



San Joaquin County 2015-2023 Housing Element

Prepared by:

mintierharnish
Planning Tomorrow Today®

HCD Review Draft
August 2015



San Joaquin County
California

Housing Element

2015-2023

HCD REVIEW DRAFT

AUGUST 2015

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PART 1. BACKGROUND REPORT

7.0 OVERVIEW

State Housing Element Law (Government Code Section 65580 (*et seq.*)) mandates that local governments must adequately plan to meet the existing and projected housing needs of all economic segments of the community. This San Joaquin County Housing Element Background Report provides current (to 2015) information on household characteristics, housing needs, housing supply, land inventory for new development, housing programs, constraints, and incentives for new housing development in San Joaquin County. It also evaluates progress made since San Joaquin County's last Housing Element was adopted in 2010.

The Background Report of the Housing Element identifies the nature and extent of the County's housing needs, which in turn provides the basis for the County's response to those needs in the Policy Document. The Background Report also presents information on the County's setting to provide a better understanding of its housing needs.

State Requirements

State law recognizes the vital role local governments play in the supply and affordability of housing. Each local government in California is required to adopt a comprehensive, long-term general plan for the physical development of their city or county. The housing element is one of the seven mandated elements of the general plan. State law requires local government plans to address the existing and projected housing needs of all economic segments of the community through their housing elements. The law acknowledges that in order for the private market to adequately address housing needs and demand, local governments must adopt land use plans and regulatory systems that provide opportunities for, and do not unduly constrain, affordable housing development. As a result, housing policy in the State rests largely upon the effective implementation of local general plans, local housing elements in particular.

The purpose of the housing element is to identify the community's housing needs, to state the community's goals and objectives with regard to housing production, rehabilitation, and conservation to meet those needs, and to define the policies and programs that the community will implement to achieve the stated goals and objectives.

State law requires cities and counties to address the needs of all income groups in their housing elements. The official definition of these needs is provided by the California Department of Housing and Community Development (HCD) for each city and county within its geographic jurisdiction. Beyond these income-based housing needs, the housing element must also address special needs groups such as persons with disabilities and homeless persons.

As required by State Housing Element Law (Government Code Section 65583(a)), the assessment and inventory for this Element includes the following:

- Analysis of population and employment trends and projections, and a quantification of the locality's existing and projected housing needs for all income levels. This analysis of existing and projected needs includes San Joaquin County's share of the regional housing need.
- Analysis and documentation of household characteristics, including level of payment compared to ability to pay; and housing characteristics, including overcrowding and housing stock condition.



- Inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment; and an analysis of the relationship of zoning, public facilities, and services to these sites.
- Identification of a zone or zones where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit.
- Analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels and for persons with disabilities, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures. Analysis of local efforts to remove governmental constraints.
- Analysis of potential and actual non-governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, and the cost of construction.
- Analysis of any special housing needs for the elderly, persons with disabilities, large families, farmworkers, families with female heads of households, and families and persons in need of emergency shelter.
- Analysis of opportunities for residential energy conservation.
- Analysis of “at-risk” assisted housing developments that are eligible to change from low-income housing uses during the next 10 years.

The Background Report satisfies State requirements and provides the foundation for the goals, policies, implementation programs, and quantified objectives. The Background Report sections draw on a broad range of informational sources. Information on population, housing stock, and economics comes primarily from the **American Community Survey**, the **California Department of Housing and Community Development’s pre-approved housing needs data**, the California Department of Finance (DOF), and San Joaquin County records. Information on available sites and services for housing comes from numerous public agencies. Information on constraints on housing production and past and current housing efforts in San Joaquin County comes from County staff, other public agencies, and several of private sources.

General Plan and Housing Element Consistency

The housing element is one of seven State-mandated elements that every general plan must contain. Although the housing element must follow all the requirements of the general plan, the housing element has several State-mandated requirements that distinguish it from other general plan elements. The housing element is required to be internally consistent with the other elements of the general plan.

San Joaquin County is currently **(2015)** updating its General Plan. Since the Housing Element will be adopted prior to completion of the General Plan Update, a consistency analysis will be conducted after the County adopts the General Plan to ensure consistency.

Public Participation

As part of the Housing Element Update process, the County implemented the State's public participation requirements set forth in Government Code Section 65583I(7), which states that jurisdictions "...shall make a diligent effort to achieve participation of all economic segments of the community in the development of the housing element."

County staff and consultants distributed announcements of the kick-off Community/Stakeholder Workshops to a mailing list of various stakeholders including local residents, housing developers, social service providers, neighborhood associations, and the business community. Furthermore, the County publicized the workshops in local newspapers and on announcement boards at County facilities.

The following is a brief description of the Housing Element workshops and meetings:

Stakeholder and Community Workshop

On July 30, 2015, San Joaquin County Community Development Department held two workshops for key stakeholders and community members interested in housing issues in the county. The County held the workshops at the County Health Building located at 1601 East Hazelton Avenue in Stockton from 2 pm to 4 pm and the other from 6 pm to 8 pm. Participants listened to a short introductory presentation about the Housing Element Update and were asked to provide input on key issues, barriers, and opportunities for creating affordable housing in the county.

The County publicized the workshops using email announcements, phone calls, and flyers posted and distributed at County buildings. The County sent out the first workshop email announcement on July 16, 2015 and a reminder email announcement on July 27, 2015. Additionally the County conducted reminder telephone calls on July 27 and 28, 2015, and distributed workshop flyers throughout the month of July 2015. In addition to reaching out to the Housing Element Update contact list, the County also distributed workshop information to their General Plan Update email contact list, which includes over 1,200 contacts. See Appendix D for the full workshop summary, including a list of the stakeholders contacted.

The following summarizes the major topics brought up by the participants during the roundtable discussion:

Issues

General

- There is a general lack of affordable housing in unincorporated areas for extremely low-income households and individuals and the homeless.
- Migration of higher-earning households from the Bay Area is raising home prices and rents. Local households are being priced-out of housing and out-competed for available, affordable units.
- There is a lack of public infrastructure available for multifamily housing development. The County needs resources and a plan to finance public infrastructure improvements.
- There is neighborhood opposition to affordable housing projects, even in rural areas for farmworker housing projects.
- Simply zoning enough land for high density housing doesn't address most low-income households and special needs groups. Market-rate multi-family housing is often too expensive to be affordable.



- There is a lot of competition for Federal and State resources and money for affordable housing that often goes to more or larger urban areas. Little money is allocated to unincorporated, rural areas.
- Overcrowding is a chronic issue that's getting worse. It causes health issues, school impacts, crime, etc.
- Many residents can only find part-time, low-wage employment.
- HUD and State requirements for affordable projects are onerous and add significant time and costs to projects. The requirements for affordable housing limit developers' ability to locate projects in unincorporated areas. And, the HUD waivers are problematic and complicated. It needs to be simplified.
- FHA loan limits for the County are limiting first time home buyers ability to purchase homes in the south County. The limits are around \$300k, but units are starting at \$480k, and new developments are selling out before construction begins.
- Groups that are routinely subject to housing discrimination include: those with prior convictions, evictions, substance abuse problems, mental health challenges, general economic hardship, large families (i.e., many children), who receive housing vouchers.
- Racial discrimination is an issue in some neighborhoods and communities. Real estate agents won't show certain areas to persons of color.
- There is a general lack of outreach to lower income groups regarding fair housing resources and their rights.
- There is a fear of reporting housing discrimination issues. Residents fear losing their home and have a general mistrust of the government. Residents are also not inclined to report code enforcement violations because they may lose their home if forced to evacuate unsafe conditions.
- There has been an increase in investors from out of town who act as slum-lords. They are not maintaining their properties and preying on minority groups and low-income households who won't demand habitable dwellings.

Special Needs Groups

- Many affordable housing projects only cover low-income households and do not meet the specific needs of all special needs groups (e.g., homeless, disabled). There aren't any SROs.
- Foster youth transitioning out of care can't find housing. They don't have sufficient income to qualify for housing.
- Individuals terming out of transitional housing facilities (e.g., AB109 population, prior-offenders) can't find affordable housing.
- Farmworker housing
- There is a need for multifamily to meet special housing needs and farmworker housing.

Constraints

- The County's permitting process is acceptable, but it does take time.
- The County's fees are not a constraint compared to cities, but any fees for affordable housing projects are a constraint.
- Ag land prices are high and rising.
- The drought and availability of water could constrain the development of new housing.

Board of Supervisors Study Session

On Tuesday, August 4, 2015, the Community Development Department and the County's Housing Element Consultants presented the Public Review Draft Housing Element to the Board of Supervisors. The Board gave direction to County staff to submit the document to the Department of Housing and Community Development (HCD). No public comments.

Planning Commission Study Session

On Thursday, August 6, 2015, the Community Development Department and the County's Housing Element Consultants presented the Public Review Draft Housing Element to the Planning Commission. The Planning Commission provided input on the Draft Housing Element. No public comments.

Planning Commission Public Hearing

On TBD, the Planning Commission made a recommendation to forward the Housing Element to the Board of Supervisors for approval and final adoption. Placeholder for PC Public Hearing.

Board of Supervisors Public Hearing

On TBD, the Board of Supervisors adopted the Housing Element after hearing a brief presentation from County staff and public comment. Placeholder for BOS Public Hearing.

Major Findings

Existing Needs Assessment

- From 2010 to 2014 San Joaquin County's population grew at an average annual growth rate (AAGR) of 0.9 percent from 685,306 to 710,731 residents. However the AAGR between 2000 and 2010 was higher at 2 percent.
- San Joaquin County's population is as diverse as the State of California as a whole, but the unincorporated area has a higher percentage of White (non-Hispanic) residents, which is typical of most rural areas of California.
- In unincorporated San Joaquin County, 32.5 percent of all households earned under \$35,000 in 2013, compared to 29.6 percent of households in the State as a whole. At the other end of the income spectrum, 23.2 percent of households in the unincorporated County earned over \$100,000 in 2013, lower than California as a whole (28.9 percent). The median household income in San Joaquin County in 2013 was \$53,380, which was lower than California's median income of \$61,094.
- The most significant employment contributors in San Joaquin County include government, education and health services, and professional and business services jobs. While most industries either grew or remained stable between 2000 and 2014, the manufacturing industry lost jobs from 2000 to 2014, as did the construction industry.



- SJCOG projects that from 2006 to 2035, San Joaquin County will have approximately 327,379 additional people that will need housing, and about 11 percent (37,114) of those will be in the unincorporated areas of the county. The unincorporated County is projected to have lower rates of growth than the incorporated cities.
- In the past, the County has had unemployment levels substantially above those of the Statewide average and average wages that are substantially below Statewide levels. Despite a shift away from its agricultural base and expansion of the industrial job base, the County continues to lag behind the State in income and employment.
- San Joaquin County has a larger need for larger rental housing units than California based on larger average household size (3.20 persons and 2.95 persons, respectively).
- In San Joaquin County, overcrowding is typically more of a problem in rental units than owner units. Relative to the rest of the State, overcrowding is not a significant problem in the County.
- Fifty-eight percent of the housing stock in the areas surveyed in San Joaquin County in 2004 was in sound condition. Single-family and multifamily residential uses with 5 or more units had higher percentages of units in sound condition and multifamily with 2 to 4 units and mobile homes had higher percentages of units in need of minor repair than any other condition. The Delta and Stockton planning area are the only areas with fewer than 50 percent of units in sound condition and at least 10 percent of units in need of major renovation. The Tracy planning area is in the best condition in terms of most units in sound condition, and fewest units in need of repair or renovation.
- A three-person household classified as low-income (between 51 and 80 percent of median) with an annual income of up to \$47,750 could afford to pay \$1,194 monthly gross rent (including utilities). The 2015 Fair Market Rent (FMR) for a two-bedroom unit in San Joaquin County is \$946. Therefore a low-income household at the top of the income range could afford to rent a unit at the FMR level, assuming that such a unit is available for rent.
- Households with limited incomes, such as minimum wage workers, individuals on Supplemental Security Income (SSI), or Social Security recipients could not afford the rent for a one-bedroom unit or even a studio unit at fair market rent.
- From January 2002 to June 2006, the median home price in the county more than doubled, from \$200,000 to \$441,000, and then fell back to \$225,000 by June 2008. In May 2015 the median home price in the county reached \$252,000, an increase of about \$27,000 from the 2008 price.
- Local governments and private charities, both with limited resources, have been burdened by the magnitude of the homelessness problem in San Joaquin County. Most emergency shelters in the county, whether they serve individuals or families, operate at or near capacity year round. During maximum times of need there are many more homeless than available emergency shelter spaces. Additionally most homeless shelters and resources are located in more urban areas of the county, making it difficult for individuals residing in the more rural areas to reach services.
- 11.7 percent (80,142) of the total population in all of San Joaquin County had a disability in 2013, compared to 13.3 percent (18,448) of people living in the unincorporated area of the county.

Future Needs Assessment

- SJCOG allocated 10,167 new housing units to unincorporated San Joaquin County for the 2014 to 2023 planning period. Of the 10,167 housing units, 5,947 units are to be affordable to moderate-income households and below, including 1,257 extremely low units, 1,239 very low-income units, 1,727 low-income units, and 1,724 moderate-income units.
- From January 1, 2014 to June 8, 2015, 421 housing units have been constructed, are under construction, or have received building permits. Of the 421 housing units, 398 are single-family residences, the majority of which are located in the unincorporated community of Mountain House.
- After subtracting units with building and/or occupancy permits, projected mobile homes, and second dwelling units in Mountain House, San Joaquin County has a remaining RHNA of 8,301, including 3,189 lower-income units, 1,290 moderate-income units, 3,822 above moderate-income units.

Resource Inventory

- San Joaquin County has a development capacity of 1,688 lower-income units and 3,412 moderate-income units on vacant and underutilized sites. All of the parcels have access to water and sewer and are not constrained by environmental conditions which makes them prime locations for infill development.
- Mountain House has a capacity of 13,024 units, including 2,882 lower-income units, 1,932 moderate-income units, and 8,210 above moderate-income units. San Joaquin County has a total residential capacity (4,997) in excess of its RHNA for affordable (i.e., low and moderate) units (3,601).
- San Joaquin County has sufficient holding capacity in the lower-income, moderate-income, and above moderate-income (market rate) housing categories to meet its RHNA allocation.
- San Joaquin County's capacity for above moderate-income units includes 398 units that have already been approved, constructed, or projected for this RHNA projection period (2014-2023) and 8,210 units from vacant land in Mountain House. Given the above moderate-income RHNA for San Joaquin County of 4,220, the County has a surplus of 37,516 above moderate-income units.
- The lack of available water in some areas, especially during the current (2015) drought, is a significant constraint to the production of housing, and will dictate the location of new growth. For these reasons, the majority of new residential development in the unincorporated area will occur in the Mountain House community, which has constructed and/or planned adequate water service for the development of nearly 15,700 dwelling units (including second unit dwellings) over 20 years.
- The majority of parcels included in the land inventory do not have environmental constraints (such as flooding, biological resources, soil conditions, seismic activity, or toxic contaminants) that would significantly affect development potential on these sites. Outside of the Mountain House specific plan boundaries, there are likely small-scale, site-specific environmental conditions that may require mitigation.

Potential Housing Constraints

Government Constraints



- According to the Regional Development Fee Comparative Analysis conducted by the San Joaquin Partnership in 2013, unincorporated San Joaquin County had the lowest development fees compared to all incorporated cities in the county for both single-family and multifamily development projects.
- Typical fees will range from an average of about \$12,400 for a multifamily housing unit (\$13.76 per square foot) to an average of \$18,040 for a single-family home (\$9.02 per square foot). However as previously stated, these are the lowest fees compared to all other jurisdictions in the county and therefore are not considered a governmental constraint to the development of housing.

Non-Governmental Constraints

- For housing projects that receive assistance from local or State government, the State requires the payment of prevailing wages, which can have a significant effect on overall development costs. In general, prevailing wage requirements have caused labor costs to increase anywhere between 5 and 30 percent in urban areas and 40 percent in rural areas.
- During the Recession of the late 2000s San Joaquin County was one of the counties hardest hit by foreclosures. For example between the short period of January 2007 and August 2008 there were more than 12,000 housing foreclosures in San Joaquin County—a preponderance of them in the unincorporated County.
- Housing prices in the county fell so dramatically during the Recession that the housing market had basically collapsed back to 2003 levels. However tightening of loan underwriting practices has not permitted low-income homebuyers to take advantage of lower house prices. As a direct result of the credit collapse stricter mortgage industry standards also require larger down-payments when purchasing a home. Dealing with foreclosures is important because they can influence the local economy, neighborhood character, and affordability.
- In 2012 58.8 percent of homeowners in unincorporated San Joaquin County spent more than 30 percent of their gross income on housing costs compared to 62.9 percent of renters. The high percentage of homeowners spending a disproportionate percentage of income on housing, combined with a large number of troubled subprime loans suggests that homebuyers in San Joaquin County will continue to face challenges in affordable housing, and the assumption that homeownership is a more affordable option will continue to be challenged.
- In 2013 19,576 households applied for conventional loans to purchase homes in San Joaquin County while 8,005 households applied for a government insured loan through the Federal Housing Administration, Veteran Affairs Administration, Farm Service Agency or Rural Housing Service. In terms of conventional home loans, white applicants had slightly higher approval rates (62.7 percent) and slightly lower denial rates (15.3 percent) than Non-White applicants approval rates (60.6 percent) and denial rates (17.4 percent). A similar situation occurred for government issued loans where white applicants had slightly higher approval rates (50.7 percent) and slightly lower denial rates (11.6 percent) compared to Non-White applicant approval rates (50.6 percent) and denial rates (14.9 percent).
- With the on-going drought in California, securing water access for development projects is increasingly becoming more and more crucial.

Evaluation of Housing Accomplishments

- San Joaquin County was able to implement many of the program actions contained in the 2010 Housing Element. The County's achievements for programs that depended largely on State and Federal grants sometimes fell short of the County's objectives and could not always meet the estimated need.



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7.1 EXISTING NEEDS ASSESSMENT

This section begins with a description of demographic and employment characteristics of San Joaquin County. The section then discusses household characteristics, housing inventory and supply, and housing affordability. The section also discusses the housing needs of “special” population groups as defined in State law. The data analysis focuses mainly on the unincorporated parts of the County, meaning, the areas where San Joaquin County government has jurisdiction. Data for incorporated areas, the entire County, and California is presented for comparison or when unincorporated data is not available. This facilitates an understanding of the County’s characteristics by illustrating how the County is similar to, or differs from, the State or incorporated cities in various aspects of demographic, employment, and housing characteristics and needs.

Demographic and Employment Profile

The Housing Element must analyze population and employment trends to evaluate the future housing need based on a community’s demographic profile. The purpose of this section is to establish “baseline” population and employment characteristics for San Joaquin County. The main sources of the information are the **American Community Survey and HCD’s five-year preapproved data package**, as well as the **2000, 2010** U.S. Census. Other sources of information include the following: the California Department of Finance (DOF); the California Employment Development Department (EDD); the U.S. Department of Housing and Urban Development (HUD); the U.S. Department of Agriculture (USDA); American Community Survey (ACS); and local economic data (such as home sales prices, rents, wages, etc.).

Demographics

Population

Table 7-1 shows the long-term historic population trends for San Joaquin County. The County experienced cyclical growth throughout the 20th century and into the 21st century. The County grew the fastest between 1940 and 1950 and between 1980 and 1990 when the average annual growth rates (AAGR) were 4.1 percent and 3.3 percent, respectively. From **2000 to 2010**, the County’s AAGR of **2.0** percent was significantly higher than the State’s AAGR of **1.0** percent. From **2010 to 2014**, San Joaquin County’s population grew from **685,306** to **710,731** residents—a **0.9** percent AAGR.



TABLE 7-1 HISTORIC POPULATION San Joaquin County 1920-2014			
Year	Population	Change	AAGR
1920	79,905	-	-
1930	102,940	23,035	2.6%
1940	134,207	31,267	2.7%
1950	200,750	66,543	4.1%
1960	249,989	49,239	2.2%
1970	290,208	40,219	1.5%
1980	347,342	57,134	1.8%
1990	480,628	133,286	3.3%
2000	563,598	82,970	1.6%
2010	685,306	121,708	2.0%
2014	710,731	25,425	0.9%

Source: U.S. Census 1920-2010; California Department of Finance 2014.

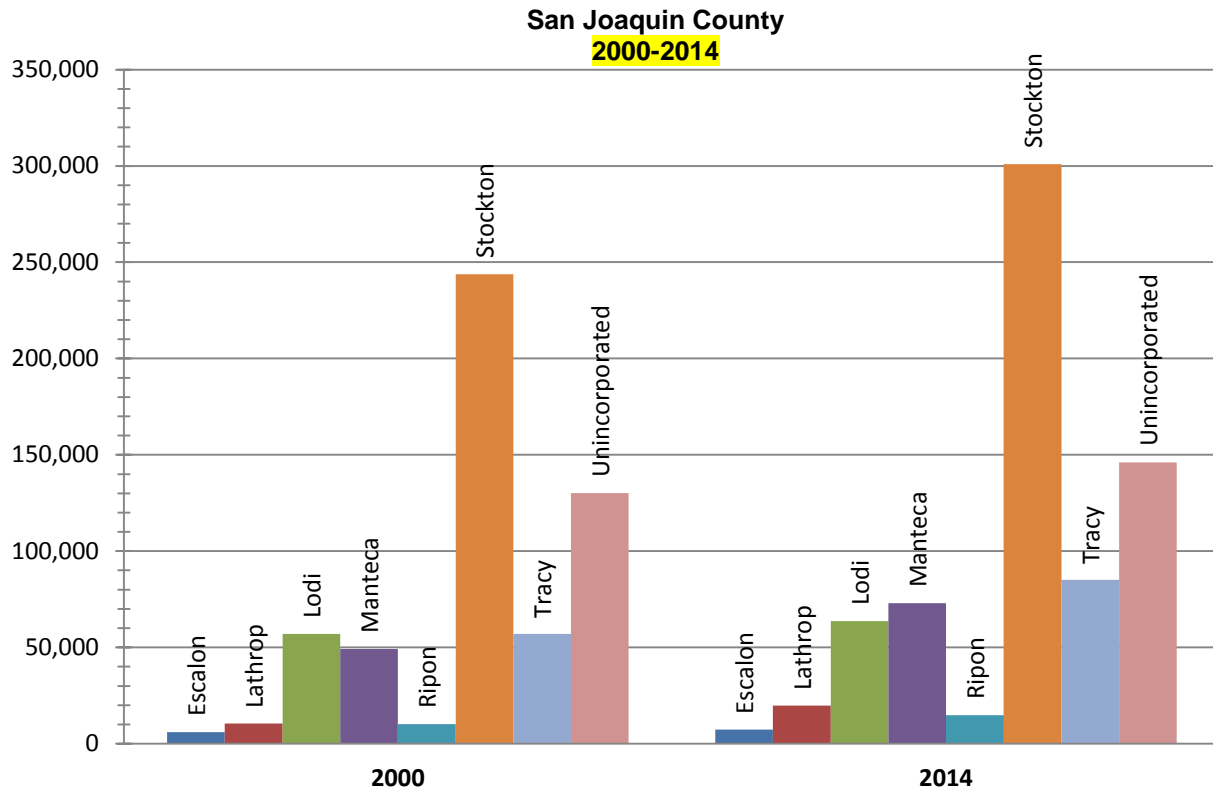
Table 7-2 and Figure 7-1 show the dynamics of population growth in San Joaquin County's incorporated and the unincorporated areas versus California. From 2010 to 2014, San Joaquin County as a whole had 0.9 percent AAGR for population which is above the State average of 0.7 percent for the same period. San Joaquin County's incorporated population grew faster (1.0 percent AAGR) than the unincorporated population (0.7 percent AAGR) between 2010 and 2014. The incorporated population grew at a significantly lower rate (1.0 percent AAGR) between 2010 and 2014 compared to 2.3 percent AAGR between 2000 and 2014.

TABLE 7-2 POPULATION CHANGE San Joaquin County and California 2000 to 2014									
	Unincorporated			Incorporated			California		
	2000	2010	2014	2000	2010	2014	2000	2010	2014
Population	130,066	141,995	146,146	433,532	543,311	564,585	33,873,086	37,253,956	38,340,074
Growth from Previous Period	-	11,929	4,151	-	109,779	21,274	-	3,380,870	1,086,118
AAGR from Previous Period	-	0.9%	0.7%	-	2.3%	1.0%	-	1.0%	0.7%

Sources: U.S. Census 2000 and 2010; California Department of Finance 2014.

Approximately 80 percent of the San Joaquin County’s population resides in the cities, and of this number, almost 54 percent are in Stockton. Stockton’s population increased by a 1.5 percent AAGR from 243,771 in 2000 to 300,899 in 2014. As shown in Figure 7-1, the majority of the County’s population growth occurred in the incorporated areas of the County, particularly in Stockton, Lathrop, Ripon, Tracy, and Manteca.

**FIGURE 7-1
POPULATION GROWTH**



Source: California Department of Finance 2000 and 2014

Age

Table 7-3 illustrates the age distribution in both unincorporated and incorporated San Joaquin County and California in 2010. Compared to California, San Joaquin County had a higher proportion of younger residents (i.e., under age 19) and lower proportion of adult residents (i.e., over age 19). This difference is greatest in the age group 5 to 14, where in incorporated San Joaquin County 17 percent of the population is in this age group versus 15 percent and 14 percent in the unincorporated and State populations, respectively. There were proportionally more seniors age 65 and older in the unincorporated County (12 percent) compared to the incorporated areas (10 percent) and State (11 percent).

The median age of San Joaquin County residents was 32.7 in 2010. California’s median age increased from 33.3 in 2000 to 35.2 years of age in 2010. In 2013 the average age of San Joaquin County residents was 32.9 versus 35.4 in California.



TABLE 7-3 AGE CHARACTERISTICS San Joaquin County and California 2010								
Age Group	Unincorporated		Incorporated		Countywide		California	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Under 5	9,940	7.0%	44,288	8.2%	54,228	7.9%	2,531,333	6.8%
5 to 14	21,164	14.9%	89,811	16.5%	110,975	16.2%	5,096,769	13.7%
15 to 19	11,403	8.0%	46,979	8.6%	58,382	8.5%	2,823,940	7.6%
20 to 24	9,205	6.5%	39,246	7.2%	48,451	7.1%	2,765,949	7.4%
25 to 34	18,019	12.7%	72,796	13.4%	90,815	13.3%	5,317,877	14.3%
35 to 44	18,482	13.0%	72,256	13.3%	90,738	13.2%	5,182,710	13.9%
45 to 54	20,361	14.3%	71,478	13.2%	91,839	13.4%	5,252,371	14.1%
55 to 64	16,019	11.3%	52,678	9.7%	68,697	10.0%	4,036,493	10.8%
65+	17,402	12.3%	53,779	9.9%	71,181	10.4%	4,246,514	11.4%
TOTAL	141,995	100.0%	543,311	100%	685,306	100.0%	37,253,956	100.0%

Source: U.S. Census 2010.

Race and Ethnicity

Table 7-4 shows the distribution of the population in 2010 by race and ethnicity. The most significant changes in the composition of the County’s population since 1990 have been the increase in the Hispanic population, followed by the increase in the Asian population. Approximately 45.9 percent of the population in the unincorporated area of the County in 2010 was White (non-Hispanic), compared to nearly 67 percent in 1990 and 57 percent in 2000. By comparison, 33.3 percent of the population in the cities was non-Hispanic White in 2010. Census data indicates that the White (non-Hispanic) population in the unincorporated area of the County has declined from 73,586 in 2000 to 65,216 in 2010. The Black population in the unincorporated area (4 percent) is less than the incorporated areas (9 percent). The Asian population in the unincorporated part of the County (7 percent) was significantly lower than the incorporated areas (16 percent).

Table 7-4 also shows the percentage of persons describing themselves as being of Hispanic origin. [It should be noted that this is not a separate racial group, since a Hispanic person can be of any racial group.] In 2010, Hispanics comprised approximately one-third (40 percent) of the total unincorporated population.

Nearly 43,795 residents in San Joaquin County identified themselves as being of two or more races, of which 7,373 were residents of the unincorporated area. San Joaquin County’s population is as diverse as the State of California as a whole, but the unincorporated area has a higher percentage of White (non-Hispanic) residents, which is typical of most rural areas of California.

**TABLE 7-4
POPULATION BREAKDOWN BY RACE/ETHNICITY
San Joaquin County and California
2010**

Race/Ethnicity	Unincorporated		Incorporated		Countywide		California	
	Number	Percent ¹	Number	Percent ¹	Number	Percent ¹	Number	Percent ¹
White	88,392	62.3%	260,895	48.0%	349,287	51.0%	21,453,934	57.6%
Black or African American	5,306	3.7%	46,438	8.5%	51,744	7.6%	2,299,072	6.2%
American Indian and Alaska Native	1,664	1.2%	5,532	1.0%	7,196	1.1%	362,801	1.0%
Asian	9,791	6.9%	88,681	16.3%	98,472	14.4%	4,861,007	13.0%
Native Hawaiian and Other Pacific Islander	498	0.4%	3,260	0.6%	3,758	0.5%	144,386	0.4%
Some Other Race	28,971	20.4%	102,083	18.8%	131,054	19.1%	6,317,372	17.0%
Two or More Races	7,373	5.2%	36,422	6.7%	43,795	6.4%	1,815,384	4.9%
TOTAL	141,995	100.0%	543,311	100.0%	685,306	100.0%	37,253,956	100.0%
Hispanic (of any race)	57,485	40.5%	208,856	38.4%	266,341	38.9%	14,013,719	37.6%
White (non-Hispanic)	65,216	45.9%	180,703	33.3%	245,919	35.9%	14,956,253	40.1%

Source: U.S. Census 2010.

¹Due to rounding errors some percentages may not total correctly.

Income and Employment

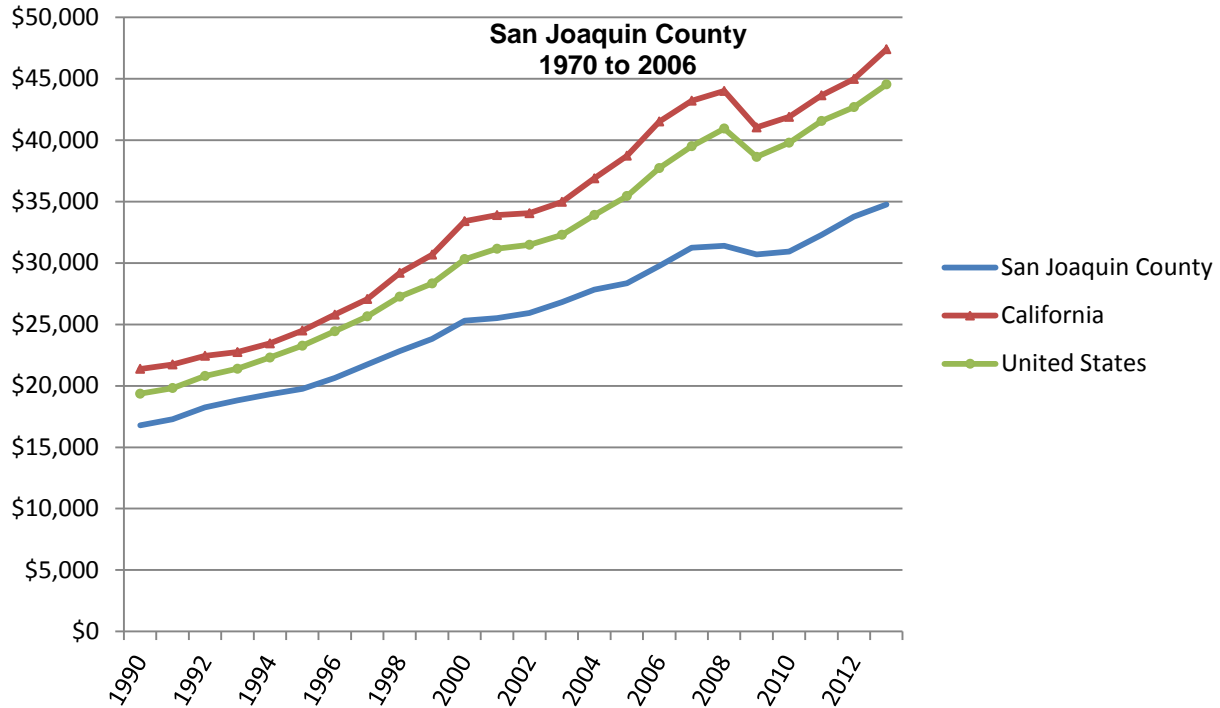
Local demand for housing is significantly impacted by income, employment characteristics, and regional job growth. To effectively address the housing and jobs relationship, an understanding of local salary and job profiles is needed. This section analyzes personal income, household income, and employment characteristics for San Joaquin County. Employment data from the California Employment Development Department (EDD) is for the Stockton Metropolitan Statistical Area, which covers the same geographic boundaries as the County and includes information for the incorporated and unincorporated areas.

Personal Income

Since the early 1980s San Joaquin County has had a low average per-capita personal income compared to California and national averages. As shown in Figure 7-2, after the overall decrease in 2008 recession, from 2009 to 2012 San Joaquin County's per-capita personal income rose at a similar rate (approximately 10 percent) to the State of California. The personal income gap between San Joaquin County and California was almost three times greater in 2012 (\$11,203) than what it was in 1990 (\$4,590).



**FIGURE 7-2
PERSONAL INCOME**



Source: Department of Commerce, Bureau of Economic Analysis 2015

Household Income

Table 7-5 shows the distribution of household incomes for San Joaquin County and California for 2013, based on American Community Survey estimates. In unincorporated San Joaquin County, 32.5 percent of all households earned under \$35,000 in 2013, compared to 29.6 percent of households in the State as a whole. At the other end of the income spectrum, 23.2 percent of households in the unincorporated County earned over \$100,000 in 2013, lower than California as a whole (28.9 percent). The median household income in San Joaquin County in 2013 was \$53,380, which was lower than California’s median income of \$61,094.

**TABLE 7-5
HOUSEHOLD INCOME DISTRIBUTION
San Joaquin County and California
2013**

Income Group	Unincorporated		Incorporated		Countywide		California	
	Number ¹	Percent	Number ¹	Percent	Number ¹	Percent	Number ¹	Percent
Less than \$10,000	2,296	5.1%	10,206	6.0%	12,503	5.8%	714,920	5.7%
\$10,000 to \$14,999	2,595	5.8%	10,123	5.9%	12,718	5.9%	652,208	5.2%
\$15,000 to \$24,999	4,785	10.7%	18,280	10.7%	23,065	10.7%	1,204,076	9.6%
\$25,000 to \$34,999	4,701	10.5%	16,855	9.9%	21,556	10.0%	1,141,364	9.1%
\$35,000 to \$49,999	6,363	14.3%	24,462	14.3%	30,826	14.3%	1,542,723	12.3%
\$50,000 to \$74,999	7,873	17.6%	31,144	18.2%	39,017	18.1%	2,119,676	16.9%
\$75,000 to \$99,999	5,413	12.1%	21,532	12.6%	26,945	12.5%	1,555,265	12.4%
\$100,000 to \$149,999	5,949	13.3%	24,015	14.0%	29,963	13.9%	1,868,827	14.9%
\$150,000 to \$199,999	2,239	5.0%	9,186	5.4%	11,425	5.3%	852,887	6.8%
\$200,000 or more	2,071	4.6%	5,258	3.1%	7,329	3.4%	903,057	7.2%
TOTAL	44,286	100.0%	171,062	100.0%	215,347	100.0%	12,555,002	100.0%

Source: ACS 5-year estimates 2009-2013.

¹ Due to rounding errors some numbers may not total correctly.

Existing Employment

Table 7-6 shows the employment and unemployment rates along with industry employment by major classification for all of San Joaquin County and California for 2000 and 2014. This data is from the California Employment Development Department (EDD).

The number of jobs that the EDD reports for civilian employment differs from the number of jobs reported for total industry employment (also known as wage and salary employment). Civilian labor force counts the number of working people by where they live. This includes business owners, the self-employed, unpaid family workers, private household workers, and wage and salary workers. A person with more than one job is only counted once. Total Industry Employment counts the number of jobs by the place of work. This does not include business owners, the self-employed, unpaid family workers, or private household workers. If someone holds more than one job, they may be counted more than once. The industry employment indicates the number of jobs within a given jurisdiction.

Table 7-6 shows that San Joaquin County has a diverse economy. While no single industry dominates the County's economy, the most significant employment contributors in San Joaquin County include government, retail services, and education and health services jobs. While most industries either grew or remained stable between 2000 and 2014, the manufacturing industry lost jobs from 2000 to 2014, as did the construction industry. Employment in agriculture has historically been one of the primary sources of jobs in the County. The highest point of agricultural employment occurred in 1975, with approximately 20,400 jobs. Since then, there has been a dramatic decline in agricultural jobs with approximately 16,700 jobs or just eight percent of total jobs in 2000 and 15,900 jobs or seven percent in 2014.



Offsetting the loss of agricultural jobs has been employment growth in retail trade, administrative, educational, and health care services, and finance, insurance, and real estate. Retail trade, which includes food stores, eating and drinking places, and miscellaneous stores, accounted for approximately 26,000 employees, representing about 12 percent of the total employment for the county. San Joaquin County's employment growth over the past few years has been driven by population growth, high land prices, and lack of affordable housing in the San Francisco Bay Area, which has created an opportunity for housing and businesses to relocate. However, this trend may shift with increasing gas prices that makes commuting a costlier option for Bay Area workers. San Joaquin County's location will continue to provide economic development opportunities and access to the markets of major metropolitan areas in northern and southern California, as well as to suppliers in the rest of the country.

TABLE 7-6 EMPLOYMENT BY INDUSTRY San Joaquin County and California 2000 and 2014								
	San Joaquin County				California			
	2000		2014		2000		2014	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Jobs by Place of Residence								
Civilian Employment	241,100	93.0%	278,000	89.4%	16,033,200	95.1%	17,397,100	92.5%
Civilian Unemployment	18,100	7.0%	33,100	10.6%	834,600	4.9%	1,414,300	7.5%
Civilian Labor Force Total	259,200	100.0%	311,100	100.0%	16,867,800	100.0%	18,811,400	100.0%
Jobs by Place of Employment								
Natural Resources and Mining	200	0.1%	100	0.0%	26,500	0.2%	31,300	0.2%
Construction	11,600	5.7%	8,900	4.0%	733,400	4.9%	675,400	4.2%
Manufacturing	24,700	12.1%	18,600	8.3%	1,855,500	12.4%	1,269,600	7.9%
Wholesale Trade	6,400	3.1%	11,300	5.0%	643,400	4.3%	715,100	4.5%
Retail Trade	23,600	11.6%	26,000	11.6%	1,563,400	10.4%	1,633,800	10.2%
Transportation, Warehousing, and Utilities	11,700	5.7%	15,700	7.0%	518,300	3.5%	522,200	3.3%
Information	3,000	1.5%	2,100	0.9%	576,700	3.8%	457,900	2.9%
Financial Activities	8,500	4.2%	7,500	3.3%	800,800	5.3%	784,300	4.9%
Professional and Business Services	16,900	8.3%	17,900	8.0%	2,222,700	14.8%	2,433,400	15.1%
Educational and Health Services	22,900	11.2%	35,900	16.0%	1,508,100	10.1%	2,414,400	15.0%
Leisure and Hospitality	14,400	7.1%	19,100	8.5%	1,335,600	8.9%	1,757,100	10.9%
Other Services	5,900	2.9%	6,900	3.1%	487,700	3.3%	539,800	3.4%
Government	37,000	18.2%	38,800	17.3%	2,318,100	15.5%	2,411,000	15.0%
Total Farm	16,700	8.2%	15,900	7.1%	408,500	2.7%	417,200	2.6%
Total Nonfarm	186,900	91.8%	208,800	93.0%	14,590,200	97.3%	15,645,100	97.4%
Total Industrial Employment	203,600	100.0%	224,600	100.0%	14,998,600	100.0%	16,062,300	100.0%

Source: California Employment Development Department 2000 and 2014.



The cities located on the major routes of I-5, I-205, and Highway 99 form the urban employment corridors in the County. As shown in Table 7-7, incorporated cities contained 80 percent of the County’s labor force in 2014. Historically the City of Stockton has been the economic and employment hub of the County. In 2014, Stockton had 127,400 people in the labor force, or 41 percent of the County’s total labor force. In 2014 unemployment was slightly higher in the unincorporated areas at 11 percent compared to 10 percent for incorporated cities.

Despite a shift away from its agricultural base and expansion of the industrial job base, the County continues to lag behind the State in income and employment. The introduction of ever greater numbers of commuters and service and industrial jobs may raise the educational and income levels of the County’s labor force. However, the increase in the County’s population of immigrants from other countries may partly counter this effect due to difficulty in obtaining employment because of education and language barriers.

TABLE 7-7 ANNUAL LABOR FORCE DATA San Joaquin County 2014						
	Labor Force		Employment		Unemployment	
	Number	Percent	Number	Percent	Number	Rate
Incorporated	248,800	80.1%	222,700	80.2%	26,100	10.5%
Unincorporated	61,900	19.9%	54,900	19.8%	7,000	11.3%
TOTAL COUNTY	310,700	100.0%	277,600	100.0%	33,100	10.7%

Source: California Employment Development Department 2014.

Population and Employment Projections

Population Projections

Future projections of housing demand are a function of the projected population growth, the average household size, and housing costs. For example, if the average household size was 3.00 persons—the figures projected by DOF for the year 2020—the County would need to have 321,698 dwelling units to accommodate the projected 2020 household population of 965,094. If the household size were to decline to 2.75 persons, the number of housing units needed to accommodate the same growth forecast would be 350,943, or about 29,000 more units.

The Department of Finance (DOF) produces the official population projections by county for California. In December 2014 DOF released the most recent projections for 2010 to 2060 in 10-year increments. Table 7-8 shows the population estimates for San Joaquin County and California for 2010, along with the DOF population projections for 2010 to 2060. The table also shows the population AAGR for each time period. As shown in the table, San Joaquin County’s population grew at 1.0 percent AAGR from 2010 to 2015, a rate higher than for California as a whole for the 2010 to 2015 period (0.8 percent AAGR).

Based on the 2010 to 2060 DOF population projection and the 2010 population estimate, San Joaquin County is projected to have a 2010 to 2015 rate of 1.0 percent AAGR, a 2015 to 2020 rate of 1.2 percent AAGR, a 2020 to 2030 rate of 1.5 percent AAGR, a 2030 to 2040 rate of 1.5 percent AAGR, a 2040 to 2050 rate of 1.2 percent AAGR, and a 2050 to 2060 rate of 1.1 percent AAGR; mostly two times the projected rates of 0.8 percent AAGR, 0.9 percent AAGR, 0.8 percent AAGR, 0.7 percent AAGR, 0.5 percent AAGR, and 0.4 percent AAGR respectively, for California. DOF projects that from 2015 to 2060 San Joaquin County will have approximately 582,765 additional people that will need housing.

TABLE 7-8 EXISTING AND PROJECTED POPULATION San Joaquin County and California 2010-2040				
	San Joaquin County		California	
	Population	AAGR	Population	AAGR
2010	687,095	-	37,341,978	-
2015	723,506	1.0%	38,896,969	0.8%
2020	766,644	1.2%	40,619,346	0.9%
2030	893,354	1.5%	44,085,600	0.8%
2040	1,037,761	1.5%	47,233,240	0.7%
2050	1,171,439	1.2%	49,779,362	0.5%
2060	1,306,271	1.1%	51,663,771	0.4%

Source: California Department of Finance 2010-2060.

In 2009, San Joaquin Council of Governments (SJCOG) produced population, employment, and housing projections for incorporated and unincorporated San Joaquin County at five-year increments from 2006 to 2035. As shown in Table 7-9 the unincorporated County is projected to have lower rates of growth than the incorporated cities. Both incorporated and unincorporated AAGR is estimated to slow after 2010. SJCOG projects that from 2015 to 2035, San Joaquin County will have approximately 245,315 additional people that will need housing, which is very similar to DOF's projection for 2035.

SJCOG projects slower rates of population growth than DOF. Both projections indicate a decrease in growth rate for San Joaquin County and California after 2015 except for DOF's projection for San Joaquin County which indicates a decrease in growth rate only after 2040. San Joaquin County's population growth rate is projected to be approximately two times the State's AAGR from 2015 to 2035.

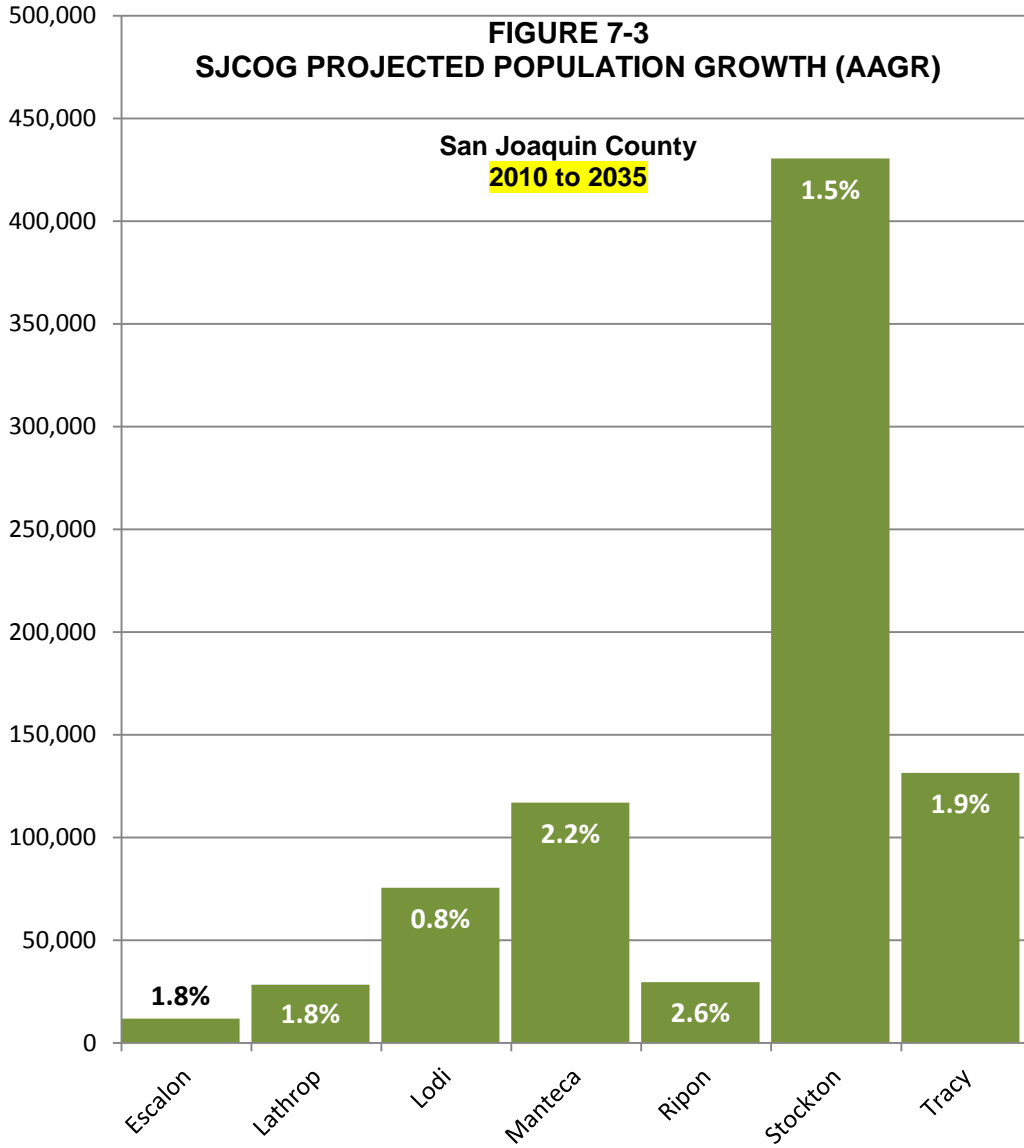


TABLE 7-9 SAN JOAQUIN COUNCIL OF GOVERNMENTS POPULATION PROJECTIONS San Joaquin County and California 2006-2035						
	Unincorporated		Incorporated		Countywide	
	Number	AAGR	Number	AAGR	Number	AAGR
2006	128,466	-	533,929	-	662,395	-
2010	133,187	0.9%	549,336	0.7%	682,523	0.8%
2015	140,544	1.1%	603,915	1.9%	744,459	1.8%
2020	149,035	1.2%	660,650	1.8%	809,685	1.7%
2025	155,940	0.9%	717,020	1.7%	872,960	1.5%
2030	161,408	0.7%	773,095	1.5%	934,503	1.4%
2035	165,580	0.5%	824,194	1.3%	989,774	1.2%
TOTAL¹	37,114	0.9%	290,265	1.5%	327,379	1.4%

Source: San Joaquin Council of Governments 2006-2035.

¹ Equals growth increment, not total growth.

As shown in Figure 7-3, the city of Stockton is projected to continue to be the largest population center in San Joaquin County through 2030. Other cities such as Escalon, Lathrop, and Ripon are projected to receive moderate growth but maintain populations under 50,000 residents. Unincorporated San Joaquin County will continue to grow at 1.2 to 1.9 percent AAGR, and by 2015 reach a population of 166,696 or a 15 percent increase from 2008. The year 2030 growth projection represents a strong bias towards assigning growth to the incorporated cities in the County, especially Stockton.



Source: San Joaquin Council of Governments 2006-2035



Employment Projections

Employment projections estimate the number of jobs, not employed residents, which will be located in the county in the future. Although they have a high degree of uncertainty due to ever-changing local, regional, or national economic conditions they provide a valuable estimate of projected need.

San Joaquin Council of Governments projects that San Joaquin County employment will grow by 33.8 percent from 2006 to 2035. As shown in Table 7-10, the unincorporated part of the County is expected to grow at a slower rate than the incorporated cities. Stockton is projected to absorb the largest population growth and its AAGR for employment is the highest (1.3 percent) out of all the incorporated cities for the period 2006 to 2035. Manteca and Lodi have the next highest employment AAGR for the same period.

TABLE 7-10 SAN JOAQUIN COUNCIL OF GOVERNMENTS EMPLOYMENT PROJECTIONS¹ San Joaquin County and California 2006-2035						
	Unincorporated		Incorporated		Countywide	
	Number	AAGR	Number	AAGR	Number	AAGR
2006	52,256	-	171,036	-	223,292	-
2010	49,711	-1.2%	164,245	-1.0%	213,956	-1.1%
2015	55,016	2.0%	185,134	2.4%	240,150	2.3%
2020	58,952	1.4%	199,545	1.5%	258,497	1.5%
2025	62,567	1.2%	213,218	1.3%	275,785	1.3%
2030	66,340	1.2%	228,019	1.4%	294,359	1.3%
2035	69,917	1.1%	242,882	1.3%	312,799	1.2%
TOTAL²	17,661	1.0%	71,846	1.2%	89,507	1.2%

Source: San Joaquin Council of Governments 2006-2035.

¹Reflects the number of jobs, not number of employed residents.

²Equals growth increment, not total growth.

SJCOG projections do not breakout employment growth by industry or sector; however, the Economic Development Department publishes employment projections for the Stockton MSA for 2012 to 2022. Total employment is projected to increase by 47,500 jobs, or an AAGR of 2.1 percent (Table 7-11). More specifically farm employment is projected to gain approximately 1,000 jobs, and total non-farm employment is projected to gain 46,100 jobs, or 23.7 percent.

TABLE 7-11 INDUSTRY EMPLOYMENT PROJECTIONS San Joaquin County 2012-2022					
	Annual Average		Employment		
	Employment		Change		
	2012	2022	Number	Percent	AAGR
Total Nonfarm	194,600	240,700	46,100	23.7%	2.4%
Self Employment	15,400	16,000	600	3.9%	0.4%
Unpaid Family Workers	400	300	-100	-25.0%	-2.5%
Total Farm	15,700	16,700	1,000	6.4%	0.6%
TOTAL	226,600	274,100	47,500	21.0%	2.1%

Source: California Employment Development Department 2012 and 2022.

Household Characteristics and Housing Supply

The section is broken into an analysis of household characteristics and housing supply. The first section analyzes household characteristics, such as household population, composition, size, tenure, and overcrowding. More simply stated, it summarizes the profile of San Joaquin residents living in private households, whether they are renters or owners, how many people live in a household, and if it is overcrowded. The second section analyzes the County's housing inventory and supply, including a discussion of vacant units.

Household Characteristics

The first part of this section analyzes household characteristics including household population, tenure, and household composition.

Household Population

Household population is an important measure for establishing the number of persons residing in private households. Persons in institutional or group quarters are not included in the values for household population. In 2010 San Joaquin County had a total household population of 670,952. The unincorporated part of the County had a household population of 134,980, representing 20 percent of the County's total household population. Nine out of ten people live in households across the County and State, yet there are significantly more people living in group quarters in unincorporated San Joaquin County than in incorporated areas or the state.

In terms of planning for the housing needs of all segments of the population, three group quarter categories hold special interest: inmates of correctional institutions, persons staying in nursing homes, and persons in other group quarters. According to the 2010 Census, 14,354 people in San Joaquin County lived in group quarters, of which 7,015 lived in the unincorporated part of the County.



As shown in Table 7-12, 72.7 percent of the group quarter population in the unincorporated County was incarcerated. Less than one percent stayed in nursing homes. In fact, nearly all nursing home residents in San Joaquin County lived in cities, with only 25 individuals staying in nursing homes in the unincorporated part of the County. This is to be expected given that nursing homes generally require proximity to urban services (e.g., doctors, public transportation) and are generally higher density developments. In the unincorporated area, small facilities are the norm, usually housing less than 15 persons. Over 26 percent of the group quarter population in the unincorporated County stayed in other institutional and non-institutional group quarters. Many of the nearly 1,883 residents living in other group quarters are farmworkers in dormitory accommodations, such as agricultural labor camps.

TABLE 7-12 PERSONS IN GROUP QUARTERS San Joaquin County 2010						
Type of Group Quarters	Unincorporated		Incorporated		Countywide	
	Number	Percent	Number	Percent	Number	Percent
Correctional Institutions	5,098	72.7%	17	0.2%	5,115	35.6%
Nursing Homes	25	0.4%	2,710	36.9%	2,735	19.1%
College Dormitories	9	0.1%	2,185	29.8%	2,194	15.3%
Military Quarters	0	0.0%	0	0.0%	0	0.0%
Other Group Quarters ¹	1,883	26.8%	2,427	33.1%	4,310	30.0%
TOTAL	7,015	100.0%	7,339	100.0%	14,354	100.0%

Source: U.S. Census 2010.

¹ Includes persons in institutions other than correctional facilities and nursing homes, as well as persons in non-institutional group quarters other than college dormitories and military quarters.

Household Composition

While household population measures the number of persons living in households, household composition measures the type of households. The Census divides households into two types: family and non-family. Family households are those that consist of two or more family-related persons living together. Non-family households include either persons who live alone or groups composed of non-related individuals. As shown in Table 7-13, 76.2 percent of households in unincorporated San Joaquin County were family households in 2010 compared to 68.7 percent in California. The proportion of family households in the unincorporated County decreased very slightly from 76.4 percent of households in 2000 to 76.2 percent in 2010.

TABLE 7-13 HOUSEHOLD COMPOSITION San Joaquin County and California 2000-2010								
	Unincorporated		Incorporated		Total County		California	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Family Households								
2000	30,619	76.4%	104,089	73.5%	134,708	74.2%	7,920,049	68.9%
2010	33,717	76.2%	127,340	74.6%	161,057	74.9%	8,642,473	68.7%
Non-Family Households								
2000	9,442	23.6%	37,479	26.5%	46,921	25.8%	3,582,821	31.1%
2010	10,526	23.8%	43,424	25.4%	53,950	25.1%	3,935,025	31.3%
Total Households								
2000	40,061	100.0%	141,568	100.0%	181,629	100.0%	11,502,870	100.0%
2010	44,243	100.0%	170,764	100.0%	215,007	100.0%	12,577,498	100.0%

Sources: U.S. Census 2010.

Tenure

Tenure (how many units are owner versus renter occupied) is a measure of the rates of homeownership in a jurisdiction. Tenure for type of unit and number of bedrooms can help estimate demand for a diversity of housing types.

Home equity is the largest single source of household wealth for most Americans. In 2010, median net wealth for renters was about 1 percent of that of homeowners. The national homeownership rate rose from around 40 percent before World War II to 64 percent in 1995. This rate reached its highest in 2005 (69 percent) and started to decline as it got closer to the 2008 recession. Homeownership rates have been decreasing continually since the recession and had fallen to 1995 level (64 percent) in 2014. Many economists think that anything over 70 percent is not sustainable in the long run and will lead to a housing bubble.

As shown in Table 7-14, the homeownership rate for the unincorporated County (67.4 percent) was higher than the incorporated areas (57.1 percent). Between 2000 and 2010 homeownership in the unincorporated County decreased from 71.2 percent to 67.4 percent. Overall, San Joaquin County's homeownership rate in 2010 (59.2 percent) was slightly higher than that for the State as a whole (55.9 percent).

The percentage of renter-occupied units increased in both unincorporated and incorporated areas, as well as the State. This increase was more significant in unincorporated County which rose from 28.8 percent in 2000 to 32.6 percent in 2010.



TABLE 7-14 TENURE San Joaquin County and California 2000-2010								
	Unincorporated		Incorporated		Total County		California	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied Units								
2000	28,537	71.2%	81,130	57.3%	109,667	60.4%	6,546,334	56.9%
2010	29,831	67.4%	97,439	57.1%	127,270	59.2%	7,035,371	55.9%
Renter-Occupied Units								
2000	11,524	28.8%	60,438	42.7%	71,962	39.6%	4,956,536	43.1%
2010	14,412	32.6%	73,325	42.9%	87,737	40.8%	5,542,127	44.1%

Source: U.S. Census 2000 and 2010.

Table 7-15 shows tenure by type of unit in 2013. In the unincorporated area of the County and in the cities, approximately 30 percent of all single-family units were rented in 2010. For mobile homes in the unincorporated area, nearly 45 percent were rented. Generally, the percentage of mobile homes which were rented is higher in unincorporated areas than in incorporated cities. The majority of renter-occupied housing units were single-family units for both the incorporated and unincorporated County, with the majority of units in the incorporated cities. Historically, in the unincorporated area of the County, rental housing has consisted primarily of single-family homes and mobile homes. Given the need for urban services and facilities in multifamily residential development and given the fact that few places in the County have urban services and facilities, most housing units constructed in the unincorporated part of the County since 1970 have been single-family homes and mobile homes.

TABLE 7-15 TENURE BY TYPE OF UNIT San Joaquin County 2013					
	Owned		Rented		Total
	Number	Percent	Number	Percent	Number
Unincorporated	29,430	65.9%	15,205	34.1%	44,635
Single-Family	26,494	90.0%	11,629	76.5%	38,123
Multifamily 2 to 4 Units	118	0.4%	752	4.9%	870
Multifamily 5+ Units	18	0.1%	793	5.2%	811
Mobile Homes	2,530	8.6%	2,023	13.3%	4,553
Boat, RV, Van, etc.	270	0.9%	8	0.1%	278
Incorporated	96,250	56.3%	74,678	43.7%	170,928
Single-Family	92,827	96.4%	40,253	53.9%	133,080
Multifamily 2 to 4 Units	508	0.5%	10,348	13.9%	10,856
Multifamily 5+ Units	736	0.8%	23,278	31.2%	24,014
Mobile Homes	2,154	2.2%	782	1.0%	2,936
Boat, RV, Van, etc.	25	0.0%	17	0.0%	42
Countywide	125,680	58.3%	89,883	41.7%	215,563
Single-Family	119,321	94.9%	51,882	57.7%	171,203
Multifamily 2 to 4 Units	626	0.5%	11,100	12.3%	11,726
Multifamily 5+ Units	754	0.6%	24,071	26.8%	24,825
Mobile Homes	4,684	3.7%	2,805	3.1%	7,489
Boat, RV, Van, etc.	295	0.2%	25	0.0%	320

Source: ACS 5-year estimates 2009-2013.



Table 7-16 shows tenure by person per household in unincorporated and incorporated San Joaquin County and California in 2013. The unincorporated and incorporated areas had higher proportions of large households (five or more members) than California in 2013 (17.2 percent and 18.6 percent compared to 14.4 percent); however the difference is greater for renter occupied households than owner occupied. Unincorporated and incorporated San Joaquin County had slightly lower proportions of one- and two-person households than California in 2013 (52.2 percent and 47.3 percent compared to 54.1 percent).

