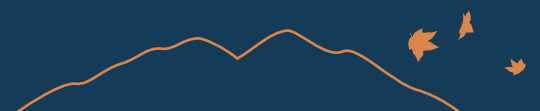




San Joaquin County 2023-2031 Housing Element

Adopted | June 17, 2025
Readopted June 30, 2026



SAN JOAQUIN
—COUNTY—





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Prepared By: PlaceWorks

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San Joaquin County General Plan

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PREFACE

San Joaquin County initiated preparation of the 2023–2031 Housing Element in April 2023. During the drafting process, on July 1, 2024, the area formerly known as the Mountain House Specific Plan was incorporated as the 483rd city in California. Because the Housing Element was already in draft form at the time of incorporation, the Housing Needs Assessment still includes data for Mountain House and therefore may not fully reflect current conditions in the unincorporated county. Additionally, because the American Community Survey (ACS) is released in five-year datasets, updated ACS data reflecting Mountain House's incorporation will not be available until the 2024–2028 dataset is published, anticipated in late 2029 or early 2030.

To provide updated information for the remaining unincorporated areas, the County relied on the California Department of Finance's 2025 E-5 estimates, which incorporate the revised unincorporated totals for population, households, housing unit types, vacancy rates, and occupancy status. Following Mountain House's incorporation, the unincorporated population decreased by nearly 30,000 residents—from 161,689 to 135,562—a reduction of 26,127 people (–16.2 percent). The number of households declined from 156,296 to 130,308, a decrease of 25,988 households (–16.6 percent). Total housing units in the unincorporated area fell from 54,103 to 45,792, a reduction of 8,311 units (–15.4 percent). This included decreases of 7,901 single-family units (–16.9 percent), 50 multifamily units (–2.5 percent), and 360 mobile homes (–6.8 percent) compared to pre-incorporation totals.

In response to these changes, the County has updated its Housing Element to incorporate revised housing needs analyses where feasible, along with updated assessments of housing constraints, the sites inventory, and related programs.



PART 1. BACKGROUND REPORT

7.1 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 (2020 and 2023) 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 2015 and certified by the California Department of Housing and Community Development (HCD) in 2016.

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 nine 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 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 California rests largely on 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 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:

- A review of the previous element's goals, policies, programs, and objectives to ascertain the effectiveness of each of these components, as well as the overall effectiveness of the Housing Element.
- 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 on 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 nongovernmental constraints on 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.

Additionally, in 2018, California passed Assembly Bill (AB) 686 to address more subtle, discriminatory methods that reinforce patterns of segregation that persist in California today. The new legislation requires cities and counties to update their Housing Element to include an assessment of fair housing practices, an analysis of the relationship between available sites and areas of high or low resources, and concrete actions in the form of programs to affirmatively further fair housing. The purpose of this assessment and analysis is to proactively promote the replacement of segregated living patterns with truly integrated and balanced living patterns and to transform racially and ethnically concentrated areas of poverty into areas of opportunity.

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 (ACS), HCD’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 private sources.



General Plan and Housing Element Consistency

The Housing Element is one of nine 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.

The Housing Element has been reviewed for consistency with the County's other General Plan elements. The San Joaquin County General Plan underwent a comprehensive update in December 2016. The policies and actions in this Housing Element are consistent with the policy direction contained in other parts of the General Plan. The County will continue to review and revise the Housing Element, as necessary for consistency, when amendments are made to the General Plan.

Per AB 162 (Government Code Section 65302(g)(3)), upon the next revision of the Housing Element on or after January 2014, the Safety Element shall be reviewed and updated as necessary to address the risk of fire for land classified as State Responsibility Areas, as defined in Section 4102 of the Public Resources Code (PRC), and land classified as Very High Fire Hazard Severity Zones, as defined in Section 51177 of the PRC. Senate Bill (SB) 379 (Government Code Section 65302(g)(4)) requires that the Safety Element be reviewed and updated as necessary to address climate change adaptation and applicable resiliency strategies. SB 1035 (Government Code Section 65302(g)(6)) requires that the Safety Element be reviewed and updated as needed upon each revision of the Housing Element or local hazard mitigation plan, but not less than once every eight years. SB 99 (Government Code Section 65302(g)(5)) requires that on or after January 1, 2020, the Safety Element includes information to identify residential developments in hazard areas that do not have at least two evacuation routes. The County is currently working to review and update the existing Safety Element, incorporating all State law changes, including applicable laws and any additional requirements and General Plan guidelines from the State of California Governor's Office of Planning and Research (OPR).

Public Participation and Engagement

As part of the Housing Element update process, the County implemented the State's public participation requirements set forth in Section 65583(c)(6) of the California Government Code. State law requires cities and counties to take active steps to inform, involve, and solicit input from the public, particularly groups and organizations representing the interests of lower-income and minority households that might otherwise not participate in the process.

To meet the requirements of State law, San Joaquin County completed public outreach and encouraged community involvement, as summarized and described herein.

- Stakeholder Consultations
- Housing Element Introduction Community Meetings, Virtually and In-Person.
- Board of Supervisors Study Session (pending)
- Planning Commission and Board of Supervisors Meeting (pending)

County staff and consultants distributed Spanish and English flyers 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 noticed the community meetings and workshops through an ad placed in the Stockton Record, via direct email and US mail to identified stakeholders, via email notice to key County personnel and Departments, and by placement of Meeting notices on the Community Development Department webpage.

Stakeholder Consultations

To ensure that each jurisdiction solicits feedback from all segments of the community, consultations were conducted with service providers and other stakeholders who represent different socioeconomic groups. From June through August 2022, staff consulted six stakeholders that provide services in the San Joaquin County region to obtain input on housing needs and programs. All stakeholders provided feedback via one-on-one interviews or with email responses. Representatives from the following organizations were interviewed:

- The Housing Authority of San Joaquin County
- The Building Industry Association (BIA) of the Greater Valley
- Central Valley Low Income Housing Corporation
- San Joaquin Fair Housing, Inc.
- STAND
- Visionary Home Builders of California

Request for consultation was extended to Mercy Housing, but no response was received.

In each consultation, the stakeholders were asked the following questions, with variations, depending on the type of organization interviewed:

- Opportunities and Concerns: What three top opportunities do you see for the future of housing in this jurisdiction? What are your three top concerns for the future of housing in this jurisdiction?
- Housing Preferences: What types of housing do your clients prefer? Is there adequate rental housing in this jurisdiction? Are there opportunities for home ownership? Are there accessible rental units for seniors and persons with disabilities?
- Housing Barriers/Needs: What are the biggest barriers to finding affordable, decent housing? What are the unmet housing needs in this jurisdiction?
- Housing Conditions: How would you characterize the physical condition of housing in this jurisdiction? What opportunities do you see to improve housing in the future?
- Equity and Fair Housing: What factors limit or deny civil rights, fair housing choice, or equitable access to opportunity? What actions can be taken to transform racially and ethnically concentrated areas of poverty into areas of opportunity (without displacement)? What actions can be taken to make living patterns more integrated and balanced?



- How has COVID affected the housing situation?

The top concerns from stakeholders were:

- Increasing costs for constructing high-density projects
- High levels of unaffordability in the count for both rental and ownership units
- Increasing homelessness and a need for more coordinated entry efforts
- The lack of affordable rental units in 'good' or 'livable' condition
- Landlord negligence for rental units in need of repairs
- Increasing need for more senior housing
- Continued home flipping activity as a barrier for families hoping to become homeowners
- A need for alternative funding sources for affordable housing developers

Refer to Appendix A for consultation summaries.

Housing Element Introduction Community Meetings

On Monday, August 21, 2023, a community meeting was held to introduce the 2023-2031 Housing Element. The community meeting was a virtual event where staff presented an overview of the Housing Element update process and the required contents of the Housing Element. During the presentation, a live poll was conducted to gather participant feedback on the types of housing they would like to see developed, barriers to developing housing, needs for housing rehabilitation, and housing objectives. Approximately half of respondents identified senior housing (26 percent) and single-family housing (26 percent) as the housing types most needed in the community, followed by apartments (19 percent). More than half of respondents indicated that their homes require major repairs, including new plumbing, new windows, etc. Lastly, one-third (33 percent) of respondents indicated that home prices and high rents are the greatest barrier to obtaining housing in the unincorporated county. Additionally, participants asked for clarification on the margin of error for the 2022 Point-in-Time (PIT) count of sheltered and unsheltered people experiencing homelessness on a single night and asked staff to explain the difference between low-income and affordable housing.

On Tuesday, August 22, 2023, an in-person community meeting was held at the San Joaquin County Administration Building where the public was invited to attend. The presentation was similar to the virtual meeting with the exception of the live poll. Instead, comment cards were distributed to participants. A participant who is also a housing developer identified the lack of access to water and wastewater facilities as a constraint to developing larger subdivision multifamily housing. From the gathered comment cards, the participants also indicated the need for more apartments and mobile homes in the unincorporated county.

Noticing the Draft Housing Element

Per California Government Code Section 65585, the draft Housing Element was made available for public comment for 30 days, from January 29, 2024, to February 28, 2024. Public comment was received, and an additional 10 business days was allowed to consider and incorporate public comments into the draft revision before submitting to HCD on February 18, 2023. The draft was made available on the County's website.

Public Comments Received

During the 30-day public review period, the County received comments from New Genesis Housing Development Corporation. Comments and responses are summarized on the following page.

- Has a final draft of San Joaquin's housing element been submitted? If so, where can I find a copy?
 - The draft was released for public review on January 29, 2024.
- Has there been any discussion about adding students as a category to the 'Special Needs' population for housing needs in San Joaquin County?
 - The county has not identified a demand for student housing in the unincorporated area but is open to reports and/or studies if they are available. However, while the County Development Code does not specifically include student housing as a separate housing type, student housing can be developed under Residential Housing – Multi Unit Residential.
- Does San Joaquin's updated housing element promote or plan for increased density?
 - The County is not proposing increased density as a part of this Housing Element update, but the Draft Housing Element does discuss the opportunities for a variety of housing types at varying densities.
- How does San Joaquin's updated housing element affect unincorporated communities, including Woodbridge?
 - The County Housing Element identifies housing opportunities where housing is more likely to be developed, including specific communities where zoning is in place, and where infrastructure and services are available to support new development.

Housing Element Key Findings

Existing Needs Assessment

- From 2010 to 2023, San Joaquin County's unincorporated population experienced an 11.0 percent growth rate. In comparison, the County had a 15.7 percent growth rate as a whole. Within the last three years, from 2020 to 2023, the population has grown by 1.3 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 (63.1 percent), which is typical of most rural areas of California.
- In unincorporated San Joaquin County, 7.8 percent of all households earned under \$35,000 in 2022, compared to 8.3 percent of households in the county as a whole. At the other end of the income spectrum, 36.2 percent of households in the unincorporated county earned over \$100,000 in 2022, while countywide, 36.2 percent earned over \$100,000. The median household income in San Joaquin County in 2022 was \$86,056, which was lower than California's median income of \$91,551.
- The most significant employment contributors in San Joaquin County included Education and Health Services (18.2 percent), Retail Trade (10.3 percent), and Miscellaneous Store (11.9 percent).



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- The DOF projects that from 2020 to 2030, San Joaquin County will have approximately 853,661 additional people that will need housing.
- In the unincorporated San Joaquin County, overcrowding is typically more of a problem in rental units than owner units. For example, renter-occupied households represented 35.4 percent of all households in the unincorporated county and accounted for 59.1 percent of all overcrowded households.
- The unincorporated county and the overall County have similar rates of large households, those with five or more members (19.8 percent of households in unincorporated county, compared to 19.6 percent countywide).
- More than half of all housing units in the unincorporated county (68.8 percent) were built more than 50 years ago, and 43.8 percent were built more than 30 years ago. Countywide, rates of housing stock in similar age brackets were 61.5 and 31.3 percent, respectively.
- A two-person household classified as low-income (between 51 and 80 percent of median) with an annual income of up to \$56,100 could afford to pay \$1,402 monthly gross rent (including utilities). Based on a survey of rental units in August 2023, the average one-bedroom rental costs \$1,752 a month. This is out of the affordable prices range for a two-person household in the low-income category.
- In the unincorporated county, 63.8 percent of renters are overpaying, and 36.2 percent are severely overpaying. Of lower-income, owner-occupied households, 55.1 percent are overpaying, and 31.2 percent are severely overpaying.
- There are 536 people living with a developmental disability in the County, representing 0.4 percent of the total population.
- Of total households in unincorporated San Joaquin County, 8,943 female-headed households represented 19.6 percent of all households in the unincorporated county. Female-headed households made up a larger percentage of the total households in San Joaquin County (5.8 percent) than in the unincorporated county (3.9 percent).
- Estimates from the 2022 PIT count suggest that 1,354 persons in San Joaquin County are experiencing homelessness. Local estimates from service providers suggest that there are 87 residents experiencing homelessness in the unincorporated county. As of 2023, there is a total of 1,202 beds available in emergency shelters to assist with this identified need.
- Of the 19,741 year-round and seasonal farmworkers across the county in 2017, 8,003 (40.5 percent) worked 150 days or more each year, and 59.4 percent worked less than 150 days per year. An estimated 10.7 percent of the employed population worked in agriculture, which is higher than the countywide rate of 4.5 percent.
- 11.6 percent (18,243) of the total population in the unincorporated county had some type of disability in 2020, compared to 14.6 percent (91,706) of people living in San Joaquin County as a whole.
- According to 2025 DOF estimates, 84.8 percent of units in the unincorporated county were single-family (38,857 units), 4.3 percent were multifamily (1,964 units), and 10.9 percent were mobile homes (4,971 units), out of a total of 45,792 housing units. The unincorporated county had an estimated population of 135,562 and 130,308 households in 2025. *This data reflects the loss of units from the incorporation of the City of Mountain house.*

Resource Inventory

- The San Joaquin Council of Governments (SJCOC) allocated 8,808 new housing units to unincorporated San Joaquin County for the 2023 to 2031 planning period. Of the 8,808 housing units, 5,839 units are to be affordable to above moderate- and moderate-income households, while the lower-income new units include 1,145 very low-income units and 1,824 very low-income units. In July 2024 Mountain House incorporated and as a part of that, on December 10, 2025, a RHNA transfer of 5,113 units from San Joaquin County to the City of Mountain House.
- San Joaquin County has a development capacity of 2,172 lower-income units and 1,099 moderate-income units and 2,298 above moderate income units on vacant and underutilized sites. All parcels assumed to meet the RHNA have access to water and sewer or can be served by septic systems and well water and are not constrained by environmental conditions, which makes them prime locations for infill development.
- San Joaquin County has a total residential capacity in excess of its Regional Housing Needs Allocation (RHNA) for all income groups totaling a surplus of 1,164 units.
- 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 based on current Zoning and General Plan Land Use designations for the identified sites.
- The majority of parcels included in the land inventory do not have environmental constraints (such as landslides, biological resources, soil conditions, seismic activity, or toxic contaminants) that would significantly affect development potential on these sites. There are some site-specific environmental conditions that may require mitigation, particularly related to sites in flood or dam inundation zones.

Potential Housing Constraints

Governmental Constraints

- The County provides for a variety of housing types in the General Plan and Development Code. The County allows residential development in nonresidential and mixed-use zones and permits densities as high as 40 units per acre.
- Accessory dwelling units (ADUs) are allowed by right.
- The County permits emergency shelters by right, without discretionary review in the C-G (General Commercial) and P-F (Public Facilities) zoning districts, and in the R-M (Medium Density Residential), R-MH (Medium-High Density Residential) and R-H (High Density Residential) with an Administrative Use Permit by the Zoning Administrator.
- The County grants exceptions to parking standards for special-needs housing (e.g., senior housing, single-adult efficiency housing).
- Typical fees will range from an average of about \$20,014 for a multifamily housing unit (\$22.23 per square foot) to an average of \$30,196 for a single-family home (\$20.13 per square foot). In comparison, estimated fees for a multifamily unit in Stockton are estimated at \$33,028 and \$61,725 for a single-family unit. Based on these estimates, the County's fees are lower than the nearby City of Stockton and therefore not identified as a constraint to development.



Nongovernmental 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. According to the *Comprehensive Housing Report for the San Joaquin Valley*, authored by San Joaquin Valley REAP, prevailing wage requirements were identified as a key impediment to new housing construction in the valley. The State should consider increasing the number and range of prevailing wage exceptions for housing projects in the valley.
- During the start of 2020, interest rates dropped to a historic low and then increased in 2022. In 2023, the increases in interest rates month-to-month were as high or higher than the year-over-year increases from 2015 to 2017. Interest rates peaked at 6.2 percent for a 30-year fixed-rate mortgage and 5.3 percent for a 15-year fixed-rate mortgage.
- In 2020, 20.1 percent of renters in unincorporated San Joaquin County spent more than 30 percent of their gross income on housing costs compared to 14.8 percent of homeowners. The high percentage of renters spending a disproportionate percentage of income on housing will continue to face challenges in affordable housing.
- In 2018, 20,853 households applied for conventional loans to purchase homes in San Joaquin County while 5,291 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 (50.8 percent) and slightly lower denial rates (17.7 percent) than non-White applicants approval rates (53.2 percent) and denial rates (22.7 percent). A similar situation occurred for government-issued loans where White applicants had slightly higher approval rates (54.1 percent) and slightly lower denial rates (14.7 percent) compared to non-White applicant approval rates (52.1 percent) and denial rates (18.0 percent).
- According to the *Comprehensive Housing Report for the San Joaquin Valley* authored by San Joaquin Valley REAP, stakeholders are concerned with lacking infrastructure in areas zoned for housing because public improvements are costly for projects. Metropolitan Planning Organization (MPO) directors also identified constraints associated with the capacity of water and wastewater infrastructure, and portrayed infrastructure constraints as a universal challenge in the region.

Evaluation of Housing Accomplishments

- San Joaquin County was able to implement many of the program actions contained in the 2015 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.
- From 2015 to 2022, 4,738 housing units have received building permits. **Table 7-0** summarizes the RHNA accomplished by income group.

TABLE 7-0 SUMMARY OF UNITS PERMITTED DURING 5TH CYCLE RHNA PERIOD			
Income Category	2015–2023 RHNA	Total Building Permits Issued	Percent of RHNA Accomplished
Very Low	2,496	120	5%
Low	1,727	726	42%
Moderate	1,724	1,381	80%
Above Moderate	4,220	2,511	60%
Total	10,167	4,738	47%

Source: San Joaquin County, 2023.



San Joaquin County General Plan

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7.2 EXISTING NEEDS ASSESSMENT

This section begins with a description of demographic and employment characteristics of San Joaquin County, 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 the entire county is presented for comparison or when unincorporated data is not available.

Please note that during the preparation of the 2023–2031 Housing Element, the Mountain House Specific Plan area incorporated as the City of Mountain House on July 1, 2024. Because updated American Community Survey data reflecting this change is not yet available, much of the information in this section still includes Mountain House. However, the Department of Finance’s E-5 report provides updated figures for unincorporated San Joaquin County excluding Mountain House, as shown in Table 7-1. With the incorporation of the new city, the unincorporated county experienced a 17.5 percent decrease in population and a 16.4 percent reduction in housing units, most of which were single-family homes.

TABLE 7-1 NEW UNINCORPORATED SAN JOAQUIN COUNTY POPULATION AND HOUSING UNITS, 2025				
	Unincorporated San Joaquin County	City of Mountain House	New Unincorporated San Joaquin County	Percent Change
Population	164,357	28,795	135,562	17.5%
Housing Units	54,760	8,968	45,792	16.4%
Single Family	47,159	8,302	38,857	17.6%
2-4 units	1,041	116	925	11.1%
5+ units	1,216	177	1,039	14.6%
Mobile homes	5,344	373	4,971	7.0%
Total	273,877	46,731	227,146	17.1%

Source: DOF, E-5 Report 2025

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 ACS and HCD’s preapproved data package, as well as the 2020 U.S. Census. Other sources of information include the DOF; the California Employment Development Department (EDD); the U.S. Department of Housing and Urban Development (HUD); the U.S. Department of Agriculture (USDA); ACS; and local economic data, such as home sales prices, rents, wages, etc.

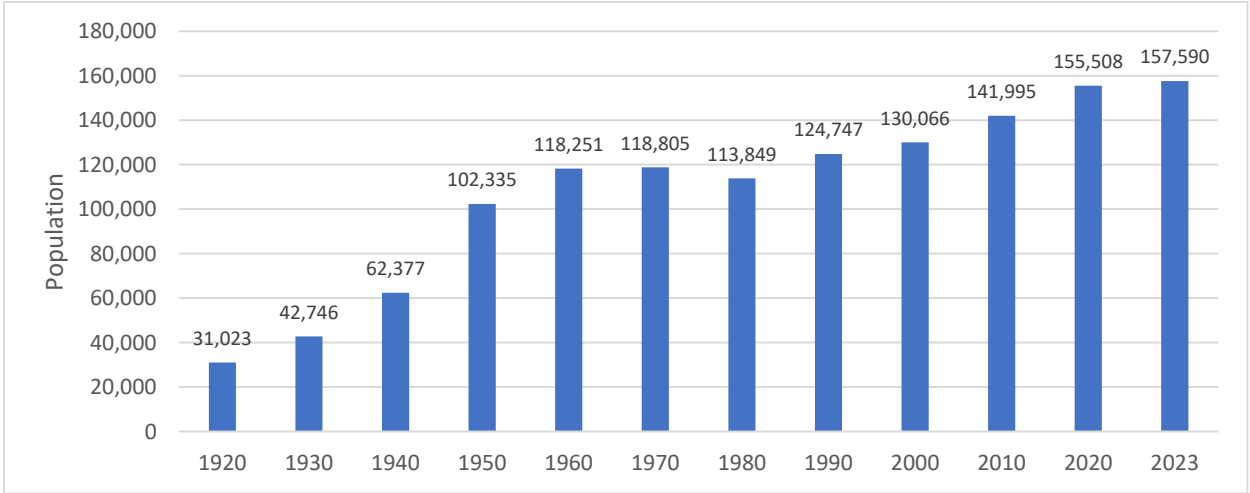


Demographics

Population

Figure 7-1 shows the long-term historic population trends for unincorporated San Joaquin County (“the unincorporated county”). The unincorporated county experienced steady growth from 1920 to 2023. The unincorporated county grew the fastest between 1940 and 1950 and only decreased slightly between 1970 and 1980. Within the last three years, from 2020 to 2023, the population has grown by 1.3 percent.

FIGURE 7-1 HISTORIC POPULATION
UNINCORPORATED SAN JOAQUIN COUNTY
1920-2023



Source: Department of Finance, 1920-2023.

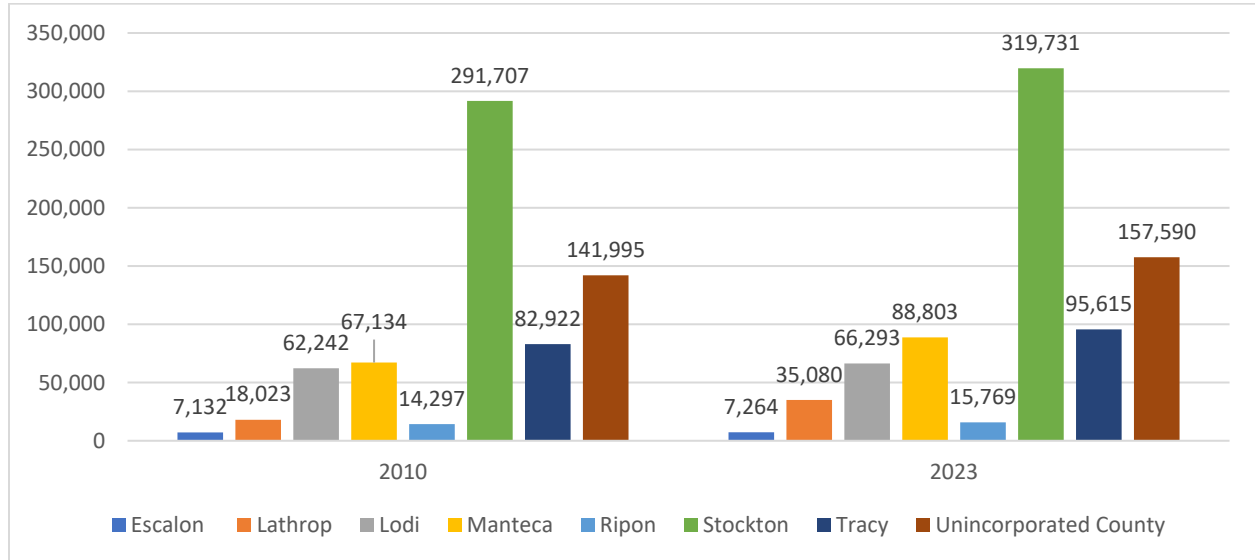
Table 7-2 shows the dynamics of population growth in the unincorporated county and San Joaquin County. From 2010 to 2023, the unincorporated county had an 11.0 percent growth rate as compared to the county as a whole with 15.7 percent growth.

TABLE 7-2 POPULATION CHANGE UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY 2000 TO 2023						
	Unincorporated County			San Joaquin County		
	2000	2010	2023	2000	2010	2023
Population	130,066	141,995	157,590	433,532	543,311	628,555
Population Growth	-	11,929	15,595	-	109,779	85,244
Growth Rate	-	9.2%	11.0%	-	25.3%	15.7%

Source: U.S. Census 2000, 2010, and Department of Finance 2023. HCD pre-approved San Joaquin Valley (SVJ) Regional Early Action Project (REAP) report 2022.

As shown in Figure 7-2, over the past 10 years, each city in San Joaquin County has experienced an increase in population. The majority of the county's population growth occurred in the incorporated cities of Lathrop, Manteca, Tracy and Ripon.

**FIGURE 7-2 POPULATION GROWTH
UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY
2010 AND 2023**



Source: Department of Finance 2010, 2023.

Age

Table 7-3 illustrates the age distribution in both the unincorporated county and San Joaquin County as a whole, according to the 2016-2020 ACS. Overall, San Joaquin County as a whole and the unincorporated county had similar breakdowns across all age groups. The unincorporated county had a slightly higher percentage in the 65 and older age group with 14.5 percent, compared to the county as a whole with 12.8 percent. The median age of San Joaquin County residents in 2020 was 34.4.

TABLE 7-3 AGE CHARACTERISTICS UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY 2020				
Age Group	Unincorporated County		San Joaquin County	
	Number	Percentage	Number	Percentage
Under 5	9,288	6.0%	52,370	7.0%
5 to 17	30,672	19.9%	151,300	20.1%
18 to 24	14,209	9.2%	72,485	9.6%
25 to 34	20,080	13.0%	105,366	14.0%
35 to 44	19,387	12.6%	98,160	13.1%
45 to 54	18,990	12.3%	91,877	12.2%
55 to 64	19,037	12.4%	84,108	11.2%
65+	22,282	14.5%	95,949	12.8%
TOTAL	153,945	100.0%	751,615	100.0%

Source: U.S. Census, ACS 2016-2020, HCD pre-approved SJV REAP report 2022.



Race and Ethnicity

Table 7-4 shows the distribution of the population in 2020 by race and ethnicity. In regards to race, approximately 63.1 percent of the population in the unincorporated county identified as White followed by the two or more races category. By comparison, 51.5 percent of the population in the county as a whole identified as White. In regards to ethnicity, **Table 7-4** also shows that the Hispanic population made up almost half of the population (43.1 percent) of the total unincorporated county's population, which was consistent with the county as a whole at 41.7 percent.

