



2023 – 2031 Housing Element Update Community Workshop

August 21st and 22nd

Agenda



Introductions

Housing Element Overview/Contents

Regional Housing Needs Allocation (RHNA)

Housing Needs Findings

Zoom Meeting Controls (Desktop/Laptop)

How You Can Participate: Submit Comments/Questions during the Workshop

Send a Chat Message in drop down chat menu

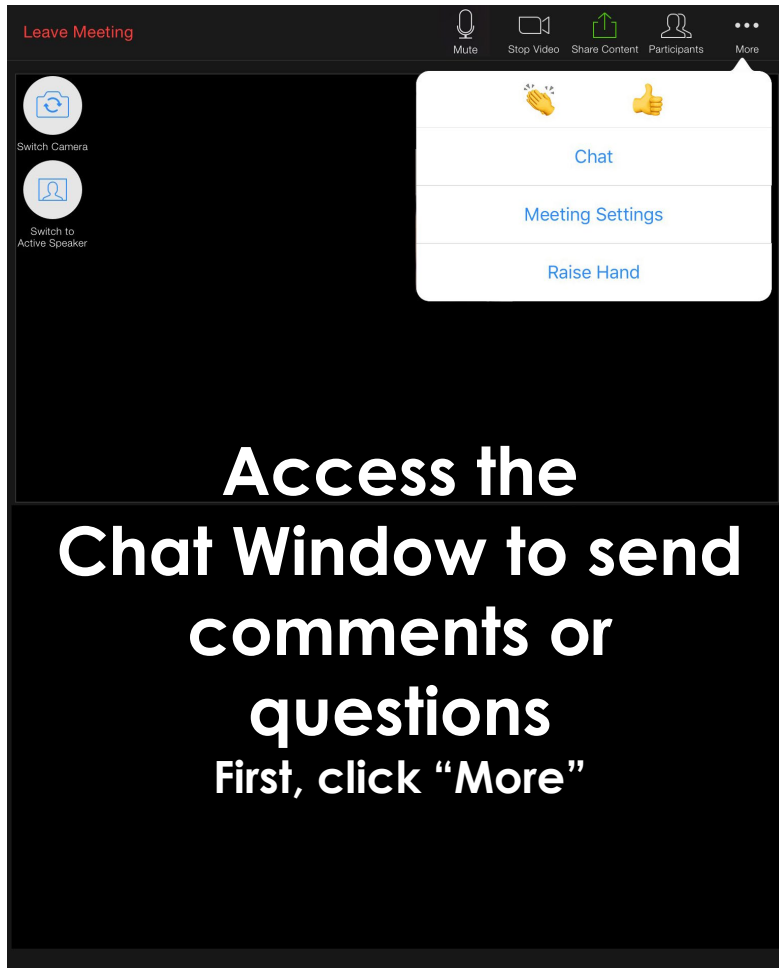
The image shows a Zoom meeting interface with several annotations. A large black box on the left contains text about participating and sending chat messages. The main screenshot shows the Zoom meeting controls at the bottom, with two red arrows pointing from text annotations to the 'Participants' and 'Chat' icons. The 'Participants' icon is labeled 'Participant list View meeting participant list'. The 'Chat' icon is labeled 'Use Chat window To send comments/questions'. On the right side of the screenshot, the 'Zoom Group Chat' window is visible, with a red arrow pointing to the text input area labeled 'Type Message Here'. The participant list on the right includes Janet Chang (Me), Tammy Seale (Host), Grant R, Sloan Campi, and Mark Teague (Co-host).

Participant list
View meeting participant list

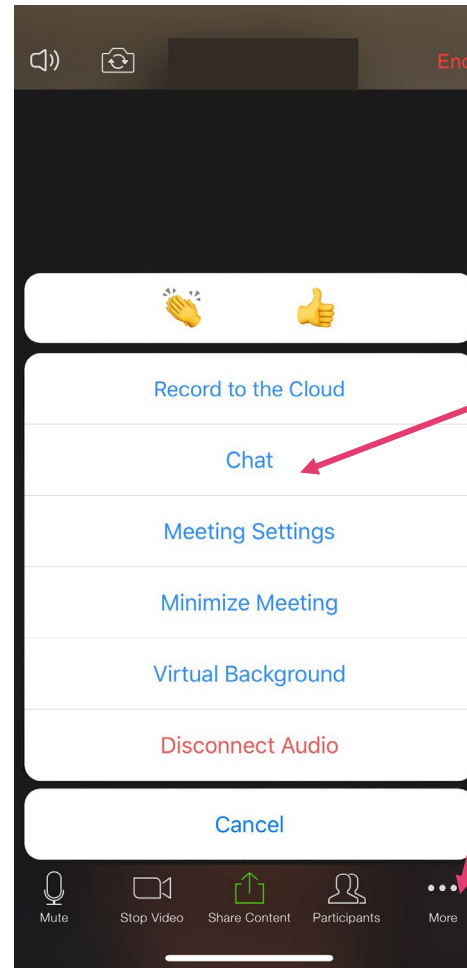
Use Chat window To send comments/questions

Type Message Here

Zoom Meeting Controls (Tablet or Smart Phone)



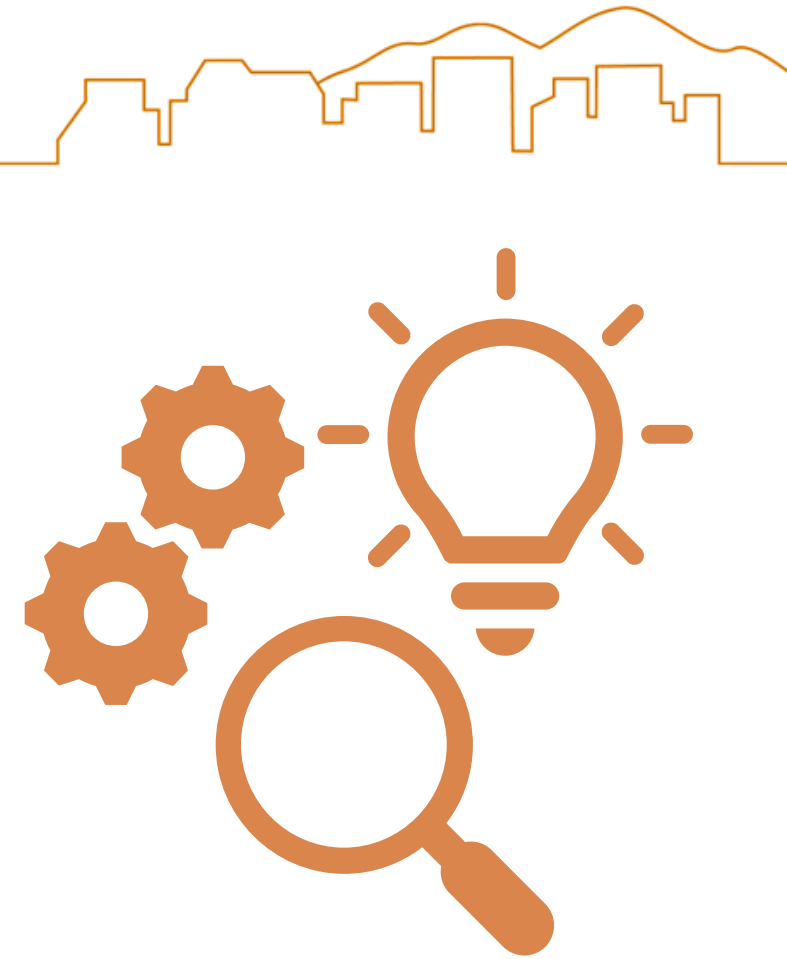
Tablet



Smart Phone

Meeting Objective

- Provide an overview of the Housing Element Update process
- Share information about housing needs to inform housing plan
- Gather initial community input on housing assets, issues and opportunities

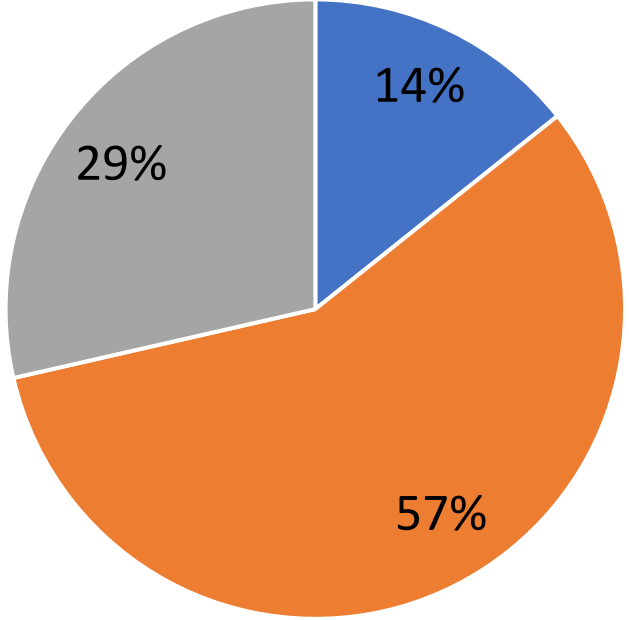


Polling Question





■ Where do you live in San Joaquin County?



■ Manteca ■ Stockton ■ Tracy



Housing Element Overview

What is the Housing Element?