TABLE 7-16 TENURE BY PERSONS PER HOUSEHOLD San Joaquin County and California 2013						
	Unincorporated		Incorporated		California	
	Number	Percent	Number	Percent	Number	Percent
Owner Occupied						
1 Person	5,951	20.2%	16,548	17.2%	1,388,101	20.0%
2 Persons	10,941	37.2%	30,073	31.2%	2,316,714	33.4%
3 Persons	4,469	15.2%	16,284	16.9%	1,145,276	16.5%
4 Persons	4,012	13.6%	16,285	16.9%	1,117,630	16.1%
5 + Persons	4,057	13.8%	17,060	17.7%	971,383	14.0%
TOTAL	29,430	100.0%	96,250	100.0%	6,939,104	100.0%
Renter Occupied						
1 Persons	3,064	20.2%	17,987	24.1%	1,652,120	29.5%
2 Persons	3,348	22.0%	16,191	21.7%	1,433,018	25.6%
3 Persons	2,407	15.8%	13,043	17.5%	903,244	16.1%
4 Persons	2,773	18.2%	12,729	17.0%	783,468	14.0%
5 + Persons	3,613	23.8%	14,728	19.7%	831,506	14.8%
TOTAL	15,205	100.0%	74,678	100.0%	5,603,356	100.0%
All Households						
1 Person	9,015	20.2%	34,535	20.2%	3,040,221	24.2%
2 Persons	14,289	32.0%	46,264	27.1%	3,749,732	29.9%
3 Persons	6,876	15.4%	29,327	17.2%	2,048,520	16.3%
4 Persons	6,785	15.2%	29,014	17.0%	1,901,098	15.2%
5 + Persons	7,670	17.2%	31,788	18.6%	1,802,889	14.4%
TOTAL	44,635	100.0%	170,928	100.0%	12,542,460	100.0%

Source: ACS 5-year estimates 2009-2013.

Table 7-17 shows the number of bedrooms by tenure in unincorporated and incorporated San Joaquin County and California in 2013. As shown in the table, 68.4 percent of occupied housing units in the unincorporated areas of the County and 67.0 percent in the incorporated areas contained three or more bedrooms in 2013. This is higher than the statewide percentage of 55.5 percent. Renter-occupied units tend to have a smaller number of bedrooms than owner-occupied units. This was the case in San Joaquin County in 2013, where 78.1 percent of the owner-occupied units in unincorporated areas and 86.7 percent in incorporated areas had three or more bedrooms, compared to only 49.7 percent of the renter-occupied units in unincorporated areas and 41.6 percent in incorporated areas. However, this figure is much larger than the 27.5 percent of renter-occupied housing units with three or more bedrooms in California.

TABLE 7-17 TENURE BY NUMBER OF BEDROOMS San Joaquin County and California 2013						
	Unincorporated		Incorporated		California	
	Number	Percent	Number	Percent	Number	Percent
Owner Occupied						
No bedroom	171	0.6%	451	0.5%	34,824	0.5%
1 bedroom	749	2.5%	1,038	1.1%	184,371	2.7%
2 bedrooms	5,523	18.8%	11,277	11.7%	1,298,335	18.7%
3 bedrooms	15,056	51.2%	46,314	48.1%	3,125,482	45.0%
4 bedrooms	6,192	21.0%	27,908	29.0%	1,809,350	26.1%
5 or more bedrooms	1,739	5.9%	9,262	9.6%	486,742	7.0%
TOTAL	29,430	100.0%	96,250	100.0%	6,939,104	100.0%
Renter Occupied						
No bedroom	324	2.1%	2,788	3.7%	367,959	6.6%
1 bedroom	1,731	11.4%	14,133	18.9%	1,548,279	27.6%
2 bedrooms	5,588	36.8%	26,708	35.8%	2,145,704	38.3%
3 bedrooms	5,783	38.0%	22,244	29.8%	1,131,480	20.2%
4 bedrooms	1,509	9.9%	6,814	9.1%	335,869	6.0%
5 or more bedrooms	270	1.8%	1,991	2.7%	74,065	1.3%
TOTAL	15,205	100.0%	74,678	100.0%	5,603,356	100.0%
All Households						
No bedroom	495	1.1%	3,239	1.9%	402,783	3.2%
1 bedroom	2,480	5.6%	15,171	8.9%	1,732,650	13.8%
2 bedrooms	11,111	24.9%	37,985	22.2%	3,444,039	27.5%
3 bedrooms	20,839	46.7%	68,558	40.1%	4,256,962	33.9%
4 bedrooms	7,701	17.3%	34,722	20.3%	2,145,219	17.1%
5 or more bedrooms	2,009	4.5%	11,253	6.6%	560,807	4.5%
TOTAL	44,635	100.0%	170,928	100.0%	12,542,460	100.0%



TABLE 7-17 TENURE BY NUMBER OF BEDROOMS San Joaquin County and California 2013						
	Unincorporated		Incorporated		California	
	Number	Percent	Number	Percent	Number	Percent

Source: ACS 5-year estimates 2009-2013.

Household Size

Average household size is a function of the number household population (the group quarters population is not counted) divided by the number of occupied housing units. Larger household sizes mean that more dwelling units with three or more bedrooms will be needed to accommodate population growth. Household size is also an important measure of overcrowding.

Table 7-18 shows the average household size for San Joaquin County and California. The number of persons per household (i.e., persons per occupied housing unit) steadily declined from 1960 to 1980 in the County as a whole. After 1980, this trend reversed to a certain extent. The number of persons per households for the County as a whole increased from 3.00 in 2000 to 3.20 in 2014. This was also reflected in the unincorporated part of the County which saw an increase in the persons per household from 2.96 in 2000 to 3.12 in 2014. The cities also showed an increase between 2000 and 2014 from 3.01 to 3.21. In San Joaquin County, the 2014 average persons per household (3.20 persons) was higher than the State average of 2.95 persons. Since a majority of rental units are usually apartments with a small number of rooms, the average household size of renter households tends to be lower than that of owner households across the state. San Joaquin County is an exception, with a higher average household size for renter-occupied households of 3.22 persons in 2010, compared to 3.05 persons per owner-occupied household.

TABLE 7-18 AVERAGE HOUSEHOLD SIZE BY TENURE San Joaquin County and California 2000, 2010, and 2014												
Tenure	Unincorporated			Incorporated			Countywide			California		
	2000	2010	2014	2000	2010	2014	2000	2010	2014	2000	2010	2014
All Households	2.96	3.05	3.12	3.01	3.14	3.21	3.00	3.12	3.20	2.87	2.90	2.95
Owner occupied	n/d	n/d	n/d	n/d	n/d	n/d	2.96	3.05	n/d	2.93	2.95	n/d
Renter occupied	n/d	n/d	n/d	n/d	n/d	n/d	3.06	3.22	n/d	2.79	2.83	n/d

Source: California Department of Finance 2000, 2010, and 2014; U.S. Census 2000 and 2010.

n/d=no data available for unincorporated or incorporated parts of the county.

Overcrowded Housing

The Census defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens). Units with more than 1.5 persons per room are considered severely overcrowded. Overcrowding increases health and safety concerns and stresses the condition of the housing stock and infrastructure. Overcrowding is strongly related to household size, particularly for large households and especially very large households and the availability of suitably sized housing. Overcrowding impacts both owners and renters; however, renters are generally more significantly impacted.

A typical home might have a total of five rooms (three bedrooms, living room, and dining room). If more than five people were living in the home, it would be considered overcrowded. There is some debate about whether units with larger households where seven people might occupy a home with six rooms should really be considered overcrowded. Nonetheless, units with more than 1.5 persons per room are considered severely overcrowded, and should be recognized as a significant housing problem. Overcrowding in households typically results from either lack of affordable housing (which forces more than one household to live together) and/or lack of available housing units of adequate size.

While family size and tenure are critical determinants in overcrowding, household income also plays a strong role in the incidence of overcrowding. As a general rule, overcrowding levels tend to decrease as income rises, especially for renters (particularly for small and large families). The rate of overcrowding for very low income households is generally nearly three times greater than households over 95 percent of the area median income. As with renters, owner households with higher incomes have lower rates of overcrowding.

Table 7-19 compares occupants per room and overcrowding by tenure for unincorporated and incorporated San Joaquin County and California in 2013. Incorporated areas had a slightly higher proportion of overcrowded owner-occupied units compared to all of California in 2013 (4.2 percent compared to 4.1 percent). Severely overcrowded units are 0.6 percent and 0.8 percent of owner-occupied units in the unincorporated and incorporated County, respectively, compared to 1.0 percent of owner-occupied housing units in California.

In San Joaquin County, overcrowding is typically more of a problem in rental units than owner units. When broken out by tenure, renter households accounted for 41.7 percent of all households in the County; however, they accounted for 68.7 percent of all overcrowded households in San Joaquin County in 2013. To put it another way, 14.3 percent of renter-occupied households in the unincorporated County were overcrowded, in comparison to 3.2 percent of owner-occupied households. Over 3 percent of rental units in the unincorporated County were severely overcrowded compared to about 0.6 percent of owner-occupied units. A greater disparity between renters and owners is evident in the incorporated County. In unincorporated San Joaquin County the rate of overcrowding for renter-occupied households (14.3 percent) is slightly higher than in the State (13.3 percent). Relative to the rest of the state, overcrowding is not a significant problem in the County.



TABLE 7-19 OVERCROWDING San Joaquin County and California 2013						
Persons per Room	Unincorporated		Incorporated		California	
	Number	Percent	Number	Percent	Number	Percent
Owner Occupied						
0.50 or less	20,674	70.2%	62,547	65.0%	4,710,893	67.9%
0.51 to 1.00	7,800	26.5%	29,664	30.8%	1,944,129	28.0%
1.01 to 1.50	766	2.6%	3,238	3.4%	213,814	3.1%
1.51 or more	190	0.6%	801	0.8%	70,268	1.0%
TOTAL	29,430	100.0%	96,250	100.0%	6,939,104	100.0%
Renter Occupied						
0.50 or less	6,619	43.5%	32,656	43.7%	2,593,329	46.3%
0.51 to 1.00	6,409	42.2%	33,240	44.5%	2,262,759	40.4%
1.01 to 1.50	1,703	11.2%	6,416	8.6%	454,249	8.1%
1.51 or more	474	3.1%	2,366	3.2%	293,019	5.2%
TOTAL	15,205	100.0%	74,678	100.0%	5,603,356	100.0%
Total Occupied						
0.50 or less	27,293	61.1%	95,203	55.7%	7,304,222	58.2%
0.51 to 1.00	14,209	31.8%	62,904	36.8%	4,206,888	33.5%
1.01 to 1.50	2,469	5.5%	9,654	5.6%	668,063	5.3%
1.51 or more	664	1.5%	3,167	1.9%	363,287	2.9%
TOTAL	44,635	100.0%	170,928	100.0%	12,542,460	100.0%

Source: ACS 5-year estimates 2009-2013.

Housing Supply

While the previous section discussed the characteristics of persons living in households, this section provides information about the total supply of existing housing in the County. This section includes information about the total number of housing units available in the County, changes in vacancy, and structural condition of the units.

Housing Units

As shown in Table 7-20, unincorporated and incorporated San Joaquin County experienced historically high rates of housing growth from 2000 to 2014. The incorporated areas grew slightly faster than unincorporated areas with a 2.4 percent AAGR between 2000 and 2010, which is almost twice the rate of housing unit growth in California during this period (1.1 percent AAGR).

TABLE 7-20 HOUSING UNITS San Joaquin County and California 2000, 2010, and 2014									
	Unincorporated			Incorporated			California		
	2000	2010	2014	2000	2010	2014	2000	2010	2014
Total (units)	42,143	48,231	49,044	147,017	185,524	187,899	12,214,550	13,670,304	13,845,281
Growth (units)	-	6,088	813	-	38,507	2,375	-	1,455,754	174,977
AAGR	-	1.4%	0.4%	-	2.4%	0.3%	-	1.1%	0.3%

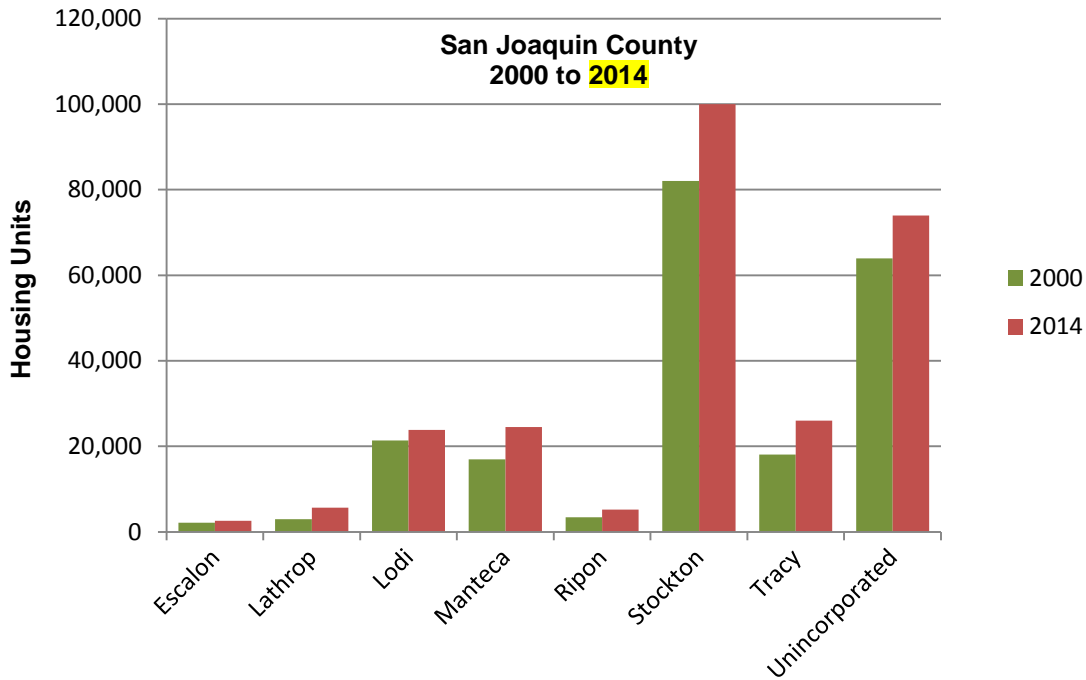
Sources: California Department of Finance 2000, 2010, and 2014.

Figure 7-4 shows the change in total housing units for jurisdictions in San Joaquin County. Between 2000 and 2014, 47,783 housing units were built in the County. About 86 percent of housing unit growth occurred in the incorporated cities; only 6,901 units were built in the unincorporated County during this time period.

The significant growth within the cities are possibly related to the trend that has occurred over the last several decades of an influx of Bay Area workers seeking more affordable housing in San Joaquin County. Cities, such as Lathrop and Tracy that located within acceptable commuting distance to the Bay Area, have recently approved large specific plan developments with extensive housing components. Compared to other counties in the region and state, San Joaquin County has seen tremendous growth during the last decades, especially in the incorporated areas of the County.



**FIGURE 7-4
CHANGE IN NUMBER OF HOUSING UNITS**



Source: California Department of Finance 2000 and 2014

The majority of residential growth between 2010 and 2014 occurred in the incorporated areas of the County. Over 74 percent of all new units and 100 percent of all new multifamily homes were constructed in the cities. Table 7-21 summarizes housing units by type for all housing units in San Joaquin County and California in 2010 and 2014. Single-family homes continue to be the largest percentage of the housing stock in both unincorporated and incorporated San Joaquin County.

From 2010 to 2014, of the 813 new housing units constructed in the unincorporated County, 806 units or 99.1 percent were single-family homes. In this period no multifamily units and only 9 mobile home units were constructed in the unincorporated County. In 2014, multifamily homes made 3.9 percent of the unincorporated County and 22.4 percent of the incorporated county housing stock. These percentages were much lower than for all of California, in which 30.9 percent of the housing stock was multifamily.

Mobile homes made up 10.6 percent of the unincorporated housing stock, but only 3.6 percent of San Joaquin County's total housing stock, indicating that a disproportionate amount of mobile homes are located in the unincorporated County. Overall 3.6 percent of housing units in San Joaquin County are mobile homes, which is only slightly lower than the 4.0 percent for all housing units in the State.

TABLE 7-21 HOUSING UNITS BY TYPE San Joaquin County and California 2010 and 2014					
	2010		2014		Change in Units
	Units	Percent	Units	Percent	
Unincorporated					
Single-family	41,091	85.2%	41,897	85.4%	806
2 to 4 units	952	2.0%	950	1.9%	-2
5+ units	982	2.0%	982	2.0%	0
Mobile Homes	5,206	10.8%	5,215	10.6%	9
TOTAL	48,231	100.0%	49,044	100.0%	813
Incorporated					
Single-family	140,308	75.6%	142,441	75.8%	2,133
2 to 4 units	13,946	7.5%	13,912	7.4%	-34
5+ units	27,903	15.0%	28,176	15.0%	273
Mobile Homes	3,367	1.8%	3,370	1.8%	3
TOTAL	185,524	100.0%	187,899	100.0%	2,375
Countywide					
Single-family	181,399	77.6%	184,338	77.8%	2,939
2 to 4 units	14,898	6.4%	14,862	6.3%	-36
5+ units	28,885	12.4%	29,158	12.3%	273
Mobile Homes	8,573	3.7%	8,585	3.6%	12
TOTAL	233,755	100.0%	236,943	100.0%	3,188
California					
Single-family	8,925,512	65.3%	9,011,193	65.1%	85,681
2 to 4 units	1,110,620	8.1%	1,119,175	8.1%	8,555
5+ units	3,076,519	22.5%	3,154,907	22.8%	78,388
Mobile Homes	557,647	4.1%	560,000	4.0%	2,353
TOTAL	13,670,298	100.0%	13,845,275	100.0%	174,977

Source: California Department of Finance 2010 and 2014.

Occupancy/Vacancy Rates

According to the California Department of Housing and Community Development (HCD), the desired vacancy rates necessary to provide a stable housing environment are approximately 2 percent for the for-sale housing and 5 percent for rental housing. In 2014, the unincorporated part of the County as a whole had vacancy rates under the standard, especially for rental housing, which may indicate that there is a need for more rental units.



As shown in Table 7-22, the occupancy and vacancy rates for housing units in San Joaquin County have been generally following the statewide trends. The number of occupied housing units in the county increased by 2,115 units from 1980 to 1990, and 337 units from 1990 to 2000. Between 2000 and 2010 the number of countywide occupied units increased by 33,378 units and countywide vacancy rates increased from four to eight percent during the same time period.

TABLE 7-22 OCCUPANCY/VACANCY San Joaquin County and California 2000, 2010, and 2014						
	2000		2010		2014	
	Number	Percent	Number	Percent	Number	Percent
Countywide						
Occupied Units	181,629	96.0%	215,007	92.0%	217,956	92.0%
Vacant Units	7,531	4.0%	18,748	8.0%	18,987	8.0%
TOTAL	189,160	100.0%	233,755	100.0%	236,943	100.0%
California						
Occupied Units	11,502,871	94.2%	12,568,167	91.9%	12,731,223	92.0%
Vacant Units	711,679	5.8%	1,102,137	8.1%	1,114,058	8.0%
TOTAL	12,214,550	100.0%	13,670,304	100.0%	13,845,281	100.0%

Source: California Department of Finance 2000, 2010, and 2014.

Table 7-23 provides a detailed breakdown of the types of vacant units in unincorporated and incorporated San Joaquin County and California at the time of the 2013 American Community Survey. Of the unincorporated county's vacant housing units in 2013, 41.4 percent were classified as for rent, for sale, or already rented or sold but not occupied, compared to 59.3 percent in the incorporated county and 44.9 percent in California. In comparison with the incorporated areas of the county a larger percentage of vacant units were available for seasonal, recreational, or occasional use in the unincorporated County in 2013 (8.6 percent compared to 4.1 percent).

TABLE 7-23 VACANT UNITS BY TYPE San Joaquin County and California 2013								
Vacancy Status	Unincorporated		Incorporated		Countywide		California	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
For rent	725	16.6%	5,322	36.2%	6,047	31.7%	292,195	24.7%
For sale only	517	11.8%	2,134	14.5%	2,651	13.9%	129,787	11%
Rented or sold; not occupied	568	13%	1,268	8.6%	1,836	9.6%	108,951	9.2%
For seasonal; recreational; or occasional use	375	8.6%	609	4.1%	984	5.2%	348,460	29.4%
For migrant workers	115	2.6%	28	0.2%	143	0.8%	2,712	0.2%

**TABLE 7-23
VACANT UNITS BY TYPE**

San Joaquin County and California
2013

Vacancy Status	Unincorporated		Incorporated		Countywide		California	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Other vacant	2,067	47.3%	5,331	36.3%	7,398	38.8%	302,304	25.5%
Total Vacant	4,367	8.9%	14,692	7.9%	19,059	8.1%	1,184,409	8.6%
Total Units	49,002	100.0%	185,620	100.0%	234,622	100.0%	13,726,869	100.0%

Source: ACS 5-year estimates 2009-2013.

The overall vacancy rate for the unincorporated County was 8.9 percent in 2013. Of those vacant units, 517 were for sale, 725 were for rent, and 2,067 were other vacant units. The remainder of vacant housing consisted of units sold or rented and awaiting occupancy, seasonal unit, second homes, and boarded up units.

Housing Conditions

This section helps to identify the number of substandard housing units (both renter and owner) in need of repair, rehabilitation, or replacement. The County conducted the most recent Countywide housing conditions survey in 2004 to evaluate the condition of San Joaquin County’s housing stock. The survey was conducted using a random sample of 254 units. The results of the survey are summarized in Table 7-24. Table 7-24 shows that 58.3 percent of the housing stock in the areas surveyed in San Joaquin County in 2004 was in sound condition. Only 7.5 percent of the housing units were in need of major renovations (i.e., substantial or dilapidated) and of those, the majority were single-family or mobile homes. About equal percentages of units were in need of minor or moderate repair, 16.4 and 17.8 percent, respectively. Single-family and multifamily residential uses with 5 or more units had higher percentages of units in sound condition and multifamily with 2 to 4 units and mobile homes had higher percentages of units in need of minor repair than any other condition.

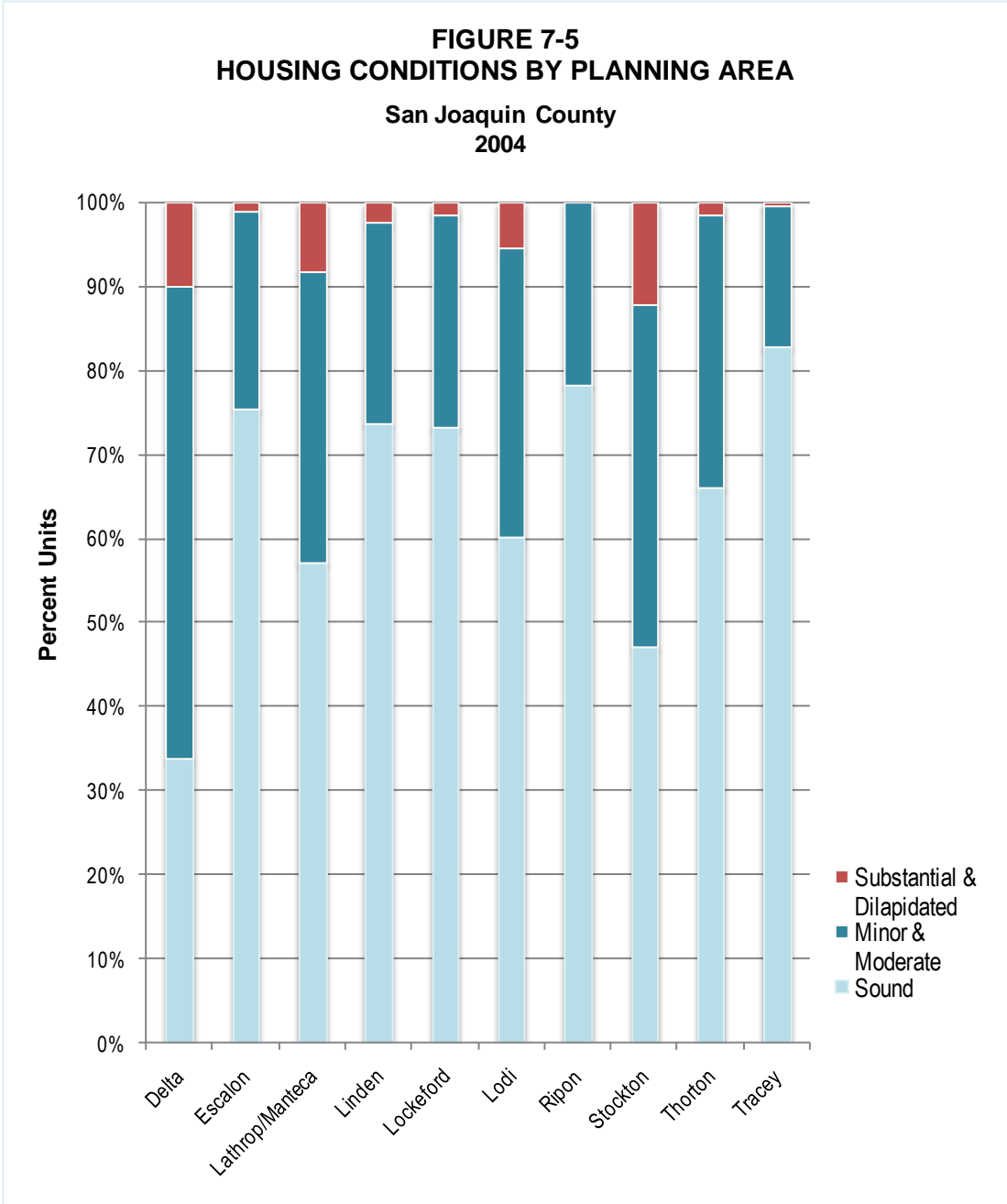
The survey also analyzed conditions by planning area. (Note: This is not the same geographic areas as city boundaries, and since the survey was conducted in 2004, planning areas boundaries have changed.) Figure 7-5 helps approximate which planning areas have housing in sound condition, in need of minor or moderate repair, or major renovations (i.e., substantial or dilapidated). The Delta and Stockton planning area are the only ones with fewer than 50 percent of units in sound condition and at least 10 percent of units in need of major renovation. The Lathrop/Manteca planning area also has lower than average units in sound condition, and higher than average units in need of major renovation. The Tracy planning area is in the best condition in terms of most units in sound condition, and fewest units in need of repair or renovation.



**TABLE 7-24
HOUSING CONDITIONS SURVEY SUMMARY**
San Joaquin County
2004

Type	Single-Family		Multifamily 2 to 4 Units		Multifamily 5+ Units		Mobile Home		TOTAL	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Sound	1,420	62.3%	26	37.7%	24	68.6%	14	8.7%	1,484	58.3%
Minor	358	15.7%	22	31.9%	6	17.1%	5	3.1%	418	16.4%
Moderate	373	16.4%	15	21.7%	5	14.3%	59	36.6%	452	17.8%
Substantial	88	3.9%	4	5.8%	0	0.0%	56	34.8%	42	1.7%
Dilapidated	13	0.6%	2	2.9%	0	0.0%	27	16.8%	148	5.8%
TOTAL	2,279	100.0%	69	100.0%	35	100.0%	161	100.0%	2,544	100.0%

Source: San Joaquin County, Housing Conditions Survey, September/October 2004.



Source: San Joaquin County, Housing Conditions Survey, September/October 2004.



The U.S. Census provides limited data that can be used to infer the condition of San Joaquin County's housing stock. For example, the Census reports on whether housing units have complete plumbing and kitchen facilities. Since only about 1.5 percent of all housing units in San Joaquin County lack complete plumbing or kitchen facilities (see Table 7-25), these indicators do not reveal much about overall housing conditions.

Since housing stock age and condition are generally correlated, one Census variable that provides an indication of housing conditions is the age of a community's housing stock. The older the structure, the more likely it will need rehabilitation or replacement. This is especially true of pre-World War II housing in the unincorporated area because of the absence of uniform standards for building construction at that time.

Table 7-25 shows the decade built for owner-occupied and renter-occupied housing units in unincorporated and incorporated San Joaquin County and California in 2013. As shown in the table, the unincorporated County had proportionally more housing stock older than 1959 and less housing stock built since 1960 than California. The reverse is true for the incorporated County, which has more newer housing stock than the State, with the highest percentage of housing stock built from 2000 to 2009. In the unincorporated area of the County, nearly 62.5 percent of the housing stock was over 30 years old compared to 46.3 percent in the incorporated cities and 62.0 percent statewide.

The median year built for owner-occupied units in all of San Joaquin County in 2013 was 1984, compared to 1974 for California. The median year built for renter-occupied units in San Joaquin County in 2013 was 1976, compared to 1973 for California. This data regarding housing stock age and kitchen and plumbing facilities may suggest that, while the majority of homes in San Joaquin County are relatively new, there is still a significant proportion of the housing stock in San Joaquin County that is in need of rehabilitation.

Factors such as the age of the housing stock, income and length of tenure of occupants, and the relationship between market rents, vacancies, and local incomes impact housing stock conditions. In San Joaquin County, communities with high percentages of older rental housing or single-family homes, lower-income tenants, overcrowded units, and low rental prices are most likely to need the most rehabilitation. In many instances there is not enough financial capacity for landlords or owners to properly maintain their homes.

TABLE 7-25 AGE OF HOUSING STOCK & HOUSING STOCK CONDITIONS BY TENURE San Joaquin County and California 2013						
	San Joaquin County				California	
	Unincorporated		Incorporated		Number	Percent
	Number	Percent	Number	Percent		
Owner-Occupied Housing Units						
Built 2010 or later	96	0.3%	494	0.5%	26,246	0.4%
Built 2000 to 2009	5,137	17.5%	25,509	26.5%	904,850	13.0%
Built 1990 to 1999	3,161	10.7%	17,386	18.1%	803,152	11.6%
Built 1980 to 1989	3,565	12.1%	15,658	16.3%	1,069,268	15.4%
Built 1970 to 1979	3,995	13.6%	12,675	13.2%	1,167,334	16.8%
Built 1960 to 1969	3,713	12.6%	7,178	7.5%	902,470	13.0%
Built 1950 to 1959	4,949	16.8%	8,220	8.5%	1,064,611	15.3%
Built 1940 to 1949	2,727	9.3%	4,062	4.2%	440,789	6.4%
Built 1939 or earlier	2,087	7.1%	5,068	5.3%	560,384	8.1%
TOTAL	29,430	100.0%	96,250	100.0%	6,939,104	100.0%

TABLE 7-25
AGE OF HOUSING STOCK & HOUSING STOCK CONDITIONS BY TENURE
 San Joaquin County and California
 2013

	San Joaquin County				California	
	Unincorporated		Incorporated		Number	Percent
	Number	Percent	Number	Percent		
Units Lacking Complete Plumbing Facilities	139	0.5%	175	0.2%	20,916	0.3%
Units Lacking Complete Kitchen Facilities	178	0.6%	184	0.2%	26,676	0.4%
Renter-Occupied Housing Units						
Built 2010 or later	48	0.3%	216	0.3%	23,857	0.4%
Built 2000 to 2009	2,258	14.9%	10,851	14.5%	557,708	10.0%
Built 1990 to 1999	1,128	7.4%	8,739	11.7%	539,043	9.6%
Built 1980 to 1989	1,338	8.8%	12,960	17.4%	844,735	15.1%
Built 1970 to 1979	2,480	16.3%	15,788	21.1%	1,122,104	20.0%
Built 1960 to 1969	1,962	12.9%	8,898	11.9%	817,683	14.6%
Built 1950 to 1959	2,773	18.2%	7,619	10.2%	716,443	12.8%
Built 1940 to 1949	1,582	10.4%	3,770	5.0%	367,747	6.6%
Built 1939 or earlier	1,636	10.8%	5,837	7.8%	614,036	11.0%
TOTAL	15,205	100.0%	74,678	100.0%	5,603,356	100.0%
Units Lacking Complete Plumbing Facilities	81	0.5%	259	0.3%	43,006	0.8%
Units Lacking Complete Kitchen Facilities	344	2.3%	1,683	2.3%	124,714	2.2%
Total Occupied Housing Units						
Built 2010 or later	144	0.3%	710	0.4%	50,103	0.4%
Built 2000 to 2009	7,395	16.6%	36,360	21.3%	1,462,558	11.7%
Built 1990 to 1999	4,289	9.6%	26,125	15.3%	1,342,195	10.7%
Built 1980 to 1989	4,903	11.0%	28,618	16.7%	1,914,003	15.3%
Built 1970 to 1979	6,475	14.5%	28,463	16.7%	2,289,438	18.3%
Built 1960 to 1969	5,675	12.7%	16,076	9.4%	1,720,153	13.7%
Built 1950 to 1959	7,722	17.3%	15,839	9.3%	1,781,054	14.2%
Built 1940 to 1949	4,309	9.7%	7,832	4.6%	808,536	6.4%
Built 1939 or earlier	3,723	8.3%	10,905	6.4%	1,174,420	9.4%
TOTAL	44,635	100.0%	170,928	100.0%	12,542,460	100.0%
Units Lacking Complete Plumbing Facilities	220	0.5%	434	0.3%	63,922	0.5%
Units Lacking Complete Kitchen Facilities	522	1.2%	1,867	1.1%	151,390	1.2%

Source: ACS 5-year estimates 2009-2013.



Housing Affordability

State law (65583(a)(2)) requires “an analysis and documentation of household characteristics, including level of payment compared to ability to pay.” Identifying and evaluating existing housing needs are a critical component of the housing element. This requires comparison of resident incomes with the local cost of housing. The analysis helps local governments identify existing housing conditions that require addressing and households with housing cost burdens or unmet housing needs. This section includes an analysis of housing cost burden, ability to pay for housing, and the cost of housing.

The data in this section uses data from the California Department of Housing and Community Development Pre-approved Housing Needs Assessment data package.

Housing Cost Burden

This section provides an analysis of the proportion of households “overpaying for housing.” Lower-income households are defined as those that earn 80 percent or less of the area median income. This is a share of income approach to measure housing affordability in terms of the percentage of income that a household spends on for housing.

Current standards measure housing cost in relation to gross household income: households spending more than 30 percent of their income, including utilities, are generally considered to be overpaying or cost burdened. Severe overpaying occurs when households pay 50 percent or more of their gross income for housing. The impact of high housing costs falls disproportionately on extremely low-, very low- and low-income households, especially renters. While some higher-income households may choose to spend greater parts of their income for housing, the cost burden for lower-income households reflect choices limited by a lack of a sufficient supply of housing affordable to these households. Low-income households, who are overpaying for housing, frequently have insufficient resources for other critical essentials including food, medicine, and transportation. This is a significant hardship for too many workers, families and seniors, but it also impacts local economies as money that might otherwise be spent in local stores generating sales tax revenues are being spent on housing.

An analysis of housing costs compared to local income estimates can provide a measure of housing affordability and an indicator of potential overpayment. This section provides an analysis of the proportion of “lower income” households “overpaying for housing.” Lower-income households are defined as those that earn 80 percent or less of the area median income. A “moderate cost burden” is defined by HUD as gross housing costs between 31 and 50 percent of gross income. A “severe cost burden” is defined as gross housing costs exceeding 50 percent of gross income. For renters, gross housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities. This is a share of income approach to measure housing affordability in terms of the percentage of income that a household spends on for housing.

Approximately 57.3 percent of households in the unincorporated part of the county, over 11,100 households, had extremely low-, very low- or low-incomes. That is, they earned less than 80 percent of the median countywide income. Further analysis of extremely low-, very low-, and low-income households provides some interesting findings. In the unincorporated area, over half (58.5 percent) of lower-income households were owners. By comparison, 43.7 percent of extremely low-, very low-, and low-income households countywide were owners. The higher rate of homeownership in the unincorporated area may reflect the higher percentage of older households and households who are retired—these households tend to own their homes in greater proportions than younger households and are more likely to have low-incomes (due to retirement) than the population as a whole.

Table 7-26 shows the CHAS data from the 2008-2012 American Community Survey regarding the percentage of households with a moderate housing cost burden (greater than 30 percent) and severe cost burden (greater than 50 percent) by income group and tenure for unincorporated and incorporated San Joaquin County and California. As shown in the table, 67.3 percent of all households in the unincorporated county and 67.1 percent of all households in the incorporated county had a moderate housing cost burden in 2012. These percentages are slightly lower than the percentage of households in California with a moderate housing cost burden (67.5 percent).

Typically housing cost burdens are more severe for households with lower incomes, however, this is not the case in San Joaquin County. Among lower-income households (incomes less than or equal to 80 percent of the area median income), 60.8 percent of households in the unincorporated county had a moderate housing cost burden in 2012 compared to 77.6 percent of non-lower-income households. The percentage of lower-income households with a moderate housing cost burden in the unincorporated county is slightly lower (60.8 percent) than that for California (62.2 percent). Compared to California, unincorporated households with incomes at or greater than 80 percent of the area median income were more likely to have a cost burden greater than 50 percent. Overall, households in unincorporated San Joaquin County had similar rates of cost burden than other Californians. When analyzing all households (regardless of tenure), households experience the same level of moderate and severe cost burden. About 67.7 percent of renters and 67.1 percent of owners experience a moderate cost burden, and 32.4 percent of renters and 32.9 percent of owners experience a severe cost burden.

Table 7-27 shows housing cost burden information for unincorporated San Joaquin County for 2011 by household type, tenure, and income group. The largest numbers of low-income households with a moderate cost burden are: elderly owners, small related renters, and small related owners. The largest numbers of other households with a moderate cost burden are generally small related owners. In terms of renters, more households with incomes below 80 percent MFI had a moderate and severe cost burden compared to households with incomes above 80 percent MFI. However, this is not the case for owner households. The number of owner households with moderate and severe cost burden varies from the type of household and income level. The information in this table regarding senior and large households is addressed in more detail in the Special Needs Housing section of this chapter.

The numbers of very low- and low-income households are important from a program planning standpoint since they are an indicator of existing housing need. In many instances, these households are burdened by excessive housing payments (i.e., paying more than 30 percent of gross monthly income on housing). The extent to which these households were overpaying for housing in 2015 is discussed in the Housing Needs section of the Housing Element. Whether or not overpaying for housing, these households have serious problems with respect to housing affordability, mobility, and choice of housing. Low-income may necessitate the renting of accommodations that are substandard or may result in the postponing of needed repairs if the householder is an owner.



**TABLE 7-26
HOUSING COST BURDEN BY HOUSEHOLD INCOME CLASSIFICATION**

San Joaquin County and California

2012

	Unincorporated			Incorporated			California		
	Renters	Owners	Total	Renters	Owners	Total	Renters	Owners	Total
Household Income < 80% MFI									
Number with Cost Burden > 30 %	4,785	4,815	9,600	31,645	14,925	46,570	2,443,865	1,332,125	3,775,990
Percent with Cost Burden > 30 %	62.88%	58.83%	60.78%	61.55%	57.57%	60.21%	63.54%	59.67%	62.18%
Number with Cost Burden > 50 %	2,825	3,370	6,195	19,770	11,000	30,770	1,402,590	900,210	2,302,800
Percent with Cost Burden > 50 %	37.12%	41.17%	39.22%	38.45%	42.43%	39.79%	36.46%	40.33%	37.88%
TOTAL	7,610	8,185	15,795	51,415	25,925	77,340	3,846,455	2,232,335	6,078,790
Household Income > 80% MFI									
Number with Cost Burden > 30 %	1,290	6,450	7,740	6,220	27,135	33,355	296,100	1,535,840	1,831,940
Percent with Cost Burden > 30 %	94.16%	74.91%	77.56%	88.16%	78.10%	79.80%	92.74%	80.18%	81.97%
Number with Cost Burden > 50 %	80	2,160	2,240	835	7,610	8,445	23,165	379,675	402,840
Percent with Cost Burden > 50 %	5.84%	25.09%	22.44%	11.84%	21.90%	20.20%	7.26%	19.82%	18.03%
TOTAL	1,370	8,610	9,980	7,055	34,745	41,800	319,265	1,915,515	2,234,780
Total Households									
Number with Cost Burden > 30 %	6,075	11,265	17,340	37,865	42,060	79,925	2,739,965	2,867,965	5,607,930
Percent with Cost Burden > 30 %	67.65%	67.07%	67.27%	64.76%	69.33%	67.08%	65.77%	69.14%	67.46%
Number with Cost Burden > 50 %	2,905	5,530	8,435	20,605	18,610	39,215	1,425,755	1,279,885	2,705,640
Percent with Cost Burden > 50 %	32.35%	32.93%	32.73%	35.24%	30.67%	32.92%	34.23%	30.86%	32.54%
TOTAL	8,980	16,795	25,775	58,470	60,670	119,140	4,165,720	4,147,850	8,313,570

Source: Comprehensive Housing Affordability Strategy (CHAS) database, 2008-2012.

TABLE 7-27
HOUSING COST BURDEN BY HOUSEHOLD TYPE AND INCOME CLASSIFICATION
 Unincorporated San Joaquin County
 2011

	Renters					Owners					Total
	Elderly (1 to 2)	Small Related (2 to 4)	Large Related (5 or more)	All Other	Total Renters	Elderly (1 to 2)	Small Related (2 to 4)	Large Related (5 or more)	All Other	Total Owners	
Household Income < 80% MFI											
Number with Cost Burden > 30 %	231	680	515	495	1,921	720	231	196	288	1,435	3,353
Percent with Cost Burden > 30 %	37.4%	33.6%	53.5%	43.2%	40.5%	41.7%	14.3%	25.6%	44.4%	29.9%	35.1%
Number with Cost Burden > 50 %	386	1,345	447	650	2,828	1,050	1,385	565	361	3,361	6,189
Percent with Cost Burden > 50 %	62.6%	66.4%	46.5%	56.8%	59.5%	59.3%	85.7%	74.4%	55.6%	70.1%	64.9%
TOTAL	617	2,025	962	1,145	4,749	1,770	1,616	761	649	4,796	9,545
Household Income >80% MFI											
Number with Cost Burden > 30 %	102	445	340	315	1,202	677	2,380	710	520	4,287	5,489
Percent with Cost Burden > 30 %	80.3%	89.7%	100%	98.4%	93.7%	67.9%	69.6%	83%	53.1%	68.6%	72.8%
Number with Cost Burden > 50 %	25	51	0	5	81	320	1,040	145	460	1,965	2,046
Percent with Cost Burden > 50 %	19.7%	10.3%	0%	1.6%	6.3%	32.1%	30.4%	17%	46.9%	31.4%	27.2%
TOTAL	127	496	340	320	1,283	997	3,420	855	980	6,252	7,535
Total Households											
Number with Cost Burden > 30 %	333	1,125	855	810	3,123	1,397	2,611	906	808	5,722	8,845
Percent with Cost Burden > 30 %	44.8%	44.6%	65.7%	55.3%	51.8%	50.5%	51.8%	56.1%	49.6%	51.8%	51.8%
Number with Cost Burden > 50 %	411	1,396	447	655	2,909	1,370	2,425	710	821	5,326	8,235
Percent with Cost Burden > 50 %	55.2%	55.4%	34.3%	44.7%	48.2%	49.5%	48.2%	43.9%	50.4%	48.2%	48.2%
TOTAL	744	2,521	1,302	1,465	6,032	2,767	5,036	1,616	1,629	11,048	17,080

Source: Comprehensive Housing Affordability Strategy (CHAS) data, based on American Community Survey 2007-2011.



Ability to Pay for Housing

The following section compares 2015 income levels and ability to pay for housing with actual housing costs. Housing is classified as “affordable” if households do not pay more than 30 percent of income for payment of rent (including a monthly allowance for water, gas, and electricity) or monthly homeownership costs (including mortgage payments, taxes, and insurance). Since above moderate-income households do not generally have problems locating affordable units, affordable units are frequently defined as those reasonably priced for households that are moderate-income or below. The list below shows the definition of housing income limits as they are applied to housing units in San Joaquin County.

- **Extremely Low-Income Unit:** affordable to households whose combined income is between the floor set at the minimum Supplemental Security Income (SSI) and 30 percent of the median income for San Joaquin County as established by the U.S. Department of Housing and Urban Development (HUD) for the Stockton Metropolitan Statistical Area (MSA)¹.
- **Very Low-Income Unit:** affordable to households whose combined income is between 31 percent and 50 percent of the median income as established by HUD for the Stockton MSA.
- **Low-Income Unit:** affordable to a household whose combined income is at or between 51 percent to 80 percent of the median income as established by HUD for the Stockton MSA.
- **Median-Income Unit:** affordable to a household whose combined income is at or between 81 percent and 100 percent of the median income as established by HUD for the Stockton MSA. Note that the California Department of Housing and Community Development (HCD) defines the median income at 100 percent.
- **Moderate-Income Unit:** affordable to a household whose combined income is at or between 101 percent to 120 percent of the median income as established by HUD for the Stockton MSA.
- **Above Moderate-Income Unit:** affordable to a household whose combined income is above 120 percent of the median income as established by HUD for the Stockton MSA.

According to HUD, the median family income for a four-person household in San Joaquin County was \$66,300 in 2015. For all income categories, the income limits for household sizes other than four persons are calculated using the four person income limit as the base. Income limits for larger or smaller households were higher or lower, respectively, and are calculated by formula by HUD (See Table 7-28).

¹ The Stockton Metropolitan Statistical Area (MSA) is the same geography as San Joaquin County, and entirely within the Stockton-Lodi MSA.

TABLE 7-28 HUD INCOME LIMITS San Joaquin County 2015					
Income Categories	Persons per Household				
	1	2	3	4	5
Extremely Low-Income (30%)	\$13,950	\$15,950	\$20,090	\$24,250	\$28,410
Very Low-Income (50%)	\$23,250	\$26,550	\$29,850	\$33,150	\$35,850
Low-Income (80%)	\$37,150	\$42,450	\$47,750	\$53,050	\$57,300
Median-Income	\$46,400	\$53,050	\$59,650	\$66,300	\$71,600
Moderate-Income	\$55,700	\$63,650	\$71,600	\$79,550	\$85,900

Source: US Department of Housing and Urban Development, per California Housing and Community Development Department, Memorandum: April 15, 2015, <http://www.hcd.ca.gov/housing-policy-development/housing-resource-center/reports/state/inc2k15.pdf>, 2015.



Table 7-29 shows the 2015 HUD household income limits for San Joaquin County by the number of persons in the household for the five income categories discussed above. The table also shows maximum affordable monthly rents and maximum affordable purchase prices for homes. For example, a three-person household was classified as low-income (80 percent of median) with an annual income of up to \$47,750 in 2015. A household with the annual income of up to \$47,750 could afford to pay a monthly gross rent (including utilities) of up to \$1,194 or purchase a house priced below \$221,192.

TABLE 7-29 ABILITY TO PAY FOR HOUSING BASED ON HUD INCOME LIMITS ¹					
San Joaquin County					
2015					
Number of Persons	1	2	3	4	5
Extremely Low-Income Households at 30% of 2015 Median Family Income					
Income Level	\$13,950	\$15,950	\$20,090	\$24,250	\$28,410
Max. Monthly Gross Rent ²	\$349	\$399	\$502	\$606	\$538
Max. Purchase Price ³	\$64,620	\$73,885	\$93,063	\$112,333	\$92,886
Very Low-Income Households at 50% of 2015 Median Family Income					
Income Level	\$23,250	\$26,550	\$29,850	\$33,150	\$35,850
Max. Monthly Gross Rent ²	\$581	\$664	\$746	\$829	\$895
Max. Purchase Price ³	\$107,701	\$122,987	\$138,274	\$153,560	\$154,666
Low-Income Households at 80% of 2015 Median Family Income					
Income Level	\$37,150	\$42,450	\$47,750	\$53,050	\$57,300
Max. Monthly Gross Rent ²	\$929	\$1,061	\$1,194	\$1,326	\$1,433
Max. Purchase Price ³	\$172,090	\$196,641	\$221,192	\$245,743	\$265,430
Median-Income Households at 100% of 2015 Median Family Income					
Income Level	\$46,400	\$53,050	\$59,650	\$66,300	\$71,600
Max. Monthly Gross Rent ²	\$1,160	\$1,326	\$1,491	\$1,658	\$1,790
Max. Purchase Price ³	\$214,938	\$245,743	\$276,316	\$307,121	\$309,331
Moderate-Income Households at 120% of 2015 Median Family Income					
Income Level	\$55,700	\$63,650	\$71,600	\$79,550	\$85,900
Max. Monthly Gross Rent ²	\$1,393	\$1,591	\$1,790	\$1,989	\$2,148
Max. Purchase Price ³	\$258,019	\$294,845	\$331,672	\$368,499	\$397,914

¹Based on the San Joaquin County 2015 Median Family Income: \$66,300; 2015 State Income Limits and Briefing Materials.

²Assumes that 30 percent of income is available for either: monthly rent, including utilities; or mortgage payment, taxes, mortgage insurance, and homeowners insurance

³Assumes 90 percent loan at 4.04 percent annual interest rate and 30 year term per Freddie Mac June 11, 2015 rates; assumes taxes, mortgage insurance, and homeowners insurance account for 20 percent of total monthly payments.

Sources: HUD FY 2015 San Joaquin County Income Limits, per California Department of Housing and Community Development (Memorandum: April 15, 2015, <http://www.hcd.ca.gov/housing-policy-development/housing-resource-center/reports/state/inc2k15.pdf>); and MintierHarnish, 2015.

Table 7-30 shows HUD-defined fair market rent levels (FMR) for San Joaquin County in 2015. In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, safe, and sanitary rental housing of a modest (non-luxury) nature with suitable amenities.² HUD uses FMRs for a variety of purposes: FMRs determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program; Section 8 Rental Certificate program participants cannot rent units whose rents exceed the FMRs; and FMRs also serve as the payment standard used to calculate subsidies under the Rental Voucher program.

As stated above, a three-person household classified as low-income (between 51 and 80 percent of median) with an annual income of up to \$47,750 could afford to pay \$1,194 monthly gross rent (including utilities). The 2015 FMR for a two-bedroom unit in San Joaquin County is \$946. Therefore a low-income household at the top of the income range could afford to rent a unit at the FMR level.

In addition, a three-person household classified as very low-income (between 31 and 50 percent of median) with an annual income of up to \$29,850 could afford to pay only \$746 for monthly gross rent. This household could only afford the FMR rent of \$721 for a one-bedroom unit or \$605 for a studio.

TABLE 7-30 HUD FAIR MARKET RENT San Joaquin County 2015	
Bedrooms in Unit	Fair Market Rent (FMR)
Studio	\$605
1 Bedroom	\$721
2 Bedrooms	\$946
3 Bedrooms	\$1,394
4 Bedrooms	\$1,675

Source: HUD User Data Sets: 2015 FY FMR Geography Summary for San Joaquin County, California, 2015.

² According to HUD, “the level at which FMRs are set is expressed as a percentile point within the rent distribution of standard-quality rental housing units. The current definition used is the 40th percentile rent, the dollar amount below which 40 percent of the standard-quality rental housing units are rented. The 40th percentile rent is drawn from the distribution of rents of all units occupied by recent movers (renter households who moved to their present residence within the past 15 months). Public housing units and units less than two years old are excluded.”



Affordable Housing by Income/Occupation

Table 7-31 shows an abbreviated list of occupations and annual incomes for residents of San Joaquin County, such as nursing aides, managers, school teachers, police officers, retired individuals, and minimum wage earners. The table shows the amounts that households at these income levels could afford to pay for rent as well as the purchase prices that they could afford to buy a home.

Households with a single-wage earner working in several of the occupations listed in the table—including nursing assistants, machinists, and preschool teachers—would have difficulty purchasing a home in unincorporated San Joaquin County, where the median home sale price for a home was \$270,000 in April 2015 (see Table 7-34). However, some occupations, like a police officer or Sheriff in San Joaquin County could afford a home costing an estimated \$348,940, which is about \$78,000 above the county median home sale price in 2015. Additionally a secondary school teacher could afford a home costing around \$279,137, which is just above the county median home sale price.

Generally, households are composed of more than one wage earner, which changes the affordability ranges. However even households with two wage earners would have difficulty finding a home in their price range in the county. A household comprised of a cashier and a janitor in San Joaquin County could afford to pay approximately \$238,409 for a home, which is about \$30,000 under the 2015 median home sale price for the county. With the real estate market slowly picking up after the Great Recession, the housing stock in San Joaquin County will continue to be out of the price range of many residents.

Of particular interest are those households with limited incomes, such as minimum wage workers, individuals on Supplemental Security Income (SSI), or Social Security recipients. The FMR for a one-bedroom unit is \$721 and for a studio unit its \$605. An individual working at the minimum wage (\$9.00 per hour) could afford to pay only \$468 monthly for housing expenses and an SSI recipient \$220. None of these individuals could afford the rent for a one-bedroom unit or even a studio unit at fair market rent.

TABLE 7-31 AFFORDABLE RENTS & PURCHASE PRICES FOR SELECTED OCCUPATIONS San Joaquin County 2014			
General Occupations	Average Annual Income	Affordable Monthly Gross Rent ¹	Affordable House Price ²
All Occupations	\$43,467	\$1,087	\$202,487
Lawyers	\$119,868	\$2,997	\$543,421
Management Occupations	\$98,185	\$2,455	\$445,069
Registered Nurses	\$91,894	\$2,297	\$416,534
Computer Programmers	\$77,963	\$1,949	\$353,344
Computer User Support Specialists	\$52,468	\$1,312	\$237,702
Machinists	\$33,401	\$835	\$155,527
Construction Laborers	\$42,157	\$1,054	\$196,375
Office Clerks, General	\$32,929	\$823	\$153,325
Nursing Assistants	\$27,781	\$695	\$129,308
Retail Salespersons	\$25,297	\$632	\$120,372
Janitors and Cleaners, Except Maids and Housekeeping	\$29,373	\$734	\$136,735
Farming, Fishing, and Forestry Occupations	\$19,682	\$492	\$93,586

**TABLE 7-31
AFFORDABLE RENTS & PURCHASE PRICES FOR SELECTED OCCUPATIONS**

San Joaquin County

2014

General Occupations	Average Annual Income	Affordable Monthly Gross Rent ¹	Affordable House Price ²
Cooks, Restaurant	\$21,272	\$532	\$101,171
Cashiers	\$23,251	\$581	\$110,612
Childcare Workers	\$21,725	\$543	\$103,332
Waiters and Waitresses	\$21,362	\$534	\$101,600
Cooks, Fast Food	\$19,196	\$480	\$91,268
Schools			
Preschool Teachers	\$26,841	\$671	\$124,923
Kindergarten Teachers	\$68,230	\$1,706	\$309,196
Elementary School Teachers	\$66,389	\$1,660	\$300,846
Middle School Teachers	\$61,694	\$1,542	\$279,550
Secondary School Teachers	\$61,603	\$1,540	\$279,137
Public Employees			
Police and Sheriff's Patrol Officers	\$78,849	\$1,971	\$357,363
Librarians	\$60,308	\$1,508	\$273,263
Fire Fighters	\$50,151	\$1,254	\$233,669
Examples of Two Wage Earners			
Fire Fighter and Preschool Teacher	\$76,992	\$1,925	\$348,940
Retail Sales and Nursing Aide	\$53,078	\$1,327	\$240,468
Cashier and Janitor	\$52,624	\$1,316	\$238,409
Minimum Wage Earners (\$9.00 per hour)			
Single Wage Earner	\$18,720	\$468	\$88,997
Two Wage Earners	\$37,440	\$936	\$174,369
SSI (Aged or Disabled) (2015)			
Eligible Individual ³	\$8,796	\$220	\$45,190
Eligible Couple ⁴	\$13,200	\$330	\$66,082

¹ Assumes that 30 percent of income is available for either: monthly rent, including utilities; or mortgage payment, taxes, mortgage insurance, and homeowners insurance.

² Assumes a conventional mortgage loan with a 5 percent down payment of 2015 Median Home Price for San Joaquin County (\$270,000*.05= \$13,500 down payment); Debt-to-income of 36 percent; 30-year (360 month) fixed mortgage term with an interest rate of 4.04 percent (per Freddie Mac, June 11, 2015 mortgage rates). Also includes: 1.2 percent in property taxes; \$800 for home insurance, commonly referred to as hazard insurance; and, Private Mortgage Insurance, which is required for borrowers with a down payment of less than 20 percent of home's purchase price. Homeowners Association (HOA) Dues are not included in calculation.

³ Social Security Income, monthly amounts for 2015: \$733

⁴ Social Security Income, monthly amounts for 2015: \$1,100

Source: California Employment Development Department, Labor Market Info, 2014 1st Quarter, Occupational Wages; Zillow Affordability Calculator; MintierHarnish, 2015.



Table 7-32 shows the HUD-defined income groups for a three-person household in San Joaquin County and the affordable monthly gross rent and house price based on the average annual income. Persons with extremely low- or very low-income cannot afford rent above \$502 and \$746, respectively. Persons with low or median-income cannot afford a house above about \$221,200 and \$270,275, respectively, while moderate-income persons can afford a house well over the 2015 median home sale price (\$270,000) at \$324,482.

TABLE 7-32 AFFORDABLE RENTS & PURCHASE PRICES DEFINED BY HUD San Joaquin County 2015			
HUD-Defined Income Groups (Three-person household)	Average Annual Income	Affordable Monthly Gross Rent ¹	Affordable House Price ²
Extremely Low-Income (below 30%)	\$20,090	\$502	\$95,533
Very Low-Income (31 to 50%)	\$29,850	\$746	\$138,961
Low-Income (51 to 80%)	\$47,750	\$1,194	\$221,192
Median-Income (81 to 100%)	\$59,650	\$1,491	\$270,278
Moderate-Income (101 to 120%)	\$71,600	\$1,790	\$324,482

¹ Assumes that 30 percent of income is available for either: monthly rent, including utilities; or mortgage payment, taxes, mortgage insurance, and homeowners insurance.

² Assumes a conventional mortgage loan with a 5 percent down payment of 2015 Median Home Price for San Joaquin County (\$270,000*.05= \$13,500 down payment); Debt-to-income of 36 percent; 30-year (360 month) fixed mortgage term with an interest rate of 4.04 percent (per Freddie Mac, June 11, 2015 mortgage rates). Also includes: 1.2 percent in property taxes; \$800 for home insurance, commonly referred to as hazard insurance; and, Private Mortgage Insurance, which is required for borrowers with a down payment of less than 20 percent of home's purchase price. Homeowners Association (HOA) Dues are not included in calculation.

Source: HUD Income Limits, 2015; Freddie Mac, June 11, 2015.

Housing Values

Table 7-33 shows median home values and rents for San Joaquin County and California based on the 2011-2013 American Community Survey. As shown in the table, the median value of mobile homes in San Joaquin County in 2013 (\$26,600) was much lower than California (\$49,800). The median value of owner-occupied single-family homes in San Joaquin County (\$206,000) was lower than California (\$368,200)³.

As shown in Table 7-33, San Joaquin County had lower median contract rents, and gross rents compared to California in 2013. The split between gross rent (which includes all utilities payments) and contract rent (the amount paid to the property manager) can differ among areas not just because of different utility prices, but also because contract rents may or may not include utilities, while gross rents always do. Typically, comparing gross rents rather than contract rents is a better choice since gross rents are a more comprehensive measure of renters' costs and using it ensures that the same housing cost components are included for all renters.

³ The median estimated value is not an actual measure of home sales, but owners' estimate of the value of their homes at the time of the Federal census. The estimated home values reported by the U.S. Census Bureau tend to underestimate actual home prices.

TABLE 7-33 MEDIAN HOME VALUES San Joaquin County and California 2013		
Tenure	San Joaquin County	California
Owner Units		
Median Value ⁽¹⁾⁽²⁾	\$206,000	\$368,200
Median Value for Mobile Homes ⁽¹⁾	\$26,600	\$49,800
Rental Units		
Median Contract Rent ⁽³⁾	\$851	\$1,109
Median Gross Rent ⁽⁴⁾	\$996	\$1,216

¹ For all owner-occupied mobile homes.

² For only “specified owner-occupied housing units with a mortgage”

³ For “specified renter-occupied housing units paying cash rent.” Contract rent is the monthly rent agreed to or contracted for, regardless of any furnishings, utilities, fees, meals of services that may be included.

⁴ For “specified renter-occupied housing units paying cash rent.” Gross rent is the contract rent plus estimated cost of utilities and fuels if these are also paid by or for the renter. Data exclude rental units with no cash rent and one-family houses on 10 or more acres.