TABLE 7-4 POPULATION BREAKDOWN BY RACE/ETHNICITY UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY 2020				
Race/Ethnicity	Unincorporated County		San Joaquin County	
	Number	Percentage	Number	Percentage
White	97,154	63.1%	387,165	51.5%
Black or African American	6,392	4.2%	53,116	7.1%
American Indian and Alaska Native	836	0.5%	4,695	0.6%
Asian	14,728	9.6%	119,446	15.9%
Native Hawaiian and Other Pacific Islander	410	0.3%	4,597	0.6%
Some other race	15,459	10.0%	76,400	10.2%
Two or more races	18,966	12.3%	106,196	14.1%
Total	153,945	100.0%	751,615	100.0%
Hispanic or Latino	66,353	43.1%	313,385	41.7%

Source: U.S. Census, ACS 2016-2020, HCD pre-approved SJV REAP report 2022.

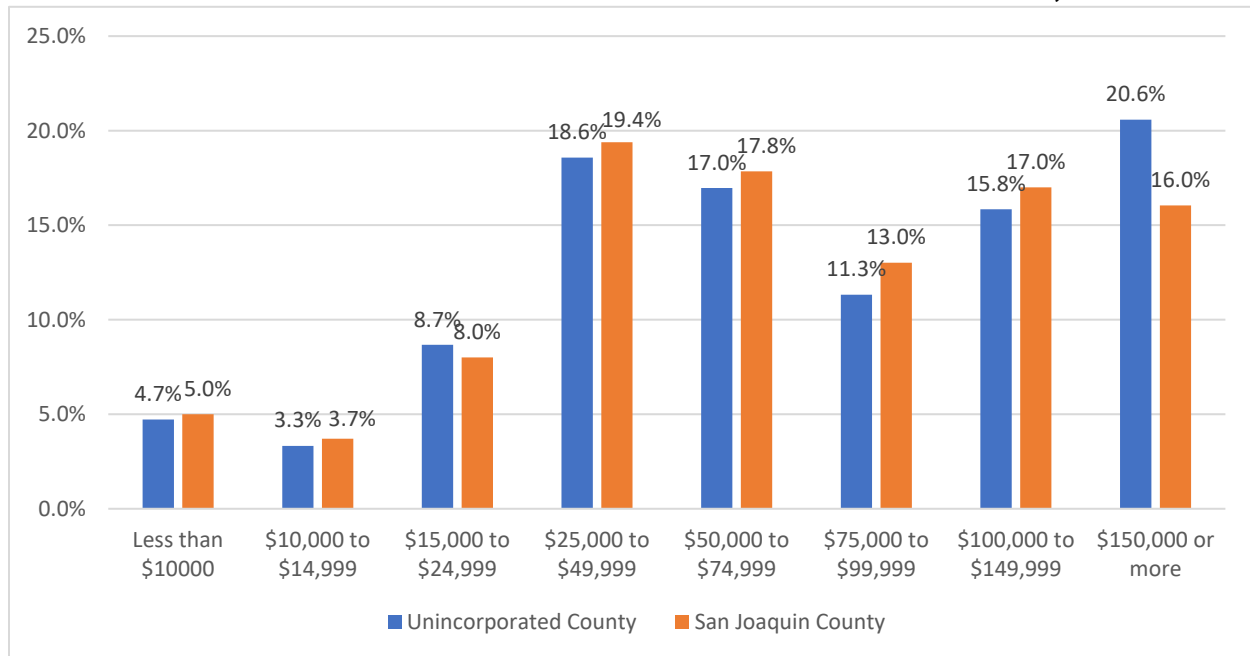
Income and Employment

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 the unincorporated county and San Joaquin County as a whole.

Household Income

Figure 7-3 shows the distribution of household incomes for the unincorporated county and San Joaquin County as of 2020, based on ACS estimates. Overall, the percentages in each income range are similar, but the unincorporated county was slightly lower in all categories. The gap started to get larger in the higher income categories, with the exception of the \$15,000 or more, where the unincorporated areas well exceeded the county as a whole. The median income for a household San Joaquin County in 2019 was \$64,432.

**FIGURE 7-3 HOUSEHOLD INCOME DISTRIBUTION
UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY, 2020**



Source: ACS 5-year estimates 2016-2020 (unincorporated county)

Existing Employment

Table 7-5 shows employment by industry as of 2020 for both the unincorporated county and San Joaquin County as a whole. Overall, San Joaquin County has a diverse economy and while no single industry dominates the county's economy, the most significant employment contributors in the unincorporated county included agriculture, forestry, fishing and hunting, and mining, retail trade, and education and health services jobs. Education and Health Services is the largest employment contributor for the unincorporated county, at 18.2 percent, and 20.5 percent countywide. Retail trade, which includes food stores, eating and drinking places, and miscellaneous stores, accounted for approximately 6,234 employees, representing 10.3 percent of the total employment for the unincorporated county and 37,996 employees, or 11.9 percent countywide.

TABLE 7-5 EMPLOYMENT BY INDUSTRY UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY 2020				
Jobs by Place of Employment	Unincorporated County		San Joaquin County	
	Number	Percentage	Number	Percentage
Agriculture, Forestry, Fishing and Hunting, and Mining	6,445	10.7%	14,472	4.5%
Construction	5,852	9.7%	27,114	8.5%
Manufacturing	5,529	9.2%	30,223	9.5%
Wholesale Trade	1,683	2.8%	9,655	3.0%
Retail Trade	6,234	10.3%	37,996	11.9%



**TABLE 7-5 EMPLOYMENT BY INDUSTRY
UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY
2020**

Jobs by Place of Employment	Unincorporated County		San Joaquin County	
	Number	Percentage	Number	Percentage
Transportation, Warehousing, and Utilities	4,111	6.8%	27,176	8.5%
Information	558	0.9%	4,015	1.3%
Financial Activities	2,837	4.7%	14,579	4.6%
Professional and Business Services	6,044	10.0%	30,877	9.7%
Educational and Health Services	10,977	18.2%	65,614	20.5%
Leisure and Hospitality	4,512	7.5%	25,917	8.1%
Other Services	2,922	4.8%	15,573	4.9%
Public Administration	2,691	4.5%	16,597	5.2%
Total	60,395	---	319,808	---

Source: U.S. Census Bureau 2016-2020, HCD pre-approved SJV REAP report 2022.

Table 7-6 shows that San Joaquin County has 345,600 people in the labor force. Data for the unincorporated county was not available; however, data for some of the Census-Designated Places (CDPs) in the unincorporated county was available. In 2023, San Joaquin County had an unemployment rate of 6.1 percent, which was lower when compared to 2017, when there was an unemployment rate of 7.0 percent.

**TABLE 7-6 ANNUAL LABOR FORCE DATA
SAN JOAQUIN COUNTY AND JURISDICTIONS IN THE UNINCORPORATED COUNTY
2023**

	Labor Force	Employment		Unemployment	
				Number	Rate
Countywide	345,600	324,500	93.9%	21,000	6.1%
Census-Designated Places within San Joaquin County					
August	3,700	3,500	94.6%	200	4.30%
Country Club	4,400	4,100	93.2%	300	6.6%
Farmington	100	100	100.0%	0	0.0%
French Camp	1,000	1,000	100.0%	0	0.0%
Garden Acres	4,600	4,200	91.3%	500	9.8%
Kennedy	1,000	900	90.0%	100	12.2%
Lincoln Village	1,300	1,200	92.3%	100	6.9%
Linden	900	800	88.9%	100	10.3%
Lockeford	1,800	1,700	94.4%	100	6.0%
Morada	1,700	1,600	94.1%	0	0.0%
Taft Mosswood	600	500	83.3%	100	10.3%

Source: California Employment Development Department, 2023.

Population and Employment Projections

Population Projections

The DOF produces official population projections by county for California. In 2020, DOF released the most recent projections for 2010 to 2060 in 10-year increments. **Table 7-7** shows the population estimates for San Joaquin County for 2010 to 2060. The table also shows the population percentage change for each time period.

Based on **Table 7-7**, San Joaquin County's population between 2010 and 2015 increased by 5.6 percent, and between 2015 to 2020, the population grew by 6.7 percent. During 2020 to 2030, population is expected to grow by 10 percent, and from 2030 to 2040 the population growth is projected to slow down slightly with an 8.2 percent increase. Overall, San Joaquin County is projected to increase by 220,173 people (28.4 percent) between 2020 and 2060.

TABLE 7-7 EXISTING AND PROJECTED POPULATION SAN JOAQUIN COUNTY 2010-2060			
Year	Population	Number Change	Percentage Change
2010	688,464	-	-
2015	727,038	38,574	5.6%
2020	776,068	49,030	6.7%
2030	853,661	77,593	10.0%
2040	923,341	69,680	8.2%
2050	968,662	45,321	4.9%
2060	996,241	27,579	2.8%

Source: California Department of Finance, 2010-2060.

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 Composition

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 7-8**, 76.4 percent of households in the unincorporated county



were family households, mostly consisting of married-couple families. The county as a whole had a similar breakdown with 74.7 percent family households, and 52 percent identified as married-couple households. Female-headed households made up 11.1 percent of households in the Unincorporated County and 15.1 percent countywide.

TABLE 7-8 HOUSEHOLD COMPOSITION UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY 2020				
Household Type	Unincorporated County		San Joaquin County	
	Number	Percentage	Number	Percentage
Family Households	34,957	76.4%	172,583	74.7%
Married-Couple Family	26,484	57.9%	120,149	52.0%
Other family	8,473	18.5%	52,434	22.7%
Male-Headed Households	3,409	7.5%	17,649	7.6%
Female-Headed Households	5,064	11.1%	34,785	15.1%
Nonfamily Households	10,774	23.6%	58,509	25.3%
Householder Living Alone	8,639	18.9%	46,603	20.2%
Householder Not Living Alone	2,135	4.7%	11,906	5.2%
Total Households	45,731	100.0%	23,1092	100.0%

Sources: U.S. Census 2016-2020 ACS Data, (HCD pre-approved SJV REAP report 2022).

Group Quarters

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 2020, the unincorporated county had a total household population of 45,731 and San Joaquin County had a total household population of 231,092.

In terms of planning for the housing needs of all segments of the population, three group quarters categories hold special interest: inmates of correctional institutions, persons staying in nursing homes, and persons in other group quarters. According to the 2020 Census Data published by the DOF, there were 9,217 people living in group quarters in the unincorporated county and 18,076 people in San Joaquin County as a whole.

As shown in **Table 7-9**, looking at the unincorporated county group quarters population, 15.8 percent of the entire population was incarcerated. Of the unincorporated county group quarters population, institutionalized peoples made up 78.6 percent of the population and noninstitutionalized peoples made up 21.4 percent of the population. Of the institutionalized population in the unincorporated county, 84.5 percent were in correctional facilities for adults, 7.2 percent were in juvenile facilities, 8.2 percent were in nursing facilities/skilled-nursing facilities. Of the noninstitutionalized population in the unincorporated county, 0.7 percent were in college/university student housing and 99.3 percent are in other noninstitutionalized facilities.

TABLE 7-9 PERSONS IN GROUP QUARTERS UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY 2020				
Type of Group Quarters	Unincorporated County		San Joaquin County	
	Number	Percentage	Number	Percentage
Institutionalized population:	7,243	78.6%	9,924	54.9%
Correctional facilities for adults	6,118	84.5%	6,148	62.0%
Juvenile facilities	525	7.2%	596	6.0%
Nursing facilities/Skilled-nursing facilities	592	8.2%	3,130	31.5%
Other institutional facilities	8	0.1%	50	0.5%
Noninstitutionalized population:	1,974	21.4%	8,152	45.1%
College/University student housing	14	0.7%	2,000	24.5%
Military quarters	0	0.0%	0	0.0%
Other noninstitutional facilities	1,960	99.3%	6,152	75.5%
Total Group Quarters Population	9,217	100.0%	18,076	100.0%

Source: U.S. Census Bureau, 2020

Households by 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. As shown in **Table 7-10**, the homeownership rate for the unincorporated county (64.6 percent) was higher than San Joaquin County as a whole (57.7 percent) and the percentage of renter-occupied units was slightly lower in the unincorporated county (35.4 percent) than in San Joaquin County as a whole (42.3 percent). This could be due to limited multifamily housing stock in the unincorporated county, which typically lack infrastructure for larger developments.

TABLE 7-10 TENURE UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY 2020				
	Unincorporated County		San Joaquin County	
	Number	Percentage	Number	Percentage
Owner-Occupied Units	29,554	64.6%	133,381	57.7%
Renter-Occupied Units	16,177	35.4%	97,711	42.3%
Total	45,731	100%	231,092	100%

Source: U.S. Census 2016-2021 ACS, HCD pre-approved SJV REAP report Taking Stock: 2022).

Table 7-11 shows tenure by persons per household for the unincorporated county and San Joaquin County as a whole. In the unincorporated county, two-person households made up 30.0 percent of the households, followed by households with five or more persons (19.8 percent). San Joaquin County has a similar breakdown with two-person households and five-person households at 27.6 percent, and 19.6 percent, respectively.



TABLE 7-11 TENURE BY PERSONS PER HOUSEHOLD UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY 2020				
	Unincorporated County		San Joaquin County	
	Number	Percentage	Number	Percentage
Owner-Occupied Households				
1 Person	5,481	12.0%	24,428	10.6%
2 Persons	10,110	22.1%	41,637	18.0%
3 Persons	4,258	9.3%	21,029	9.1%
4 Persons	4,360	9.5%	21,447	9.3%
5 + Persons	5,345	11.7%	24,840	10.7%
TOTAL	29,554	64.6%	133,381	57.7%
Renter-Occupied Households				
1 Persons	3,158	6.9%	22,175	9.6%
2 Persons	3,592	7.9%	22,162	9.6%
3 Persons	2,649	5.8%	17,253	7.5%
4 Persons	3,052	6.7%	15,640	6.8%
5 + Persons	3,726	8.1%	20,481	8.9%
TOTAL	16,177	35.4%	97,711	42.3%
All Households				
1 Person	8,639	18.9%	46,603	20.2%
2 Persons	13,702	30.0%	63,799	27.6%
3 Persons	6,907	15.1%	38,282	16.6%
4 Persons	7,412	16.2%	37,087	16.0%
5 + Persons	9,071	19.8%	45,301	19.6%
TOTAL	45,731	100.0%	231,092	100.0%

Source: U.S. Census 2016-2020 ACS Data, HCD pre-approved SJV REAP report Taking Stock, 2022

Household Size

Average household size is a function of the number of 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 7-12 shows the average household size for the unincorporated county and San Joaquin County as a whole, which was 3.1 for both. There has been a slight increase in household size since 2000 in both the unincorporated county and San Joaquin County as a whole.

**TABLE 7-12 AVERAGE HOUSEHOLD SIZE
UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY
2000, 2010, AND 2022**

	Unincorporated County			San Joaquin County		
	2000	2010	2022	2000	2010	2022
All Households	2.96	3.1	3.1	3.0	3.1	3.1

Source: California Department of Finance 2000, 2010, and 2022.

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.

Considering a typical home, there might be 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).

Table 7-13 compares occupants per room and overcrowding by tenure for the tenure of the unincorporated county. When looking at tenure, 5.4 percent of owner-occupied units were overcrowded, and 14.4 percent of renter-occupied units were overcrowded. Slightly more than 4 percent of renter-occupied units in the unincorporated county were severely overcrowded compared to 0.7 percent of owner-occupied units.



**TABLE 7-13 OVERCROWDING
UNINCORPORATED COUNTY
2020**

Persons per Room	Unincorporated County	
	Number	Percentage
Owner Occupied	29,554	64.6%
0.50 or less	19,503	66.0%
0.51 to 1.00	8,444	28.6%
1.01 to 1.50	1,401	4.7%
1.51 or 2.00	133	0.5%
2.01 to More	73	0.2%
Renter Occupied	16,177	35.4%
0.50 or less	6,975	43.1%
0.51 to 1.00	6,881	42.5%
1.01 to 1.50	1,628	10.1%
1.51 or 2.00	649	4.0%
2.01 to More	44	0.3%
Total	45,731	100.0%
Overcrowded (1.01 or more)	3,928	8.6%
Severely Overcrowded (1.5 or more)	899	2.0%

Source: U.S. Census 2016-2020 ACS Data, HCD pre-approved SJV REAP report Taking Stock, 2022

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 San Joaquin County and the unincorporated county. This section includes information about the total number of housing units available, changes in vacancy, and structural condition of the units.

Housing Units

As shown in **Table 7-14**, between 2000 and 2010, the housing units in the unincorporated county increased by 6,088 units. In the last 10 years, between 2010 and 2020, there have been 1,134 housing units built. San Joaquin County as a whole experienced high rates of housing growth from 2010 to 2020, with 45,568 new housing units constructed.

Single-family homes make up for the majority of housing units in both the San Joaquin County and the unincorporated county. Single-family units make up for 86.1 percent of housing in the unincorporated county and 78.3 percent of housing units in San Joaquin County as a whole.

Mobile homes made up 9.8 percent of the unincorporated county housing stock, but only 2.4 percent of San Joaquin County's total housing stock, indicating that a disproportionate number of mobile homes are in the Unincorporated County.

TABLE 7-14 HOUSING UNITS UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY 2000, 2010, AND 2020						
	Unincorporated County			San Joaquin County		
	2000	2010	2020	2000	2010	2020
Total (units)	42,143	48,231	49,365	147,017	185,524	231,092
Growth (units)	-	6,088	1,134	-	38,507	45,568

Sources: U.S. Census Bureau 2020

Housing Type

Table 7-15 shows housing units by type in 2020. In the unincorporated county, approximately 86.4 percent of units were single-family units, 9.9 percent were mobile homes, and 3.7 percent were multifamily units. There are 53,943 housing units in the unincorporated county compared to 262,955 housing units in San Joaquin County as a whole. When compared to San Joaquin County as a whole, the unincorporated county has significantly less multifamily housing units. In the unincorporated county, multifamily housing units with 2 to 4 units make up 1.9 percent of housing units and multifamily housing units with 5 or more units make up 1.8 percent of housing units. The lack of multifamily housing units in the unincorporated county could be connected to housing unit tenure. In the unincorporated county, 35.4 percent of units were renter-occupied units.

TABLE 7-15 HOUSING UNIT BY TYPE UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY 2020				
	Unincorporated County		San Joaquin County	
	Number	Percentage	Number	Percentage
Single-Family Units	46,598	86.4%	206,702	78.6%
Multifamily 2 to 4 Units	1,021	1.9%	14,890	5.7%
Multifamily 5+ Units	991	1.8%	32,787	12.5%
Mobile Homes	5,333	9.9%	8,576	3.3%
Total	53,943	100.0%	262,955	100.0%

Source: DOF 2023

Table 7-16 shows housing units by the number of bedrooms for the unincorporated county and San Joaquin County as a whole. In 2020, there were 45,731 occupied housing units in the unincorporated county, with the majority of units having 3 bedrooms (44.0 percent), followed by 2 bedrooms (22.8 percent) and 4 bedrooms (21.8 percent). This was a similar breakdown for San Joaquin County as a whole where 3 bedrooms, 2 bedrooms, and 4 bedrooms were the most prominent housing unit sizes.



**TABLE 7-16 NUMBER OF BEDROOMS PER UNIT
UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY
2020**

	Unincorporated County		San Joaquin County	
	Number	Percentage	Number	Percentage
No bedroom	817	1.8%	5,281	2.3%
1 bedroom	2,388	5.2%	16,428	7.1%
2 bedrooms	10,404	22.8%	51,121	22.1%
3 bedrooms	20,126	44.0%	93,114	40.3%
4 bedrooms	9,991	21.8%	52,081	22.5%
5 or more bedrooms	2,005	4.4%	13,067	5.7%
Total	45,731	100.0%	231,092	100.0%

Source: U.S. Census 2016-2020 ACS Data, HCD pre-approved SJV REAP report Taking Stock, 2022

Housing Age and Condition

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 1.8 percent of all housing units in the unincorporated county lack complete plumbing or kitchen facilities (see **Table 7-17**), 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 county because of the absence of uniform standards for building construction at that time. Generally, houses 30 years and older are considered aged and are more likely to require major or minor repairs. In addition, older houses may not be built to current standards for fire and earthquake safety.

Almost 68.8 percent of the unincorporated county's housing stock was built more than 30 years ago and approximately 43.8 percent was built over 50 years ago. It is assumed that most or some of these units need rehabilitation. Additionally, many of these units could benefit from energy-efficiency improvements to reduce energy usage and related greenhouse gas emissions.

Other factors, such as 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 existing housing stock rehabilitation.

TABLE 7-17 AGE OF HOUSING STOCK AND HOUSING STOCK CONDITIONS UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY 2020				
	Unincorporated County		San Joaquin County	
	Number	Percentage	Number	Percentage
Built 2014 or later	2,006	4.4%	7,111	3.1%
Built 2010 to 2013	1,387	3.0%	4,705	2.0%
Built 2000 to 2009	6,604	14.4%	43,891	19.0%
Built 1990 to 1999	4,279	9.4%	33,212	14.4%
Built 1980 to 1989	5,059	11.1%	34,723	15.0%
Built 1970 to 1979	6,352	13.9%	35,122	15.2%
Built 1960 to 1969	5,674	12.4%	21,981	9.5%
Built 1950 to 1959	7,396	16.2%	22,676	9.8%
Built 1940 to 1949	3,357	7.3%	12,279	5.3%
Built 1939 or earlier	3,617	7.9%	15,392	6.7%
TOTAL	45,731	100.0%	231,092	100.0%
Units Lacking Complete Plumbing Facilities	383	0.8%	1,000	0.4%
Units Lacking Complete Kitchen Facilities	462	1.0%	2,372	1.0%

Source: U.S. Census Bureau 2016-2020 ACS Data.

While the County has not conducted a housing conditions survey since 2004, the Community Development Department does record substandard housing cases reported through Code Enforcement. The Community Development Department took over tracking of code enforcement from the Environmental Health Department in 2021, at which point there were 248 housing cases, of which 156 were posted with unsafe conditions. **Table 7-18** shows the number of substandard and unsafe housing cases by type reported in the unincorporated county from August 27, 2021, through December 25, 2023. During this time period, there were 16 cases of substandard housing and 222 cases with unsafe conditions, which is less than one percent of the total housing stock in the unincorporated county.

Looking at the number of code enforcement cases coupled with the age of the housing stock and the units lacking complete plumbing or kitchen facilities identified in the ACS as well as county staff knowledge, it is safe to assume that 45 percent of the housing stock may need some level of rehabilitation, 2 percent may need significant rehabilitation, and 1 percent or less need replacement.

TABLE 7-18 SUBSTANDARD HOUSING CASES SAN JOAQUIN COUNTY 8/27/21 – 12/25/23	
Case Type	Number of Units
Posted with Unsafe Conditions (Notice to Secure)	222
Structures Posted Substandard	16
TOTAL	238

Source: San Joaquin County Community Development Department, 2023



Occupancy/Vacancy Rates

Residential vacancy rate is a good indicator of the balance between housing supply and demand in a community. When the demand for housing exceeds the available supply, the vacancy rate will be low. When there is an excess supply, the rate will be high. A vacancy rate of 3 to 5 percent is generally indicative of a healthy market. When vacancy rates fall below 3 percent, there is upward pressure on home prices and rents.

As shown in **Table 7-19**, the occupancy and vacancy rates for housing units in the unincorporated county and San Joaquin County as a whole have been consistent over the last decade, with a slight decrease in vacancy from 2010 to 2020, decreasing from 8.3 percent to 5.7 percent, and staying consistent at 5.7 percent from 2020 to 2023.

TABLE 7-19 OCCUPANCY/VACANCY UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY 2010, 2020, AND 2023						
	2010		2020		2023	
	Number	Percentage	Number	Percentage	Number	Percentage
Unincorporated County						
Occupied Units	44,243	91.7%	49,574	94.3%	50,867	94.3%
Vacant Units	3,988	8.3%	2,970	5.7%	3,076	5.7%
TOTAL	48,231	100.0%	52,544	100.0%	53,943	100.0%
San Joaquin County						
Occupied Units	198,909	95.8%	185,524	92.0%	209,012	95.9%
Vacant Units	52,544	4.2%	48,231	8.0%	53,943	4.1%
TOTAL	251,453		233,755		262,955	

Source: California Department of Finance 2010, 2020, 2023.

When looking at the vacant units by type for the unincorporated county in **Table 7-20**, 10.9 percent were for rent, 15.7 percent were for sale only, 16.2 percent were for seasonal use (units occupied by persons with usual residence elsewhere), and 41.4 percent were classified as “other vacant.” “Other” is described as “when it does not fit into any year-round vacant category.”

TABLE 7-20 VACANT UNITS BY TYPE UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY 2020				
Vacancy Status	Unincorporated County		San Joaquin County	
	Number	Percentage	Number	Percentage
For rent	396	10.9%	3,792	26.9%
For sale only	572	15.7%	1,161	8.2%
Rented or sold; not occupied	455	12.5%	1,960	13.9%
For seasonal; recreational; or occasional use.	589	16.2%	1,535	10.9%
For migrant workers	117	3.2%	117	0.8%
Other vacant	1,505	41.4%	5,535	39.3%
Total	3,634	100.0%	14,100	100.0%

Source: U.S. Census Bureau 2016-2020 ACS Data, HCD pre-approved SJV REAP report Taking Stock

Housing Cost and Affordability

One of the major barriers to housing availability is the cost of housing. To provide housing to all economic levels in the community, a wide variety of housing opportunities at various prices should be made available. Housing affordability is dependent on income and housing costs.

Housing affordability is based on the relationship between household income and housing expenses. According to the United States Department of Housing and Urban Development (HUD) and HCD, housing is considered “affordable” if the monthly housing cost does not exceed more than 30 percent of a household’s gross income.

Home Sales Prices

Table 7-21 shows the median sales prices for homes in San Joaquin County and cities within San Joaquin County for 2023. As the table shows, the median sale prices in San Joaquin County range from \$445,083 to \$739,150. Of the compared cities, the City of Ripon has the highest median home sale prices (\$739,150) and the City of Stockton has the lowest median home sale price (\$445,083).

TABLE 7-21 MEDIAN HOME SALE PRICES SAN JOAQUIN COUNTY AND JURISDICTIONS 2023	
Jurisdiction	Median Home Sale Prices
San Joaquin County	\$552,259
Stockton	\$445,083
Escalon	N/A
Lathrop	\$699,894
Lodi	\$564,000
Manteca	\$593,000
Ripon	\$739,150
Tracy	\$732,667

Source: Zillow, 2023.

According to Rocket Homes’ Housing Market Report, in November 2023, the median home list price in San Joaquin County was \$597,739, and the median price per square foot was \$307. This is down 10 percent from the previous year, where the median home list price was \$664,200. **Table 7-22** shows San Joaquin County housing prices by bedroom type for November 2023 compared to the previous year: The home price of 1-bedroom homes decreased by 0.7 percent, two-bedroom homes decreased by 7.9 percent, three-bedroom homes decreased by 10.1 percent, 4-bedroom homes decreased by 12.1 percent, and 5+ bedroom homes decreased by 4.3 percent. I



TABLE 7-22 MEDIAN HOME LIST PRICE BY BEDROOM - SAN JOAQUIN COUNTY 2023			
Number of Bedrooms	November 2022	November 2023	Percentage Change
1	\$178,700	\$177,400	-0.7%
2	\$380,000	\$349,800	-7.9%
3	\$550,700	\$495,000	-10.1%
4	\$752,000	\$661,000	-12.1%
5+	\$835,000	\$799,000	-4.3%
Median All Homes	\$664,200	\$597,000	-10.0%

Source: Rocket Homes, 2023.