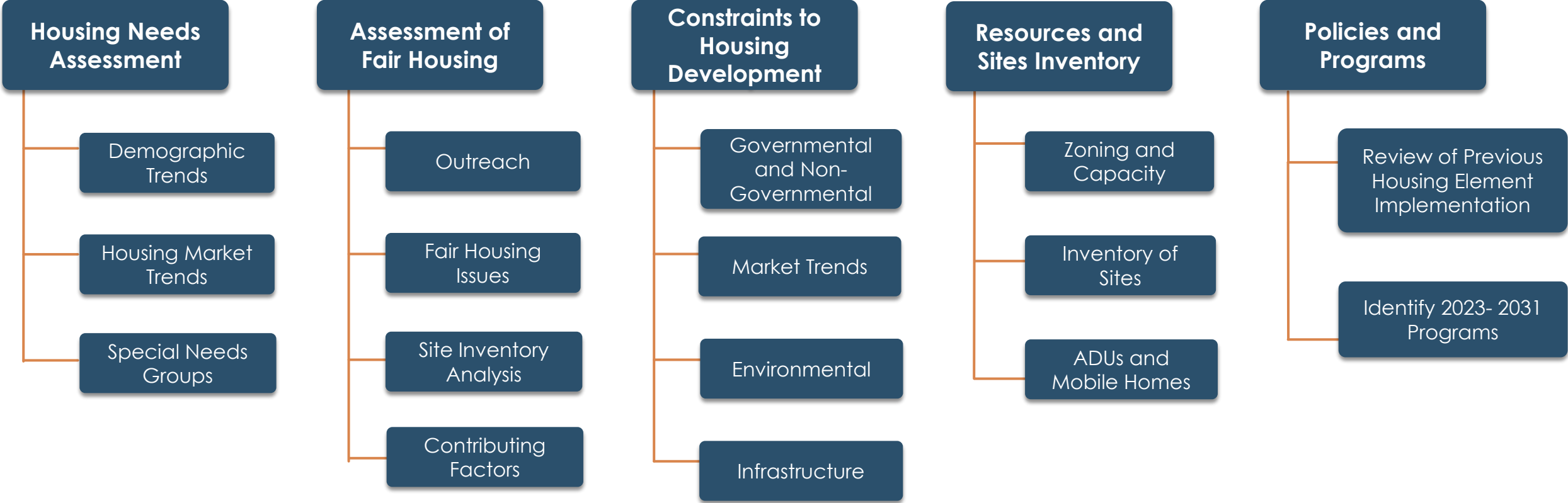
- **One of the eight mandate elements of the General Plan**
- **Must be updated every 8 years**
- **Adoption Deadline: December 31, 2023**
 - » 6th Cycle Planning Period: December 31, 2023-December 31, 2031
 - » 5th Cycle Planning Period: December 31, 2015-December 31, 2023
- **Plan for accommodating the jurisdiction’s “fair share” of the regional housing need**

About the Housing Element

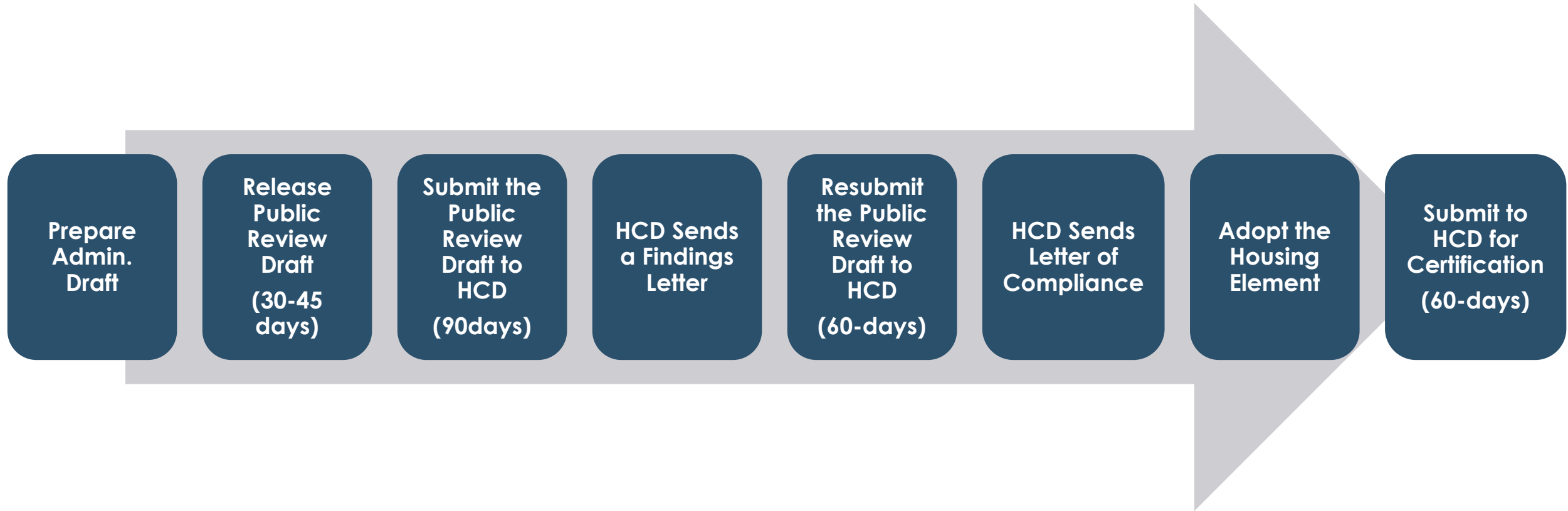


- **Plans for housing needs of all economic segments of the community**
 - » Must have adequate zoning to meet the housing needs
 - » Must include goals and policies to ensure the County provides adequate housing support for the entire community, including special needs households.
- **Does not:**
 - » Require the County to built the units
 - » Provide funding to build units
 - » Approve specific residential developments or projects

Housing Element Contents



Typical Housing Element Update Process



Key Terms and Acronyms



- **HCD:** California Department of Housing and Community Development
- **COG:** Council of Government
- **SJCOG:** San Joaquin County Council of Governments
- **RHNA:** Regional Housing Needs Allocation
- **AFH / AFFH:** Assessment of Fair Housing / Affirmatively Furthering Fair Housing
- **AMI:** Area Median Income
- **APR:** Annual Progress Report
- **SB / AB:** Senate Bill / Assembly Bill



Regional Housing Needs Allocation (RHNA)

How is the RHNA Determined?



State Role

The State projects future housing needs at various income levels and allocates units to COGs Statewide

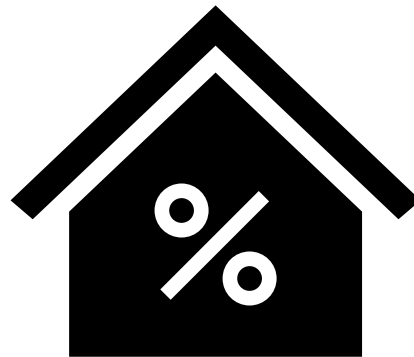
Total RHNA = 2,502,971



Regional Role

The COG develops a methodology to evaluate factors for distribution of units to each jurisdiction; methodology approved by HCD

SJCOG RHNA = 52,719
Adopted September 2022



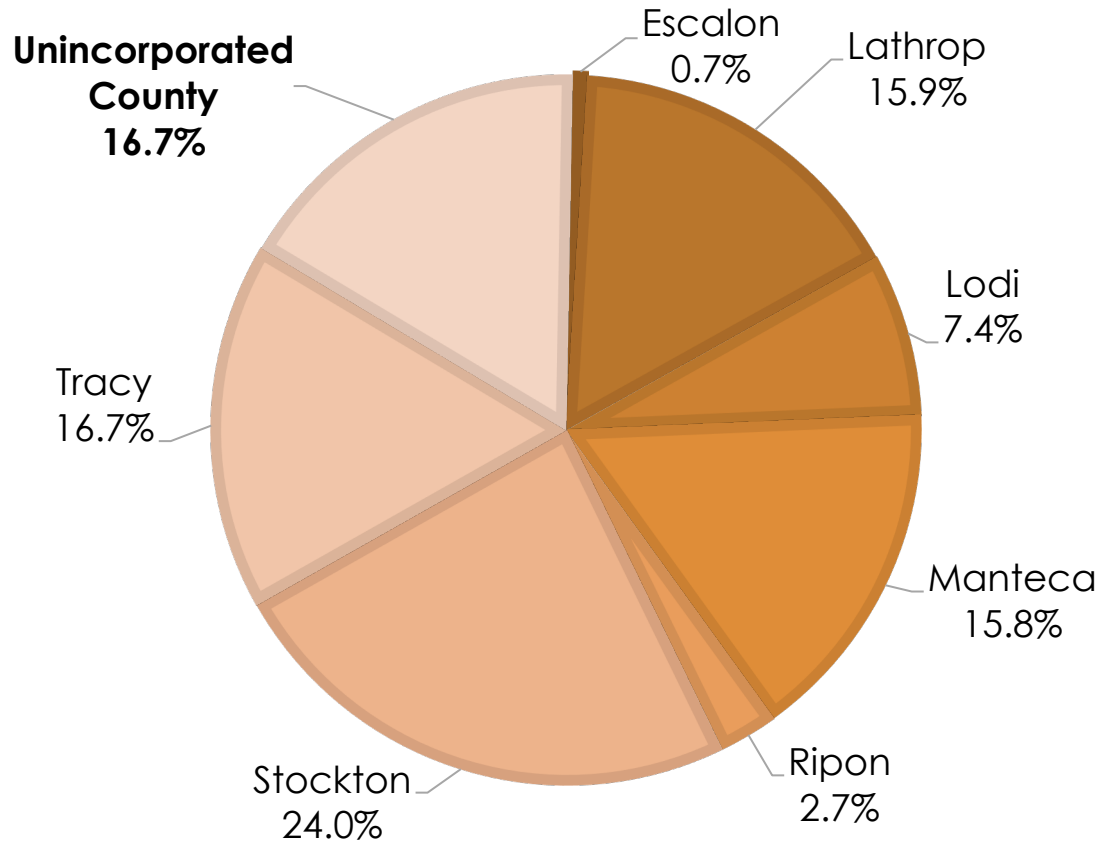
Local Role

Cities and counties are allocated units. They must then find ways to accommodate – enough land at appropriate densities