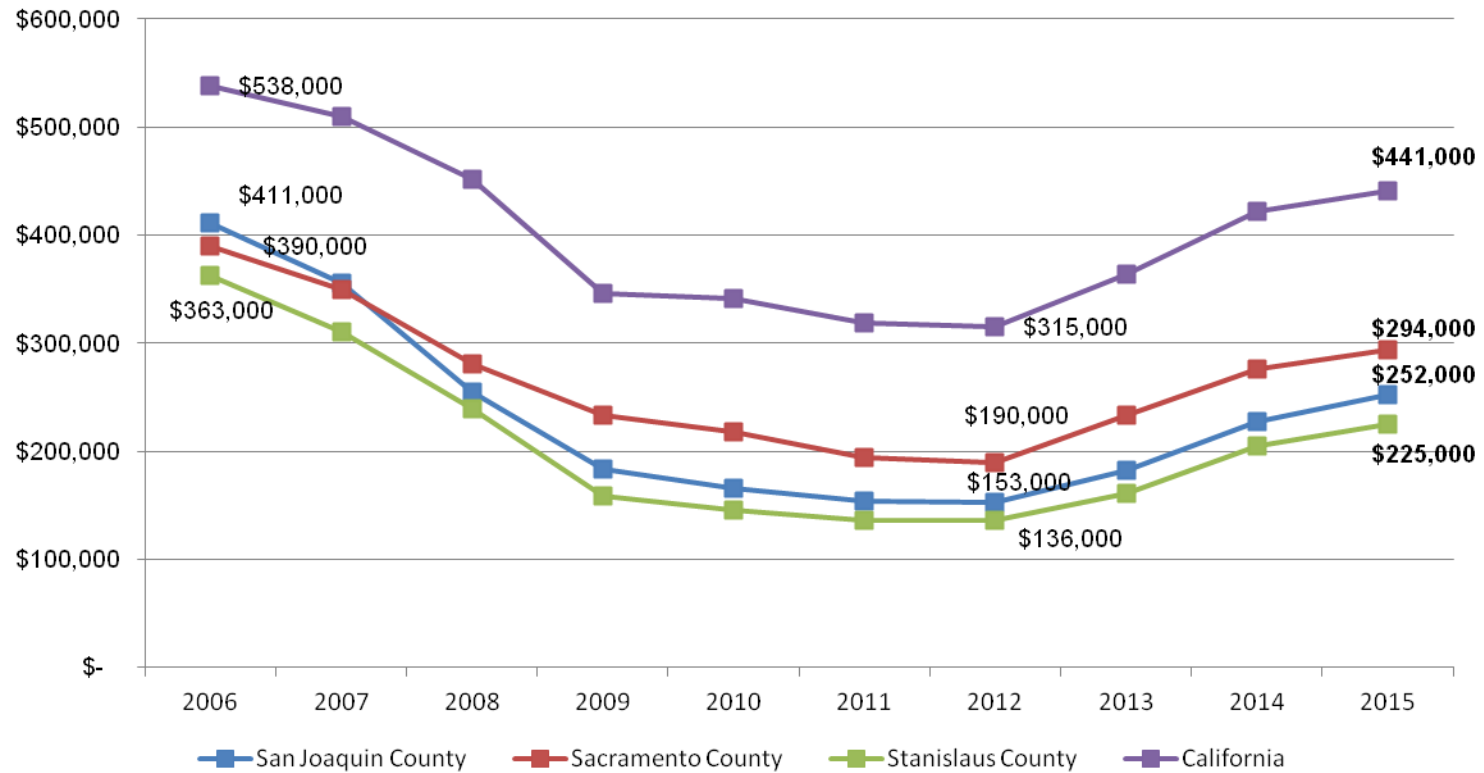
Source: *American Community Survey 2011-2013.*

Between the mid-2000s and 2015 there has been a significant boom and bust in local housing markets. Commonly referred to as the “housing bubble,” local markets exploded with construction and sales activity fueled largely by sub-prime loans for homeowners. From May 2006 to May 2015, the median home value in the county fluctuated from a high of \$411,000 in 2006 to a low of \$153,000 in 2012, and then back up to \$252,000 in May 2015. This trend occurred in the surrounding counties of Sacramento and Stanislaus (Figure 7-6). San Joaquin County was one of the hardest hit markets when homeowners defaulted on sub-prime loans and went into foreclosure. Overall this has been a trend experienced throughout California and the nation due to high volumes of housing stock purchased with sub-prime mortgages that contributed to the “housing bubble” of inflated sales rates and prices. More recently the housing market has shown signs of recovery. According to RealtyTrac Inc., the County’s April 2015 rate of foreclosure is down more than 60 percent below the April 2014 at one foreclosure for nearly every 2,000 homes. This foreclosure rate is still ranked among the lowest, 44th among California Counties



**FIGURE 7-6
MEDIAN HOME VALUE**

San Joaquin County and Surrounding Counties
May 2006 to May 2015



Source: Zillow.com, *San Joaquin County Home Prices & Values, 2015*.

Table 7-34 shows the average sale price for new homes sold in San Joaquin County from April 2015, and compares it to April 2014. During this period, San Joaquin County's median home sale price increased by 10.2 percent, from \$245,000 to \$270,000. Some incorporated areas had softer gains (e.g., Escalon, Manteca), while others had significant gains (e.g., Ripon, Lodi).

TABLE 7-34 MEDIAN HOME SALE PRICES San Joaquin County and Incorporated Cities April 2015			
Jurisdiction	April 2014	April 2015	Percent Change 4/2014-4/2015
Escalon	\$310,000	\$315,000	1.6%
Lathrop	\$311,500	\$331,000	6.3%
Lodi	\$215,000	\$250,000	16.3%
Manteca	\$301,000	\$318,000	5.6%
Ripon	\$281,000	\$370,000	31.7%
Stockton	\$182,500	\$196,000	7.4%
Tracy	\$370,000	\$395,000	6.8%
San Joaquin County	\$245,000	\$270,000	10.2%

Source: CoreLogic, June 2015.

Table 7-35 shows the median sale price of resale home in 2008 (the peak Recession year) and the current (2015) median home sale price for incorporated cities in San Joaquin. As the table shows, the largest percent change between 2008 and 2015 is in the city of Lathrop (29.8 percent) followed by the city of Manteca (20.9 percent). The city of Ripon experienced a decline of 4.5 percent in annual resale home prices between 2008 and 2015. Overall the county experienced a 20 percent change in resale home prices between 2008 and 2015.

TABLE 7-35 RESALE HOME PRICES San Joaquin County and Communities 2008 and 2015			
Jurisdiction	Annual Resale Home Prices		
	2008	2015	Percent Change 2008-2015
Escalon	\$279,000	\$315,000	12.9%
Lathrop	\$255,000	\$331,000	29.8%
Lodi	\$230,000	\$250,000	8.7%
Manteca	\$263,000	\$318,000	20.9%
Ripon	\$387,500	\$370,000	-4.5%
Stockton	\$180,000	\$196,000	5.6%
Tracy	\$300,000	\$395,000	31.7%
San Joaquin County	\$225,000	\$270,000	20%

Source: DataQuick, May 2008; CoreLogic, April 2015.



Table 7-36 shows the median home value based on number of bedrooms for homes in San Joaquin County from April 2013 through April 2015. In 2015 the median sales price for a 3-bedroom home was \$233,100 in San Joaquin County, up from \$164,500 in 2013, an increase of about \$68,000, not adjusted for inflation.

TABLE 7-36 AVERAGE HOME VALUE BY NUMBER OF BEDROOMS			
San Joaquin County April 2013, 2014, 2015			
Number of Bedrooms	Average Home Value		
	April 2013	April 2014	April 2015
Studio	\$132,400	\$172,700	\$180,900
1 Bedroom	\$66,800	\$83,600	\$88,200
2 Bedrooms	\$92,500	\$119,800	\$137,500
3 Bedrooms	\$164,500	\$207,000	\$233,100
4 Bedrooms	\$239,700	\$303,900	\$326,600
All Homes	\$178,600	\$225,600	\$251,700

Source: Zillow, Home Value, 2015.

These median home prices are not affordable to most of the single-wage workers listed in Table 7-31. For example, the median sale prices for most communities in San Joaquin County are significantly above the amounts that a preschool teacher (\$124,923), a computer user support specialist (\$237,702), or a local machinist (\$155,527) could afford to pay. Even in the case of households that have two wage earners the average prices are not generally affordable. For example, a cashier and a janitor with a combined income of \$52,624 could afford to pay up to \$238,409 for a house.

Table 7-37 shows the change in median home value price for homes sold in San Joaquin County and incorporated cities from April 2010 to April 2015. As shown there is a significant difference in price from one jurisdiction to another. In April 2010 the cities of Stockton and Lathrop were the most affordable markets, with median home values of \$135,100 and \$171,600, respectively. However in April 2015 the two most affordable markets in terms of median home value were the cities of Stockton (\$210,000) and Lodi (\$261,800). Additionally of the incorporated cities, the least affordable markets in both April 2010 and in April 2015 were the cities of Tracy and Ripon with a 2015 median home value of \$386,500 and \$353,800, respectively.

Table 7-37 also shows how the change in median home value has impacted San Joaquin County and the incorporated cities. The cities of Lathrop and Manteca had the largest percent change in median home value from April 2010 to April 2015, 74.1 percent and 66.7 percent, respectively.

**TABLE 7-37
CHANGE IN MEDIAN HOME VALUE
San Joaquin County
APRIL 2010–APRIL 2015**

	Median Home Value						Percent Change April 2010- April 2015
	April 2010	April 2011	April 2012	April 2013	April 2014	April 2015	
Escalon	\$211,300	\$180,200	\$176,000	\$209,700	\$234,100	\$269,000	27.3%
Lathrop	\$171,600	\$174,000	\$166,500	\$193,800	\$276,200	\$298,800	74.1%
Lodi	\$209,900	\$189,100	\$173,300	\$205,700	\$254,600	\$261,800	24.7%
Manteca	\$175,800	\$170,100	\$169,200	\$201,300	\$275,600	\$293,100	66.7%
Ripon	\$258,700	\$235,600	\$231,900	\$290,800	\$330,500	\$353,800	36.8%
Stockton	\$135,100	\$132,100	\$125,400	\$148,600	\$182,400	\$210,000	55.4%
Tracy	\$237,400	\$237,500	\$234,000	\$286,700	\$368,100	\$386,500	62.9%
San Joaquin County	\$169,800	\$159,800	\$154,200	\$182,200	\$230,200	\$255,700	50.6%

¹ Including single-family homes only, no condos.

Source: Zillow, San Joaquin County Home Prices and Values, 2015.

Average Monthly Rents

Table 7-38 shows the average monthly rents for apartments and homes in San Joaquin County based on internet rental listings from Zillow in June 2015. Average monthly rents for a studio, 2-bedroom apartment, and a 3-bedroom house are lower than the HUD FMR figures shown in Table 7-30, while a 1-bedroom apartment, 2-bedroom house, and a 4-bedroom house are higher than the HUD FMR. Based on these average monthly rents, some of the housing units (i.e., studio, 2-bedroom apartment; and a 3-bedroom house) would likely be affordable to a low-income person or family (i.e., 80 percent MFI). For example, the average 1-bedroom rental at \$737 monthly rent would likely be affordable (depending on utility costs) to a 2-person low-income household that can afford \$795 monthly rent and utilities. The average 2-bedroom single-family apartment rental at \$820 monthly rent is possibly affordable for a 3-person low-income household (depending on the utility costs) that can afford \$895 monthly rent and utilities. However an extremely low-income household may not be able to afford a unit (i.e., 1- or 2-bedroom apartment) considering that the average monthly rents are higher than the maximum monthly gross rent they can afford to pay (see Table 7-29), with the exception of a studio apartment.



TABLE 7-38 AVERAGE MONTHLY RENTS San Joaquin County 2015	
Unit Type	Rent
Studio apartment	\$523
1-bedroom, 1 bath apartment	\$737
2-bedroom, 1 bath apartment	\$820
2-bedroom, 1 bath single-family house	\$1,050
3-bedroom, 2 bath single-family house	\$1,295
4-bedroom, 2 bath single-family house	\$1,793

Source: Zillow; MintierHarnish, June 17, 2015.

Unlike the cost of homeownership in San Joaquin County, rents are more affordable to households with median and low-incomes; however, most market rents are still out of reach to the majority of individuals and families with very low- or extremely-low incomes. As shown in Table 7-29, a very low-income family of four persons can afford to spend a maximum of \$829 for monthly rent and utilities. The average 3-bedroom single-family house (\$1,295) is out of the affordable price range. In some areas of the county, like Mountain House, Manteca, and Tracy, rental rates are higher because the houses are newer, and they are located in a development with more amenities. Based on Zillow internet rental listings in June 2015, the average rental rate for a 4-bedroom house in the Mountain House community was \$2,250, which would not be affordable to a family of four persons at any income level.

Special Housing Needs

Within the general population there are several groups of people who have special housing needs. These needs can make it difficult for members of these groups to locate suitable housing. The following subsections discuss these special housing needs of six groups identified in State Housing Element Law (Government Code, Section 65583(a)(7): “elderly, persons with disabilities, large families, extremely low income households, farmworkers, families with single-headed households, and families and persons in need of emergency shelter.” Where possible, estimates of the population or number of households in San Joaquin County belonging to each group are shown.

Homeless Persons

Since the 1980s, there has been a national increase in the number of homeless persons found not only in shelters but also in police station lobbies, emergency rooms of hospitals, camp sites, parked cars, all-night movie theaters, bus stations, airport terminals, hallways, alleys, abandoned buildings, caves, along river banks, and under bridges. Many uncounted homeless may also be living house-to-house until they are forced onto the street.

Most families become homeless because they are unable to afford housing in a particular community. Nationwide, about half of those experiencing homelessness over the course of a year are single adults. Most enter and exit the system fairly quickly. The remainders essentially live in the homeless assistance system, or in a combination of shelters, hospitals, the streets, jails, and prisons. There are also single homeless people who are not adults, including runaway and “throwaway” youth (children whose parents will not allow them to live at home).

Not all homeless people are the same but many fall under several categories: the mentally ill, alcohol and drug users, seniors, runaways and abandoned youths, single women with children who are often fleeing domestic violence, individuals and families who have recently lost jobs and are unable to make ends meet as well as the working poor, those with jobs but whose income is too small to afford housing. Although each category has different specific needs, the most urgent needs include emergency shelters and case management (i.e., help with accessing service needs). Emergency shelters have minimal supportive services for homeless persons, and is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay.

For any community, measuring the number of homeless individuals is a difficult task, in part because in most cases, homelessness is a temporary, not permanent, condition. Therefore a more appropriate measure of the magnitude of homelessness is the number of people who experience homelessness over time, not the exact number of homeless people at any given time. However the most recent information available for the county is a “point-in-time” (PIT) count of sheltered and unsheltered homeless persons. The most recent PIT count for unsheltered persons was conducted in late January 2015 at different locations throughout the county and the most recent PIT count for sheltered persons was conducted on January 29, 2015 at the county’s homeless shelters (Table 7-39).

The 2015 “point-in-time” homeless count reported that the highest concentration of unsheltered homeless individuals was found in Stockton. About 43 percent of unsheltered persons were living within the Stockton City Limits. The 2015 PIT count counted a total of 1,708 homeless individuals in San Joaquin County – about an eight percent increase from the 2013 PIT count. Of the total 1,708 individuals, 69 percent were sheltered, while 31 percent were unsheltered. The increase is primarily due to a 106 percent increase in the number of unsheltered homeless, a result of a more complete and rigorous unsheltered count. It is important to note that the PIT count can be impacted by different elements, including the time of year the count is performed, weather conditions that force migrant farm workers to move north, general weather conditions, and data collection methods.



According to the 2015 PIT count report released on May 2015 by the Central Valley Low Income Housing Corporation, the typical unsheltered homeless individual in San Joaquin County is a single, white male between the ages of 25 and 59, lives somewhere in Stockton, and has a substance abuse and/or mental health issue. Of the total homeless individuals counted in 2015 (1,708), 60 percent were males and 40 percent were females, and about 28 percent were children under 18. Table 7-39 shows the results of this count.

In comparing the unsheltered population to adult only sheltered population, the gender, age, and racial distribution of homeless individuals are similar; however the percentage of Hispanic persons is lower among unsheltered homeless. Also homeless Veterans, whether sheltered or unsheltered, are overwhelming males in adult only households. Among both the sheltered and unsheltered population, the percentage is consistent.

Based on interviews conducted during the PIT count, at least 65 percent of unsheltered persons indicated they had been homeless for a year or more. In similar sheltered populations, approximately 53 percent indicated they had been homeless for a year or more. During the 2015 PIT, about 23.2 percent (124) of unsheltered homeless indicated some level of mental health issues and 45 percent (241) indicated some level of substance abuse issues. It should be noted that while unsheltered homeless self-reported substance abuse and mental health issues, there is no empirical evidence that these issues were at the level of being a permanent disability. Among a similar sheltered population, the percentages were 10.4 percent (122) and 17.8 percent (209), respectively.

San Joaquin County is deemed an “urban” county despite the relatively large portions devoted to agriculture. The PIT count identifies areas known to be frequented by unsheltered homeless and conducts surveys in those areas. There is no general “rural” effort since that would require differentiating between unsheltered homeless and migrant workers, a population HUD concluded should not be counted.

TABLE 7-39 HOMELESS POPULATION AND SUBPOPULATION SURVEY San Joaquin County January 2015						
	Sheltered		Unsheltered		Total	
	Number	Percent	Number	Percent	Number	Percent
Gender						
Female	509	73.1%	187	26.9%	696	40.7%
Male	664	65.6%	348	34.4%	1,012	59.3%
TOTAL PERSONS	1,173	68.7%	535	31.3%	1,708	100%
Race/Ethnicity						
Caucasian ¹	720	64.7%	392	35.3%	1,112	65.1%
Hispanic/Latino ²	393	73.6%	141	26.4%	534	31.3%
African-American	309	76.5%	95	23.5%	404	23.7%
Asian	33	91.7%	3	8.3%	36	2.1%
American Indian or Alaska Native	13	40.6%	19	59.4%	32	1.9%
Other	98	79%	26	21%	124	7.3%
Age						
0-17	447	94.7%	25	5.3%	472	27.6%
18-24	56	82.4%	12	17.6%	68	4%
25 and older	670	57.4%	498	42.6%	1,168	68.4%
Family Size						
Household with at least one adult and one child	703	93.6%	48	6.4%	751	44%
Households without children	462	48.7%	487	51.3%	949	55.6%
Subpopulations³						
Mental Illness	122	49.6%	124	50.4%	246	14.4%
Substance Use Disorder	209	46.4%	241	53.6%	450	26.3%
Victims of Domestic Violence	87	100%	0	0	87	5.1%
Persons with HIV/AIDS	19	100%	0	0	19	1.1%
Conditions						
Veterans	9	30%	21	70%	30	1.8%
Chronically Homeless	61	22.5%	210	77.5%	271	15.9%

¹ Includes Caucasian, Non-Hispanic/Non-Latino and Caucasian, Hispanic/Latino.

² Persons surveyed could list more than one race/ethnicity.

³ These statistics are self-reported and are typically underreported

Source: San Joaquin County, "Point-In-Time" Homeless Count, from the Central Valley Low Income Housing Corporation, released May 2015.

Local governments and private charities, both with limited resources, have been overwhelmed by the magnitude of the problem. Most emergency shelters in the county, whether they serve individuals or families, operate at or near capacity year round. During maximum times of need there are many more homeless than available emergency shelter spaces/beds.



The homeless are provided shelter primarily in Stockton, Lodi, Tracy, and Manteca. Homeless from virtually all other county towns and the unincorporated areas are referred to Stockton (Table 7-40). Some of the major shelter providers, most of which are in Stockton, are the Stockton Shelters for the Homeless, the Gospel Center’s Rescue Mission and New Hope Family Shelter, and the Salvation Army. There are over a dozen other shelter providers whose operations are smaller in scale. Efforts are also being made to find additional shelter space. The County has primarily directed its efforts toward providing motel rooms on an as-needed basis rather than building a large number of shelters.

**TABLE 7-40
OVERNIGHT AND EMERGENCY FACILITIES**

San Joaquin County

2015

Facility/Provider	Description
Gospel Center Rescue Mission (GCRM)	GCRM operates a 84-person shelter for singles in Stockton, a family shelter for 18 families, and a 24-bed residential addiction treatment program for men.
Haven of Peace	The Haven of Peace, located in French Camp, is a two-week shelter for women and their children with the capacity to house 35 individuals, including both adults and children. The shelter offers three meals a day, clothing, counseling, case management, and referrals to social services or other agencies/programs. Many of the women are abused, homeless, substance abusers, and unemployed.
Hope Family Shelter	The Hope Family Shelter that houses 16 families with a capacity for about 70 people in its two facilities. Food, clothing, utilities, and counseling are provided.
Lodi House	Lodi House is a shelter for women and their children. The facility houses approximately five adults and their children.
McHenry House	The McHenry House, located in Tracy, provides shelter and meals for single women, women with children, and couples, up to 18 people for a maximum stay of 15 days. The shelter typically serves seven families at a time.
Salvation Army Archway Shelter	Archway Shelter, located in Lodi, serves 32 single men and 4 families. It offers kitchen facilities, laundry/bath facilities, and medical/dental examination room. Work training and AA meetings are also offered.
Stockton Shelter for the Homeless (SSH)	SSH provides temporary shelter for single male adults, families, and single females in Stockton. The shelter can house up to 254 people in its two facilities and assists clients in obtaining permanent housing.
Transitional Care Facility (TCF)	TCF provides temporary support placement in board and care homes for abused and/or abandoned seniors and individuals with disabilities. The maximum stay is 14 days.
Women’s Center of San Joaquin County, Dawn House	Dawn House is a shelter for abused women and their children. This facility houses approximately 42 adults and children. The length of stay is normally 30 to 60 days.

Source: Mintier Harnish; contacted agency or facility, June 2015.

Transitional Housing

For many, transitional housing, long-term rental assistance, and/or greater availability of low-income rental units are also needed. Transitional housing is usually in buildings configured as rental housing developments, but operated with State programs that require the unit to be cycled to other eligible program recipients after some pre-determined amount of time. Supportive housing has no limit on length of stay and is linked to onsite or offsite services that assist the resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

Transitional housing programs provide extended shelter and supportive services for homeless individuals and/or families with the goal of helping them live independently and transition into permanent housing. Some programs require that the individual/family be transitioning from a short-term emergency shelter. The length of stay varies considerably by program but is generally longer than two weeks and can last up to 60 days or more. In many cases, transitional housing programs will provide services for up to two years or more. The supportive services may be provided directly by the organization managing the housing or by other public or private agencies in a coordinated effort with the housing provider. Transitional housing/shelter is generally provided in apartment style facilities with a higher degree of privacy than short-term homeless shelters; may be provided at no cost to the resident; and may be configured for specialized groups within the homeless population such as people with substance abuse problems, homeless mentally ill, homeless domestic violence victims, veterans or homeless people with AIDS/HIV.

Currently (2015), there are several transitional or supportive housing programs offered in San Joaquin County. As shown in Table 7-41 transitional/supportive housing programs are being provided by the Gospel Center Rescue Mission, the San Joaquin County Office of Substance Abuse, the McHenry House, New Direction, the Women’s Center, St. Mary’s Interfaith Dining Room, and the Central Valley Low Income Housing Corporation (CVLIHC). Additional facilities and programs are necessary to meet the needs of the homeless.

TABLE 7-41 TRANSITIONAL HOUSING AND SUPPORTIVE HOUSING San Joaquin County 2015	
Facility/Provider	Description
Family and Youth Services of San Joaquin County	Opportunity House provides a program designed to help older, homeless youth achieve self-sufficiency and avoid long-term dependency on social services. The program serves 8 individuals and their children.
Central Valley Low Income Housing Corporation (CVLIHC)	CVLIHC provides supportive housing and services primarily for homeless families. CVLIHC operates a scattered site program with participants having the primary responsibility for the units where they live. The program provides housing and supportive services for about 184 families.
Gospel Center Rescue Mission (GCRM)	GCRM offers the New Hope Plus Program, a transitional housing program which serves single men, up to 43 individuals at one time.
New Directions	New Directions provides housing and supportive services for homeless men and women who have had contact with the criminal justice system because of their drug/alcohol addiction. The program serves about 144 individuals per year.
Shelter Plus Care Programs	The Shelter Plus Care Program provides rental assistance for homeless persons with disabilities in association with supportive services. The County currently (2015) has two Shelter Plus Care programs. Supportive services available to participants include case management, substance abuse and mental health treatment, health services, and educational assistance. This program also provides rent assistance to homeless, disabled persons. Qualifying disabilities include serious mental illness, HIV/AIDS, or physical disabilities.



TABLE 7-41 TRANSITIONAL HOUSING AND SUPPORTIVE HOUSING San Joaquin County 2015	
Facility/Provider	Description
Supportive Housing Programs	The Supportive Housing Programs promote the development of supportive housing and services that help the homeless transition to independent living.
Lutheran Social Services	Lutheran Social Services' Project HOPE program provides permanent housing and supportive services to homeless emancipated foster youth. The program serves 25 individuals and their children.
HOPE Family Shelter	Building HOPE provides transitional housing and services to homeless families. The project serves 7 families at a time. The families can live in the facility for up to two years while paying a fixed rent at 30 percent of family income and receiving employment assistance.

Source: *Mintier Harnish; contacted agency or facility, June 2015.*

Table 7-42 summarizes homeless facilities and services available in San Joaquin County, the bed capacity, and the characteristics of clients they serve. The majority of facilities serve unaccompanied males and females, adult couples without children, and single-parent and two-parent families. The Women's Center Youth Family Seniors is the only shelter that specifies services for unaccompanied youth under 18 in the form of providing child only beds. In terms of emergency shelters, the Stockton Shelter for the Homeless and Gospel Center Rescue Mission have the largest bed capacity with 300 and 77 beds, respectively. Overall, the facilities listed in Table 7-42 have a total capacity of 2,177 beds to provide residential serves to persons.

San Joaquin County does not provide general fund dollars to directly support shelter operation. Instead the County usually acts as a conduit for State and Federal grant programs, technical support, and advancing funds for special projects. General fund dollars are used to provide a general assistance program that provides housing in single room occupancy (SRO) hotels for otherwise homeless individuals. The County's Human Services Agency administers the SRO program.

Most of the shelter and supportive services provided for homeless individuals and families in San Joaquin County are coordinated through County agencies such as Community Development, Human Services, and Health Care Services. Programs are operated and funds are dispensed on a Countywide basis, although Stockton has historically been the hub of shelter facilities and supportive services for homeless populations. Among the facilities and programs operated or funded by the County are overnight shelters, transitional housing, group homes, homeless prevention services, food and clothing assistance, nutritional services, health care and counseling services, child and adult day care, education and training, and temporary housing and shelter assistance (such as housing or motel vouchers).

**TABLE 7-42
SUPPORTIVE HOUSING, TRANSITIONAL HOUSING, AND EMERGENCY SHELTER PROVIDER CAPACITIES**

San Joaquin County

2015

Organization name	Project name	Beds for households w/ children	Units for households w/ children	Beds for households without children	Child beds	Veteran beds	Year-round beds	Total beds
Permanent Supportive Housing								
CVLIHC	SPICE	0	0	27	4	0	0	31
Housing Authority of San Joaquin County	HUD	78	20	95	0	0	0	193
Lutheran Social Services; CVLIHC	Project HOPE	13	4	21	4	0	0	42
San Joaquin County; CVLIHC	Shelter Plus Care – 5	0	0	22	22	0	0	44
San Joaquin County; CVLIHC	Shelter Plus Care – 6	20	8	0	15	0	0	43
San Joaquin County; CVLIHC	Shelter Plus Care – combined	87	27	252	133	0	0	499
<i>Permanent Supportive Housing Subtotal</i>		198	59	417	178	0	0	852
Transitional Housing								
CVLIHC	CARE	104	32	0	0	0	0	136
CVLIHC	Hermanas 1	30	10	0	0	0	0	40
CVLIHC	Hermanas 2	30	10	0	0	0	0	40
CVLIHC	Homelessness to Homes I	55	17	0	0	0	0	72
CVLIHC	Homelessness to Homes II	139	36	0	0	0	0	175
CVLIHC	Horizons	36	12	0	0	0	0	48
Dignity's Alcove	GPD - Dignity's Alcove	0	0	40	0	0	0	40
Gospel Center Rescue Mission	New Hope - transitional	56	14	22	0	0	0	92
Gospel Center Rescue Mission	New Life	0	0	12	0	0	0	12
New Directions	New Directions - HUD	0	0	15	0	0	0	15
New Directions	New Directions - HUD III	0	0	14	0	0	0	14
San Joaquin Aids Foundation	Edan housing	32	8	0	0	0	0	40
San Joaquin Aids Foundation	Hunter housing	10	5	5	0	0	0	20
San Joaquin Aids Foundation	Coral housing	20	5	1	0	0	0	26
Stockton Shelter	Holman House	16	4	16	0	0	0	36
<i>Transitional Housing Subtotal</i>		528	153	125	0	0	0	806



**TABLE 7-42
SUPPORTIVE HOUSING, TRANSITIONAL HOUSING, AND EMERGENCY SHELTER PROVIDER CAPACITIES**

San Joaquin County

2015

Organization name	Project name	Beds for households w/ children	Units for households w/ children	Beds for households without children	Child beds	Veteran beds	Year-round beds	Total beds
Emergency Shelter								
Gospel Center Rescue Mission	Men's Lodge	0	0	46	0	0	0	46
Gospel Center Rescue Mission	New Hope Shelter	12	3	16	0	0	0	31
San Joaquin County	TANF Homeless Assistance	58	18	0	0	0	0	76
Stockton Shelter	Family Shelter	92	24	8	0	0	0	124
Stockton Shelter	Singles Shelter	0	0	154	0	0	0	154
Stockton Shelter	VADOM - Singles Shelter	0	0	8	0	0	0	8
Stockton Shelter	Women's Dorm	0	0	14	0	0	0	14
Women's Center - YFS	DAWN House	40	7	0	0	0	0	47
Women's Center - YFS	Opportunity House	2	1	6	0	0	0	9
Women's Center - YFS	Safe House	0	0	5	5	0	0	10
<i>Emergency Shelter Subtotal</i>		204	53	257	5	0	0	519
TOTAL (ALL FACILITIES)		930	265	799	183	0	0	2,177

Source: Central Valley Low-Income Housing Corporation, 2015.

During the process of updating the 2015-2019 Consolidated Plan, the County conducted a Community Needs Survey to solicit input from service providers and residents in the county. The County collected about 30 survey responses, which respondents rated the level of need for several specific improvement types divided into seven overall categories, such as Housing, Economic Development, and Infrastructure. 87 percent of survey respondents identified homeless shelters and services as the highest priority needs in all of the seven overall categories. Additionally the County conducted focus group discussions. Participants of the focus group discussion identified the following major needs in the community, some of which deal specifically with homelessness:

- More extremely low-income and very low-income units;
- More shelters and services for the homeless, especially in the outer areas of the county. These shelters should provide the basic necessities, such as showers and bathrooms;
- More childcare services, especially for single-parent households and lower income families;
- Improvements to transportation services, especially in the areas outside the central city;
- The need to better connect mental health programs and services with individuals leaving institutions to ensure the person does not relapse; and
- The need to better connect substance abuse services to the general public



As shown in Table 7-43, San Joaquin County has 347 year round beds in emergency shelters for households with adults and children, 762 transitional housing beds, and 185 permanent supportive housing beds. As previously mentioned focus group findings from the Consolidated Plan indicated residents and community leaders want additional shelters for homeless individuals, families, and children, especially in the rural and unincorporated areas of the county.

**TABLE 7-43
CAPACITY OF EMERGENCY, TRANSITIONAL, AND SUPPORTIVE HOUSING**

San Joaquin County

2015

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	347	8	762	185	0
Households with Only Adults	354	25	101	416	0
Chronically Homeless Households	0	0	0	178	0
Veterans	8	0	48	0	0
Unaccompanied Youth	18	0	0	34	0

Data Source: San Joaquin County Continuum of Care, 2015.

Note: Permanent Supportive Housing beds may be counted in more than one category.

Farmworkers

Farmworkers and day laborers are an essential component of California's agriculture industry. Farmers and farmworkers are the cornerstone of the larger food sector which includes the industries that provide farmers with fertilizer and equipment, farms to produce crops and livestock, and the industries which process, transport and distribute food to consumers. Farmworker households are often compromised of extended family members or single male workers and as a result many farmworker households tend to have difficulties securing safe, decent and affordable housing. Far too often farmworkers are forced to occupy substandard homes or live in overcrowded situations. Additionally farmworker households tend to have high rates of poverty; live disproportionately in housing which is in the poorest condition; have very high rates of overcrowding; have low homeownership rates; and are predominately members of underrepresented groups.

Farmworkers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. San Joaquin County is an agricultural community and, therefore, agricultural workers are a large part of the local demographics. Agricultural workers, whether local from other parts of the country or from Mexico, are at the mercy of the weather, the market, and the other seasonal variables that affect agribusiness. Farmworkers, except those with year-round positions with specific growers, tend to be very low-income. Many are unable to find adequate, low-cost housing and are either homeless or reside in shelters.

Migrant farmworkers as a group consists of individuals who travel not only across county lines but also from one major geographic region of California to another to find work. Travel for work prevents them from returning to their primary residence every evening. Many migrant farmworkers are single males, most of which are married and migrate alone to support their families who live at home base. However there are many migrant families who have more than one employed member.

When workloads increase during harvest periods, the labor force is supplemented by seasonal labor, often supplied by a labor contractor. Non-migrant seasonal farmworkers consist of individuals who work only during a harvest season, and who are able to return to their primary residence every evening. This group, which includes cannery workers, is fairly significant comprising more than half of all farmworkers in the State.

Permanent farmworkers comprise the smallest group of individuals employed in agriculture. Permanent farmworkers are employed year-round, usually by one employer in the agricultural industry. This group generally lives in rural areas in permanent housing provided by the grower.

Determining the number of farmworkers in a region is difficult due to the variability of the definitions used by government agencies and other peculiarities endemic to the farming industry, such seasonal workers who migrate from place to place. The Federal Government conducts the U.S. Census of Agriculture every five years and gives the most recent estimate on the number and type of farmworkers in San Joaquin County. The most recent U.S. Census of Agriculture is from 2012.

According to the U.S. Census on Agriculture, in 2002, 22,634 farmworkers worked in San Joaquin County; however, by 2007 only 15,508 farmworkers were employed in the county. By 2012 24,872 farmworkers were employed in the county, which is a significant increase from the 2007 figure, and a return to the levels found in 2002. As shown in Table 7-44, from 2002 to 2007 the number of farms that hired farm labor decreased by 12.5 percent and the number of workers these farms hired decreased by 25.6 percent. These figures increased between 2007 and 2012 where the number of farms that hired farm labor increased by 13.4 percent and the number of workers these farms hired increased by 7.9 percent. However both of these figures decreased from the 2002 figures by 0.74 percent and almost



20 percent, respectively. Additionally in 2002, there were 22,634 farmworkers in San Joaquin County that worked fewer than 150 days, but by 2007 and 2012 there were only 15,508 and 15,723 farmworkers, respectively, which represents a decrease of about 30 percent between 2002 and 2012.

**TABLE 7-44
FARMWORKERS
San Joaquin County
2002, 2007, 2012**

Type of Farm Labor	2002	2007	2012	Percent Change (2002-2007)	Percent Change (2007-2012)	Percent Change (2002-2012)
Hired farm labor (farms)	1,761	1,541	1,748	-12.5%	13.4%	-0.74%
Hired farm labor (workers)	30,957	23,037	24,872	-25.6%	7.9%	-19.7%
Workers by days worked – 150 days or more	8,323	7,529	9,149	-9.5%	21.5%	9.9%
Workers by days worked – Less than 150 days	22,634	15,508	15,723	-31.5%	1.4%	-30.5%
Migrant farm labor on farms with hired labor	525	426	231	-18.9%	-45.8%	-56%
Migrant farm labor on farms reporting only contract labor	118	100	73	-15.3%	27%	-38.1%

Source: U.S. Census of Agriculture, 2002, 2007, and 2012.

Rick Mines, an agricultural economist who helped design and implement the National Agriculture Workers Survey for the U.S. Department of Labor, conducted the Indigenous Farmworker Survey in 2008. The survey of about 120,000 migrant farmworkers in California, found that one third of farmworkers earned above the minimum wage (\$8.00 per hour in 2008), one third reported earning exactly the minimum wage, and one third reported earnings below the minimum wage. This means that growers and farm owners may be paying illegal wages to a large amount of farmworkers. His study also found that the personal income for migrant farmworkers in 2008 varied from about \$10,000 a year for recent arrivals and nearly \$20,000 a year for long-time farmworkers, those with over nine years in the United States.

The County's 2015-2019 Consolidated Plan indicates that housing conditions for migrant farmworkers are substantially different from the housing conditions of permanent residents employed full-time or part-time in agriculture. Since migrant farmworkers frequently move locations, it is nearly impossible for them to purchase a home and therefore are typically renters. Along those lines, migrant farmworkers earn a low income and therefore do not have the capital to afford to purchase a home that meets their needs. This forces the farmworking community to compete for the lowest cost housing, which is typically substandard.

Most rental units available to migrant farmworkers are small. However, most farmworking families are above average in size. As a result, most migrant farmworkers live in overcrowded housing. Along those lines in order to afford the high rents that result from low vacancy rates, particularly at the height of the migrant worker season in the county, migrant workers often share rooms and housing units, which leads to overcrowding issues. Housing affordability and overcrowding are critical issues among this special needs group. Additional housing for farmworkers is needed, including low-cost housing and single-room occupancy (SRO) facilities. An assessment of the actual number of farm labor housing units that are needed is complicated by the fact that San Joaquin County has a large resident farmworker population, some of which own their own homes or choose the accommodations provided by the farmer, instead of obtaining housing with the County Housing Authority.

The 2015-2019 Consolidated Plan also describes how farmworker housing needs slightly differ from the other special needs groups. Because agricultural workers are paid very low wages, coupled with the seasonal nature of farm labor and the rising housing costs in the Central Valley, farmworkers face serious constraints on their ability to secure decent and affordable housing. The ineligibility of undocumented workers for government-sponsored housing programs is a serious problem as well and only adds to the constraints farmworkers face. This leads to a poor housing environment, often overcrowded and decrepit. These circumstances present serious health and safety problems and substandard housing conditions, such as electrical hazards and inadequate toilet, shower, heating, and kitchen facilities.

Providing migratory or seasonal farmworkers with affordable shelter has long presented a problem. Traditionally growers offered some level of shelter to workers yet the availability of grower offered housing has dramatically decreased over the last twenty years. While housing for farmworkers is most convenient when located on or adjacent to farms, housing affordable at very low-income levels tends to be more feasible in cities. Housing in cities, with services located nearby, may also be more suitable for seasonal farmworkers whose families live with them.

Increasingly, farmworkers are living in cities on a year-round basis, especially in existing single-family rental units in older neighborhoods, such as South Stockton, which is viewed as a desirable location by many farmworkers because of its supply of relatively low-cost housing and its central location in relation to farmland. According to the Asociación Campesina Lazaro Cardenas, many farmworker families live in overcrowded conditions and substandard conditions. The market for low-cost units in Stockton is tight with multifamily units having a low vacancy rate; this market is further aggravated by the loss of single room occupancy units in the downtown area.

The marked decline in grower-provided worker shelter resulted in the State government directing resources to farmworker housing through State-owned and local government-operated migrant labor camps. The Housing Authority of San Joaquin County operates one year-round farmworker housing, Sartini Manor, located in unincorporated Thorton. Sartini Manor has 31 family two to four bedrooms subsidized units for farmworkers and their families. Eligible families must have at least \$5,752.50 of income from farm labor. Elementary schools, a library, and childcare are located on-site or nearby. Additionally the Housing Authority operates Mokelumne Manor, also located in Thorton, which is a 50 unit project for families, located next to Sartini Manor. Both are located near elementary schools and equipped with a playground. Also the Roberts Family Development Center operates three publicly assisted housing units specifically for farmworkers and their families. The Joseph J. Artesi Migrant Center II and the Joseph J. Artesi Migrant Center III are both located in unincorporated French Camp while the Harney Lane Migrant Center is located in Lodi. Each center has 96 units for a total of 288 units and are funded by the California Office of Migrant Services.

The Federal government established self-help farmworker housing for homeownership, and non-profit owned farmworker rental housing programs to address reduced supply of housing. Despite these efforts, statistics indicate that the availability of housing for migrant and seasonal farmworkers in the County is not better than it was thirty or forty years ago, and the trend is toward fewer available units.



Persons with Disabilities

Persons with disabilities typically have special housing needs because of their physical and/or developmental capabilities; fixed or limited incomes; and higher health costs associated with their disabilities. While there is limited data available on the housing needs of persons with disabilities in San Joaquin County, data on the number of persons with disabilities and the types of these disabilities from the 2009-2013 American Community Survey is useful in inferring housing needs.

The U.S. Census defines the various types of disabilities including: sensory disability, physical disability, mental disability, and self-care disability. A sensory disability includes blindness, deafness, or a severe vision or hearing impairment (hearing and vision difficulty). A physical disability includes a substantial limit on one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying (ambulatory difficulty). A mental disability includes a physical, mental, or emotional condition lasting six months or more in which the person has difficulty learning, remembering, or concentrating (cognitive difficulty). A self-care disability includes a physical, mental, or emotional condition lasting six months or more, in which the person has difficulty dressing, bathing, or getting around inside the home (self-care difficulty).

A person with a developmental disability, as defined in Section 102 (8) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001(8)), is a person with a severe chronic disability that: a) is attributable to a mental, physical impairment, or combination of mental and physical impairments; b) is manifested before the person attains the age of 22; c) is likely to continue indefinitely; d) results in substantial functional limitations in major life activities; and, e) reflects the person's need for a combination of special, interdisciplinary, or generic care, treatment, or other services.

Table 7-45 shows information from the 2009-2013 American Community Survey on the disability status and types of disabilities by age group for the following disabilities: hearing, vision, cognitive, ambulatory, self-care, and an independent living difficulty. As shown in the table, 11.7 percent (80,142) of the total population in all of San Joaquin County had a disability in 2013, compared to 13.3 percent (18,448) of people living in the unincorporated area of the county. Also in all the age groups outlined in the table, the percent of the population with a disability is comparable amongst the unincorporated areas of the county, the incorporated areas, and all of San Joaquin County.

Additionally living arrangements for disabled persons depend on the severity of the disability. Many persons live independently with other family members. To maintain independent living, disabled persons may need special housing design features, income support, and in-home supportive services for persons with medical conditions. Special design and other considerations for persons with disabilities include single-level units, availability of services, group living opportunities, and proximity to transit. While regulations adopted by the State require all ground floor units of new apartment complexes with five or more units to be accessible to persons with disabilities, single-family units have no accessibility requirements.

Severely mentally-ill persons are especially in need of assistance. Mentally-disabled individuals are those with psychiatric disabilities that impair their ability to function in the community to varying degrees. The National Institute for Mental Health (2012) estimates that 4.1 percent of the adult (age 18+) population suffers from a serious mental illness. If accurate for the unincorporated area of San Joaquin County, approximately 5,683 residents have some form of mental disability that requires special housing accommodations, medical treatment, and/or supportive services.

Many mentally-disabled persons can live and work independently within a conventional living environment. However more severely-disabled individuals require a group living environment in which partial or constant supervision is provided by trained personnel. The most severely affected individuals may require an institutional environment in which medical attention and therapy are provided within the living environment.

In terms of the three age groups shown in the table, 4.5 percent of unincorporated San Joaquin County's population 5 to 17 years of age, 11.6 percent of the population 18 to 64 years of age, and 41.4% percent of seniors (65 years and older) had one or more disabilities in 2013. These percentages vary slightly when compared to the incorporated areas of the county and the entire county as a whole, and as previously mentioned, these figures are comparable to one another.

Table 7-45 also provides information on the exact nature of these disabilities. The total disabilities number shown for all age groups in San Joaquin County (158,418) exceeds the number of persons with disabilities (80,142) because a person can have more than one disability. Among school age children in the unincorporated areas of the county, the most frequent disability was a cognitive difficulty (781 children or 70.1 percent of all children with a disability). For persons aged 18 to 64 years, the most frequent disability was an ambulatory difficulty (5,286 people or 54.1 percent of the population ages 18 to 64 with a disability). An ambulatory difficulty was also the most frequent disability facing seniors in the unincorporated areas of the county (4,851 persons or 64.2 percent of seniors with a disability). The most frequent disabilities facing individuals in the unincorporated areas of the county are also the most frequent disabilities facing people in the incorporated areas of the county and San Joaquin County as a whole.

To meet the unique housing needs of the disabled, the County offers and participates in various programs operated by agencies such as Human Services, Health Services, Community Development, and the Housing Authority. Persons with disabilities, their families, and caretakers may receive a variety of housing assistance and supportive services to help them afford housing in the community; make residential accessibility improvements; receive medical care, transportation, and other supportive services for independent living; and obtain referrals for private providers of housing and supportive services.

The capacity of these services and facilities is significantly less, particularly for persons with mental disabilities, than the potential demand suggested by the number of persons with various types of disabilities in San Joaquin County. In addition to housing and services, the County's building code requires new residential construction to comply with 2013 State building code standards (Title 24 of the California Administrative Code), which requires a minimum percentage of units in new developments to be fully accessible to the physically disabled.



**TABLE 7-45
DISABILITY STATUS & TYPES OF DISABILITIES BY AGE GROUP, PERSONS FIVE YEARS & OLDER**

San Joaquin County and California

2013

	Unincorporated	Incorporated	Countywide	Escalon	Lathrop	Lodi	Manteca	Ripon	Stockton	Tracy
Total Population	138,603	545,538	684,141	7,182	16,904	62,253	68,901	14,383	292,627	83,288
With a disability	18,448	61,694	80,142	727	1,485	7,265	7,643	1,290	36,342	6,942
Percent with disability	13.3%	11.3%	11.7%	10.1%	8.8%	11.7%	11.1%	9.0%	12.4%	8.3%
Population under 5 years	9,937	43,927	53,864	386	1,384	4,340	5,421	1,002	24,291	7,103
With a disability	32	327	359	0	19	76	142	19	38	33
Percent with disability	0.3%	0.7%	0.7%	0.0%	1.4%	1.8%	2.6%	1.9%	0.2%	0.5%
With a hearing difficulty	32	132	164	0	19	42	10	19	28	14
With a vision difficulty	9	248	257	0	19	34	142	10	10	33
Population 5 to 17 years	26,480	119,015	145,495	1,403	4,040	13,010	14,814	3,392	63,336	19,020
With a disability	1,103	5,243	6,346	0	150	387	605	93	3,331	677
Percent with disability	4.2%	4.4%	4.4%	0.0%	3.7%	3.0%	4.1%	2.7%	5.3%	3.6%
With a hearing difficulty	91	445	536	0	27	0	41	0	308	69
With a vision difficulty	120	630	750	0	28	34	105	15	403	45
With a cognitive difficulty	781	4,054	4,835	0	139	248	434	41	2,664	528
With an ambulatory difficulty	173	692	865	0	23	99	32	40	475	23
With a self-care difficulty	123	1,017	1,140	0	57	107	108	45	618	82
Population 18 to 64 years	83,943	328,092	412,035	4,413	10,370	36,762	41,797	8,172	175,710	50,868
With a disability	9,766	34,263	44,029	377	885	3,591	4,289	550	20,544	4,027
Percent with disability	11.6%	10.4%	10.7%	8.5%	8.5%	9.8%	10.3%	6.7%	11.7%	7.9%

TABLE 7-45
DISABILITY STATUS & TYPES OF DISABILITIES BY AGE GROUP, PERSONS FIVE YEARS & OLDER
 San Joaquin County and California
 2013

	Unincorporated	Incorporated	Countywide	Escalon	Lathrop	Lodi	Manteca	Ripon	Stockton	Tracy
With a hearing difficulty	1,635	6,343	7,978	61	98	749	1,018	168	3,452	797
With a vision difficulty	1,848	5,521	7,369	45	153	545	653	59	3,731	335
With a cognitive difficulty	4,364	14,313	18,677	116	356	1,404	1,766	103	9,087	1,481
With an ambulatory difficulty	5,286	17,950	23,236	157	481	1,935	2,149	311	11,091	1,826
With a self-care difficulty	1,998	6,668	8,666	39	265	829	790	89	4,076	580
With an independent living difficulty	3,493	13,739	17,232	130	377	1,503	1,630	114	8,681	1,304
Population 65 years and over	18,243	54,504	72,747	980	1,110	8,141	6,869	1,817	29,290	6,297
With a disability	7,547	21,861	29,408	350	431	3,211	2,607	628	12,429	2,205
<i>Percent with disability</i>	41.4%	40.1%	40.4%	35.7%	38.8%	39.4%	38.0%	34.6%	42.4%	35.0%
With a hearing difficulty	3,574	8,433	12,007	139	115	1,349	1,018	308	4,654	850
With a vision difficulty	1,562	4,095	5,657	60	149	513	429	151	2,493	300
With a cognitive difficulty	1,967	6,302	8,269	103	152	833	646	76	3,886	606
With an ambulatory difficulty	4,851	14,643	19,494	171	359	2,169	1,695	375	8,354	1,520
With a self-care difficulty*	1,823	5,534	7,357	84	208	887	527	148	3,067	613
With an independent living difficulty	3,428	10,501	13,929	156	291	1,554	1,186	174	6,003	1,137

Source: American Community Survey, 2009-2013.

* Frail Elderly



Supplemental Security Income is a needs-based program that pays monthly benefits to persons who are 65 or older, blind, or have a disability. Seniors who have never worked or have insufficient work credits to qualify for Social Security (OASDI) often receive SSI benefits. SSI is the only source of income for a number of lower-income seniors. With the maximum monthly benefit of \$733 as of 2015, SSI recipients are likely to have difficulty finding housing that fits within their budgets since they can afford to pay only \$220 for rent, as shown earlier in Table 7-29.

Table 7-46 shows Supplemental Security Income (SSI) recipients by category in San Joaquin County and California in 2013. In 2013 a total of 29,545 individuals in San Joaquin County received Supplemental Security Income (SSI) from the Federal government because they were elderly, blind, or disabled, representing 4.2 percent of the total San Joaquin County population. California as a whole had a lower percentage of the total population that received SSI benefits at 3.4 percent. Out of all SSI recipients a lower percentage of seniors received SSI in San Joaquin County than in California as a whole (31.8 percent compared to 42.8 percent). These numbers do not represent the thousands of others who also have special needs due to their physical, mental, or temporary disability from injury or illness, and whose conditions impede their ability to afford housing and to perform daily tasks within typical houses and apartments.

TABLE 7-46 SSI RECIPIENTS BY CATEGORY San Joaquin County and California 2013				
SSI Recipients	San Joaquin County		California	
	Number	Percent	Number	Percent
Total				
Total Population	701,620	100.0%	38,030,609	100.0%
Total SSI Recipients	29,545	4.2%	1,304,222	3.4%
Category				
Aged	4,870	16.5%	358,906	27.5%
Blind and Disabled	24,675	83.5%	945,316	72.5%
Age				
Under 18	3,605	12.2%	119,647	9.2%
18-64	16,551	56%	626,357	48%
65 or older	9,389	31.8%	558,218	42.8%
SSI Recipients also receiving Social Security ¹	10,339	35%	494,539	38%

¹ OASDI (Old Age, Survivors, or Disability Insurance)

Source: Social Security Administration, SSI Recipients by State and County, 2013; DOF, Table E-5 City / County Population and Housing Estimates, 2013.

Persons with disabilities in San Joaquin County have different housing needs depending on the nature and severity of the disability. Physically disabled persons generally require modifications to their housing units such as wheelchair ramps, elevators or lifts, wide doorways, accessible cabinetry, and modified fixtures and appliances. If a disability prevents a person from operating a vehicle, then proximity to services and access to public transportation are particularly important. If a disability prevents an individual from working or limits income, then the cost of housing and the costs of modifications are likely to be even more challenging. Those with severe physical or mental disabilities may also require supportive housing, nursing facilities, or care facilities. In addition many disabled people rely solely on Social Security Income, which is insufficient for market rate housing.

A growing number of architects and developers are integrating universal design principles into their buildings to increase the accessibility of the built environment. The intent of universal design is to simplify design and construction by making products, communications, and the built environment usable by as many people as possible without the need for adaptation or specialized design. Applying these principles, in addition to the regulations specified in the Americans with Disabilities Act (ADA), to new construction in San Joaquin County could increase the opportunities in housing and employment for everyone. Studies have shown that integrating access features into the design of new facilities in the early conceptual stages increase costs by less than 1 percent in most developments.

The following are the seven principles of universal design as outlined by the Center for Universal Design:

- *Equitable Use* – The design is useful and marketable to people with diverse abilities.
- *Flexibility in Use* – The design accommodates a wide range of individual preferences and abilities.
- *Simple and Intuitive* – Use of the design is easy to understand, regardless of the user's experience, knowledge, language skills, or current concentration level.
- *Perceptible Information* – The design communicates necessary information effectively to the user, regardless of ambient conditions or the user's sensory abilities.
- *Tolerance for Error* – The design minimizes hazards and the adverse consequences of accidental or unintended action.
- *Low Physical Effort* – The design can be used efficiently and comfortably with minimum fatigue.
- *Size and Space for Approach and Use* – Appropriate size and space is provided for approach, reach, manipulation, and use regardless of user's body size, posture, or mobility.

Senior Households

Seniors are defined as persons 65 years and older, and senior households are those households headed by a person 65 years and older. Seniors have special housing needs based on factors such as age, health, self-care capacity, economic status, family arrangement, and homeownership. Particular needs for the elderly include smaller and more efficient housing, barrier-free and accessible housing, a wide variety of housing with health care and/or personal services, and efficient transportation services. Various programs can help meet the needs of seniors, including but not limited to congregate care, supportive services, rental subsidies, shared housing, and housing rehabilitation assistance. For elderly with disabilities, housing with features that accommodate disabilities can help ensure continued independent living. Elderly with mobility/self-care limitation also benefit from transportation alternatives. Senior housing with these accommodations increase the self-sufficiency of this population group.

As shown above in Table 7-45, in all of San Joaquin County in 2013, there were 29,408 individuals age 65 or older with disabilities (40.4 percent), of which 7,357 (25 percent) had self-care difficulties. In the unincorporated area these figures were 7,547 and 1,823, respectively. In San Joaquin County there are residential care facilities for the elderly with a total capacity to accommodate 2,809 individuals. The majority of facilities are located in Stockton. Although distributed throughout San Joaquin County, the capacity of elderly care and adult day care facilities to meet the needs of county residents, particularly those in the unincorporated area, is significantly less than the potential demand.



Table 7-47 shows information on the number of seniors, the number of senior households, and senior households by tenure in unincorporated and incorporated San Joaquin County and California in 2010. About 12.3 percent of the population in unincorporated San Joaquin County was 65 years or older in 2010. As discussed earlier (and shown in Table 7-3), San Joaquin County's population was younger than California as a whole in 2013 (32.9 and 35.4 average years old, respectively). Senior persons (the 65 and over age group) represented 12.3 percent of the population in unincorporated San Joaquin County in 2010 compared to 11.4 percent in California.

As shown in Table 7-47, in 2010, there were approximately 10,700 households in the unincorporated part of the county headed by a householder age 65 or older. Because of smaller household sizes, senior households as a percentage of all households are larger than the percentage of seniors in the population. Senior households represented 24.3 percent of all households in the unincorporated county, compared to 19.8 percent in California. Senior households have a high homeownership rate. In the unincorporated county, 87.6 percent of senior households owned their homes in 2010, compared to 67.4 percent of all households. Approximately 1,338 (12.4 percent) of senior-headed households were renters.

TABLE 7-47
SENIOR POPULATION AND HOUSEHOLDS
 San Joaquin County and California
 2012

	San Joaquin County						California	
	Unincorporated		Incorporated		Total		Number	Percent
	Number	Percent	Number	Percent	Number	Percent		
Population								
Total Population	141,995	-	543,311	-	685,306	-	37,253,956	-
Persons 65 years and over	17,402	12.3%	53,779	9.9%	71,181	10.4%	4,246,514	11.4%
Total Households	44,243	-	170,764	-	215,009	-	12,577,498	-
Owner	29,831	67.4%	97,439	57.1%	127,270	59.2%	7,035,371	55.9%
Renter	14,412	32.6%	73,325	42.9%	87,737	40.8%	5,542,127	44.1%
Senior-Headed Households	10,765	-	30,390	-	41,155	-	2,494,254	-
Owner	9,427	87.6%	21,371	70.3%	30,798	74.8%	1,845,763	74%
Renter	1,338	12.4%	9,019	29.7%	10,357	25.2%	648,491	26%
Percentage								
Seniors as a % of All Households	-	24.3%	-	17.8%	-	19.1%	-	19.8%
% of Owner Households Headed by a Senior	-	31.6%	-	21.9%	-	24.2%	-	26.2%
% of Renter Households Headed by a Senior	-	9.3%	-	12.3%	-	11.8%	-	11.7%

Source: U.S. Census 2010; American Community Survey, 2008-2012.



Table 7-48 shows the housing cost burdens by age and tenure for the unincorporated and incorporated parts of the county, as well as the county as a whole and California in 2013. As shown 9.3 percent of all senior owner households and 6 percent of all senior renter households in the unincorporated county had a housing cost burden greater than 30 percent (moderate housing cost burden) in 2013. The percentage of senior owner households with a moderate housing cost burden in the incorporated County was slightly lower than in the unincorporated areas (9.3 percent and 7.3 percent, respectively). However the percentage of senior renter households with a moderate housing cost burden in the incorporated cities is higher compared to the unincorporated areas (7.5 percent and 6 percent, respectively). Overall, there is slightly lower proportion of seniors in San Joaquin County with a moderate housing cost burden compared to California as a whole, 7.5 percent and 8.5 percent, respectively.

Seniors often face unique housing problems. The elderly are often “over-housed,” living alone or as couples, in three or four bedroom houses that are too large for them to maintain adequately. While many may own their homes outright, fixed retirement incomes may not always be adequate to cover rising utility rates and insurance. Also many elderly homeowners do not have sufficient savings to finance the necessary repairs costs—this is a situation commonly described as “house-rich and cash-poor.”

Some seniors have the physical and financial ability to continue driving well into their retirement; however, those who cannot or chose not to drive must rely on alternative forms of transportation. This includes not only bus routes and ride sharing programs, but also safe, walkable neighborhoods. In order to accommodate transit access in senior housing, it must be located near transit corridors, and in neighborhoods that cater to pedestrians by providing well-lit, wide, shaded sidewalks, clearly marked crosswalks, and longer walk signals at intersections.

TABLE 7-48
HOUSING COST BURDEN BY AGE AND TENURE
 San Joaquin County and California
 2013

	San Joaquin County									California		
	Unincorporated			Incorporated			Total			Total	Cost Burden Greater than 30%	
	Total	Cost Burden Greater than 30%		Total	Cost Burden Greater than 30%		Total	Cost Burden Greater than 30%				
Owner¹	26,447	5,989	22.6%	96,250	37,144	38.6%	122,697	43,133	35.2%	6,822,420	2,546,671	37.3%
Householder 15-64	15,758	3,537	13.4%	73,933	30,091	31.3%	89,691	33,628	24.7%	4,892,970	1,910,824	28%
Householder 65+	10,689	2,452	9.3%	22,317	7,053	7.3%	33,006	9,505	7.7%	1,929,450	635,847	9.3%
Renter	15,205	7,290	47.9%	74,678	42,043	56.3%	89,889	49,333	54.9%	5,603,356	3,445,294	61.5%
Householder 15-64	13,671	6,382	42%	65,423	36,456	48.8%	79,094	42,838	47.7%	4,929,427	3,028,648	54.1%
Householder 65+	2,534	908	6%	8,255	5,587	7.5%	10,789	6,495	7.2%	673,929	416,646	7.4%
Total	41,652	13,279	31.9%	170,928	79,187	46.3%	212,586	92,466	43.5%	12,425,776	5,991,965	48.2%
Householder 15-64	29,429	9,919	23.8%	139,356	66,547	38.9%	168,785	76,466	36%	9,822,397	4,939,472	39.8%
Householder 65+	13,223	3,360	8.1%	30,572	12,640	16%	43,795	16,000	7.5%	2,603,379	1,052,493	8.5%

¹ Includes both owner-occupied housing units with and without a mortgage.

Source: American Community Survey, 2011-2013, 2009-2013.



Large Families/Households

The U.S. Department of Housing and Urban Development (HUD) defines a large family as one with five or more members. Large families may have specific needs that differ from other families due to income and housing stock constraints. The most critical housing need of large families is access to larger housing units with more bedrooms than a standard three-bedroom dwelling. To save for other basic necessities, such as food, clothing and medical care, it is common for lower-income large households to live in smaller units, which frequently results in overcrowding. Because of high housing costs, extended families are sometimes forced to live together under one roof.

In general housing for families should provide safe outdoor play areas for children and should be located to provide convenient access to schools and childcare facilities. These types of needs can pose problems particularly for large families that cannot afford to buy or rent single-family houses, as apartment and condominium units are most often developed with childless, smaller households in mind. Therefore for the large families that are unable to rent single-family houses, it is likely that these large renter households are overcrowded in smaller units. When planning for new affordable and market-rate multifamily housing developments, the provision of three- and four-bedroom units is an important consideration due to the likely demand for affordable, larger multifamily rental units.