Rental Costs

Table 7-23 shows the average monthly rents for apartments and homes in San Joaquin County based on internet rental listings from Zillow in August 2023. Average monthly rents for a studio, two-bedroom apartment, and a three-bedroom house are lower than the HUD fair-market rent (FMR) figures for 2022. The average one-bedroom rental at \$1,752 per month would likely not be affordable (depending on utility costs) to a two-person, low-income household that can afford \$1,402 monthly rent and utilities. The lowest rent price for a one-bedroom unit is \$1,426 and the highest rent price for this unit type is \$2,125. Even the lowest rental price is out of the price range of a two-person low-income household. The average two-bedroom rental at \$2,238 per month is possibly affordable for a four-person median-income household (depending on the utility costs) that can afford \$2,507 monthly rent and utilities. A four-person median-income household can afford the lowest range of monthly rent costs for all unit types listed in **Table 7-23**. However, a four-person median-income household can only afford to pay the highest rent price for a one-bedroom unit. However, an extremely low-income household may not be able to afford a unit (i.e., one- or two-bedroom apartment) considering that the average monthly rents are higher than the maximum monthly gross rent they can afford to pay (see **Table 7-24**). It should be noted that there were no studio apartments surveyed.

TABLE 7-23 AVERAGE MONTHLY RENTS SAN JOAQUIN COUNTY 2023			
Unit Type	Lowest Rent Prices	Highest Rent Prices	Median Rent
1-bedroom	\$1,426	\$2,125	\$1,752
2-bedroom	\$1,900	\$2,575	\$2,238
3-bedroom	\$1,650	\$2,750	\$2,363
4-bedroom	\$2,350	\$2,450	\$2,400

Source: Zillow, 2023.

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 7-23**, a low-income family of four people can afford to spend a maximum of \$1,752 for monthly rent and utilities. The average 3-bedroom, single-family house (\$2,363) is out of the affordable price range. A low-income family of four people could afford to rent a 1-bedroom, single-family home.

Housing Affordability

This section describes the ability of households at different income levels to pay for housing based on HCD 2023 income limits. HCD classifies housing as “affordable” if households pay no more than 30 percent of gross income for payment of rent (including utilities) or monthly homeownership costs (including mortgage payments, taxes, and insurance).

Table 7-24 shows the 2023 HUD income limits for San Joaquin County. The area median income (AMI) for a four-person household in San Joaquin County was \$100,300 in 2023. Income limits for larger or smaller households were higher or lower, respectively, and are calculated using a formula developed by HUD.

TABLE 7-24 HUD INCOME LIMITS SAN JOAQUIN COUNTY 2023					
Income Categories	Persons per Household				
	1	2	3	4	5
Extremely Low Income (30%)	\$18,450	\$21,050	\$24,860	\$30,000	\$35,140
Very Low Income (50%)	\$30,700	\$35,100	\$39,500	\$43,850	\$47,400
Low Income (80%)	\$49,100	\$56,100	\$63,100	\$70,100	\$75,750
Median Income	\$70,200	\$80,250	\$90,250	\$100,300	\$108,300
Moderate Income	\$84,250	\$96,300	\$108,300	\$120,350	\$130,000

Source: US Department of Housing and Urban Development, per California Housing and Community Development Department, Memorandum: 2023

Ability to Pay

Table 7-25 provides the affordable rents and maximum purchase price, based on the HUD income limits for San Joaquin County. As shown in **Table 7-25**, the maximum affordable rent for a very low-income, four-person household was \$1,096.25 a month. When looking at one- and two-bedroom rentals with a median monthly rent ranging from \$1,752 to \$2,238 (**Table 7-23**), a one-bedroom rental would be affordable for very low-income households, but a two-bedroom rental would not be affordable. Based on the maximum affordable rent, two-bedroom (median rent \$2,238) and three-bedroom (median rent \$2,363) rentals would be within reach of some median- and moderate-income households. In December 2023, the median listing price for single-family homes in the county was \$495,000 for a three-bedroom home (**Table 7-22**). The maximum affordable sales price for a four-person household was \$121,720 for an extremely low-income household, \$177,914 for a very low-income household, \$284,419 for a low-income household, and \$488,300 for a moderate-income household of four. This indicates that there is a limited stock affordable to lower-income households in San Joaquin County; three-bedroom and larger homes would most likely only be affordable to median- and moderate-income households.



TABLE 7-25 ABILITY TO PAY FOR HOUSING BASED ON HUD INCOME LIMITS ¹ SAN JOAQUIN COUNTY					
Number of Persons	1	2	3	4	5
Extremely Low-Income Households at 30% of Median Family Income					
Income Level	\$18,450	\$21,050	\$24,860	\$30,000	\$35,140
Max. Monthly Gross Rent 2	\$461	\$526	\$621	\$750	\$878
Max. Purchase Price 3	\$75,020	\$85,406	\$100,865	\$121,720	\$142,574
Very Low-Income Households at 50% of Median Family Income					
Income Level	\$30,700	\$35,100	\$39,500	\$43,850	\$47,400
Max. Monthly Gross Rent 2	\$767	\$877	\$987	\$1,096	\$1,185
Max. Purchase Price 3	\$124,560	\$142,412	\$160,264	\$177,914	\$192,317
Low-Income Households at 80% of Median Family Income					
Income Level	\$49,100	\$56,100	\$63,100	\$70,100	\$75,750
Max. Monthly Gross Rent 2	\$1,277	\$1,402	\$1,577	\$1,752	\$1,893
Max. Purchase Price 3	\$207,329	\$227,616	\$256,017	\$284,419	\$307,343
Median-Income Households at 100% of Median Family Income					
Income Level	\$70,200	\$80,250	\$90,250	\$100,300	\$108,300
Max. Monthly Gross Rent 2	\$1,755	\$2,006	\$2,256	\$2,507	\$2,707
Max. Purchase Price 3	\$284,824	\$325,601	\$366,174	\$406,950	\$439,409
Moderate-Income Households at 120% of Median Family Income					
Income Level	\$84,250	\$96,300	\$108,300	\$120,350	\$130,000
Max. Monthly Gross Rent 2	\$2,106	\$2,407	\$2,707	\$3,008	\$3,250
Max. Purchase Price 3	\$341,830	\$390,721	\$439,409	\$488,300	\$527,453

¹ Based on the San Joaquin County 2023 Median Family Income: \$103,300; 2023 State Income Limits and Briefing Materials.

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

³ Assumes 90 percent loan at 6.75 percent annual interest rate and 30-year term; assumes taxes, mortgage insurance, and homeowners' insurance account for 21 percent of total monthly payments.

Sources: HUD FY 2023 San Joaquin County Income Limits.

Occupations in San Joaquin County by Income

Table 7-26 shows the top job openings with annual incomes for residents of San Joaquin Valley Region. The occupations are separated by high-skill occupations, middle-skill occupations, and entry-level occupations. High-skill occupations had incomes that ranged from \$76,799 to \$128,603 annually. According to the HUD income limits for San Joaquin County, these occupations are in the median- to moderate-income household classification for a household of four. According to Table 7-25, a median-income four-person household can afford a maximum purchase price up to \$406,950, and moderate-income households can afford a maximum purchase price up to \$488,300. Middle-skill occupations had incomes that ranged from \$38,398 to \$51,305. These occupations are in the very low- and low-income household classification. A two-person, very low-income household making \$38,398 can afford a home that costs \$142,412 and a one-person, low-income household making \$49,100 can afford a home that costs \$207,329. Entry-

level occupations had incomes that ranged from \$63,200 to \$231,300. These occupations are in the low-income to moderate-income classification. A three-person, low-income household making \$63,200 can afford a home that is \$256,017. A household making \$231,300 is making an above-moderate income and can afford a home that costs \$938,461.

TABLE 7-26 TOP JOB OPENINGS IN SAN JOAQUIN COUNTY SAN JOAQUIN COUNTY 2020-2030	
Occupations	Average Annual Wage
Entry-Level Occupations	
Farmworkers and Laborers, Crop, Nursery, and Greenhouse	\$32,808
Home Health and Personal Care Aides	\$110,380
Fast Food and Counter Workers	\$86,080
Cashiers	\$74,750
Laborers and Freight, Stock, and Material Movers	\$63,200
Middle-Skill Occupations	
Heavy and Tractor-Trailer Truck Drivers	\$51,305
Bookkeeping, Accounting, and Auditing Clerks	\$49,186
Medical Assistants	\$41,055
Nursing Assistants	\$39,065
Teaching Assistants	\$38,398
High-Skill Occupations	
Registered Nurses	\$128,603
General and Operations Managers	\$100,336
Project Management Specialists and Business Operations Specialists	\$94,969
Elementary School Teachers	\$82,077
Teachers and Instructions	\$76,799

Source: California Employment Development Department, San Joaquin Valley Region, 2020.

Housing Cost Burden (Overpaying)

Overpayment is defined as paying more than 30 percent of monthly household income for housing costs. Severely overpaying is defined as paying more than 50 percent of monthly household income for housing costs. HUD CHAS 2014-2018 data estimated that 7,590 unincorporated county households, or 16.7 percent of all households, were overpaying for housing in 2018. Of those households, 14.8 percent were owner-occupied households, and 20.1 percent were renter-occupied households overpaying for housing. Additionally, 6,305 households (13.8 percent) were severely overpaying. **Table 7-27** illustrates household paying 30 to 50 percent (overpaying) and more than 50 percent (severely overpaying) of monthly household income for housing.

Table 7-28 shows the CHAS data from the 2014-2018 ACS regarding the number of households by income group with a moderate housing cost burden (greater than 30 percent) and severe cost burden (greater than 50 percent) for the unincorporated county. As shown in the table, 30.5 percent of all households in the county had a moderate housing cost burden in 2018.



Typically, housing cost burdens are more severe for households with lower incomes; however, this is not the case in the unincorporated county. Among lower-income households (incomes less than or equal to 80 percent of the AMI), 21.7 percent of households in the unincorporated county had a moderate housing cost burden in 2018. When analyzing all households (regardless of tenure), households experience the same level of moderate and severe cost burden, about 30.5 percent of households experience a moderate cost burden, and 13.8 percent of households experience a severe cost burden.

TABLE 7-27 HOUSEHOLDS OVERPAYING UNINCORPORATED COUNTY 2018						
	Owner Occupied	Percentage	Renter Occupied	Percentage	Total Households	Percentage of Households
Not Overpaying (Less than 30%)	21,810	74.3%	9,301	57.4%	31,111	68.3%
Overpaying (30%-50%)	4,335	14.8%	3,255	20.1%	7,590	16.7%
Severely Overpaying (50% or more)	3,040	10.4%	3,265	20.2%	6,305	13.8%
Cost Burden not Available	175	0.6%	380	2.3%	555	1.2%
Total	29,360	100.0%	16,201	100.0%	45,561	100.0%

Source: HUD CHAS 2014-2018, (HCD pre-approved SJV REAP report Taking Stock: A Comprehensive Housing Report for the San Joaquin Valley 2022).

TABLE 7-28 HOUSING COST BURDEN BY HOUSEHOLD INCOME UNINCORPORATED COUNTY 2014 – 2018			
Income Classifications	Cost Burdened Households	Total Households	Percentage of Total Households Cost Burdened
Households Overpaying >30%			
Extremely Low Income <=30% HAMFI	2,985	4,030	6.6%
Very Low Income >30% to <=50% HAMFI	3,695	5,270	8.1%
Low Income >50% to <=80% HAMFI	3,190	7,230	7.0%
Moderate Income >80% to <=100% HAMFI	1,160	3,855	2.5%
Above Moderate >100% HAMFI	2,860	25,165	6.3%
Total	13,890	45,540	30.5%
Households Severely Overpaying >50%			
Extremely Low Income <=30% HAMFI	20,495	29,460	5.9%
Very Low Income >30% to <=50% HAMFI	11,090	28,185	4.3%
Low Income >50% to <=80% HAMFI	5,425	39,585	2.2%
Moderate Income >80% to <=100% HAMFI	1,090	23,210	0.7%
Above Moderate >100% HAMFI	1,065	108,130	0.8%
Total	39,165	228,565	13.8%

Source: HUD CHAS 2014-2018, HCD pre-approved SJV REAP report Taking Stock:

Lower-Income Households Overpaying

Table 7-29 shows that in the unincorporated county, of lower-income households living in owner-occupied units, 55.1 percent are overpaying (i.e., paying more than 30 percent of monthly household income towards housing costs), and 31.2 percent are severely overpaying (i.e., paying more than 50 percent of monthly household income towards housing costs). Of the lower-income households living in renter-occupied units, 63.8 are overpaying and 36.2 percent are severely overpaying. Lower-income households living in renter-occupied units experience overpaying for housing at a much higher rate than lower-income households living in owner-occupied units.

In San Joaquin County, of lower-income households living in owner-occupied units, 61.1 percent are overpaying, and 38.9 percent are severely overpaying. Of the lower-income households living in renter-occupied units, 63.0 percent are overpaying and 37.0 percent are severely overpaying. In San Joaquin County as a whole, lower-income households overpay for housing at a much higher rate than lower-income households living in owner-occupied units in the unincorporated county.

TABLE 7-29 LOWER-INCOME HOUSEHOLDS OVERPAYING FOR HOUSING, UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY 2014-2018						
	Owner Occupied	Percentage	Renter Occupied	Percentage	Total Households	Percentage of Households
Unincorporated County						
Overpaying (30%-50%)	4,300	55.1%	5,565	63.8%	9,870	59.7%
Severely Overpaying (50% or more)	2,440	31.2%	3,155	36.2%	5,600	33.9%
Total Lower-Income Households	7,810	47.2%	8,720	52.8%	16,530	--
San Joaquin County						
Overpaying (30%-50%)	17,935	61.1%	42,250	63.0%	60,185	62.4%
Severely Overpaying (50% or more)	11,395	38.9%	24,815	37.0%	36,210	37.6%
Total Lower-Income Households	29,330	30.4%	67,065	69.6%	96,395	--

Source: HUD CHAS 2014-2018, (HCD pre-approved SJV REAP report Taking Stock: A Comprehensive Housing Report for the San Joaquin Valley 2022).

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 riverbanks, 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 are 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. 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.

The most recent Point-in-Time (PIT) count was conducted in early 2024. In 2024 the Continuum of Care revised their methods to include an evening street and shelter count, an afternoon youth count, as well as a survey. It is estimated that this change in strategy may have improved the accuracy and breadth of the community that could be reached through the process.

The 2024 PIT count reported 3,469 unsheltered homeless individuals living within the geographic region of San Joaquin County (**Table 7-30**). Of those, 71 percent were in Stockton, 7 percent were in Manteca, 3 percent were in Tracy, and 8 percent were in Lodi. An additional 11 percent of unsheltered homeless persons were counted in the unincorporated county (387 persons). Comparing the 2024 PIT with the 2022 PIT is challenging, as the 2022 PIT count was not conducted in the unincorporated area. However, at the time, Central Valley Low Income Housing Corporation estimated that there were approximately 87 unsheltered people in the unincorporated county in 2022 based on changes from the 2019 data. .

Based on conversations with local homeless providers, the homeless population in a city and/or county can change based on different economic factors. When the 2008 housing market crashed, there was an influx of families who lost their jobs and as a result lost their homes. Due to the pandemic, the PIT count was not conducted in 2020 and 2021

and therefore the hardships caused by COVID-19 were not documented. According to the 2022 PIT count, it is thought that unsheltered homelessness has probably increased since 2020 as a result of the pandemic.

TABLE 7-30 POINT-IN-TIME COUNT, SHELTERED AND UNSHELTERED HOMELESS, SAN JOAQUIN COUNTY, 2024			
Location	2024 PIT Unsheltered	2024 PIT Sheltered	Percent of Unsheltered Homeless
Stockton	2,451	545	71%
Manteca	235	70	7%
Tracy	102	98	3%
Lodi	262	154	8%
Lathrop	10	0	0%
Ripon	21	0	1%
Escalon	1	0	0%
Unincorporated County	387	365	11%
Scattered Sites	0	31	0%
Total	3,469	1,263	100%

Source: San Joaquin Continuum of Care, San Joaquin County 2024 Homelessness Point-in-Time Count & Report

Looking at the survey data from the 2024 PIT count report, at least 70 percent of persons indicated they had been homeless for a year or more. During the 2024 PIT, about 31 percent of homeless persons indicated having PTSD, 36 percent reported other psychiatric or emotional conditions and 40 percent indicated some level of substance abuse issues (Table 7-31). 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. The majority of homeless persons in the count were male (60 percent), and the largest share identified as white (36 percent). Other significant race or ethnic groups were Hispanic/Latina/e/o (23 percent) and Black, African American or African (19 percent). When compared to the distribution of racial and ethnic identities at the county level, this suggests that Black, African American, or African community members are over-represented in the homeless population.

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.

TABLE 7-31 HOMELESS POPULATION AND SUBPOPULATION SURVEY SAN JOAQUIN COUNTY 2024	
	Percent of Homeless Individuals
Gender¹	
Male	60%
Female	38%
Transgender	1%
More than One Gender	1%
Non-Binary	<1%
Questioning	<1%
Different Identity	<1%
Culturally-Specific Identity	<1%



TABLE 7-31 HOMELESS POPULATION AND SUBPOPULATION SURVEY SAN JOAQUIN COUNTY 2024

	Percent of Homeless Individuals
Race/Ethnicity¹	
American Indian, Alaska Native, or Indigenous	3%
American Indian, Alaska Native, or Indigenous and Hispanic/Latina/e/o	1%
Asian or Asian-American	2%
Asian or Asian-American and Hispanic/Latina/e/o	<1%
Black, African-American, or African	19%
Black, African-American, or African and Hispanic/Latina/e/o	1%
Hispanic/Latina/e/o	23%
Middle Eastern or North African	<1%
Middle Eastern or North African and Hispanic/Latina/e/o	0%
Native Hawaiian or Other Pacific Islander	2%
Native Hawaiian or Other Pacific Islander and Hispanic/Latina/e/o	<1%
White	36%
White and Hispanic/Latina/e/o	7%
Multi-Racial	3%
Multi-Racial and Hispanic/Latina/e/o	3%
Age²	
Under 18	<1%
18-24	6%
25-60	78%
61 Years or More	15%
LGBTQ+ Identity²	
Identify as LGBTQ+	7%
Do not Identify as LGBTQ+	93%
Subpopulations²	
Drug or Alcohol Abuse	40%
PTSD	31%
Physical Disability	28%
Other Psychiatric or Emotional Conditions	36%
Chronic Health Problems	27%
History of Being Physically, Emotionally, or Sexually Abused	26%
Persons with HIV/AIDS	2%
Unaccompanied Children and Transitional-Aged Youth	6%
Chronically Homeless	23%

Source: San Joaquin Continuum of Care, San Joaquin County 2024 Homelessness Point-in-Time Count & Report

Source: San Joaquin County, "Point-In-Time" Homeless Count & Report, from the San Joaquin Continuum of Care, released September 2024.

¹ Based on count

² Based on survey results

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. Homeless individuals 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 7-32**). Some of the major shelter providers are the Stockton Shelters for the Homeless, the Gospel Center's Rescue Mission in Stockton, the New Hope Family Shelter in Manteca, and the Salvation Army (Hope Harbor Shelter) in Lodi. 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 7-32 OVERNIGHT AND EMERGENCY FACILITIES SAN JOAQUIN COUNTY 2022	
Facility/Provider	Description
Gospel Center Rescue Mission (GCRM)	GCRM operates an emergency shelter for up to 100 homeless men, women, and children. GCRM also operates a Recuperative Care Program (RCP) that provides 24-hour shelter beds for people who are too well to be in the hospital, but too sick to recuperate on the streets. The RCP has up to 50 beds.
Haven of Peace	The Haven of Peace 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 management, a variety of classes to residents such as life skills, parenting, budgeting, and computer classes. Residents are referred to other agencies for assistance with domestic violence, substance abuse, mental health, and other issues. There is a possibility of extending the stay for up to six months if residents work with their case manager and are reaching goals toward achieving self-sufficiency.
Hope Family Shelter	The Hope Family Shelter can house 8 families. Food, clothing, utilities, and counseling are provided.
Lodi House	Lodi House is a shelter for women and their children. The facility houses approximately 7 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 7 families at a time.
Hope Harbor Shelter	Hope Harbor is the largest shelter in Lodi, which can accommodate women with children, men, and single-family units. It is also the only shelter in the area that can house single fathers with children. Clients may stay 56 nights per calendar year with an option for a 28-day extension should they enter into case management.
Stockton Shelter for the Homeless (SSH)	SSH provides temporary shelter for single adults and families. The shelter can house up to 357 people in its two facilities and HOPW (Housing Opportunities for Persons with Aids) homes. The shelter assists clients in obtaining permanent housing.
Women's Center – Youth and Family Services, Safe House	Safe House offers up to 21 days of shelter and supportive services for runaway, throwaway, and homeless youth ages 12-17. This facility can assist up to 10 youth at a given time plus their children.
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: San Joaquin County, October 2022.



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 on-site or off-site 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.

In 2022, there were several transitional or supportive housing programs offered in San Joaquin County. As shown in **Table 7-33**, transitional/supportive housing programs are being provided by the Gospel Center Rescue Mission, Dignity's Alcove, the McHenry House, New Direction, the Women's Center, and the Central Valley Low Income Housing Corporation (CVLIHC). Additional facilities and programs are necessary to meet the needs of the homeless.

TABLE 7-33 TRANSITIONAL HOUSING AND SUPPORTIVE HOUSING SAN JOAQUIN COUNTY 2022	
Facility/Provider	Description
Dignity's Alcove	Dignity's Alcove provides 24-month transitional and recovery housing for up to 47 homeless veterans at one time. The comprehensive program includes client assessment, case management, drug and alcohol education, communications training, and more.
Central Valley Low Income Housing Corporation (CVLIHC)	CVLIHC provides transitional housing for homeless families with children. CVLIHC operates a scattered site program throughout San Joaquin County with participants having the primary responsibility for the units where they live. The program provides 196 units. CVLIHC also provides permanent supportive housing to homeless individuals with a disability, and preference is given to those who are chronically homeless. Two of the sites can serve both individuals and households with children, and the other two can only serve single adults. Housing sites are scattered throughout San Joaquin County and provide a total of 356 units.
Gospel Center Rescue Mission (GCRM)	GCRM provides the New Life Program (NLP), a residential addiction treatment program for men, women, and families at the GCRM. There is a max capacity of 40 men and 200 women and children.
New Directions	New Directions provides housing and supportive services for homeless adults who have an active substance abuse problem. New Directions has separate

TABLE 7-33 TRANSITIONAL HOUSING AND SUPPORTIVE HOUSING SAN JOAQUIN COUNTY 2022	
Facility/Provider	Description
	programs and facilities for men and women on the same campus. The total capacity is approximately 75 participants. New Directions provides 24 beds.
Women's Center – Youth and Family Services, Opportunity House Transitional Living Program	Opportunity House Transitional Living Program provides up to 21 months of shelter and supportive services to prepare runaway, throwaway, and homeless youth for independent living. The program serves youth ages 18-21 and emancipated youth ages 16-17 years old. The program can assist 8 people at a time.
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' Project HOPE	Lutheran Social Services' Project HOPE program provides permanent housing and supportive services to homeless emancipated foster youth. The program serves 34 individuals and their children.
HOPE Family Shelter	Building HOPE provides transitional housing and services to homeless families. The project serves 8 families at a time. The families can live in the facility for up to 2 years while paying a fixed rent at 30 percent of family income and receiving employment assistance.

Source: PlaceWorks; conducted agency or faculty, October 2022.

Table 7-34 summarizes homeless facilities and services available in San Joaquin County, and characteristics of the 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 (GCRM) have the largest bed capacity with 444 beds between them, respectively. Overall, the facilities listed in Table 7-35 have a total capacity of 2,340 beds to provide residential services to persons.



San Joaquin County General Plan

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**TABLE 7-34 SUPPORTIVE HOUSING, TRANSITIONAL HOUSING, AND EMERGENCY SHELTER PROVIDER CAPACITIES
SAN JOAQUIN COUNTY 2023**

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								
Central Valley Housing	HDAP Permanent Housing	0	0	10	0	0	35	10
Central Valley Housing	Shelter Plus Care – 5	21	7	21	0	0	27	42
Central Valley Housing	Shelter Plus Care – Combined	118	51	165	0	0	18	283
Central Valley Housing	SPICE	0	0	27	0	0	48	27
HACCSJ	VASH	120	29	206	0	206	3	326
HACCSJ	Victory Gardens	14	7	41	0	41	7	55
Lutheran Social Services	Project HOPE	13	4	21	0	0	22	34
Stockton Self Help Housing	Home Ward Bound	0	0	5	0	0	14	5
Stockton Self Help Housing	Home Ward Bound	0	0	5	0	0	14	5
Permanent Supportive Housing Subtotal		286	98	501	0	247	188	787
Transitional Housing								
Compassion Residio	Transitional Scottsdale 3800	0	0	4	0	4	4	4
Dignity's Alcove	Dignity's Alcove – TH	0	0	10	0	10	10	10
Gospel Center Rescue Mission	Bill Brown Building	76	18	40	0	0	116	116
Gospel Center Rescue Mission	New Life Dorm	0	0	24	0	0	24	24
Holman House	Holman House	24	6	12	0	0	36	36
Hope Harbor – Lodi Salvation Army	Hope Avenue Apartments	0	0	18	0	0	18	18
Hope Harbor – Lodi Salvation Army	Support Team – Transitional	0	0	22	0	0	22	22
HOPE Ministries	Building HOPE	35	7	0	0	0	35	35
Lodi House	Lodi House transitional	47	16	0	0	0	47	47
Prevail (WC-YFS)	RHY Opportunity House (TLP)	0	0	8	0	0	8	8
Ready To Work	HARP (green dot)	0	0	24	0	0	24	24
Ready To Work	HARP (green dot) — Overflow	0	0	7	0	0	7	7
Transitional Housing Subtotal		182	47	169	0	14	351	351
Emergency Shelter								
Central Valley Housing	HDAP Temporary Shelter	0	0	35	0	0	35	35
Central Valley Housing	Home Safe-Motel Shetler	0	0	27	0	0	27	27
Children's Home	Catalyst	0	0	18	0	0	18	18
City Net	Tracy Shelter	0	0	48	0	0	48	48
Compassion Residio	Scottsdale Shelter 3800	0	0	3	0	3	3	3
Compassion Residio	Scottsdale Shelter 3900	0	0	7	0	7	7	7
Dignity's Alcove	Dignity's Alcove – TH	0	0	22	0	22	22	22



TABLE 7-34 SUPPORTIVE HOUSING, TRANSITIONAL HOUSING, AND EMERGENCY SHELTER PROVIDER CAPACITIES SAN JOAQUIN COUNTY 2023								
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
Family Promise	Family Promise Rotational Shelter	14	1	0	0	0	14	14
Gospel Center Rescue Mission	Covid Isolation-State ESG-CV-1	0	0	14	0	0	14	14
Gospel Center Rescue Mission	Men's Lodge	0	0	70	0	0	70	70
Gospel Center Rescue Mission	NHFS Emergency Lodging	12	3	30	0	0	42	42
Gospel Center Rescue Mission	Overflow	0	0	50	0	0	50	9
Gospel Center Rescue Mission	Recuperative Care	0	0	25	0	0	25	25
Haven of Peace	Haven of Peace	20	1	15	0	0	35	35
Hope Harbor – Lodi Salvation Army	Hope Harbor	15	3	60	0	0	75	75
HOPE Ministries	HOPE Family Shelter	44	8	0	0	0	44	44
HOPE Ministries	Raymus House	45	9	0	0	0	45	45
Human Services Agency	TANF Homeless Assistance	190	55	2	0	0	192	111
Inner City Action – Lodi Access	Temporary shelter	0	0	49	0	0	49	49
Lodi House	Lodi House	24	8	0	0	0	24	0
Mary Magdalene	Motel/hotel vouchers	4	1	10	0	0	14	2
McHenry House	McHenry House	30	7	0	0	0	30	30
Prevail (WC-YFS)	DAWN House – Stand-in	33	6	0	0	0	33	33
Prevail (WC-YFS)	Opportunity – ES	2	1	0	0	0	2	2
Prevail (WC-YFS)	RHY Safe House (BCP-es)	0	0	0	8	0	8	8
Prevail (WC-YFS)	Serenity House	12	3	0	0	0	12	12
Ready To Work	HEARTT (gold star) — Overflow	0	0	8	0	0	8	0
Ready To Work	HEARTT – (gold star shelter)	0	0	21	0	0	21	21
Stockton Self Help Housing	Various locations	0	0	69	0	0	69	69
Stockton Shelter Family and Women	Family Shelter	92	24	22	0	0	114	114
Stockton Shelter Men's Programs	Men's Shelter	0	0	146	0	6	146	146
Stockton Shelter Men's Programs	Overflow	0	0	24	0	0	24	24
Tracy Community Connections Center	Motel vouchers	0	0	15	0	0	15	0
Tracy Community Connections Center	Tracy Weather Shelter 2023	0	0	0	0	0	0	48
Emergency Shelter Subtotal		537	130	790	8	38	1,335	1,202
TOTAL (ALL FACILITIES)		1,005	275	1,460	8	299	1,874	2,340

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. However, 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 centralized 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)

As shown in **Table 7-35**, San Joaquin County has 1,495 year-round beds in emergency shelters for households with adults and children, 412 transitional housing beds, and 1,259 permanent supportive housing beds.