Unincorporated County RHNA = 8,808



San Joaquin County RHNA



| Jurisdiction | RHNA Allocation | RHNA Percentage |
|------------------------------|-----------------|-----------------|
| Escalon | 367 | 0.7% |
| Lathrop | 8,402 | 15.9% |
| Lodi | 3,909 | 7.4% |
| Manteca | 8,306 | 15.8% |
| Ripon | 1,424 | 2.7% |
| Stockton | 12,673 | 24.0% |
| Tracy | 8,830 | 16.7% |
| Unincorporated County | 8,808 | 16.7% |
| Total San Joaquin County | 52,719 | 100% |

Source: San Joaquin Council of Governments 2022

Unincorporated San Joaquin County RHNA

| Income Category | Income Range | 2014-2023 RHNA (5 th Cycle) | 2023-2031 RHNA (6 th Cycle) | Percent Change |
|----------------------------------|------------------------|---|---|-------------------|
| Very Low (<50% of AMI) | \$30,700 to \$43,850 | 2,496 | 1,824 | -26.9% |
| Low (51-80% of AMI) | \$43,851 to \$70,100 | 1,727 | 1,145 | -33.7% |
| Moderate (81-120% of AMI) | \$70,101 to \$100,300 | 1,724 | 1,734 | 0.58% |
| Above Moderate (>120% of AMI) | \$100,301 to \$120,350 | 4,220 | 4,105 | -2.7% |
| Total | | 10,167 | 8,808 | -13.4% |

Source: San Joaquin Council of Governments 2022

Unincorporated San Joaquin County RHNA

- Cities and counties must show adequate land zones for housing to accommodate the RHNA at each income level
- Housing Element Assumption is: Density = Affordability
- Default Density = presumed to provide housing at costs affordable to lower income tiers
 - » Default density standard for lower-income housing is **20 units per acre** for suburban jurisdictions.

Lower Income Sites (Multifamily Zones)

R-H:
15-40 du/acre

Moderate-Income Sites (Single and Multifamily Zones)

R-L:
2-6 du/acre

R-M:
6-10 du/acre

R-MH:
10-15 du/acre

Above Moderate-Income Sites (Single Family Zones)

R-R:
0.2-1 du/acre

R-VL:
1-2 du/acre

Source: San Joaquin Council of Governments 2022

Housing Types and Affordability

Low Density

Density = Affordability

High Density



Large-Lot
Single Family
Home



Accessory
Dwelling Unit
(ADU)



Townhome



Multifamily Housing,
Rental Apartments, Condominiums,
Mixed-Use Developments



Small-Lot Single
Family Home



Duplex



Mobile/ Manufactured Home

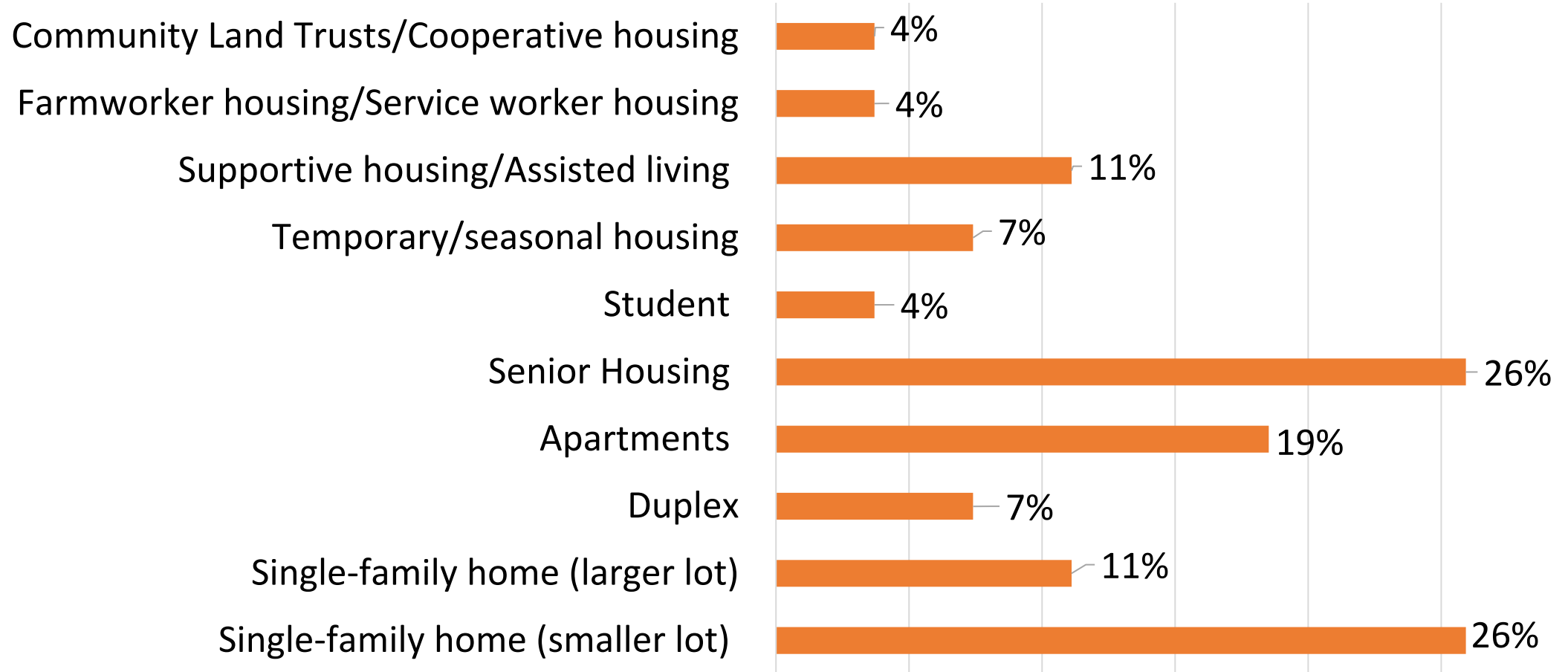


Polling Question





■ What do you think are the housing types most needed in the community?





Housing Needs

2023 Income Limits



- State HCD defines affordability level
- Area Median Income for San Joaquin County in 2023: **\$100,300**

| Income Level | Persons Per Household | | | | |
|---------------|-----------------------|----------|-----------|------------------|-----------|
| | 1 | 2 | 3 | 4 | 5 |
| Acutely Low | \$10,550 | \$12,050 | \$13,550 | \$15,050 | \$16,250 |
| Extremely Low | \$18,450 | \$21,050 | \$24,860 | \$30,000 | \$35,140 |
| Very Low | \$30,700 | \$35,100 | \$39,500 | \$43,850 | \$47,400 |
| Low | \$49,100 | \$56,100 | \$63,100 | \$70,100 | \$75,700 |
| Median | \$70,200 | \$80,250 | \$90,250 | \$100,300 | \$108,300 |
| Moderate | \$84,250 | \$96,300 | \$108,300 | \$120,350 | \$130,000 |

Source: HUD Income Limits 2023

Who is Considered Low Income?

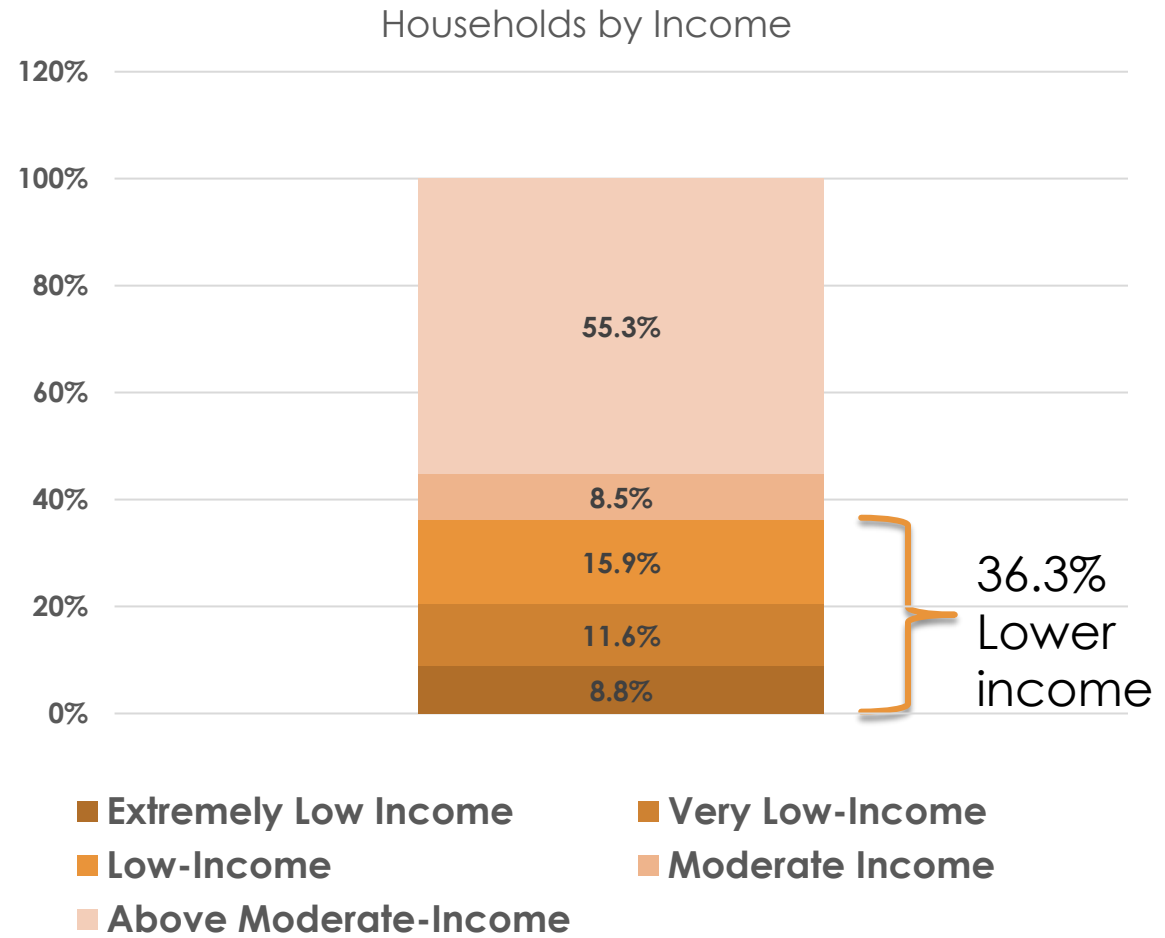


- **HCD 2023 Median Income for a household of four in San Joaquin County: \$100,300**
 - » A household of four earning 80% or less of the median income (**≤\$70,100**) is considered low income
 - » ***Approximately 36.3% of households in Unincorporated San Joaquin County fall into the lower income category***

| Income Category | Percent of Median Income | Typical Occupations |
|-----------------|--------------------------|---|
| Extremely Low | 30% | Part Time employees, Social Security Income Recipients |
| Very Low | 50% | Personal Care Aides, Veterinary Assistants |
| Low | 80% | Graphic Designers, School Social Workers, Mail Carriers |

San Joaquin County Households by Income

| Income Category | Households | Percent |
|-----------------------|---------------|---------|
| Extremely Low Income | 4,030 | 8.8% |
| Very Low-Income | 5,270 | 11.6% |
| Low-Income | 7,230 | 15.9% |
| Moderate Income | 3,855 | 8.5% |
| Above Moderate-Income | 25,165 | 55.3% |
| Total | 45,540 | |



Source: HUD CHAS 2014-2018

How affordable in San Joaquin County?