Table 7-49 shows the number and share of large households in unincorporated and incorporated San Joaquin County and California in 2012. Data availability, such as the American Community Survey and the U.S. Census, makes it necessary to analyze data for all households, including non-family households, for this document. As shown in the table, 7,633 households, or 17.3 percent of the total households in unincorporated San Joaquin County, had five or more members. This proportion is higher for renters (24.4 percent) than for owners (14 percent) in the unincorporated areas of the county. The number of large owner households in the unincorporated areas (4,184) was higher than the number of large renter households in the unincorporated areas (3,449), however, as a share of the total number of owner and renter households, large households comprise a larger share of the renter households compared to owner households, 24.4 and 14 percent, respectively.

The share of large households out of total households in unincorporated San Joaquin County (17.3 percent) was slightly lower than the proportion of large households in the incorporated areas (18.9 percent), and higher than the proportion in California as a whole (14.3 percent of total households). As discussed previously and shown in Table 7-16, 57.8 percent of the renter-occupied units in unincorporated San Joaquin County in 2013 had three or more bedrooms. However the figure is larger than the 44.9 percent figure for California. This data suggests that there is less of a need for large units in San Joaquin County than statewide to accommodate large households.

**TABLE 7-49
LARGE HOUSEHOLDS
San Joaquin County and California
2012**

	Unincorporated		Incorporated		Countywide		California	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Owner Occupied								
Less than 5 Persons	25,733	86%	78,821	81.4%	104,554	82.2%	5,996,163	85.9%
5+ Persons	4,184	14%	17,490	18.6%	21,674	17.8%	982,234	14.1%
TOTAL	29,917	100%	96,311	100%	126,228	100%	6,978,398	100%
Renter Occupied								
Less than 5 Persons	10,790	75.6%	58,603	80.1%	69,393	79.4%	4,685,608	85.4%
5+ Persons	3,449	24.4%	14,522	19.9%	17,971	20.6%	802,326	14.6%
TOTAL	14,239	100%	73,125	100%	87,364	100%	5,487,934	100%
All Households								
Less than 5 Persons	36,523	82.7%	137,424	81.1%	173,947	81.4%	10,681,771	85.7%
5+ Persons	7,633	17.3%	32,012	18.9%	39,645	18.6%	1,784,560	14.3%
TOTAL	44,156	100%	169,436	100%	213,592	100%	12,466,311	100%

Source: American Community Survey, 2008-2012.

As shown in Table 7-27: Housing Cost Burden By Household Type and Income Classification, out of all “large related households” (a household of five or more persons which includes at least two related persons) classified as lower-income in unincorporated San Joaquin County in 2011, 25.6 percent of the owner households and 53.5 percent of renter households had a housing cost burden greater than 30 percent (defined by HUD as a “moderate cost burden”). This compares to 29.9 percent of all lower-income owner and 40.5 percent of all lower-income renter households in San Joaquin County. When considering all (not just lower-income) large related households in San Joaquin County in Table 7-27, 56.1 percent of owner households and 65.7 percent of the renter households had a moderate cost burden.

The housing needs of large households could be met by larger units with more bedrooms. To help address overcrowding, the County has worked to develop housing opportunities for larger households to relieve overcrowding and has promoted affordable ownership housing opportunities (e.g., first-time homebuyer and self-help housing programs) to help renters achieve homeownership.



Families with Single-Headed Households

According to the U.S. Census Bureau, a single-headed household contains a household head and at least one dependent, which could include a child, an elderly parent, or non-related child. Female-headed households have special housing needs because they are most likely either single-parents or single-elderly adults living on low- or poverty-level incomes. Single-parent households with children often require special consideration and assistance as a result of their greater need for affordable housing, accessible day care, health care, and a variety of other supportive services. Single-parent households also tend to receive unequal treatment in the rental housing market. Moreover, because of their relatively lower household incomes, single-parent households are more likely to experience difficulties in finding affordable, decent, and safe housing.

Battered women with children comprise a sub-group of female-headed households that are especially in need. According to the California Department of Housing and Community Development and the National Low Income Housing Coalition’s Women and Housing Task Force, the female-headed household group is probably the group with the most extensive housing needs and is disproportionately affected by the current housing situation. This housing need is exacerbated by a lack of adequate and affordable childcare, which would enable the mother to pursue ways of increasing her earning capacity. With rising childcare costs, few women in this group are able to work and care for their children at the same time.

Table 7-50 below shows the number of female-headed households in unincorporated and incorporated San Joaquin County and California in 2012. As shown in the table, there were 6,894 female-headed households in the unincorporated area of the county, representing 15.6 percent of all households. This percentage is lower than in the incorporated areas of the county (21.3 percent) and countywide (20 percent). About one in every ten (10.9 percent) of the households in unincorporated San Joaquin County were single female-headed households with children under 18 years of age. Single mother households made up a larger percentage of the total households in the unincorporated County than in the incorporated County (16.6 percent), but a lower percentage compared to the state (7.2 percent).

TABLE 7-50 FEMALE-HEADED HOUSEHOLDS San Joaquin County and California 2012								
Type of Household	Unincorporated San Joaquin County		Incorporated San Joaquin County		Countywide		California	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total Households	44,243	100%	170,764	100%	215,009	100%	12,577,498	100%
Single Female Householder, Living Alone	2,057	4.6%	7,734	4.5%	9,791	4.5%	767,788	6.1%
Single Female Households with Related Children < 18	4,837	10.9%	28,356	16.6%	33,193	15.4%	900,609	7.2%
Total Female Householders	6,894	15.6%	36,090	21.3%	42,984	20%	1,668,397	13.3%

Source: American Community Survey 2008-2012, via the pre-approved data package for San Joaquin County.

To meet the childcare needs of single-parent households, as of June 2015 there are 37 licensed childcare facilities in San Joaquin County, according to the California Department of Social Services Community Care Licensing Division. The overwhelming majority of these facilities are located in, or very near, the cities, particularly Stockton, which has 24 of the 37 facilities in the county. For parents who live and or work in other areas of the county that are not easily accessible to childcare in cities, the availability of childcare services is limited. There is one licensed childcare facility in the unincorporated area (French Camp) that can provide childcare services to up to 30 children. San Joaquin County's licensed childcare facilities have a total capacity of 830 children; however, as Table 7-50 above shows, there are 33,193 single-parent households with at least one child under the age of 18. This means that there may be an unmet need for childcare facilities in San Joaquin County, particularly in the unincorporated areas.

Extremely Low-Income Households

Extremely low-income households are defined as those households with incomes under 30 percent of the County's median income. Extremely low-income households typically consist of minimum wage workers, seniors on fixed incomes, the disabled, and farmworkers. This income group is likely to live in overcrowded and substandard housing conditions. This group of households has specific housing needs that require greater government subsidies and assistance, housing with supportive services, single room occupancy (SRO) and or shared housing, and/or rental subsidies or vouchers. In recent years, rising rents, higher income and credit standards imposed by landlords, and insufficient government assistance has exacerbated the problem. Without adequate assistance this group has a high risk of homelessness.

For a family of four in San Joaquin County, a household making under \$24,250 in 2015 would be considered an extremely low-income household. Table 7-51 shows the number of extremely low-income households and their housing cost burden in unincorporated and incorporated San Joaquin County and California in 2011. As shown in the table, unincorporated San Joaquin County had a lower percentage (8.8 percent) of extremely low-income households than incorporated areas (10 percent) or the State (14.3 percent). However the unincorporated county had a higher proportion of extremely low-income owners (5.6 percent) than the incorporated area (4.1 percent), and a lower proportion of extremely low-income renters (15.7 percent) compared to the incorporated area (18.4 percent). Table 7-51 also shows that in 2011, a total of 2,455 extremely-low income households in the unincorporated county had a cost burden greater than 50 percent, which was lower (63.6 percent) than the incorporated area (74.1 percent) and the State (67 percent).

Based on San Joaquin County's 2014-2023 Regional Housing Needs Allocation projection period, there is an projected need for 1,257 extremely low-income housing units (which assumes 50 percent of the very-low income allocation) within the unincorporated area (see Table 7-52 below).



**TABLE 7-51
HOUSING COST BURDEN OF EXTREMELY LOW-INCOME HOUSEHOLDS**
San Joaquin County and California
2011

	Unincorporated			Incorporated			California		
	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter	Total
Number of Extremely Low-Income Households	1,710	2,150	3,860	4,055	12,880	16,935	485,410	1,292,900	1,778,310
Number of Total Households	30,305	13,725	44,030	98,990	69,885	168,875	7,055,640	5,377,530	12,433,170
Percent of Total Households	5.6%	15.7%	8.8%	4.1%	18.4%	10%	6.9%	24%	14.3%
Number w/ Cost Burden > 30%	1,120	1,705	2,825	3,140	10,780	13,920	356,690	1,050,190	1,406,880
Percent w/ Cost Burden > 30%	65.5%	79.3%	73.2%	77.4%	83.7%	82.2%	73.5%	81.2%	79.1%
Number w/ Cost Burden > 50%	900	1,555	2,455	2,600	9,945	12,545	295,550	896,665	1,192,215
Percent w/ Cost Burden > 50%	52.3%	72.3%	63.6%	64.1%	77.2%	74.1%	60.9%	69.4%	67%

Source: Comprehensive Housing Affordability Strategy (CHAS) Data using American Community Survey 2007-2011.

7.2 FUTURE NEEDS ASSESSMENT

The Department of Housing and Community Development (HCD) is required to allocate each region's share of the statewide housing need to Councils of Governments (COG) based on Department of Finance (DOF) population projections and regional population forecasts used in preparing regional transportation plans. The COG develops a Regional Housing Need Plan (RHNP) allocating the region's share of the statewide need to cities and counties within the region. The RHNP promotes the following objectives: increase the housing supply and the mix of housing types, tenure, and affordability in all cities and counties within the region in an equitable manner; promote infill development and socioeconomic equity; protect environmental and agricultural resources; and encourage efficient development patterns; and promote an improved intraregional balance between jobs and housing. Housing element law recognizes the most critical decisions regarding housing development occur at the local level within the context of the periodically updated general plan.

Regional Housing Needs Allocation (RHNA)

This section evaluates projected future housing needs in the unincorporated areas of San Joaquin County based upon the RHNA adopted by SJCOG on August 28, 2014. SJCOG's methodology is based on the regional numbers supplied by HCD. SJCOG allocates a "fair share" by income category based on projected housing need for each jurisdiction. Each jurisdiction is required to report to HCD how the fair share allocation can be accommodated within the planning period. The allocations are intended to be used by jurisdictions when updating their housing elements as the basis for assuring that adequate sites and zoning are available to accommodate at least the number of units allocated. Table 7-52 below shows the current and projected housing needs for the 10-year planning period from January 1, 2014 to December 31, 2023, for the unincorporated areas of San Joaquin County.

TABLE 7-52 REGIONAL HOUSING NEEDS ALLOCATION Unincorporated San Joaquin County January 1, 2014 to December 31, 2023						
	Extremely Low ¹	Very Low	Low	Moderate	Above Moderate	TOTAL
RHNA	1,257	1,239	1,727	1,724	4,220	10,167
Percent of Total	12%	12%	17%	17%	42%	100%

Source: San Joaquin Council of Governments (SJCOG), Regional Housing Needs Allocation (RHNA) Final RHNA Methodology (August 28, 2014).

As shown in Table 7-52, SJCOG allocated 10,167 new housing units to unincorporated San Joaquin County for the 2014 to 2023 planning period. The allocation is equivalent to a yearly need of approximately 1,017 housing units for the 10-year time period. Of the 10,167 housing units, 5,947 units are to be affordable to moderate-income households and below, including 1,257 extremely low-income units, 1,239 very low-income units, 1,727 low-income units, and 1,724 moderate-income units. Countywide, the total housing need is 40,360 new units, of which the unincorporated County received approximately 25 percent.



HCD allows jurisdictions to count four types of credits toward meeting their Regional Housing Needs Allocation:

- **Actual Production.** Jurisdictions can count the number of approved and built units during the RHNA projection period of 2014-2023 toward their RHNA.
- **Rehabilitation of Units.** Under State law, cities can count up to 25 percent of their RHNA for the rehabilitation of qualified substandard units that would otherwise be demolished.
- **Preservation of Affordable Units.** AB 438 (2002) authorizes jurisdictions to count a part of the affordable units that would otherwise revert to market rents but are preserved through committed assistance from the jurisdiction.
- **Available Land for Development.** Cities and counties may also count potential housing production on suitable vacant and underutilized sites within the community.

Comparison of Housing Unit Production with Projected Housing Needs

Since the Housing Element planning period runs from January 1, 2014, to December 31, 2023, the County's Regional Housing Needs Allocation (RHNA) can be reduced by the number of new units built or approved since January 1, 2014. County staff compiled an inventory of all residential units that have been constructed, are under construction, or have been issued a building permit within the current Housing Element planning period.

Units Constructed or Approved

One of the County's main housing goals is to ensure that a variety of housing opportunities at a range of prices and rents are made available to residents. This includes conventional single-family homes, multifamily apartments and town homes, and housing for special needs groups. Table 7-53 provides a breakdown of the dwelling units built, under construction, or approved by permit from January 1, 2014, through June 8, 2015. As shown below, 421 housing units have been constructed, are under construction, or have received building permits. Of the 421 housing units, 398 are single-family residences, the majority of which are located in the unincorporated community of Mountain House. For the purposes of this analysis, duplexes and market-rate multifamily dwellings are assumed to be affordable to moderate income households. Since January 1, 2014, there have been 5 duplexes and 2 multifamily dwellings constructed in the County; the majority of these are located in Mountain House.

TABLE 7-53 HOUSING UNITS CONSTRUCTED OR APPROVED Unincorporated San Joaquin County January 1, 2014 to June 8, 2015	
Housing Unit by Estimated Income Level	Constructed or Approved by Building Permit
Above Moderate Income	
Single-family residence	398
<i>Subtotal</i>	398
Moderate Income	
Duplex	5
Multifamily	2
Mountain House Second Units ¹	8
<i>Subtotal</i>	7
Low and Very Low Income	
Mountain House Second Units ¹	3
Mobile home permanent foundation	4
<i>Subtotal</i>	15
Very Low Income	
Mobile home temporary foundation-farm worker housing	1
<i>Subtotal</i>	1
TOTAL	421

¹One third of second units build in Mountain House are assumed to be affordable to Low income categories based on incentives contained in Section 3.3.9 of the Mountain House Master Plan.

Source: San Joaquin County Community Development Department, June 2015.

Mobile homes have consistently provided a source of affordable housing for lower-income households in San Joaquin County. Mobile Homes on temporary foundations are commonly constructed for farmworker housing on agricultural lands. Mobile Homes on permanent foundations provide affordable housing as primary and secondary residences. Since January 2014 there have been 5 mobile homes built in the County. These units are assumed to be affordable to lower-income households based on the typical cost of permanent and temporary foundation manufactured homes.

Projected Mobile Home Units for Low and Very-Low Income Households

Mobile homes and second unit dwellings are allowed in all residential zones in the County. However, this inventory does not assume full buildout for these types of units. While the construction of mobile homes has dipped since the recession in 2008, the County anticipates that the rate of mobile home construction will return to levels seen before 2008 in the current planning period. For this reason, the County used building permit data from 2003 to 2007 to project the number of expected units during the Housing Element planning period.

The County calculated the expected number of mobile home units by multiplying the average number of building permits built over a four year period, from 2003 to 2007, by the remaining 8.5 years in the Housing Element period (i.e., July 2015 to December 2023). Table 7-54 shows the number of building permits issues for temporary and permanent mobile homes from 2003 to 2007. The average number of mobile homes built each year from 2003 to 2007 varied from 80 to 113. An average of 85 units affordable to low-income households, and 10 affordable to very



low-income households were built each year. This equals a projected total of 721 low-income units and 85 very low-income units that will be built over the remainder of the Housing Element period.

TABLE 7-54 NUMBER OF MOBILE HOMES CONSTRUCTED AND PROJECTED San Joaquin County 2003-2007								
Type of Mobile Home	2003	2004	2005	2006	2007	Average	Projected Units	Estimated Income Level
Mobile Home Permanent Foundation	35	42	46	52	33	42	357	Low
Mobile Home Permanent Foundation-Second unit dwelling	14	13	23	23	21	19	161	Low
Mobile Home Temporary Foundation	18	10	11	11	6	11	93	Low
Mobile Home Temporary Foundation-Second unit dwellings	11	9	14	18	15	13	110	Low
Mobile Home Temporary Foundation-Farmworker Housing	12	10	12	9	5	10	85	Very Low
TOTAL	90	84	106	113	80	95	806	--

Source: San Joaquin County, Community Development Department, 2015.

Second Units in Mountain House

The Mountain House Master Plan requires that at least 6.5 percent of units in Specific Plan I and II, and 10 percent of units in Specific Plan III in R/VL, R/L, and R/M designated parcels contain second unit. Sections 3.3.4 (Second Unit Dwellings) and 3.3.9 (Affordable Housing Program) of the Master Plan specify the second unit requirements.

The Master Plan requires that one-third of these second units will be affordable to very low- or low-income households based on incentives contained in Section 3.3.9 of the Master Plan. Based upon the expected number of primary units in these residential categories at build out (15,751 units), approximately 818 total second units will be provided. As of July 2015, approximately 179 second units have been built in Specific Plan I and II, 11 of which were built during this planning period (January 1, 2014 to July 2015). This leaves approximately 639 second units to be provided, 212 second units of which will be affordable for low-income households (Table 7-55).

Remaining Need

Based on the information presented in Tables 7-53 and 7-54, the remaining need was calculated. Table 7-55 shows the SJCOG RHNA based on income category and the need that has already been satisfied during the Housing Element period (i.e., January 1, 2014 to July 31, 2015) by building permits issued, projected mobile homes, and remaining second unit capacity in Mountain House. After subtracting units with building and/or occupancy permits, projected mobile homes, and second dwelling units in mountain house, San Joaquin County has a remaining RHNA of 8,301, including 3,189 lower-income units, 1,290 moderate-income units, 3,822 above moderate-income units.

TABLE 7-55
REMAINING NEED BASED ON APPROVED, CONSTRUCTED, AND PROJECTED UNITS
 Unincorporated San Joaquin County
 January 1, 2014 to June 30, 2015

Income Category	SJCOG Allocation	Units with Building and/or Occupancy Permits ⁴	Projected Mobile Homes ⁵	Second Unit Dwelling Potential in Mountain House	TOTAL APPROVED AND PROJECTED UNITS	TOTAL REMAINING UNITS NEEDED
Extremely Low ¹	1,257	0	0	0	0	1,257
Very Low ¹	1,239	1	85	0	86	1,153
Low ²	1,727	15	721	212	948	779
Moderate ³	1,724	7	0	427	434	1,290
Above Moderate ⁴	4,220	398	0	0	398	3,822
TOTAL	10,167	421	806	639	1,866	8,301

¹Low-income units provided by mobile homes on temporary and permanent foundations.

²Moderate units provided by detached and attached second unit dwellings.

³Above moderate units provide by single family residence, duplex, and multifamily units.

⁴See Table 7-53 for details on the units with building permits and occupancy permits.

⁵ See Table 7-54 for details on the projected number of mobile homes.

Source: San Joaquin County, Community Development Department, 2015.



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7.3 RESOURCE INVENTORY

This section analyzes the resources and opportunities available for the development, rehabilitation, and preservation of affordable housing in San Joaquin County. Included is an evaluation of the availability of land resources and the financial administrative resources available to support housing activities.

Vacant Sites Inventory

An adequate supply of land for residential construction is one of the most critical resources necessary to meet future housing demand. Without adequate vacant land, San Joaquin County cannot demonstrate how it will accommodate its regional housing need allocation. The amount of land required to accommodate future housing needs depends on its physical characteristics, zoning, availability of public facilities and services, and environmental conditions.

State law governing the preparation of Housing Elements emphasizes the importance of an adequate land supply by requiring that each Housing Element contain “an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites” (Government Code Section 65583(a)(3)).

The residential land inventory is required “to identify sites that can be developed for housing within the planning period and that are sufficient to provide for the jurisdiction’s share of the regional housing need for all income levels” (Government Code Section 65583.2(a)). The phrase “land suitable for residential development” in Government Code Section 65583(a)(3) includes all of the following:

- Vacant sites zoned for residential use;
- Vacant sites zoned for nonresidential use that allows residential development;
- Residentially zoned sites that are capable of being developed at a higher density; and
- Sites zoned for nonresidential use that can be redeveloped for, and as necessary, rezoned for, residential use.

The inventory is required to include the following (Government Code Section 65583.2(b)):

- A listing of properties by parcel number or other unique reference;
- The size of each property listed and the general plan designation and zoning of each property;
- For non-vacant sites, a description of the existing use of each property;
- A general description of any environmental constraints to the development of housing within the jurisdiction, the documentation for which has been made available to the jurisdiction. This information need not be identified on a site-specific basis;
- A general description of existing or planned water, sewer, and other dry utilities supply, including the availability and access to distribution facilities. This information need not be identified on a site-specific basis.



- Sites identified as available for housing for above-moderate income households in areas not served by public sewer systems. This information need not be identified on a site-specific basis; and
- A map that shows the location of the sites included in the inventory, such as the land use map from the jurisdiction's general plan for reference purposes only.

In order to calculate the number of units that will accommodate its share of the regional housing need for lower-income households, a jurisdiction is required to do either of the following (Government Code Section 65583.21(3)):

- Provide an analysis demonstrating how the adopted densities accommodate this need. The analysis shall include, but is not limited to, factors such as market demand, financial feasibility, or information based on development project experience within a zone or zones that provide housing for lower-income households.
- Use the "default density standards" that are "deemed appropriate" in State law to accommodate housing for lower-income households given the type of the jurisdiction. San Joaquin County is classified as a "suburban jurisdiction" and the density standard is defined as "sites allowing at least 20 units per acre." HCD is required to accept sites that meet this density standard as appropriate for accommodating San Joaquin County's share of the regional housing need for lower-income households.

The locality's sites are adequate if the land inventory demonstrates sufficient realistic capacity at appropriate densities and development standards to permit development of a range of housing types and prices to accommodate the community's share of the regional housing need by income level. A two-part analysis is necessary to make this determination:

1. Can the realistic development capacity of suitable land, which is or will be served by facilities and infrastructure, accommodate the locality's regional housing need by income group over the next five years?
2. Are these available sites appropriately zoned (considering local development standards and land costs) for a variety of housing types (single-family, multifamily, mobile homes, etc.) and at appropriate densities to facilitate the development of housing to meet the locality's regional housing need by income level category, including the need for very low- and low-income households?

The extent to which the County has "adequate sites" for housing affordable to very low- or low-income households will depend, in part, on General Plan and zoning standards, particularly typical density, parking, building coverage, height, and set-back standards.

This section provides an inventory of the residential projects built or planned since the start of the Housing Element planning period (January 1, 2007) and the vacant land that is suitable and available within unincorporated San Joaquin County for higher-density residential development. It compares this inventory to the County's RHNA-assigned need for new housing. In addition to this assessment, this section considers the availability of sites to accommodate a variety of housing types suitable for households with a range of income levels and housing needs. Finally this section discusses the adequacy of public facilities, services, and infrastructure for residential development during the Housing Element planning period.

Methodology and Assumptions

The County conducted an assessment of the vacant land suitable for higher-density housing within unincorporated San Joaquin County. The County did not conduct a complete inventory of all vacant residential land within unincorporated San Joaquin County. The following criteria were used to map vacant residential sites allowing for higher-density residential development:

- **Location.** All parcels within unincorporated San Joaquin County, including Mountain House Specific Plan area were assessed. The inventory includes projects within the unincorporated Spheres of Influence (SOIs). Tables 7-74 and 7-75 (in Appendix B) list vacant sites by location, including if it is located within the Mountain House Specific Plan area or unincorporated SOIs.
- **Vacancy.** Vacant parcels were initially selected based on the County Assessor's use codes in the parcel database. Vacancy status was verified through aerial photographs. The effective date of the vacancy status for each site is July 1, 2015.
- **Residential Land Use Designations and Zoning.** See Table 7-64 (Section 7.4 Potential Housing Constraints) for a list of all 1992 General Plan Land Use Designations, and consistent Zoning that allow for residential development.
- **General Plan Land Use Designations.** Only parcels with the following land use designations were retained in the inventory:
 - Medium Density Residential (R-M): 6-10 units per acre;
 - Medium High Density Residential (R-MH): 10-15 units per acre;
 - High Density Residential (R-H): 15-40 units per acre; and
 - Mixed Use (M-X): 10-40 units per acre.
- **Zoning Districts.** Only parcels that have the land use designations listed above along with the following zoning districts were retained in the inventory (see also Table 7-59 (Housing Types Permitted by Zone)):
 - Medium Density Residential (R-M): 6-10 units per acre;
 - Medium High Density Residential (R-MH): 10-15 units per acre;
 - High Density Residential (R-H): 15-40 units per acre; and
 - Mixed Use (M-X): 10-40 units per acre
- **Size.** The County's dwelling cluster ordinance allows for irregular parcels to be developed with flexible lot standards to promote affordable housing. However, only parcels larger than 0.5 acres were inventoried, assuming that parcels smaller than this size would not be economically feasible for developing affordable housing. When parcels had an appropriate land use designation or zoning that only covered a part of the parcel, only the parts of parcels allowing for multifamily residential development were included in the



inventory. While this 0.5-acre minimum excludes some parcels that could potentially be developed for higher-density housing, it enabled the inventory to focus on the most developable parcels.

County staff reviewed all parcels (or parts of parcels) that met the criteria above to confirm vacancy status, ownership, adequacy of public utilities and services, possible environmental constraints, such as flood zones, and other possible constraints to development feasibility.

The following assumptions were made in the inventory:

- **Type of sites.** State law (Government Code Section 65583.2(a)) classifies two types of sites as “land suitable for residential development”: 1) vacant sites zoned for residential use, and 2) vacant sites zoned for nonresidential use that allows residential development. In San Joaquin County, residential units are only allowed (with a conditional use permit) in certain nonresidential zones if the unit is accessory to the commercial use, such as a caretaker residence or apartments above commercial use. Since residential development is limited in these zones, commercial and other non-residentially-zoned sites were excluded from the inventory. Mixed-use zones allow residential development and were included in the inventory.
- **Mountain House Affordability.** The County assumes that the Mountain House development will have different affordability and income categories than the rest of the County.
- **Relation of density to income categories.** The following assumptions were used to determine the inventoried income categories according to the maximum allowed density for each site in the unincorporated County:
 - **Extremely Low-, Very Low-, and Low-Income.** Sites with a typical or expected density (i.e., 80 percent of the maximum density) of at least 20 units per acre were inventoried as available for lower-income residential development in accordance with the “default density standard” set forth in Government Code Section 65583.2(c)(3). This includes all sites with the General Plan Land Use designation and zoning of High Density Residential (R-H) and Mixed Use (M-X) that allow densities up to 40 units per acre without a density bonus. Typical densities for sites designated and zoned for R-H were assumed to be 32 units per acre (80 percent of the maximum allowed density). Typical densities for sites designated and zoned for M-X were assumed to be 20 units per acre (50 percent of the maximum allowed density) in order to account for commercial uses. As discussed under Section 7.4.1 (Density Bonus) of this document, if the sites were developed with affordable housing, the developers would be entitled to a density bonus of at least 25 percent which would change the maximum allowed density to 50 units per acre. The density bonus was not factored into the inventory as holding capacity.
 - **Moderate Income.** Sites with typical or expected density (i.e., 80 percent of the maximum density) less than 15 units per acre were inventoried as available for moderate-income residential development. This includes all sites in with the General Plan Land Use designation and zoning of Medium High Density Residential (R-MH) that allow densities up to 15 units per acre; and sites with Medium Density Residential (R-M) that allow up to 10 units per acre. Typical densities for these sites were assumed to be 8 units per acre (R-M) and 12 units per acres (R-MH). As discussed under Section 7.4 (Density Bonus) of this document, if the sites were developed with affordable housing, the developers would be entitled to a density bonus of up to 25 percent which would change the maximum allowed density to 18.75 and 12.5 units per acre, respectively. Based on existing developments in San Joaquin County,

these densities are adequate to provide for the provision of moderate-income housing. However, the density bonus was not factored into the inventory as holding capacity.

- **Inventoried units by category.** While the maximum allowed residential density was used to determine the income categories of the inventoried sites, the inventory uses the following assumptions about realistic unit buildout capacity for the sites.

Realistic Capacity. The vacant land inventory assumes that development will occur at 80 percent of maximum buildout capacity. For example, a vacant site that is designated with a maximum of 40-unit per acre density and no density bonus is inventoried with a development capacity of 32 units per acre. The County evaluated the implementation of its current development standards and on-site improvement requirements and determined that the imposition of the setback requirements, building height requirements, parking requirements, and site improvement requirements listed in Section 7.4 Potential Housing Constraints easily allow 80 percent of the maximum density to be achieved.

- **Environmental Constraints.** Vacant sites in the table are inventoried as having no development potential for lower-income higher-density housing (they still might have some residential development potential) if there is no water/sewer access.

Table 7-74 (in Appendix B) shows the inventory of vacant sites designated for high density residential within the San Joaquin County unincorporated area, as of July 1, 2015. For each site the table shows the planning area, community area, Assessor's Parcel Number(s) (APN), General Plan land use designation and zoning, acres, minimum and maximum allowable density (based on the land use designation and zoning), minimum and maximum number of units, expected units (at 80 percent of maximum density), income level, environmental constraints, and notes.

Mountain House Specific Plans

The construction of new homes in Mountain House began in fall of 2002, but as of July 2015 only Neighborhoods E, F, G, and H have been constructed. Mountain House Master Plan Specific Plans I, II, and III do not have formal phasing plans. Developers originally created buildout estimates based on market demand, but those estimates have changed with the housing market collapse. Since all the zoning has been in place for over 10 years, the County has elected to inventory the remaining vacant parcels in Mountain House using the same assumptions as the rest of the county. Vacant parcels planned for residential or mixed use development in Mountain House are included in Table 7-77. Figure 7-7 shows all built units in the Mountain House community as of July 2015 and all remaining vacant parcels that allow for residential.

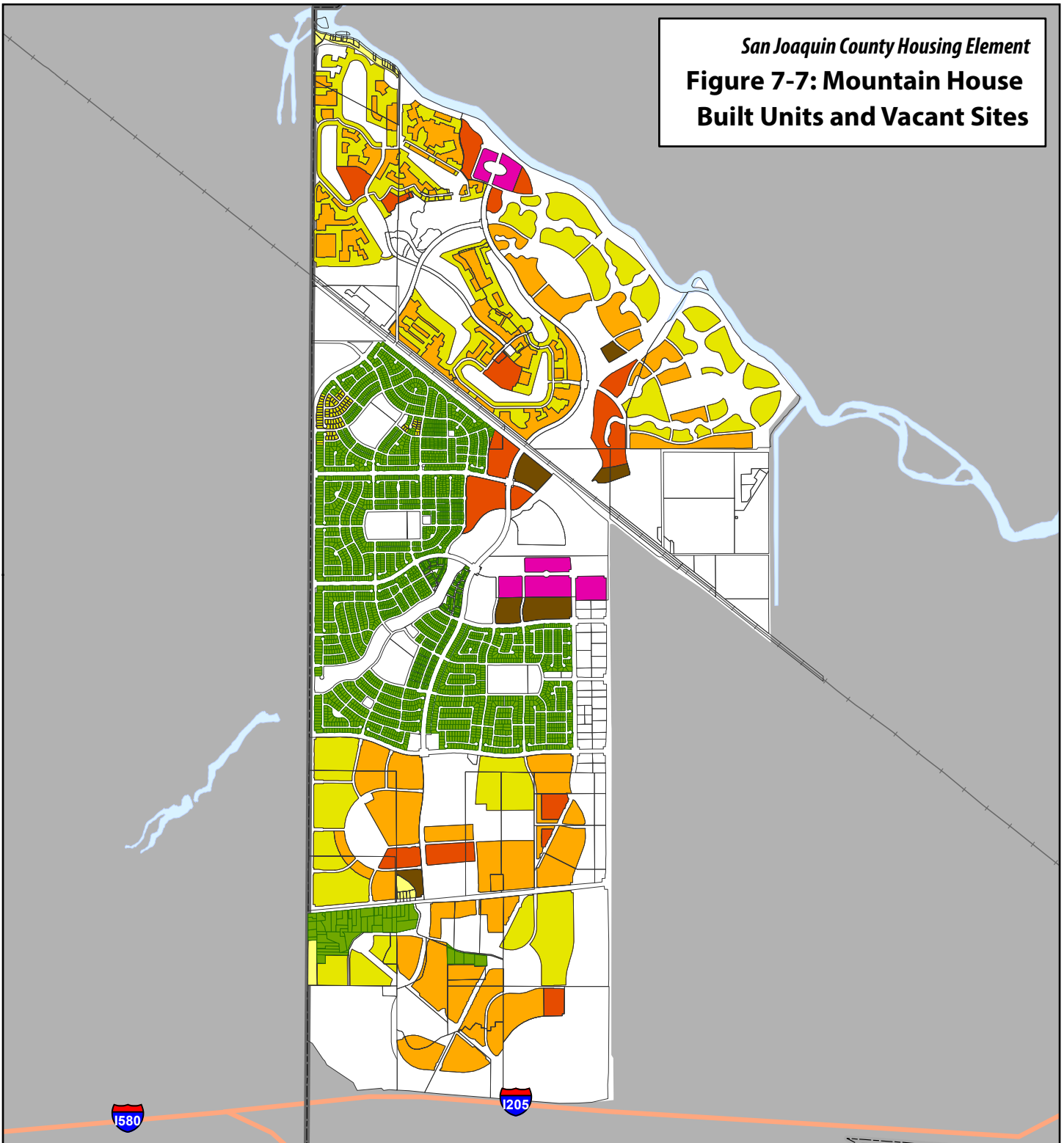
- **Mountain House Specific Plan I.** The County adopted the Mountain House Specific Plan I on November 10, 1994. Specific Plan I covers the first stage of development of Mountain House, encompassing 1,348 acres, or about one-quarter of the overall project area. Specific Plan I includes three (E, F, and G) of the 12 Mountain House neighborhoods. The three neighborhoods included in Specific Plan I comprise approximately 4,107 housing units and are built-out.
- **Mountain House Specific Plan II.** San Joaquin County adopted Mountain House Specific Plan II on February 8, 2005. Specific Plan II covers the second phase of development. Specific Plan II encompasses 2,295 acres, seven (C, H, I, J, K, L, and part of neighborhood D) of the 12 Mountain House neighborhoods, the Town Center, commercial areas, as well as parks, schools, open space, and infrastructure. Neighborhood



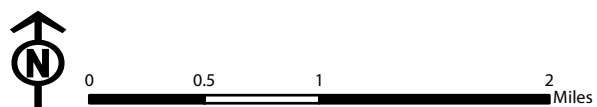
H is the only area in which some residential development has already occurred; all other neighborhoods in Specific Plan II are vacant.

- **Mountain House Specific Plan III.** San Joaquin County adopted Mountain House Specific Plan III on November 22, 2005. Specific Plan III covers the final phase of development for Mountain House, and encompasses 815 acres in the southern part of the community. Specific Plan III proposes slightly higher residential densities than that of the neighborhoods built or proposed in Specific Plans I and II, and will therefore have greater potential to provide affordable housing. The plan proposes to build approximately 2,240 units and covers two (neighborhoods A and B) of the 12 neighborhoods, and a part of a third neighborhood (neighborhood D); however, the plan consolidates neighborhoods A and B into one larger neighborhood centered around a 31-acre community park. Development of Specific Plan III has not yet begun.

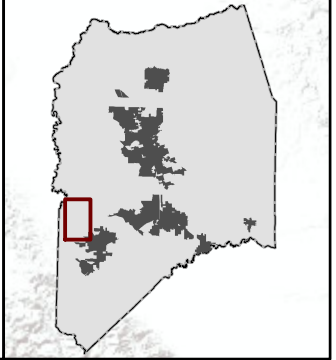
San Joaquin County Housing Element
**Figure 7-7: Mountain House
 Built Units and Vacant Sites**



- | | | |
|-----------------------------|----------------------------------|-------------------------|
| County Limit | Vacant Residential Zoning | Medium Density Res |
| Water | Rural Res | Medium-High Density Res |
| Railroad | Very Low Density Res | High Density Res |
| Built or Under Construction | Low Density Res | Mixed Use |



Source: San Joaquin County (2015)





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The three Mountain House Specific Plans contain the following land use categories that permit residential uses. To ensure orderly growth and to generally maintain the planned number of residential units within the community, the Master Plan provides a density range for each residential land use category that is specifically tailored to the Mountain House new community, as follows:

- **Very Low Density Residential (R/VL).** Very Low Density Residential consists of relatively large lot, single-family detached homes and occurs within: Neighborhoods A/B and C, including existing Grant Line Village; south (and a small area to the north) of Grant Line Road; and Neighborhood I, including along the Old River levee.
- **Low Density Residential (R/L).** Low Density Residential consists of a variety of single-family dwelling unit types including large-lot single-family homes, to small lot zero lot line “patio” homes.
- **Medium Density Residential (R/M).** Medium Density Residential comprises approximately one-half of all homes within Mountain House and provides a wide variety of dwelling unit types including: detached and attached homes, small lot detached units, duplexes, triplexes, low density town homes, mobile homes, or other housing types, such as second unit dwellings.
- **Medium-High Density Residential (R/MH).** Medium-High Density Residential is located in almost every neighborhood, generally near natural amenities (e.g., Mountain House Creek), village commercial centers, Town Center, and other higher intensity use areas. It consists of a variety of housing types including: townhomes, garden apartments, senior housing (in Neighborhood H near the Town Center) and other attached residential uses.
- **High Density Residential (R/H).** High Density Residential is located near the Town Center in close proximity to shopping, entertainment, employment and recreation uses. Additionally, it is located along Mountain House Creek, northwest of the Town Center, specifically for senior housing. It consists of a variety of housing types may including: condominiums, townhomes, garden apartments, and other attached residential uses.
- **Mixed Use (M/X).** Mixed Use is located in the Town Center, which integrates land use types including office, retail, recreation, public, and residential uses with high-density housing. Higher densities, shared facilities, an urban town park, and a concentration of civic and commercial uses will characterize the Town Center and create a focal point of activity within the community. Mixed Use allows for more urban densities, innovative design, and a more efficient land and infrastructure utilization than would be permitted under other traditional designations.

Land Use and Affordability

Table 7-56 summarizes the affordability assumptions and land use designations for the entire County that are used in the land inventory. In regard to moderate, low-, very low-, and extremely low-income households, rental units in the medium (R/M), medium high (R/MH), and high (R/H) density designated areas are most likely to accommodate these households. In addition, lower-income housing can be provided by housing types such as mobile homes or second unit dwellings on other land use designations.



TABLE 7-56 RESIDENTIAL LAND USE CATEGORY AND AFFORDABILITY San Joaquin County 2008		
Land Use Designation	Affordability	
	Unincorporated County (excluding Mountain House)	Mountain House
Rural Residential (RR)	Above Moderate Income	Above Moderate Income
Very Low Density Residential (R/VL)	Above Moderate Income	Above Moderate Income
Low Density Residential (R/L)	Above Moderate Income	Above Moderate Income
Medium Density Residential (R/M)	Moderate Income	Above Moderate Income
Medium High Density Residential (R/MH)	Moderate Income	Moderate Income
High Density Residential (R/H)	Lower Income	Lower Income
Mixed Use (MU)	N/A	Lower Income

Source: San Joaquin County Community Development Department and Mintier Harnish, 2015.

Inventory of Vacant Sites Available for Lower- and Moderate-Income Housing

The County conducted an analysis of the development potential for affordable housing types within the unincorporated area, including a separate inventory in the Mountain House Master Plan area since much of the residential development capacity in unincorporated San Joaquin County is in this Master Plan area. Summaries of the separate inventories are below. Tables 7-74 and 7-75 (Appendix B) summarize land inventories for the unincorporated part of the County and Mountain House, respectively.

As shown in the Table 7-74 (Appendix B), San Joaquin County has a development capacity of 1,688 lower-income units and 3,412 moderate-income units on vacant and underutilized sites. All of the parcels have access to water and sewer and are not constrained by environmental conditions which makes them prime locations for infill development. See Appendix B for maps showing the locations of the parcels listed in Table 7-75. As shown in Table 7-75 (Appendix B) and summarized below in Table 7-57, Mountain House has a capacity of 13,024 units, including 2,882 lower-income units, 1,932 moderate-income units, and 8,210 above moderate-income units.

Lower- and Moderate-Income Residential Holding Capacity

The capacity for affordable housing for extremely low-, very low-, low- and moderate-income persons in San Joaquin County is provided for by a variety of sources. For the current planning period (i.e., 2014 to 2023), affordable residential capacity is provided by approved, constructed, and projected units, vacant land with residential designations; and vacant land in Mountain House. As shown in Table 7-57, San Joaquin County has surplus capacity in the lower-income and moderate-income RHNA categories.

TABLE 7-57 LOWER- AND MODERATE-INCOME RESIDENTIAL HOLDING CAPACITY			
Unincorporated San Joaquin County January 1, 2014 to December 31, 2023			
	Extremely- Low, Very- Low, and Low	Moderate	TOTAL UNITS
Affordable Residential Holding Capacity			
Approved, Constructed, and Projected Units (see Table 7-53)	1,034	434	1,468
Residential Holding Capacity on Vacant Land w/ Residential Designations	1,668	3,412	5,080
Residential Holding Capacity on Vacant Land in Mountain House (see Table 7-76)	2,882	1,932	4,814
TOTAL CAPACITY	5,584	5,778	11,362
SJCOG RHNA (2014 to 2023)¹			
TOTAL ALLOCATION	4,223	1,724	5,947
Total Surplus Capacity			
TOTAL SURPLUS	1,361	4,054	5,415

Inventory of Vacant and Underutilized Sites for Above Moderate

Table 7-58 shows vacant and underutilized sites in rural residential, very low- and low-density land use designations available for above moderate incomes. Vacant land includes all parcels that the San Joaquin County Assessor has identified as vacant in the Assessor's Use Codes. Underutilized land includes parcels that fall into the following categories: 1) agricultural land that is designated as a residential use in the 1992 General Plan land use designations; 2) open space that is designated as a residential in the 1992 General Plan land use designations; 3) single-family and rural residential parcels with an improvement-value-to-land-value (I/L) ratio less than 0.5; 4) multifamily with an I/L ratio less than 1.0; and 5) single-family and rural residential parcels larger than ten acres.

Agricultural and open space parcels were considered underutilized if they had been designated as an urban use in the 1992 General Plan land use designations based on the assumption that these lands are available for urban development. Single-family and rural residential parcels that are 10 acres or larger were considered underutilized based on the assumption that these parcels could be subdivided and built at a higher intensity than the current use. Comparing improvement values (i.e., structural values) to land values in the assessor's parcel database assumes that parcels with land that is more valuable than the structures built on the land are economically underutilized.

Table 7-58 shows that there is capacity for 41,736 units for above moderate incomes in the County. The majority of these units are located in low density residential areas and will rely on well and septic systems. San Joaquin County's capacity for above moderate-income units includes 398 units that have already been approved, constructed, or projected for this Housing Element RHNA projection period (2014-2023) and 8,210 units from vacant land in Mountain House. Given the above moderate-income RHNA for San Joaquin County of 4,220, the County has a surplus of 37,516 above moderate-income units.



TABLE 7-58 INVENTORY OF VACANT SITES FOR ABOVE MODERATE San Joaquin County July 31, 2015			
Land Use Designation	Acres of Vacant and Underutilized Land	Assumed Gross Density	Units
Approved and Projected Units (see Table 7-55)	--	--	398
Residential Holding Capacity on Vacant Land in Mountain House (see Table 7-77) ¹	--	--	8,210
Rural Residential	1,279	0.5	640
Very Low-Density	1,814	1.0	1,814
Low Density	7,668	4.0	30,674
TOTAL	10,761	--	41,736

¹ Based on remaining acreage and expected density. See Table 7-76 for more information.

Source: San Joaquin County and Mintier Harnish, 2015.

ENVIRONMENTAL CONSTRAINTS

Environmental conditions affect the feasibility and cost of residential developments. Environmental conditions can include the suitability of land and area for development, in addition to adequate infrastructure and services. This section addresses the potential environmental constraints associated with housing development in the County.

Environmental constraints and hazards affect all forms of residential developments. There are environmental factors including potential for earthquakes, flooding, and wildland fire that limit the type and location of new development. Environmental constraints to development of housing are generally taken into account when planning land uses in the County General Plan. Environmentally constrained areas are identified and avoided when possible, in order to produce a safe community.

Based on the capacity for residential development in unincorporated areas, it is assumed that the parcels included in the land inventory have enough capacity to overcome any environmental constraints (such as flooding, biological resources, soil conditions, seismic activity, or toxic contaminants) that would significantly affect the County’s ability to meet the RHNA. Outside of the Mountain House Specific Plan boundaries, there may be small-scale, site-specific environmental conditions that require mitigation. Where such conditions exist, developers may use the flexibility available through planned development or specific plan processes to avoid these areas and transfer development potential onto non-constrained parts of a property.

Adequacy of Public Facilities, Services, and Infrastructure

This section addresses the adequacy of public facilities, services, and infrastructure to accommodate planned residential growth through the end of the Housing Element planning period (December 31, 2023). County facilities, services, and infrastructure are adequate to accommodate development of vacant residential sites to meet the identified housing need of 5,947 units.

Water and Sewer

Water supplies for new development are provided by wells or surface water from area rivers. The availability of suitable fresh water is a requirement of any new development, and areas for which sufficient water supplies are not available are precluded from urban growth. Changes to California law require water supply assessments prior to sizable residential projects, which may affect the location of future residential growth in the county. The lack of available water in some areas is a significant constraint to the production of housing and will dictate the location of new growth. With the on-going drought in California, securing water access for development projects is increasingly becoming more and more critical. On April 1, 2015, California Governor initiated the first ever statewide mandatory water restriction (Executive Order B-29-15). It is hard to predict the future and what if any water usage restrictions or modifications may occur overtime.

Treatment of sewage produced in residences is handled either by a centralized sewer treatment plant or by septic systems. Outside of incorporated cities, there are severe limitations regarding the availability of sanitary sewer service, thereby requiring most new residential developments in the county to provide septic systems to treat waste. Septic systems are suitable (in general) only for lower density residential development and are not able to handle dense single-family or multifamily developments. This is a significant constraint to the production of housing in rural areas, and is a major factor in determining the location of future residential growth.

The majority of new residential development in the unincorporated area will occur in the Mountain House community, which has constructed and/or planned adequate water and wastewater service for the development of 15,700 dwelling units over 20 years. The sites inventory identifies vacant land in Stockton and French Camp; both are served by the same water and wastewater service providers. The following describes the capacity for Linden, Lockeford, Stockton, and French Camp:

- **Linden.** Water and wastewater services in the unincorporated urban community of Linden are provided by Linden County Water District and Linden Irrigation District. The Water District operates and maintains over 575 water service connections and more than 545 sewer connections in the community of Linden. All of the water supplied to the community of Linden comes from five wells. In terms of water, the typical single-family residential unit in Linden is served by a ¾ inch meter with a maximum daily use of 1,400 gallons per day (gpd) during the summer months. In terms of wastewater service, the typical single-family residential unit discharges a maximum average of 300 gpd. The wastewater treatment plant was designed to serve about 3,000 people.
- **Lockeford.** Water and wastewater services in the unincorporated urban community of Lockeford are provided by Lockeford Community Services District. There are four groundwater wells that serve the community. District plans include adding additional wells to serve future development. Water quality is considered good and available. The Lockeford wastewater treatment plant currently (2015) cannot handle any additional capacity without an upgrade. There are currently (2015) no plans to expand the plant.
- **Stockton.** Water supply and distribution in the Stockton Community area is provided by the California Water Service (Cal Water), the City of Stockton, the Stockton East Water District (SEWD), County Maintenance Districts, Special Districts, and private wells. Cal Water is the largest supplier and to meet the needs of their customers, Cal Water uses a combination of local groundwater and water purchased from the Stockton East Water District, which is imported from the New Melones and New Hogan Reservoirs. The Stockton system includes 23 active wells, 17 booster pumps and 12 storage tanks. Water is provided to the unincorporated areas through private wells, county maintenance districts, and Cal Water. The average water demand of



Stockton is projected to increase to 43,830 acre-feet by 2030. Stockton's wastewater collection system is operated by the City, from a regional wastewater control facility (RWCF). According to city of Stockton's RWCF Capital Improvement and Energy Management Plan, the flow projections indicate that wastewater flow in 2030 will reach 49.3 mgd. The 2011 permitted capacity is 55 mgd. The unincorporated areas are served by a combination of City sewer, county service districts, and private septic tanks.

- **French Camp.** The unincorporated urban community of French Camp is within the Stockton Planning Area. Water in French Camp is supplied through individual wells. The City of Stockton serves areas around French Camp, including the Stockton Municipal Airport and the Matthew's Road jail and hospital complex with wastewater services.

Several of the cities in the county have unilaterally taken a position that in order to receive City services, the City reserves the right to require property owners to annex to the City. The County is unsure if this position is defensible; however, until this is disputed, acreage within the county, designated with higher density housing, must be annexed to the City prior to development. In the past, properties outside the city limits have been developed and connected to City services, then subsequently annexed to the City one to several years after development has occurred.

Water and wastewater treatment and delivery within the Mountain House Specific Plan area is based on buildout of neighborhoods within the time frame of each Specific Plan. See below for a more detailed description:

- **Mountain House Neighborhoods E, F, and G (Specific Plan I).** Water and wastewater treatment and delivery capacity is presently adequate to serve the number of housing units being constructed in these neighborhoods. Utility lines, drainage systems, and roads are being installed as subdivisions are developed. All of the parcels designated for residential use that have not yet been subdivided for residential lots are greater than five acres.
- **Other Mountain House Neighborhoods (Specific Plans II and III).** Water and wastewater treatment and delivery capacity is presently adequate to serve the number of housing units being constructed in these neighborhoods. Utility lines, drainage systems, and roads are being installed as subdivisions are developed. Specifically, the wastewater treatment facilities include aerated lagoons, preliminary treatment, active sludge, filtration, disinfection, and effluent storage. At build out approximately 80 percent of the service area will drain by gravity through a backbone collection system to the treatment plant, while the remaining 20 percent of the service area must be pumped to the treatment plan through lift stations and force mains.

Provision for a Variety of Housing Types

State Housing Element Law (Government Code Section 65583(c)(1) and 65583.2(c)) requires that local governments analyze the availability of sites that will "facilitate and encourage the development of a variety of types of housing for all income levels, including multifamily rental housing, factory-built housing, mobile homes, housing for agricultural employees, supportive housing, single-room occupancy units, emergency shelters, and transitional housing."

This section discusses the relevant regulations that govern the development of the types of housing listed above and also discusses sites suitable for redevelopment for residential use (as required by Government Code Section 65583(a)(3)) and second unit dwellings. Table 7-59 summarizes housing types permitted within the county's residential and commercial zoning districts.

Adopted in 1994 and amended most recently in 2007, the Mountain House Development Title added provisions to, or amended provisions of, the San Joaquin County Development Title in order to implement the Mountain House Master Plan. The regulations set forth in this title augment countywide development title regulations only, and all requirements of the countywide development title remain applicable to land within the Mountain House area. The Mountain House Development Title utilizes the same zoning districts as the rest of the County. However, the uses that are permitted, conditionally permitted, and not permitted differ from the rest of the County. Table 7-60 illustrates the residential uses permitted within the Mountain House area, by zoning district.

Multifamily Housing

The County's Zoning Ordinance permits multifamily developments (defined as two or more attached housing units in a structure) in the R-M, R-MH, and R-H zoning districts by right; and large multifamily development subject to site approval by the Community Development Director where no public hearing is required. Multifamily development is also allowed in retail commercial zones if included as part of a mixed-use development.

In Mountain House, the Zoning Ordinance permits multifamily developments (defined as two or more attached housing units in a structure) in the R-M, R-MH, and R-H zoning districts. Small apartment complexes are permitted by right in the R-M, R-MH, and R-H zones, while large apartment complexes are permitted subject to site approval. Densities within each of the zoning districts are determined by the development standards as well as the General Plan land use designation densities. Multifamily development is also allowed in M-X zone with an improvement plan (for small developments) and is subject to site approval (for large projects) if included as part of a mixed-use development.

Second Units

In San Joaquin County Development Title, a second unit is defined as a detached or attached self-contained unit, that is located on the same parcel, and is clearly subordinate in size to the primary single-family dwelling. It has cooking, eating, sleeping, and full sanitation facilities. Second units can be an important source of affordable housing since they can be constructed relatively cheaply and have no associated land costs. Second units can also provide supplemental income to the homeowner, allowing the elderly to remain in their homes or moderate-income families to afford houses.

To encourage establishment of second units on existing developed lots, State law requires cities and counties to either adopt an ordinance based on standards set out in the law authorizing creation of second unit in residentially-zoned areas, or where no ordinance has been adopted, to allow second units on lots zoned for single-family or multifamily use that contain an existing single-family unit subject to ministerial approval ("by right") if they meet standards set out by law. Local governments are precluded from totally prohibiting second units in residentially-zoned areas unless they make specific findings (Government Code, Section 65852.2).

In San Joaquin County the Development Title allows the development of a second units in all residential and agricultural districts. The purpose of permitting additional living units is to allow more efficient use of existing housing and to provide the opportunity for the development of small housing units to meet the special housing needs of seniors and others, while preserving the integrity of single-family neighborhoods. Approval of a second units is granted by the Community Development Director, and does not require a public hearing. The General Plan provides exceptions to overall density requirements to allow for second units, ensuring that General Plan consistency will not constrain their production. Development codes relating to the provision of second units are not considered unduly restrictive and do not serve as a significant constraint to their production.



The Mountain House Master Plan requires that, for each parcel containing a second units, building permits for the primary single-family dwelling and the second unit will be issued concurrently. The final inspection for the second unit takes place concurrently with the final inspection for the primary single-family dwelling. These provisions will assure that the second units are provided when the primary single-family homes are constructed. However, a second-unit dwelling permit is not required if the second unit dwelling is designated on an approved tentative map.

**TABLE 7-59
CONVENTIONAL HOUSING TYPES PERMITTED BY ZONING DISTRICT
San Joaquin County
2015**

	Residential Zones						Commercial Zones								Industrial Zones					Agricultural Zones					
	R-R	R-VL	R-L	R-M	R-MH	R-H	C-L	C-N	C-C	C-O	C-G	C-FS	C-RS	C-R	C-X	I-W	I-P	I-L	I-G	I-T	AG	AL	AU	A-RM	
Residential Uses and Structures																									
Single-Family Residential	P	P	P	P	P	P	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	P	P	P	P
Two-Family Residential	--	--	--	P	P	P	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Small Multifamily	--	--	--	P	P	P	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Large Multifamily	--	--	--	S	S	S	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Mobile Home Park	--	--	U	U	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Accessory Uses and Structures																									
Second Unit Dwellings	SD	SD	SD	SD	SD	SD	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	SD	SD	SD	SD
Guesthouse, Private	P	P	P	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	P	P	P	P
Temporary Uses and Structures																									
Temporary Mobile Home	MP	MP	MP	MP	MP	MP	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	MP	MP	MP	MP

P: Permitted use (no public hearing)
 S: Permitted subject to Site Approval by Community Development Director (CDD) (no public hearing)
 U: Permitted subject to granting of a Use Permit by PC (with public hearing).
 MP: Permitted subject to approval of a Mobile Home Permit by CDD (no public hearing)
 SD: Permitted subject to approval of Second Unit Dwelling Permit by CDD (no public hearing)

Source: Title 9: **Development Title**, San Joaquin County Municipal Code, 2015.
https://www.municode.com/library/ca/san_joaquin_county/codes/development_title?nodeId=TIT9DETI_DIV6AGZO



**TABLE 7-60
HOUSING TYPES PERMITTED IN RESIDENTIAL ZONES WITHIN MOUNTAIN HOUSE**

San Joaquin County
2015

	Residential Zones					Commercial Zones					Industrial & Agriculture Zones			
	R-VL	R-L	R-M	R-MH	R-H	C-N	C-C	C-O	C-G	C-FS	I-P	I-L	I-G	AU
Conventional Housing														
Single-family dwellings	P	P	P	P	--	--	--	--	--	--	--	--	--	P
Two-family dwellings	--	P ¹	P	P	--	--	--	--	--	--	--	--	--	--
Small Multifamily	--	--	P	P	P	--	--	--	--	--	--	--	--	--
Large Multifamily	--	--	S ¹	S	S	--	--	--	--	--	--	--	--	--
Mobile Home Parks	--	U ¹	U ¹	--	--	--	--	--	--	--	--	--	--	--
Accessory and Temporary Use														
Second Unit Dwellings ¹	SD ²	SD ²	SD ²	SD ^{1,2}	--	--	--	--	--	--	--	--	--	SD
Temporary Mobile Home	P	P	P	P	P	--	--	--	--	--	--	--	--	P
Temporary Farm Labor Housing	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Special Needs Housing														
Farm Labor Camp	--	--	--	--	--	--	--	--	--	--	--	--	--	P
Group Care, Small	P	P	P	P	P	P	P	P	P	--	--	--	--	P
Group Care, Large	U	U	U	U	U	--	PI	PI	PI	--	--	--	--	--
Group Care, Adult Day Care	--	U	U	U	U	U	U	--	U	--	--	--	--	--
Group Care, Farm Related	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Group Residential	--	S	S	S	S	--	--	--	--	--	--	--	--	--
Shelters, Small	--	--	--	--	--	--	--	P	P	--	--	PI	--	P
Shelters, Medium	--	--	--	--	--	--	--	P	P	--	--	PI	--	--
Shelters, Large	--	--	--	--	--	--	--	PI	PI	--	--	--	--	--

P: Permitted use

S: Permitted subject to Site Approval by Community Development Director (no public hearing)

U: Permitted subject to granting of a Use Permit by Planning Commission (with public hearing).

PI: Permitted Use with Improvement Plan

MP : Permitted subject to approval of a Mobile Home Permit by Community Development Director (no public hearing)

SD: Permitted subject to approval of Second Unit Dwelling Permit by Community Development Director (no public hearing)

¹ Applies only within Specific Plan III area of Mountain House

² Second Unit Dwelling Permit not required if the second unit dwelling is designated on an approved tentative map.

Source: Mountain House Development Title, 2015. http://www.sjgov.org/commdev/cgi-bin/cdyn.exe/handouts-planning_ca_sjc_dev_T09-APPX?grp=handouts-planning&obj=ca_sjc_dev_T09-APPX

Mobile Homes, Manufactured Housing, and Factory Built Housing

Mobile homes, manufactured housing, and factory built housing (in this report, the terms are used interchangeably) can serve as an alternative form of affordable housing in low-density areas where the development of higher density multifamily residential units is not allowed. Sections 65852.3 and 65852.4 of the California Government Code specify that a jurisdiction shall allow the installation of manufactured homes on a foundation on all “lots zoned for conventional single-family residential dwellings.” Except for architectural requirements, the jurisdiction is only allowed to “subject the manufactured home and the lot on which it is placed to the same development standards to which a conventional single-family residential dwelling on the same lot would be subject.” The architectural requirements are limited to roof overhang, roofing material, and siding material.

The only two exceptions that local jurisdiction are allowed to make to the manufactured home siting provisions are if: 1) there is more than 10 years difference between the date of manufacture of the home and the date of the application for the issuance of an installation permit; or 2) if the site is listed on the National Register of Historic Places and regulated by a legislative body pursuant to Government Code Section 37361.

As stated in the County’s Zoning Ordinance, manufactured and factory built housing is permitted in all residential and agricultural districts, subject to the granting of a Mobile Home Permit (MP). The requirement of the administrative Mobile Home Permit does not constitute a constraint, as it does not impose any additional restrictions on manufactured homes beyond what is required of conventional single-family homes. Therefore the requirement is consistent with State law, and does not represent a constraint to the provision of this type of housing.

In Mountain House the Zoning Ordinance indicates that mobile home parks are permitted only in the R-L and R-M zones, upon the granting of a Conditional Use Permit (CUP). Government Code Section 65852.7 requires cities and counties to allow mobile home parks in all residential zoning districts, with a CUP.

Special Housing Needs

Table 7-61 shows the special needs housing types permitted by zone. Special needs housing includes farm labor housing, emergency shelters, transitional, and supportive housing. The following discussion outlines the constraints to building special needs housing in the county.

There are several variations in the type of special needs housing allowed in the Mountain House area compared to the rest of the county. The following paragraphs illustrate special needs housing provisions that are unique to the Mountain House area. Table 7-61 summarizes zoning provisions for special needs housing in Mountain House.