TABLE 7-35 CAPACITY OF EMERGENCY, TRANSITIONAL, AND SUPPORTIVE HOUSING SAN JOAQUIN COUNTY 2023			
	Emergency Shelter Beds	Transitional Housing Beds	Permanent Supportive Housing Beds*
Beds for households with Children	537	182	286
Units for Households with Children	130	47	98
Beds for households without Children	790	169	501
Veterans	38	14	374
Total	1,495	412	1,259

Source: *San Joaquin County Continuum of Care, 2023.*

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 that process, transport, and distribute food to consumers. Farmworker households are often made up 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 that is in the poorest condition, have very high rates of overcrowding, have low homeownership rates, and are predominantly 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. (See Table 7-36 for the number of farmworkers in the county by type). Agricultural workers, whether local, from other parts of the country, or from Mexico, are at the mercy of the weather, the market, and 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.

Several farmworker-affiliated organizations across the Central Valley participated in a report published by the Community and Labor Center at the University of California (UC) Merced. According to a 2022 report titled “Farmworker health in California” based on data from the Farmworker Health Study (FWHS survey, 92 percent of the participants rented and resided in single-family homes (55 percent) and about one-third of participants lived in apartments (31 percent). According to the FWHS survey, farmworkers generally experience living in substandard housing requiring repairs or in older homes, apartments, mobile homes, motels, garages, and other similar spaces with poor ventilation that puts them at higher risk for respiratory illnesses. One out of three farmworkers experienced difficulty keeping their home cool or warm, and more than 10 percent of surveyed farmworkers encountered mold, water damage, and water leaks. In addition, 37 percent of those indicated that the water quality was low, which could pose health risks.

Furthermore, farmworkers surveyed reported living in overcrowded households with one-fourth of respondents (29 percent) reporting six or more persons per unit, and more than half (55 percent) reporting two persons (including themselves) slept in their room. As a result, substandard housing, affordability, and overcrowding are critical issues among this special-needs group. The County also reviewed guidance from other regionally-relevant research into farmworker needs while developing actions relevant to farmworker housing needs, including the Farmworker Housing Study And Action Plan For Salinas Valley And Pajaro Valley conducted in 2018 by the California Institute for Rural Studies¹. According to that study, rates of overcrowding in farmworker housing are very high. Additionally, the study reported that farms hiring workers outside of the H2-A program had limited knowledge of the housing conditions or access challenges their workers faced, nor did they connect the lack of housing with challenges in hiring sufficient farm labor. Though the study researched conditions in Santa Cruz and Monterey Counties, it is possible that farmworkers and farm owners in San Joaquin County experience similar challenges.

Migrant farmworkers as a group consist 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 a home base. However, there are many migrant families who have more than one family member employed as a farmworker. According to the 2022 U.S. Census of Agriculture, 30.2 percent of the total farmworkers were migrant workers, which amounted to 4,856 individuals. However, it is important to note that there may be an underestimation of migrant workers in the County due to the historical undercounting of such workers in both the Census and ACS. H-2A workers are required to reside in accommodations provided by the employer, but only 2 percent of farmworkers relied on employers for rent payment according to the in the FWHS survey. 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,

¹ https://www.cityofsalinas.org/files/sharedassets/city/v/1/community-development/housing-documents/regional-farm-worker-study_2018.pdf

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 as 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 2022.

According to the 2022 U.S. Census of Agriculture, there were 19,741 farmworkers and 1,707 farms in San Joaquin County (see **Figures 7-4 and 7-5, and Table 7-36**). Both farms and farmworkers have seen a steady decrease since 2012, decreasing from 24,872 farmworkers and 1,748 farms.

In the 2023 policy brief, *The Future of Agriculture in the San Joaquin Valley* from the Public Policy Institute of California (PPIC), water supply issues is cited as a major driver of this decline. According to the policy brief, the worst-case scenario in 2040 could result in nearly 900,000 acres of farmland fallowed, almost 50,000 jobs lost, and a 2.3 percent decline in regional economic activity. As shown in **Figures 7-4 and 7-5**, both the number of farms and farmworkers decreased from 2007 to 2022.

FIGURE 7-4 TOTAL FARMWORKERS BY YEAR

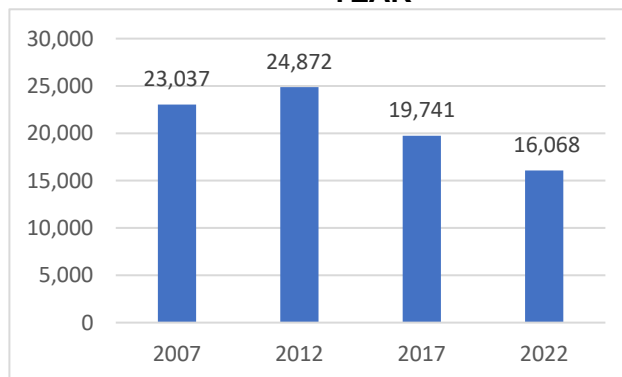


FIGURE 7-5 TOTAL FARMS BY YEAR

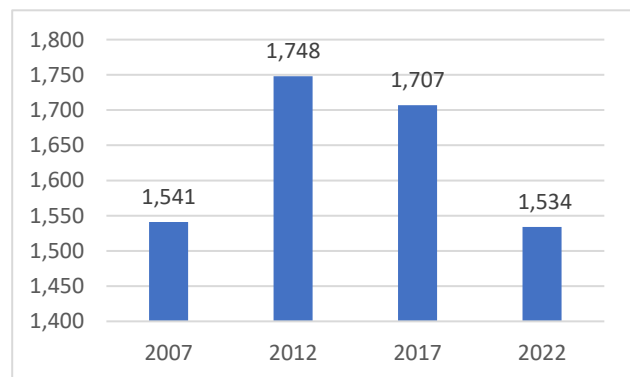


**TABLE 7-36 FARMWORKERS
SAN JOAQUIN COUNTY 2022**

Type of Farm Labor	Workers	Farms
Hired farm labor	16,068-	1,534
Workers by days worked – 150 days or more	8,951	1,009
Workers by days worked – Less than 150 days	7,117	1,021
Migrant farm labor on farms with hired labor	3,740	254
Migrant farm labor on farms reporting only contract labor	1,116	92

Source: U.S. Census of Agriculture, 2022=.



Table 7-37 shows the list of employee housing facilities in San Joaquin County. As of September 2023, the HCD Employee Housing Facilities Permit Services database reported 42 active units of employer-provided farm housing facilities with non-expired permits. These units consist of on-site structures or contracts with hotels. Additionally, 45 employees are listed as being housed in sites that are active but potentially have expired permits. There are also additional permits provided to other hotels or on-site structures that are not currently active or occupied. All of the active facilities listed in the Permit Services Database, for which enforcement is provided by HCD, are within the greater Stockton area, with many within the City limits.

TABLE 7-37 EMPLOYEE HOUSING FACILITIES SAN JOAQUIN COUNTY		
Facility Name	Location	Employee Count per Facility
Lafayette Street	Stockton	9
Pilgrim Street	Stockton	9
Stockton Inn	Holt	24
V and F Farms	Stockton	0
Morris Dairy	Stockton	0
Anna M and Sons Vienna	Stockton	0
Stanley Willams	Lodi	0
Foppiano Cherry Camp	Stockton	0
Days Inn- Waterloo	Stockton	15
Days Inn- Stockton	Stockton	0
La Quinta	Stockton	0
Executive Lodge Inn	Stockton	30
Howard Johnson	Stockton	0

Source: California Department of Housing and Community Development, 2023.

The County has included **Program 3-3** to facilitate the development of housing for farmworkers through partnerships, including the County Community Development Department, Housing Authority, Farm Bureau, University of California Cooperative Extension, and members from groups representing farmworkers to monitor the farmworker housing need and provide incentives to housing developers of farmworker housing. The County has also established **Program 3-4** to continue updating its inventory of existing farmworker housing and document conditions of housing during the annual inspection process to incorporate conditions in farmworker housing. Additionally, by identifying agriculturally-zoned sites that could develop 492 units of farmworker housing, the County can help to address overcrowding, housing quality, or affordability issues that farmworker households may experience.

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 2016-2020 ACS and the California Department of Disabilities 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).

Table 7-38 shows information from the 2016-2020 ACS 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 Table 7-38, 11.6 percent (18,243) of the total population in the unincorporated county had some type of disability, compared to 14.6 percent (91,706) countywide.

Additionally, living arrangements for disabled persons depend on the severity of the disability. Many people 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.

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.

The most frequent disability in the unincorporated county was an ambulatory difficulty (56.9 percent), followed by independent living difficulty at 39.2 percent. This is comparable to the breakdown of disability by type for San Joaquin County as a whole. The most frequent disability in San Joaquin County as a whole was an ambulatory difficulty (54.5 percent), followed by independent living difficulty (38.9 percent).

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 2023 California 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 7-38 DISABILITY BY TYPE UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY				
	Unincorporated County	Percentage	San Joaquin County	Percentage
With One or More Types of Disabilities	18,243	11.6%	91,706	14.6%
Hearing difficulty	5,152	28.2%	23,530	25.6%
Vision difficulty	3,741	20.5%	17,409	18.9%
Cognitive difficulty	6,452	35.3%	35,339	38.5%
Ambulatory difficulty	10,398	56.9%	50,003	54.5%
Self-Care Difficulty	3,430	18.8%	19,899	21.6%
Independent Living Difficulty	7,151	39.2%	35,684	38.9%

Source: U.S. Census Bureau, 2016-2020 ACS, HCD pre-approved SJV REAP report Taking Stock.

Persons with Developmental Disabilities

A person with a developmental disability, as defined in Section 102 (8) of the Developmental Disabilities Assistance and Bill of Rights Act (42 United States Code [U.S.C.] Section 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.

According to the California Department of Developmental Services 2022 Consumer Characteristics Report for unincorporated county, there were 536 people living with a developmental disability (see **Table 7-39**). Of those, 321 were under the age of 17 and 215 were above the age of 18.

TABLE 7-39 DEVELOPMENTAL DISABILITIES UNINCORPORATED SAN JOAQUIN COUNTY		
Age Group	Unincorporated County	Percentage
Age 0-17	321	59.9%
Age 18+	215	40.1%
Total	536	100.0%
Living Arrangements		
Home of Parent/Family /Guardian	452	84.3%
Independent/Supported Living	20	3.7%
Community Care Facility	32	6.0%
Intermediate Care Facility	16	3.0%
Foster/Family Home	35	6.5%
Other	15	2.8%

Source: California Department of Developmental Services 2022, HCD pre-approved SJV REAP Report Taking Stock.

Supplemental Security Income (SSI) 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 \$914 as of 2023, SSI recipients are likely to have difficulty finding housing that fits within their budgets since they can't afford to pay a fixed amount of money for market-rate housing.

Table 7-40 shows SSI recipients by category in San Joaquin County in 2021. In 2021, a total of 116,600 individuals in San Joaquin County received SSI from the federal government, representing 18.6 percent of the total San Joaquin County population.

TABLE 7-40 SSI RECIPIENTS BY CATEGORY SAN JOAQUIN COUNTY		
SSI Recipients	San Joaquin County	
	Number	Percentage
Total SSI Recipients	116,600	18.6%
Retirement		
Retired Workers	83,405	71.5%
Spouses	4,160	3.6%
Children	1,695	1.5%
Disability		
Disabled Workers	13,625	11.7%
Spouses	225	0.2%
Children	2,530	2.2%
Age Over 65		
Men	40,345	34.6%
Women	48,725	41.8%

Source: Social Security Administration, DOF 2021. HCD pre-approved SJV REAP report Taking Stock.

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 SSI, 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), 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 increases 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 people with disabilities, housing with features that accommodate disabilities can help ensure continued independent living. Elderly with mobility/self-care limitations also benefit from transportation alternatives. Senior housing with these accommodations increases the self-sufficiency of this population group.

Table 7-41 shows information on the number of seniors, the number of senior households, and senior households by tenure in the unincorporated county and San Joaquin County as a whole in 2020. About 14.4 percent of the population in the unincorporated county was 65 years or older in 2020. San Joaquin County as a whole has a lower population of persons over 65 years (12.7 percent of the total population).

As shown in **Table 7-41**, in 2020, there were approximately 11,912 senior-headed households in the unincorporated County. 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 26.0 percent of all households in the unincorporated county, compared to 22.5 percent in San Joaquin County as a whole. Senior households have a high homeownership rate. In the unincorporated county, 82.8 percent of senior households owned their homes in 2020. Approximately 2,048 (17.2 percent) of senior-headed households in the unincorporated county were renters compared to 13,300 (25.6 percent) in San Joaquin County as a whole.

TABLE 7-41 SENIOR POPULATION AND HOUSEHOLDS UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY (2020)				
	Unincorporated County		San Joaquin County	
	Number	Percentage	Number	Percentage
Total Population	153,945	100.0%	751,615	100.0%
Persons under 65 years	131,663	85.6%	655,666	87.3%
Persons 65 years and over	22,282	14.4%	95,949	12.7%
Senior-Headed Households	11,912		51,927	
Owner	9,864	82.8%	38,627	74.4%
Renter	2,048	17.2%	13,300	25.6%

Source: U.S. Census 2016-2020 ACS HCD pre-approved SJV REAP report Taking Stock.

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 7-42 shows the number and share of large households in the Unincorporated County and the county as a whole in 2020. Data availability, such as the ACS and the U.S. Census, makes it necessary to analyze data for all households, including non-family households. As shown in the table, 9,071 households, or 19.8 percent of the total households in unincorporated county, had five or more persons. This proportion was higher for owners (11.7 percent) than for renters (8.1 percent) in the unincorporated county. In San Joaquin County, five or more member households made up 19.6 percent of the total households, of those, 10.7 percent were owner-occupied households and 8.9 percent were renter households.



TABLE 7-42 LARGE HOUSEHOLDS SAN JOAQUIN COUNTY 2020				
	Unincorporated County		San Joaquin County	
	Number	Percentage	Number	Percentage
Owner Occupied				
Less than 5 Persons	24,209	52.9%	77,230	33.4%
5+ Persons	5,345	11.7%	24,840	10.7%
TOTAL	29,554	64.6%	24,428	57.7%
Renter Occupied				
Less than 5 Persons	12,451	27.2%	77,230	33.4%
5+ Persons	3,726	8.1%	20,481	8.9%
TOTAL	16,177	35.3%	97,711	42.2%
All Households				
Less than 5 Persons	36,660	80.2%	185,771	80.4%
5+ Persons	9,071	19.8%	45,321	19.6%
TOTAL	45,731	100.0%	231,092	100.0%

Source: U.S. Census 2016-2020 ACS, HCD pre-approved SJV REAP report Taking Stock.

Table 7-43 breaks down housing units by size in the unincorporated county and San Joaquin County as a whole. The majority of housing units in the unincorporated county were three-bedroom housing units, making up 43.6 percent of the housing stock, followed by two-bedroom units at 23.0 percent of the housing stock. Four-bedroom units made up 21.1 percent of housing stock and five or more bedrooms made up 4.3 percent of the housing stock. When looking at the number of large households (9,071), the housing stock exceeds the current estimated needs for large households.

TABLE 7-43 NUMBER OF BEDROOMS UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY 2020				
	Unincorporated County		San Joaquin County	
	Number	Percentage	Number	Percentage
No bedroom	1,056	2.1%	35,979	2.6%
1 bedroom	2,900	5.9%	99,354	7.2%
2 bedrooms	11,342	23.0%	327,998	23.7%
3 bedrooms	21,533	43.6%	613,907	44.3%
4 bedrooms	10,425	21.1%	260,637	18.8%
5 or more bedrooms	2,109	4.3%	47,495	3.4%
TOTAL	49,365	100.0%	1,385,370	100.0%

Source: U.S. Census 2016-2020 ACS for Unincorporated County, and 2015-2019 ACS for San Joaquin County HCD pre-approved SJV REAP report Taking Stock.

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 HCD 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 7-44 shows the number of female-headed households in the unincorporated county and San Joaquin County as a whole in 2020. As shown in the table, there were 8,943 female-headed households in the unincorporated county, representing 19.6 percent of all households. Of those, 3.9 percent were households with children under 18. The county as a whole had a slightly higher percentage, at 25.1 and 5.8 percent, respectively.

TABLE 7-44 FEMALE-HEADED HOUSEHOLDS UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY (2020)				
Type of Household	Unincorporated County		San Joaquin County	
	Number	Percentage	Number	Percentage
Total Households	45,731		231,092	
Total Female Householders	8,943	19.6%	58,087	25.1%
Female Households living alone	4,3314	9.5%	27,015	11.7%
Female Households with own children under 18	1,784	3.9%	13,427	5.8%
Female Households with relatives, no own children under 18 years	2,326	5.1%	15,196	6.6%
Female Households with only nonrelatives present	502	1.1%	2,449	1.1%

Source: U.S. Census 2016-2020 ACS, HCD pre-approved SJV REAP report Taking Stock.



To meet the childcare needs of single-parent households, as of September 2023, there are 39 licensed childcare facilities in San Joaquin County, according to the California Department of Social Services Community Care Licensing Division (see **Table 7-45**). The overwhelming majority of these facilities are in Stockton, which has 18 of the 39 facilities. There are three licensed childcare facilities in the Unincorporated County all located in French Camp. The three licensed childcare facility in French Camp together provide childcare services for up to 50 children.

TABLE 7-45 LICENSED CHILDCARE FACILITIES SAN JOAQUIN COUNTY		
Facility Name	Location	Capacity
Academy of Child Development and Amore	French Camp	4
Achievers	Stockton	8
Adelita Migrant Child Development Center	Lodi	30
Artessi II Migrant Infant Child Care Center	French Camp	16
Artessi II Migrant Infant Child Development Center	French Camp	30
Bizzy Beez Academy	Tracy	18
CAP Early Head Start Program- St. Mary's	Stockton	24
CAP Kern Early Head Start Program - California's ST.	Stockton	24
CAP Kern Early Head Start Program - Chrisman	Tracy	24
CAPC - Building Futures Academy 1	Stockton	16
CAPC - SBS IW	Stockton	27
CAPC - School for Adults	Stockton	15
CAPC - Stein	Tracy	14
Casa de Esperanza	Stockton	24
Creative Kids Early Care and Learning Center	Manteca	8
Don Avenue Early Care and Learning Center	Stockton	12
El Concilio Preschool and Infant Center	Stockton	19
El Concilio Preschools	Stockton	30
First Baptist Child Development Center	Escalon	8
Genius Kids Tracy	Tracy	21
Gianone EHS Child Development Center	Stockton	16
Hansel and Gretel Day Care Center	Manteca	12
Kindercare Learning Center - Grantline	Tracy	36
Kindercare Learning Center - Mariners	Stockton	36
La Petite Academy - Lodi	Lodi	24
Lathrop EHS Child Development Center	Lathrop	24
Little Strivers Academy Inc.	Manteca	18
Lodi Day Nursery School	Lodi	24
Marci Massei Child Development Center	Stockton	24
Merryhill School - Trinity	Stockton	40

TABLE 7-45 LICENSED CHILDCARE FACILITIES SAN JOAQUIN COUNTY		
Facility Name	Location	Capacity
Ninas Early Learning and Child Care Center	Stockton	54
Previous Memories Childcare	Stockton	20
Redrose Montessori School	Mountain House	49
Ruthie Keener Early Care and Learning Center	Stockton	27
Tam O'Shanter Early Care and Learning Center	Stockton	12
Tender Loving Care	Tracy	8
Tender Loving Care	Tracy	16
Tiny Tots Academy	Manteca	16
Zion Child Care Center	Lodi	36

Source: California Department of Social Services Community Care Licensing Division, 2023.

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, SRO units, 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 \$30,000 or less in 2023 is considered an extremely low-income household (based on HUD State income limits). **Table 7-46** shows the number of extremely low-income households and their housing cost burden for both the unincorporated county and San Joaquin County as a whole. As shown in the table, there were 4,030 extremely low-income households in the unincorporated county, making up 8.8 percent of the total households. When looking at extremely low-income households in the unincorporated county overpaying, 73.9 percent were overpaying, and 66.1 percent were severely overpaying. This is similar to the county, with 80.2 percent overpaying and 71.7 percent severely overpaying. When looking at tenure for extremely low-income renters in the unincorporated county, 73.1 percent were overpaying, compared to 75.1 percent of owners overpaying. In the unincorporated county, 75.1 percent of renters were overpaying and 65.9 percent were severely overpaying. Regarding extremely low-income owners, 73.1 percent were overpaying and 66.3 percent were severely overpaying. When looking at tenure for extremely low-income renters in San Joaquin County as a whole, renters were overpaying at a much higher rate than owners. In San Joaquin County, 81.5 percent of renters and 76.7 percent of owners were overpaying.



TABLE 7-46 HOUSING COST BURDEN EXTREMELY LOW-INCOME HOUSEHOLDS OVERPAYING UNINCORPORATED COUNTY AND SAN JOAQUIN COUNTY 2014-2018						
	Owner	Percentage	Renter	Percentage	Total Households	Percentage
Overpaying (Cost Burdened >30%)]	1,255	75.1%	1,725	73.1%	2,980	73.9%
Severely Overpaying (Cost Burdened >50%)	1,100	65.9%	1,565	66.3%	2,665	66.1%
Total Unincorporated County ELI Households	1,670	--	2,360	--	4,030	--
Overpaying (Cost Burdened >30%)]	4,950	76.7%	13,810	81.5%	18,760	80.2%
Severely Overpaying (Cost Burdened >50%)]	4,295	66.5%	12,480	73.6%	16,775	71.7%
Total San Joaquin County ELI Households	6,455	--	16,950	--	23,405	--

Source: Comprehensive Housing Affordability Strategy (CHAS) 2014-2018. Note, a household can fall into both the overcrowded and severely overcrowded categories.

7.3 ASSESSMENT OF FAIR HOUSING

AB 686 requires that all housing elements due on or after January 1, 2021, contain an Assessment of Fair Housing (AFH) consistent with the core elements of the analysis required by the federal Affirmatively Furthering Fair Housing (AFFH) Final Rule of July 16, 2015. Under California law, AFFH means “taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.”

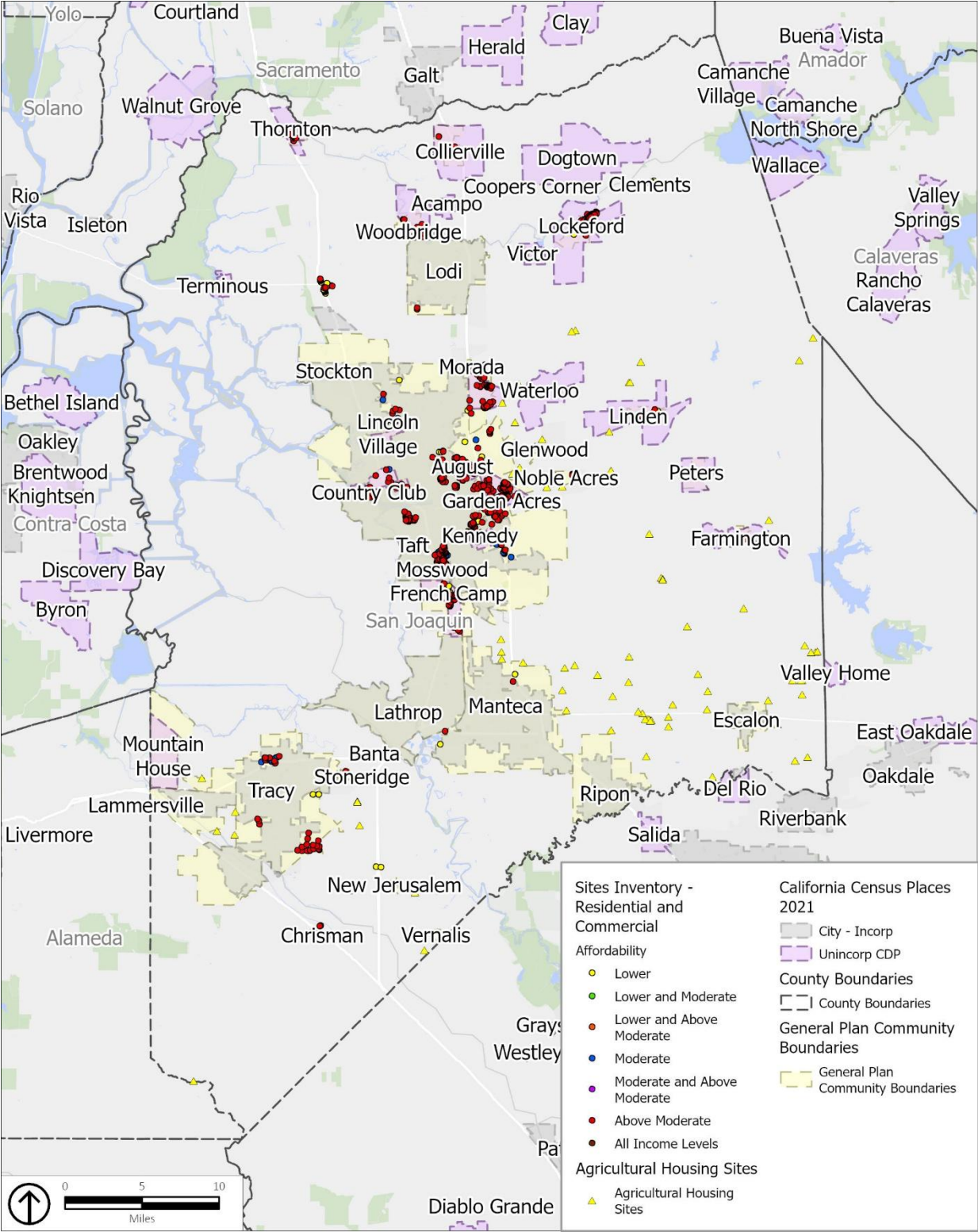
California Government Code Section 65583(10)(A)(ii) requires local jurisdictions to analyze racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs, including displacement risk. This section is organized by fair housing topics. Strategies to address the identified issues are included throughout the section. Through discussions with housing service providers, fair housing advocates, and this AFH, San Joaquin County identified factors that contribute to fair housing issues. These contributing factors are in **Table 7-47, Factors Contributing to Fair Housing Issues**, with associated actions to meaningfully affirmatively further fair housing related to these factors. Additional programs to affirmatively further fair housing are included in Part 2, Policy Document, of this Housing Element.