Affordable Rents and Sales Prices – based on a 4-person household

| Income Groups | Median Income | Affordable Monthly Gross Rent | Affordable Home Price |
|----------------------------------|---------------|-------------------------------|-----------------------|
| Extremely Low-Income (below 30%) | \$30,000 | \$750 | \$121,720 |
| Very Low-Income (31 to 50%) | \$43,850 | \$1,096 | \$177,914 |
| Low-Income (51 to 80%) | \$70,100 | \$1,725 | \$284,419 |
| Median-Income (81 to 100%) | \$100,300 | \$2,507 | \$406,950 |
| Moderate-Income (101 to 120%) | \$120,350 | \$3,008 | \$488,300 |

San Joaquin Sales Prices and Rental Rates, August 2023

| | Median | Range | Affordability |
|---------------------|-----------|-----------------------|-------------------------------|
| Sales Prices | \$536,202 | \$290,000 - \$799,000 | Low, Moderate, Above Moderate |
| Rental Rates | \$2,363 | \$1,425 - \$2,750 | Low, Moderate, Above Moderate |

Source: HUD Income Limits 2023, Zillow 2023, Zori 2021

Who is affected by high prices?



■ Housing Cost Burden refers to households overpaying for housing

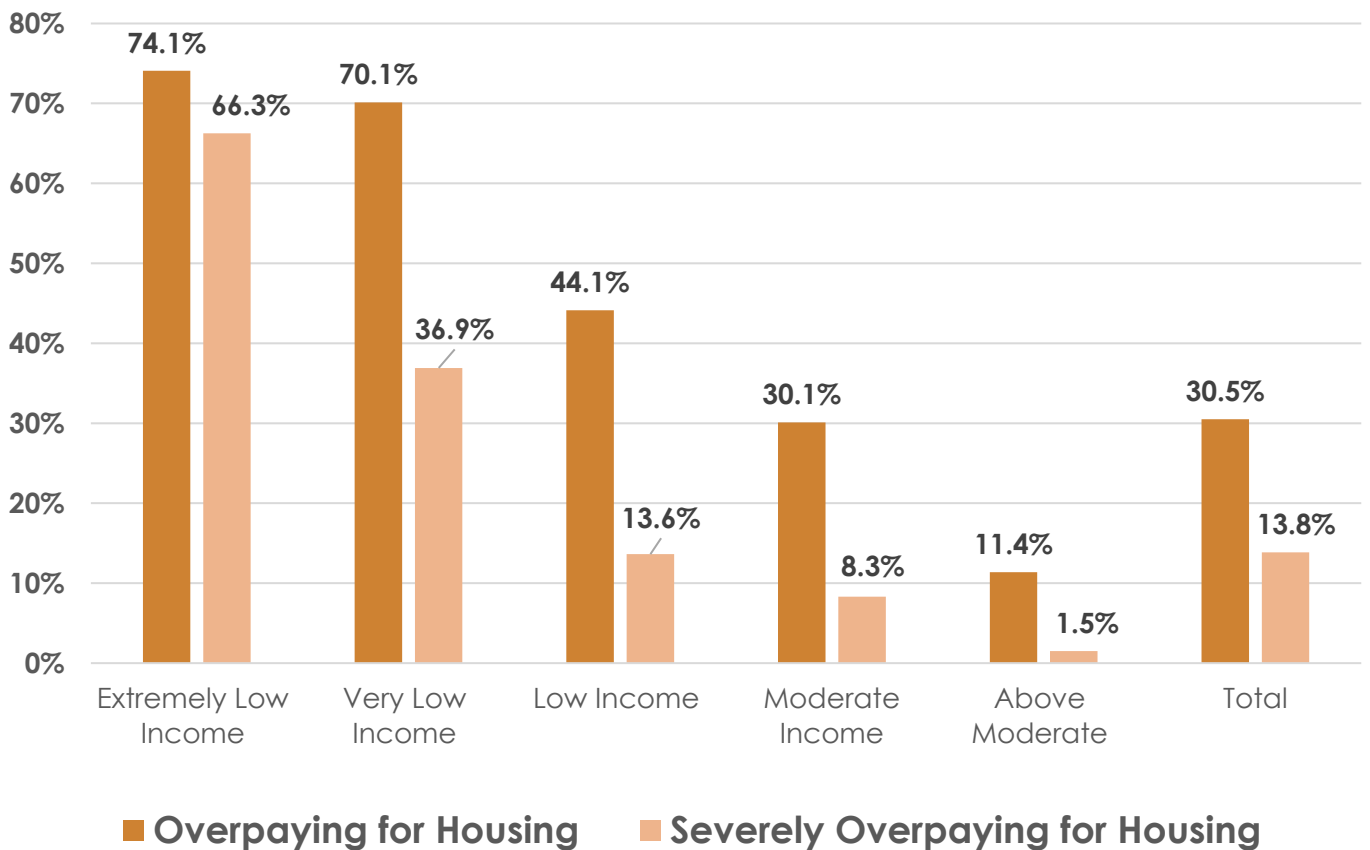
» Overpaying = Paying more than 30% for housing

- 30.5% of all households are overpaying for housing

» Severely Overpaying = Paying more than 50% for housing

- 13.8% of all households are severely overpaying for housing

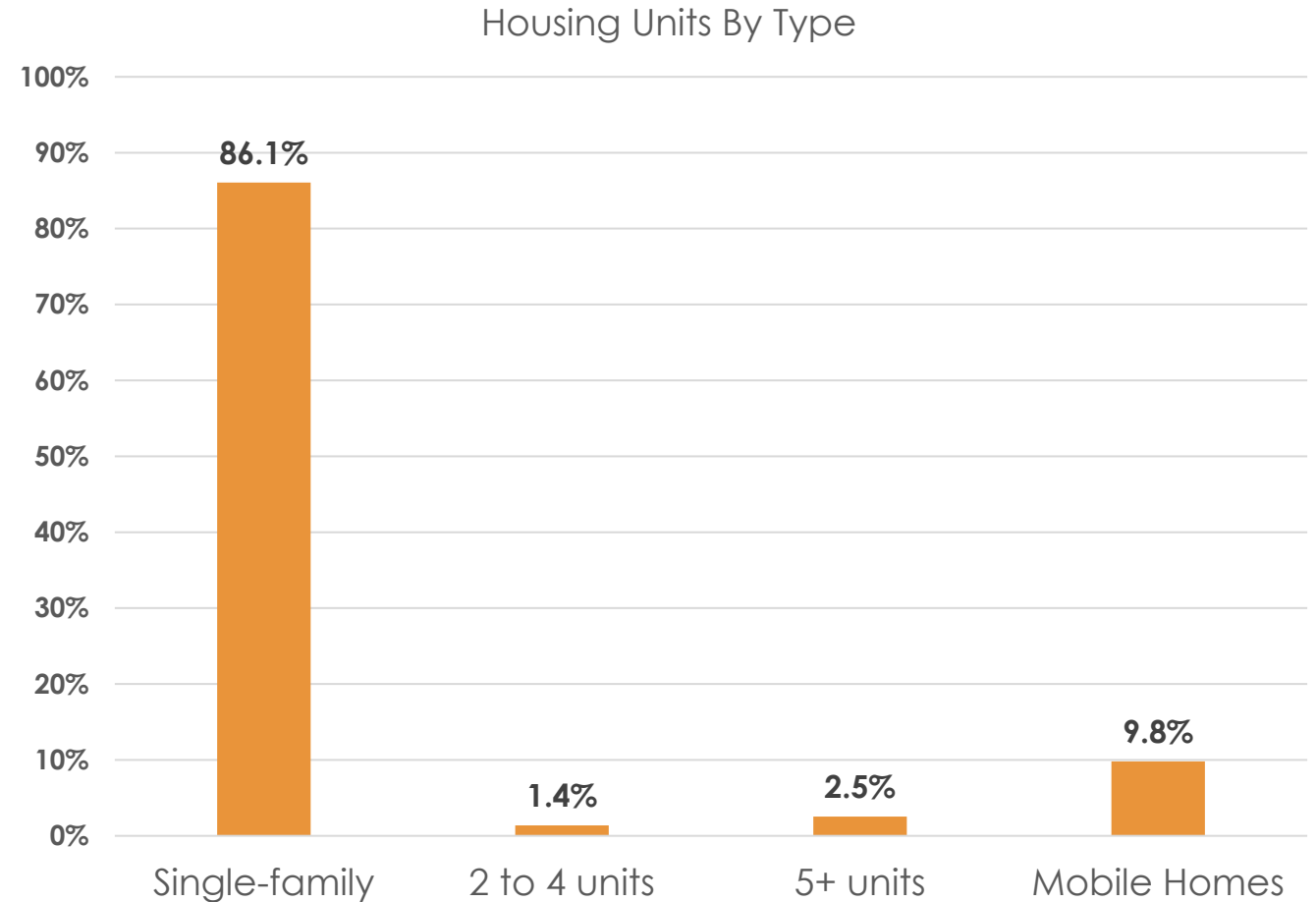
Cost Burden by Income



Source: HUD CHAS 2014-2018

Housing Types

- **68.8% of housing units** in the Unincorporated County are **more than 30 years old**
 - » *These housing units may require maintenance or rehabilitation*
- **64.6% of housing units** are **owner occupied**
- **35.4% of housing units** are **renter occupied**
- The Unincorporated County has a **vacant rate of 5.7%.**