Farmworkers

Caretaker and employee housing (including farmworker housing) is permanent or temporary housing that is secondary or accessory to the primary use of the property. Such dwellings are used for housing a caretaker employed on the site of a nonresidential use where a caretaker is needed for security purposes, or to provide twenty-four hour care or monitoring, or where work is located at remote locations.

The provisions of Section 17020 (*et seq.*) of the California Health and Safety Code relating to employee housing and labor camps supersede any ordinance or regulations enacted by local governments. Such housing is allowed in all jurisdictions in California pursuant to the regulations set forth in Section 17020. Section 17021.5(b) states, for example:



“Any employee housing providing accommodations for six or fewer employees shall be deemed a single-family structure with a residential land use designation for the purposes of this section. For the purpose of all local ordinances, employee housing shall not be included within the definition of a boarding house, rooming house, hotel, dormitory, or other similar term that implies that the employee housing is a business run for profit or differs in any other way from a family dwelling. No conditional use permit, zoning variance, or other zoning clearance shall be required of employee housing that serves six or fewer employees that is not required of a family dwelling of the same type in the same zone.”

Housing for migrant or short-term farmworkers, such as labor camps and specialized dormitory-style living facilities, are an urgent need in communities with large amounts of agricultural activity. SB 1802 (2006) amends Section 17021.6 of the Health and Safety Code to provide that group housing for 36 or fewer farmworkers does not require a conditional use permit or public hearing. Housing for farmworkers is divided into three categories within the Zoning Ordinance, and is permitted in a variety of locations. Farm employee housing that provides up to four dwellings is permitted by right with an administrative permit in all four agricultural zones (i.e., A-G, A-L, A-U, A-RM). Farm labor camps are permitted subject to granting of a use permit by the planning commission in three agricultural zones (i.e., A-G, A-L, A-U). Farm-related group care facilities, housing persons associated with an agricultural vocational program or other farming education program, are permitted only in the A-G zone, and with an administrative permit. The purpose of administrative review is to ensure compliance with zoning standards. The San Joaquin County Development Title is not consistent with SB 1802 because it only allows up to four dwellings by right. **However in order to be consistent with SB 1802 the County will revise its Development Title prior to the adoption of this Housing Element to allow farm employee housing facilities with up to 36 beds to be a permitted use.**

One agricultural zone exists in Mountain House, and it allows uses qualifying as farm employee housing. This is not a significant constraint to the production of farmworker housing within the agricultural areas of Mountain House.

**TABLE 7-61
SPECIAL NEEDS HOUSING TYPES PERMITTED BY ZONE
San Joaquin County
2015**

	Residential Zone						Commercial Zone									Industrial Zone					Agricultural Zone			
	R-R	R-VL	R-L	R-M	R-MH	R-H	C-L	C-N	C-C	C-O	C-G	C-FS	C-RS	C-R	C-X	I-W	I-P	I-L	I-G	I-T	AG	AL	AU	A-RM
Farm Labor Camp	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	U	U	--	U
Group Care, Small	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	--	--	--	--	--	P	P	P	--
Group Care, Large	U	U	U	U	U	U	PI	--	PI	PI	PI	--	--	--	--	--	--	--	--	--	--	--	--	--
Group Care, Adult Day Care	--	--	U	U	U	U	--	U	U	--	U	--	U	SP	--	--	--	--	--	--	--	--	--	--
Group Care, Farm Related	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	U	--	--	--
Group Residential	--	--	S	S	S	S	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Shelters, Small	P	P	P	P	P	P	--	--	--	P	P	--	P	--	--	PI	--	--	--	--	P	P	P	--
Shelters, Medium	--	--	--	S	S	S	--	--	--	P	P	--	--	--	S	--	PI	--	--	--	--	--	--	--
Shelters, Large	--	--	--	--	--	S	--	--	--	PI	PI	--	--	--	--	--	PI	--	--	--	--	--	--	--
Farm Employee Housing	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	P	P	P	P
Caretaker Mobile Home ¹	--	--	--	--	--	--	MP	MP	MP	MP	MP	MP	MP	MP	MP	MP	MP	MP	MP	MP	--	--	--	--
Farm Labor Mobile Home	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	MP	MP	MP	MP
Temporary Farm Labor Housing	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	PI	--	--	PI

P: Permitted use (no public hearing)

S: Permitted subject to Site Approval by Community Development Director (PD) (no public hearing)

PI: Permitted Use with Improvement Plan (no public hearing).

U: Permitted subject to granting of a Use Permit by PC (with public hearing).

MP: Permitted subject to approval of a Mobile Home Permit by CDD (no public hearing)

SD: Permitted subject to approval of Second Unit Dwelling Permit by CDD (no public hearing)

SP: Permitted subject to approval of a Special Purpose Plan by Planning Commission (PC) (with public hearing)

¹ Temporary use or structure

Source: Title 9, San Joaquin County Municipal Code, 2008.



Emergency Shelters and Transitional Housing

SB 2, passed in 2007 and in effect as of January 1, 2008, amended State Housing Element Law (California Government Code Sections 65582, 65583, and 65589.5) regarding shelter for homeless persons. This legislation requires local jurisdictions to strengthen provisions for addressing the housing needs of homeless persons, including the identification of a zone or zones where emergency shelters are allowed as a permitted use without a conditional use permit.

While SB 2 added specific new requirements for local governments to meet in terms of planning for emergency shelter facilities, Government Code Section 65583(a)(5) also states that “transitional housing and supportive housing shall be considered a residential use of property and shall be subject only to those restrictions that apply to other residential dwellings of the same type in the same zone.”

The provisions go on to discuss that emergency shelters “may only be subject to those development and management standards that apply to residential or commercial development within the same zone” along with a list of exceptions that may be made. Local governments that already have one or more emergency shelters within their jurisdiction or “pursuant to a multijurisdictional agreement” that accommodates that jurisdiction’s need for emergency shelter are only required to identify a zone or zones where new emergency shelters are allowed with a conditional use permit.

Transitional housing is designed to assist homeless individuals and families in moving beyond emergency shelter to permanent housing. California Health and Safety Code Section 50675.2(h) defines “transitional housing” and “transitional housing development” as “buildings configured as rental housing developments, but operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months.” Section 53260(d) defines the “target population” for transitional housing as “adults with low incomes having one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health conditions, or individuals eligible for services provided under the Lanterman Developmental Disabilities Services Act (Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code) and may, among other populations, include families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, or homeless people.”

Emergency shelters are divided into three categories within the Zoning Ordinance based on the capacity of the shelter (Table 7-62). Small emergency shelters (serving no more than two families or five adults) are permitted in all residential districts, as well as three commercial districts. Medium shelters (those serving **between three and** five families or 15 adults) are allowed by right in two commercial districts, as well as with Site Approval in the three highest-density residential districts (i.e., R-M, R-MH, R-H). Large shelters (those serving more than five families or **more than** 15 adults) are allowed by right in the highest density residential zone (R-H), two commercial zones (i.e., C-O and C-G), and one industrial zone (I-L) with an improvement plan.

Transitional housing provides residence for those attempting to establish residence in a permanent home. Often this transition occurs from a period of homelessness. Transitional housing is permitted in San Joaquin County in a variety of locations. Although **currently (2015) the County’s Development Title** does not specifically list Transitional Housing in the Zoning Ordinance as a use, planning staff processes applications for transitional housing in the same manner as a residential care facility. Transitional housing projects are permitted in all zones that allow for residential care facilities. Transitional housing for six persons or less is permitted in all residential and commercial zones, while facilities for seven or more persons may require a use permit or improvement plan. **However in order to comply with**

State Law (Government Code Section 65583), the County is in the process of revising its Development Title to define and consider transitional housing as a residential use and subject it to restrictions that apply to other residential uses of the same type in the same zone. The County will adopt these amendments prior to the adoption of this Housing Element.

**TABLE 7-62
ZONING AND CAPACITY FOR EMERGENCY SHELTERS
San Joaquin County
2015**

	R-R	R-VL	R-L	R-M	R-MH	R-H	C-O	C-G	C-RS	I-W	I-L	AG	AL	AU
Shelters, Small	P	P	P	P	P	P	P	P	P	PI	-	P	P	P
Shelters, Medium	--	--	--	S	S	S	P	P	--	S	PI	--	--	--
Shelters, Large	--	--	--	--	--	S	PI	PI	--	--	PI	--	--	--

P: Permitted use (no public hearing)

S: Permitted subject to Site Approval by Community Development Director (PD) (no public hearing)

PI: Permitted Use with Improvement Plan (no public hearing).

Source: San Joaquin County, Development Title 2015.

The County’s process for approving emergency shelters facilitates this type of use because the permit process is administrative (Community Development Director approval) and relatively expeditious. Small shelters, which are allowed by right in residential zones, and medium shelters, which are allowed by right in two commercial zones, can be approved in as little as one **to two weeks** with a ministerial permit. Medium or large shelters in high-density residential zones require either site approval or an improvement plan to ensure compliance with zoning standards. The site approval process is a ministerial process. The planning director reviews the application for consistency with General Plan and Development Title consistency. A improvement plan (i.e., site plan) may be requested to ensure that a large emergency shelter is meeting all of the zoning requirements (e.g., setbacks, height, parking). The permit process for these medium and large shelters takes between 30 and 90 days. Since neither the site approval process nor the improvement plan process are discretionary processes that require public hearings or a conditional use permit, the County is in compliance with the requirements of SB 2. The County has found that these regulations have not restricted the development of emergency shelters, and that the range of sizes has addressed local needs by allowing small or medium shelters to easily integrate into existing neighborhoods.

Unlike in the rest of the County, emergency shelters of any size are not allowed in residential areas of Mountain House. Small and medium shelters are permitted uses in two commercial districts, and large shelters are permitted in the same zones with an improvement plan. **Additionally small and medium shelters are permitted in one industrial zone (I-L) with an improvement plan.** The ability of the Mountain House area to accommodate emergency shelters in commercial zones should be sufficient because the community is not anticipated to generate a significant demand for emergency shelter services, at least over the next five years.

Standards for allowance and approval of transitional housing facilities is the same in Mountain House as in the rest of the County. Transitional housing facilities serving fewer than seven persons are allowed by right in all residential and commercial districts. Large transitional housing facilities are permitted in all residential facilities upon the granting of a Use Permit. These regulations are not a significant constraint to the production of transitional housing in the Mountain House area. **However similar to the County’s Development Title, Mountain House’s zoning ordinance does not define nor consider transitional housing as a residential use.**



Supportive Housing

California Health and Safety Code Section 53260(c) defines “supportive housing” as “housing with no limit on length of stay, that is occupied by the target population, and that is linked to onsite or offsite services that assist the tenant to retain the housing, improve his or her health status, maximize their ability to live and, when possible, to work in the community. This housing may include apartments, single-room occupancy residences, or single-family homes.” Section 5116 (“Zoning Preemption”) of the California Welfare and Institutions Code (Zoning of Homes or Facilities for Mentally Disordered, Handicapped Persons, or Dependent and Neglected Children) states: “Pursuant to the policy stated in Section 5115, a State-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer mentally disordered or otherwise handicapped persons or dependent and neglected children, shall be considered a residential use of property for the purposes of zoning if such homes provide care on a 24-hour-a-day basis. Such homes shall be a permitted use in all residential zones, including, but not limited to, residential zones for single-family dwelling.”

According to the Community Care Facilities Act in the California Health and Safety Code, residential facilities serving six or fewer persons (including foster care) must be treated as a regular residential use and permitted in all residential zones. Such facilities cannot be subject to more stringent development standards, fees or other standards than the same type of housing in the same district. The Zoning Ordinance permits residential care facilities for six or fewer persons by right in all residential and commercial districts, consistent with State law. Residential Care facilities serving seven or more persons are also allowed in all residential zones with a Use Permit, and in all commercial zones with an Improvement Plan. In order to comply with State Law (Government Code Section 65583), the County is in the process of revising its Development Title to define and consider supportive housing as a residential use and subject it to restrictions that apply to other residential uses of the same type in the same zone. The County will adopt these amendments prior to the adoption of this Housing Element.

Single-Room Occupancy

Single-room occupancy (SRO) hotels provide a form of affordable housing suited to single or married couples without children, typically for those individuals in transitional housing or temporarily homeless. The Zoning Ordinance does not define SRO hotels. Interpretation of individual development proposals are made by the Community Development Director or at staff level, which make a determination of the appropriate classification of each development. Typically a development application consisting of an SRO hotel would be considered as a multifamily development, permitted with site approval in medium and high density residential zones, as well as five of the commercial zones in the county. It is unlikely that unincorporated communities in San Joaquin would be appropriate locations for this type of housing because residents typically require convenient access to public transportation and services. Development of high density residential uses (including SRO hotels) is not likely to occur within the unincorporated county due to infrastructure constraints related to water and sewer availability issues. These issues are discussed in detail later in the Constraints section of this chapter. However to be consistent with changes to State law and to limit potential constraints to the availability and cost of housing, the County is in the process of revising its Development Title to include a definition for SRO housing, list it in the R-H zone, and outline the conditions and process required to develop such housing. The County will adopt these amendments prior to the adoption of this Housing Element.

Inventory of Local, State, and Federal Housing and Financing Programs

San Joaquin County has access to a variety of resources available for affordable housing projects. This includes programs from local, State, Federal, and private sources. Due to the high cost of housing project development and the competition for funding sources, it is generally necessary to leverage several funding sources to construct an affordable housing project. The following section describes the most significant housing resources in San Joaquin County.

Local Agencies and Administrative Resources

Described below are public and non-profit agencies that have been involved or are interested in housing activities in San Joaquin County. 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.

Housing Authority of San Joaquin County (HASJC). HASJC offers programs to assist very low to moderate-income households with their housing costs, including the Housing Choice Voucher (Section 8) rental assistance program, public housing, and migrant farmworker housing. In addition, HASJC provides the Family Self-Sufficiency Program, supportive services centers, and the Resident Construction Program.

Mercy Housing California (MHC). MHC is a non-profit 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 or rehabilitates 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 handicap-accessible units for individuals with physical impairments.

Rural California Housing Corporation (RCHC). RCHC was formerly a separate non-profit organization created to develop homeownership opportunities for low-income households using the self-help development process. RCHC was one of the earliest grantees under the then FmHA Section 523 technical assistance program. For the first 20 years of its existence, RCHC focused on self-help housing development. Since the 1980s, the organization's housing program diversified to include rehabilitation and rental housing development, including the preservation of at-risk housing projects. RCHC merged with Mercy Housing California in 2000.

Visionary Homebuilders of California. Visionary Homebuilders of California, formerly Asociacion Campesina Lazaro Cardenas (ACLCL), is a non-profit organization founded by a group of farmworkers living in a public housing project in Stockton in 1983. The goal of ACLCL is to improve housing and living conditions for low-income families. In its early years, ACLCL developed two small self-help housing projects; since that time, it has grown to become one of the leading non-profit housing developers in the San Joaquin Valley. ACLCL has built over 100 single-family homes and over 300 multifamily rental units, including the Casa de Esperanza project, which provides 69 units to low-income farmworkers in Stockton..



Christian Church Homes (CCH). CCH has been providing housing in communities since 1961. The organization was created to meet the housing needs of low-income seniors who were facing fewer housing choices in northern California. CCH manages 59 communities in 6 states, facilities providing homes for over 6,300 residents. All but one of CCH's facilities is HUD-subsidized apartments. CCH has never sold or defaulted on any of its owned facilities. Most of the subsidy programs allow low-income residents to pay only 30 percent of their adjusted gross income for rent.

Community Home Builders and Associates (CHBA). CHBA is a non-profit, public benefit corporation involved in the development, construction and management of affordable housing for individuals and families of low to moderate incomes. The organization was founded in 1990 by the Home Builders Association of Northern California. Through its sponsorship of the San Jose Conservation Corps' YouthBuild program, CHBA has provided employment for at-risk youth in the construction trades while helping to create opportunities for the building industry to partner with local communities in an effort to fulfill affordable housing goals.

Stockton Shelter for the Homeless. Stockton Shelter is a not-for-profit agency that serves the homeless. The shelter can house up to 141 homeless persons, including 111 men and 30 women. Stockton Shelter offers a variety of services, including case management, drop-in services, showers, meals, and other supportive services.

Eden Housing, Inc. Eden Housing is a non-profit developer that has completed more than 4,200 housing units and 44,500 square feet of adjoining commercial/retail space at more than 50 locations. Eden serves low-income families, seniors, persons with disabilities, the formerly homeless and first-time home buyers. Eden Housing has substantial experience in applying for funding through government programs, including low-income housing tax credit, and HUD Section 202 and 811 programs.

Eskaton Properties, Inc. Eskaton's primary mission is to enhance the quality of life for seniors through health, housing, and social services. Eskaton operates ten planned affordable retirement communities in northern California for seniors with limited income, including the Manteca Manor in Manteca. These independent living facilities are located close to a variety of services and offer apartment living with maintenance handled by staff. Rental fees are typically subsidized by the Federal government.

Central Valley Low Income Housing Coalition (CVLIHC). CVLIHC provides supportive housing and services primarily for homeless families, although some individuals also participate in its program. CVLIHC operates a scattered site program with participants having the primary responsibility for the units where they live. Supportive services include basic life skills training, parenting and family counseling, transportation assistance, child care, assistance in school enrollment, and job search training. CVLIHC's programs provide housing and supportive services for about 370 families.

Funding Programs and Financial Resources

San Joaquin County has access to a variety of existing and potential funding sources available for affordable housing activities. These include local, State, Federal and private resources. Described below are the largest housing funding sources the County can use for housing production, rehabilitation, or preservation: Community Development Block Grants, HOME Investment Partnership Program grants, USDA Rural Development funds, **Housing Choice Vouchers** (Section 8), and Emergency Shelter Grants.

Community Development Block Grant (CDBG) Funds. The Federal CDBG program provides funds for a variety of community development activities. The program is flexible in that the funds can be used for a range of activities. The

eligible activities include, but are not limited to: acquisition and/or disposition of real estate or property; public facilities and improvements; relocation, rehabilitation and construction (under certain limitations) of housing; homeownership assistance; and clearance activities. In 2014 San Joaquin County received \$2,421,962 in CDBG funds directly from HUD.

HOME Investment Partnership Program Funds (HOME). Federal HOME funds can be used for activities that promote affordable rental housing and homeownership for lower-income households. Such activities include the following: building acquisition, new construction, reconstruction, moderate or substantial rehabilitation, first-time homebuyer assistance, and tenant-based assistance. A Federal priority for the use of HOME funds is the preservation of at-risk housing projects. In 2014 San Joaquin County received \$731,783 in HOME funds directly from HUD.

United State Department of Agriculture (USDA) Rural Development Loans. USDA offers several loan and grant programs to assist in the construction of rental housing (Section 515), ownership housing (Section 502), and infrastructure improvements (Community Facilities Loan Program) in rural areas. In the past, San Joaquin County has used funds to meet the housing needs of farmworkers.

Housing Choice Voucher (Section 8) Rental Assistance. The Housing Choice Voucher Program, also known as Section 8, is a Federal program that provides rental assistance to very low-income households in need of affordable housing. The program offers a voucher that pays the difference between the current fair market rent and what a tenant can afford to pay (e.g. 30 percent of their income). The voucher allows a tenant to choose housing that may cost above the payment standard, but the tenant must pay the extra cost. As of March 2015, 4,981 households in San Joaquin County received Section 8 rental assistance through the Housing Authority, with 14,428 on the waiting list (as of February 2015).

Emergency Shelter Grant (ESG) Funds. The Federal ESG program provides homeless persons with basic shelter and essential supportive services. ESG funds can be used for a variety of activities, including: rehabilitation or remodeling of a building used as a new shelter, operations and maintenance of a facility, essential supportive services (i.e. case management, counseling, childcare), homeless prevention, and grant administration. ESG grant funds must be matched with non-Federal funds or "in-kind" contributions, such as the value of a donated building, supplies and equipment, new staff services, and volunteer time. In 2014 San Joaquin County received \$209,552 in ESG funds directly from HUD.

Neighborhood Stabilization Program. As part of the Housing and Economic Recovery Act of 2008, the Federal Government established the Neighborhood Stabilization Program (NSP) to deal with the national foreclosure crisis. The U.S. Department of Housing and Urban Development allocates funds to all states, but particularly to hard-hit areas. HUD has already directly distributed most of the funds to some of the hardest hit cities and counties in the State. The remaining funds will be distributed by the State on a competitive basis. San Joaquin County received \$13 million of NSP funds directly from HUD.

NSP provides targeted emergency assistance to State and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight. State and local governments can use the NSP grants to acquire land and property, demolish or rehabilitate abandoned properties, and offer down payment and closing cost assistance to low- and moderate-income homebuyers. Through the NSP governments can also create "land banks"—public authorities that can acquire, hold, manage, and develop foreclosure properties. NSP grant funds must be obligated for specific activities within 18 months.



The Housing and Economic Recovery Act of 2008 established the following three specific targeting responsibilities for State and local governments implementing the NSP:

- 1."all of the funds appropriated or otherwise made available under this section shall be used with respect to individuals and families whose income does not exceed 120 percent of area median income";
- 2."not less than 25 percent of the funds appropriated or otherwise made available under this section shall be used for the purchase and redevelopment of abandoned or foreclosed homes or residential properties that will be used to house individuals or families whose incomes do not exceed 50 percent of area median income"; and
- 3.Grantees should give priority emphasis in targeting the funds that they receive to "those metropolitan areas, metropolitan cities, urban areas, rural areas, low- and moderate-income areas, and other areas with the greatest need, including those--
 - (A) with the greatest percentage of home foreclosures;
 - (B) with the highest percentage of homes financed by a subprime Mortgage related loan; and
 - (C) identified by the State or unit of general local government as likely to face a significant rise in the rate of home foreclosures."

The NSP also seeks to protect future homebuyers from foreclosures by requiring that new homebuyers receive housing counseling and obtain a mortgage loan from a lender who agrees to comply with sound lending practices.

Publicly Assisted Rental Housing

This section of the Housing Element identifies publicly assisted rental housing in the unincorporated part of San Joaquin County; evaluates the potential of such housing to convert to market rate units during the current planning period (December 31, 2015 through December 31, 2023) and the subsequent **eight** years; analyzes the cost to preserve or replace those units; and identifies Federal, State and local resources for preservation/replacement of these units.

California Government Code Section 65863.10 requires that owners of Federally-assisted properties must provide notice of intent to convert their properties to market rate twelve months and six months prior to the expiration of their contract, opt-outs, or prepayment. Owners must provide notices of intent to public agencies, including HCD, and the local public housing authority, and to all impacted tenant households. The six-month notice must include specific information on the owner's plans, timetables, and reasons for termination. Under Government Code Section 65863.11, owners of Federally-assisted projects must provide a Notice of Opportunity to Submit an Offer to Purchase to Qualified Entities, non-profit or for-profit organizations that agree to preserve the long-term affordability if they should acquire at-risk projects, at least one year before the sale or expiration of use restrictions. Qualified Entities have first right of refusal for acquiring at-risk units. Affordability covenants and deed restrictions are typically used to maintain the affordability of publicly assisted housing, ensuring that these units are available to lower- and moderate-income households in the long term. Existing rental housing that receives governmental assistance is a significant source of affordable housing that should be preserved, to the extent feasible. The loss of such rental units reduces the availability of housing affordable to very low- and low-income households. It is far more cost-effective to preserve existing affordable housing than to replace it with newly constructed units, unless housing has reached a substantial level of deterioration.

Table 7-63 lists the the publicly assisted rental housing projects in the unincorporated parts of the county, totaling 369 units. Sartini Manor and Mokelumne Manor are both located in Thornton and are overseen by the Housing Authority. Sartini Manor is a 31 unit year-round farm labor camp for farmworkers and their families with units ranging from two to four bedrooms. Also eligible families must have at least \$5,752.50 of income from farm labor. Mokelumne Manor is a 50 unit project for families, located next to Sartini Manor. Both are located near elementary schools and equipped with a playground. Also the Roberts Family Development Center operates three publicly assisted housing units specifically for farmworkers and their families. The Joseph J. Artesi Migrant Center II and the Joseph J. Artesi Migrant Center III are both located in unincorporated French Camp while the Harney Lane Migrant Center is located in Lodi. Each center has 96 units for a total of 288 units and are funded by the California Office of Migrant Services. There are no units at risk of conversion during the timeframe of this Housing Element (i.e., 2015 to 2023).

**TABLE 7-63
INVENTORY OF PUBLICLY ASSISTED RENTAL HOUSING**

Unincorporated San Joaquin County

2015

Project Name	Units		Household Type	Federal Funding Source	Earliest Expiration Of Affordability/ At-Risk Status
	Total	Assisted Units w/ Affordability Control			
Joseph J. Artesi Migrant Center II; Mathews Road, French Camp	96	96	Migrant Farmworkers	Office of Migrant Services	Not at risk (Owned by state)
Joseph J. Artesi Migrant Center III; Mathews Road, French Camp	96	96	Migrant Farmworkers	Office of Migrant Services	Not at risk (Owned by state)
Harney Lane Migrant Center 14320 Harney Lane, Lodi	96	96	Migrant Farmworkers	Office of Migrant Services	Not at risk (Owned by state)
Sartini Manor 61 Manor Drive, Thornton	31	31	Family	USDA Farm Labor	Not at risk (Owned by USDA)
Mokelumne Manor	50	50	Family	HUD	Not at risk
TOTAL	369	369			

Source: *Housing Authority of the County of San Joaquin; Roberts Family Development Center, 2015.*

Energy Conservation Opportunities

State Housing Element Law requires an analysis of the opportunities for energy conservation in residential development. Energy efficiency has direct application to affordable housing because the more money spent on energy, the less 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. In accordance with this requirement, the following analysis of the County's involvement in furthering opportunities for energy conservation is provided. This analysis is conducted at four levels: 1) the County's efforts at implementing the residential energy standards for new housing units required by Title 24 of the State Building Code; 2) the County's involvement in assuring that subdivisions are designed so that they provide, to the extent feasible, for future passive or natural heating or cooling opportunities; 3) the County's involvement in assisting homeowners in weatherizing their homes; and 4) other efforts by the County at promoting and encouraging energy conservation.



New Residential Energy Standards

All new buildings in California must meet the standards contained in Title 24, Part 6, of the California Code of Regulations (Building Energy Efficiency Standards for Residential and Nonresidential Buildings). These regulations respond to California's energy crisis and need to reduce energy bills, increase energy delivery system reliability, and contribute to an improved economic condition for the State. They were established in 1978 and most recently updated in 2013. Through the building permit process, local governments enforce energy efficiency requirements. All new construction must comply with the standards in effect on the date a building permit application is made. Builders may achieve compliance either by calculating energy performance in a prescribed manner or by selecting from alternative component packages that prescribe a fixed method of compliance.

San Joaquin County fully enforces the provisions of Title 24 of the California Administrative Code, which requires energy conservation in new residences. All proposed residential units are checked by the County Building Division to ensure that their design and construction complies with the Title 24 energy standards. Additions and alterations must also meet the Title 24 energy standards if they increase the heated or cooled floor space of a building. Implementation of the Title 24 energy standards has, however, created problems. The calculations to determine energy performance are complex, often involving numerous substitutions, adjustments, or credits for construction variations to achieve compliance with energy standards.

To achieve the goal of providing energy conservation for new residential units, the Building Division advocates using one set of standards with no requirements for calculations. Use of this approach simplifies the administration of the standards, reduces implementation costs to the County, and makes energy requirements more cost effective.

While the California Energy Commission estimates that the initial cost of compliance will be more than offset by the long-term savings in energy costs, it initially increases the cost of housing for the homeowner. The impact this cost increase will vary, depending on the monthly utility savings from lower energy consumption and consumer interest rates for home loans. In a high interest rate environment, the increased initial cost of energy efficient homes may exclude even more County residents from new homeownership. In this regard the Title 24 energy standards themselves could represent a cost constraint to housing affordability for those who are barely able to qualify to purchase a home.

While long-term savings to the homeowner may be realized from energy efficiency, it is not clear if renters will reap similar benefits since any savings in energy costs could be offset by rents that are higher in order to cover the initial cost of the required conservation measures.

Subdivision Design Relative to Providing Heating or Cooling Opportunities

Section 66473.1 of the State Subdivision Map Act requires that the "design of a subdivision for which a tentative map is required shall provide, to the extent feasible, for future passive or natural heating or cooling opportunities in the subdivision." Although this section does not contain any precise standards, the State Attorney General has opined that "a tentative map of a subdivision must be disproved if it fails to meet the design requirement of Government Code Section 66473.1."

In its review of major subdivisions, the County encourages lot patterns that seek to maximize natural heating and cooling opportunities. Lot orientations that diminish or enhance natural heating and cooling opportunities are pointed out. However no formal mechanism exists which would require a builder/developer to make specific changes in his subdivision design to meet the requirements of Section 66473.1 of the State Subdivision Map Act. The fact that the

County's terrain is naturally accommodating to future passive or natural heating or cooling opportunities means that simple street orientation is sufficient to maximize them. It also means that special design accommodations for subdivisions in the county are not required in order to effectively provide for future passive or natural heating or cooling opportunities.

The County's efforts to seek voluntary compliance by homebuilders with subdivision and building design principles for energy conservation have met with considerable success. An example of this success is in the Mountain House community currently (2015) under development northwest of the city of Tracy. Most of the homes in this new community have orientations, materials and landscaping, street patterns and widths, and building designs (including incorporation of covered front porches and "wrap-around" verandas on many homes) that should significantly reduce residential energy consumption. The County has also planned the Mountain House community so that many residents can walk or bicycle, live closer to commercial services, and live closer to their places of employment, thereby reducing energy consumption from private vehicles. This type of development is known as New Urbanism.

Weatherization Activities

The County is involved in several programs for making existing residences more energy efficient. The County, through its housing rehabilitation program, provides for the weatherization of dwellings if someone in the households receives Temporary Aid for Needy Families (TANF), food stamps, Social Security Income, Veterans and Survivors Pension, or if the household income does not exceed the amount determined by the U.S. Department of Health and Human Services. The County's housing rehabilitation program also refers elderly homeowners and low-income householders within certain income limits, and the general public, to agencies offering weatherization programs, such as the County's Aging and Community Services' Weatherization Program. Such referral augments or leverages the funds that the County has available for its housing rehabilitation program. Annually the Aging & Community Services' Weatherization Program assists hundreds of low-income families, both renters and homeowners, with reducing their energy burden through weatherization of the rental unit or home. A description of the weatherization programs offered by these agencies is provided below.

Direct Weatherization Program

For elderly households and low-income households, PG&E (Pacific Gas & Electric Company) offers a direct weatherization program which provides a number of conservation measures at no cost to the homeowner. Three conservation measures must be carried out in order to qualify for the program. These measures consist of ceiling insulation, door weatherization, water heater blankets, low flow showerheads, caulking, and duct wrapping. Some types of home repair are also allowed under this program if directly related to weatherization (e.g., replacement of broken glass and rotted sashes; door, lock and threshold replacement if needed). Interested households apply online through PG&E's website and once the application has been reviewed by PG&E, they contact the household to schedule an assessment. During the assessment, PG&E's Specialist will determine if the household qualifies for the program, and if so, what weatherization improvement to make. Income limits for the program are as follows: 1 to 2 persons: \$31,860 or less; 3 persons: \$40,180 or less; 4 persons: \$48,500 or less; 5 persons: \$56,820 or less; 6+ persons: each additional person, add \$8,320.



Housing and Human Services Weatherization Program

The U.S. Department of Housing and Human Services provides grants to homeowners for home weatherization. The California Department of Economic Opportunity administers the Federal program, and San Joaquin County implements the program in the county. As of 2015 those households eligible to participate in the program must have annual incomes which do not exceed the following: 1-person: \$23,963; 2-person: \$31,336; 3-person: \$38,709; 4-person: \$46,082; 5+ persons: contact the County. Interested households must apply through the County's Human Services Agency by filling out the application and supporting documents. Weatherization projects may include, but are not limited to the following: window repair or replacement; door repair or replacement; free refrigerator, microwave, and or gas stove; insulation; ceiling fans; shower heads; digital thermostat; and, weather-stripping. Both owner-occupied and rental properties are eligible for the program at no cost to the household.

Department of Energy Weatherization Program

The U.S. Department of Energy (DOE) provides weatherization grants to homeowners similar to those offered by the U.S. Department of Housing and Human Services. The Federal funds for the weatherization program are provided through the American Recovery and Reinvestment Act (Recovery Act) Weatherization Assistance Program (WAP). The Recovery Act provided \$5 billion nationally to the DOE, of which California was awarded \$185.8 million. California's Community Services Department oversees the program and program funds and has partnered with over 40 nonprofit and local government providers to deliver weatherization services to low-income households around the state. San Joaquin County's Department of Aging and Community Services oversees the local weatherization program.

Other County Efforts to Promote Energy Conservation

The County has a number of General Plan policies and ordinance requirements that foster energy conservation opportunities. These policies and ordinance requirements necessitate that urban growth take place within and adjacent to urban centers and be provided with basic services. Their implementation serves to encourage a development pattern that results in increased energy conservation.

7.4 POTENTIAL HOUSING CONSTRAINTS

State housing law requires the County review both governmental and non-governmental constraints to the maintenance and production of housing for all income levels. Since local governmental actions can restrict the development and increase the cost of housing, State law requires the housing element to “address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing (Government Code Section 65583(c)(3)).”

Potential Governmental Constraints

Federal, State, and local government policies and regulations can positively or negatively impact the availability and affordability of housing. Local governments have little or no influence upon the national economy or the Federal monetary policies that influence it. Yet these two factors have some of the most significant impacts on the overall cost of housing. The local housing market, however, can be encouraged and assisted locally. Part of the Housing Element’s purpose is to require local governments to evaluate their past performance in this regard. By reviewing local conditions and regulations that may impact the housing market, the local government can prepare for future growth through actions that protect the public’s health and safety without unduly adding to the cost of housing production. The analysis in this section does not include Federal or State policies or regulations that cannot be impacted by local government actions.

This section reviews San Joaquin County’s primary policies and regulations that affect residential development and housing affordability through land use controls, development processing procedures and fees, impact fees, on- and off-site improvement requirements, and building and housing codes and enforcement. This section discusses these standards and assesses whether any serve as a constraint to affordable housing development. As part of the governmental constraints analysis, the Housing Element analyzes potential and actual constraints upon the development, maintenance, and improvement of housing for persons with disabilities. Additional analysis of these constraints is included at the end of this section.

General Plan and Zoning

Overview

General Plan land use designations and zoning usually create the most significant housing constraints in a city or county. The 1992 General Plan for San Joaquin County sets forth the policies regarding local land development. These policies, together with existing zoning regulations, establish the amount and distribution of land allocated for different uses.

General Plan

The Community Development Element provides for six residential land use categories, as well as commercial categories that permit residential units as part of a mixed-use development, as summarized in Table 7-64.

Volume II of the 1992 General Plan contains place-specific policies for 12 planning areas and the unincorporated communities within their bounds. Twelve chapters, one for each planning area, contain community plan policies that were prepared within the framework and assumptions for countywide policies to ensure internal consistency. General Plan land use designations for the unincorporated urban communities reflect their overall population size, residential densities, historic role as region-serving commercial centers, and the level of public services provided or planned.



Any housing policies within Volume II support the need for affordable housing and do not result in additional constraints to housing production beyond those associated within the 1992 General Plan.

TABLE 7-64 1992 GENERAL PLAN LAND USE DESIGNATIONS PERMITTING RESIDENTIAL USE San Joaquin County 1992			
General Plan Land Use Category	Implementing Zoning District(s)	Permitted Housing Type(s)	Density Allowed (Units/Acre)
Rural Residential	R-R	Detached single-family	0.2-1 units per acre
Very Low Density Residential	R-VL	Detached single-family	1-2 units per acre
Low Density Residential	R-L	Detached single-family	2-6 units per acre
Medium Density Residential	R-M	Detached single-family, mobile homes, duplex, triplex, and fourplexes	6-10 units per acre
Medium-High Density Residential	R-MH	Attached single-family and multifamily	10-15 units per acre
High Density Residential	R-H	Attached apartments and other multifamily	15-40 units per acre
Commercial Districts, Various	C-N, C-O, C-C, C-G, C-FS, C-RS, C-R, A-G	Apartments, caretaker units, residences related to commercial use	0.2-6 units per acre (dependent on zone)
Agriculture, Various	AG, C-X, AL, A-U	Detached single-family	0.05-0.2 units per acre ¹
Resource Conservation	RR, R-VL, R-L, R-M, R-MH, R-H	Detached single-family	0.05 units per acre
Mixed	M-X, AP-X	Detached single-family, mobile homes, duplex, triplex, fourplexes, small to large group care homes, small shelters	10-40 units per acre

Source: Community Development Element, San Joaquin County General Plan, 1992.

General Plan land use designations for unincorporated rural communities reflect their character and stature. These communities are generally more than 50 acres in size and have populations between 100 and 1,000. Their character varies from historic towns originally established as stagecoach or rail stops, to isolated clusters of ranch-style residences on large lots. Many of these communities have small local-serving commercial areas at their major crossroads, an elementary school, a cemetery, and agricultural-support uses. While the more dense rural communities have small community water systems, they lack sewers. Growth potential in these areas is limited to infill on vacant lots that are too small to support commercial agriculture.

Zoning

The County regulates the type, location, and scale of residential development primarily through the zoning and the Development Title. The intent of the Development Title is to serve as the basis for all land use regulations adopted by the County and one of the main purposes of the zones is to implement the County's General Plan. The Development Title is meant to translate the broad land use categories established by the General Plan into detailed land use classifications that are applied to property with much greater precision than the General Plan. Any actions taken with

respect to or in accordance with the Development Title are to be consistent with the County's General Plan. Table 7-65 shows the zoning designations and corresponding General Plan land use designations.

Among other things, the Development Title encompasses the zoning regulations, the subdivision regulations, and the various procedures for reviewing and processing development applications. Residential development standards can serve as a constraint to housing production by limiting densities, scales, and locations of development beyond what is necessary to maintain the health, safety, and welfare of the county residents.

The San Joaquin County Development Title establishes six residential zones, nine commercial zones, five industrial zones, four agricultural zones, and three other special zones (Table 7-65). Working with the zoning classifications, the text of the Development Title provides detailed regulations for the development and use of land. Table 7-65 lists residential and non-residential zoning classifications; maximum density; minimum lot size; maximum building coverage and building height; and front, side, and rear yard setbacks. The minimum lot area requirements are expressed in square footage and represent the smallest lot size that could be approved in a new subdivision in the applicable zone.

TABLE 7-65 RESIDENTIAL DEVELOPMENT STANDARDS San Joaquin County Zoning Ordinance 2008							
Zoning District	Density Range (du/ac)	Minimum Lot Size (sq. ft.)	Maximum Building Coverage (%)	Maximum Building Height (ft.)	Front Yard Required Setbacks	Side Yard Required Setbacks	Rear Yard Required Setbacks
Residential Zoning Districts							
R-R	0.2-1	43,560	35	35	30	15	30
R-VL	1-2	17,500	40	35	30	15	30
R-L	2-6	5,000	50	35	20	5	20
R-M	6-10	6,000	50	35	20	5	20
R-MH	10-15	6,000	60	35	15	5	15
R-H	15-40	6,000	60	35	15	5	15
Non-Residential Zoning Districts							
C-L	-	0	25	35	20	0	0
C-N	-	0	60	35	20	0	0
C-C	-	0	60	45	20	0	0
C-O	-	5,000	60	45	15	0	0
C-G	-	0	60	45	20	0	0
C-FS	-	0	60	45	20	0	0
C-RS	-	5,000	60	35	20	0	0
C-R	-	0	50	45	20	0	0
C-X	-	5,000	60	35	20	0	0

Source: Title 9, Development Title, San Joaquin County, 2008.



The following paragraphs describe how development standards could limit the number of units constructed on a particular piece of property. Each standard or limit is analyzed with respect to its ability to constrain housing production beyond what is necessary to preserve the health, safety, and welfare of the residents in San Joaquin County.

Residential Density

The maximum permitted density, as defined in terms of the number of units per acre, varies by zone. The maximum allowable density ranges from one (1) unit per acre in the R-VL (Very-Low Density SF residential) zone to 50 units per acre in the high-density R-H zone (maximum allowed base density of 40 units plus ten units with a density bonus for affordable housing). The Development Title also allows an increase beyond what is allowed in the General Plan if it provides either affordable housing or exhibits unique and high-quality design. Division 3 of the Development Title allows for a reduction in lot size, lot width, and yard setbacks, and an increase in building coverage, for developments providing housing affordable to low- and very-low income persons (Chapter 9-315). By permitting a range of densities, the County accommodates the development of a variety of housing types, ranging from low-density single-family residences to larger apartment complexes. This is not considered a significant constraint.

Dwelling clusters provide for the placement of two or more primary dwelling units on a single parcel to achieve efficient land use, allow for development of difficult sites, and promote affordable living. The density must be consistent with the General Plan land use designation, but a maximum of eight units is allowed in agricultural zones. Fees for construction of mobile homes or second unit dwellings are reasonable and present affordable options for primary and second unit dwelling construction.

Within Mountain House Neighborhoods A and B, the County **reduced** the minimum lot sizes to 3,000 square feet to encourage builders to produce smaller, less-costly, single-family homes affordable to moderate-income households and an increase in the acreage for high density residential development (25 additional acres).

Structural Limits

Zoning Ordinance regulations affect the size of structures by setting limits on building coverage and height. Building coverage allows residential development to constitute up to 35 percent to 60 percent of the lot, depending on the district. Building heights of up to 35 feet are allowed in all residential districts. In multifamily zones, building coverage is up to 60 percent, in combination with a 35-foot height limit, which could permit structures of up to three stories, are sufficient to achieve maximum zoning densities in consideration of parking and landscaping requirements. Building setback requirements for residential structures are also considered reasonable.

Planned Development (PD)

The Planned Development (PD) overlay zone within the Development Title offers developers the opportunity to create a site layout that meets the general goals of the County, while allowing more flexibility with regards to individual standards. Although this tool is available for land owners, it must be requested as part of a development application. The CDD option has not been used in the county largely because it has not been perceived by residential developers as a necessary tool to achieve their objectives given the County's flexible development standards. Therefore the effectiveness of the planned development process in facilitating housing production is difficult to measure. Because the overlay district is optional and is available at the discretion of the land owner, it is not considered a constraint to housing production.

Non-Conforming Properties

The County does not have an ordinance providing policies for the development or improvement of existing lots that do not meet the minimum size requirements of the County's Development Title. In the past, the County has used its variance process to permit developments on lots that do not meet the minimum lot sizes, or are otherwise constrained physically. While this procedure is suitable for allowing development on such parcels, the County may consider the adoption of an ordinance relating specifically to the development on non-conforming lots, so as to simplify the development review process for owners of such properties.

Conclusion

Land use controls provided in the General Plan Land Use Designations and the Zoning Ordinance can influence housing production in a number of ways. The permitted and conditionally permitted uses in each district guide new development and provide both developers and the general public with an understanding of how vacant or underutilized land will develop in the future. This includes the density of development that will occur within a particular zone, the compatibility of planned uses in a given area, the range and type of buildings, and the uses that will be located throughout the county.

The County has found that the permitted densities are adequate to promote a variety of housing types in San Joaquin County. The development standards associated with each zoning district do not create unnecessary barriers to the construction or rehabilitation of housing for all income groups and special needs households. The land use designations and zoning standards ensure that quality development can occur while providing for the health and safety of San Joaquin County residents.

Development Permit Procedures

Overview

There are many factors that relate to development processing, including whether the review process is efficient and whether it results in desirable outcomes for the community (e.g., a development that "fits in" with the surrounding neighborhood and which meets affordability criteria). Processing time is also dependent on whether an Environmental Impact Report is required.

Local design regulation such as height limits, setback requirements, subdivision standards, street-width minimums, lot coverage maximums, review or approval process, and public hearing requirements may deter, slow, or prevent needed housing development or push it to neighboring jurisdictions.

Similar to other jurisdictions, the County has a number of procedures it requires developers to follow for processing development entitlements and building permits. Although the permit approval process must conform to the Permit Streamlining Act (Government Code Section 65920 (et seq.)), housing proposed in the county is subject to one or more of the following review processes: environmental review, zoning, subdivision review, use permit control, design review, and building permit approval. The Community Development Department is the lead agency in processing residential development applications and as appropriate, coordinates the processing of these applications with other County departments/agencies. The following is a discussion of the type of permits required for residential developments, and the types of projects required to obtain each permit.

Ministerial Permits and Reviews



Ministerial permits are those decisions made at the staff level by the Community Development Director or other staff, as authorized. Ministerial permits issued by the County include Mobile Home Permits, Second Dwelling Unit Permits, and review of Site Plans and Improvement Plans. Requirements of these permits and plans are provided in the Development Title, and each application is approved if it meets the required conditions. Typical turnaround time for ministerial permits is less than one week from the date of a complete application submittal.

Discretionary Permits and Reviews

Discretionary permits and reviews involve the use of discretion by an agency or public body, and approval of a proposal or project is dependent upon findings or other subjective determinations made by the reviewing body. Discretionary reviews occur for Tentative Subdivision Maps, Design Review, Planned Developments, Use Permits, Rezoning, General Plan amendments, Specific and Master Plan amendments, Special Purpose Plan amendments, and Variances. The time required to complete each of these reviews varies depending upon the type of review or permit involved, but generally ranges from 30 to 90 days following the submittal of a completed application and materials.

Design Review

Design review is required only within the Mountain House Master Plan area for residential development, and within Woodbridge and Lockford for commercial projects. The County maintains a three member Design Review Committee responsible for reviewing all development applications, including all discretionary and ministerial permits, for consistency with the design guidelines set forth in the Mountain House Specific Plan. Design review focuses on compliance with the standards set forth in the Mountain House Master Plan. Several development projects in the Mountain House Specific Plan area have gone through the design review process, and there have not been significant delays associated with the process. The time required to complete each of these reviews varies depending upon the type of review or permit involved, but generally ranges from 30 to 90 days following the submittal of a completed application and materials.

Conclusion

The processing time needed to obtain development permits and required approvals varies depending on the scope of the project. Smaller projects typically require less time than larger projects. The County strives to keep the permit procedures streamlined and processing times minimal. The ministerial permits and review time are generally completed in a reasonable timeframe of **one to two weeks**, and is not a significant constraint. Discretionary permits and reviews generally completed in a reasonable timeframe of 30 to 90 days, and is not a significant constraint. Requirements of the design review ordinance are clearly stated in the Mountain House Master Plan, and the process is not considered a significant constraint.

Permit Fees and Exactions

Overview

Local jurisdictions seek to recover their development processing costs by charging line-item fees for application processing, inspections, and installation services. These fees are limited by California law to the cost to the agencies of performing these services.

Housing construction imposes short- and long-term costs on communities. Short-term costs include the cost of providing planning services and inspections. New residential developments can also result in significant long-term costs relating to the maintenance and improvement of the county's infrastructure, facilities, parks, and streets. To offset these community costs, the County collects various fees from developers. These include fees for planning and zoning approvals, subdivision map act approvals, environmental review, plan check services, and building permits, among others. The County also collects impact fees to cover the costs of providing the necessary services and infrastructure related to new development projects.

Permit and inspection fees charged by the County government are updated on a regular basis. Table 7-66 show fees commonly required for development based on level review, **effective January 1, 2015**.

Ministerial Permits and Reviews

Ministerial Permits require only staff review, with public notification for minor subdivision and site approval. Ministerial permits have lower fees and faster approval periods that significantly contribute to keeping costs per unit low for developers of affordable housing.

Discretionary Permits and Reviews

Fees are higher when a public hearing or notification is required. General Plan map and text amendments and rezonings are costly due to the amount of staff time required. The County categorized projects into minor, general, or major based on requirements (thresholds), water, sewer, and storm drainage requirements; size (if it is less than 5 acres); total floor area (if it is less than 6,000 square feet); total number of parking spaces (equal or exceeding 100); number of full time employees; and agricultural operations. For example, construction of a single-family unit or duplex would be considered minor; a multifamily complex of could be considered general (if it was less than 6,000 sq feet on 5 acres); and a larger multifamily complex or subdivision would be considered major.



TABLE 7-66 PERMIT AND INSPECTION FEES San Joaquin County January 1, 2015		
	Fee¹	Description
Ministerial Permits and Review		
Improvement (Site) Plan ²	\$433	Minor Project
	\$795	General Project
	\$1,213	Major Project
Lot Line Adjustments ³	\$1,998	-
Dwelling Cluster	\$933	2 units
	\$1,450	3 to 9 units
Mobile Home	\$545	-
Second Unit Dwelling ³	\$637	-
Minor Subdivision ⁴	\$5,325	Total Fee, Non-vested
	\$5,760	Total Fee, Vested. For each lot more than 2 add \$470.
Site Approval ^{2,4}	\$4,616	Minor Project
	\$5,982	General Project
	\$6,975	Major Project
Discretionary Permits and Reviews		
General Plan Map Amendment ⁴	\$6,658	Base Fee, < 5 acres
	\$8,020	5 to 9.99 acres. 10+ acres add \$70 per acre.
General Plan Text Amendment ^{4,5}	\$6,228	-
Rezoning ⁴	\$4,260	Base Fee, < 5 acres
	\$5,880	5 to 9.99 acres. 10+ acres add \$65 per acre.
Major Subdivision ⁴	\$10,583	Base Fee, Non-vested
	\$13,678	Base Fee, Vested. Additional \$40 per-lot fee.
Use Permit ^{2,4}	\$5,926	Minor Project
	\$7,898	General Project
	\$13,240	Major Project
Variance ⁴	\$4,416	-

¹Not a per unit fee.

²The criteria for determining the category of Use Permit, Site Approval and Improvement Plan shall be adopted by resolution of the Board of Supervisors.

³Includes recording fee.

⁴Includes fees for Notice of Determination preparation and posting: California Department of Fish and Game requirement; \$25 CDD preparation cost and \$50 SJ County Clerk Posting fee.

⁵Includes Airport Land Use Commission Fees (COG).

Source: San Joaquin County, Community Development Department, Application Fee Schedule, effective January 1, 2015.

Development impact fees vary widely according to the geographic location of the property being developed. The large number of fire districts, school, districts, planning areas, and special service providers charge different fees for their services. Table 7-67 shows an estimate of average planning and development impact fees for construction of a single-family residence or a multifamily complex.

**TABLE 7-67
TYPICAL PLANNING AND DEVELOPMENT IMPACT FEES¹**

San Joaquin County

2015

Fee Type	Single-Family ²		Multifamily ³	
	Fee	Description	Fee	Description
Typical Planning Fees				
Improvement (Site) Plan	\$433	Minor Project	\$795	General Project
Building Permit and Plan Check Fees ⁴	\$3,174		\$2,120	
Public Facilities Fees ⁵	\$212		\$233	
Infrastructure ⁶	\$1,017		\$823	
Subtotal	\$4,836		\$3,971	
Other fees				
County Facilities Fee	\$2,296		\$1,968	
Regional Transportation Fee	\$3,014		\$1,809	
Habitat Mitigation fee ⁷	\$2,874		\$1,691	
School District Fee ⁸	\$4,400		\$2,664	
Fire District fee ⁹	\$620		\$279	
Subtotal	\$13,204		\$8,411	
Planning and Development Impact Fees				
TOTAL (per unit)	\$18,040	-	\$12,382	-
Fees per square foot	\$9.02	-	\$13.76	-

¹Only planning and building division fees are uniform throughout the County. All other fees, including special district fees for water, sewer, and storm drainage, can vary depending on location of property and availability of services.

²Typical single-family unit assumes 2,000 square foot house (1,500 sf with a 500 sf garage) on a .20 acre lot, 3 bedrooms, 2.5 baths. Water and sewer connection fees (if applicable) are not included in the fee total. Valuation estimated at \$245,000. Site: Oakwood Lake residential models

³ Multifamily project is assumed to be a 900 sf, 2 bed, 2 bath unit (at 8.5 units an acre in the complex). Valuation estimated at \$102,000.

⁴Single family project: includes the Building Permit fee (\$1,416), Building Plan Check fee (\$971), Strong Motion Instrumentation Program fee (\$25), Plumbing, Mechanical, and Electric Permit fee (\$360), Green Compliance and Building Standards fees – SB 1473 (\$142, \$7), General Plan Implementation fee (\$89), Imaging/Technology fee (\$85), and Processing fee (\$80); For multifamily project: includes the Building Permit fee (\$893), Building Plan Check fee (\$630), Strong Motion Instrumentation Program fee (\$10), Plumbing, Mechanical, and Electric Permit fee (\$300), Green Compliance and Building Standards fees – SB 1473 (\$89, \$5), General Plan Implementation fee (\$60), Imaging/Technology fee (\$54), and Processing fee (\$80).

⁵ Includes Public Buildings, Park land, AG Preservation, and Handicap and Energy Fee.

⁶ Includes Water, Wastewater, Storm drainage, Traffic Impact Mitigation Fees, Street Improvements/Traffic Signals, and other misc. fees. Note, Oakwood Lake Water District has no water or wastewater fee. Developer funded and may require reimbursement.

⁷ Parcel specific and has been calculated at \$14,372 per acre (\$14,372/5=\$2,874) for single family and \$1,690.82 for multifamily (\$14,372/8.5=\$1,690.82).

⁸ Based on Manteca Unified School District fee of \$2.96 per sf of livable space.

⁹ Includes a one time Fire Facility Fee payable to the Lathrop-Manteca Fire District at \$0.31 per sf.

Sources: San Joaquin Partnership, Regional Development Fees Comparative Analysis, July 2012; San Joaquin County, Community Development Department, 2015.



Regional Development Fee Comparative Analysis

In 2013 the San Joaquin Partnership published the Regional Development Fee Comparative Analysis that provided a snapshot of the permitting, infrastructure, mitigation, and finance district costs of 21 jurisdictions, including unincorporated San Joaquin County, using six basic land use models, including single-family and multifamily projects. In terms of development fees for single-family residential developments, unincorporated San Joaquin County had the lowest fees compared to all other jurisdictions in the study, including all incorporated cities in the county. The cities of Pleasanton and Woodland had the highest fees of all 21 jurisdictions, while the cities of Tracy and Stockton had the highest fees compared to all jurisdictions in San Joaquin County. In terms of fees for multifamily residential projects, unincorporated San Joaquin County again had the lowest fees compared to all other jurisdictions. The cities of Livermore and Turlock had the highest fees of all 21 jurisdictions, while the cities of Stockton and Ripon had the highest fees compared to all jurisdictions in San Joaquin County.

Conclusion

Planning and development fees levied by the County are commensurate with the cost of providing services. These fees are not substantially different from those charged in other area counties. Typical fees will range from an average of about \$12,400 for a multifamily housing unit (\$13.76 per square foot) to an average of \$18,040 for a single-family home (\$9.02 per square foot). Permit and Plan Check fees are not considered a significant constraint to housing production, although they can represent about 17 percent of the cost of producing a dwelling unit, for both single-family and multifamily. However the fees in unincorporated San Joaquin County for both single family and multifamily projects are lower compared to all the jurisdictions in the county.

Site Improvements

Overview

Local governments must demonstrate a “reasonable relationship” between the conditions imposed on a development and the development’s impact. Imposing excessive off-site development requirements, such as putting existing overhead utility lines underground, street width, circulation capacity improvements, off-site drainage improvements, and excessive street improvements can work against achievement of affordable housing goals.

Division 11 of the San Joaquin County Development Title provides the requirements for site improvements and infrastructure for new residential developments. On- and off-site improvements required of new development include provision of sewer, water, storm drainage, and roads, as well as financing requirements. These requirements are common among unincorporated areas of the Central Valley and are not a significant constraint to the production of housing. These standards allow for a variety of methods for water and sewer services, thereby allowing site-specific considerations to dictate the appropriate infrastructure needs of the development.

Roadway improvements are among the highest costs associated with new residential development. San Joaquin County requires developers to construct roadway improvements to serve the new homes being constructed. These requirements consist of the construction and dedication of the following street components:

- Two lane undivided roadway, with a total roadway width of thirty two (32) feet;
- Curb and gutter of three (3) feet along each side of street edge;
- Installation of four and one-half (4.5) foot sidewalks on each side of street; and

- One and one-half (1.5) feet of additional land on outside of sidewalk.

These requirements total fifty (50) feet of right-of-way that must be constructed and dedicated to the County. This is similar to roadway standards in the area and is not considered a significant constraint to housing production.

Typical off-site improvements for both single-family and multifamily developments might include: recreational trail facilities, traffic control needed to serve the development, street trees, and landscaping. Utilities may need to be upgraded or installed to serve the development, including water mains, sewer mains, storm water pollution prevention measures, and undergrounding of electric utilities.

Reasonable Accommodations

With the passage of SB 520 in 2002, cities and counties in California must also establish a reasonable accommodation procedure in their zoning ordinance. The ordinance provides exceptions in zoning and land-use for housing for persons with disabilities. The request for reasonable accommodation can be made by an individual with a disability protected under fair housing laws. The State requirements under SB 520 address exterior and interior design features, such as walkways leading to a dwelling unit, the gradient of the access way to the main entrance, changes in level, entry width, threshold height, ramp and landing design, corridor widths, types of door locks and latches, electrical outlet and switch heights, bathroom configuration and clear space, ability to install grab-bars in bathrooms, knee space under lavatories and sinks, the height of countertops, the configuration of a kitchen, and other aspects of housing design.

The County is also currently (2015) evaluating the need for reasonable accommodations for persons with disabilities on a case-by-case basis. Program 3-8 of the 2010 County Housing Element states that the County will review and amend its Code of Ordinances to provide individuals, family members, caregivers, and/or anyone acting on behalf of the person with disabilities reasonable accommodation in rules, policies, practices, and procedures that may be necessary to ensure equal access to housing. The County will adopt a reasonable accommodations policy prior to the adoption of this Housing Element and include the formal procedure in the County Development Title.

Conclusion

Site improvements in the county consist of those typically associated with development for on-site improvements (fronting streets, curbs, gutters, sewer/water, and sidewalks), and off-site improvements (drainage, parks, traffic, schools, and sewer/water). Additionally, site improvements can include reasonable accommodations for persons with disabilities. Therefore these are costs that will be added to the sale or rental price of housing. San Joaquin County does provide some flexibility in standards for affordable housing projects. Because residential development cannot take place without the addition of adequate infrastructure, site improvement requirements are not a constraint to the development of housing within San Joaquin County.



Parking Requirements

Overview

Division 9 of the San Joaquin County Development Title provides the requirements for parking for new residential developments. Since off-street parking often requires large amounts of land, parking requirements are one of the development standards that can most negatively impact the development of affordable housing. Off-street parking requirements increase the cost of development, limiting the funds available for providing housing. Parking standards in most jurisdictions have been arbitrarily established and do not necessarily represent the needs of the people living in the developments. This is especially true for senior and affordable housing developments where occupants are less likely to require more than one parking space.

The cost of land associated with parking, in addition to the costs of construction, paving, and maintenance, increase the overall cost of development, requiring more resources to assist in the development of affordable housing.

The County's parking requirements for residential uses vary by type. Single-family houses and two-family (i.e., Duplexes) houses are required to have two off-street spaces per dwelling unit. If the single-family home has a second dwelling unit on the premise, no additional spaces are required. Multifamily developments (both small and large), including mobile home parks, are required to provide at least a one and one-half space for each dwelling unit. Special needs housing, such as groups care homes require one space for every three beds or clients, while shelters require two spaces for every three employees, in addition to one space for every three beds. The County grants exceptions to parking standards for special needs housing (e.g., senior housing, single-adult efficiency housing) that have lower parking demands per dwelling unit. Table 7-68 summarizes the County's parking standards.

TABLE 7-68 PARKING REQUIREMENTS San Joaquin County 2015	
Type of Residential Development	Required Parking Spaces
Single-Family and Two-Family	2 spaces per dwelling unit
Multiple Family, including Mobile Home Parks	1.5 spaces for each dwelling unit
Group Homes and similar	One space per three beds or clients
Shelter	One space per three beds, plus two spaces per three employees

Source: Title 9, Development Title, San Joaquin County, 2015

SB 1818 also imposes statewide parking standards that a jurisdiction must grant upon request from a developer of an affordable housing project that qualifies for a density bonus. When local parking requirements are higher, the statewide parking standards supersede the local requirements. The developer may request these parking standards even if they do not request the density bonus. The parking standards are summarized in Table 7-69. These numbers are the total number of parking spaces including guest parking and handicapped parking.