This section also includes an analysis of the Housing Element’s sites inventory compared with fair housing factors. The location of housing in relation to resources and opportunities is integral to addressing disparities in housing needs and opportunity and to fostering inclusive communities where all residents have access to opportunity. This is particularly important for lower-income households. AB 686 added a new requirement for housing elements to analyze the distribution of projected units by income category and access to high resource areas and other fair housing indicators compared to citywide patterns to understand how the projected locations of units will affirmatively further fair housing.

The named unincorporated communities discussed in this analysis include both CDPs, as defined by the 2020 Census, and smaller communities that were defined as part of the County’s 2035 General Plan. Because these areas are unincorporated, these boundaries do not necessarily agree between the Census and the General Plan; as such, within the analysis, the boundaries of the communities are discussed using the most inclusive or largest boundary area available to ensure appropriate coverage of unincorporated communities. These boundaries are mapped in **Figure 7-6, Unincorporated Communities in San Joaquin County**.



FIGURE 7-6 UNINCORPORATED COMMUNITIES IN SAN JOAQUIN COUNTY



Source: US Census, 2020; San Joaquin County, 2023

Local History

San Joaquin County is one of the original established counties in the state and has a complex history. It is at the north end of the vast San Joaquin Valley in California's Central Valley. The land is known for its rich soil and wetlands from the river delta. The county is named after the San Joaquin River that flows through the area from the Sierra Nevada to the Suisun Bay. These lands and the climate create a suitable environment for the large agricultural industry of the county and the larger San Joaquin Valley that is the largest agricultural producer in the nation. San Joaquin County has had various fluctuations in population and industrial growth but, like the broader valley, has significant levels of poverty and unemployment. Current trends support the continued growth of the county area but also demonstrate new and existing inequities prominent of the area.

San Joaquin County was originally populated by the Miwok and Yokuts native peoples. Various tribes within these groups lived throughout the area and ate local nuts, fruits, fish, and animals. In the late eighteenth century and early nineteenth century, missions from Spanish Catholic pioneers sent expeditions inland.² An expedition from San Jose resulted in a Lieutenant finding the San Joaquin River and giving it its current name. Additionally, fur trapping expeditions from Missouri explored the areas.¹ These groups developed friendly and contentious relationships with the native tribes, eventually displacing and killing many.

Land grants before and during the Mexican-American War established ownership of major areas in the county. This included the first city of Stockton. The county was established in 1850 as California became part of the United States at the end of the war, and Stockton incorporated that same year.¹ Around this same time, gold was found in areas slightly above the county, resulting in thousands of people moving to Stockton and surrounding county areas.^{1,3} Stockton developed as a successful inland port providing commerce to the county and broader Central Valley. The huge population influx included people from northern and eastern American states, southern Latin countries, and China. The new residents clashed and often attacked native peoples, ultimately displacing most of the remaining tribes.^{1,2} Many prospectors did not find substantial gold, leaving few in the area to profit from the craze.

Once the gold economy slowed, the main industry of the county became agriculture, mostly including various grapes, fruits, and nuts. The position of Stockton as a center for commerce and transportation of the Valley encouraged development of canning and manufacturing industries. The flat geography of the region supported the vast development of railroad lines. These positioned Stockton as a connector to Sacramento, the state capital slightly positioned north of the county, and to ports in the Bay Area directly west opposite the Diablo Mountains. The tracks also helped to connect remote areas of the county and Valley to support the export of agricultural products. New communities emerged along the railroad, including Tracy, which is now the second-largest city in the county.

Discrimination against Chinese and Hispanic immigrants forced them to perform arduous work in poor conditions.⁴ Immigrant populations had grown substantially due to foreign unrest and the prospect of gold. Stockton's Chinatown became the third largest in California. Many immigrants were only able to work difficult jobs in agricultural fields and on railroad lines. The large workforce and minimal wages contributed to the rapid growth of these industries. Discriminatory

² Tinkham, G. H. (1923). History of San Joaquin County, California. Internet Archive. https://archive.org/stream/historyofsanjoaq00tink/historyofsanjoaq00tink_djvu.txt

³ LearnCalifornia.org. (2011). California Gold Rush, 1848-1864. LearnCalifornia.org. <http://www.learncalifornia.org/doc.asp?id=118>

⁴ Abood, M. (2014). San Joaquin Valley Fair Housing and Equity Assessment. Smart Valley Places. <https://www.frbsf.org/wp-content/uploads/sites/3/SJV-Fair-Housing-and-Equity-Assessment.pdf>



laws prevented these immigrants from buying property or living in certain areas. This often resulted in the construction of shanty communities on the fringes of cities without basic infrastructure. In the early twentieth century, significant Japanese, Filipino, and Indian populations moved to the county for work and were subject to the same discriminatory housing practices.³

The Great Depression and the concurrent Dust Bowl compelled thousands of people to migrate largely from the plains to California, creating another sudden influx of residents in San Joaquin County. Struggling agricultural industries discriminated against newcomers resulting in more informal, often dangerous, camps at the fringes of communities.³ During the Depression, living and work conditions worsened. Additional stress from migrants and low wages resulted in the Stockton cannery strike and riot in 1937.⁵ During World War II, the Stockton Assembly Center was built on the San Joaquin County Fairgrounds in Stockton to intern Japanese Americans from throughout the county. Over 4,000 people were detained in the assembly center before being relocated, mostly to Rohwer internment camp in Arkansas.⁶ The removal of Japanese communities from the county created a shortage in the agricultural workforce. The federal government passed the Emergency Farm Labor Relief program in 1942, which allowed temporary migrant workers from Mexico to come to America to support agricultural work.³ Many of these migrant workers would settle in the abandoned labor camps built by interned Japanese residents or former Dust Bowl migrants that had settled into manufacturing jobs or joined the military.

The growing Latino communities, established Asian communities, and Dust Bowl-era Black communities were mostly segregated to rural areas and disadvantaged sides of cities. Broad housing development of the twentieth century compelled middle- and upper-class households to move from the city centers to suburban neighborhoods, reducing the urban tax base and the ability to revitalize stressed communities.³ Post-war construction and affordable home loans were not made accessible to minority communities through discriminatory lending and “redlining”, the practice of denying financial services to residents of neighborhoods with majority Black populations. These divisions created a greater inequality in living conditions. Minority communities then often became the target of demolition during urban renewal projects such as highway development.³ In these years, rural communities saw growing minority populations but received limited financial support. Schools and housing were severely stressed, and reports encouraged full reconstruction rather than remodeling once funding could be obtained.⁷

More affluent suburban neighborhoods and growing small communities have continued to attract residents to San Joaquin County. High costs of living and housing prices have also compelled coastal residents to move to the county. Despite higher levels of poverty and unemployment, the large agricultural and manufacturing industries have grown and attracted workers. Major innovations for tractors and farming equipment were developed in the area.

Some small communities enacted legislation to slow the growth. In 2000, the City of Tracy voted in Measure A, which caps the average housing construction starts permitted each year.⁸ Stockton, due to relatively low cost of living yet abundant suburban construction, was one of the fastest-growing communities in the country at the turn of the century.

⁵ Rose, G. A. (1972). The March Inland: The Stockton Cannery Strike of 1937: Part I. *Southern California Quarterly*, 54(1), 67–82. <https://doi.org/10.2307/41170339>

⁶ Niiya, B. (2021). Stockton (Detention Facility). *Densho Encyclopedia*. [https://encyclopedia.densho.org/Stockton%20\(detention%20facility\)](https://encyclopedia.densho.org/Stockton%20(detention%20facility)).

⁷ Moss, D. E. (1953). A Study of School Housing Facilities in Small Rural School Districts of San Joaquin County. University of the Pacific, Thesis. https://scholarlycommons.pacific.edu/uop_etds/1215

⁸ Brownne, B. (2019). Proposed Measure would seek to end Tracy’s Slow-Growth Law. *Tracy Press*. https://www.ttownmedia.com/tracy_press/news/proposed-measure-would-seek-to-end-tracy-s-slow-growth-law/article_70784cfc-8e3b-11e9-9a79-93554814d47b.html

However, Stockton and surrounding communities were victims of subprime lending processes that led to the housing crisis and Great Recession. Inflated housing values collapsed, and many households lost jobs, which resulted in Stockton having the highest foreclosure rate in the country.⁹

Small towns and rural areas still face distressed conditions. Poverty and unemployment are still relatively high in the county. However, San Joaquin County has less distressed communities than much of the other counties in the Valley. Additionally, the soaring cost of living in coastal communities, such as the Bay Area, have encouraged continued movement to the county. Some new housing is even built and purchased so quickly that it is located in potential flood hazard areas.¹⁰ New residents may be winning new jobs over existing residents, and historic discrimination has influenced existing racially concentrated areas of poverty displaying a need for affordable housing in high-resource areas.¹¹

Local Outreach

Community stakeholders have identified multiple barriers to adequate fair and affordable housing in San Joaquin County. Multiple stakeholders provided input as part of the Housing Element outreach process, including representatives from:

- Building Industry Association of the Greater Valley (BIA)
- Central Valley Low Income Housing Corporation (CVLIHC)
- Housing Authority of San Joaquin County (HACSJ)
- San Joaquin Fair Housing (SJFH)
- STAND
- Visionary Home Builders of California (VHB).

There was consensus that there is a large and growing need for affordable housing. CVLIHC identified that the housing market is unaffordable for both renters and owners. This is caused by several factors. BIA, SJFH, STAND, and VHB identified that construction costs have drastically risen, which reduces development of all housing, including designated affordable housing. SJFH noted that there has been significant in-migration of residents from the San Francisco Bay Area, which has increased demand for housing and in turn has reduced the affordable housing supply. STAND also identified that there is now a competitive home-flipping market, which rehabs homes and sells them for a profit. This has also lessened the affordable housing supply. There are extensive homes that are suitable to rehab and flip because the housing stock is old and has not been updated sufficiently with new development. HACSJ recognizes that much of the housing supply was built between the 1950s and the 1980s. According to HACSJ, SJFH, and STAND, housing conditions are often not good or livable because owners have not made necessary updates.

⁹ Christie, L. (2007). California Cities Fill Top 10 Foreclosure List. CNN Money. https://money.cnn.com/2007/08/14/real_estate/California_cities_lead_foreclosure/index.htm

¹⁰ Fridirici, R. (2008). Floods of People: New Residential Development into Flood-Prone Areas in San Joaquin County, California. *Natural Hazards Review*, 9(3). [https://doi.org/10.1061/\(ASCE\)1527-6988\(2008\)9:3\(158\)](https://doi.org/10.1061/(ASCE)1527-6988(2008)9:3(158))

¹¹ Avalos, A. (2010). Migration, Unemployment, and Wages: The Case of the California San Joaquin Valley. *Contemporary Economic Policy*, 28(1), 123-135. <https://doi.org/10.1111/j.1465-7287.2009.00159.x>



The lack of affordable housing is also due to insufficient support for programs. According to HACSJ, there are just over 5,000 people using the federal Section 8 program for housing with a subsidized rent but almost 5,000 people are also on the waiting list for this program because not enough units participate. CVLIHC noted that there are also funding and staff shortages for homeless facilities and housing-first programs. Multiple organizations identified that funding for these programs that increased during the COVID pandemic are now decreasing.

Affordable housing shortages reduce bargaining power for renters. SJFH shared that the most common fair housing issues are repair issues, discrimination, illegal notices, and retaliation from landlords. STAND also recognized that landlords have refused to install accessibility features such as ramps that allow persons with disabilities to access available affordable housing. Other groups also struggle to find access to affordable housing, according to HACSJ. They identified that there is high demand for affordable multifamily housing near agricultural land for farmworkers. They have said that only 69 of the Section 8 units are in the unincorporated county. Seniors and veterans struggle to access affordable housing, and they also have an increased demand in unincorporated areas. Many seniors and veterans have demand for smaller, one-bedroom units that have limited supply. Senior housing especially, which can include healthcare facilities and additional programming, are limited so there is less turnover for these units. This creates limited access for small families but HACSJ and STAND also recognized that larger families struggle to find affordable three- and four-bedroom units.

Several issues are identified as preventing more housing development and broader affordability. BIA claimed that the public can have a negative perception of affordable housing development, although VHB recognized that the COVID pandemic has increased awareness for the need of affordable housing. VHB, along with STAND, identified that construction costs have risen and there is limited funding for development, purchasing, or rehabilitation. They also recognized that local jurisdictions have some restrictive regulations that hinder broader housing development.

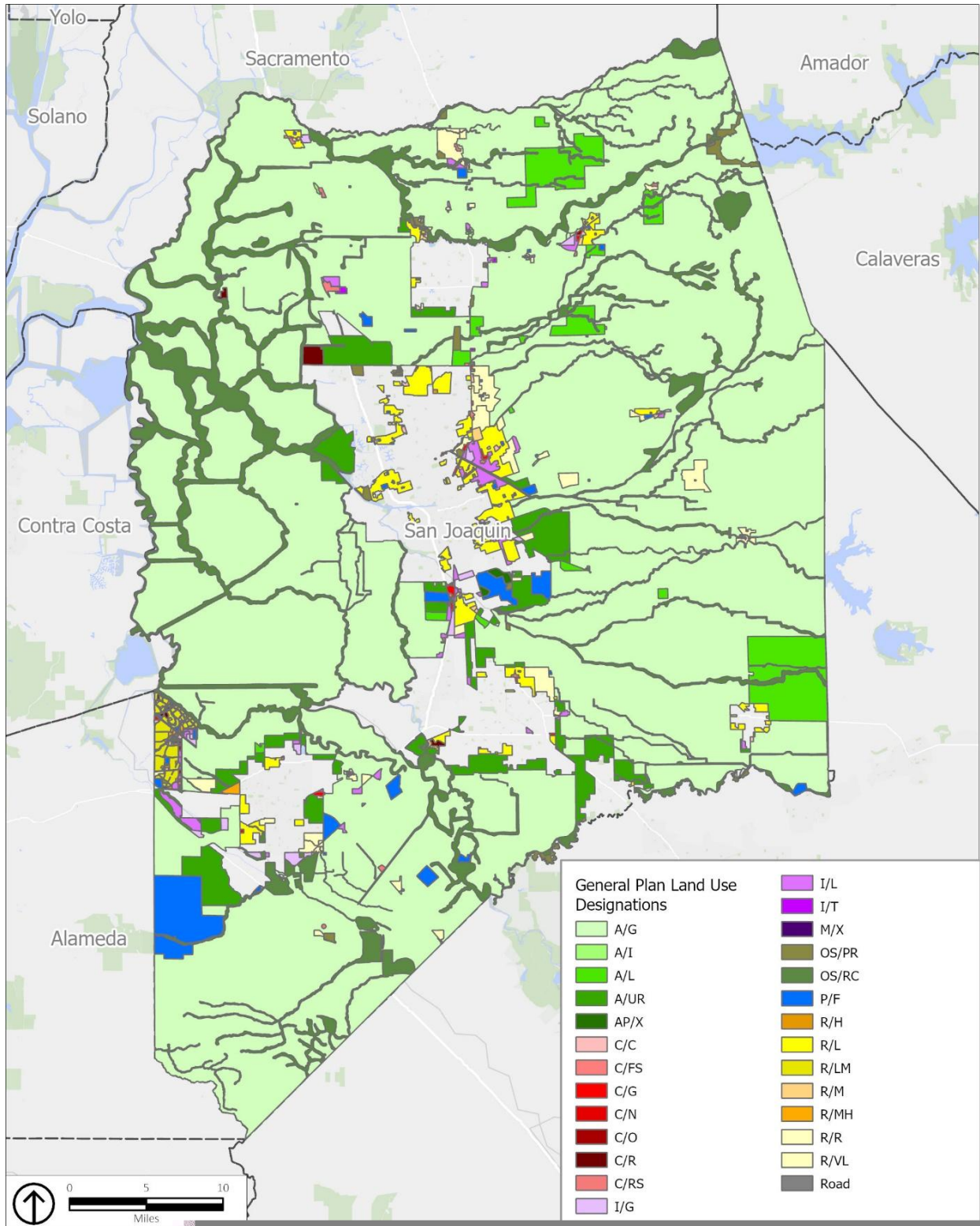
Land Use Patterns

As shown in **Figure 7-7, General Plan Land Use**, much of the unincorporated area of the county is designated for agricultural use, which is typical for other counties in the Central Valley, and for open space in the areas, including and immediately adjacent to the San Joaquin River and its tributaries. Many of the more rural unincorporated communities also have primarily agricultural land use designations and consistent zoning, which lends itself to much lower-density housing. Lower-density residential and rural designations are also typical in the Spheres of Influence (SOIs) of Tracy, Manteca, Ripon, and Escalon. Because of the high percentage of land with these designations throughout the county, there is not a correlation between these land uses and areas with high rates of renter or homeowner housing cost burden.

The unincorporated county has very few areas designated for higher-density residential land use, and all are in the Stockton SOI. Commercial areas, which permit multifamily housing at densities that can facilitate the development of affordable housing, are widely distributed throughout unincorporated communities and are often situated in central areas of the community.

Small areas of the unincorporated county are designated for industrial uses, but these are typically at the periphery of communities and are not only concentrated in areas in close proximity to lower-income communities. However, the community of August does have significant areas of industrial land uses and is a lower-income community with a moderate rate of households with incomes under the poverty line.

FIGURE 7-7 GENERAL PLAN LAND USE



Source: San Joaquin County, 2023



TCAC Opportunity Area Designation

Since 2017, the California Tax Credit Allocation Committee (TCAC) and HCD have developed annual maps of access to resources such as high-paying job opportunities; proficient schools; safe and clean neighborhoods; and other healthy economic, social, and environmental indicators to provide evidence-based research for policy recommendations. This effort has been dubbed “opportunity mapping” and is available to all jurisdictions to assess access to opportunities within their community.

The TCAC/HCD Opportunity Maps can help to identify areas in the community that provide strong access to opportunity for residents or, conversely, provide low access to opportunity. The information from the opportunity mapping can help to highlight the need for Housing Element policies and programs that would help to remediate conditions in low-resource areas and areas of high segregation and poverty and encourage better access for lower-income households and communities of color to housing in high-resource areas. TCAC/HCD categorized census tracts into high-, moderate-, or low-resource areas based on a composite score of economic, educational, and environmental factors that can perpetuate poverty and segregation, such as school proficiency, median income, and median housing prices. The TCAC/HCD Opportunity Maps use a regional index score to determine categorization as high, moderate, and low resource. Census tract and neighborhood boundaries don’t exactly align with City boundaries, so some areas discussed may cover both incorporated and unincorporated communities.

Areas designated as “highest resource” are the highest-scoring census tracts in the region, falling within the 0 to 20th percentile. It is expected that residents in these census tracts have access to the best outcomes in terms of health, economic opportunities, and education attainment. Census tracts designated “high resource” score in the 21st to 40th percentile compared to the region. Residents of these census tracts have access to highly positive outcomes for health, economic opportunities, and education attainment. “Moderate resource” areas are in the 41st to 70th percentile, and those designated as “moderate resource (rapidly changing)” have experienced rapid increases in key indicators of opportunity, such as increasing median income, home values, and an increase in job opportunities. Residents in these census tracts have access to either somewhat positive outcomes in terms of health, economic opportunities, and education attainment; or positive outcomes in a certain area (e.g., score high for health, education) but not all areas (e.g., may score poorly for economic attainment). Low-resource areas score above the 70th percentile and indicate a lack of access to positive outcomes and poor access to opportunities. The final designation is “high segregation and poverty.” These are census tracts that have an overrepresentation of people of color compared to the county as a whole, and at least 30.0 percent of the population in these areas is below the federal poverty line (\$30,000 annually for a family of four in 2023).

As seen in **Figure 7-8, TCAC/HCD Opportunity Areas, 2023**, San Joaquin County has several spatial concentrations of opportunity area designations. North of Stockton, the areas near Morada, the majority of Lincoln Village, and the southwestern half of the Woodbridge area were designated as being in the highest resource areas. The area surrounding the Dogtown community was also designated as being a highest-resource community. The community of Clements is split between census tracts with highest-resource and moderate-resource designations. Acampo, Coopers Corner, Collierville, the northern part of Lockeford, and northeastern half of Woodbridge were designated as being high resource areas, as was a small part of Lincoln Village. The remainder of Lockeford and the community of Victor were designated as moderate-resource areas.

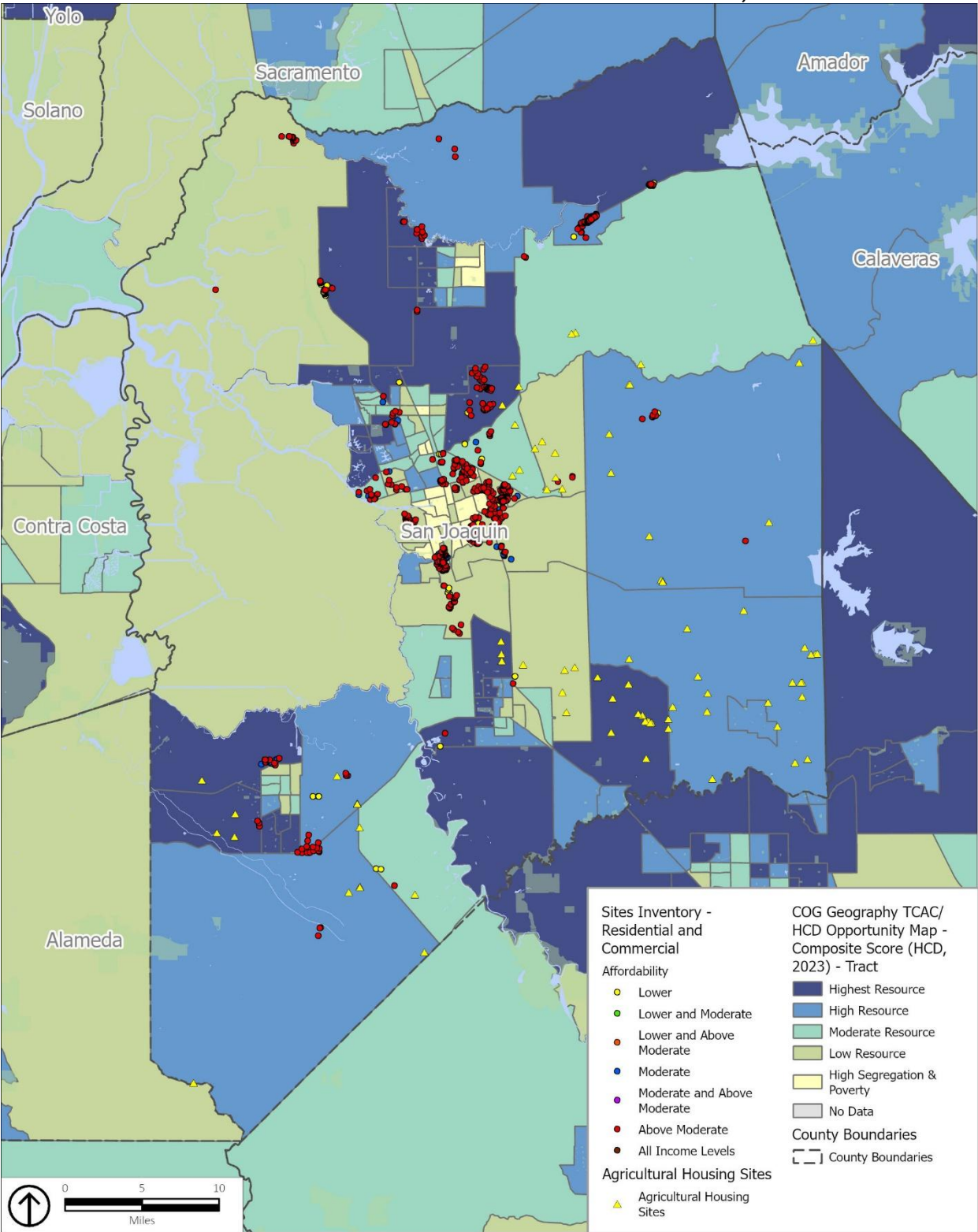
To the south and east of Stockton, unincorporated communities in close proximity to the city were predominantly identified as low resource or areas of high segregation and poverty, including Waterloo, Noble Acres, Garden Acres, Taft Mosswood, French Camp, and most of Glenwood (all low resource), Kennedy (divided between low resource and high segregation and poverty), and August (divided between moderate and high segregation and poverty). Farther away from the city, TCAC designations in the unincorporated county were predominantly high resource, including the communities of Linden, Peters, and Farmington with some highest-resource areas near the border with Stanislaus County.

Most of the unincorporated land to the west and northwest of Stockton is considered low resource, with the exception of the Country Club community, which is divided between low- and moderate-resource designations. To the southwest, the Lammersville community was designated as being a highest-resource area. The unincorporated area surrounding the City of Tracy is predominantly a high-resource area, including the communities of Chrisman, Banta, and Stoneridge, with a section in between Tracy and Manteca designated as moderate resource. This moderate-resource area includes the communities of New Jerusalem and Vernalis.

The TCAC designations assigned to unincorporated areas of San Joaquin County continue regional patterns. Unincorporated areas between Modesto and Manteca tended to be given high and highest resource designations, as did the more mountainous areas east of Stockton immediately over the border in Calaveras and Amador Counties, and the parts of Sacramento County that include Herald and Clay, just adjacent to San Joaquin County. To the west and northwest of the county, low resource designations continued beyond San Joaquin County's borders to adjacent unincorporated communities in Sacramento and Contra Costa Counties.



FIGURE 7-8 TCAC/HCD OPPORTUNITY AREAS, 2023



Source: TCAC and HCD, 2023; San Joaquin County, 2023

Areas of Concentrated Poverty and Affluence

Areas of High Segregation and Poverty

As previously discussed, areas designated by TCAC as being areas of “high segregation and poverty” (HS&P) are census tracts with an overrepresentation of people of color compared to the county as a whole, and at least 30.0 percent of the population in these areas is below the federal poverty line (\$30,000 annually for a family of four in 2023). As shown in **Figure 7-9, Areas of High Segregation and Poverty, 2023**, the three unincorporated census tracts in San Joaquin County that were designated areas of HS&P are adjacent to Stockton city limits. Approximately half of the unincorporated community of August is considered a HS&P area, specifically the area surrounding the community's industrial areas and primary commercial corridors. The northwest side of the community of Kennedy is also considered an HS&P area, though this census tract also includes an area within the City of Stockton. This Census tract includes rail facilities and industrial uses in addition to residential uses, so may be a less desirable area that is more affordable to lower-income households. There is also an HS&P census tract on the southeast side of Stockton that includes a very small unincorporated section, though the majority of that census tract is within the city limits.