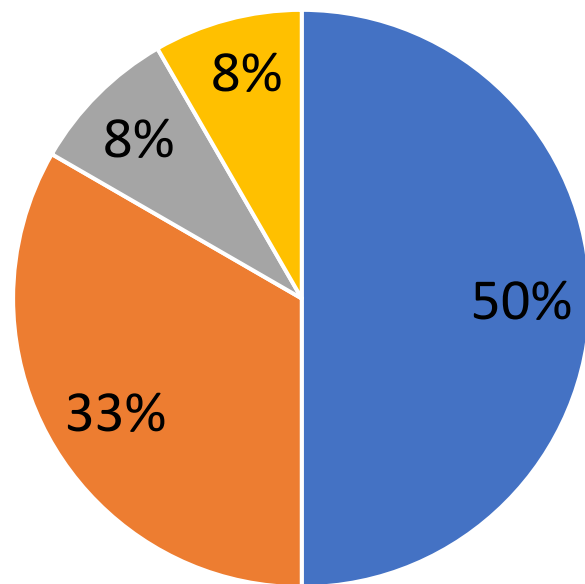
Source: ACS 2015-2020, HCD Data Package 2023, 2023 DOF E-5 Report

Polling Question



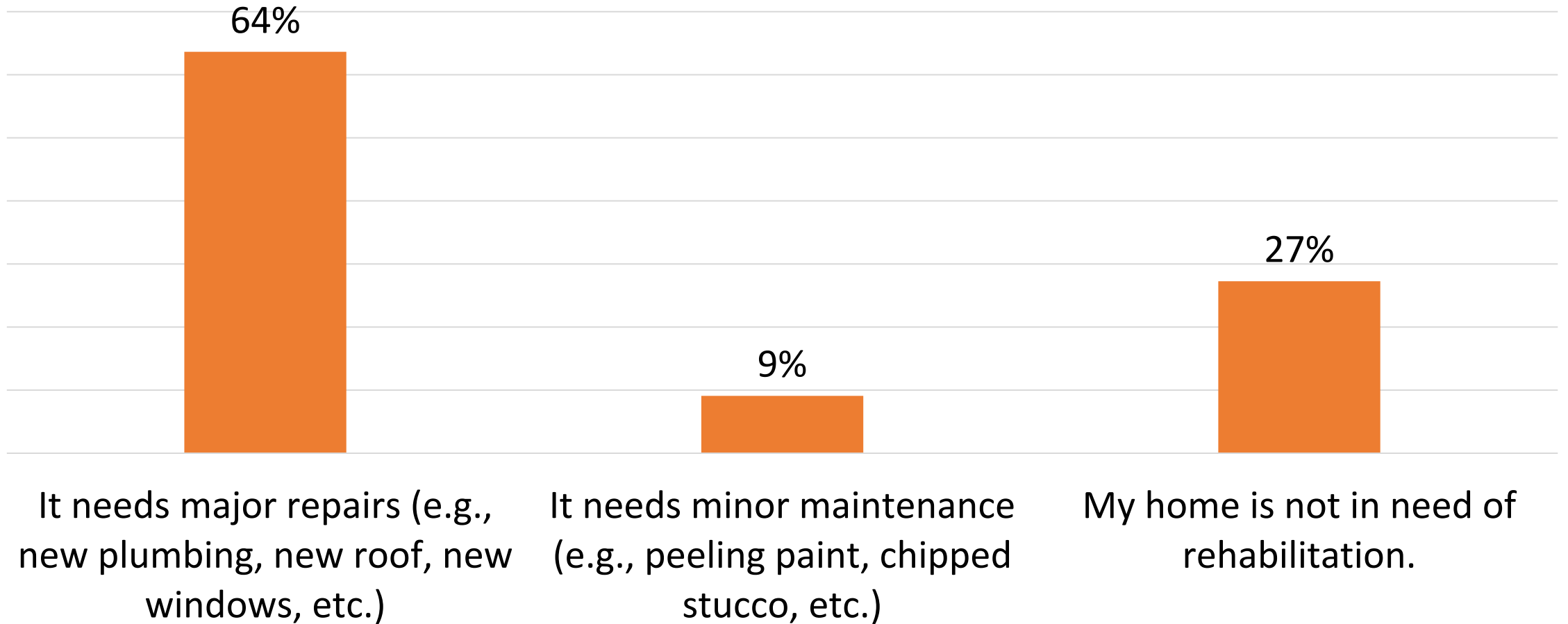


■ What type of housing do you currently live in?



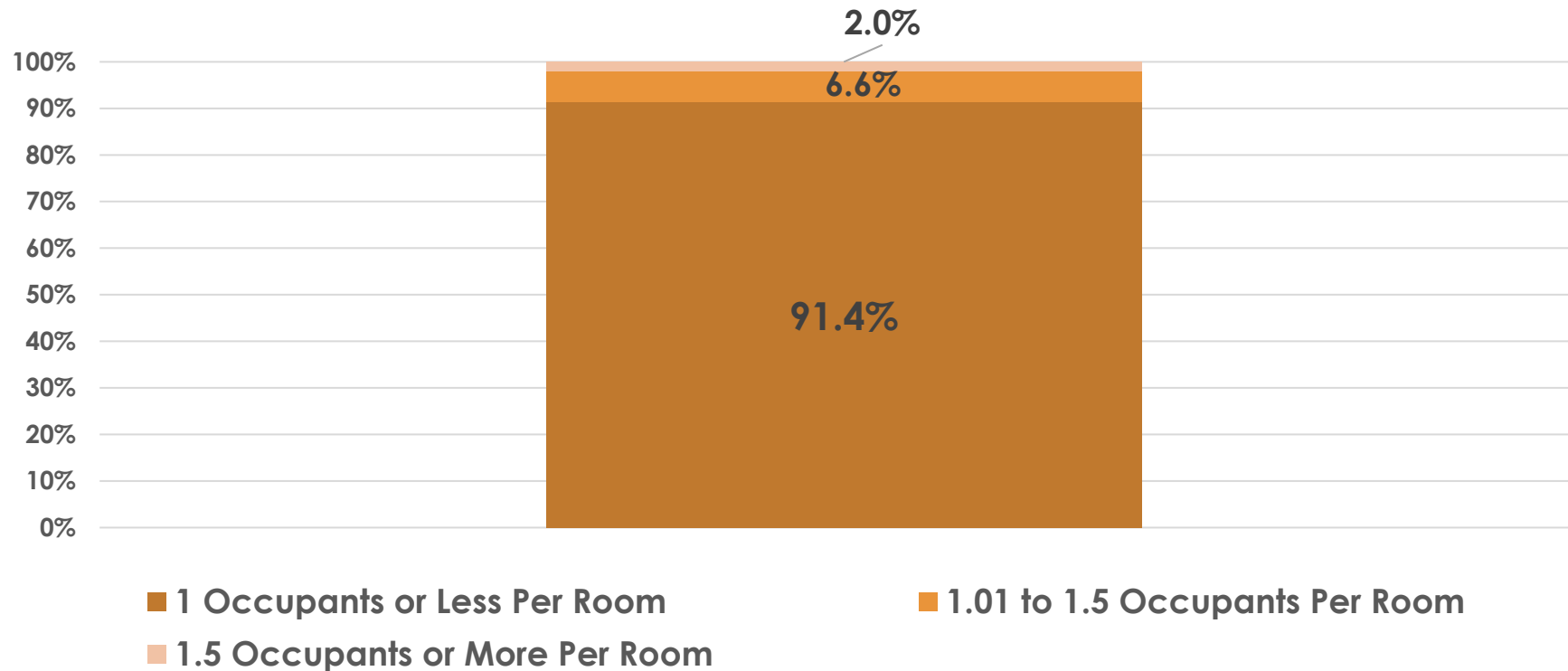
■ Single-family detached home ■ Apartment ■ Condominium ■ Mobile Home

■ How would you rate the physical condition of your home?