TABLE 7-69 STATEWIDE PARKING STANDARDS FOR AFFORDABLE HOUSING	
California 2015	
Number of Bedrooms	Number of On-Site Parking Spaces
0 to 1 bedroom	1
2 to 3 bedrooms	2
4 or more bedrooms	2 ½

Source: Goldfarb & Lipman, LLC., SB 1818 Q & A; California Department of Housing and Community Development, 2015. http://www.hcd.ca.gov/housing-policy-development/housing-element/con_landuse.php

Conclusion

San Joaquin County's parking standards are similar to those in other jurisdictions, and therefore do not represent a development constraint above-and-beyond that of other counties. Additionally the County offers reduced parking standards as an incentive for affordable housing developers. The County's parking requirements do not impose a significant constraint on the production of special needs housing types.

Density Bonuses

Overview

Density bonuses allow development to occur at higher densities with additional square footage or additional residential units beyond the maximum for which the parcel is zoned. State law requires cities and counties to approve density bonuses for housing development that contain specified percentages of units affordable to very low- or low-income households or units restricted to occupancy by seniors. State law allows for several types of density bonuses based on the percentage of housing units in a development affordable to very low-income, low-income, moderate-income, or senior households. Density bonus units must be restricted to occupancy by seniors or affordable to the targeted income for at least 30 years. State law also mandates that at least one to three additional incentives are granted depending on the percentage of affordable units and the income levels(s) to which the units are affordable. On January 1, 2005, SB 1818 (Chapter 928, Statutes of 2004) revised California's density bonus law (Government Code 65915) by reducing the number of affordable units that a developer must provide in order to receive a density bonus. The legislation also increased the maximum density bonus to 35 percent. The minimum affordability requirements are as follows:

- The project is eligible for a 20 percent density bonus if at least 5 percent of the units are affordable to very low-income households, or 10 percent of the units are affordable to low-income households; and
- The project is eligible to receive a 5 percent density bonus if 10 percent of for purchase units are affordable to moderate-income households.

The law also established a sliding scale, which determines the additional density that a project can receive. A developer can receive the maximum density bonus of 35 percent when the project provides either 11 percent very low-income units, 20 percent low-income units, or 40 percent moderate-income units. This legislation served to clarify California's density bonus law by explaining that a project can only receive one density bonus.



Prior to SB 1818 and SB 435, jurisdictions were required to grant one incentive, such as financial assistance or development standard reductions, to developers of affordable housing. The new laws require that cities and counties grant more incentives depending on the percentage of affordable units developed. Incentives include reductions in zoning standards, reductions in development standards, reductions in design requirements, and other reductions in costs for developers. Projects that satisfy the minimum affordable criteria for a density bonus are entitled to one incentive from the local government. Depending on the amount of affordable housing provided, the number of incentives can increase to a maximum of three incentives from the local government. If a project provides affordable units but uses less than 50 percent of the permitted density bonus, the local government is required to provide an additional incentive.

Additionally the new laws provide density bonuses to projects that donate land for residential use. The donated land must satisfy all of the following requirements:

- The land must have general plan and zoning designations that allow the construction of very low-income affordable units as a minimum of 10 percent of the units in the residential development;
- The land must be a minimum of 1 acre in size or large enough to allow development of at least 40 units; and
- The land must be served by public facilities and infrastructure.

Division 3 of the San Joaquin County Development Title allows for a density bonus in residential zones to provide a method by which residential developments can provide affordable housing through incentives. Developments receive a 25 percent density bonus plus an additional incentive if the proposed project creates at least one of the following:

- 20 percent of the dwelling units affordable to low income households;
- 10 percent of the dwelling units affordable to very low income households; or
- 50 percent of the dwelling units for senior citizens.

Regulatory concessions may include reductions in development standards or modifications of zoning requirements that result in identifiable cost reductions, such as reductions in setbacks, lot size, and parking requirements, and an additional density bonus in excess of the 25 percent basic bonus. The density bonus allows for maximum densities beyond General Plan designations as follows:

- Rural Residential: 1 dwelling units/gross acre;
- Very Low Density Residential: 2.5 dwelling units/gross acre;
- Low Density Residential: 7.5 dwelling units/gross acre;
- Medium Density Residential: 12.5 dwelling units/gross acre;
- Medium-High Density Residential: 18.75 dwelling units/gross acre; and
- High Density: 50 dwelling units/gross acre

The County is currently (2015) amending its Development Title in order to comply with State law (Government Code Section 65915). The County is amending the Development title to grant a density bonus on a sliding scale of up to 35 percent, not 25 percent, as well as allow for up to three additional concessions and provide a density bonus for developments that include childcare facilities. These amendments will occur prior to the adoption of this Housing Element.

Conclusion

San Joaquin County is in the process of updating its Development Title to be consistent SB 1818 (Chapter 928, Statutes of 2004) and allow a maximum density bonus up to 35 percent, among other things. While the fact that this provision of State law is not included in the County's Zoning Ordinance is an inconsistency with legal obligations, it has not served as a constraint to affordable housing production. The County will continue to promote affordable housing by offering incentives to developers who produce units affordable to seniors, very low-, and low-income households.

Building Codes and Enforcement

Overview

Building codes and their enforcement influence the style, quality, size, and costs of residential development. Local building code or housing code revisions that enhance construction standards in excess of the Uniform Building Code (UBC) or the California Building Code (CBC) may act as an unwarranted constraint on residential development. Such codes can increase the cost of housing and impact the feasibility of rehabilitating older properties that must be upgraded to current code standards. In this manner, buildings codes and their enforcement act as a constraint on the supply of housing and its affordability.

San Joaquin County adopted the 2013 California Building Code (CBC), based on the 2012 International Building Code, as of January 1, 2014. The 2013 CBC is a comprehensive set of requirements for the construction of buildings and structures. The Building Inspection Division of the County administers, inspects, and applies requirements of the 2013 CBC for all buildings within the unincorporated County. Staff of the Building Department interprets codes during construction operations to allow for some flexibility in dealing with unforeseen site constraints. This flexibility allows individual buildings to be constructed in a timely manner, meeting necessary public safety and welfare codes, even as unexpected issues arise in construction.

Code enforcement activities are conducted by the Code Enforcement division of the Building Department. Enforcement of violations is handled primarily on a compliant only basis. Code enforcement officers have flexibility in allowing for corrections to code violations, and enforcement activities rarely affect new development. The activities of this division are not considered a significant constraint.

Conclusion

The County's building codes are consistent with the codes used in other jurisdictions throughout California and do not negatively impact the construction of affordable housing. The County attempts to find a balance between ensuring that housing is safe and avoiding the potential loss of affordable housing units through unnecessarily strict enforcement practices. Based on discussions with the County, there is no indication that code enforcement practices have unduly penalized older dwellings or have inhibited rehabilitation.



State of California, Article 34

Overview

Article 34 of the State Constitution requires voter approval for specified “low rent” housing projects that involve certain types of public agency participation. Generally a project is subject to Article 34 if more than 49 percent of its units will be rented to low-income persons. If a project is subject to Article 34, it will require an approval from the local electorate. This can constrain the production of affordable housing, since the process to seek ballot approval for affordable housing projects can be costly and time consuming, with no guarantee of success.

The provisions of Article 34 allow local jurisdictions to seek voter approval for “general authority” to develop low-income housing without identifying specific projects or sites. If the electorate approves general parameters for certain types of affordable housing development, the local jurisdiction will be able to move more quickly in response to housing opportunities that fall within those parameters.

Potential Non-Governmental Constraints

The availability and cost of housing is strongly influenced by market forces over which local governments have little or no control. Nonetheless State law requires that housing elements contain a general assessment of these constraints, which can serve as the basis for actions to offset their effects. The primary non-governmental constraints to the development of new housing in San Joaquin County can be broken into the following categories: availability of financing, development costs, and community sentiment.

Availability of Financing

Financing has historically been available for credit-worthy projects, with interest rates determined largely by the monetary policy of the Federal Reserve Board. Beginning in the 1990s, rising housing values and a growing housing industry boosted investor and homebuyer portfolios and contributed to a sense of security that encouraged continued investment in the housing market. Alternative mortgage products increased the number of homebuyers, especially investors who purchased single-family homes as non-primary residences. Virtually every business or profession related to homes sales, construction, mortgages, and titles had increased business opportunities during this period.

The use of alternative or “creative” mortgage products, such as graduated payment mortgages, variable and adjustable rate mortgages, interest-only loans, “stated income” loans with no income verification, and zero down payment loans allowed consumers to purchase high-priced housing without the qualifications required by traditional loans, such as sufficient income level. The effect was that the mortgage products increased homeownership rates—a goal of affordable housing advocates. Even during periods of higher interest rates, homeownership and home sales increased. Government programs for increasing homeownership rely on fixed interest rate mortgages below market rate, for principle or down-payment assistance loans.

Starting in 2006, San Joaquin County home prices began to level off and then decline for both new and existing homes (see Figure 7-6: Median Home Value). The subprime mortgage crisis precipitated when borrowers who purchased homes found that they owned more on their homes than their homes are worth. The mortgage market collapse also impacted borrowers with “jumbo” loans, relatively large loans that are not Federally backed. A jumbo mortgage is a loan amount above conventional conforming loan limits set by Fannie Mae (FNMA) and Freddie Mac (FHLMC), and Federally chartered financial institutions that purchase the bulk of residential mortgages in the US.

Resets of interest rates and mortgage payments in the subprime mortgage market has resulted in huge waves of foreclosures.

During the Recession of the late 2000s San Joaquin County was one of the counties hardest hit by this problem. For example between the short period of January 2007 and August 2008 there were more than 12,000 housing foreclosures in San Joaquin County—a preponderance of them in the unincorporated County. Housing prices fell so dramatically during the Recession that the housing market had basically collapsed back to 2003 levels. However tightening of loan underwriting practices has not permitted low-income homebuyers to take advantage of lower house prices. As a direct result of the credit collapse stricter mortgage industry standards also require larger down-payments when purchasing a home. Dealing with foreclosures is important because they can influence the local economy, neighborhood character, and affordability.

Currently (2015) the economy and the housing market are slowly recovering and housing interest rates are slowly increasing as well. However if interest rates rise, not only will it make new construction more costly (since construction period loans are short term and bear a higher interest rate than amortized mortgages), but it will also lower the sales price that buyers can afford to pay.

The Federal National Mortgage Association (Fannie Mae) estimates that up to 50 percent of all borrowers with a subprime loan could have qualified for a lower-cost prime loan. In October 2008, the California Attorney General settled with Bank of America and their subsidiary, Countrywide Loan, to refinance 400,000 subprime loans. The County, in conjunction with the City of Stockton, provided funding to a local nonprofit to provide foreclosure counseling and to interact with lenders on behalf of homeowners facing foreclosure.

Also in February 2012 the California Attorney General obtained a broad-ranging mortgage settlement that resulted in more than \$20 billion from five major banks: Ally Financial, Bank of America, Citibank, JPMorgan Chase, and Wells Fargo. The settlement created new servicing standards, provided cash payments to many homeowners who were wrongly foreclosed upon; provided loan modification relief and short sale opportunities; and appointed a monitor to oversee the banks to make sure they complied with the settlement terms.

While in recent years the housing market has shown signs of strengthening, the county's housing market is slower to recover than other parts of the state due to the lower incomes in the community and the severe impacts from the recession. Additionally with the housing market improving, competition from investors increases, especially from cash investors, which may prevent many low-income residents from becoming homeowners. Additionally as the housing market continues to recover and median home prices increase, it is likely that affordability will decrease, unless employment and income levels increase to support higher prices and rents.

In 2012 58.8 percent of homeowners in unincorporated San Joaquin County spent more than 30 percent of their gross income on housing costs compared to 62.9 percent of renters (U.S. Census, American Community Survey, 2008-2012). The high percentage of homeowners spending a disproportionate percentage of income on housing, combined with a large number of troubled subprime loans suggests that homebuyers in San Joaquin County will continue to face challenges in affordable housing, and the assumption that homeownership is a more affordable option will continue to be challenged.

Equal Opportunity in Mortgage and Home Improvement Financing

Discrimination and unequal access to credit is a significant barrier to a fair housing market. Predatory lending, that is, practices that involve deception or fraud, manipulation of borrowers through aggressive sales tactics, or taking unfair



advantage of a borrower's lack of understanding of loan terms, often affect minority or low-income applicants disproportionately.

Even when controlling for income, lenders more frequently deny loan requests to non-white applicants than white applicants. Without more details to allow for comparison of credit scores, current debts and debt capacity, the types and locations of homes being purchased, or other factors, it is difficult to identify the reasons for such a disparity.

The majority of potential home owners within the United States require a home loan to finance the cost of purchasing a home. Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications by various demographic characteristics. The availability of financing affects a person's ability to purchase a home.

As shown on Table 7-70 In 2013 19,576 households applied for conventional loans to purchase homes in San Joaquin County while 8,005 households applied for a government insured loan through the Federal Housing Administration, Veteran Affairs Administration, Farm Service Agency or Rural Housing Service. Federally-backed loans are those guaranteed or insured by a Federal government agency. Because these loans are Federally guaranteed, they offer additional means of acquiring financing for home purchases for those unable qualify for conventional home loans..

Analysis of loan application disposition considers both approval and denial rates, primarily because withdrawals of applications can significantly affect these rates. Analyzing both approval and denial rates provides a clearer view of loan activity and trends by allowing multiple points of comparison. In terms of conventional home loans, white applicants had slightly higher approval rates (62.7 percent) and slightly lower denial rates (15.3 percent) than Non-White applicants approval rates 60.6 percent) and denial rates (17.4 percent). A similar situation occurred for government issued loans where white applicants had slightly higher approval rates (50.7 percent) and slightly lower denial rates (11.6 percent) compared to Non-White applicant approval rates (50.6 percent) and denial rates (14.9 percent).

Also the disparity between approval rates for Whites (62.7 percent) and Non-Whites (60.6 percent) is greater (2.1 percent difference) for conventional loans than government-backed (50.7 percent and 50.6 percent, respectively, a difference of 0.1 percent). Additionally denial rates are lower for government-backed loans compared to conventional loans (see Table 7-70).

TABLE 7-70 DISPOSITION OF HOME LOANS¹ Conventional v. Government Insured by Race/Ethnicity San Joaquin County 2013				
		Race/Ethnicity		Total
		White ²	Non-White ³	
Conventional Home Purchase Loans	Total Applications Received	13,917	5,659	19,576
	Loans Originated ⁴	8,731	3,429	12,160
	Percentage Approved	62.7%	60.6%	62.1%
	Applications Denied ⁵	2,136	982	3,118
	Percentage Denied	15.3%	17.4%	15.9%
Government Insured Home Purchase Loans⁶	Total Applications Received	6,009	1,996	8,005
	Loans Originated ⁴	3,049	1,010	4,059
	Percentage Approved	50.7%	50.6%	50.7%
	Applications Denied ⁵	695	297	992
	Percentage Denied	11.6%	14.9%	12.4%

¹Refinance loans are excluded from the analysis. Loans are also made by lenders that are not subject to HMDA. Data on these loans are unavailable.

²White, non Hispanic.

³ Non-White, others including Hispanics.

⁴ Does not include applications approved but not accepted.

⁵ Does not include applications withdrawn, files closed for incompleteness, or loans purchased by the institution.

⁶ Includes FHA, VA, and FSA/RHS loans.

Source: Home Mortgage Disclosure Act (HMDA) data, 2013 via consumerfinance.gov/hmda/explore.



Development Costs

Land Costs

Costs associated with the acquisition of land include both the market price of raw land and the cost of holding the property throughout the development process. Land acquisition costs can account for over half of the final sales price of new homes in very small developments and in areas where land is scarce.

Land in a desirable area zoned for residential uses will likely be more valuable than a remote piece of land zoned for agricultural uses. Raw land costs vary substantially across the county based on a number of factors. The main determinant of land value is market demand. During market recession of 2008, the value of raw land declined as home building slowed; other factors include location, proximity to public services, zoning, and parcel size.

A data query on the Loopnet.com web site in June 2015 found 23 vacant residential zoned properties for sale in San Joaquin County, ranging in size from small to large. Average list price per acre for raw vacant residential land in San Joaquin County was \$89,236. Per acre prices can be misleading because raw land costs are only listings and not purchase prices. Some land listings may already have the infrastructure in place, which only increases the cost for the land. Also several of the residential parcels listed are ready to build on; that is, they are subdivided and entitled. Entitled land usually carries a much higher demand because potential home builders don't have to invest substantial time and money to go through the entitlement process.

Construction Costs

Residential construction costs vary widely depending on the type, size, location, and amenities of the development. Although the economy is slowly recovering from the Recession of the late 2000s, builders are still reluctant to start new construction projects because the market is extremely over-built, financing is difficult to secure, and interest rates are on the rise. The foreclosure crisis is the main factor that leads an over-supply of land and limits on financing. Perspective homebuyers can purchase a near-new foreclosed home for far less than it would cost a developer to build a new home.

Developer impact fees are one of the factors that impact construction costs. Once a vacant parcel is purchased, the home builder is required to make site improvements before constructing a building on the property. Site improvements can include connections to existing utility systems, rough grading, and installation of water and sewer lines. The cost varies depending on the lot size, unit size, type of residential dwelling, primary infrastructure needed for the site, and roadway improvements (landscaping, sound walls, and additional lanes). County fees average about \$18,000 per lot, or about \$9 per square foot. According to the Regional Development Fee Comparative Analysis published in 2013 by the San Joaquin Partnership, the County had the lowest development fees compared to all other jurisdictions in the county, while the cities of Tracy and Stockton had the highest with fees between \$60,000 and \$70,000 dollars.

Housing construction costs also constrain the amount and affordability of new housing. However the cost of construction varies with the type of new housing and the way it is built. Most homes that affordable housing developers build are considered "entry-level" under normal market conditions and have fewer amenities than other higher priced units. According to Building-Cost.net, a website that calculates building costs, on average, an entry-level, 2,000 square foot (1,500 sf of living space, 500 sf garage), home costs \$150,800 to build, which would equate to \$75.4 per square foot. Generally wood-frame construction at 20 to 40 units per acre is the most cost-efficient method of residential development. This is generally the minimum level density that HCD considers appropriate for

sites that have the potential to deliver lower and moderate income units. The increased use of prefabricated factory-built or manufactured housing, which is permitted in all residential districts throughout the county (consistent with State law), may provide for lower priced housing by reducing construction and labor costs.

High construction costs coupled with high land costs make it difficult for private sector developers to provide housing for lower-income residents. Subsidies, incentives, and other types of financial assistance are available to private sector developers to bridge the gap between actual costs of development and the sale price of affordable housing. There is little that the County can do to mitigate impact of high construction costs except by avoiding local amendments to uniform building codes that unnecessarily increase in construction costs without significantly adding to health, safety, or construction quality. Because construction costs are similar in the County to those in other Central Valley areas, the cost of construction is not considered a major constraint to housing production. To the County's knowledge, there are no significant local constraints to the availability of supply of construction materials that would affect construction costs in San Joaquin County.

Labor Costs and Prevailing Wage

Labor costs also factor heavily into the total cost of housing production. The cost of labor for a particular construction trade does not usually vary significantly throughout a metropolitan area and is typically beyond the control of local government. The competition for labor and materials during the housing boom of the mid-2000s caused an increase in labor and material costs, but because of the Recession of the late 2000, this is no longer the case. Although the housing market is picking up, it is unlikely that the competition for labor and materials will return to the mid-2000s levels. Also labor costs are generally lower in the Central Valley, including San Joaquin County, for similar trades than in other urban markets in California.



When private developments projects receive government subsidies they are classified as “public works” projects. Any public work project must pay workers the “prevailing wage”—the minimum wage rates payable to construction workers who are employed on public works projects in California. The hourly work rates are published quarterly by the California Department of Industrial Relations (DIR). For projects that receive assistance from local or State governments, the State requires the payment of prevailing wages, which can have a significant effect on overall development costs. In general prevailing wage requirements have caused labor costs to increase anywhere between 5 and 30 percent in urban areas and up to 40 percent in rural areas.

In January 2002 Senate Bill 975 became law in California, amending Section 1720 of the Labor Code to require that construction workers for projects utilizing State or Federal funds be paid the prevailing wage of labor for their services. This law significantly expanded the definition of public works projects and the application of the State’s prevailing wage requirements to such projects. The bill also expands the definition of public funds and captures significantly more projects beyond traditional public works projects that involve public/private partnerships. SB 975 requires payment of prevailing wages for most private projects built under an agreement with a public agency providing assistance to the project. The breadth of the legislation substantially limits the ability of public agencies and private entities to structure transactions to avoid prevailing wages for private construction work, thereby increasing the cost of construction significantly.

Senate Bill 972 further amended Labor Code Section 1720 to provide some relief by exempting from prevailing wage requirements the construction or rehabilitation of some privately-owned residential projects. Specifically SB 972 exempts the following: a self-help housing project in which no less than 500 hours of the construction work is performed by the homebuyers; the new construction, rehabilitation, or expansion of a temporary or transitional housing facility for the homeless; assistance for the rehabilitation of a single-family home; and an affordable housing project funded by below-market interest rate loans that allocates at least 40 percent of its units for at least 20 years to households earning no more than 80 percent of the area median income. These exemptions have provided some relief from the constraint posed by SB 975, but the prevailing wage laws still represent a significant impediment to affordable housing production.

7.5 EVALUATION

The following section reviews and evaluates the County's progress in implementing the 2010 Housing Element. It reviews the results and effectiveness of policies and programs for the previous Housing Element planning period. Tables 7-71 and 7-72 provide an evaluation of the 2010 San Joaquin County Housing Element's policies and implementation programs. The evaluation documents the County's achievements under the 2010 Housing Element with respect to the actions and objectives contained in the Element, describes the relative success of the County's efforts to implement the housing programs, and contains recommendations for program changes to address current and projected needs and State requirements between 2014 and 2023.

San Joaquin County was able to implement many of the program actions contained in the 2010 Housing Element. The County's achievements for programs that depended largely on State and Federal grants sometimes fell short of the County's objectives and were rarely sufficient to meet the estimated need.



**TABLE 7-71
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT POLICIES
San Joaquin County
2015**

Policy		Evaluation
1- New Construction		
Goal: To provide for a broad range of housing types and densities to meet the needs of all San Joaquin County residents.		
1-1	The County shall ensure that there are adequate sites and facilities available to meet its regional housing needs allocation of 6,075 units (741 extremely low, 740 very low, 986 low, 1,134 moderate, 2,474 above moderate).	The County documented a surplus in all RHNA income categories in Tables 7-58, 7-59, and Appendix B. The sites inventory showed a lower-income surplus of 1,673 units, a moderate-income surplus of 5,576 units, and an above moderate-income surplus of over 35,000 units.
1-2	The County shall seek to identify and mitigate local governmental constraints to the development, improvement, and maintenance of the housing stock.	Every 5 years the County conducts an Analysis of Impediments to Fair Housing. The findings of this analysis are reviewed and corrective actions are implemented where practicable.
1-3	The County shall continue to provide opportunities for and reduce barriers to home ownership.	The County operates a Federally funded GAP Loan Program which provides a deferred second mortgage to close the gap between the home sales price and the first mortgage for qualified homebuyers. The program has been very successful and could operate at a greater volume with more funding.
1-4	The County shall encourage residential densities at the high end of the allowable density range in urban areas to make more efficient use of land and facilities and provide more affordable housing opportunities.	The County has successfully promoted the high end of density ranges for residential projects, often exceeding 80 percent of the maximum allowed density. Generally, the County's General Plan policies direct development to urban communities where services are available to support development. An example of this is the Mountain House community. In Mountain House there is a considerable amount of higher density zoned land approved for development. Subdivisions are processed that consist of single family development on 2,500 sq. ft. lots. This is a significant change from even 15 years ago, when all single family residential development was on lots of 6,000 sq.ft. or larger.
1-5	The County shall monitor available sites, including both vacant and underutilized land, for residential development.	The County tracks building permits and ensures that there are always sufficient sites for housing.
1-6	The County shall encourage the consolidation of parcels to facilitate more effective multifamily residential development.	The County has supported lot consolidation when appropriate.
1-7	The County shall direct high-density residential development to sites located within walking distance of public transit and services.	All the high density residential sites in the inventory are either located in Mountain House or within City Spheres of Influence, both of which are in close proximity to services.
1-8	The County shall promote public awareness of the various means available to qualify to become a homeowner.	The County provides information on homebuyer classes when prospective new homebuyers inquire about the process.

**TABLE 7-71
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT POLICIES**

**San Joaquin County
2015**

Policy		Evaluation
1-9	The County shall encourage the usage of mixed-use residential /office/retail developments in each community's core downtown to support affordable housing.	The County designates mixed use development within the future town center of Mountain House. Many of the other unincorporated communities do not yet have a market for mixed use development. In some urban fringe areas within City Spheres of Influence, the County supports City efforts to promote mixed use development in an effort to support the development of affordable housing.
1-10	The County shall promote the use of cluster housing or planned development concepts where existing urban services are available.	The County employs these concepts in Mountain House, within City Spheres of Influence, and within some unincorporated communities.
1-11	The County shall continue to encourage the development of infill properties near existing urban/community centers that have adequate infrastructure and services.	The sites inventory includes many infill sites within unincorporated communities and within City Spheres of Influence. Policies and programs in the General Plan support infill development.
2- Affordable Housing		
Goal: To encourage the construction and maintenance of affordable housing in San Joaquin County.		
2-1	The County shall continue to collaborate with other public agencies and private entities involved in the provision of affordable housing to access State and Federal funding.	The County has established ongoing collaborations with local jurisdictions, Housing Authority, and State and Federal agencies to establish partnerships and to expand access to affordable housing funding sources. These collaborations have resulted in several tax-credit funded projects and expanded special needs housing programs.
2-2	The County shall continue to provide incentives for the provision of affordable housing, such as density bonuses, flexible development standards, deferred payment of fees, and expedited permit processing.	The Community Development Department assigns staff to Density Bonus applicants to assist them in navigating through the entitlement process. There is also the availability of Public Works fee deferrals for affordable housing projects.
2-3	The County shall seek to preserve existing affordable rental housing, such as subsidized apartments for lower-income households, mobilehomes in mobilehome parks, and low-cost private rental housing.	The County did not lose any previously subsidized rental housing for low-income households.
2-4	The County shall encourage the use of development concepts and techniques designed to reduce housing costs.	The County is dedicated to encouraging smaller lot sizes and other low-cost development concepts.
2-5	The County shall encourage and provide opportunities for a variety of housing types (e.g., second units, live-work units, small lot single family residential, manufactured and modular housing units, land-lease manufactured housing communities) that provide market-rate, affordable housing opportunities.	The County approved permits for second units, live-work units, small lot single family units, and manufactured units that are affordable and unsubsidized.
2-6	The County shall encourage the provision of units available for sale or rent to low and moderate income households.	The County provides adequate siting for lower- and moderate-income housing. The County documented a surplus in all RHNA income categories in Tables 7-58, 7-59, and Appendix B. The sites inventory showed a lower-income



**TABLE 7-71
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT POLICIES
San Joaquin County
2015**

Policy		Evaluation
		surplus of 1,673 units and a moderate-income surplus of 5,576 units.
2-7	The County shall encourage the scattering of sites for affordable housing throughout the residentially designated areas of the County.	There have been no limitations placed on the siting of affordable residential housing.
2-8	The County shall seek to preserve mobile home parks as a means of conserving the affordable housing stock.	The County has supported and continues to support mobile home parks as a means of conserving and providing affordable housing.
2-9	The County shall continue to permit second residential units in single-family zones subject to administrative site plan approval and reasonable standards for minimum lot size, unit size, and parking in accordance with State law.	The County permits second units in accordance with State law. The Mountain House Master Plan even requires that at least 6.5 percent of units in Specific Plan I and II, and 10 percent of units in Specific Plan III in R/VL, R/L, and R/M designated parcels contain second unit. Sections 3.3.4 (Second Unit Dwellings) and 3.3.9 (Affordable Housing Program) of the Master Plan specify the second unit requirements.
2-10	The County shall continue to implement provisions of the Mountain House Master Plan that require at least 6.5 percent of parcels in the R/VL, R/L, and R/M land use categories contain second units and that the second units be constructed concurrently with the primary single family units.	As of July 2015, approximately 179 second units have been built in Specific Plan I and II. This leaves approximately 639 second units to be provided, 212 second units of which will be affordable for low-income households. Sections 3.3.4 (Second Unit Dwellings) and 3.3.9 (Affordable Housing Program) of the Master Plan specify the second unit requirements.
2-11	The County shall continue to pursue opportunities to acquire vacant properties for affordable housing development provided: 1) State or Federal funds are available for this purpose, 2) voluntary developer contributions can be negotiated through a specific plan or master planning process, 3) and proposed sites have, or will have, access to infrastructure and services.	The County has pursued such opportunities, but has not acquired properties for affordable housing due to financial constraints.

**TABLE 7-71
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT POLICIES
San Joaquin County
2015**

Policy		Evaluation
2-12	The County shall not disapprove housing projects affordable to low and moderate income households or impose conditions on such projects so as to make them unaffordable to low and moderate income households or infeasible to construct. Consistent with state law, the County may deny or require modifications to a proposed housing project under the following circumstances: <ul style="list-style-type: none"> • where specific public health and safety requirements cannot be mitigated; • where approval would cause disproportionate numbers of low income households in a specific neighborhood; or • where approval would cause non-compliance with State or Federal laws or the County's General Plan. 	The County approves affordable projects in accordance with State law.
2-13	The County shall assist local residents in finding the help they need to prevent or deal with a foreclosure sale.	The County has referred to Visionary Homebuilders if homeowners are near or in foreclosure.
2-14	The County shall pursue State and Federal funding to acquire foreclosed properties and preserve them as affordable housing for lower- and moderate-income first-time homebuyers.	The County provides HOME funds, on a competitive basis, to non-profits and for-profits, to acquire land to construct housing for low-income homebuyers.
2-15	The County shall continue to provide density bonuses and other incentives in compliance with State law for projects that include very low income housing, low, moderate, or senior housing.	The County approves affordable projects in accordance with State law.
3- Special Needs Housing		
Goal: To provide a range of housing opportunities and services for households with special needs within San Joaquin County.		
3-1	The County shall seek to accommodate housing and shelter for residents with special needs through appropriate zoning standards and permit processes.	The County amended its development title to comply with SB 2 in 2015.
3-2	The County shall continue to support the provision of facilities and services to meet the needs of homeless individuals and families through the implementation of a continuum of care strategy as described in the Consolidated Plan.	The County implements the strategies provided in the Consolidated Plan related to the continuum of care.



**TABLE 7-71
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT POLICIES**

San Joaquin County
2015

Policy		Evaluation
3-3	The County shall address the shelter needs of its homeless residents.	The County amended its development title to comply with SB 2 in 2015. The County provides funding to offset operations costs at 10 local emergency shelters to insure continued operations. Further, the County has expanded the availability of transitional housing for the homeless through expanded successful grant applications.
3-4	The County shall provide temporary housing for individuals with special needs (abused and/or abandoned seniors, individuals who may be at physical or psychological risk, mentally ill homeless, those with AIDS or other debilitating illnesses; etc.) in board and care homes.	There are a sufficient number of board and care homes available, but there is a need for more supportive living arrangements, such as community-based residents with trained staff.
3-5	The County shall encourage the development of housing affordable to large families.	The County continues to encourage the development of housing for large families. In projects funded by the County, a certain percentage of the units must have 4 or more bedrooms. Units for larger families are more expensive to develop and the costs often exceed affordability and generally will not be built without subsidy.
3-6	The County shall ensure equal access to housing by providing reasonable accommodation for individuals with disabilities. The County shall provide a process for individuals with disabilities to make requests for reasonable accommodation in regard to relief from the County's various land use, zoning, or building laws, rules, policies, practices, and/or procedures.	The County recently amended its Development Title to establish a formal reasonable accommodation procedure in 2015.
3-7	The County shall strive to increase the availability of safe, sound, affordable housing for farmworkers.	The County amended its Development Title to permit the owners of agricultural zoned lands to develop up to 12 units of agricultural housing. This change will allow famers who are included to provide agricultural worker housing a timelier, simplified and less expensive ministerial process for the development of that housing.
4- Neighborhood Preservation/Rehabilitation		
Goal: To create and maintain healthy neighborhoods by improving the condition of the existing housing stock and providing for a variety of housing types, sizes, price ranges, and densities compatible with the existing character and integrity of residential neighborhoods.		
4-1	The County shall continue to contribute to the maintenance of its housing stock in a safe and sanitary condition through housing rehabilitation programs and enforcement of its zoning and building codes.	The County's Federally funded Housing Rehabilitation Program has been very successful assisting low-income homeowners to bring their homes up to safe and sanitary standards. Available funding is the primary factor that limits more production.
4-2	The County shall continue to work to prevent land use conflicts, adverse environmental impacts, and undesirable traffic concentrations to preserve residential neighborhoods	The impacts of all new projects are evaluated to minimize the impact of new development on existing neighborhoods.
4-3	The County shall ensure that permitted non-residential uses and activities are compatibly integrated into the neighborhoods they serve.	The impacts of all new projects are evaluated to minimize the impact of new development on existing neighborhoods.

**TABLE 7-71
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT POLICIES**

**San Joaquin County
2015**

Policy		Evaluation
4-4	The County shall promote distinctive neighborhood identities.	Design review processes have been established in the communities of Mountain House and Woodbridge to preserve the identity and historical and architectural value of the communities.
4-5	The County shall encourage the preservation of residential buildings with historic or architectural value.	Design review processes have been established in the communities of Mountain House and Woodbridge and to preserve the identity and historical and architectural value of the communities.
4-6	The County shall reject public or private projects that displace residents or disrupt or eliminate established neighborhoods unless they would, on balance, contribute to the public's health, safety, and welfare	The County has not approved any projects that disrupt or eliminate established neighborhoods.
4-7	The County shall require the abatement or demolition of substandard housing that is not economically feasible to repair and represents a health and safety threat.	The County's Environmental Health Department operates an enforcement program that identifies, abates, or demolishes substandard housing. Limited available funding to front demolition costs has resulted in a back log of demolitions.
4-8	To create a balanced community, the County shall encourage and promote mixed-income neighborhoods by encouraging innovative design (e.g., second units, co-housing, halfplexes, zipper lots, zero-lot lines, alley-loaded parking, six-pack subdivisions, live-work units).	The County has approved a variety of housing types and neighborhoods, including many of these design concepts.
4-9	The County shall promote the maintenance of rental housing consistent with County housing and building codes.	The County's Federally funded Housing Rehabilitation Program has been very successful assisting low-income homeowners to bring their homes up to safe and sanitary standards. Available funding is the primary factor that limits more production.
4-10	The County shall promote quality design and appearance of all new multifamily and affordable housing projects so that they blend in with the existing community fabric, add value to the community's built environment, and strengthen acceptance by the local community.	The impacts of all new projects are evaluated to minimize the impact of new development on existing neighborhoods.
5- Equal Opportunity Housing & Discrimination Prevention		
Goal: To provide decent housing and quality living environment for all San Joaquin County residents regardless of age, race, religion, sex, sexual orientation, marital status, ancestry, national origin, disability, or economic level.		
5-1	The County shall not condone any unlawful discrimination or segregation in housing.	The County does not condone any unlawful discrimination or segregation in housing. The County contracts with San Joaquin Fair Housing, Inc., a non-profit organization, to inform the public of their rights, to mediate tenant/landlord disagreements and to process discrimination complaints.



**TABLE 7-71
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT POLICIES
San Joaquin County
2015**

Policy		Evaluation
5-2	The County shall continue to support and enforce laws and programs that promote equal housing opportunities and provide fair housing and rental mediation services.	The County continues to support such programs.
6- Energy Conservation		
Goal: To ensure energy efficiency and appropriate weatherization for all new and existing housing units.		
6-1	The County shall promote residential conservation in construction, site planning, and design.	The County promotes conservation throughout the residential application process.
6-2	The County shall promote energy efficiency in new residential construction through the implementation of State building standards and local subdivision and zoning standards.	The County adopted the 2013 California Building Code. All permitted residential remodels have conformed to Title 24 standards.
6-3	The County shall encourage energy conservation and efficiency improvements in the existing housing stock.	The County adopted the 2013 California Building Code. All permitted residential remodels have conformed to Title 24 standards.
6-4	The County shall work with local energy providers to promote energy conservation programs and incentives to existing residential developments, especially low-income households.	The County promotes such programs as PG&E's Zero Interest Program, Direct Weatherization Program, Housing and Human Service's Weatherization Program, and the Department of Energy Weatherization Program.
7- Implementation Monitoring		
Goal: To ensure that Housing Element programs are implemented on a timely basis and progress of each program is monitored and evaluated annually.		
7-1	The County shall continually work to improve the day-to-day implementation of Housing Element programs.	The County has been successful in implementing its Housing Element programs.

**TABLE 7-72
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT PROGRAMS**

San Joaquin County
2015

Program		Action	Quantified Objective	Evaluation	Continue/ Discontinue/ Modify
1-1	Inventory of Vacant and Underutilized Land	The County shall maintain an updated inventory of vacant and underutilized, residentially designated land. As part of its annual review of progress in implementing the General Plan, the County shall review the remaining inventory of vacant and underutilized land by zoning district in relation to anticipated future housing demand and make adjustments, if necessary, to maintain an adequate supply of land. The County shall make this information available to the public by providing the inventory at the Planning Department counter and on the County's website.	N/A	The County documented a surplus in all RHNA income categories in Tables 7-58, 7-59, and Appendix B. The sites inventory showed a lower-income surplus of 1,673 units, a moderate-income surplus of 5,576 units, and an above moderate-income surplus of over 35,000 units. The County tracks building permits and ensures that there are always sufficient sites for housing. While the inventory was not updated regularly for the public, there are no new sites and very few sites were removed due to new permits or annexation.	Discontinue.
1-2	Inventory of Land with Rezoning and/or Conversion Potential	The County shall continue to maintain an inventory of nonresidential sites/buildings and surplus government land suitable for rezoning and/or conversion for residential use in the unincorporated area.	N/A	No inventory. Discontinue.	Discontinue.
1-3	Water and Sewer Connections and Replacement	The County shall continue to provide financing to qualified households to connect their homes to new or existing water and sewer systems to replace wells and septic systems.	50 households	The County Environmental Health Department continues to provide financing whenever possible to qualified households.	Continue.
1-4	On- and Off-Site Improvement Standards	The County shall continue to evaluate its standards for on-site and off-site improvements and make appropriate revisions as part of its annual review of the General Plan's implementation.	N/A	On-site and off-site improvement standards are evaluated on an ongoing basis and revisions are implemented when appropriate.	Continue.
1-5	Division and Planning for Large Sites	The County shall allow for further subdivision or development of specific plans for sites over 20.0 acres that are identified in the Housing Element vacant sites inventory and shall facilitate development at the expected affordability level for each site.	N/A	The County allows for such subdivisions, but many of these sites are located within City Spheres of Influence. In these cases, development would typically entail annexation before subdividing or approving the development.	Continue.
1-6	Sufficient Capacity for Vacant Sites	The County shall work with water and sewer service providers to ensure that sufficient capacity exists for sites identified in the Housing Element vacant sites inventory to facilitate development of these sites within the	N/A	The vast majority of sites, especially for lower-income households, are located within Mountain House and within City Spheres of Influence	Continue.



**TABLE 7-72
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT PROGRAMS**
San Joaquin County
2015

	Program	Action	Quantified Objective	Evaluation	Continue/ Discontinue/ Modify
		planning period.		where water and sewer service providers have sufficient capacity.	
2-1	Development Title Amendments	<p>The County shall make the following amendments to the Development Title to ensure consistency with changes to State law and mitigate potential constraints to the availability and cost of housing for all segments of the population:</p> <ul style="list-style-type: none"> • Update the density bonus requirements to be consistent with SB 1818 and SB 435; • Ensure that various special needs housing types, such as single room occupancy housing, are defined and listed as a permitted use in the R-H zone and specify the conditions and process required to develop such housing; • Permit mobile home parks in all urban residential districts (countywide and in Mountain House) subject to the approval of a conditional use permit; • Revise the definition of “family” to: One or more persons living together in a dwelling unit, with common access to, and common use of all facilities; and • Add “supportive housing and transitional housing” as a use subject only to those restrictions that apply to other residential uses of the same type in the same zone. 	N/A	The County recently (2015) amended its Development Title to reflect all the bulleted items included as a part of Program 2-1.	Discontinue.

**TABLE 7-72
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT PROGRAMS**

San Joaquin County
2015

Program		Action	Quantified Objective	Evaluation	Continue/ Discontinue/ Modify
2-2	Automated Permit Tracking System	The County shall continue its ongoing efforts to improve the capabilities of its automated permit tracking system. The County shall continue to track housing construction through its existing automated database system and expand the system to track the initial costs of housing constructed in the unincorporated area and to monitor the supply of low and moderate cost housing provided during the planning period (2009 – 2014).	N/A	The County has the capability to continue moving forward with the program.	Continue.
2-3	Local Lender Participation in Affordable Housing	The County shall continue to solicit participation by local lending institutions in the financing of affordable housing projects, either directly or through their participation in affordable housing financing programs operated by the Federal Reserve Bank or the Federal Home Loan Bank, as part of the County's implementation of the Consolidated Plan.	6 Units Annually	The County has partnered with local lenders to support down payment assistance.	Continue.
2-4	First-Time Homebuyer Assistance	The County shall continue to implement its GAP Loan Program, which provides deferred, down payment assistance loans to low income, first-time homebuyers for the purchase of newly built homes as a part of the County's home construction program. To ensure that the program continues to serve the intended target group (low income, first-time homebuyers), the County shall annually review its program guidelines and make adjustments as needed. The County shall also continue to promote this program through its website, the distribution of program information at County offices and other public locations (community centers, libraries, etc.), distribution of program information at community events and local housing fairs, and distribution of information to local lenders and real estate offices.	75 loans	The first time homebuyer's program provides homeownership opportunities to low-income homebuyers through grants and loans. Funded by HUD's HOME and NSP program funds, San Joaquin County and the cities of Manteca and Tracy funded a homebuyer's assistance program, known as the GAP Loan Program. The GAP loans are deferred second mortgages provided to bridge the gap between the home sale price and what a low-income household can afford. HOME funds provided in the county in FY 2012-13 expended \$128,850 for nine (9) loans to qualified low-income homebuyers. During FY 2012-13, the county using NSP funding, provided 14 deferred second mortgage loans for the purchase of federally funded homes by eligible homebuyers. Since the inception of the County's down	Continue.



**TABLE 7-72
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT PROGRAMS**

San Joaquin County
2015

Program		Action	Quantified Objective	Evaluation	Continue/ Discontinue/ Modify
				payment assistant program in 1994, the program has evolved into a highly successful first-time homebuyers program. FY 2012-13 marks the 19th successful year in providing down payment assistance to low-income homebuyers for a total of 466 GAP loan and funding in the amount of \$10,566,929.	
2-5	Homebuyer Education Program	The County shall establish a Homebuyer Education Program. The program shall include workshops and/or the distribution of information regarding readiness to purchase a home, money management, understanding credit, obtaining a loan, shopping for a home, home maintenance, financial management, and foreclosure prevention. While the program will be open to the general public, the County shall mandate that anyone purchasing a home with County-based financial assistance participate in the Homebuyer Education Program. The County shall promote the program on its website, through brochures available at the County offices, and/or in local newspaper advertisements, as well as through partnerships with local realtors.	N/A	This program was not established due to budget constraints.	Discontinue.
2-6	Manufactured Housing Communities	To encourage non-subsidized low and moderate-income housing, the County shall amend the Development Title to allow land-lease manufactured housing communities in the appropriate residential zoning districts.	N/A	The County determined this program was not needed.	Discontinue.
2-7	Neighborhood Stabilization Program Funds	The County shall continue to use Neighborhood Stabilization Program funds toward providing emergency assistance to foreclosed properties to limit abandonment and blight in existing neighborhoods.	N/A	Under the Dodd-Frank Act of 2010, San Joaquin County was awarded \$4,398,543 for NSP3, the third award cycle of the Neighborhood Stabilization Program, which was created to	Continue.

**TABLE 7-72
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT PROGRAMS**
San Joaquin County
2015

Program		Action	Quantified Objective	Evaluation	Continue/ Discontinue/ Modify
				<p>address the foreclosure crisis by the acquisition, rehabilitation and resale or rental of foreclosed houses or apartments to households in the very-low-to-moderate income range, thereby stabilizing neighborhoods at high risk of foreclosure. NSP3 is intended to create a greater visual neighborhood stabilization effect by targeting smaller neighborhoods. Three such target areas were selected in San Joaquin County: the unincorporated East Stockton neighborhood of Garden Acres, the Southwest Central neighborhood of the City of Manteca and the South Central neighborhood of the City of Tracy.</p> <p>Since the award announcement on March 9, 2011, it has been difficult to find adequate foreclosed single-family and multifamily units to acquire for NSP3. The targets areas are too small. Therefore it is recommended that the NSP3 service area for single-family foreclosures be expanded countywide, including the City of Stockton.</p>	
2-8	Foreclosure Registration Ordinance	To ensure that foreclosed homes are not a source of blight in communities, the County shall adopt an ordinance that require owners of foreclosed homes, including banks, mortgage lenders, or any other holder of a deed of trust, to register their properties with the Building Department and pay a fine if the properties fall into disrepair. The County shall establish an electronic registration system through the County's website that would allow neighboring homeowners to report problem homes.	N/A	The County did not adopt this ordinance.	Discontinue.



**TABLE 7-72
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT PROGRAMS**

San Joaquin County
2015

Program		Action	Quantified Objective	Evaluation	Continue/ Discontinue/ Modify
2-9	Foreclosure Prevention Information	The County shall distribute information on foreclosure prevention, including contact information for certified foreclosure counselors. The County shall post this information on the County website; distribute fliers and brochures at County offices, libraries, and other public places; and/or in local newspaper advertisements.	N/A	The County did not distribute information on foreclosure prevention. The County referred foreclosures to Visionary Builders.	Discontinue.
2-10	Funding for Foreclosure Counseling	As funds become available, the County shall provide funding to nonprofit groups that counsel people facing foreclosure.	N/A	The County funds the San Joaquin Faire Housing Association through CDBG funds. Programs like the HUD-approved Visionary Homeownership and Rental Center can help with foreclosure prevention/loan medication and other housing counseling.	Discontinue.
2-11	Publicize Foreclosure Assistance Programs	The County shall post information on the County website about existing toll-free hotlines, foreclosure counseling, foreclosure prevention programs, and other resources available for residents facing possible foreclosures.	N/A	The County includes a page on its website for the Neighborhood Stabilization Program. Other Programs like the HUD-approved Visionary Homeownership and Rental Center can help with foreclosure prevention/loan medication and other housing counseling.	Discontinue.
2-12	Public Education	The County shall make available information (e.g., the Local Government Commission's presentation/slideshow on high density/affordable housing entitled "Compact Development: A Toolkit to Build Support for Higher Density Housing") that describes the myths and realities of multifamily and affordable housing development. The County shall provide the information on the County website, and, when needed, shall make this presentation/slide show available to housing advocates and to developers involved in local affordable housing projects. The County shall encourage local housing advocates to make presentations to local builders and developers, Chamber of Commerce, civic groups, and the local community.	N/A	The County did not yet made this information available on its website due to funding constraints.	Discontinue.

**TABLE 7-72
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT PROGRAMS**

San Joaquin County
2015

Program		Action	Quantified Objective	Evaluation	Continue/ Discontinue/ Modify
3-1	Support for Existing Homeless Shelters	The County shall continue to pursue State and Federal funds available to the County, private donations, and volunteer assistance to support existing shelters (e.g., maintenance; operation, including rent, but excluding staff; insurance; utilities; and furnishings).	10 shelters	The County has continued to acquire State and Federal funds for its 10 existing homeless shelters. All ESG funds expended by the homeless shelter providers are required to be matched with other sources of funding. During the reporting period, the County's ESG expenditure of \$213,322 was matched 100% by the subrecipients of ESG program funds. CDBG funds were used to provide upgrades and renovations to emergency shelters as well.	Continue.
3-2	Additional Shelter Facilities and Services	As the Consolidated Plan is updated every five years, the County shall review the need for additional shelter facilities and services. The County shall pursue the development of additional shelters, when funds become available, in underserved areas of the County (e.g., Lodi, Manteca, Tracy, and Stockton planning areas).	N/A	The Public Review Draft 2015-2019 Consolidated Plan identified homelessness has a high priority level and stated that there is a shortage of shelter facilities. The County will pursue such opportunities as funds become available.	Continue.
3-3	Alternative Shelter Arrangements	The County shall continue to collaborate with nonprofit housing providers and the Housing Authority to facilitate alternative shelter arrangements for farmworkers, seniors, persons with disabilities, the homeless, extremely low-income persons, and other special needs groups.	N/A	The County has continued to collaborate despite limited resources.	Continue.
3-4	General Relief Program Vouchers	The County shall continue to fund local food banks and clothing closets through the provision of vouchers through the General Relief Program for emergency housing or other housing assistance, food, clothing, and other personal necessities.	1,000 vouchers a month	During 2012-2013, \$137,821 CDBG program funds were expended by the Urban County jurisdictions for food distribution services to very-low and low-income persons. The agencies reported assisting over 317,801 eligible persons.	Continue.
3-5	Homeless Supportive Services	The County shall continue to provide supportive services and case management, such as health assessment, treatment, and referral; life skills and job training; schooling for homeless children; and child care.	1,000 individuals	The Supportive Housing Program, administered by Central Valley Low-income Housing Corporation, helps homeless people live as independently as possible by facilitating the development of housing and related supportive services for people moving from homelessness	Continue.



**TABLE 7-72
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT PROGRAMS**

San Joaquin County
2015

Program		Action	Quantified Objective	Evaluation	Continue/ Discontinue/ Modify
				to independent living. Services typically include mental health services, substance abuse treatment, health care, educational assistance, parenting classes, and employment training. There are currently ten SHP programs underway which are being operated by Central Valley Low Income Housing, New Directions, and Lutheran Social Services. The program served an average of 194 homeless individuals each month.	
3-6	Temporary Housing	The County shall provide temporary housing for individuals with special needs (abused and/or abandoned seniors, individuals who may be at physical or psychological risk, mentally ill homeless, those with AIDS or other debilitating illnesses; etc.) in board and care homes.	300 persons	The County and the cities of Manteca and Tracy expended more than \$25,194 of CDBG program funds under contract with South County Crisis Center and the Women's Center of San Joaquin County, each a non-profit agency, to provide shelter and related essential services to over 328 battered and abused spouses and their children. San Joaquin County has received funds under the Shelter Plus Care Program (S+C) to provide permanent supportive housing opportunities for homeless people with disabilities, primarily those who are seriously mentally ill, have chronic alcohol and drug problems, or have HIV/AIDS. The County provides temporary housing.	Continue.
3-7	Homeless Survey	The County shall continue to undertake a biennial survey of homeless to determine the number and characteristics of both sheltered and unsheltered homeless in San Joaquin County.	N/A	The County continues to undertake a point in time estimate, most recently in 2015.	Continue.

**TABLE 7-72
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT PROGRAMS**

San Joaquin County
2015

Program		Action	Quantified Objective	Evaluation	Continue/ Discontinue/ Modify
3-8	Reasonable Accommodation	The County shall review and amend its Code of Ordinances to provide individuals, family members, caregivers, and/or anyone acting on behalf of the person with disabilities reasonable accommodation in rules, policies, practices, and procedures that may be necessary to ensure equal access to housing.	N/A	The County adopted this amendment in 2015.	Discontinue.
3-9	Publicizing Reasonable Accommodation	The County shall create a public information brochure on reasonable accommodation for disabled persons and provide that information on the County's website.	N/A	The County has released a guide to ADA/FEH Reasonable Accommodation for Employees.	Continue.
3-10	Universal Design	The County shall adopt specific universal design standards for new construction and rehabilitation to encourage accessibility to the greatest extent possible.	N/A	The County adopted this amendment in 2015.	Discontinue.
3-11	Farmworker Housing Committee/Task Force	The County shall establish a committee or task force to oversee development of a Farmworker Housing Plan. Initial committee members should include a representative from the County Community Development Department, Housing Authority, City of Stockton Housing and Redevelopment Agency, Farm Bureau, University of California Cooperative Extension, and a member of a group representing farmworkers.	N/A	The County will continue working towards forming this committee/task force.	Continue.
3-12	Funding for Farmworker Housing	The County shall apply for Federal and State grants (e.g., Joe Serna Jr. Farmworker Housing Grant) to assist with the development of farmworker housing.	N/A	The County will continue to seek opportunities to apply for Federal and State grants to assist in the development of farmworker housing.	Continue.
3-13	Tax Credits for Farmworker Housing	The County shall continue to encourage the State Tax Credit Allocation Committee (TCAC) to set-aside additional tax credits for farmworker housing projects, through a letter writing campaign from elected officials and other interested agencies and organizations.	N/A	The County encourages setting aside tax credits for farmworker housing projects.	Continue.
3-14	Farmworker Housing Inventory	The County shall continue to update its inventory of existing farmworker housing and document conditions of housing during the annual inspection process.	N/A	This information is provided in the Public Review Draft 2015-2019 Consolidated Plan.	Continue.



**TABLE 7-72
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT PROGRAMS**

San Joaquin County
2015

Program		Action	Quantified Objective	Evaluation	Continue/ Discontinue/ Modify
3-15	Identify New Farmworker Housing Sites	The County shall continue to work with the Housing Authority and land owners/farm-operators to identify new sites for farmworker housing units.	N/A	The County did not implement this program due to funding constraints. Farmworker housing is allowed on all agriculturally zoned land.	Discontinue.
3-16	Prototype Farmworker Housing	The County shall continue to work with partners (e.g., University of California, Davis) to develop prototype farmworker housing and if necessary, amend the zoning ordinance to allow for its development in all agricultural zones.	N/A	The County amended its Development Title to permit the owners of agricultural zoned lands to develop up to 12 units of agricultural worker housing. This change will allow farmers who are inclined to provide agricultural worker housing a timelier, simplified and less expensive ministerial process for the development of that housing.	Discontinue.
3-17	Extremely Low-Income Households	The County shall seek State and Federal funding specifically targeted for the development of housing affordable to extremely low-income households, such as the Local Housing Trust Fund program and Proposition 1-C funds. The County shall promote the benefits of this program to the development community by posting information on its webpage and creating a hand out to be distributed with development applications.	50 units	The County intends to pursue the National Housing Trust Fund when it becomes available in 2016. Funding will principally be used to expand affordable housing opportunities through new construction and acquisition/rehabilitation. The County will participate in the program when the funds become available.	Continue.
3-18	Fee Waiver for Extremely Low-Income Households	The County shall adopt a resolution waiving application processing fees for units affordable to extremely low-income households in developments in which 5 percent of the units are affordable to extremely low-income households. To be eligible for the fee waiver, the units shall be affordable by affordability covenant. The County shall promote the benefits of this program to the development community by posting information on its webpage and creating a handout to be distributed with development applications.	N/A	The County has not yet adopted this resolution.	Discontinue.

**TABLE 7-72
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT PROGRAMS**

San Joaquin County
2015

Program		Action	Quantified Objective	Evaluation	Continue/ Discontinue/ Modify
4-1	Countywide Owner-Occupant Housing Rehabilitation Loan Program	The County shall continue to provide low-interest and/or deferred loans (loans repaid when the property is sold or changes title) to very low and low income homeowners on a countywide basis to finance the cost of housing rehabilitation. The County shall provide rehabilitation assistance to owners who reside in the property and are themselves of very low or low-income. The County shall conduct in-house application processing and loan servicing.	150 homeowners	During FY 2012-13, the county using NSP funding, provided 14 deferred second mortgage loans for the purchase of federally funded homes by eligible homebuyers. Since the inception of the County's down payment assistant program in 1994, the program has evolved into a highly successful first-time homebuyers program. FY 2012-13 marks the 19th successful year in providing down payment assistance to low-income homebuyers for a total of 466 GAP loan and funding in the amount of \$10,566,929.	Continue.
4-2	Emergency Housing Rehabilitation Program	The County shall continue to provide low-interest loans to homeowners who reside in their home as their primary place of residence and have a life threatening or an emergency situation existing that is verified by an inspector.	50 homeowners	From 2010-2013, the County provided loans to 64 households.	Continue.
4-3	Housing Conditions Survey	The County shall periodically conduct a neighborhood-by-neighborhood survey on the condition of single family and multifamily residential units to maintain a current database on repair needs of the County's housing stock and help target financial assistance for housing rehabilitation.	N/A	The County did not prepare a database of conditions. The County does market its housing rehab programs to areas affected by poor housing conditions.	Discontinue.
4-4	Federal and State Rehabilitation Loan Programs	The County shall assess the use of a variety of State and Federally funded rehabilitation programs and strategies by coordinating implementation of the Housing Element, the Consolidated Plan, and other planning and policy documents affecting housing and community development.	N/A	The County coordinates preparation of the Housing Element and Consolidated Plan.	Discontinue.
4-5	Technical Assistance to Organizations Involved in Private Rehabilitation	The County shall continue to provide technical assistance through staff and financial assistance to private organizations involved in privately funded rehabilitation projects.	N/A	The County did not implement the program due to funding constraints.	Discontinue.



**TABLE 7-72
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT PROGRAMS**

San Joaquin County
2015

Program		Action	Quantified Objective	Evaluation	Continue/ Discontinue/ Modify
4-6	Public Improvements	Through its implementation of the Consolidated Plan, the County shall continue to identify and target low-income communities for the expansion of existing facilities/infrastructure or replacement of deteriorating facilities, as well as construction of new facilities/infrastructure to increase the quality of life in low-income communities. Examples of public improvements to be funded under this program are: <ul style="list-style-type: none"> • installation of sewer systems; • installation of water system facilities; • installation of storm drainage systems; and • installation of new, or renovation of existing facilities to maximize accessibility by disabled. 	1,000 households	The County implements the actions included in the Consolidated Plan. The County and Urban County jurisdictions expended approximately \$1,706,158 of CDBG funds during FY 2012-13 constructing water, sewer and storm drainage systems, park and neighborhood improvements, and other public facility improvement projects. The use of these funds resulted in the completion of 32 public facilities and the commencement of 19 renovations/improvements to various public facilities.	Continue.
4-7	Code Enforcement	The County shall continue with targeted code enforcement in older communities.	N/A	The County continues with targeted code enforcement.	Continue.
4-8	Neighborhood Blight Mitigation	The County shall continue to assess and mitigate incompatible land uses, traffic problems, and other potentially blighting influences on neighborhoods through collaborations between the Community Development Department, Environmental Health Department, and Public Works Department.	N/A	The County did not implement the program due to funding constraints. The County continues with targeted code enforcement.	Discontinue.
5-1	San Joaquin Fair Housing	The County shall continue to financially support the San Joaquin Fair Housing, Inc. (SJFH) in their efforts to provide fair housing education and outreach, mediate landlord-tenant disputes, promote fair housing practices, and reduce the effects of housing discrimination.	N/A	Under contract with San Joaquin Fair Housing Inc, the San Joaquin Urban County expended \$57,006 for fair housing services throughout the County. The agency reported that 1,434 residents received direct benefits from their services.	Continue.
5-2	Analysis of Impediments to Fair Housing	The County shall continue to collect information and refine programs for fair housing as part of the five-year updates of the County's Analysis of Impediments to Fair housing required by the Federal grant recipients.	N/A	The County has released the 2010-2015 Analysis of Impediments to Fair Housing Choice in May of 2010. The County continues to collect information for the next update of this document.	Continue.

**TABLE 7-72
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT PROGRAMS**

San Joaquin County
2015

Program		Action	Quantified Objective	Evaluation	Continue/ Discontinue/ Modify
5-3	Housing Authority Collaboration	The County shall continue to collaborate with the San Joaquin County Housing Authority to promote equal housing opportunity through its housing assistance programs and outreach to tenants and rental property owners.	N/A	The County continues to collaborate with the San Joaquin County Housing Authority.	Continue.
6-1	Promote Energy Conservation	The County shall continue to implement California's energy efficiency standards for new residential construction contained in the state's Building Standards Code (Title 24 of the California Code of Regulations). These standards require that energy efficient devices, materials, fixtures and appliances, and construction techniques be incorporated into all new housing construction, including additions to existing homes.	N/A	The County adopted the 2013 California Building Code. All permitted residential remodels have conformed to Title 24 standards.	Continue.
6-2	Energy Efficiency through Planning and Design	Through its subdivision site plan review and design review processes, pre-application meetings, promotional literature available at the permit counter, and the posting of information on energy conservation on the city's web site, the County shall continue to promote energy efficiency in residential land use planning and design through techniques, such as: <ul style="list-style-type: none"> • the layout and configuration of homes to take advantage of solar access, • the use of landscaping to reduce heat gain during warm weather, • the configuration of new developments to provide opportunities for non-motorized forms of travel, • the promotion of infill development to reduce travel distances, and • the landscaping of parking areas to provide shade. 	N/A	The County has implemented this program through its site design process. Due to the current and ongoing drought, the County has not encouraged the use of landscaping to reduce heat gain.	Continue. Remove language related to reducing heat gain to address the drought.