Other HS&P areas in San Joaquin County are within Lodi and Stockton. Each of these areas is predominantly made up of older, smaller housing units that are likely more affordable to lower-income households due to this combination of age and size. The HS&P area in Lodi is made of two census tracts that are in close proximity to a highway and both commercial and industrial uses, which may also drive higher-earning households to seek other areas of the city. The HS&P area within Lodi also has the City's highest concentration of rental housing and of multifamily housing, which may cause a concentration of lower-income households in the area¹². Two small portions of this census tract are within the unincorporated County area, one is an unincorporated island within Lodi city limits and one along the east edge of the city on East Kettleman Lane.

Within the City of Stockton, lower-income households tend to be concentrated in the southern areas of the city, due to historical practices of redlining as well as the presence of major transportation routes, industrial facilities, and nonresidential uses in this area. This demographic concentration extends beyond the city limits and into the unincorporated areas that immediately surround it. Additionally, the City of Stockton has historically been very diverse due to its regional commercial importance and subsequent draw of population from diverse communities, and this diversity extends into the unincorporated areas immediately adjacent to the city.

There are no HS&P areas immediately surrounding San Joaquin County. Several areas within Modesto and surrounding communities were given this designation, as were several areas in Sacramento and several unincorporated communities immediately surrounding Sacramento.

As is shown in Table 7-46A, in the August area, the median household income in Census Tract 17, which is considered a HS&P area, are higher than in neighboring Tract 15.02, which is considered a moderate resource area. Both tracts have similar percentages of residents that have a racial or ethnic identify other than White, Non-Hispanic (83 percent in Tract 17 compared to 83.8 percent in Tract 15.02). Rates of cost burden among renter and homeowner households are both higher in Tract 17 than in Tract 15.02, as a rates of rates of overcrowding. Higher rates of renter overpayment may be related to the slightly lower rate of housing units that are renter-occupied within Tract 17 compared to Tract

¹² City of Lodi 2023-2031 Housing Element Update. (2024).
https://planlodi.com/images/docs/LDHEGP_HE_Adopted_2024_03_27_RL-clean.pdf



15.02. The majority of homes in both tracts are in buildings with four or fewer units, and single-family detached homes are the most common home type in both tracts. Each tract has some vacant properties, but mostly moderate housing conditions and generally older housing. Tract 17 has a larger share of homes that are in need of repair compared to Tract 15.02. Conditions in both tracts have only seen nominal changes in recent years. Tract 17 has sidewalks along three major streets (Waterloo Road, Cherokee Road, and Filbert Street south of Cherokee Road) and near the entrance to August Elementary School. In tract 15.02 sidewalks are available on Sanguinetti Lane north of Wilson Lane and on non-contiguous segments of Wilson Way. Additionally, there are two neighborhoods within this census tract that have sidewalks, one located on the southwest side of the tract and one located on the northwest side of the tract. This suggests that conditions between the two tracts are mostly similar and that infrastructure may be better in the area of High Segregation and Poverty, though more houses are in need of repair in this area. As of December 2024, there are no planned infrastructure projects in either tract, but the County recently secured a Caltrans Planning Grant for Sustainable Communities to study the unincorporated areas in census tracts 15.02 and 17 to determine multimodal needs for the community and establish a funding and prioritization plan for future projects. Additionally, the County was recently awarded an ATP grant to construct sidewalks and bicycle lanes in Tract 15.02 along Alpine Ave between Sanguinetti Ln and Wilson Way, along Mistletoe Ave between Sanguinetti Ln and Wilson Way, and along the west side of E St between Alpine Ave and Mistletoe Ave.

In the area on the southeast edge of Stockton, Tracts 20 and 22.02 are considered HS&P areas. Tract 20 includes parts of Stockton as well as unincorporated areas near the Garden Acres community. Tract 22.02 also includes parts of Stockton along with part of the unincorporated community of Kennedy. In between the two tracts is Tract 21, which is considered a low resource areas. The two HS&P areas have lower median household incomes than Tract 21, but similar percentages of residents that have racial or ethnic identities other than White, Non-Hispanic or Latino. All three tracts have similar rates of renters overpaying for housing, and tracts 20 and 21 have similar rates of overcrowding and homeowner cost burden. Tracts 20 and 21 have similar rates of renter-occupied housing, though the rate of renter-occupied housing is higher in Tract 22.02. In all three tracts, most housing units are in buildings with four or fewer units, with older single-family homes being the primary home type. In all three tracts, housing conditions are mostly good, but with a need for repairs throughout the area. Conditions have changed only nominally in all three tracts in recent years, though there has been some recent single-family home construction in Tracts 21 and 22.02. In Tract 20, sidewalks are primarily available in areas within the City. There are sidewalks in Tract 22.02, but not throughout the entire tract. Two of three major corridors in this area, B St and Eighth St, have sidewalks on both sides throughout. 10th St, which connects to both Van Buren Elementary on the west and Hamilton Elementary on the east, also has sidewalks on both sides. Similarly, in Tract 21, there are sidewalks in some areas but not throughout the entire tract. Though there are some minor differences between the three tracts, conditions between the two HS&P tracts and one low-resource tract are generally similar in terms of quality of life and housing conditions. As of December 2024 there are no planned infrastructure projects in Tract 20, but the County recently secured an ATP Grant to study multiple unincorporated areas throughout the County to determine pedestrian needs in areas adjacent to Cities such as this, and establish a funding and prioritization plan for future projects. The streets south of Charter Way and Dr. MLK Jr. Boulevard (Tract 20) are included in this study. In Tract 22.02, phase 4 of the South Stockton Sidewalks Project, currently set for construction in April 2026, will add sidewalks to several streets in the area. In addition, the County recently secured a Caltrans Planning Grant for Sustainable Communities to study the unincorporated areas in census tracts 21, 22.02 and the western part of 28 to determine multimodal needs for the community and establish a funding and prioritization plan for future projects. This study will be completed by April 2025.

In Lodi, two unincorporated areas are within Tract 44.04, which mostly covers parts of the City of Lodi. This tract is a HS&P tract. Tract 41.07, which is a large unincorporated area to the east and south of Lodi, is considered a highest resource tract as of the 2023 TCAC/HCD analysis. The median household income in Tract 41.07 is notably higher than in Tract 44.04, though the median household income in both tracts is lower than that of the county as a whole. A higher percentage of residents in Tract 44.04 are renters, and a higher percentage have racial or ethnic identities other than White, Non-Hispanic or Latino. Tract 44.04 has higher rates of overcrowding and cost burden among both renters and homeowners than Tract 41.07. The majority of housing units in each tract are in buildings with four or fewer units, though as a more rural area, Tract 41.07 also has a higher rate of mobile or manufactured homes. Housing conditions in Tract 44.04 are mostly good, including some newer housing, and housing conditions are moderate in Tract 41.07. Changes in both tracts have been nominal in recent years, though there has been some new construction in Tract 44.04. Tract 44.04 has sidewalks throughout, while Tract 41.07 does not, due to its more rural character. This suggests that the more urban nature of Tract 44.04 means that residents have more access to infrastructure such as sidewalks than their more rural neighbors do, and that housing conditions in the HS&P area are generally good, but due to lower incomes in the community, there are still challenges with housing cost burden and overcrowding.



San Joaquin County General Plan

TABLE 7-46A SUMMARY OF CONDITIONS IN AREAS OF HIGH SEGREGATION AND POVERTY AND NEARBY TRACTS

Census Tract	Community	TCAC Opportunity Area (2023)	Median Household Income (2021)	Percent of Residents Not "White, Non-Hispanic" (2021)	Percent of Units Renter-Occupied (2021)	Percent of Homes in Buildings with 1 to 4 Units (2021)	Percent of Households Overcrowded (2021)	Percent of Renter Households Overpaying (2021)	Percent of Homeowner Households Overpaying (2021)
August Area									
17	South side of August	High Segregation and Poverty	\$48,673	83	51.3	87.8	13.2	52.8	43.0
15.02	North side of August and other unincorporated areas	Moderate Resource	\$42,024	83.8	60.7	82.1	9.6	48.7	28.7
Garden Acres/Kennedy Area									
20	Part of Stockton and area adjacent to Garden Acres	High Segregation and Poverty	\$38,357	91.8	48.9	88.7	12.0	63.4	37.4
22.02	Part of Kennedy and adjacent area of Stockton	High Segregation and Poverty	\$40,152	97.6	62.4	95.4	17.6	63.4	56.0
21	Part of Kennedy and other unincorporated areas	Low Resource	\$43,594	93.4	44.3	84.1	15.3	66.3	39.9
Lodi Area									
44.04	Mostly within Lodi, plus two small unincorporated areas adjacent to Lodi	High Segregation and Poverty	\$39,188	86.5	69.0	73.4	18.8	59.0	38.0
41.07	Unincorporated area south and east of Lodi	Highest Resource	\$61,774	65.7	31.8	77.9	11.7	31	30.8

Source: TCAC/HCD, 2023; American Communities Survey, 2017-2021; County of San Joaquin, 2024

Racially Concentrated Areas of Affluence

Where the HS&P areas reflect concentrations of poverty, HCD has developed an alternative metric focused on areas of Racially Concentrated Areas of Affluence (RCAAs). An RCAA is defined as a tract in which the percentage of a population tract that identifies as White is 1.25 times higher than the percentage that identifies as White in the entire Council of Governments (COG) region (also called the Location Quotient), and where the median income is at least 1.5 times greater than the COG AMI.

As shown in **Figure 7-10, Racially Concentrated Areas of Affluence, 2019**, there are several RCAAs within San Joaquin County, both in incorporated and unincorporated areas. A large area south of Mountain House, which includes the southern edge of the City of Tracy and the unincorporated community of Chrisman, is an RCAA. The majority of this area is very sparsely populated, but it does include the higher-income Tracy Hills neighborhood, which is likely the primary driver of its RCAA status. Newer large, single-family housing development in Tracy has tended to be in the south side of the city, which may influence demographics in this tract to be higher income, as these housing types tend to be more expensive. In the unincorporated area south of Tracy, recent development has tended to be on existing lots of record, which tend to be larger, rather than being subdivided through the creation of new parcel and tentative maps. Zoning in the unincorporated areas of this tract is agricultural, which has a larger minimum lot size than residential zones and can contribute to the cost of housing in this area, encouraging a concentration of higher-income households. There are a small number of areas in the unincorporated portion of this tract that are likely to have a concentration of higher-income households, including the Durham Ferry Road, Bird Road, and South Chrisman Road areas on the east side of the tract. Another RCAA includes some sparsely populated unincorporated areas as well as the north side of the City of Ripon, an area with predominantly large, single-family homes and some agricultural uses. The majority of the population of this census tract is within Ripon, which likely contributes heavily to the demographic profile of this tract, as Ripon is predominantly a high-resource area per the TCAC/HCD opportunity area designation, and a high-income area. Within the unincorporated area, land uses are predominantly agricultural, and any residential development is sparse and on large lots. The Tracy and Ripon areas both also have strong public school systems, according to standardized test scores reported by the Department of Education's School Dashboard, which may increase demand for housing in this area among higher-income households. Two census tracts along the edges of Lodi are considered RCAAs, one on the north side adjacent to Woodbridge and on the western edge of the city. The west Lodi RCAA tract also includes some unincorporated areas of the county that include a mix of agricultural and very low-density residential uses. The relatively low population density of the unincorporated segments of this tract and the large lot size required for development in the agriculturally-zoned unincorporated areas of the county may encourage higher-income households. Some small areas entirely within the City of Stockton are also considered RCAAs, including the area immediately north of the Country Club community and a small area on the north side of the city. These areas are most likely to attract market-rate housing activity in the city due to close proximity to employment opportunities and demand for the amenities of the area, such as a golf course, lakes, and close proximity to two neighborhood schools.

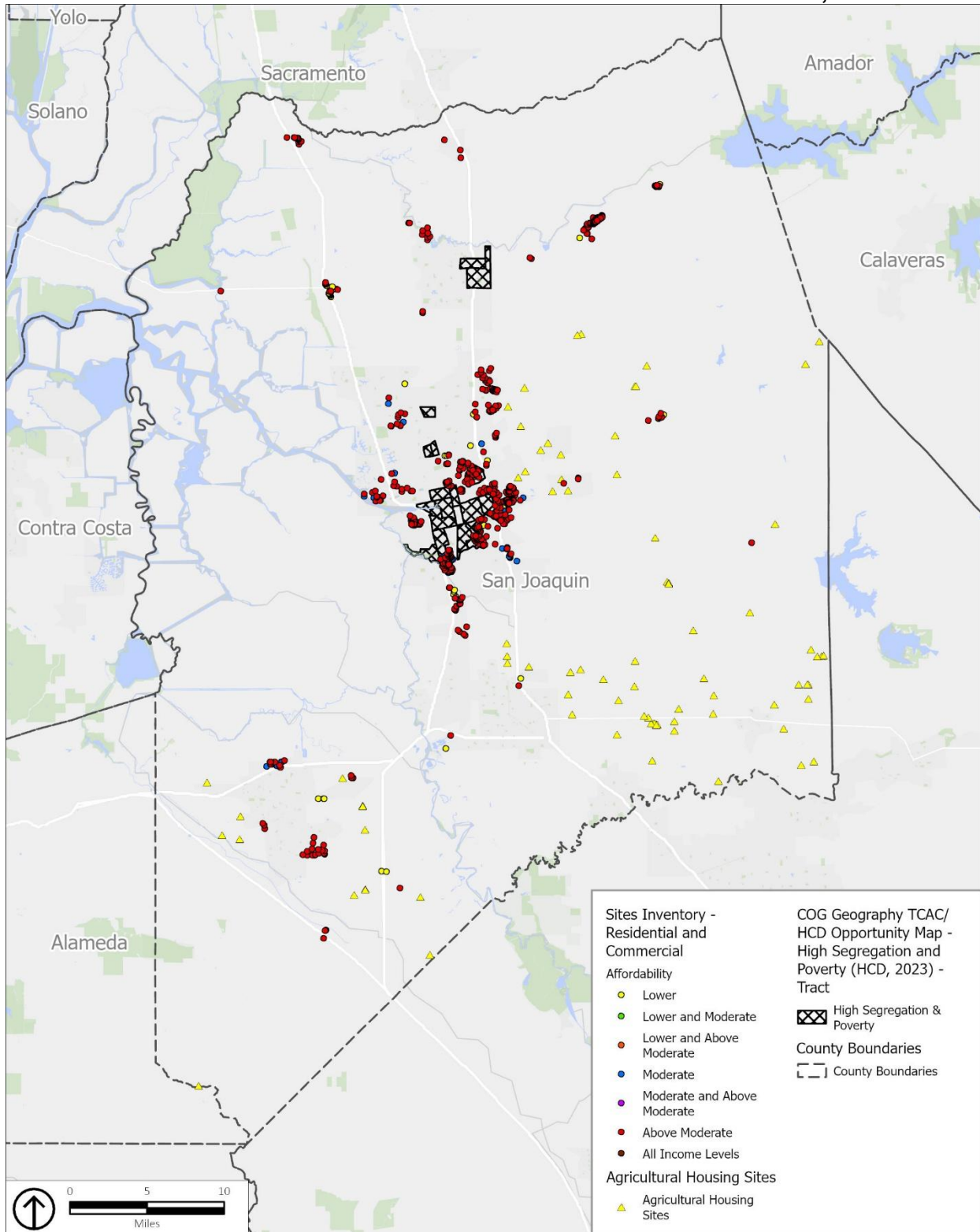
The RCAA on the south side of Tracy is one of several large RCAAs clustered around the eastern edge of Alameda County and the east side of Contra Costa County. Many of these census tracts are larger and made of predominantly open space or agricultural areas with small areas of single-family housing, many of which are relatively new or large. To the west of San Joaquin County is another collection of RCAA census tracts within Stanislaus County surrounding Oakdale. Similarly, these are areas with developments of large single-family homes surrounded by large areas of agriculture and recreational uses



To help address concentrated areas of poverty as well as affluence, the County will take actions to encourage and facilitate housing mobility through the inclusion of several programs in the Housing Element:

- **Program 2-1:** Support the development of additional units of affordable housing, including by promoting the use of the density bonus in high-resource areas and areas with limited rental opportunities, streamlining the permitting process for affordable housing, and facilitating the approval process for land divisions, lot line adjustments, and specific or master plans that result in parcel sizes that enable affordable housing developments.
- **Program 2-3:** Promote the development of accessory dwelling units (ADUs) and target outreach in higher-opportunity areas.
- **Program 2-4:** Continue to implement the County's GAP Loan Program, which can help provide down payment assistance to lower-income households.
- **Program 2-5:** Seek State and federal funding specifically for lower-income housing, including funding targeted specifically 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 will also pursue available funding under those State and federal programs that require its direct participation, such as CDBG and HOME Investment Partnerships Program (HOME) funds.
- **Program 3-2:** Create a public information brochure on reasonable accommodation and provide that information on the County's website. Information will include procedures to request reasonable accommodation for persons with disabilities seeking equal access to housing under the Federal Fair Housing Act and the California Fair Employment and Housing Act.
- **Program 3-7:** Expand regulatory incentives for the development of units affordable to extremely low-income households and housing for special-needs groups, including persons with disabilities (including developmental disabilities) and individuals and families in need of emergency/transitional housing. Prioritize new opportunities in higher-resource areas.
- **Program 3-8:** Assist the Housing Authority with Housing Choice Voucher outreach to both landlords and tenants and identify funding sources for landlord incentives, particularly in Racially Concentrated Areas of Affluence.

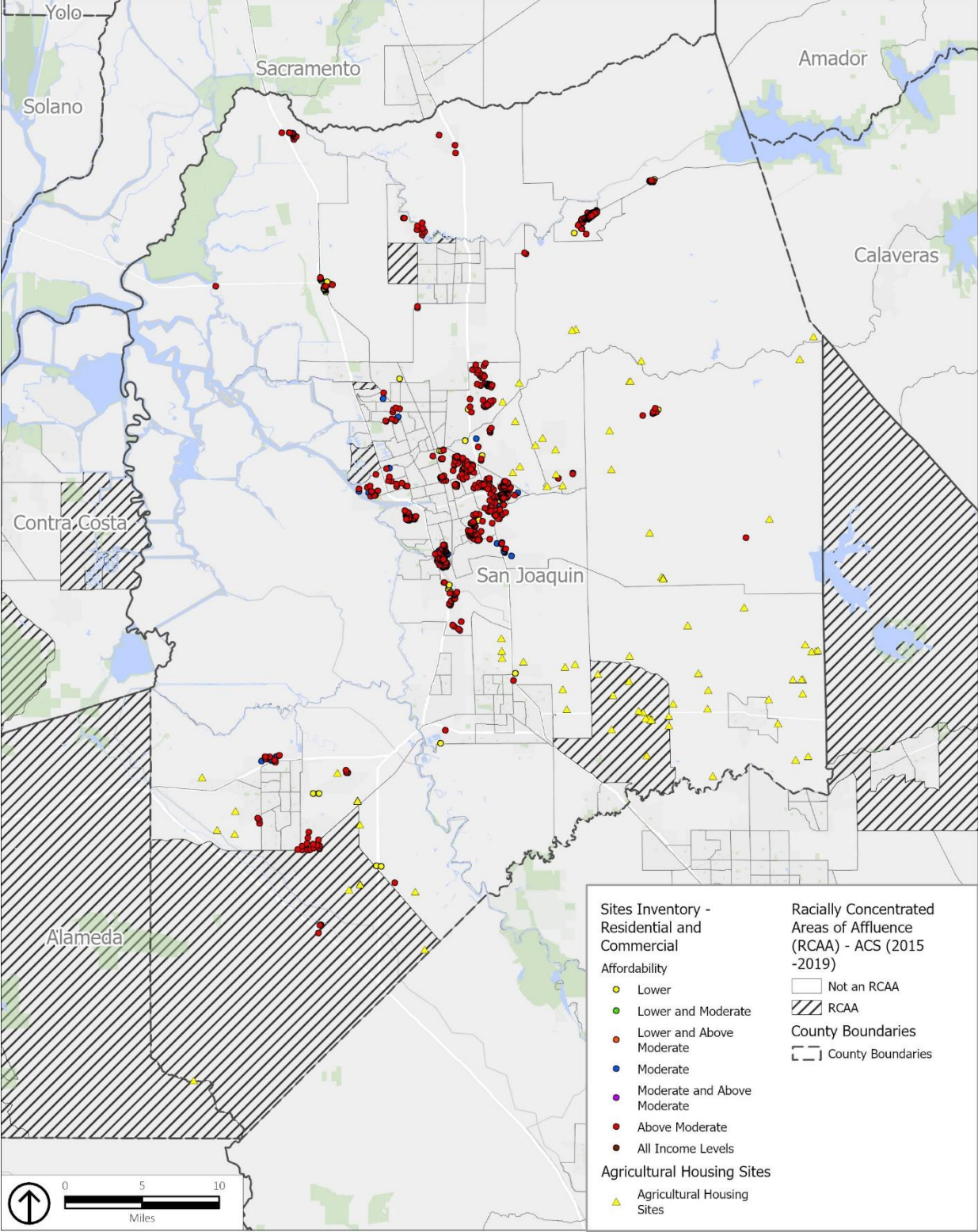
FIGURE 7-9 AREAS OF HIGH SEGREGATION AND POVERTY, 2023



Source: TCAC and HCD, 2023; San Joaquin County, 2023



FIGURE 7-10 RACIALLY CONCENTRATED AREAS OF AFFLUENCE, 2019



Source: ACS 2015-2019; HUD; San Joaquin County, 2023

Income and Poverty

As shown in **Figure 7-11, Median Household Income by Census Tract**, as of the 2017-2021 ACS, the areas of the unincorporated county with the highest incomes are concentrated on the southwest side of the county. This includes the large census tract in the Tracy Hills area that was identified as an RCAA, including the community of Chrisman, and adjacent tracts to the north that include the north of Mountain House. Each of these tracts has a median household income between \$120,000 and \$175,000.

The unincorporated communities of Linden, Peters, Farmington, Dogtown, and a small part of Woodbridge have median household incomes between \$90,100 and \$120,000, as do surrounding areas around these unincorporated communities. These areas each include communities with single-family houses of varying sizes typically clustered into a small central community area surrounded by large areas of very low-density residential and agricultural uses. Large sections of the unincorporated county immediately north of Stockton and west of Lodi also fall within this income bracket. Land uses in this area are primarily very low-density residential and agricultural. The areas south of Manteca and surrounding Ripon are in census tracts that also fall into this income bracket, as do the communities of Banta and Stoneridge, and have similar development patterns with a mix of very low-density residential and agricultural land uses.

The majority of the census tracts in the unincorporated areas to the northeast of Stockton have median household incomes between \$55,000 and \$90,100, with the exception of the census tract that includes Dogtown. This includes the unincorporated areas of Collierville, Acampo, Coopers Corner, Lockeford, Victor, and most of Woodbridge. As with the higher-income communities of Linden, Peters, and Farmington, these areas typically have a small cluster of residential uses in a central area, with agricultural and very low-density residential uses surrounding the central community. However, in some of these communities, the central community areas also include more RV parks, mobile homes, and areas of smaller, older housing stock that can be associated with lower incomes. Some of these central community areas include more industrial uses, which may be less desirable and associated with lower incomes in the surrounding residential areas. Unincorporated areas to the east of Manteca and both including and surrounding Escalon are within census tracts that have median household incomes within this range. Land uses in these areas are primarily agricultural, with some very low-density residential uses interspersed throughout.

The San Joaquin County census tracts to the west of Stockton all fall into the lowest-income category, with median household incomes below \$55,000. Of these, the lowest-income tract has a median household income of \$42,250. Many tracts on the south and southeast sides of Stockton and in adjacent unincorporated areas also have median household incomes below \$55,000. These include the unincorporated communities of Garden Acres, Waterloo, Noble Acres, and the majority of the communities of Glenwood, August, Kennedy, and Taft Mosswood. Sections of the Country Club and Lincoln Village communities, located near central Stockton, are also within census tracts that have median household incomes within this category, as do the communities of New Jerusalem and Vernalis south of Lathrop.

Regional income patterns of income follow similar patterns to those of TCAC opportunity areas and RCAAs. Census tracts closer to the Bay Area in Alameda and Contra Costa Counties tend to have median household incomes of \$120,000 or greater, including some tracts near Livermore and the unincorporated communities of Sunol, Blackhawk, and Alamo, which each have median household incomes of \$175,000 or more. To the north, several unincorporated areas just over the border into Sacramento County have median household incomes between \$99,100 and \$120,000, increasing to median household incomes between \$120,000 and \$175,000 in areas slightly closer to Sacramento. Most census tracts bordering San Joaquin County to the east are very low-density areas, and the majority have median



household incomes between \$55,000 and \$99,100. More rural areas farther east the Sierras tend to have median household incomes of less than \$55,000.

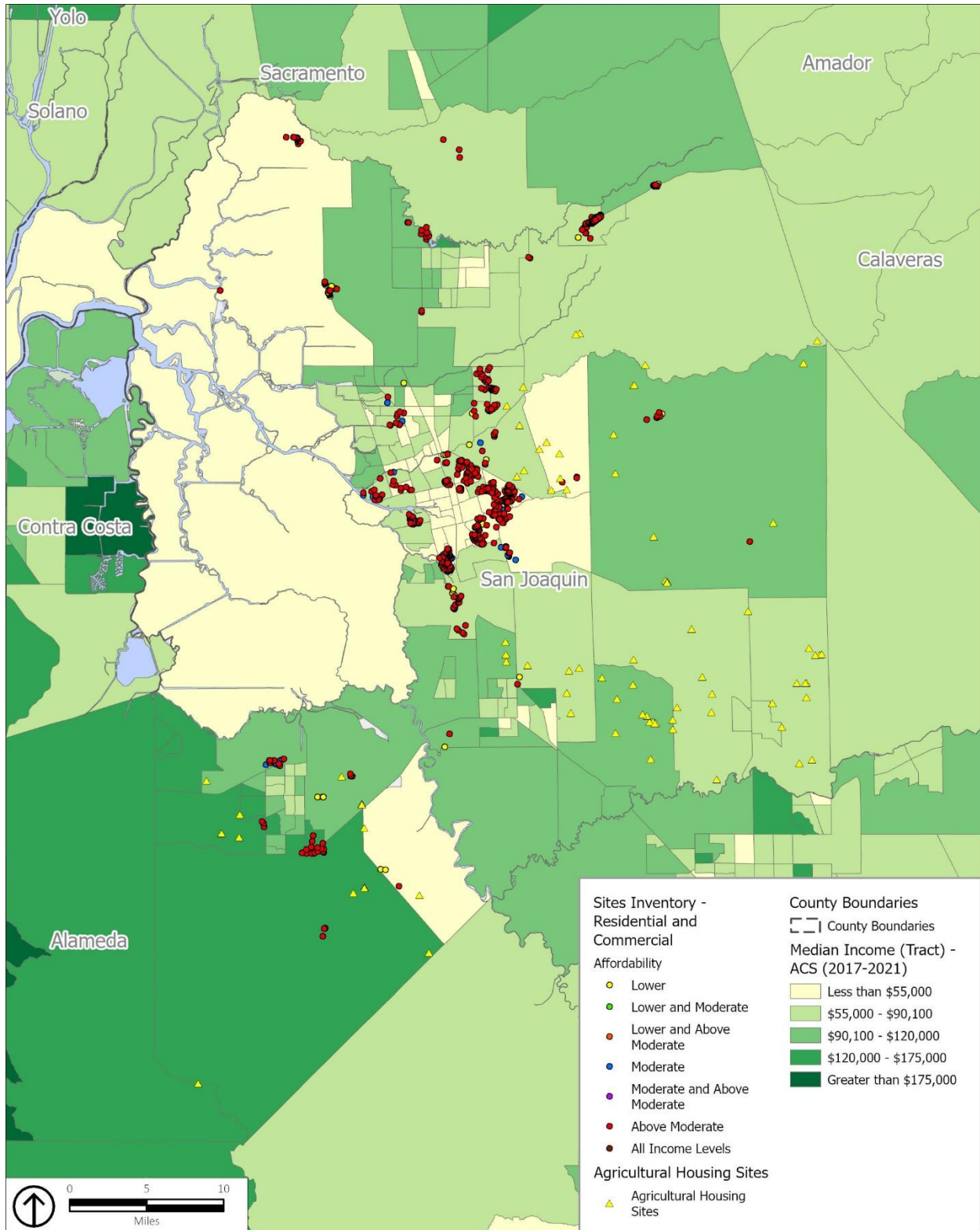
While incomes in many unincorporated areas of the county are not very high, few unincorporated areas in San Joaquin County have high concentrations of residents living in households with incomes below the federal poverty line (**Figure 7-12, Percentage of Population with Incomes Below Poverty Level**), which in 2023 was \$30,000 for a family of four. This income level is comparable to an extremely low-income household of four in San Joaquin County. Three communities immediately adjacent to Stockton had some of the highest poverty rates of any unincorporated areas: Kennedy (33.1 percent of residents in one tract and 25.4 percent of residents in the other), August (23.4 percent of residents in one census tract and 28.0 percent in the other), and the unincorporated area directly south of Garden Acres (30.8 percent). However, because tract boundaries do not follow city or community boundaries, it is difficult to determine whether these residents are within Stockton or the unincorporated areas. In the area surrounding the unincorporated communities of Terminous and Thornton, 26.1 percent of residents lived in households with incomes under the poverty line, as of the 2017-2021 American Communities Survey. The census tract that includes the communities of Waterloo, Glenwood, and Noble Acres had a poverty rate of 22.9 percent in the same period. The remainder of unincorporated areas had rates of poverty under 20 percent, with many falling well below 10 percent. Other areas in the county with poverty rates above 20 percent were in Stockton, Lodi, and Tracy. This suggests that while there may be need for lower-income housing in the unincorporated county area, most households do not fall into the extremely low-income category and investment in affordable projects can focus on creating a range of lower-income housing options.