Overcrowding

- **Overcrowding = More than 1 person per room**
- **Severely Overcrowded = More than 1.5 persons per room**

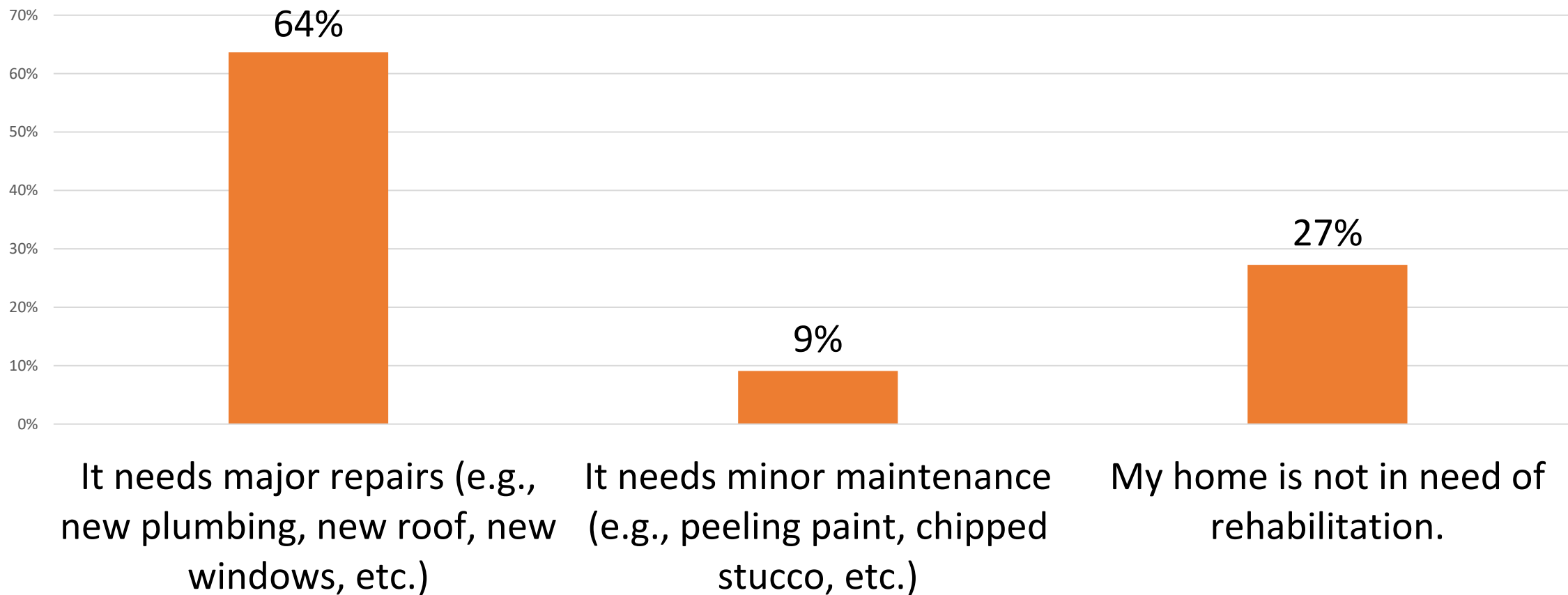


Source: ACS 2015-2020, HCD Data Package 2023

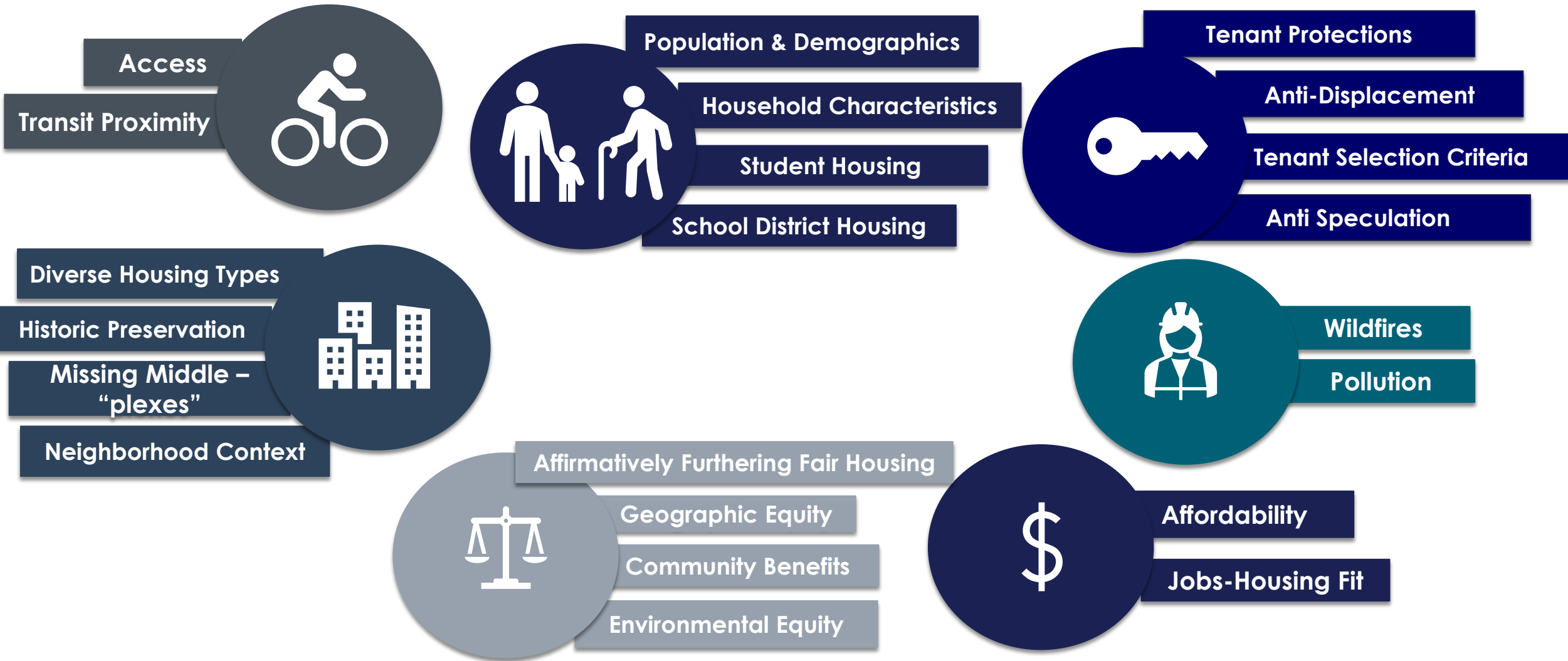
Polling Question



■ How would you rate the physical condition of your home?



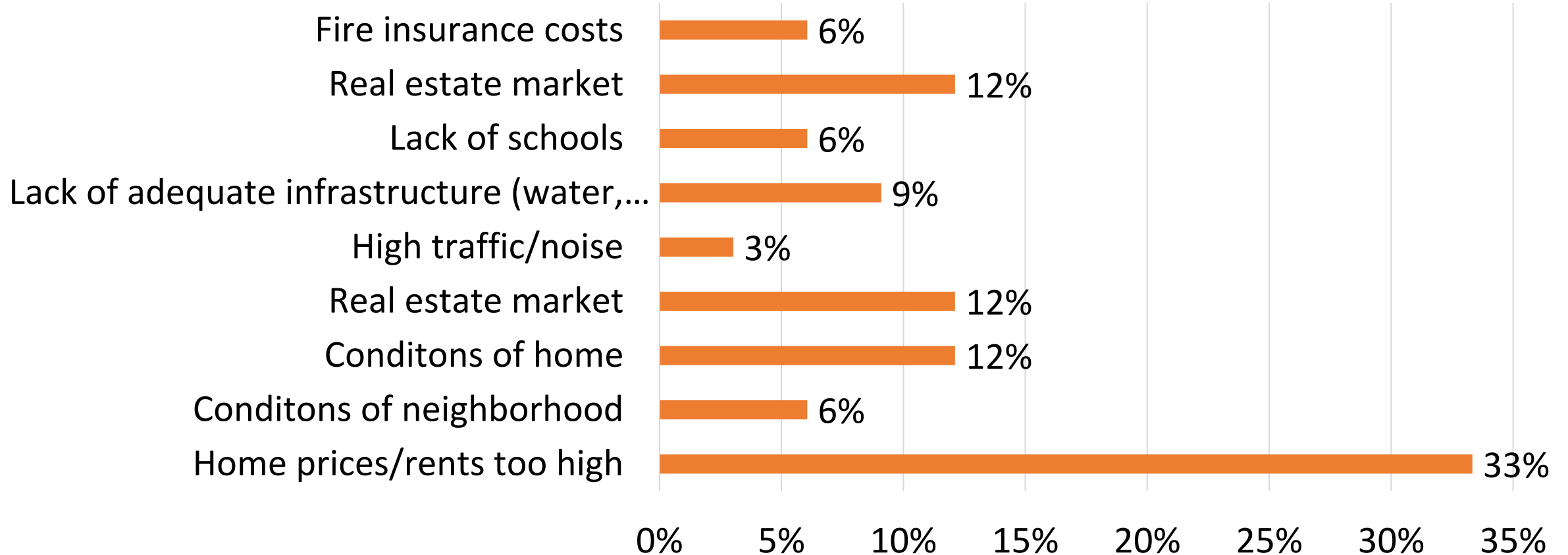
AB 686 (2018): Fair Housing Considerations



Polling Question



■ What are the greatest barriers to obtaining housing in the unincorporated county?