**TABLE 7-72
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT PROGRAMS**

San Joaquin County
2015

Program		Action	Quantified Objective	Evaluation	Continue/ Discontinue/ Modify
6-3	Weatherization Activities	The County shall continue to apply for funding on an annual basis for the San Joaquin County Weatherization program, which provides clients with basic weatherization services including installation services, safety testing, home energy assessment, and energy education. The County shall continue to advertize the Weatherization Program to target audiences, such as low-income, minority, and elderly residents.	N/A	The County continues to administer the Weatherization Program provides energy saving measures and repairs to homes and mobile homes. These dwellings qualify for weatherization measures if someone in the household receives Temporary Aid for Needy Families (TANF), Food Stamps, SSI or SSP, Veterans and Survivors Pension or if the household income does not exceed a certain amount determined by the U.S. Department of Health and Human Services. Some of the energy savings measures available are glass replacement, sash repair, ceiling insulation, minor home repair, low-flow showerheads, door weather stripping, water heater blanket, duct wrap, switch and outlet gaskets, caulking, refrigerators, microwave ovens and much more.	Continue.
6-4	Marketing for Energy Efficiency and Housing Rehabilitation	The County shall continue to market its energy efficiency and housing rehabilitation programs through media releases and requests for editorial/focus articles, increased advertising in local newspapers, bill stuffers in local utility company mailings, outreach to community partners (e.g., Independent Living Center, Area Agency on Aging, Community Action Agency, In-Home Supportive Services), and programming at the annual Senior Awareness Day in May.	N/A	The County did not implement this program due to funding constraints.	Discontinue.
7-1	Implementation Tracking Matrix	The County shall use the Implementation Tracking Matrix (see Table 7-2) to continually track the progress of Housing Element programs.	N/A	The County continues to implement this program.	Continue.
7-2	Biannual Staff Meetings	County staff members involved in the implementation of Housing Element programs shall meet biannually to review progress in addressing housing issues, especially issues relating to affordable housing.	N/A	The County continues to implement this program.	Continue.

**TABLE 7-72
EVALUATION OF SAN JOAQUIN COUNTY 2010 HOUSING ELEMENT PROGRAMS**

San Joaquin County
2015

Program		Action	Quantified Objective	Evaluation	Continue/ Discontinue/ Modify
7-3	Housing Element Implementation Reporting	The County shall review and report on the implementation of Housing Element programs and the County's effectiveness in meeting the programs' goals.	N/A	The County continues to implement this program.	Continue.
7-4	Annual Real Estate Market Monitoring	The County shall establish and implement a comprehensive annual monitoring program to document the sales prices or rental rates for all new units constructed or rehabilitated in the previous year and to determine housing affordability levels. The County shall also regularly monitor housing sales price trends of existing units.	N/A	The County continues to implement this program.	Discontinue.
7-5	Permit Tracking System	The County shall include the results of its permit tracking system as part of its annual report to the Board of Supervisors on the County's progress in implementing the General Plan.	N/A	The County continues to implement this program.	Continue.
7-6	Housing Program Marketing	<p>The County shall continue to implement an informational and marketing effort to highlight its available housing programs. This effort shall consist of the following approaches:</p> <ul style="list-style-type: none"> • Posting of program information on the County's web site; • Display and distribution of program information at each County office building (public counters); • Distribution of program information to branch libraries, senior centers, community centers, and other public facilities; • Periodic contacts, as needed, with representatives of County agencies that serve lower income and special needs populations, and private social service agencies, to ensure that housing program information is disseminated to these agencies' clients; • Annual contacting of, and distribution of program information to, nonprofit organizations that provide housing and supportive services to ensure that these organizations inform their clients of available County assistance programs; and • Pre-application meetings with housing developers to explain County incentives for affordable housing and encourage participation in affordable housing programs. 	N/A	The County did not implement this program due to funding constraints.	Discontinue.



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PART 2. POLICY DOCUMENT

7.6 POLICY INTRODUCTION

Under California law, the housing element must include the community's goals, policies, quantified objectives, and implementation programs for the maintenance, improvement, and development of housing.

This Housing Element includes seven goal statements. Under each goal statement, the element sets out policies that amplify each goal statement. Implementation programs are listed at the end of the corresponding group of policies and describe briefly the proposed action, the County agencies or departments with primary responsibility for carrying out the program, the funding source, and the time frame for accomplishing the program. Several of the implementation programs also identify quantified objectives.

The following definitions describe the nature of the statements of goals, policies, implementation programs, and quantified objectives as they are used in the Housing Element Policy Document:

Goal: Ultimate purpose of an effort stated in a way that is general in nature and immeasurable.

Policy: Specific statement guiding action and implying clear commitment.

Implementation Program: An action, procedure, program, or technique that carries out policy. Implementation programs also specify primary responsibility for carrying out the action and an estimated time frame for its accomplishment. The time frame indicates the fiscal year in which the activity is scheduled to be completed. In most cases, these time frames are general guidelines and may be adjusted based on County staffing and budgetary considerations.

Quantified Objective: The number of housing units that the County expects to be constructed, conserved, or rehabilitated, or the number of households the County expects will be assisted through Housing Element programs based on general market conditions during the time frame of the Housing Element.

Housing element law recognizes that in developing housing policy and programs, identified housing needs may exceed available resources and the community's ability to satisfy these needs. The quantified objectives of the housing element, therefore, need not be identical to the identified housing need, but should establish the maximum number of housing units that can be constructed, rehabilitated, and conserved, or households assisted over a five-year time frame.



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7.7 NEW CONSTRUCTION

Goal

Goal 1 To provide for a broad range of housing types and densities to meet the needs of all San Joaquin County residents.

Policies

- Policy 1-1 The County shall ensure that there are adequate sites and facilities available to meet its regional housing needs allocation of 10,167 units (1,257 extremely low, 1,239 very low, 1,727 low, 1,724 moderate, and 4,220 above moderate).
- Policy 1-2 The County shall seek to identify and mitigate local governmental constraints to the development, improvement, and maintenance of the housing stock.
- Policy 1-3 The County shall continue to provide opportunities for and reduce barriers to home ownership.
- Policy 1-4 The County shall encourage residential densities at the high end of the allowable density range in urban areas to make more efficient use of land and facilities and provide more affordable housing opportunities.
- Policy 1-5 The County shall encourage the consolidation of parcels to facilitate more effective multifamily residential development.
- Policy 1-6 The County shall direct high-density residential development to sites located within walking distance of public transit and services.
- Policy 1-7 The County shall promote public awareness of the various means available to qualify to become a homeowner.
- Policy 1-8 The County shall encourage the usage of mixed-use residential /office/retail developments in each community's core downtown to support affordable housing.
- Policy 1-9 The County shall promote the use of cluster housing or planned development concepts where existing urban services are available.
- Policy 1-10 The County shall continue to encourage the development of infill properties near existing urban/community centers that have adequate infrastructure and services.



Programs

Program 1-1 **WATER AND SEWER CONNECTIONS AND REPLACEMENT.** The County shall continue to provide financing to qualified households to connect their homes to new or existing water and sewer systems to replace wells and septic systems.

Responsible Party: Community Development, Public Works
Funding: Local, State, and Federal funds
Timeframe: On going
Quantified Objective: 50 households

Program 1-2 **ON- AND OFF-SITE IMPROVEMENT STANDARDS.** The County shall continue to evaluate its standards for on-site and off-site improvements and make appropriate revisions as part of its annual review of the General Plan's implementation.

Responsible Party: Community Development, Public Works
Funding: Permit fees, local funds
Timeframe: Annually
Quantified Objective: N/A

Program 1-3 **DIVISION AND PLANNING FOR LARGE SITES.** The County shall allow for further subdivision or development of specific plans for sites over 20.0 acres that are identified in the Housing Element vacant sites inventory and shall facilitate development at the expected affordability level for each site.

Responsible Party: Community Development
Funding: None
Timeframe: Ongoing
Quantified Objective: N/A

Program 1-4 **SUFFICIENT CAPACITY FOR VACANT SITES.** The County shall work with water and sewer service providers to ensure that sufficient capacity exists for sites identified in the Housing Element vacant sites inventory to facilitate development of these sites within the planning period.

Responsible Party: Community Development, Water and Sewer Service providers
Funding: None
Timeframe: Ongoing
Quantified Objective: N/A

7.8 AFFORDABLE HOUSING

Goal

Goal 2 To encourage the construction and maintenance of affordable housing in San Joaquin County.

Policies

- Policy 2-1 The County shall continue to collaborate with other public agencies and private entities involved in the provision of affordable housing to access State and Federal funding.
- Policy 2-2 The County shall continue to provide incentives for the provision of affordable housing, such as density bonuses, flexible development standards, deferred payment of fees, and expedited permit processing.
- Policy 2-3 The County shall seek to preserve existing affordable rental housing, such as subsidized apartments for lower-income households, mobilehomes in mobilehome parks, and low-cost private rental housing.
- Policy 2-4 The County shall encourage the use of development concepts and techniques designed to reduce housing costs.
- Policy 2-5 The County shall encourage and provide opportunities for a variety of housing types (e.g., second units, live-work units, small lot single family residential, manufactured and modular housing units, land-lease manufactured housing communities) that provide market-rate, affordable housing opportunities.
- Policy 2-6 The County shall encourage the provision of units available for sale or rent to low and moderate income households.
- Policy 2-7 The County shall encourage an equitable distribution of affordable housing throughout the residentially designated areas of the County to reduce concentrations of low-income households.
- Policy 2-8 The County shall seek to preserve mobile home parks as a means of conserving the affordable housing stock.
- Policy 2-9 The County shall continue to permit second residential units in single-family zones subject to administrative site plan approval and reasonable standards for minimum lot size, unit size, and parking in accordance with State law.
- Policy 2-10 The County shall continue to implement provisions of the Mountain House Master Plan that require at least 6.5 percent of parcels in the R/VL, R/L, and R/M land use categories contain second units and that the second units be constructed concurrently with the primary single family units.
- Policy 2-11 The County shall continue to pursue opportunities to acquire vacant properties for affordable housing development provided: 1) State or Federal funds are available for this purpose, 2) voluntary developer contributions can be negotiated through a specific plan or master planning process, 3) and proposed sites have, or will have, access to infrastructure and services.



Policy 2-12 The County shall not disapprove housing projects affordable to low and moderate income households or impose conditions on such projects so as to make them unaffordable to low and moderate income households or infeasible to construct. Consistent with state law, the County may deny or require modifications to a proposed housing project under the following circumstances:

- where specific public health and safety requirements cannot be mitigated;
• where approval would cause disproportionate numbers of low income households in a specific neighborhood; or
• where approval would cause non-compliance with State or Federal laws or the County's General Plan.

Policy 2-13 The County shall continue to provide density bonuses and other incentives in compliance with State law for projects that include very low income housing, low, moderate, or senior housing.

Programs

Program 2-1 AUTOMATED PERMIT TRACKING SYSTEM. The County shall continue its ongoing efforts to improve the capabilities of its automated permit tracking system. The County shall continue to track housing construction through its existing automated database system and expand the system to track the initial costs of housing constructed in the unincorporated area and to monitor the supply of low and moderate cost housing provided during the planning period.

Responsible Party: Community Development
Funding: Permit fees, local funds
Timeframe: Ongoing
Quantified Objective: N/A

Program 2-2 LOCAL LENDER PARTICIPATION IN AFFORDABLE HOUSING. The County shall continue to solicit participation by local lending institutions in the financing of affordable housing projects, either directly or through their participation in affordable housing financing programs operated by the Federal Reserve Bank or the Federal Home Loan Bank, as part of the County's implementation of the Consolidated Plan.

Responsible Party: Community Development
Funding: Local, State, and Federal funds
Timeframe: On going
Quantified Objective: 6 units annually

Program 2-3 FIRST-TIME HOMEBUYER ASSISTANCE. The County shall continue to implement its GAP Loan Program, which provides deferred, down payment assistance loans to low income, first-time homebuyers for the purchase of newly built homes as a part of the County's home construction program. To ensure that the program continues to serve the intended target group (low income, first-time homebuyers), the County shall annually review its program guidelines and make adjustments as needed. The County shall also continue to promote this program through its website, the distribution of program information at County offices and other public locations (community centers, libraries, etc.), distribution of program information at community events and local housing fairs, and distribution of information to local lenders and real estate offices.

Responsible Party: Community Development
Funding: Local, State, and Federal funds
Timeframe: On going
Quantified Objective: 75 loans

Program 2-4 **NEIGHBORHOOD STABILIZATION PROGRAM FUNDS.** The County shall continue to use Neighborhood Stabilization Program funds toward providing emergency assistance to foreclosed properties to limit abandonment and blight in existing neighborhoods.

Responsible Party: Community Development
Funding: HUD Neighborhood Stabilization Program funds
Timeframe: FY 2009
Quantified Objective: N/A



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7.9 SPECIAL NEEDS HOUSING

Goal

Goal 3 To provide a range of housing opportunities and services for households with special needs within San Joaquin County.

Policies

- Policy 3-1 The County shall seek to accommodate housing and shelter for residents with special needs through appropriate zoning standards and permit processes.
- Policy 3-2 The County shall continue to support the provision of facilities and services to meet the needs of homeless individuals and families through the implementation of a continuum of care strategy as described in the Consolidated Plan.
- Policy 3-3 The County shall address the shelter needs of its homeless residents.
- Policy 3-4 The County shall provide temporary housing for individuals with special needs (abused and/or abandoned seniors, individuals who may be at physical or psychological risk, mentally ill homeless, those with AIDS or other debilitating illnesses; etc.) in board and care homes.
- Policy 3-5 The County shall encourage the development of housing affordable to large families.
- Policy 3-6 The County shall ensure equal access to housing by providing reasonable accommodation for individuals with disabilities. The County shall provide a process for individuals with disabilities to make requests for reasonable accommodation in regard to relief from the County’s various land use, zoning, or building laws, rules, policies, practices, and/or procedures.
- Policy 3-7 The County shall strive to increase the availability of safe, sound, affordable housing for farmworkers.

Programs

Program 3-1 **SUPPORT FOR EXISTING HOMELESS SHELTERS.** The County shall continue to pursue State and Federal funds available to the County, private donations, and volunteer assistance to support existing shelters (e.g., maintenance; operation, including rent, but excluding staff; insurance; utilities; and furnishings).

Responsible Party:	Community Development , Human Services, Public Health
Funding:	State and Federal funds (e.g., Emergency Shelter Grants, State Proposition 63 funds, Shelter Plus Care and Supportive Housing grants)
Timeframe:	Ongoing
Quantified Objective:	10 shelters



Program 3-2 **ADDITIONAL SHELTER FACILITIES AND SERVICES.** As the Consolidated Plan is updated every five years, the County shall review the need for additional shelter facilities and services. The County shall pursue the development of additional shelters, when funds become available, in underserved areas of the County (e.g., Lodi, Manteca, Tracy, and Stockton planning areas).

Responsible Party: Community Development , Veteran’s Services, Department of Aging, Children’s Services, Behavioral Health Services, Public Health
Funding: State and Federal funds (e.g., Emergency Shelter Grants)
Timeframe: FY 2019
Quantified Objective: N/A

Program 3-3 **ALTERNATIVE SHELTER ARRANGEMENTS.** The County shall continue to collaborate with nonprofit housing providers and the Housing Authority to facilitate alternative shelter arrangements for farmworkers, seniors, persons with disabilities, the homeless, extremely low-income persons, and other special needs groups.

Responsible Party: Community Development , Public Health, Housing Authority, Human Services
Funding: Local, State, and Federal funds
Timeframe: On going
Quantified Objective: N/A

Program 3-4 **GENERAL RELIEF PROGRAM VOUCHERS.** The County shall continue to fund local food banks and clothing closets through the provision of vouchers through the General Relief Program for emergency housing or other housing assistance, food, clothing, and other personal necessities.

Responsible Party: Community Development, Public Health, Human Services
Funding: Local, State, and Federal funds
Timeframe: On going
Quantified Objective: 1,000 vouchers a month

Program 3-5 **HOMELESS SUPPORTIVE SERVICES.** The County shall continue to provide supportive services and case management, such as health assessment, treatment, and referral; life skills and job training; schooling for homeless children; and child care.

Responsible Party: Behavioral Health, Public Health, School Districts, Human Services, Employment Economic Development Department
Funding: Staff time, general fund
Timeframe: On going
Quantified Objective: 1,000 individuals

Program 3-6 **TEMPORARY HOUSING.** The County shall provide temporary housing for individuals with special needs (abused and/or abandoned seniors, individuals who may be at physical or psychological risk, mentally ill homeless, those with AIDS or other debilitating illnesses; etc.) in board and care homes.

Responsible Party: Behavioral Health , Public Health, Community Development
Funding: State and Federal funds (e.g., State Proposition 63 funds, Shelter Plus Care and Supportive Housing grants)
Timeframe: FY 2009
Quantified Objective: 300 persons

Program 3-7 **HOMELESS SURVEY.** The County shall continue to undertake a biennial survey of homeless to determine the number and characteristics of both sheltered and unsheltered homeless in San Joaquin County.

Responsible Party: Community Development, Behavioral Health
Funding: Local and Federal funds
Timeframe: FY 2009, 2011, 2013
Quantified Objective: N/A

Program 3-8 **PUBLICIZING REASONABLE ACCOMMODATION.** The County shall create a public information brochure on reasonable accommodation for disabled persons and provide that information on the County's website.

Responsible Party: Community Development
Funding: Permit fees, local funds
Timeframe: FY 2010
Quantified Objective: N/A

Program 3-9 **FARMWORKER HOUSING COMMITTEE/TASK FORCE.** The County shall establish a committee or task force to oversee development of a Farmworker Housing Plan. Initial committee members should include a representative from the County Community Development Department, Housing Authority, City of Stockton Housing and Redevelopment Agency, Farm Bureau, University of California Cooperative Extension, and a member of a group representing farmworkers.

Responsible Party: Community Development, Environmental Health, Housing Authority
Funding: Local Funds, USDA Rural Housing Services, California Office of Migrant Services, Affordable Housing Fee, Environmental Health
Timeframe: FY 2010
Quantified Objective: N/A



Program 3-10 **FUNDING FOR FARMWORKER HOUSING.** The County shall apply for Federal and State grants (e.g., Joe Serna Jr. Farmworker Housing Grant) to assist with the development of farmworker housing.

Responsible Party: Community Development, Environmental Health, Housing Authority, Board of Supervisors
Funding: Federal and State
Timeframe: FY 2010, annually
Quantified Objective: N/A

Program 3-11 **TAX CREDITS FOR FARMWORKER HOUSING.** The County shall continue to encourage the State Tax Credit Allocation Committee (TCAC) to set-aside additional tax credits for farmworker housing projects, through a letter writing campaign from elected officials and other interested agencies and organizations.

Responsible Party: Community Development, Environmental Health
Funding: Local funds
Timeframe: Annually
Quantified Objective: N/A

Program 3-12 **FARMWORKER HOUSING INVENTORY.** The County shall continue to update its inventory of existing farmworker housing and document conditions of housing during the annual inspection process.

Responsible Party: Environmental Health
Funding: USDA Rural Housing Services, California Office of Migrant Services, Affordable Housing Fee
Timeframe: Annually
Quantified Objective: N/A

Program 3-13 **EXTREMELY LOW-INCOME HOUSEHOLDS.** The County shall seek State and Federal funding specifically targeted for the development of housing affordable to extremely low-income households, such as the Local Housing Trust Fund program and Proposition 1-C funds. The County shall promote the benefits of this program to the development community by posting information on its webpage and creating a hand out to be distributed with development applications.

Responsible Party: Behavioral Health , Public Health, Community Development
Funding: State and Federal funds (e.g., Local Housing Trust Fund and Proposition 1-C funds)
Timeframe: FY 2010
Quantified Objective: 50 units

7.10 NEIGHBORHOOD PRESERVATION/REHABILITATION

Goal

- Goal 4 To create and maintain healthy neighborhoods by improving the condition of the existing housing stock and providing for a variety of housing types, sizes, price ranges, and densities compatible with the existing character and integrity of residential neighborhoods.

Policies

- Policy 4-1 The County shall continue to contribute to the maintenance of its housing stock in a safe and sanitary condition through housing rehabilitation programs and enforcement of its zoning and building codes.
- Policy 4-2 The County shall reject public or private projects that displace residents or disrupt or eliminate established neighborhoods unless they would, on balance, contribute to the public's health, safety, and welfare.
- Policy 4-3 The County shall require the abatement or demolition of substandard housing that is not economically feasible to repair and represents a health and safety threat.
- Policy 4-4 To create a balanced community, the County shall encourage and promote mixed-income neighborhoods by encouraging innovative design (e.g., second units, co-housing, halfplexes, zipper lots, zero-lot lines, alley-loaded parking, six-pack subdivisions, live-work units).
- Policy 4-5 The County shall promote the maintenance of rental housing consistent with County housing and building codes.
- Policy 4-6 The County shall promote quality design and appearance of all new multifamily and affordable housing projects so that they blend in with the existing community fabric, add value to the community's built environment, and strengthen acceptance by the local community.



Programs

Program 4-1 **COUNTYWIDE OWNER-OCCUPANT HOUSING REHABILITATION LOAN PROGRAM.** The County shall continue to provide low-interest and/or deferred loans (loans repaid when the property is sold or changes title) to very low and low income homeowners on a countywide basis to finance the cost of housing rehabilitation. The County shall provide rehabilitation assistance to owners who reside in the property and are themselves of very low or low income. The County shall conduct in-house application processing and loan servicing.

Responsible Party: Community Development, Human Services
Funding: HUD programs (CDBG and HOME), USDA Rural Housing Services, CHFA HELP Program, CSBG
Timeframe: On going
Quantified Objective: 150 homeowners

Program 4-2 **EMERGENCY HOUSING REHABILITATION PROGRAM.** The County shall continue to provide low-interest loans to homeowners who reside in their home as their primary place of residence and have a life threatening or an emergency situation existing that is verified by an inspector.

Responsible Party: Community Development, Human Services
Funding: HUD programs (CDBG and HOME), USDA Rural Housing Services, CSBG
Timeframe: On going
Quantified Objective: 50 homeowners

Program 4-3 **PUBLIC IMPROVEMENTS.** Through its implementation of the Consolidated Plan, the County shall continue to identify and target low-income communities for the expansion of existing facilities/infrastructure or replacement of deteriorating facilities, as well as construction of new facilities/infrastructure to increase the quality of life in low-income communities. Examples of public improvements to be funded under this program are:

- installation of sewer systems;
- installation of water system facilities;
- installation of storm drainage systems; and
- installation of new, or renovation of existing facilities to maximize accessibility by disabled.

Responsible Party: Community Development, Public Works
Funding: HUD programs (CDBG), USDA Rural Housing and Utilities Services
Timeframe: On going
Quantified Objective: 1,000 households

Program 4-4 **CODE ENFORCEMENT.** The County shall continue with targeted code enforcement in older communities.

Responsible Party: Community Development
Funding: Permit fees, local funds
Timeframe: On going
Quantified Objective: N/A



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7.11 EQUAL OPPORTUNITY HOUSING & DISCRIMINATION PREVENTION

Goal

Goal 5 To provide decent housing and quality living environment for all San Joaquin County residents regardless of age, race, religion, sex, sexual orientation, marital status, ancestry, national origin, disability, or economic level.

Policies

Policy 5-1 The County shall not condone any unlawful discrimination or segregation in housing.

Policy 5-2 The County shall continue to support and enforce laws and programs that promote equal housing opportunities and provide fair housing and rental mediation services.

Programs

Program 5-1 **SAN JOAQUIN FAIR HOUSING.** The County shall continue to financially support the San Joaquin Fair Housing, Inc. (SJFH) in their efforts to provide fair housing education and outreach, mediate landlord-tenant disputes, promote fair housing practices, and reduce the effects of housing discrimination.

Responsible Party: Community Development
Funding: HUD programs (CDBG), Local Funds
Timeframe: On going
Quantified Objective: N/A

Program 5-2 **ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING.** The County shall continue to collect information and refine programs for fair housing as part of the five-year updates of the County's Analysis of Impediments to Fair housing required by the Federal grant recipients.

Responsible Party: Community Development
Funding: HUD programs (CDBG), Local Funds
Timeframe: FY 2015; 2019
Quantified Objective: N/A

Program 5-3 **HOUSING AUTHORITY COLLABORATION.** The County shall continue to collaborate with the San Joaquin County Housing Authority to promote equal housing opportunity through its housing assistance programs and outreach to tenants and rental property owners.

Responsible Party: Community Development
Funding: Local Funds
Timeframe: On going
Quantified Objective: N/A



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7.12 ENERGY CONSERVATION

Goal

Goal 6 To ensure energy efficiency and appropriate weatherization for all new and existing housing units.

Policies

Policy 6-1 The County shall promote residential conservation in construction, site planning, and design.

Policy 6-2 The County shall promote energy efficiency in new residential construction through the implementation of State building standards and local subdivision and zoning standards.

Policy 6-3 The County shall encourage energy conservation and efficiency improvements in the existing housing stock.

Policy 6-4 The County shall work with local energy providers to promote energy conservation programs and incentives to existing residential developments, especially low-income households.

Programs

Program 6-1 **PROMOTE ENERGY CONSERVATION.** The County shall continue to implement California's energy efficiency standards for new residential construction contained in the state's Building Standards Code (Title 24 of the California Code of Regulations). These standards require that energy efficient devices, materials, fixtures and appliances, and construction techniques be incorporated into all new housing construction, including additions to existing homes.

Responsible Party:	Community Development
Funding:	Permit Fees, Local Funds
Timeframe:	On going
Quantified Objective:	N/A



Program 6-2

ENERGY EFFICIENCY THROUGH PLANNING AND DESIGN. Through its subdivision site plan review and design review processes, pre-application meetings, promotional literature available at the permit counter, and the posting of information on energy conservation on the city's web site, the County shall continue to promote energy efficiency in residential land use planning and design through techniques, such as:

- the layout and configuration of homes to take advantage of solar access,
- the use of landscaping to reduce heat gain during warm weather,
- the configuration of new developments to provide opportunities for non-motorized forms of travel,
- the promotion of infill development to reduce travel distances, and
- the landscaping of parking areas to provide shade.

Responsible Party: Community Development
Funding: Permit Fees, Local Funds
Timeframe: On going
Quantified Objective: N/A

Program 6-3

WEATHERIZATION ACTIVITIES. The County shall continue to apply for funding on an annual basis for the San Joaquin County Weatherization program, which provides clients with basic weatherization services including installation services, safety testing, home energy assessment, and energy education. The County shall continue to advertize the Weatherization Program to target audiences, such as low-income, minority, and elderly residents.

Responsible Party: Community Development, Human Services
Funding: Regular Low Income Home Energy Assistance Program (LIHEAP); Department of Energy American Recovery and Reinvestment Act (ARRA)
Timeframe: Annually
Quantified Objective: N/A

7.13 IMPLEMENTATION MONITORING

Goal

Goal 7 To ensure that Housing Element programs are implemented on a timely basis and progress of each program is monitored and evaluated annually.

Policies

Policy 7-1 The County shall continually work to improve the day-to-day implementation of Housing Element programs.

Programs

Program 7-1 **IMPLEMENTATION TRACKING MATRIX.** The County shall use an Implementation Tracking Matrix to continually track the progress of Housing Element programs.

Responsible Party: Community Development
Funding: Permit Fees, Local Funds
Timeframe: On going
Quantified Objective: N/A

Program 7-2 **BIANNUAL STAFF MEETINGS.** County staff members involved in the implementation of Housing Element programs shall meet biannually to review progress in addressing housing issues, especially issues relating to affordable housing.

Responsible Party: Community Development, Environmental Health, Public Works, Human Services
Funding: Permit Fees, Local Funds
Timeframe: Biannually
Quantified Objective: N/A

Program 7-3 **HOUSING ELEMENT IMPLEMENTATION REPORTING.** The County shall review and report on the implementation of Housing Element programs and the County's effectiveness in meeting the programs' goals.

Responsible Party: Community Development, Board of Supervisors
Funding: Permit Fees, Local Funds
Timeframe: Annually
Quantified Objective: N/A



Program 7-4

PERMIT TRACKING SYSTEM. The County shall include the results of its permit tracking system as part of its annual report to the Board of Supervisors on the County's progress in implementing the General Plan.

Responsible Party:	Community Development, Board of Supervisors
Funding:	Permit Fees, Local Funds
Timeframe:	Annually, every September
Quantified Objective:	N/A

7.14 QUANTIFIED OBJECTIVES

One of the requirements of State law (California Government Code Section 65583[b]) is that the Housing Element contain quantified objectives for the maintenance, preservation, improvement, and development of housing. State law recognizes that the total housing needs identified by a community may exceed available resources and the community's ability to satisfy this need. Under these circumstances, the quantified objectives need not be identical to the total housing needs. Since the San Joaquin County has already met its RHNA for the 2007-2014 planning period, the County has established a target for the maximum number of housing units for each income category that can be constructed, rehabilitated, and conserved over a five-year time period based on available resources (see Table 7-73). **TO BE UPDATED FOLLOWING REVIEW OF IMPLEMENTATION PROGRAMS**

**TABLE 7-73
SUMMARY OF QUANTIFIED OBJECTIVES**

Objective Category/Program	Extremely Low	Very Low	Low	Moderate	Above-Moderate	Total
Program 1-4 Water and Sewer Connections and Replacement ¹	-	-	50	-	-	50
Program 2-3 Local Lender Participation in Affordable Housing	-	-	30	-	-	30
Program 2-4 First-Time Homebuyer Assistance ²	-	-	75	-	-	75
Program 3-1 Support for Existing Homeless Shelters ³	10 shelters	-	-	-	-	10 shelters
Program 3-4 General Relief Program Vouchers ³	1,000 vouchers per month	-	-	-	-	1,000 vouchers per month
Program 3-5 Homeless Supportive Services ⁴	1,000	-	-	-	-	1,000
Program 3-6 Temporary Housing ⁴	300	-	-	-	-	300
Program 3-17 Extremely Low-Income households	50	-	-	-	-	50
Program 4-1 Countywide Owner-Occupant Housing Rehabilitation Loan Program ⁵	-	150	-	-	-	150
Program 4-2 Emergency Housing Rehabilitation Program ⁵	-	-	50	-	-	50
Program 4-6 Public Improvements ¹	-	-	1,000	-	-	1,000
TOTAL	1,350	150	1,205	-	-	2,705

¹Provides for households.

²Provides 75 loans to low income homebuyers.

³Support for Existing Shelters and General Relief Program Vouchers are not included in the total.

⁴Provides services for individuals.

⁵Provides for homeowners.



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Appendices

Appendix A: References

Appendix B: Residential Land Inventory

Appendix C: Responses to SB 520 Analysis Questions

Appendix D: Community/Stakeholder Workshop Participants

Appendix F: Glossary

Appendix G: Mountain House R/MH and RH Sites



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APPENDIX A: REFERENCES

Persons Consulted

Bill Mendelson, Executive Director, Central Valley Low Income Housing Corporation

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APPENDIX B: RESIDENTIAL LAND INVENTORY

<p style="text-align: center;">TABLE 7-74 VACANT LAND INVENTORY¹</p> <p style="text-align: center;">San Joaquin County</p> <p style="text-align: center;">July 1, 2015</p>																
Planning Area	Community Area	APN	General Plan Land Use Designation & Zoning	Acres	Allowed Density Range ²	Allowed Maximum Units	Expected Density	Expected Units ³	Income Level	Constraints					Current Use	Notes
										Water/Sewer Availability	Williamson Act	Flooding	Slope	Subsidiary Soil		
Vacant Land with Residential Land Use Designations																
Lockeford	Lockeford	5131002	Residential-Medium Density	1.5	6-10	15	8	12	Moderate	Y	N	N	N	N	-	-
Stockton	Urban Incorporated Fringe	12003006	Residential-High Density	27.6	15-40	1,105	32	884	Low	Y	N	N	N	Y	-	-
	Urban Incorporated Fringe	12002002	Residential-High Density	5.5	15-40	220	32	176	Low	Y	N	N	N	Y	-	-
	Urban Incorporated Fringe	12002002	Residential-High Density	2.7	15-40	109	32	87	Low	Y	N	N	N	Y	-	-
	French Camp	19308003	Residential-Medium Density	1.4	6-10	14	8	11	Moderate	Y	N	N	N	Y	-	In airport runway zone 2.I, no land use restrictions.
	French Camp	19308001	Residential-Medium Density	1.4	6-10	14	8	11	Moderate	Y	N	N	N	Y	-	In airport runway zone 2.I, no land use restrictions.
Subtotal Vacant Land				40.1	-	1,473	-	1,181								
Moderate				24.1	-	241	8	34								
Low				35.8	-	1,434	32	1,147								
Very Low				0.0	-	-	-	-								



**TABLE 7-74
VACANT LAND INVENTORY¹**

San Joaquin County
July 1, 2015

Planning Area	Community Area	APN	General Plan Land Use Designation & Zoning	Acres	Allowed Density Range ²	Allowed Maximum Units	Expected Density	Expected Units ³	Income Level	Constraints					Current Use	Notes
										Water/Sewer Availability	Williamson Act	Flooding	Slope	Subsidiive Soil		
Extremely Low				0.0	-	-	-	-								
Agricultural Land with Residential Land Use Designations																
Linden	Linden	9128024	Residential-Medium Density	3.2	6-10	32	8	25	Moderate	Y	N	N	N	Y	Agriculture orchard, contains a structure assessed at \$59,770.	-
Lockeford	Lockeford	5131023	Residential-Medium Density	5.2	6-10	52	8	42	Moderate	Y	N	N	N	P	Agriculture crops, contains structure assessed at \$3,314.	-
	Lockeford	5131022	Residential-Medium Density	7.5	6-10	75	8	60	Moderate	Y	N	N	N	P	Agriculture grazing	-
	Lockeford	5131021	Residential-Medium Density	9.3	6-10	93	8	74	Moderate	Y	N	N	N	P	Agriculture grazing	-
Stockton	Urban Incorporated Fringe	8405008	Residential-High Density	4.1	15-40	164	32	131	Low	Y	N	N	N	Y	Agriculture crops	-
	Urban Incorporated Fringe	8405008	Residential-High Density	3.8	15-40	153	32	123	Low	Y	N	N	N	Y	Agriculture crops	-
	Urban Incorporated Fringe	8405003	Residential-High Density	3.9	15-40	155	32	124	Low	Y	Y	N	N	Y	Agriculture crops, contains structure assessed at \$139,061 built in	-

**TABLE 7-74
VACANT LAND INVENTORY¹**

San Joaquin County
July 1, 2015

Planning Area	Community Area	APN	General Plan Land Use Designation & Zoning	Acres	Allowed Density Range ²	Allowed Maximum Units	Expected Density	Expected Units ³	Income Level	Constraints					Current Use	Notes
										Water/Sewer Availability	Williamson Act	Flooding	Slope	Subsidiary Soil		
															1948.	
	Urban Incorporated Fringe	8405005	Residential-High Density	0.75	15-40	30	32	24	Low	Y	N	N	N	Y	Agriculture Crops	-
	Urban Incorporated Fringe	13004020	Residential-High Density	3.7	15-40	149	32	119	Low	Y	N	N	N	Y	Agriculture orchard, Contains a structure assessed at \$410,200.	-
	French Camp	17705016	Residential-Medium Density	12.1	6-10	121	8	97	Moderate	Y	N	N	N	P	Agriculture crops, contains structure assessed at \$50,314 built in 1918.	-
	French Camp	17705015	Residential-Medium Density	18.3	6-10	183	8	147	Moderate	Y	N	N	N	P	Agriculture crops, contains structure assessed at \$18,846 built in 1928.	-
Stockton	Urban Incorporated Fringe	8705202	Residential-Medium Density	87.9	6-10	879	8	703	Moderate	Y	N	N	N	Y	Agriculture crops, contains structure assessed	-



**TABLE 7-74
VACANT LAND INVENTORY¹**

San Joaquin County
July 1, 2015

Planning Area	Community Area	APN	General Plan Land Use Designation & Zoning	Acres	Allowed Density Range ²	Allowed Maximum Units	Expected Density	Expected Units ³	Income Level	Constraints					Current Use	Notes
										Water/Sewer Availability	Williamson Act	Flooding	Slope	Subsidiive Soil		
															at \$7,875.	
Tracy	Urban Incorporated Fringe	20926013	Residential-Medium-High Density	185.8	10-15	2,787	12	2,230	Moderate	N	N	N	N	Y	Agriculture crops, contains structure assessed at \$31,710 built in 1944.	Within Tracy SOI, adjacent to City limits.
Subtotal Agricultural Land				345.7	-	4,873	-	3,899								
Moderate				359.4	-	4,523	8-12	3,378								
Low				16.3	-	651	32	521								
Very Low				0.0	-	-	-	-								
Extremely Low				0.0	-	-	-	-								
GRAND TOTAL VACANT LAND				435.6	-	6,849	-	5,080								
Moderate				383.5	-	4,764	8-12	3,412								
Low				52.1	-	2,085	32	1,668								
Very Low				0.0	-	-	-	-								
Extremely Low				0.0	-	-	-	-								

¹ Contains only parcels larger than 0.75 acres

² Density equals number of dwelling units per acre

³ Expected units is equal to 80 percent of the Allowed Maximum Units

**TABLE 7-74
VACANT LAND INVENTORY¹**

San Joaquin County
July 1, 2015

Planning Area	Community Area	APN	General Plan Land Use Designation & Zoning	Acres	Allowed Density Range ²	Allowed Maximum Units	Expected Density	Expected Units ³	Income Level	Constraints					Current Use	Notes
										Water/Sewer Availability	Williamson Act	Flooding	Slope	Subsidiive Soil		

Y = Yes

N = No

P = Partial

N/A = Not Applicable

Source: San Joaquin County and Mintier Hamish, 2015



**TABLE 7-75
REMAINING MOUNTAIN HOUSE VACANT LAND INVENTORY**
San Joaquin County
July 1, 2015

APN	Size (acres)	General Plan Designation/ Zoning	Existing Use	Maximum Density (per acre)	Units by Income Level			Total Realistic Development Potential
					LI	M	AM	
20904009	2.78	R-H	Vacant	40	88			88
20916001	3.43	R-H	Vacant	40	109			109
20945004	5.55	R-H	Vacant	40	177			177
25402002	8.80	R-H	Vacant	40	281			281
25403001	15.20	R-H	Vacant	40	486			486
25624007	11.41	R-H	Vacant	40	365			365
25804001	3.99	R-H	Vacant	40	127			127
20905009	40.15	MU	Vacant	40	803			803
25804001	13.95	MU	Vacant	40	446			446
20904004	2.66	R-MH	Vacant	15		31		31
20904009	2.51	R-MH	Vacant	15		30		30
20908025	7.96	R-MH	Vacant	15		95		95
20916001	3.76	R-MH	Vacant	15		45		45
20945002	1.40	R-MH	Vacant	15		16		16
20945003	2.45	R-MH	Vacant	15		29		29
20945004	6.70	R-MH	Vacant	15		80		80
20945018	11.15	R-MH	Vacant	15		133		133
20945019	2.38	R-MH	Vacant	15		28		28
20945024	8.34	R-MH	Vacant	15		100		100
20945026	1.98	R-MH	Vacant	15		23		23
25604001	21.08	R-MH	Vacant	15		252		252
25624006	11.22	R-MH	Vacant	15		134		134
25624008	4.95	R-MH	Vacant	15		59		59

TABLE 7-75 REMAINING MOUNTAIN HOUSE VACANT LAND INVENTORY San Joaquin County July 1, 2015								
APN	Size (acres)	General Plan Designation/ Zoning	Existing Use	Maximum Density (per acre)	Units by Income Level			Total Realistic Development Potential
					LI	M	AM	
25802004	13.07	R-MH	Vacant	15		156		156
25802005	1.32	R-MH	Vacant	15		15		15
25802007	0.25	R-MH	Vacant	15		2		2
25802008	0.05	R-MH	Vacant	15		1		1
25803001	11.17	R-MH	Vacant	15		133		133
25803003	0.96	R-MH	Vacant	15		11		11
25804001	46.59	R-MH	Vacant	15		559		559
25802001	7.99	R-M	Vacant	10			63	63
20906008	3.96	R-M	Vacant	10			31	31
20906031	8.76	R-M	Vacant	10			70	70
20906032	5.00	R-M	Vacant	10			40	40
20906033	9.20	R-M	Vacant	10			73	73
20906040	6.96	R-M	Vacant	10			55	55
20906041	7.29	R-M	Vacant	10			58	58
20906042	0.08	R-M	Vacant	10			1	1
20906043	13.19	R-M	Vacant	10			105	105
20906044	22.86	R-M	Vacant	10			182	182
20908025	18.92	R-M	Vacant	10			151	151
20908029	3.83	R-M	Vacant	10			30	30
20908030	12.44	R-M	Vacant	10			99	99
20908031	15.40	R-M	Vacant	10			123	123
20908032	10.12	R-M	Vacant	10			80	80
20908033	26.16	R-M	Vacant	10			209	209



TABLE 7-75 REMAINING MOUNTAIN HOUSE VACANT LAND INVENTORY San Joaquin County July 1, 2015								
APN	Size (acres)	General Plan Designation/ Zoning	Existing Use	Maximum Density (per acre)	Units by Income Level			Total Realistic Development Potential
					LI	M	AM	
20917003	39.53	R-M	Vacant	10			316	316
20945002	30.85	R-M	Vacant	10			246	246
20945003	13.48	R-M	Vacant	10			107	107
20945004	43.47	R-M	Vacant	10			347	347
20945018	20.24	R-M	Vacant	10			161	161
20945019	15.78	R-M	Vacant	10			126	126
20945020	22.22	R-M	Vacant	10			177	177
20945021	2.96	R-M	Vacant	10			23	23
20945022	10.34	R-M	Vacant	10			82	82
20945024	7.76	R-M	Vacant	10			62	62
20945026	18.37	R-M	Vacant	10			146	146
20945028	12.86	R-M	Vacant	10			102	102
25627068	0.24	R-M	Vacant	10			1	1
25802001	7.17	R-M	Vacant	10			57	57
25802004	46.49	R-M	Vacant	10			371	371
25802005	30.13	R-M	Vacant	10			241	241
25802006	0.51	R-M	Vacant	10			4	4
25802007	0.01	R-M	Vacant	10			1	1
25802023	0.94	R-M	Vacant	10			7	7
25803001	60.09	R-M	Vacant	10			480	480
25803002	12.05	R-M	Vacant	10			96	96
25803003	10.82	R-M	Vacant	10			86	86
25804001	54.95	R-M	Vacant	10			439	439

TABLE 7-75 REMAINING MOUNTAIN HOUSE VACANT LAND INVENTORY San Joaquin County July 1, 2015								
APN	Size (acres)	General Plan Designation/ Zoning	Existing Use	Maximum Density (per acre)	Units by Income Level			Total Realistic Development Potential
					LI	M	AM	
20906008	59.09	R-L	Vacant	6			283	283
20906033	0.25	R-L	Vacant	6			1	1
20906034	1.54	R-L	Vacant	6			7	7
20906035	1.55	R-L	Vacant	6			7	7
20906036	1.52	R-L	Vacant	6			7	7
20906041	0.00	R-L	Vacant	6			1	1
20906042	1.79	R-L	Vacant	6			8	8
20906043	0.01	R-L	Vacant	6			1	1
20906044	0.17	R-L	Vacant	6			1	1
20907023	3.68	R-L	Vacant	6			17	17
20907024	19.79	R-L	Vacant	6			94	94
20907026	12.05	R-L	Vacant	6			57	57
20907028	0.01	R-L	Vacant	6			1	1
20907042	0.06	R-L	Vacant	6			1	1
20917003	81.25	R-L	Vacant	6			389	389
20945002	36.90	R-L	Vacant	6			177	177
20945003	30.75	R-L	Vacant	6			147	147
20945004	19.76	R-L	Vacant	6			94	94
20945018	9.76	R-L	Vacant	6			46	46
20945019	12.30	R-L	Vacant	6			59	59
20945020	17.00	R-L	Vacant	6			81	81
25410090	0.01	R-L	Vacant	6			1	1
25445052	0.01	R-L	Vacant	6			1	1



**TABLE 7-75
REMAINING MOUNTAIN HOUSE VACANT LAND INVENTORY**
San Joaquin County
July 1, 2015

APN	Size (acres)	General Plan Designation/ Zoning	Existing Use	Maximum Density (per acre)	Units by Income Level			Total Realistic Development Potential
					LI	M	AM	
25446038	0.02	R-L	Vacant	6			1	1
25625005	0.27	R-L	Vacant	6			1	1
25625006	0.26	R-L	Vacant	6			1	1
25625010	0.21	R-L	Vacant	6			1	1
25625011	0.16	R-L	Vacant	6			1	1
25625012	0.21	R-L	Vacant	6			1	1
25625013	0.21	R-L	Vacant	6			1	1
25625014	0.17	R-L	Vacant	6			1	1
25625015	0.16	R-L	Vacant	6			1	1
25625016	0.18	R-L	Vacant	6			1	1
25625035	0.01	R-L	Vacant	6			1	1
25637005	0.19	R-L	Vacant	6			1	1
25637007	0.13	R-L	Vacant	6			1	1
25637008	0.17	R-L	Vacant	6			1	1
25637009	0.15	R-L	Vacant	6			1	1
25637010	0.14	R-L	Vacant	6			1	1
25637013	0.12	R-L	Vacant	6			1	1
25637014	0.12	R-L	Vacant	6			1	1
25637015	0.12	R-L	Vacant	6			1	1
25637016	0.12	R-L	Vacant	6			1	1
25637017	0.17	R-L	Vacant	6			1	1
25637018	0.14	R-L	Vacant	6			1	1
25637019	0.13	R-L	Vacant	6			1	1

TABLE 7-75 REMAINING MOUNTAIN HOUSE VACANT LAND INVENTORY San Joaquin County July 1, 2015								
APN	Size (acres)	General Plan Designation/ Zoning	Existing Use	Maximum Density (per acre)	Units by Income Level			Total Realistic Development Potential
					LI	M	AM	
25637023	0.13	R-L	Vacant	6			1	1
25637024	0.12	R-L	Vacant	6			1	1
25637025	0.13	R-L	Vacant	6			1	1
25638068	0.02	R-L	Vacant	6			1	1
25638069	0.02	R-L	Vacant	6			1	1
25645001	0.22	R-L	Vacant	6			1	1
25645002	0.21	R-L	Vacant	6			1	1
25645003	0.18	R-L	Vacant	6			1	1
25645004	0.17	R-L	Vacant	6			1	1
25645005	0.16	R-L	Vacant	6			1	1
25645015	0.16	R-L	Vacant	6			1	1
25645016	0.19	R-L	Vacant	6			1	1
25645017	0.17	R-L	Vacant	6			1	1
25645018	0.20	R-L	Vacant	6			1	1
25645019	0.18	R-L	Vacant	6			1	1
25645020	0.21	R-L	Vacant	6			1	1
25645021	0.17	R-L	Vacant	6			1	1
25645022	0.18	R-L	Vacant	6			1	1
25645023	0.17	R-L	Vacant	6			1	1
25645024	0.26	R-L	Vacant	6			1	1
25645025	0.19	R-L	Vacant	6			1	1
25645026	0.16	R-L	Vacant	6			1	1
25645027	0.18	R-L	Vacant	6			1	1



**TABLE 7-75
REMAINING MOUNTAIN HOUSE VACANT LAND INVENTORY**
San Joaquin County
July 1, 2015

APN	Size (acres)	General Plan Designation/ Zoning	Existing Use	Maximum Density (per acre)	Units by Income Level			Total Realistic Development Potential
					LI	M	AM	
25645028	0.19	R-L	Vacant	6			1	1
25645029	0.17	R-L	Vacant	6			1	1
25645030	0.17	R-L	Vacant	6			1	1
25645031	0.17	R-L	Vacant	6			1	1
25645032	0.17	R-L	Vacant	6			1	1
25645033	0.16	R-L	Vacant	6			1	1
25645034	0.15	R-L	Vacant	6			1	1
25645035	0.15	R-L	Vacant	6			1	1
25645036	0.15	R-L	Vacant	6			1	1
25645037	0.16	R-L	Vacant	6			1	1
25646001	0.28	R-L	Vacant	6			1	1
25646002	0.25	R-L	Vacant	6			1	1
25646003	0.25	R-L	Vacant	6			1	1
25646004	0.25	R-L	Vacant	6			1	1
25646005	0.25	R-L	Vacant	6			1	1
25646006	0.24	R-L	Vacant	6			1	1
25646007	0.24	R-L	Vacant	6			1	1
25646008	0.23	R-L	Vacant	6			1	1
25646009	0.18	R-L	Vacant	6			1	1
25646010	0.18	R-L	Vacant	6			1	1
25646011	0.20	R-L	Vacant	6			1	1
25646012	0.18	R-L	Vacant	6			1	1
25646013	0.16	R-L	Vacant	6			1	1

TABLE 7-75 REMAINING MOUNTAIN HOUSE VACANT LAND INVENTORY San Joaquin County July 1, 2015								
APN	Size (acres)	General Plan Designation/ Zoning	Existing Use	Maximum Density (per acre)	Units by Income Level			Total Realistic Development Potential
					LI	M	AM	
25646014	0.17	R-L	Vacant	6			1	1
25646015	0.20	R-L	Vacant	6			1	1
25646016	0.16	R-L	Vacant	6			1	1
25646017	0.16	R-L	Vacant	6			1	1
25646018	0.16	R-L	Vacant	6			1	1
25646019	0.16	R-L	Vacant	6			1	1
25646020	0.19	R-L	Vacant	6			1	1
25646021	0.18	R-L	Vacant	6			1	1
25646022	0.19	R-L	Vacant	6			1	1
25646023	0.19	R-L	Vacant	6			1	1
25646024	0.19	R-L	Vacant	6			1	1
25646025	0.21	R-L	Vacant	6			1	1
25646026	0.21	R-L	Vacant	6			1	1
25646027	0.19	R-L	Vacant	6			1	1
25646028	0.19	R-L	Vacant	6			1	1
25646029	0.20	R-L	Vacant	6			1	1
25646030	0.20	R-L	Vacant	6			1	1
25646031	0.25	R-L	Vacant	6			1	1
25646032	0.01	R-L	Vacant	6			1	1
25802001	23.56	R-L	Vacant	6			113	113
25802004	72.17	R-L	Vacant	6			346	346
25802005	30.62	R-L	Vacant	6			146	146
25802006	1.75	R-L	Vacant	6			8	8



**TABLE 7-75
REMAINING MOUNTAIN HOUSE VACANT LAND INVENTORY**
San Joaquin County
July 1, 2015

APN	Size (acres)	General Plan Designation/ Zoning	Existing Use	Maximum Density (per acre)	Units by Income Level			Total Realistic Development Potential
					LI	M	AM	
25803001	72.60	R-L	Vacant	6			348	348
25803002	12.50	R-L	Vacant	6			60	60
25803003	15.30	R-L	Vacant	6			73	73
25803004	0.92	R-L	Vacant	6			4	4
25804001	80.54	R-L	Vacant	6			386	386
20902005	0.22	R-VL	Vacant	2			1	1
20902006	0.08	R-VL	Vacant	2			1	1
20902007	0.08	R-VL	Vacant	2			1	1
20902009	0.21	R-VL	Vacant	2			1	1
20902010	0.16	R-VL	Vacant	2			1	1
20902011	0.16	R-VL	Vacant	2			1	1
20902013	0.40	R-VL	Vacant	2			1	1
20902014	0.41	R-VL	Vacant	2			1	1
20902015	0.20	R-VL	Vacant	2			1	1
20902016	0.08	R-VL	Vacant	2			1	1
20902017	0.32	R-VL	Vacant	2			1	1
20902018	0.14	R-VL	Vacant	2			1	1
20902019	0.15	R-VL	Vacant	2			1	1
20902020	0.67	R-VL	Vacant	2			1	1
20902025	0.75	R-VL	Vacant	2			1	1
20902026	0.17	R-VL	Vacant	2			1	1
20902027	0.16	R-VL	Vacant	2			1	1
20907001	0.84	R-VL	Vacant	2			1	1

TABLE 7-75 REMAINING MOUNTAIN HOUSE VACANT LAND INVENTORY San Joaquin County July 1, 2015								
APN	Size (acres)	General Plan Designation/ Zoning	Existing Use	Maximum Density (per acre)	Units by Income Level			Total Realistic Development Potential
					LI	M	AM	
20907002	0.14	R-VL	Vacant	2			1	1
20907013	1.52	R-VL	Vacant	2			2	2
20907014	1.34	R-VL	Vacant	2			2	2
20907015	1.34	R-VL	Vacant	2			2	2
20907017	1.24	R-VL	Vacant	2			1	1
20907018	0.65	R-VL	Vacant	2			1	1
20907019	0.92	R-VL	Vacant	2			1	1
20907020	1.89	R-VL	Vacant	2			3	3
20907024	0.99	R-VL	Vacant	2			1	1
20907025	1.98	R-VL	Vacant	2			3	3
20907026	0.03	R-VL	Vacant	2			1	1
20907027	0.98	R-VL	Vacant	2			1	1
20907028	1.23	R-VL	Vacant	2			1	1
20907030	0.68	R-VL	Vacant	2			1	1
20907031	1.32	R-VL	Vacant	2			2	2
20907032	1.44	R-VL	Vacant	2			2	2
20907034	0.37	R-VL	Vacant	2			1	1
20907036	0.54	R-VL	Vacant	2			1	1
20907037	0.38	R-VL	Vacant	2			1	1
20907040	0.90	R-VL	Vacant	2			1	1
20907041	0.38	R-VL	Vacant	2			1	1
20907042	5.77	R-VL	Vacant	2			9	9
20907043	0.67	R-VL	Vacant	2			1	1



**TABLE 7-75
REMAINING MOUNTAIN HOUSE VACANT LAND INVENTORY**
San Joaquin County
July 1, 2015

APN	Size (acres)	General Plan Designation/ Zoning	Existing Use	Maximum Density (per acre)	Units by Income Level			Total Realistic Development Potential
					LI	M	AM	
20907044	0.66	R-VL	Vacant	2			1	1
20907046	1.60	R-VL	Vacant	2			2	2
20907048	2.69	R-VL	Vacant	2			4	4
20907049	0.97	R-VL	Vacant	2			1	1
20907050	0.13	R-VL	Vacant	2			1	1
20907051	0.73	R-VL	Vacant	2			1	1
20907053	0.98	R-VL	Vacant	2			1	1
20907054	1.36	R-VL	Vacant	2			2	2
20907055	0.95	R-VL	Vacant	2			1	1
20907056	0.47	R-VL	Vacant	2			1	1
20907057	0.47	R-VL	Vacant	2			1	1
20907058	1.54	R-VL	Vacant	2			2	2
20907061	1.63	R-VL	Vacant	2			2	2
20907062	0.66	R-VL	Vacant	2			1	1
20907063	0.41	R-VL	Vacant	2			1	1
20907064	0.89	R-VL	Vacant	2			1	1
20907065	0.96	R-VL	Vacant	2			1	1
20907066	1.91	R-VL	Vacant	2			3	3
20907067	1.09	R-VL	Vacant	2			1	1
20907068	1.84	R-VL	Vacant	2			2	2
20907069	3.12	R-VL	Vacant	2			4	4
20907070	0.78	R-VL	Vacant	2			1	1
20907071	0.57	R-VL	Vacant	2			1	1

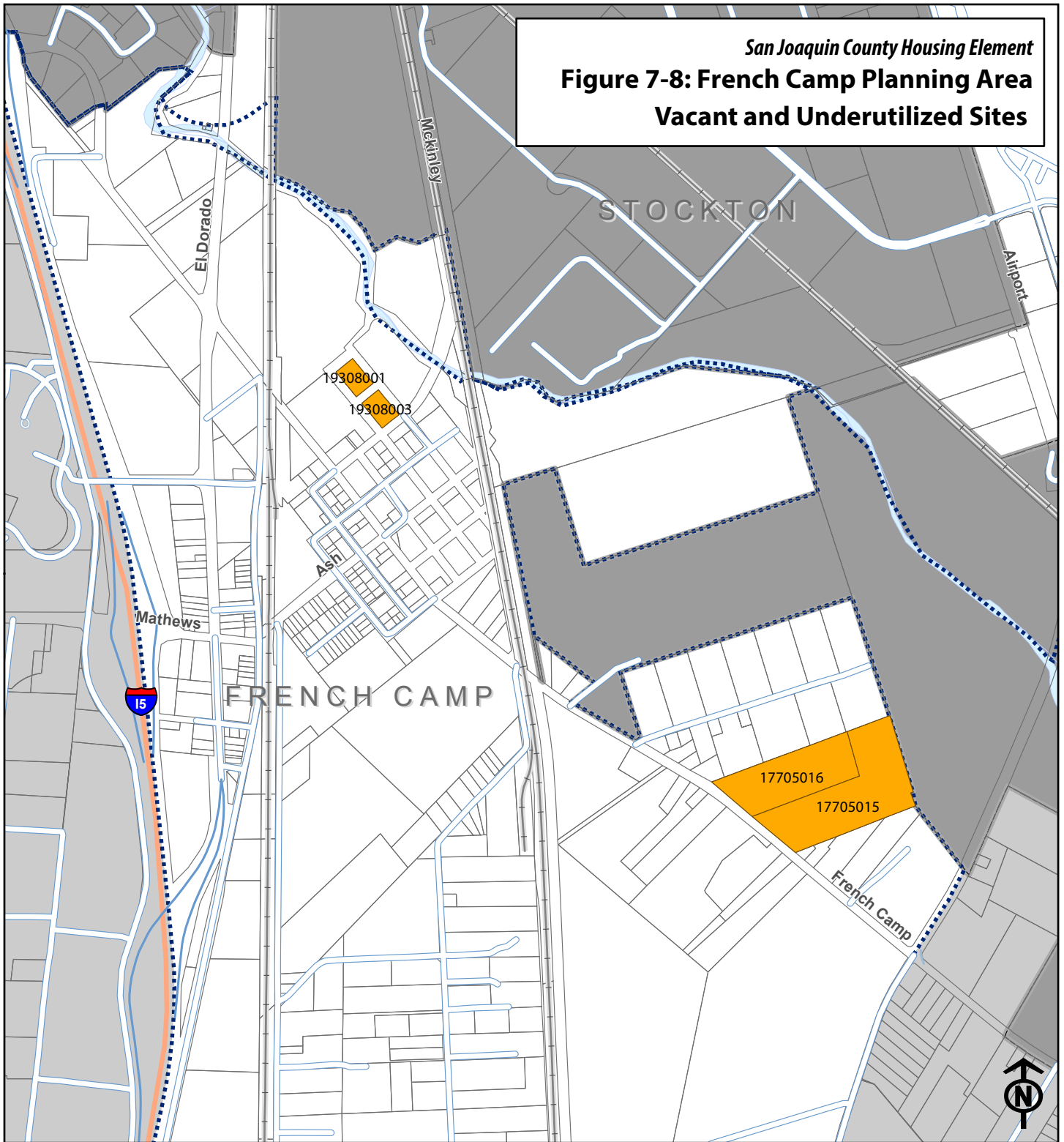
TABLE 7-75 REMAINING MOUNTAIN HOUSE VACANT LAND INVENTORY San Joaquin County July 1, 2015								
APN	Size (acres)	General Plan Designation/ Zoning	Existing Use	Maximum Density (per acre)	Units by Income Level			Total Realistic Development Potential
					LI	M	AM	
20945005	2.74	R-VL	Vacant	2			4	4
20945006	0.26	R-VL	Vacant	2			1	1
20945007	0.31	R-VL	Vacant	2			1	1
20945008	0.34	R-VL	Vacant	2			1	1
20945009	0.32	R-VL	Vacant	2			1	1
20945010	0.64	R-VL	Vacant	2			1	1
25802001	4.19	R-VL	Vacant	2			6	6
Total					2,882	1,932	8,210	13,024

Source: San Joaquin County and Mintier Hamish, 2015



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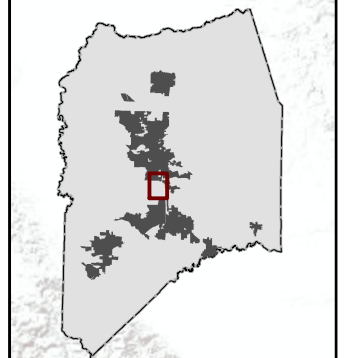
San Joaquin County Housing Element
Figure 7-8: French Camp Planning Area
Vacant and Underutilized Sites



- | | | |
|--------------------------|--|-------------------------|
| County Limit | Vacant Residential Designations | Medium Density Res |
| Water | Rural Res | Medium-High Density Res |
| Railroad | Very Low Density Res | High Density Res |
| Cities | Low Density Res | Mixed Use |
| Unincorporated Community | | |