Regional patterns of poverty were similar, with the majority of concentrations of residents living below the poverty level predominantly located within incorporated cities and most unincorporated areas having poverty rates of below 20 percent. Exceptions in the area surrounding San Joaquin County are the communities of Mokelumne Hill and San Andreas in Calaveras County (33.3 percent of residents living below the poverty line), and the area around Mountain Ranch in Calaveras County (28.0 percent).

The County has included the following programs in the Housing Element that will assist lower-, and especially extremely low-income households, to access affordable housing, especially in higher-resource areas.

- **Program 2-1:** Support the development of additional units of affordable housing, including by promoting the use of the density bonus in high-resource areas and areas with limited rental opportunities, streamlining the permitting process for affordable housing, and facilitating the approval process for land divisions, lot line adjustments, and specific or master plans that result in parcel sizes that enable affordable housing developments.
- **Program 3-7:** Expand regulatory incentives for the development of units affordable to extremely low-income households and housing for special-needs groups, including persons with disabilities (including developmental disabilities) and individuals and families in need of emergency/transitional housing. Prioritize new opportunities in higher-resource areas.
- **Program 3-8:** Assist the Housing Authority with Housing Choice Voucher outreach to both landlords and tenants and identify funding sources for landlord incentives, particularly in Racially Concentrated Areas of Affluence.

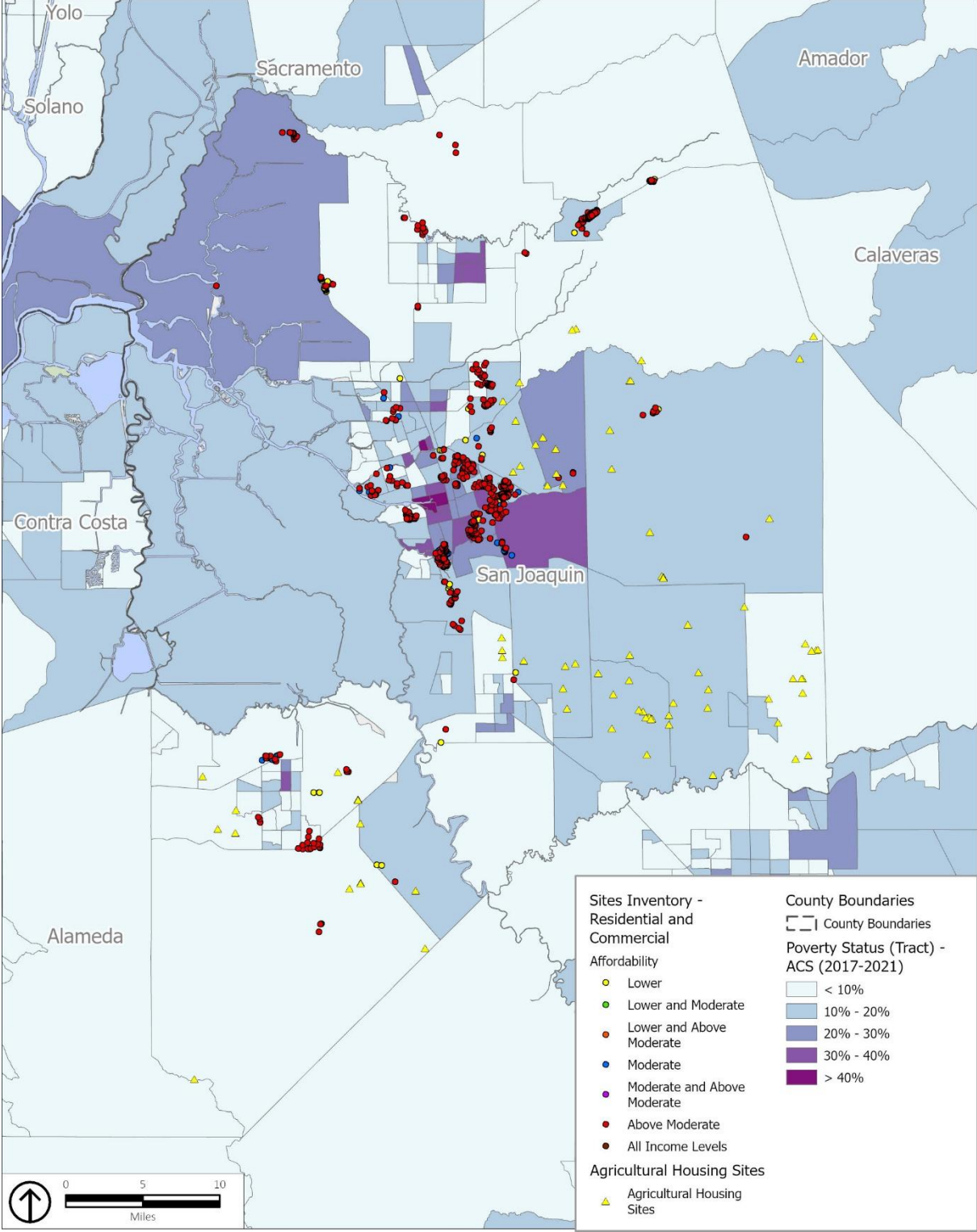
FIGURE 7-11 MEDIAN HOUSEHOLD INCOME BY CENSUS TRACT



Source: ACS 2017-2021; San Joaquin County, 2023



FIGURE 7-12 PERCENTAGE OF POPULATION LIVING BELOW THE POVERTY LINE



Source: ACS 2017-2021; San Joaquin County, 2023

Race and Ethnicity

Figure 7-13, Predominant Communities, shows the predominant race or ethnic group in each census tract in the county as of the 2017-2021 ACS. Much of the north, east, and south sides of the county are predominantly White. Many of these areas were identified as being areas of High White Segregation by University of California (UC) Berkeley's Othering and Belonging Institute (OBI) in 2020 (**Figure 7-14, Racial Segregation/Integration**), including the communities of Collierville, Acampo, Coopers Corner, Woodbridge, Lockeford, Victor, Linden, Peters, and Farmington. The area around Ripon was also identified as a High White Segregation area. The communities of Lammersville, New Jerusalem, and Vernalis were within predominantly White areas that were not evaluated by the OBI's segregation analysis.

Areas that were previously identified as having the lowest incomes in the county, on the northwest side near Terminous and Thornton, are also predominantly Hispanic areas. This is also true of the east side of Lodi and adjacent unincorporated areas and many unincorporated areas directly adjacent to Stockton, such as Lincoln Village, August, Garden Acres, Kennedy, Taft Mosswood, French Camp, Glenwood, Noble Acres, and Waterloo. Some areas on the north side of Stockton have a predominantly Asian population, as does much of the Mountain House area and some areas in and around the north side of Lathrop. Mountain House also has a small area with a predominantly Black or African American population, as do two neighborhoods within the city of Stockton. While there are predominant populations in many of these areas, many of these areas were identified as either Racially Integrated or areas of Low-Medium Segregation by OBI. Exceptions include August, Garden Acres, Kennedy, and Taft Mosswood, and some neighborhoods of Stockton and Lodi, which were identified as "High POC Segregation" areas by OBI. The communities of Banta and Stoneridge were within predominantly Hispanic areas that were not evaluated by the OBI's segregation analysis.

Other counties to the south in the Central Valley also have significant areas with predominantly Hispanic populations, while many counties in the Sierras, such as Amador, Calaveras, and Tuolumne, are predominantly White countywide. Many census tracts in the Sierras were not evaluated by OBI, and those that were, are typically considered Low-Medium Segregation areas. In Stanislaus County, most unincorporated areas were either considered Racially Integrated or Low-Medium Segregation areas, with the exception of the northeast side of the county adjacent to San Joaquin County. This area continues the High White Segregation pattern area that exists on the west side of San Joaquin County. Sacramento County, to the north, also includes a mix of predominantly Hispanic, White, Asian, and African American communities. To the west, many census tracts in the unincorporated areas of Alameda and Contra Costa Counties that are closest to San Joaquin County are also predominantly White, with the exception of the Knightsen community in Contra Costa County, which is predominantly Hispanic. Closer to the more densely populated areas of the Bay Area, there are more census tracts with predominant communities of color.

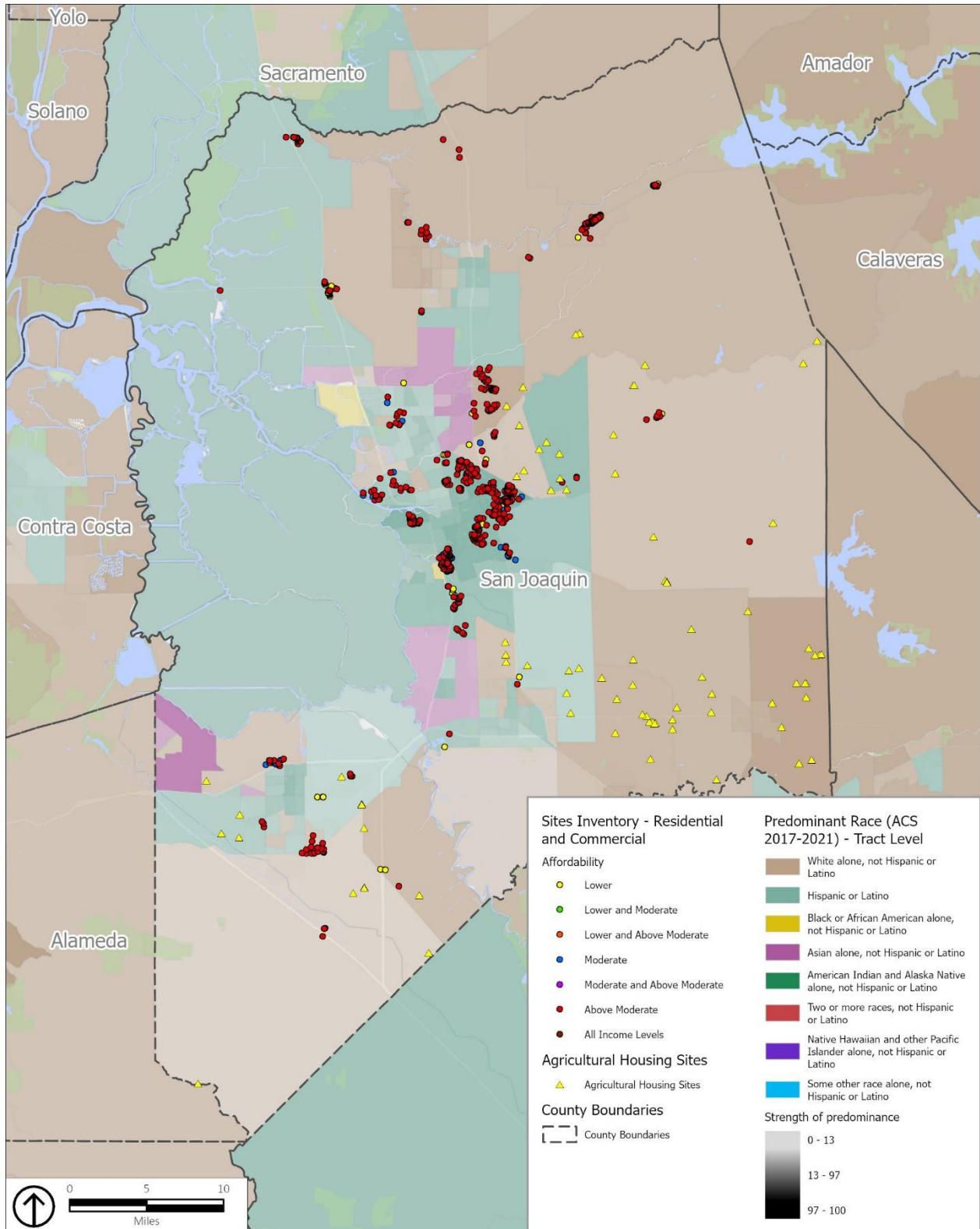
To encourage housing mobility for lower- and moderate-income households, the County has included several programs in the Housing Element:

- **Program 2-1:** Support the development of additional units of affordable housing, including by promoting the use of the density bonus in high-resource areas and areas with limited rental opportunities, streamlining the permitting process for affordable housing, and facilitating the approval process for land divisions, lot line adjustments, and specific or master plans that result in parcel sizes that enable affordable housing developments.



- **Program 2-3:** Promote the development of ADUs and target outreach in higher-opportunity areas.
- **Program 2-4:** Continue to implement the County's GAP Loan Program, which can help provide down payment assistance to lower-income households.
- **Program 2-5:** Seek State and federal funding specifically for lower-income housing, including funding targeted specifically 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 will also pursue available funding under those State and federal programs that require its direct participation, such as CDBG and HOME Investment Partnerships Program (HOME) funds.
- **Program 3-2:** Create a public information brochure on reasonable accommodation and provide that information on the County's website. Information will include procedures to request reasonable accommodation for persons with disabilities seeking equal access to housing under the Federal Fair Housing Act and the California Fair Employment and Housing Act.
- **Program 3-7:** Expand regulatory incentives for the development of units affordable to extremely low-income households and housing for special-needs groups, including persons with disabilities (including developmental disabilities), and individuals and families in need of emergency/transitional housing. Prioritize new opportunities in higher-resource areas.
- **Program 3-8:** Assist the Housing Authority with Housing Choice Voucher outreach to both landlords and tenants and identify funding sources for landlord incentives, particularly in Racially Concentrated Areas of Affluence.

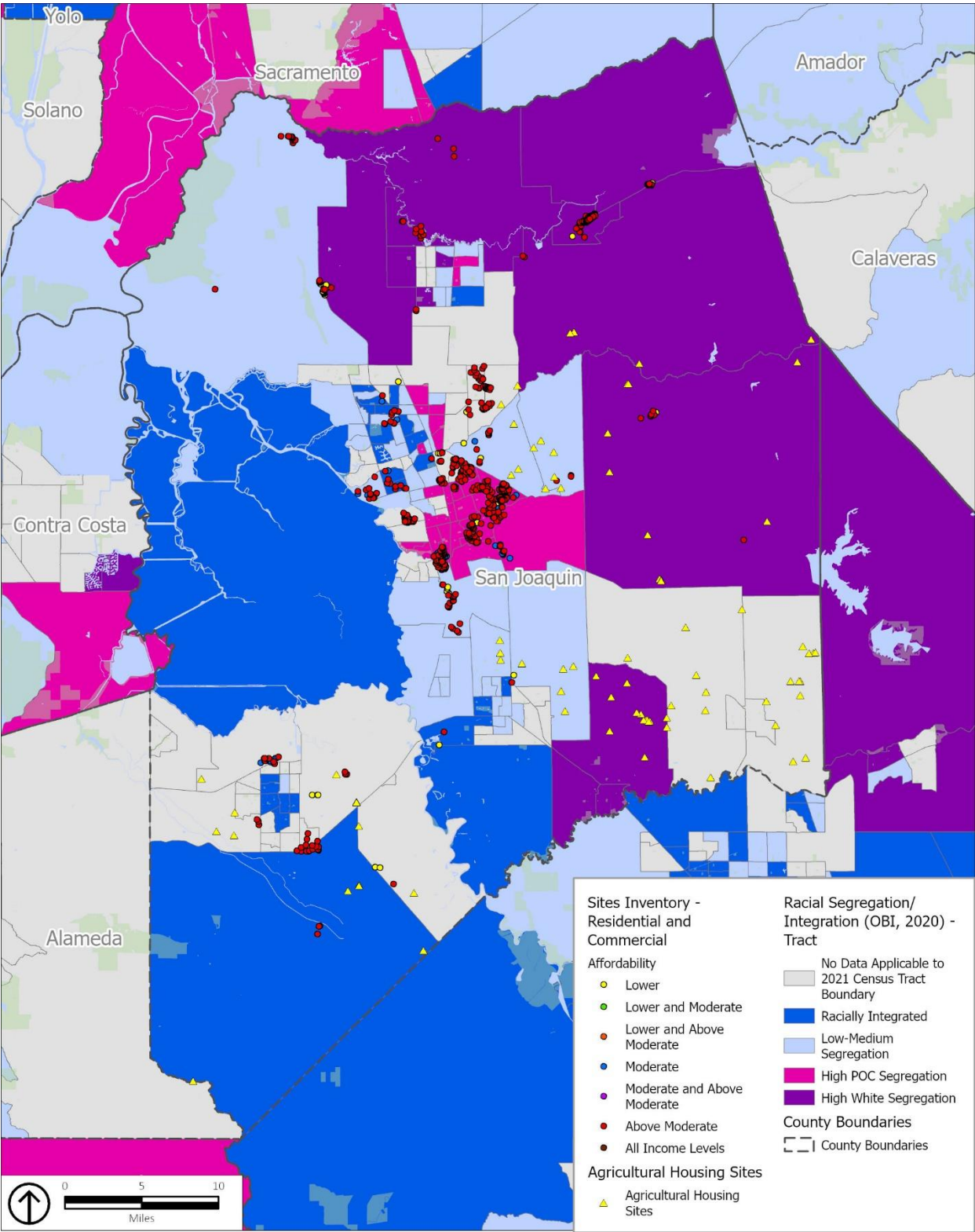
FIGURE 7-13 PREDOMINANT COMMUNITIES



Source: ACS 2017-2021; San Joaquin County, 2023



FIGURE 7-14 RACIAL SEGREGATION/INTEGRATION



Source: UC Berkeley, 2020; San Joaquin County, 2023

Estimated Displacement Risk

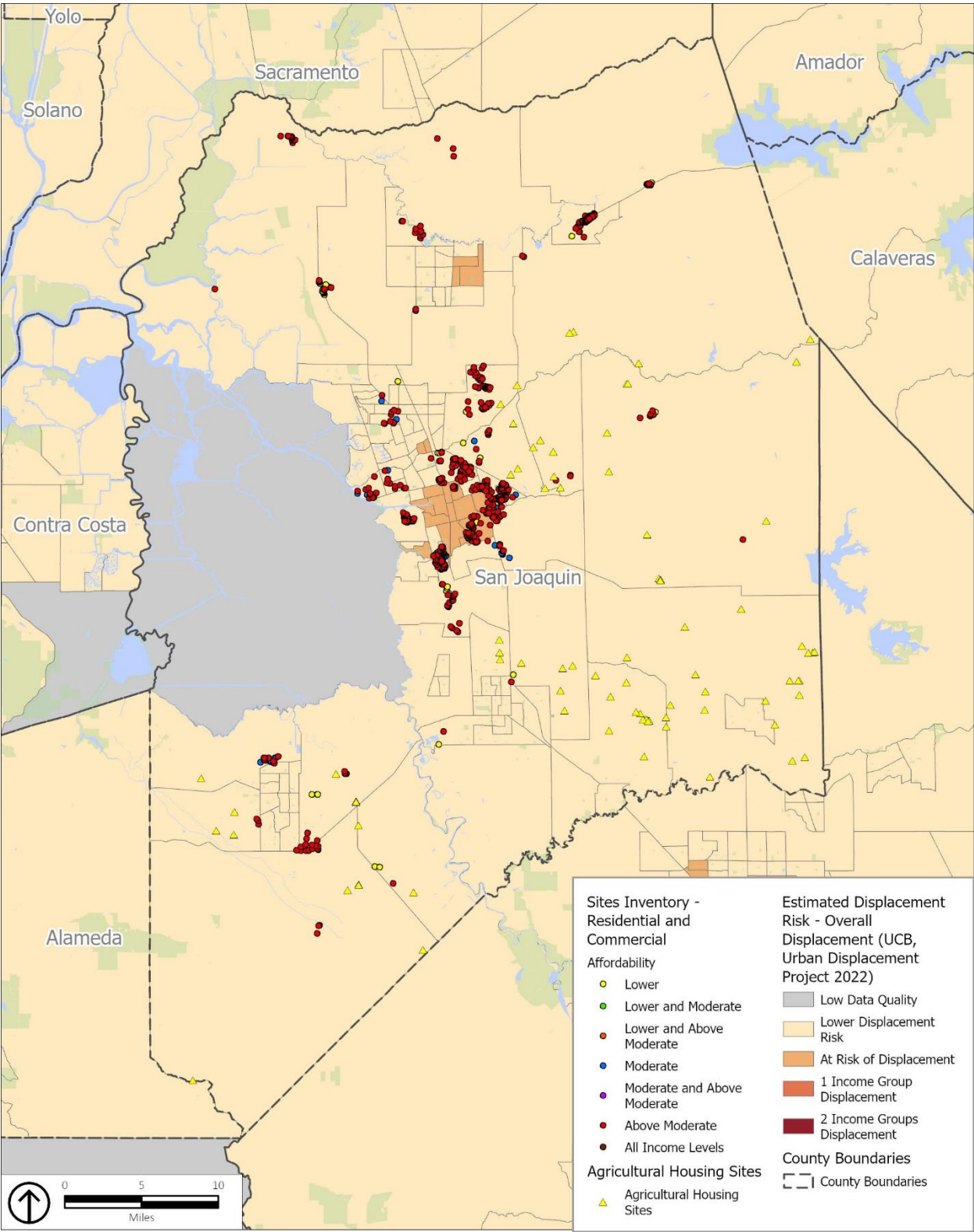
The Urban Displacement Project, a joint research and action initiative of UC Berkeley and the University of Toronto, analyzes income patterns and housing availability to determine the gentrification displacement risk at the census tract level. In their analysis of estimated displacement risk, the majority of unincorporated San Joaquin County as well as most of its cities were evaluated as being areas of low displacement risk (see **Figure 7-15, Estimated Displacement Risk**). The unincorporated community of Kennedy was part of a census tract that was considered an area at risk of displacement, as were several neighborhoods in Stockton and the east side of Lodi. Regionally, areas at risk of displacement in adjacent counties are typically located in and around cities, such as central Modesto and surrounding unincorporated areas, and unincorporated areas are typically considered areas of low displacement risk. However, it is important to note that this classification does not mean that displacement of individual households does not occur in these areas, or that strategies to prevent displacement are not needed, but that lower-income households that may be experiencing housing access challenges typically don't leave the area when they move or aren't replaced by higher-income households when they do leave the area.

The County has included actions in several programs in the Housing Element to prevent the displacement of lower- and moderate-income households.

- **Program 1-1:** 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
- **Program 3-4:** Continue to document conditions of farmworker housing during the annual inspection and work through its Code Enforcement efforts and housing rehabilitation programs to improve conditions in farmworker housing.
- **Program 4-1:** Continue to provide low-interest and/or deferred loans to very low- and low-income homeowners on a countywide basis to finance the cost of housing rehabilitation.
- **Program 4-2:** Continue to provide low-interest loans to homeowners who reside in their home and have a life-threatening or emergency home rehabilitation need that is verified by an inspector.
- **Program 4-3:** Seek funding to implement additional rehabilitation programs, including the Lead Hazard Control Program and a Rental Rehabilitation Program.
- **Program 4-4:** Evaluate the need for a proactive code enforcement program by December 2025.
- **Program 5-1:** 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. The County shall distribute fair housing information at public facilities, including County administrative offices, libraries, and senior centers.
- **Program 6-3:** Identify and apply for funds to assist developers of lower-income housing in flood and dam inundation zones to incorporate flood mitigation measures in new buildings, and for lower-income households to retrofit flood mitigation measures into existing homes, as well as develop a program to distribute these funds when available.



FIGURE 7-15 ESTIMATED DISPLACEMENT RISK



Source: UC Berkeley Urban Displacement Project, 2022; San Joaquin County, 2023

Sites Analysis: Opportunity, Segregation, and Displacement

Note: Sites included in this and the following “Sites Analysis” subsections do not include proposed employee housing sites. These sites are analyzed separately in a later section with special consideration for the potential needs of farmworkers.

As is shown in **Table 1 in Appendix B**, while the RHNA Inventory sites are distributed between 54 census tracts across the county, only 22 census tracts have more than 1 percent each of the total RHNA. Within the above moderate-income category, 16 census tracts each contain more than 1 percent of units. There is a slightly wider distribution within the lower- and moderate-income categories, with 18 census tracts each containing at least 1 percent of lower-income units each and 14 census tracts each containing at least 1 percent of the moderate-income capacity. Tracts with at least 3 percent of units in any category will be given greater focus of the sites analysis, as the development of small numbers of housing units in other areas of the county are expected to create housing opportunities in those areas without making significant changes to, or being significantly affected by, the conditions in the census tract.

The largest share of the RHNA unit capacity, 24.74 percent, is in the Lockeford area, an unincorporated community east of Lodi. This includes 2.50 percent of lower-income unit capacity, no moderate-income unit capacity, and 44.47 percent of above moderate-income unit capacity. An additional 16.01 percent of RHNA unit capacity is in the French Camp and Taft Mosswood areas, unincorporated communities south of Stockton. This includes 19.04 percent of lower-income unit capacity, 36.53 percent of moderate-income unit capacity, and 6.97 percent of above moderate-income unit capacity. This community has the largest share of both lower and moderate-income RHNA unit capacity.

On the east side of Stockton, two census tracts in the Garden Acres community include a combined 10.28 percent of RHNA unit capacity, including 1.98 percent of lower-income unit capacity, 10.00 percent of moderate-income unit capacity, and 14.33 percent of above moderate-income unit capacity.