Special Needs Groups



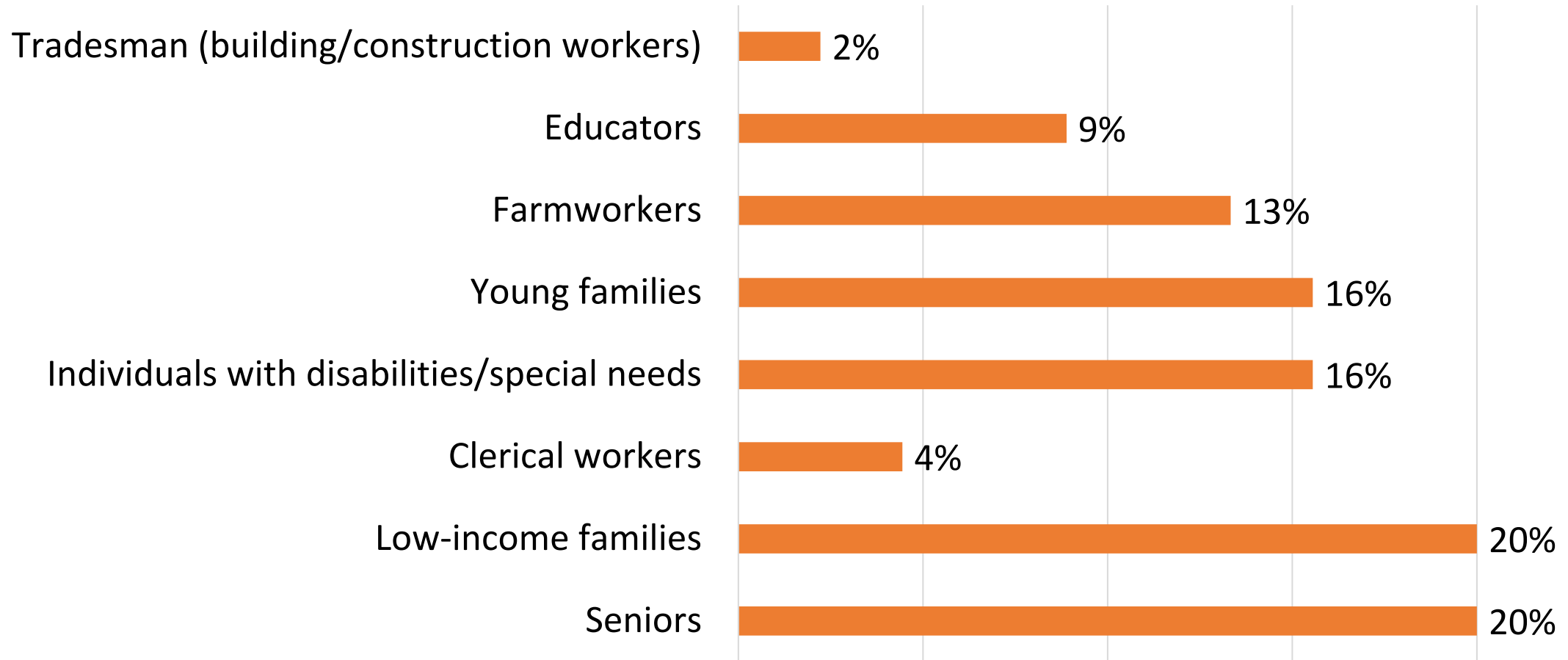
- Senior Population, 65 years and older
- Persons with a Disability
- Female Headed Households
- Farmworkers
- Persons Experiencing Homelessness

Polling Question

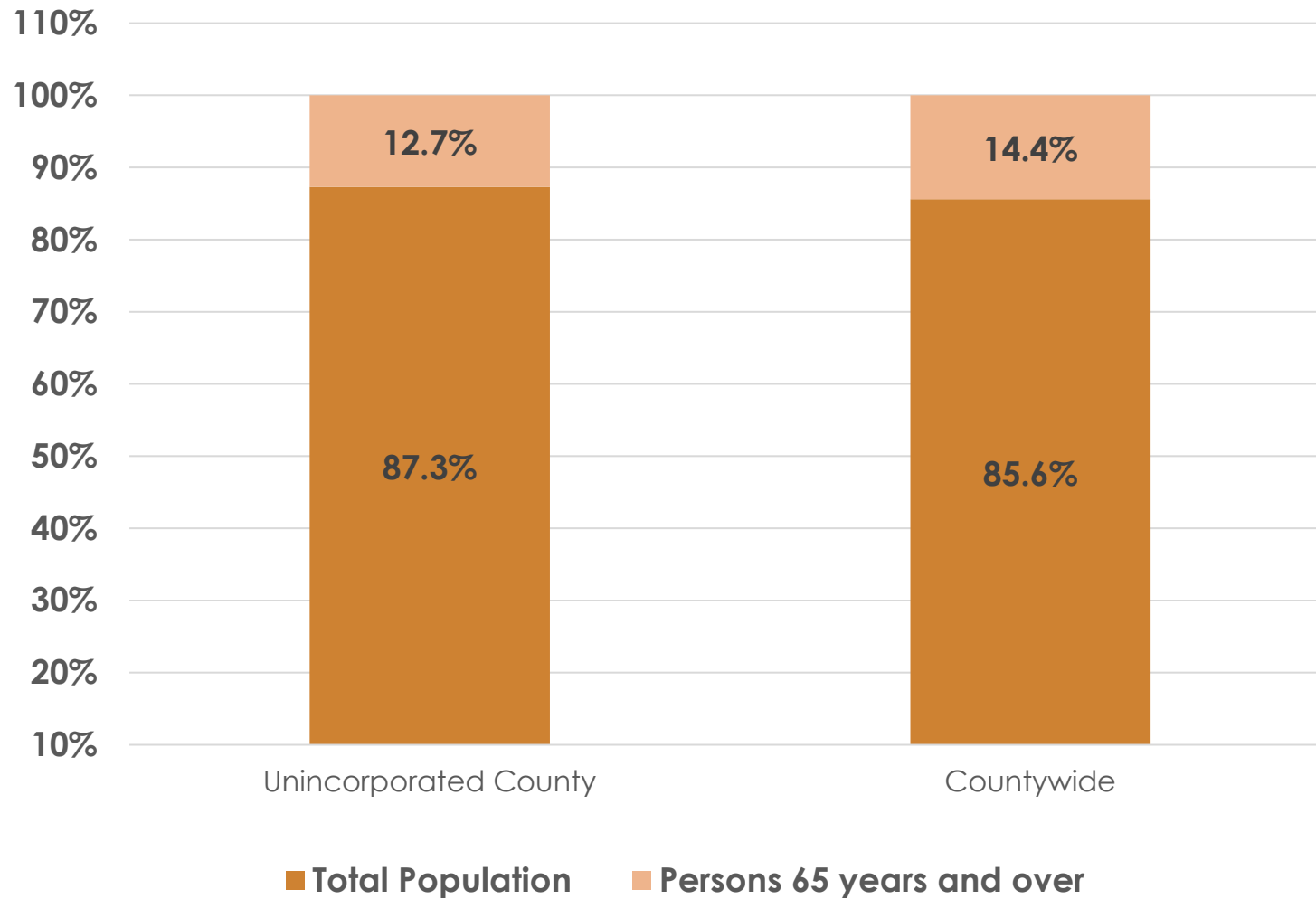




■ Which populations do you believe are most underserved?