0 0.25 0.5 1 Miles

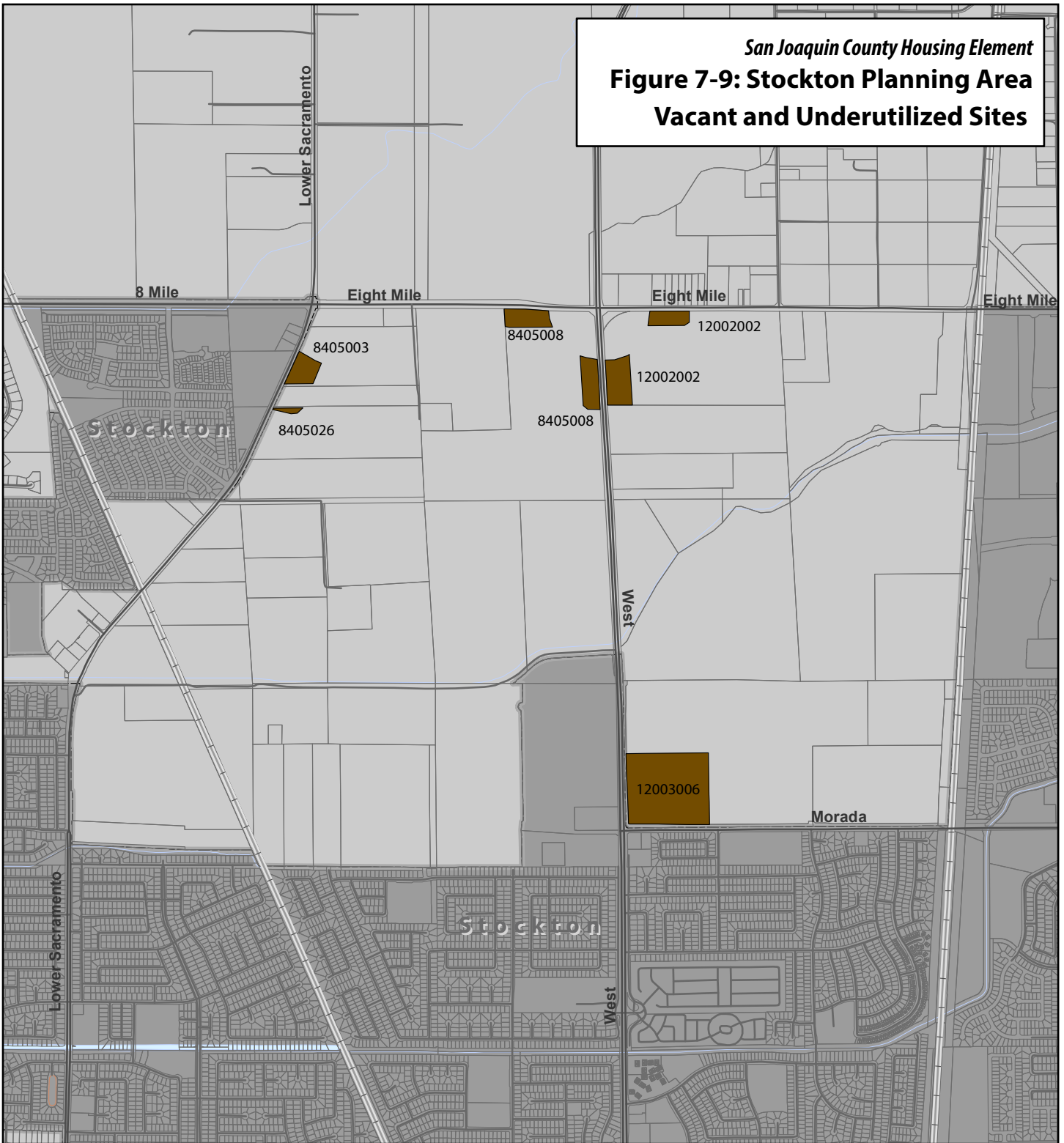
Source: San Joaquin County (2015)





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San Joaquin County Housing Element
Figure 7-9: Stockton Planning Area
Vacant and Underutilized Sites

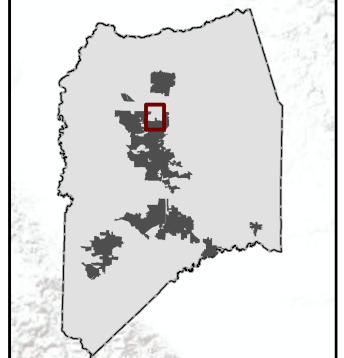


- | | | |
|--------------|--|-------------------------|
| County Limit | Vacant Residential Designations | Medium Density Res |
| Water | Rural Res | Medium-High Density Res |
| Railroad | Very Low Density Res | High Density Res |
| Cities | Low Density Res | Mixed Use |



0 0.25 0.5 1 Miles

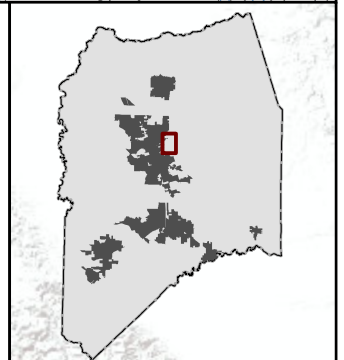
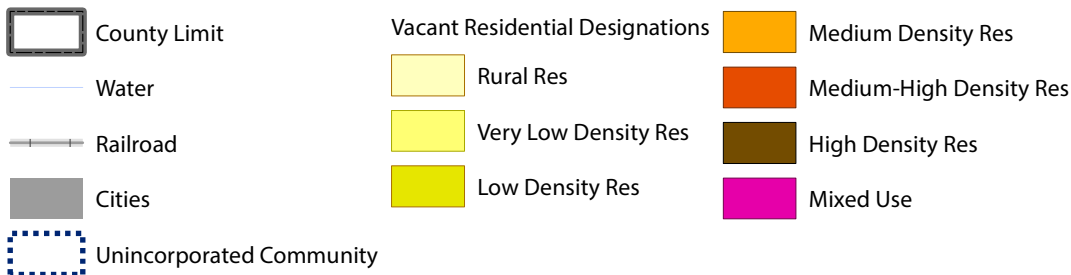
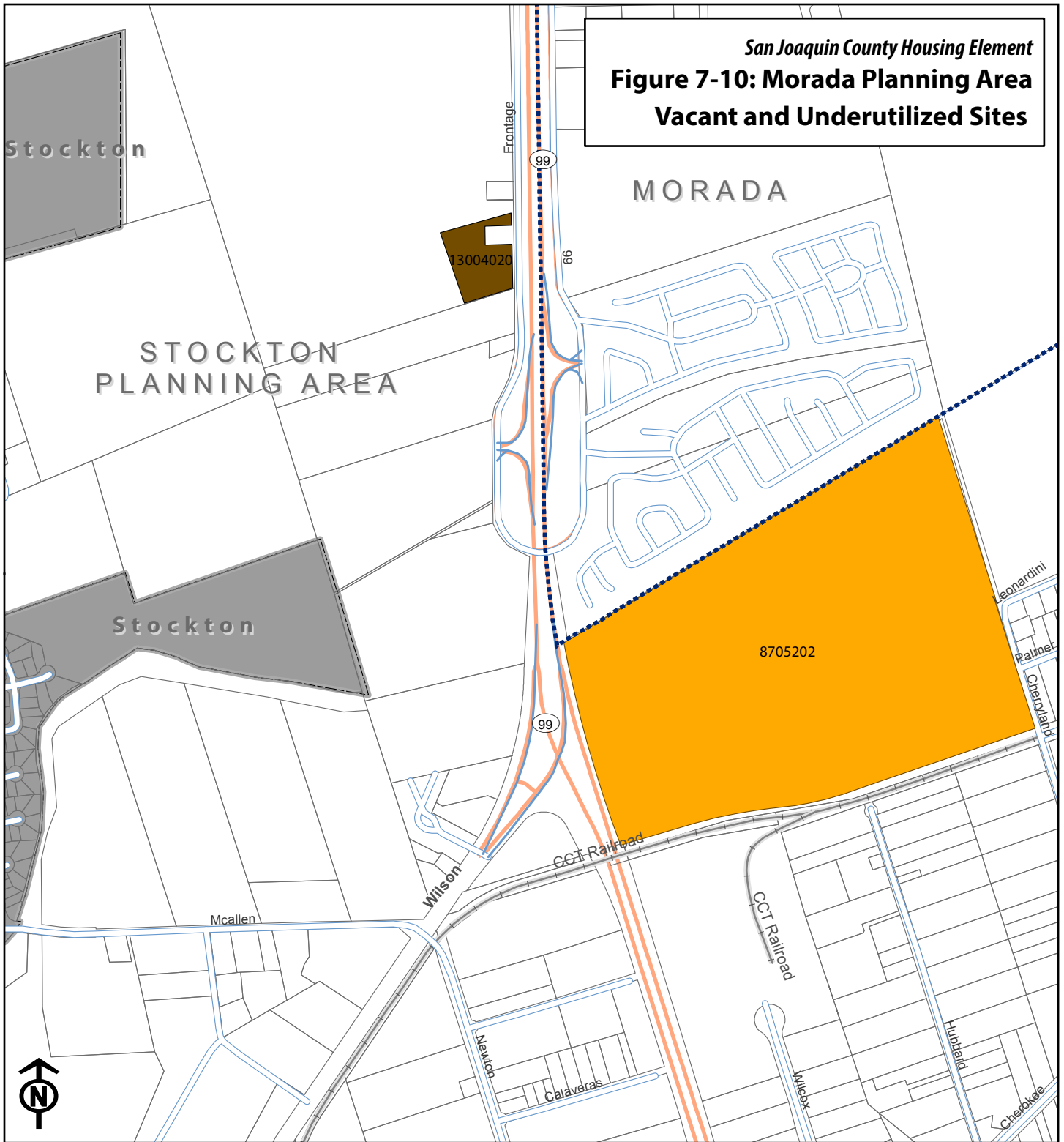
Source: San Joaquin County (2015)





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San Joaquin County Housing Element
Figure 7-10: Morada Planning Area
Vacant and Underutilized Sites

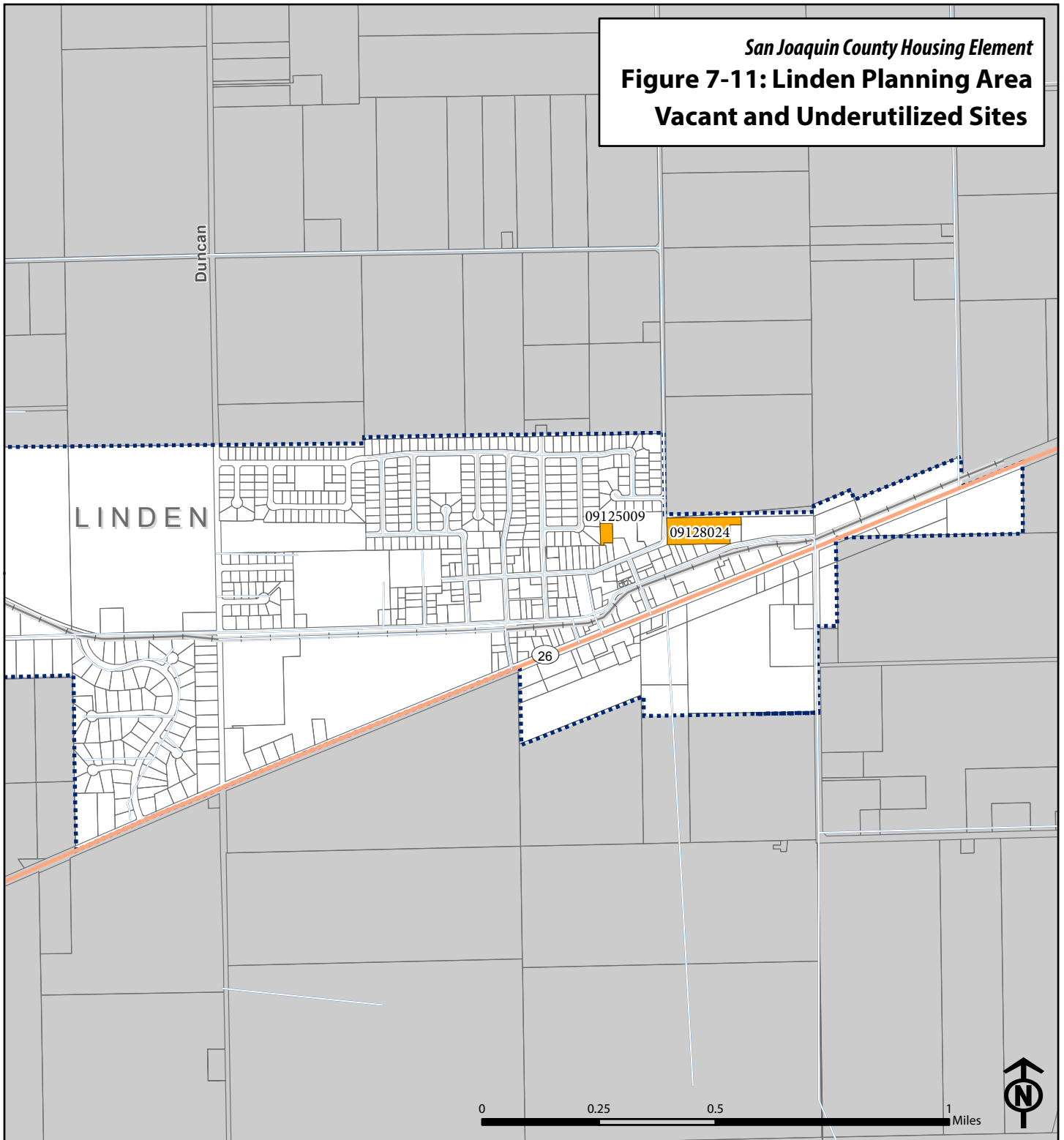


Source: San Joaquin County (2015)

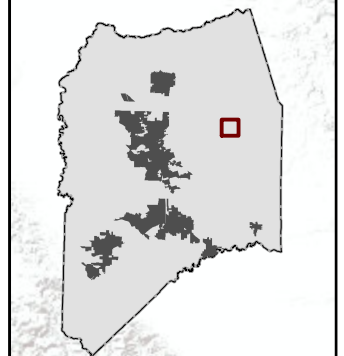


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San Joaquin County Housing Element
Figure 7-11: Linden Planning Area
Vacant and Underutilized Sites



- | | | |
|--------------------------|--|-------------------------|
| County Limit | Vacant Residential Designations | Medium Density Res |
| Water | Rural Res | Medium-High Density Res |
| Railroad | Very Low Density Res | High Density Res |
| Cities | Low Density Res | Mixed Use |
| Unincorporated Community | | |

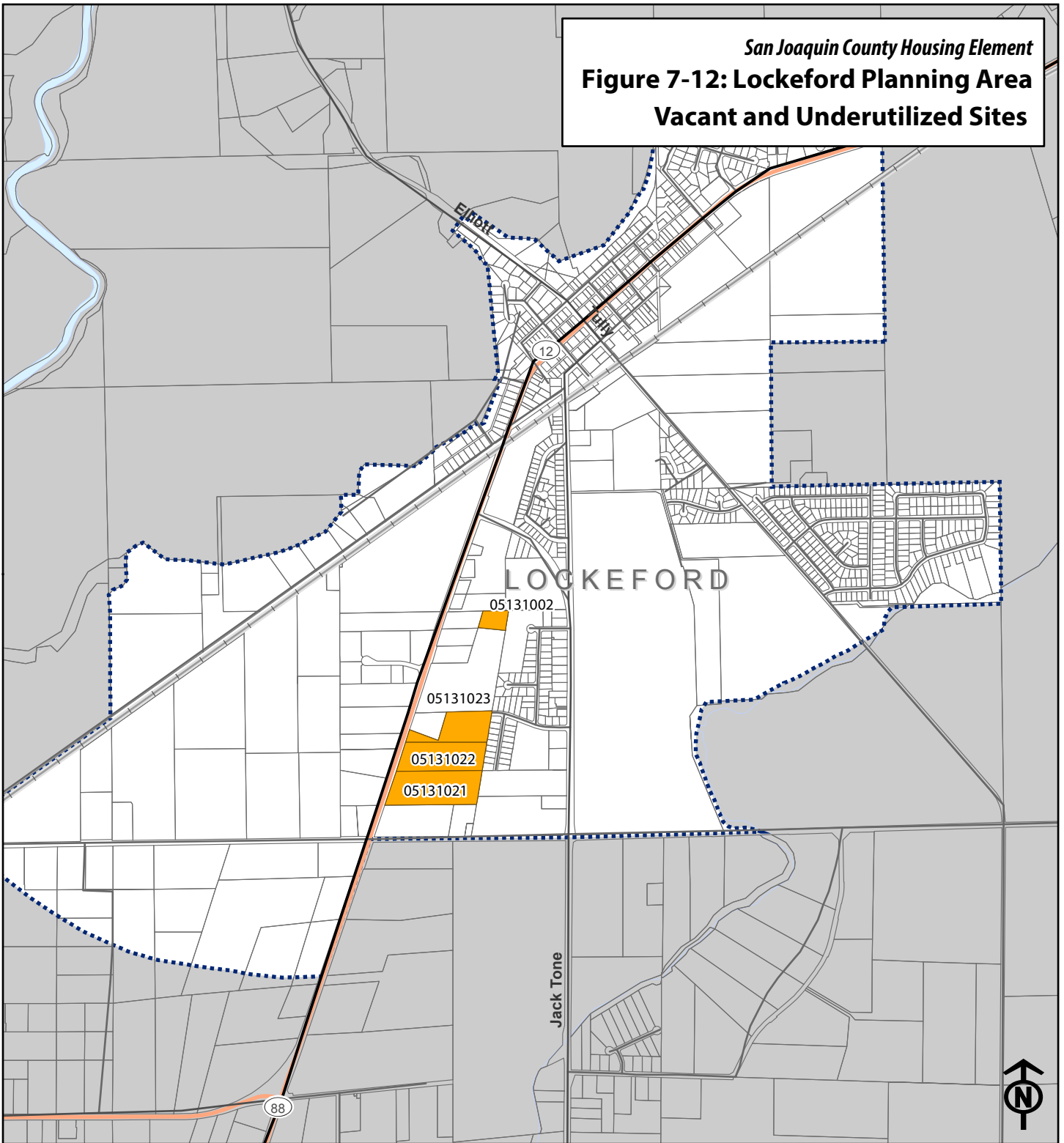


Source: San Joaquin County (2015)



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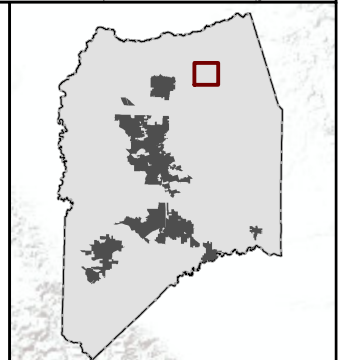
San Joaquin County Housing Element
Figure 7-12: Lockeford Planning Area
Vacant and Underutilized Sites



- | | | |
|--------------------------|--|-------------------------|
| County Limit | Vacant Residential Designations | Medium Density Res |
| Water | Rural Res | Medium-High Density Res |
| Railroad | Very Low Density Res | High Density Res |
| Cities | Low Density Res | Mixed Use |
| Unincorporated Community | | |

0 0.25 0.5 1 Miles

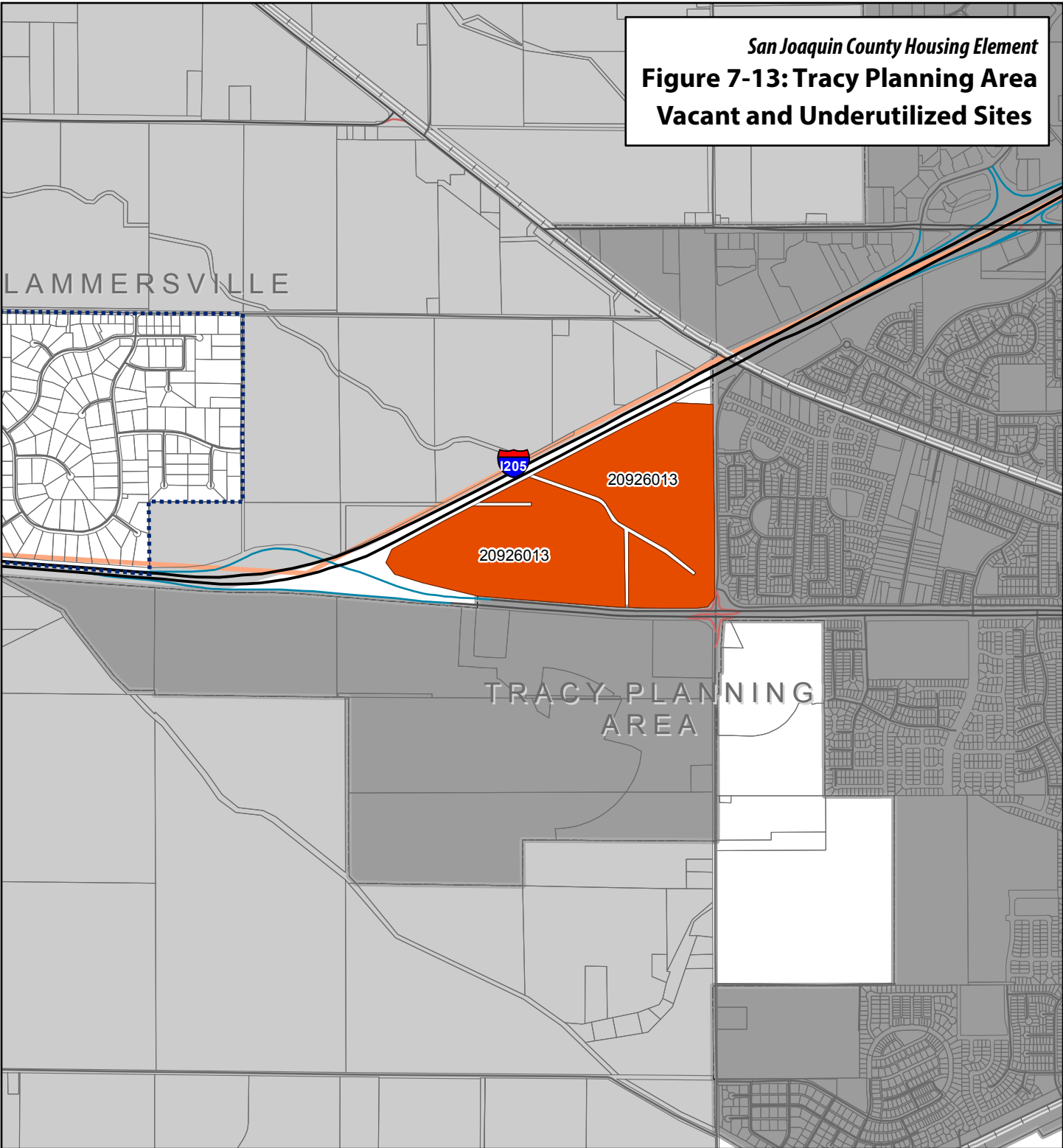
Source: San Joaquin County (2015)



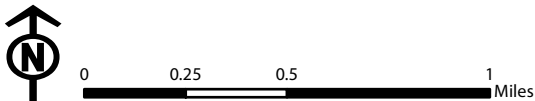


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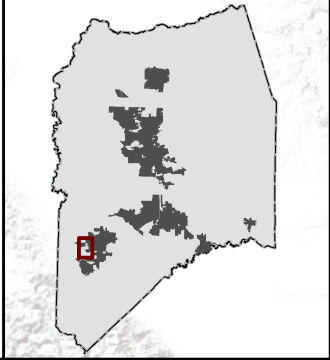
San Joaquin County Housing Element
Figure 7-13: Tracy Planning Area
Vacant and Underutilized Sites



- | | | |
|--------------|--|-------------------------|
| County Limit | Vacant Residential Designations | Medium Density Res |
| Water | Rural Res | Medium-High Density Res |
| Railroad | Very Low Density Res | High Density Res |
| Cities | Low Density Res | Mixed Use |



Source: San Joaquin County (2015)





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APPENDIX C: RESPONSES TO SB 520 ANALYSIS QUESTIONS

In accordance with SB 520 (Chapter 671, Statutes of 2001), San Joaquin County has analyzed the potential and actual governmental constraints on the development of housing for persons with disabilities and demonstrated the County's effort to remove such constraints.

The following shows the County's responses to the "SB 520 Analysis Tool" prepared by HCD.

SB 520 Analysis Tool

Over-arching and General

- Does the locality have any processes for individuals with disabilities to make requests for reasonable accommodation with respect to zoning, permit processing, or building laws?

The County does not have any special request processes for disabled individuals. Existing processes are accessible by all, and the County would make any reasonable accommodation.

- Describe the process for requesting a reasonable accommodation.

Reasonable accommodation simply has to be requested, and if it is not contrary to any existing codes, it will most likely be granted.

- Has the locality made any efforts to remove constraints on housing for persons with disabilities, such as accommodating procedures for the approval of group homes, ADA retrofit efforts, an evaluation of the zoning code for ADA compliance or other measures that provide flexibility?

The County has adopted California Codes and enforces the requirements of the code relative to ADA.

- Does the locality make information available about requesting a reasonable accommodation with respect to zoning, permit processing, or building laws?

The County does not have any specific information available for requesting reasonable accommodation.

Zoning and Land Use

- Has the locality reviewed all of its zoning laws, policies, and practices for compliance with fair housing law?

In 2005 the County conducted an analysis of impediments to fair housing that reviewed County zoning laws, policies, and practices to determine if impediments existed.

- Are residential parking standards for persons with disabilities different from other parking standards? Does the locality have a policy or program for the reduction of parking requirements for special needs housing if a project proponent can demonstrate a reduced need for parking?

The County requires that disabled parking is provided for multifamily housing. The County often modifies parking standards on a case-by-case basis if the applicant can demonstrate a reduced need for parking.



- Does the locality restrict the siting of group homes? How does this affect the development and cost of housing?

The County does not restrict the siting of small group homes (6 or fewer people), and therefore, there is no affect on the development or cost of housing.

- What zones allow group homes other than those residential zones covered by State law. Are group homes over six persons also allowed?

The County allows small group homes (6 or fewer persons) in all residential zones and all commercial zones. The County requires large group homes (more than 6 persons) to obtain a use permit in any residential zone, and an improvement plan in all four commercial zones.

- Does the locality have occupancy standards in the zoning code that apply specifically to unrelated adults and not to families? Do the occupancy standards comply with fair housing laws?

The County definition of "family" (i.e., Section 9-110.4 of the County Development Title) includes "a group of not more than five individuals not related by blood or marriage, excluding servants, living together in a dwelling unit." The occupancy standards comply with Fair Housing Laws.

- Does the land-use element regulate the siting of special need housing in relationship to one another? Specifically, is there a minimum distance required between two (or more) special needs housing?

The County does not prohibit siting special needs housing within the proximity of other facilities. Siting is based on approval of the project. Any accessory uses would be approved with the project. If the project has six or fewer persons there is no effect, ADA standards are triggered with seven or more persons.

Permits and Processing

- How does the locality process a request to retrofit homes for accessibility (i.e., ramp request)?

The County processes accessibility retrofit permits equal to any other permit.

- Does the locality allow group homes with fewer than six persons by right in single-family zones? What permits, if any, are required?

Yes, the County allows group homes by right in single family zones, with only a building permit required.

- Does the locality have a set of particular conditions or use restrictions for group homes with greater than 6 persons? What are they? How do they affect the development of housing for persons with disabilities?

Yes, the County requires discretionary application where conditions could vary. In residential zones, the use permit is approved by Planning Commission. This process requires additional fees, processing time, and approval.

- What kind of community input does the locality allow for the approval of group homes? Is it different than from other types of residential development?

Small group homes (i.e., 6 or less residents) are permitted uses in residential zones; they do not require any community input and there is no difference with other types of permitted residential development. Large group homes (i.e., 7 or more residents) require use permits which entails public notice and public hearing before the Planning Commission.

- Does the locality have particular conditions for group homes that will be providing services on-site? How may these conditions affect the development or conversion of residences to meet the needs of persons with disabilities?

The County would approve any accessory uses concurrent with permit approval. If the project has six or fewer persons there is no effect, ADA standards are triggered with seven or more persons. This does not impact the development or conversion of residences to meet the needs of persons with disabilities.

Building Codes

- Has the locality adopted the Uniform Building Code? What year? Has the locality made amendments that might diminish the ability to accommodate persons with disabilities?

The County adopted the International Building Code in 2006. No amendments have been made that would diminish or enhance the ability to accommodate persons with disabilities.

- Has the locality adopted any universal design elements in the building code?

The County has not adopted any universal design elements in the building code. The County is waiting for the State, to make findings rather than the County.

- Does the locality provide reasonable accommodation for persons with disabilities in the enforcement of building codes and the issuance of building permits?

All reasonable accommodations are in line with State law in the enforcement of adopted building codes.



APPENDIX D: COMMUNITY/STAKEHOLDER WORKSHOP PARTICIPANTS

On July 30, 2015, the San Joaquin County Community Development Department held two workshops for key stakeholders and community members interested in housing issues in the county. The County held the workshops at the County Public Health Building located at 1601 East Hazelton Avenue in Stockton from 2 pm to 4 pm and from 6 pm to 8 pm. Participants listened to a short introductory presentation about the Housing Element Update and Analysis of Impediments to Fair Housing and were asked to provide input on key issues, barriers, and opportunities for creating affordable housing in the county.

The County publicized the workshops using newspaper announcements, email announcements, phone calls, and flyers posted and distributed at County buildings. The County sent invitations to nearly 100 housing stakeholders (e.g., housing service providers, developers, real estate agents, lenders, social service providers, school officials) and distributed workshop information to the County General Plan Update email contact list, which includes over 1,200 contacts. The County sent out the first workshop email announcement on July 16, 2015 and a reminder email announcement on July 27, 2015. Additionally the County called stakeholders on July 27 and 28, 2015 to encourage their participation in the workshops.

The following summarizes the comments made by the workshop participants.

Issues

General

- There is a general lack of affordable housing in unincorporated areas for extremely low-income households and individuals and the homeless.
- Migration of higher-earning households from the Bay Area is raising home prices and rents. Local households are being priced-out of housing and out-competed for available, affordable units.
- There is a lack of public infrastructure available for multifamily housing development. The County needs resources and a plan to finance public infrastructure improvements.
- There is neighborhood opposition to affordable housing projects, even in rural areas for farmworker housing projects.
- Simply zoning enough land for high density housing doesn't address most low-income households and special needs groups. Market-rate multi-family housing is often too expensive to be affordable.
- There is a lot of competition for Federal and State resources and money for affordable housing that often goes to more or larger urban areas. Little money is allocated to unincorporated, rural areas.
- Overcrowding is a chronic issue that's getting worse. It causes health issues, school impacts, crime, etc.
- Many residents can only find part-time, low-wage employment.
- HUD and State requirements for affordable projects are onerous and add significant time and costs to projects. The requirements for affordable housing limit developers' ability to locate projects in unincorporated areas. And, the HUD waivers are problematic and complicated. It needs to be simplified.
- FHA loan limits for the County are limiting first time home buyers ability to purchase homes in the south County. The limits are around \$300k, but units are starting at \$480k, and new developments are selling out before construction begins.

- Groups that are routinely subject to housing discrimination include: those with prior convictions, evictions, substance abuse problems, mental health challenges, general economic hardship, large families (i.e., many children), who receive housing vouchers.
- Racial discrimination is an issue in some neighborhoods and communities. Real estate agents won't show certain areas to persons of color.
- There is a general lack of outreach to lower income groups regarding fair housing resources and their rights.
- There is a fear of reporting housing discrimination issues. Residents fear losing their home and have a general mistrust of the government. Residents are also not inclined to report code enforcement violations because they may lose their home if forced to evacuate unsafe conditions.
- There has been an increase in investors from out of town who act as slum-lords. They are not maintaining their properties and preying on minority groups and low-income households who won't demand habitable dwellings.

Special Needs Groups

- Many affordable housing projects only cover low-income households and do not meet the specific needs of all special needs groups (e.g., homeless, disabled). There aren't any SROs.
- Foster youth transitioning out of care can't find housing. They don't have sufficient income to qualify for housing.
- Individuals terming out of transitional housing facilities (e.g., AB109 population, prior-offenders) can't find affordable housing.
- Farmworker housing
- There is a need for multifamily to meet special housing needs and farmworker housing.

Constraints

- The County's permitting process is acceptable, but it does take time.
- The County's fees are not a constraint compared to cities, but any fees for affordable housing projects are a constraint.
- Ag land prices are high and rising.
- The drought and availability of water could constrain the development of new housing.

Potential Solutions

- **Funding.** The County should pursue Cap-and-Trade Grants for affordable housing and infrastructure improvements.
- **Staffing.** The County should hire additional staff to process residential development projects, address code enforcement issues, and provide needed social services.
- **Communication.** The County should improve its communication among developers, service providers, and decision makers.
- **Fees.** The County should consider reducing its development fees for affordable housing projects and promote the use of density bonuses. And, consider waiving the Ag mitigation fee for affordable housing.



- **Development Standards.** The County should consider reducing its minimum lot sizes and establishing maximum lot sizes.
- **Affordable Housing Funds.** The County should consider creating a Housing Trust Fund. The County could charge an affordable housing fee on new development that put toward the Housing Trust Fund and used to assist in the development of affordable housing.
- **Funding.** The County should actively lobby at the State and Federal levels for funding for affordable housing
- **Homelessness.** The County should consider using its resources to work with cities to build shelters/transitional housing. Another solution could include campgrounds or other non-structure based accommodations for the homeless population, supporting a mobile resource center that brings social and medical services to the homeless populations, or requiring that for large developments 1 in every 50 units is set aside for homeless families (i.e., transitional housing).
- **Infill.** The County should work with cities to lower fees for infill development and prioritize infill for new development.
- **Rehabilitation.** The County should promote or allocate funding toward rehabilitation of existing units that have been lost due to poor upkeep and code issues.
- **Veterans Housing.** The County should consider planning veterans housing projects in unincorporated areas near the potential VA hospital.
- **Fair Housing Outreach.** The County should improve outreach to and expand educational opportunities for groups who serve low-income and special needs groups to educate them on Fair Housing issues and resources.
- **Relocation Assistance.** The County should consider creating a program for relocation of households displaced by code violation. The County could initially pay for relocation and then place a lien on the property that had code violations that made the unit uninhabitable to reclaim the relocation costs.
- **Publish Violations.** The County should consider creating a program in which landlords that have code violations are publicly noticed (i.e., publish the names and locations of code violations).
- **Prosecute Violators.** The County should allocate resources to hire additional District Attorneys to specifically prosecute code violations and housing discrimination.
- **Point of Occupancy.** The County should consider creating a program for point of occupancy code inspections to ensure units are habitable and to identify needed improvements before housing becomes unsafe.

Stakeholders Contacted

The following stakeholder groups were invited to attend the Stakeholder and/or Community Workshops:

County Agencies and Officials

County Board of Supervisors

- Office of the Agricultural Commissioner
- Housing Authority of San Joaquin County
- San Joaquin County, Community Development Department

- San Joaquin County, Substance Abuse Services
- San Joaquin County, Behavioral Health Services
- San Joaquin County, Health Care Services
- San Joaquin County, Human Services Agency
- San Joaquin County, Environmental Health
- San Joaquin County, Public Health
- Superior Court

Non Profits and Services Providers

- El Concilio of San Joaquin County
- Women's Center- YFS
- Central Valley Low Income Housing Corporation
- New Directions
- Asian Pacific Self Development and Residential Association (APSARA)
- Big Brothers, Big Sisters of San Joaquin
- Boys and Girls Club
- Cambodian Community of Stockton
- Care Link - Community Medical Center
- DRAIL
- Gospel Center Rescue Mission
- Central Valley Low Income Housing Corporation
- STAND
- Manteca Gospel Rescue Mission
- St. Mary's Dining Room
- Great Valley Center
- Habitat for Humanity of San Joaquin County
- Haven of Peace
- HOPE Ministries
- Lao Family Community of Stockton, Inc.
- Lao Khmu Association, Inc.
- Lodi House
- Lodi Salvation Army
- Manteca CAPS
- McHenry House
- San Joaquin Fair Housing, Inc.
- Second Harvest
- Stearns Lending
- Stockton Food Bank
- Stockton Shelter for the Homeless
- United Way of San Joaquin County



- STAND
- San Joaquin AIDS Foundation
- San Joaquin County, Department of Aging
- Care Link - Community Medical Center
- Foundation for Affordable Housing, Inc.
- Stockton Shelter for the Homeless
- Lodi Salvation Army
- UC Extension
- Vietnamese Voluntary Foundation, Inc.
- Lutheran Social Services of Northern California
- New Harvest Christian Fellowship
- Tracy Interfaith Ministries
- Black Employees Association of Stockton Unified School District (BEASUSD)

Developers, Real Estate, Financial Institutions

- BIA of the Greater Valley
- BIA of the Delta
- American Society of Farm Managers and Rural Appraisers, Central California Chapter
- Central Valley Association of Realtors
- Housing Corporation of America
- Liberty Property Management
- Megavision Corporation
- Mercy Housing Corporation
- Arburua Realty
- National City Mortgage
- NorCal Rental Property Association
- Visionary Home Builders of California
- San Joaquin County Rental Property Association
- Pinnacle Financial Corporation
- Farmers and Merchants Bank
- Community Homebuilders and Associates
- Carol Perdue Homes
- Central Valley Association of Realtors
- Prudential California Realty
- Big Valley Mortgage

Newspaper Article

8/11/2015

iReader

County has enough room for new housing

By Wes Bowers
Record Staff Writer

Posted Aug. 10, 2015 at 4:38 PM

STOCKTON — San Joaquin County has enough space for nearly 43,000 housing units in the future, according to a draft housing element needed for the county's General Plan.

The San Joaquin County Board of Supervisors last Tuesday approved the draft housing element, which maps out housing needs through 2023.

According to the data presented by consultant Ted Holzem of Dixon-based Mintier Harnish, the county has 42,931 places to build homes when and if the market allows, but may only need to provide for 40,360.

"The county has more than enough space to meet its housing allocation need," Holzem said. "The county has done its part. It doesn't need to undertake any rezoning processes or programs to ensure it has enough capacity."

Holzem said, however, that San Joaquin County is not required or expected to build more than 40,000 homes but merely to make sure it can provide areas for those homes if they need to be built.

"What the Regional Housing Needs Allocation is not, is a mandate," he said. "That's up to the market. The county's only responsibility is to make sure there's an opportunity for some housing to be built."

The Regional Housing Needs Allocation is a projection over eight years developed by the state's Department of Housing and Community Development and the Department of Finance, Holzem said.

The two departments distribute that number across a region — in this case San Joaquin County. In turn, the county's Council of Governments distributes that number among cities based on available land, infrastructure, services and job market projections, among other factors, he said.

According to Holzem's data, 10,167 housing units have been projected as needed in unincorporated San Joaquin County, while 11,824 may have to be built in Stockton.

For the other six larger cities in the county, housing projections range from 407 in Escalon

<http://www.recordnet.com/article/20150810/NEWS/150819976>

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For the other six larger cities in the county, housing projections range from 425 in Escalon to 5,156 in Lathrop, Holzem said.

Currently, the county has just 421 housing units approved for construction or pending approval, all in or near Mountain House, he said, where the average cost of a home for a family of four is \$600,000.

Holzem said 398 of those units are single-family homes, which are the housing most needed throughout the county.

According to his report, Holzem said 42 percent of the projected homes needed — or 4,220 single-family homes — will be for above-moderate-income families

Above moderate income, he said, is more than \$79,550 a year in combined family earnings.

The average family of four in San Joaquin County makes about \$66,000 a year, he said.

Home prices average about \$257,000 in Stockton, \$357,000 in Linden and \$267,000 in Farmington, he said.

Only 12 percent of the projected homes — or 1,257 single-family homes — will be needed for extremely low-income families earning less than \$24,250 a year.

Holzem said the latter projection is based on trends that the majority of those who identify as low-income families are renters living in apartments rather than four-bedroom homes.

He said the average two-bedroom apartment in Stockton averages as much as \$900 a month in rent.

While the county is not required to provide these units, Supervisor Steve Bestolarides said the housing element was a good start to begin planning for the future.

“Actions start from policy,” he said. “I think this accurately addresses the needs of our special-needs community, our homeless community, and hopefully the mentally ill community. It really starts with policy, and this document, I think, addresses the vision of what needs to be done, and the real issue becomes how you execute that vision.”

Supervisors are scheduled to approve a final housing element at the Dec. 8 meeting so it can be submitted to the Department of Housing and Community Development by the end of the year.

— Contact reporter Wes Bowers at (209) 546-8258 or wbowers@recordnet.com. Follow him at recordnet.com/bowersblog and on Twitter @WBowersTSR.

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APPENDIX E: GLOSSARY

Acre: a unit of land measure equal to 43,650 square feet.

Acreeage: Net: The part of a site exclusive of existing or planned public or private road rights-of-way.

Affordability Covenant: A property title agreement which places resale or rental restrictions on a housing unit.

Affordable Housing: Under State and Federal statutes, housing which costs no more than 30 percent of gross household income. Housing costs include rent or mortgage payments, utilities, taxes, insurance, homeowner association fees, and other related costs. TRPA defines affordable housing as deed-restricted housing to be used exclusively for lower-income households (income not in excess of 80 percent of the county's median income) and for very low-income households (income not in excess of 50 percent of the county's median income), and with costs that do not exceed recommended State and Federal standards.

Affordable Units: Units for which households do not pay more than 30 percent of income for payment of rent (including monthly allowance for utilities) or monthly mortgage and related expenses. Since above moderate-income households do not generally have problems in locating affordable units, affordable units are often defined as those that low- to moderate-income households can afford.

Annexation: The incorporation of land area into the jurisdiction of an existing city with a resulting change in the boundaries of that city.

Assisted Housing: Housing that has been subsidized by Federal, state, or local housing programs.

Assisted Housing Developments: Multifamily rental housing that receives governmental assistance under Federal programs listed in subdivision (a) of §65863.10, State and local multifamily revenue bond programs, local redevelopment programs, the Federal Community Development Block Grant Program, or local in-lieu fees. The term also includes multifamily rental units that were developed pursuant to a local inclusionary housing program or used to a quality for a density bonus pursuant to §65915.

At-Risk Housing: Multifamily rental housing that is at risk of losing its status as housing affordable for low and moderate-income tenants due to the expiration of Federal, State or local agreements.

Below-Market-Rate (BMR): Any housing unit specifically priced to be sold or rented to low- or moderate- income households for an amount less than the fair-market value of the unit. Both the State of California and the U.S. Department of Housing and Urban Development set standards for determining which households qualify as "low income" or "moderate-income." The financing of housing at less than prevailing interest rates.

California Department of Housing and Community Development - HCD: The State Department responsible for administering State-sponsored housing programs and for reviewing housing elements to determine compliance with State housing law.

California Environmental Quality Act (CEQA): A State law requiring State and local agencies to regulate activities with consideration for environmental protection. If a proposed activity has the potential for a significant adverse environmental impact, an environmental impact report (EIR) must be prepared and certified as to its adequacy before taking action on the proposed project.



California Housing Finance Agency (CHFA): A State agency, established by the Housing and Home Finance Act of 1975, which is authorized to sell revenue bonds and generate funds for the development, rehabilitation, and conservation of low- and moderate-income housing.

Census: The official United States decennial enumeration of the population conducted by the Federal government.

Community Development Block Grant (CDBG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD) on a formula basis for entitlement communities, and by the State Department of Housing and Community Development (HCD) for non-entitled jurisdictions. This grant allots money to cities and counties for housing rehabilitation and community development, including public facilities and economic development.

Compatible: Capable of existing together without conflict or ill effects.

Condominium: A building or group of buildings in which units are owned individually, but the structure, common areas and facilities are owned by all owners on a proportional, undivided basis.

Consistent: Free from variation or contradiction. Programs in the General Plan are to be consistent, not contradictory or preferential. State law requires consistency between a general plan and implementation measures such as the zoning ordinance.

Contract Rent: The monthly rent agreed to, or contracted for regardless of any furnishings, utilities, or services that may be included.

Dedication, In lieu of: Cash payments that may be required of an owner or developer as a substitute for a dedication of land, usually calculated in dollars per lot, and referred to as in lieu fees or in lieu contributions.

Density: The number of dwelling units per unit of land. Density usually is expressed "per acre," e.g., a development with 100 units located on 20 acres has density of 5.0 units per acre.

Density, Residential: The number of permanent residential dwelling units per acre of land. Densities specified in the General Plan may be expressed in units per gross acre or per net developable acre.

Density Bonus: The allocation of development rights that allows a parcel to accommodate additional square footage or additional residential units beyond the maximum for which the parcel is zoned. Under Government Code Section 65915, a housing development that provides 20 percent of its units for lower income households, or ten percent of its units for very low-income households, or 50 percent of its units for seniors, is entitled to a density bonus and other concessions.

Developable Land: Land that is suitable as a location for structures and that can be developed free of hazards to, and without disruption of, or significant impact on, natural resource areas.

Development Impact Fees: A fee or charge imposed on developers to pay for a jurisdiction's costs of providing services to new development.

Development Right: The right granted to a land owner or other authorized party to improve a property. Such right is usually expressed in terms of a use and intensity allowed under existing zoning regulation. For example, a development right may specify the maximum number of residential dwelling units permitted per acre of land.

Dwelling, Multifamily: A building containing two or more dwelling units for the use of individual households; an apartment or condominium building is an example of this dwelling unit type.

Dwelling, Single-family Attached: A one-family dwelling attached to one or more other one-family dwellings by a common vertical wall. Row houses and town homes are examples of this dwelling unit type.

Dwelling, Single-family Detached: A dwelling, not attached to any other dwelling, which is designed for and occupied by not more than one family and surrounded by open space or yards.

Dwelling Unit: A room or group of rooms (including sleeping, eating, cooking, and sanitation facilities, but not more than one kitchen), that constitutes an independent housekeeping unit, occupied or intended for occupancy by one household on a long-term basis.

Elderly Household: As defined by HUD, elderly households are one- or two- member (family or non-family) households in which the head or spouse is age 62 or older.

Element: A division or chapter of the General Plan.

Emergency Shelter: An emergency shelter is a facility that provides shelter to homeless families and/or homeless individuals on a limited short-term basis.

Emergency Shelter Grants (ESG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD) provided on a formula basis to large entitlement jurisdictions.

Encourage: To stimulate or foster a particular condition through direct or indirect action by the private sector or government agencies.

Enhance: To improve existing conditions by increasing the quantity or quality of beneficial uses or features.

Environmental Impact Report (EIR): A report that assesses all the environmental characteristics of an area and determines what effects or impacts will result if the area is altered or disturbed by a proposed action.

Fair Market Rent: The rent, including utility allowances, determined by the United States Department of Housing and Urban Development for purposes of administering the Section 8 Existing Housing Program.

Family: One or more persons living together in a dwelling unit, with common access to, and common use of all facilities.

Feasible: Capable of being accomplished in a successful manner within a reasonable period of time, taking into account economic, environmental, social, and technological factors.

First-Time Home Buyer: Defined by HUD as an individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home. Jurisdictions may adopt local definitions for first-time home buyer programs which differ from non-Federally funded programs.

General Plan: The General Plan is a legal document, adopted by the legislative body of a City or County, setting forth policies regarding long-term development. California law requires the preparation of seven elements or chapters



in the General Plan: Land Use, Housing, Circulation, Conservation, Open Space, Noise, and Safety. Additional elements are permitted, such as Economic Development, Urban Design and similar local concerns.

Goal: The ultimate purpose of an effort stated in a way that is general in nature and immeasurable.

Green Building: Any building that is sited, designed, constructed, operated, and maintained for the health and well-being of the occupants, while minimizing impact on the environment.

Gross Rent: Contract rent plus the estimated average monthly cost of utilities (water, electricity, gas) and fuels (oil, kerosene, wood, etc.) To the extent that these are paid for by the renter (or paid for by a relative, welfare agency, or friend) in addition to the rent.

Group Quarters: A facility which houses groups of unrelated persons not living in households (U.S. Census definition). Examples of group quarters include institutions, dormitories, shelters, military quarters, assisted living facilities and other quarters, including single-room occupancy (SRO) housing, where 10 or more unrelated individuals are housed.

Home Mortgage Disclosure Act (HMDA): The Home Mortgage Disclosure Act requires larger lending institutions making home mortgage loans to publicly disclose the location and disposition of home purchase, refinance and improvement loans. Institutions subject to HMDA must also disclose the gender, race, and income of loan applicants.

HOME Program: The HOME Investment Partnership Act, Title II of the National Affordable Housing Act of 1990. HOME is a Federal program administered by HUD which provides formula grants to States and localities to fund activities that build, buy, and/or rehabilitate affordable housing for rent or home ownership or provide direct rental assistance to low-income people.

Homeless: Unsheltered homeless are families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g., the street, sidewalks, cars, vacant and abandoned buildings). Sheltered homeless are families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter (e.g., emergency, transitional, battered women, and homeless youth shelters; and commercial hotels used to house the homeless).

Household: All those persons—related or unrelated—who occupy a single housing unit.

Household Income: The total income of all the persons living in a household. A household is usually described as very low income, low income, moderate-income, and upper income based upon household size, and income, relative to the regional median income.

Households, Number of: The count of all year-round housing units occupied by one or more persons. The concept of household is important because the formation of new households generates the demand for housing. Each new household formed creates the need for one additional housing unit or requires that one existing housing unit be shared by two households. Thus, household formation can continue to take place even without an increase in population, thereby increasing the demand for housing.

Housing and Community Development, Department of (HCD): The State agency that has principal responsibility for assessing, planning for, and assisting communities to meet the needs of low- and moderate-income households.

Housing and Urban Development, U.S. Department of (HUD): A cabinet-level department of the Federal government that administers housing and community development programs.

Housing Authority, Local (LHA): Local housing agency established in State law, subject to local activation and operation. Originally intended to manage certain Federal subsidies, but vested with broad powers to develop and manage other forms of affordable housing.

Housing Problems: Defined by HUD as a household which: (1) occupies a unit with physical defects (lacks complete kitchen or bathroom); (2) meets the definition of overcrowded; or (3) spends more than 30% of income on housing cost.

Housing Subsidy: Housing subsidies refer to government assistance aimed at reducing housing sales or rent prices to more affordable levels. Two general types of housing subsidy exist. Where a housing subsidy is linked to a particular house or apartment, housing subsidy is “project” or “unit” based. In Section 8 rental assistance programs the subsidy is linked to the family and assistance provided to any number of families accepted by willing private landlords. This type of subsidy is said to be “tenant based.”

Housing Unit: The place of permanent or customary abode of a person or family. A housing unit may be a single-family dwelling, a multifamily dwelling, a condominium, a modular home, a mobile home, a cooperative, or any other residential unit considered real property under State law. A housing unit has, at least, cooking facilities, a bathroom, and a place to sleep. It also is a dwelling that cannot be moved without substantial damage or unreasonable cost.

Impact Fee: A fee, also called a development fee, levied on the developer of a project by a city, county, or other public agency as compensation for otherwise-unmitigated impacts the project will produce.

Inclusionary Zoning: Provisions established by a public agency to require that a specific percentage of housing units in a project or development remain affordable to very low-, and low-, or moderate-income households for a specified period.

Implementation Program: An action, procedures, program, or technique that carries out general plan policy. Implementation programs also specify primary responsibility for carrying out the action and a time frame for its accomplishment.

Income Category: Four categories are used to classify a household according to income based on the median income for the county. Under State housing statutes, these categories are defined as follows: Very Low (0-50% of County median); Low (50-80% of County median); Moderate (80-120% of County median); and Upper (over 120% of County median).

Infill Development: Development of vacant land (usually individual lots or left-over properties) within areas that are already largely developed.

Jobs/Housing Balance; Jobs/Housing Ratio: The availability of affordable housing for employees. The jobs/housing ratio divides the number of jobs in an area by the number of employed residents. A ratio of 1.0 indicates a balance. A ratio greater than 1.0 indicates a net in-commute; less than 1.0 indicates a net out-commute.

Jobs/Housing Linkage Fee: Fee that local governments place on new employment-generating development to offset the impact that new employment has on housing needs within a community.



Large Household: A household with 5 or more members.

Lease: A contractual agreement by which an owner of real property (the lessor) gives the right of possession to another (a lessee) for a specified period of time (term) and for a specified consideration (rent).

Low-income Housing Tax Credits: Tax reductions provided by the Federal and State governments for investors in housing for low-income households.

Manufactured Housing: Housing that is constructed of manufactured components, assembled partly at the site rather than totally at the site. Also referred to as modular housing.

Market-Rate Housing: Housing which is available on the open market without any subsidy. The price for housing is determined by the market forces of supply and demand and varies by location.

Mean: The average of a range of numbers.

Median: The mid-point in a range of numbers.

Median Income: The annual income for each household size within a region which is defined annually by HUD. Half of the households in the region have incomes above the median and half have incomes below the median.

Mitigate, v.: To ameliorate, alleviate, or avoid to the extent reasonably feasible.

Mixed-use: Properties on which various uses, such as office, commercial, institutional, and residential, are combined in a single building or on a single site in an integrated development project with significant functional interrelationships and a coherent physical design. A "single site" may include contiguous properties.

Mobile Home: A structure, transportable in one or more sections, built on a permanent chassis and designed for use as a single-family dwelling unit and which (1) has a minimum of 400 square feet of living space; (2) has a minimum width in excess of 102 inches; (3) is connected to all available permanent utilities; and (4) is tied down (a) to a permanent foundation on a lot either owned or leased by the homeowner or (b) is set on piers, with wheels removed and skirted, in a mobile home park.

Mortgage Revenue Bond (MRB): A state, county or city program providing financing for the development of housing through the sale of tax-exempt bonds.

Multifamily Dwelling Unit: A building or part thereof designed for or occupied by two or more families living independently of each other, including duplexes, triplexes, quadplexes, apartments, and condominiums.

Overcrowding: Households or occupied housing units with 1.01 or more persons per room.

Parcel: A lot in single ownership or under single control, usually considered a unit for purposes of development.

Physical Defects: A housing unit lacking complete kitchen or bathroom facilities (U.S. Census definition). Jurisdictions may expand the Census definition in defining units with physical defects.

Poverty Level: As used by the U.S. Census, families and unrelated individuals are classified as being above or below the poverty level based on a poverty index that provides a range of income cutoffs or "poverty thresholds"

varying by size of family, number of children, and age of householder. The income cutoffs are updated each year to reflect the change in the Consumer Price Index.

Project-Based Rental Assistance: Rental assistance provided for a project, not for a specific tenant. A tenant receiving project-based rental assistance gives up the right to that assistance upon moving from the project.

Public Housing: A project-based low-rent housing program operated by independent local public housing authorities. A low-income family applies to the local public housing authority in the area in which they want to live.

Quantified Objective: The housing element must include quantified objectives which specify the maximum number of housing units that can be constructed, rehabilitated, and conserved by income level within a five- year time frame, based on the needs, resources, and constraints identified in the housing element (§65583 (b)). The number of units that can be conserved should include a subtotal for the number of existing assisted units subject to conversion to non-low-income households. Whenever possible, objectives should be set for each particular housing program, establishing a numerical target for the effective period of the program. Ideally, the sum of the quantified objectives will be equal to the identified housing needs. However, identified needs may exceed available resources and limitations imposed by other requirements of State planning law. Where this is the case, the quantified objectives need not equal the identified housing needs, but should establish the maximum number of units that can be constructed, rehabilitated, and conserved (including existing subsidized units subject to conversion which can be preserved for lower- income use), given the constraints.

Redevelop: To demolish existing buildings; or to increase the overall floor area existing on a property; or both; irrespective of whether a change occurs in land use.

Redevelopment Agency: California Community Redevelopment Law provides authority to establish a Redevelopment Agency with the scope and financing mechanisms necessary to remedy blight and provide stimulus to eliminate deteriorated conditions. The law provides for the planning, development, redesign, clearance, reconstruction, or rehabilitation, or any combination of these, and the provision of public and private improvements as may be appropriate or necessary in the interest of the general welfare by the Agency. Redevelopment law requires an Agency to set aside 20 percent of all tax increment dollars generated from each redevelopment project area for increasing and improving the community's supply of affordable housing.

Regional Housing Needs Plan (RHNP): The Regional Housing Needs Plan (RHNP) is based on State of California projections of population growth and housing unit demand and assigns a share of the region's future housing need to each jurisdiction within the AMBAG (Association of Monterey Bay Area Governments). These housing need numbers serve as the basis for the update of the Housing Element in each California city and county.

Regional Housing Needs Share: A quantification by a COG or by HCD of existing and projected housing need, by household income group, for all localities within a region.

Rehabilitation: The repair, preservation, and/or improvement of substandard housing.

Residential, Multifamily: Usually three or more dwelling units on a single site, which may be in the same or separate buildings.

Residential, Single-family: A single dwelling unit on a building site.



Rezoning: An amendment to the map and/or text of a zoning ordinance to effect a change in the nature, density, or intensity of uses allowed in a zoning district and/or on a designated parcel or land area.

Second Unit Dwelling: Means a detached or attached dwelling unit, not including a mobile home, that is located on the same parcel as a primary single-family dwelling, is clearly subordinate in size to said primary single family dwelling, and is subject to the requirements in Chapter 9-830M (San Joaquin Development Title).

Section 8 Rental Assistance Program: A Federal (HUD) rent-subsidy program that is one of the main sources of Federal housing assistance for low-income households. The program operates by providing "housing assistance payments" to owners, developers, and public housing agencies to make up the difference between the "Fair Market Rent" of a unit (set by HUD) and the household's contribution toward the rent, which is calculated at 30 percent of the household's adjusted gross monthly income (GMI). Section 8 includes programs for new construction, existing housing, and substantial or moderate housing rehabilitation.

Seniors: Persons age 65 and older.

Service Needs: The particular services required by special populations, typically including needs such as transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services preventing premature institutionalization and assisting individuals to continue living independently.

Shall: That which is obligatory or necessary.

Should: Signifies a directive to be honored if at all feasible.

Site: A parcel of land used or intended for one use or a group of uses and having frontage on a public or an approved private street. A lot.

Small Household: Pursuant to HUD definition, a small household consists of two to four non-elderly persons.

Special Needs Groups: Those segments of the population which have a more difficult time finding decent affordable housing due to special circumstances. Under California Housing Element statutes, these special needs groups consist of the elderly, handicapped, large families, female-headed households, farmworkers and the homeless. A jurisdiction may also choose to consider additional special needs groups in the Housing Element, such as students, military households, other groups present in their community.

Subdivision: The division of a tract of land into defined lots, either improved or unimproved, which can be separately conveyed by sale or lease, and which can be altered or developed.

Subdivision Map Act: Section 66410 et seq. of the California Government Code, this act vests in local legislative bodies the regulation and control of the design and improvement of subdivisions, including the requirement for tentative and final maps.

Subsidize: To assist by payment of a sum of money or by the granting of terms or favors that reduce the need for monetary expenditures. Housing subsidies may take the forms of mortgage interest deductions or tax credits from Federal and/or State income taxes, sale or lease at less than market value of land to be used for the construction of housing, payments to supplement a minimum affordable rent, and the like.

Substandard Housing: Residential dwellings that, because of their physical condition, do not provide safe and sanitary housing.

Substandard, Suitable for Rehabilitation: Substandard units which are structurally sound and where the cost of rehabilitation is economically warranted.

Substandard, Needs Replacement: Substandard units which are structurally unsound and for which the cost of rehabilitation is considered infeasible, such as instances where the majority of a unit has been damaged by fire.

Supportive Housing: Housing with a supporting environment, such as group homes or Single Room Occupancy (SRO) housing and other housing that includes a supportive service component such as those defined below.

Supportive Services: Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

Tenant-Based Rental Assistance: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

Transient Occupancy Buildings: Buildings that have an occupancy of 30 days or fewer, such as boarding houses, hospices, hostels, and emergency shelters.

Transitional Housing: Transitional housing is temporary (often six months to two years) housing for a homeless individual or family who is transitioning to permanent housing. Transitional housing often includes a supportive services component (e.g. job skills training, rehabilitation counseling, etc.) to allow individuals to gain necessary life skills in support of independent living.

Universal Design: The creation of products and environments meant to be usable by all people, to the greatest extent possible, without the need for adaptation or specialization.

U.S. Department of Housing and Urban Development (HUD): The cabinet level department of the Federal government responsible for housing, housing assistance, and urban development at the national level. Housing programs administered through HUD include Community Development Block Grant (CDBG), HOME and Section 8, among others.

Vacant: Lands or buildings that are not actively used for any purpose.

Zoning: The division of a city or county by legislative regulations into areas, or zones, which specify allowable uses for real property and size restrictions for buildings within these areas; a program that implements policies of the General Plan.



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