Senior Population 65+

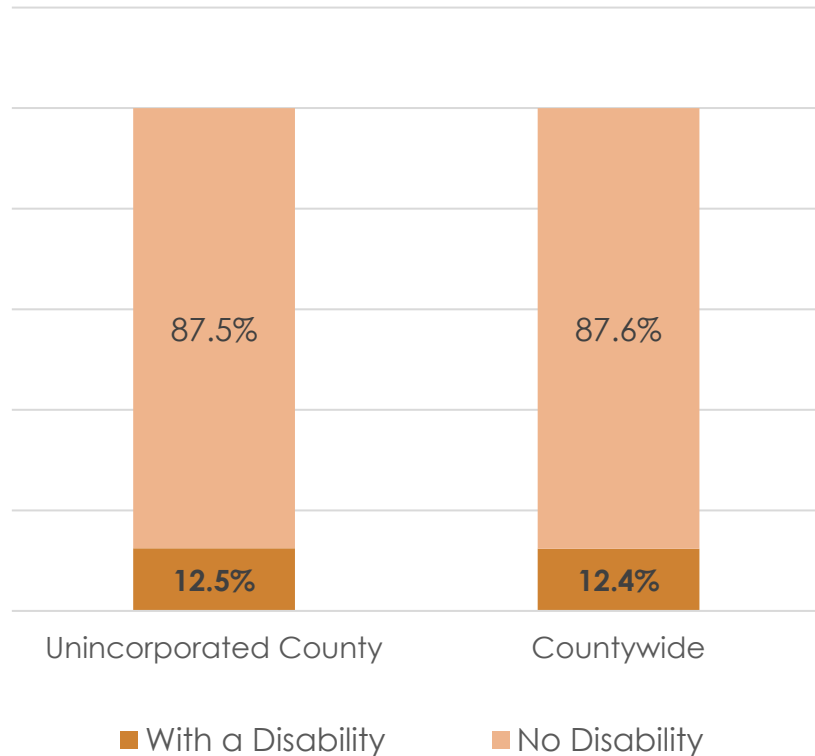


Source: ACS 2015-2020, HCD Data Package 2023

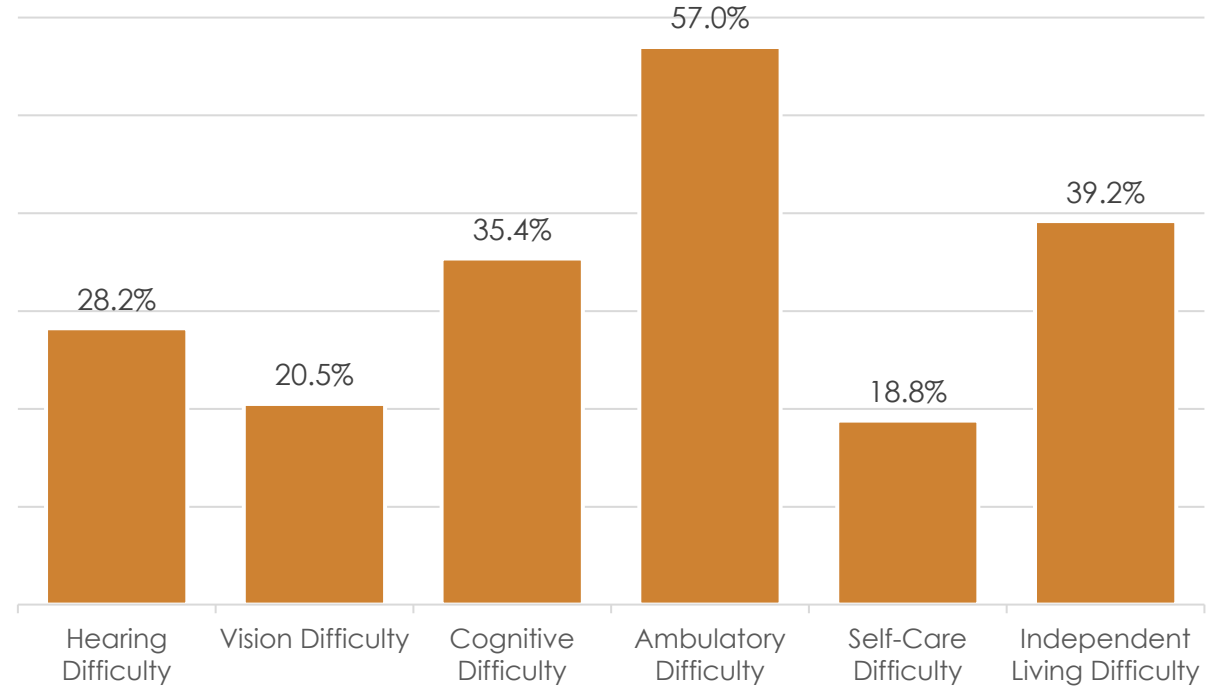
Population with a Disability



Population with a Disability

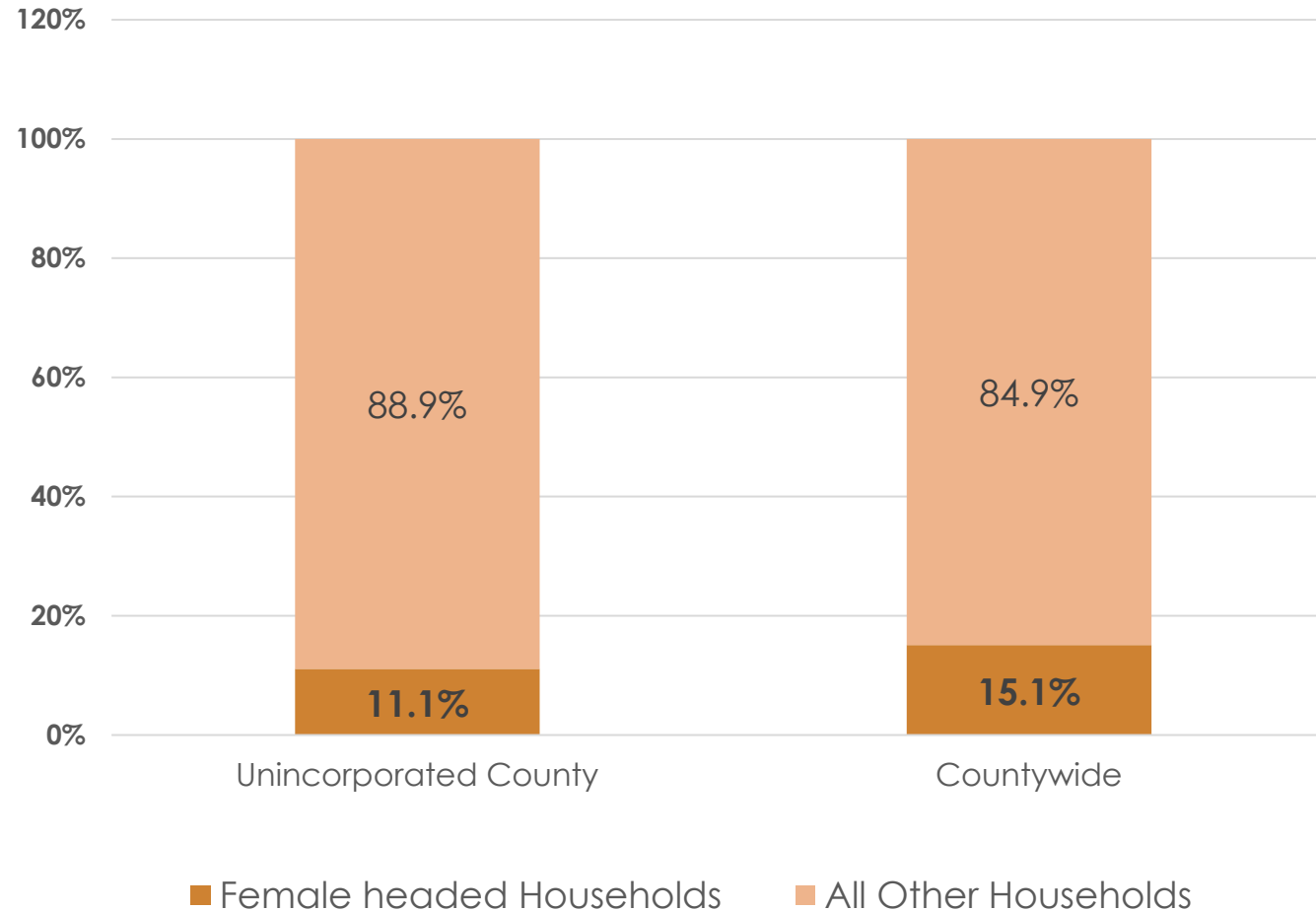


Disability by Type



Source: ACS 2015-2020, HCD Data Package 2023

Female-Headed Households



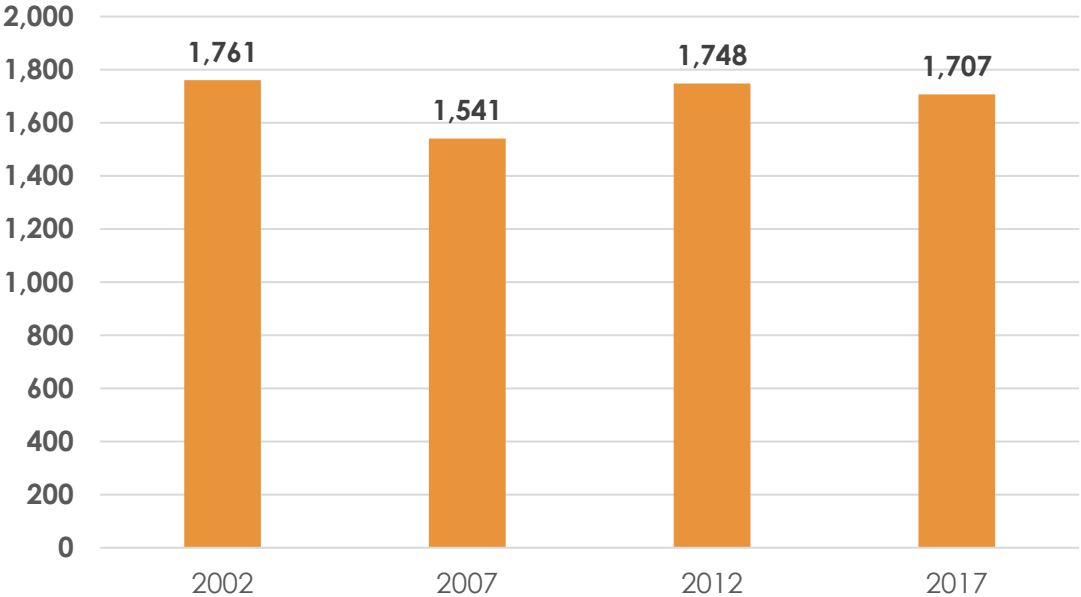
Source: ACS 2015-2020, HCD Data Package 2023

Farmworkers – San Joaquin County

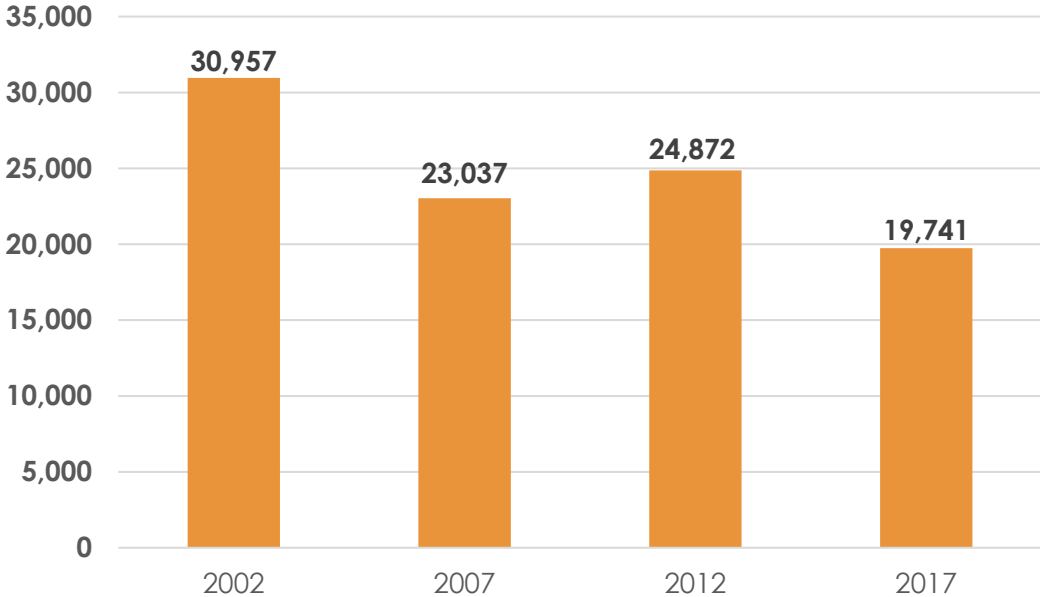


■ In 2017, Farmworkers made up 13.1 percent of the population in unincorporated San Joaquin County

Total Farms by Year



Total Farmworkers by Year



Source: U.S. Census of Agriculture, 2002, 2007, 2012, 2017 (2023 HCD Data package).

Residents Experiencing Homelessness



San Joaquin County 2019 and 2022 Point In Time (PIT) Count

* Count was not conducted in these areas in 2022.

| Location | 2019 PIT Unsheltered | 2022 PIT Unsheltered | Comparison |
|------------------------------|----------------------|----------------------|------------|
| Stockton | 921 | 893 | -3% |
| Manteca | 218 | 129 | -41% |
| Tracy | 155 | 124 | -20% |
| Lodi | 139 | 208 | +50% |
| Lathrop | 14 | * | * |
| Ripon | 7 | * | * |
| Escalon | 4 | * | * |
| Unincorporated County | 100 | * | * |
| Total | 1,558 | 1,354 | |

Source: 2019, 2022 PIT Count

Thank you

For more information, please contact:

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