Tract 55.03, a very rural census tract which includes the unincorporated community of New Jerusalem, includes 2.38 percent of the total RHNA unit capacity, including 9.16 percent of the lower-income unit capacity and 0.05 percent of the above moderate-income unit capacity. Tract 41.06, located near the junction of Interstate (I-) 5 and State Route (SR-) 12 has 3.00 percent of the total RHNA unit capacity, including 11.45 percent of the lower-income unit capacity and 0.10 percent of the above moderate income unit capacity. The rural census tract that includes the unincorporated communities of Terminous and Thornton includes 5.27 percent of the total RHNA unit capacity, including 9.37 percent of lower-income unit capacity, 0.80 percent of moderate-income unit capacity, and 4.99 percent of above moderate-income unit capacity.

Tract 37, which includes parts of southeast Stockton and is near the unincorporated Kennedy community, includes 5.17 percent of the total RHNA unit capacity, which does not include any lower-income unit capacity, but includes 20.40 percent of moderate-income units and 1.98 percent of above moderate-income units. This is the second-largest share of moderate-income unit capacity. Similarly, tract 52.25, which is just north of Tracy, includes 3.51 percent of RHNA unit capacity, with no lower-income unit capacity, but 13.07 percent of moderate-income unit capacity and 3.51 percent of above moderate-income unit capacity. Tract 20, which includes neighborhoods in Stockton and nearby unincorporated areas, is adjacent to the community of Garden Acres. This tract does not include any lower-income unit capacity but includes 3.60 percent of the moderate-income unit capacity and 1.04 percent of the above moderate-income unit capacity, which represents 1.29 percent of the total RHNA unit capacity.



Eight additional census tracts include more than 1 percent of lower-income unit capacity but less than 3 percent of total RHNA unit capacity and less than 2 percent each of moderate- and lower-income unit capacity. This includes:

- Tract 36.01 (6.87 percent of lower-income unit capacity) which is in between the east side of Stockton and the unincorporated communities of Garden Acres, Waterloo, and Noble Acres.
- Tract 15.01 (5.72 percent of lower-income unit capacity), which is in the community of August.
- Tract 52.14 (4.68 percent of lower-income unit capacity), which is in the communities of Banta and Stoneridge.
- Tract 47.04 (3.85 percent of lower-income unit capacity), which includes parts of Victor, Lockeford, and Clements.
- Tract 32.19 (3.54 percent of lower-income unit capacity), which is primarily in northwest Stockton but includes small unincorporated areas.
- Tract 51.31 (3.23 percent of lower-income unit capacity), which extends from southwest Stockton along the northwest side of Manteca.
- Tract 35.04 (2.39 percent of lower-income unit capacity), which is near Morada. Approximately half of the census tract is in northwest Stockton.
- Tract 51.22 (1.25 percent of lower-income unit capacity) includes parts of Manteca and Lathrop as well as unincorporated areas between the two cities.

Communities in Highest and High-Opportunity Areas

Across all census tracts, 12.99 percent of all RHNA unit capacity was identified in areas identified by TCAC as being “highest-resource areas”, as previously defined, including 24.35 percent of lower-income unit capacity, 14.67 percent of moderate-income unit capacity, and 6.97 percent of above moderate-income unit capacity. An additional 28.54 percent of all RHNA unit capacity was identified in high-resource areas, including 9.47 percent of lower-income unit capacity and 48.17 percent of above moderate-income unit capacity. Approximately one-third (33.82 percent) of lower-income unit capacity was identified in census tracts that were either identified as “highest” or “high” resource areas.

In the north side of the county, 24.74 percent of all RHNA unit capacity was identified in census tract 47.01, which includes much of the unincorporated community of Lockeford. The majority of this unit capacity falls within the above moderate-income category, including 44.47 percent of units in this income category along with 2.5 percent of lower-income units. No moderate-income unit capacity was identified in this area. Lockeford was considered to have a lower displacement by the Urban Displacement Project. TCAC ranked the census tract as being a High Resource Area. Only 36.8 percent of Lockeford residents identify as a race or ethnicity other than White/non-Hispanic, and the median household income is \$80,231. Just over one-third of households have either a low or moderate income (34.80 percent), though only 11.9 percent of households have incomes below the poverty line. It is estimated that by identifying lower-income unit capacity in this area, these households will be able to access housing in a higher-resource area and will not create a concentration of poverty. As part of Program 2-3, the County will promote the development of ADUs in Lockeford in order to encourage additional affordable housing options in this community. Additionally, as part of

Program 2-1 the County will promote the use of the density bonus ordinance, application process streamlining, and fee deferrals to encourage affordable housing.

Though only 1.31 percent of the RHNA unit capacity was identified in tract 52.14, which includes the unincorporated communities of Banta and Stoneridge, this includes 4.68 percent of lower-income unit capacity. This tract was considered a high-resource area by TCAC and was considered by the Urban Displacement Project to have a lower displacement risk. The area also has a low rate of households with incomes under the poverty line (3.7 percent), a relatively high median household income compared to other areas of the county (\$118,889) and a high rate of community members that identify as a race or ethnicity other than White/non-Hispanic or Latino (70.5 percent). The community has a slight predominance of Hispanic or Latino community members, as well as a significant minority of Asian community members. It is estimated that the development of lower-income units in this area will create housing mobility opportunities for lower-income households in the community without creating an over-concentration of poverty.

Tract 41.06 includes only 3.00 percent of the total RHNA unit capacity, but 11.45 percent of the lower-income unit capacity. This area was considered a “highest resource” area with a lower displacement risk according to the Urban Displacement project. The tract had a median household income of \$106,696, and nearly half of residents identify as a race or ethnicity other than White/non-Hispanic or Latino (44.9 percent). Nearly half of residents have either low or moderate incomes (46.21 percent), but only 9.2 percent of households have incomes under the poverty line. It is estimated that the development of lower-income units in this area will create housing mobility opportunities for lower-income households in the community without creating an over-concentration of poverty.

Two census tracts in the community of Morada include a combined 1.87 percent of RHNA unit capacity, including 3.01 percent of above moderate-income unit capacity, no moderate-income capacity, and only 0.94 percent of lower-income unit capacity. While both tracts were considered a highest-resource area by TCAC, neither is considered an RCAA. This area is predominantly White, with fewer than 30 percent of residents in each tract identifying as a race or ethnicity other than White/non-Hispanic or Latino. Incomes in this area are not as high as many other high or highest-resource tracts with unit capacity (\$83,542 in tract 35.01 and \$82,045 in 35.02), and only 32.27 percent of residents in each tract had either a low or moderate household income. Neither was considered by the Urban Displacement Project to be at risk of displacement. Development of additional above moderate-income housing in this community may raise median incomes in these tracts, and Morada may be an appropriate location for targeted outreach for other housing mobility measures to prevent a future concentration of affluence (see Program 2-1).

Other notable tracts in higher- or high-resource areas include tract 32.19, on the northwest corner of Stockton, tract 35.04, in the northeast corner of Stockton near Morada, and tract 52.25, on the north side of Tracy. These three tracts have a combined 5.98 percent of all unit capacity and all have the benefit of being adjacent to higher-resource neighborhoods of incorporated cities. Development in these areas, particularly of the 9.26 percent of lower-income unit capacity identified there, is expected to provide new lower-income housing opportunities in areas with close proximity to resources. Tract 32.19 has a median household income of \$102,896 as of the 2017-2021 ACS and is predominantly Asian. Tract 35.04 also has a median household income higher than the 2021 median income for the county (\$83,333 compared to the countywide median of \$75,000 in 2021) and is predominantly Asian. Tract 52.25 has a similar above-median income of \$92,650. While the White, non-Hispanic or Latino population is the largest among any one census racial and ethnic category, over half (59.4 percent) of residents have a racial and ethnic identify other than White, non-Hispanic or Latino. All three tracts were considered to be at lower risk of displacement, and fewer than 10 percent of households in each tract have incomes under the poverty line.



Only one census tract with unit capacity, tract 55.02, was considered an RCAA. This tract is on the southern edge of Tracy, including the Tracy Hills area. However, only 0.64 percent of all RHNA unit capacity was located in this tract, including 0.83 percent of lower-income unit capacity and 0.79 percent of above moderate-income unit capacity. Though this is a higher-income area that was designated a high-resource area by TCAC, the majority of this area is far from necessary services and so was not considered an appropriate area for targeting higher rates of lower-income housing development.

Communities in Moderate Resource Areas

Across all census tracts, 11.03 percent of all unit capacity was identified in areas that were designated as “moderate resource,” by TCAC, as previously defined, including 27.47 percent of lower-income unit capacity, 6.00 percent of moderate-income unit capacity, and 5.00 percent of above moderate-income households.

A combined 3.96 percent of RHNA unit capacity is in four census tracts within the community of August, including a combined 3.59 percent of lower-income unit capacity. Three of the census tracts (tracts 15.02, 16, and 17) contain fewer than 2 percent of total units as well as the unit capacity in each of the three income categories. However, tract 15.01 contains 5.72 percent of lower-income unit capacity. The community of August is a predominantly Hispanic community, and more than 80 percent of residents of each tract identify as a race and ethnicity other than White/non-Hispanic or Latino. Tract 15.01, where the larger group of lower-income unit capacity was identified, is along the northern edge of August, along with a collection of nearby unincorporated “island” areas that are completely surrounded by Stockton. The tract also includes areas of northeast Stockton. This tract was designated as a moderate-resource area by TCAC and is considered to have a lower displacement risk according to the Urban Displacement Project. This tract also has the highest median household income of the four tracts in August, with a median household income of \$83,036 in this tract compared to a range of \$42,024 to \$51,599 in the other three tracts. Tracts 15.02, 15.16, and 15.17 were designated moderate resource, low resource, and high segregation and poverty areas by TCAC, respectively, and tract 16 was considered to be at risk of displacement according to the Urban Displacement Project. Of the four tracts, tract 15.01 has the lowest rate of households with income under the poverty line (11.0 percent, compared to a range of 22.6 to 28.0 percent for the other three tracts). Identifying capacity in Tract 15.01 will create new housing opportunities for lower-income households in the August area without overconcentrating lower-income households in areas of high segregation and poverty or low-resource areas.

The three tracts in the Country Club community where unit capacity was identified were either designated moderate- or low-resource areas by TCAC. The majority of residents in each tract identify as a race or ethnicity other than White/non-Hispanic or Latino, and more than one-third of households in each tract have either low or moderate incomes. However, all three were identified as areas with lower displacement risk by the Urban Displacement Project, and fewer than 15 percent of households in each tract have incomes under the poverty line. None of the unit capacity identified in this area was in the lower-income category, so it is not estimated that a concentration of poverty will be created through the development of housing identified in the inventory. A combined 3.72 percent of moderate-income capacity and 2.17 percent of above moderate-income unit capacity was identified in this community, which is expected to create additional housing mobility opportunities for the moderate-income households in this area.

Two other census tracts with concentrations of lower-income unit capacity include tract 36.01, which is between Stockton, Garden Acres, Waterloo, and Noble Acres; and tract 55.03, which includes the community of New Jerusalem. Both were determined to be areas of lower displacement risk and have median incomes below the statewide median. Around 15.0 percent of households in each tract have incomes below the poverty line (14.5 percent in tract 36.01 and

16.6 percent in tract 55.03). The largest individual racial and ethnic group in both tracts is White and non-Hispanic or Latino, though more than half of the population of tract 36.01 (54.3 percent) and just under half of tract 55.03 (43.0 percent) identify as a race and ethnic group other than White, Non-Hispanic or Latino.

Communities in Low-Resource Areas and Areas of High Segregation and Poverty

Across all census tracts with unit capacity in the RHNA inventory, 43.13 percent are in census tracts that were designated as “low resource” by TCAC, as previously defined, including 36.46 percent of lower-income unit capacity, 74.80 percent of moderate-income unit capacity, and 34.09 percent of above moderate-income capacity. Two tracts with unit capacity were designated as areas of high segregation and poverty, and these tracts include 4.31 percent of all unit capacity, including percent of lower-income unit capacity, 4.53 percent of moderate-income unit capacity, and 5.68 percent of above moderate-income unit capacity.

Two census tracts in the French Camp and Taft Mosswood unincorporated areas include a combined 16.01 percent of the unit capacity in the RHNA inventory, including 19.04 percent of the lower-income unit capacity. This area has a significantly higher population that identifies as a race or ethnicity other than White/non-Hispanic than Lockeford (97.5 percent in tract 24.02 and 81.2 percent in tract 38.03), with the majority of residents in both French Camp and Taft Mosswood identifying as Hispanic or Latino of any race. These tracts are both considered low-resource areas, and have larger percentages of households with low to moderate incomes (66.32 percent in tract 24.02 and 44.72 percent in tract 38.03), as compared to Lockeford. However, both tracts were deemed to be at lower risk for displacement, and while median income levels in both tracts are lower than those of Banta, Stoneridge, or Lockeford, the area is not considered an area of high segregation and poverty. Census tract 24.02 does have a slightly higher percentage of households with incomes under the poverty line compared to tract 38.03 (23.2 percent of households in tract 24.02 compared to 11.1 percent in tract 38.03); however, no lower-income unit capacity was identified in this tract, so it is not estimated that a concentration of poverty will be created or exacerbated by the development of these units. As such, the development of additional lower- and moderate-income housing in these areas is expected to create expanded housing opportunities for lower- and moderate-income households in the area.

A combined 10.28 percent of RHNA unit capacity was identified in two census tracts in the Garden Acres area. Like French Camp and Taft Mosswood, the two tracts in Garden Acres were identified as low-resource areas by TCAC, but were considered to have lower displacement risk and were not identified as areas of high segregation and poverty. Also, similarly to French Camp and Taft Mosswood, more than half of households in these two tracts have low or moderate household incomes (54.11 percent in tract 27.01 and 51.5 percent in tract 27.02), and the area has a predominantly Hispanic population. Both tracts have low median household incomes, with a median household income of \$49,053 in tract 27.01 and \$48,914 in tract 27.02. However, neither tract has a high percentage of households with incomes under the poverty line (15.4 percent in tract 27.01 and 12.5 in tract 27.02). Additionally, less than 2 percent of lower-income unit capacity was identified in these two tracts combined, so it is not estimated that the development of these units will contribute to a concentration of poverty.

A combined 3.29 percent of RHNA unit capacity was identified in three census tracts that include the community of Kennedy, on the southeast side of Stockton. In all three tracts, more than 90 percent of residents identify as non-White. Of these, one was identified as an area of high segregation and poverty (tract 22.02). However, no lower-income unit capacity was identified in this tract, only 0.93 percent of moderate-income unit capacity and 2.72 percent of above moderate-income unit capacity. In tract 21, 3.12 percent of lower-income unit capacity was identified, along with 0.93



percent of moderate-income capacity and 0.59 percent of above moderate-income capacity. Both tract 22.02 and tract 21 were considered to be areas at risk of displacement under the Urban Displacement Project's analysis. Between 20.7 and 33.1 percent of residents in each tract have incomes below the poverty line. It is estimated that the development of the small amount of low- and moderate-income unit capacity identified in the inventory would create additional affordable housing opportunities for current residents without exacerbating a concentration of low-income households.

Tract 37, on the southeast side of Stockton near Kennedy, was also designated a low-resource census tract. No lower-unit capacity was identified in this tract, but 20.40 percent of moderate-income unit capacity and 1.98 percent of above moderate-income unit capacity was identified here, representing 5.17 percent of the total RHNA inventory. Median household income in this tract is among the lowest of the tracts with unit capacity, and more than 30 percent of households have incomes below the poverty line. More than 90 percent of residents identify as a race or ethnic group other than White, non-Hispanic or Latino. The tract was determined to be at lower risk of displacement by the Urban Displacement Project. The development of moderate-income and above moderate-income housing in this area is expected to create a more income-integrated neighborhood.

On the southeast side of Stockton, 3.23 percent of the lower-income unit capacity is in tract 51.31, which represents 0.83 percent of the RHNA capacity. This tract is directly south of tract 37 and extends to the northeast side of Manteca. Though this tract was also designated low resource, the tract has a significantly higher median household income than that of tract 37 (\$71,534 in tract 51.31 compared to \$41,447 in tract 37). The tract also has a relatively low percentage of households with incomes below the poverty line (13.3 percent). The tract is predominantly Hispanic or Latino of any race. The tract was determined to be at lower risk of displacement by the Urban Displacement Project. The development of a small amount of housing to accommodate lower-income households in this area is expected to provide additional affordable housing opportunities to lower-income households without creating an overconcentration of poverty.

One of a small collection of unincorporated "islands" surrounded by Stockton is in census tract 8.02, on the west side of the city just south of the Country Club community. A cluster of only moderate-income sites was identified in this area, accounting for 2.53 percent of moderate-income unit capacity, 2.77 percent of the above moderate-income unit capacity and 2.01 percent of the overall RHNA unit capacity. This area was designated as low resource but was identified as having a lower displacement risk. The area has a lower median household income (\$63,333) but a relatively low percentage of households with incomes under the poverty line (9.2 percent). The tract is predominantly Hispanic or Latino, and 98.5 percent of residents identify as a race and ethnicity other than White and not Hispanic or Latino. The development of moderate and above moderate-income housing in this area is not expected to create or exacerbate any overconcentration of lower-income households.

The two census tracts with unit capacity that were designated as areas of high segregation and poverty were tract 17 (located in August and so discussed with adjacent tracts under moderate-resource) and tract 20. Tract 20 was considered an area at risk of displacement by the Urban Displacement Project, and more than one-third of households (34.6 percent) have incomes under the poverty line. More than 91.8 percent of residents identify as non-White, and the area has a median household income of \$38,537, the lowest of any tract with RHNA unit capacity. Only 1.29 percent of unit capacity was inventoried in this tract, including no lower-income unit capacity, 3.60 percent of moderate-income unit capacity and 11.29 percent of moderate-income units. The development of moderate and above moderate-income housing in this area is not expected to create or exacerbate any overconcentration of lower-income households.

Few low-resource areas have high concentrations of lower-income RHNA capacity. The largest concentration in low-resource areas is within the French Camp and Taft Mosswood area, accounting for 19.04 percent of lower-income unit capacity. There is a concentration of lower-income unit capacity in the Terminous and Thornton area, with 9.37 percent of lower-income unit capacity identified in this area. Another small concentration is located within the Kennedy area, accounting for 3.12 percent of lower-income unit capacity. These concentrations of unit capacity are not expected to meaningfully exacerbate concentrations of poverty but instead are expected to create new affordable housing opportunities for lower-income households currently living in these areas that may be paying more than 30 percent of their income on housing costs and therefore be considered cost burdened.

Education

According to TCAC and HCD, anticipated educational outcome varies throughout the county (**Figure 7-16, Local TCAC/HCD Educational Domain Score**). The anticipated educational outcome is a measure of several factors, including:

- Students' individual abilities
- Quality of schools attended
- Family backgrounds

These factors are correlated with:

- Proficiency on standardized tests
- High school graduation rates
- Student poverty indicators (sociologically disadvantaged)

The results of this analysis can identify potential for higher levels of educational achievement, such as high school graduation and college attendance, preparation for the workforce and associated long-term improvements in earnings, health and upward mobility, reductions in prejudice and negative attitudes across racial groups, and even risk of disciplinary action. Less positive outcomes are associated with lower educational domain scores, on a scale of 0 to 1.

Unincorporated areas of the county with the most positive educational outcomes (scoring between 0.8 and 1) included the areas around Ripon and Escalon in the south, the unincorporated community of Morada in the north along with areas surrounding Lodi, and the communities of Lammersville, Banta, and Stoneridge in the west. The Lammersville area had the highest possible score of 1, and the Banta/Stoneridge area scored 0.90. Unincorporated areas south of Manteca scored 0.99, and areas northeast of Ripon scored 0.98. Other rural areas of the county had slightly lower but still positive scores between 0.60 and 0.80, including:

- Collierville, Woodbridge, Acampo, and Coopers Corner (0.75)
- New Jerusalem and Vernalis (0.73)
- Chrisman (0.72) and other unincorporated areas southwest of Tracy (0.78)
- Linden, Peters, and Farmington (0.63)



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- The census tract including the north and central areas of Lockeford (0.66)
- Dogtown and part of Clements (0.65)
- Terminous and Thornton (0.60)

A small number of very rural areas in the unincorporated county had low to moderate scores between 0.2 and 0.6. These include:

- The unincorporated census tract covering Victor, part of Clements, and southern Lockeford (0.39)
- The unincorporated census tract north of Mountain House and west of Stockton (0.33)
- Waterloo, Glenwood, and Noble Acres (0.22)

In closer proximity to Stockton, unincorporated areas had widely varying scores, as did neighborhoods within the city itself. While the tracts including Lincoln Village had education outcome scores of 0.73 and 0.68, the nearby Country Club neighborhood overlapped with census tracts that had educational outcome scores of 0.55, 0.15, and 0.08. Similarly, while Morada's education outcome was scored 0.82, the nearby community of August had an education outcome score of 0.48 and 0.16, and Garden Acres had education outcome scores of 0.05 and 0.06. Similarly low education outcome scores were given to the unincorporated communities of French Camp (0.19), Taft Mosswood (0.02), and Kennedy (0.05 and 0).

As is shown in **Figure 7-17, San Joaquin County School District Map**, many of these lower-scoring unincorporated areas are served by Stockton Unified School District, with the exception of French Camp, which is served by the Manteca Unified School District. Many factors contribute to school performance and to these rankings, including (but not limited to) student poverty, the percentage of English language learners in a given school, parents' educational attainment and ability to provide extra resources to support student learning, and the resources available in the school district to manage the needs of special populations. For example, Franklin High School serves the area that includes the Kennedy community. Of the 2,307 students enrolled in this school in 2022, 25.0 percent were English language learners and 85.0 percent were socioeconomically disadvantaged. In contrast, of the 2,970 students at Lincoln High, which serves the Lincoln Village community, only 8.9 percent were English language learners and 50.1 percent were socioeconomically disadvantaged.

Regionally, the county's lowest-scoring areas are within Stockton city and the north side of Tracy. Other cities in the county had more moderate scores, such as Lodi, central Tracy, and central Manteca; or high scores, such as Escalon, Lathrop, and Ripon. A number of very rural areas of the Sierras, to the east, have communities with very low education outcome scores, including Valley Springs in Calaveras County and Chinese Camp in Tuolumne County. However, most rural areas in adjacent communities had relatively high education outcome scores, with lower scores being typically concentrated in and around more urban areas.

To encourage housing mobility and create new opportunities for lower- and moderate-income households in higher-performing districts, the County has included several programs in the Housing Element:

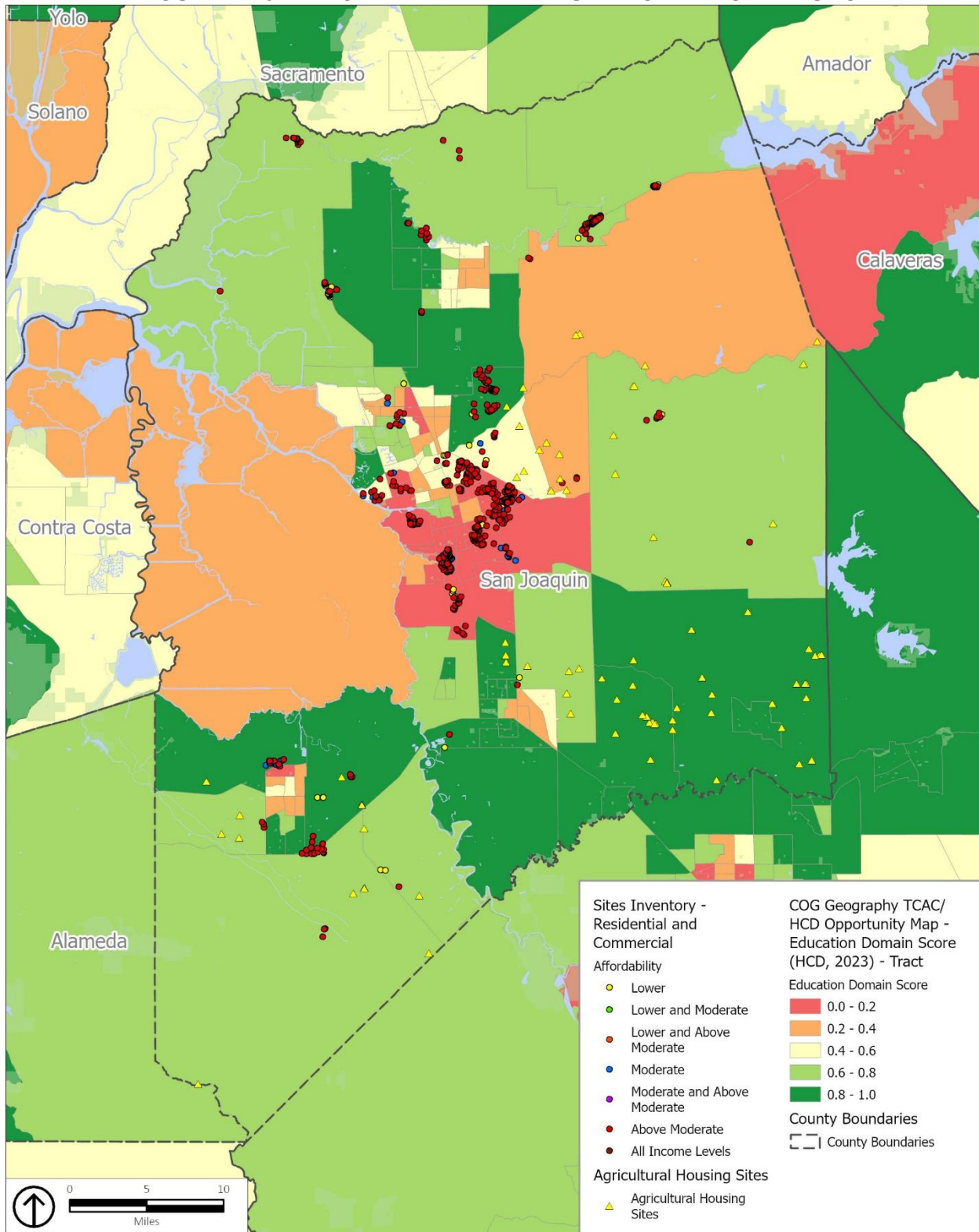
- **Program 2-1:** Support the development of additional units of affordable housing, including by promoting the use of the density bonus in high-resource areas and areas with limited rental opportunities, streamlining the permitting process for affordable housing, and facilitating the approval process for land divisions, lot line

adjustments, and specific or master plans that result in parcel sizes that enable affordable housing developments.

- **Program 2-3:** Promote the development of ADUs and target outreach in higher-opportunity areas.
- **Program 2-4:** Continue to implement the County's GAP Loan Program, which can help provide down payment assistance to lower-income households.
- **Program 2-5:** Seek State and federal funding specifically for lower-income housing, including funding targeted specifically 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 will also pursue available funding under those State and federal programs that require its direct participation, such as CDBG and HOME Investment Partnerships Program (HOME) funds.
- **Program 3-7:** Expand regulatory incentives for the development of units affordable to extremely low-income households and housing for special-needs groups, including persons with disabilities (including developmental disabilities) and individuals and families in need of emergency/transitional housing. Prioritize new opportunities in higher-resource areas.
- **Program 3-8:** Assist the Housing Authority with Housing Choice Voucher outreach to both landlords and tenants and identify funding sources for landlord incentives, particularly in Racially Concentrated Areas of Affluence.

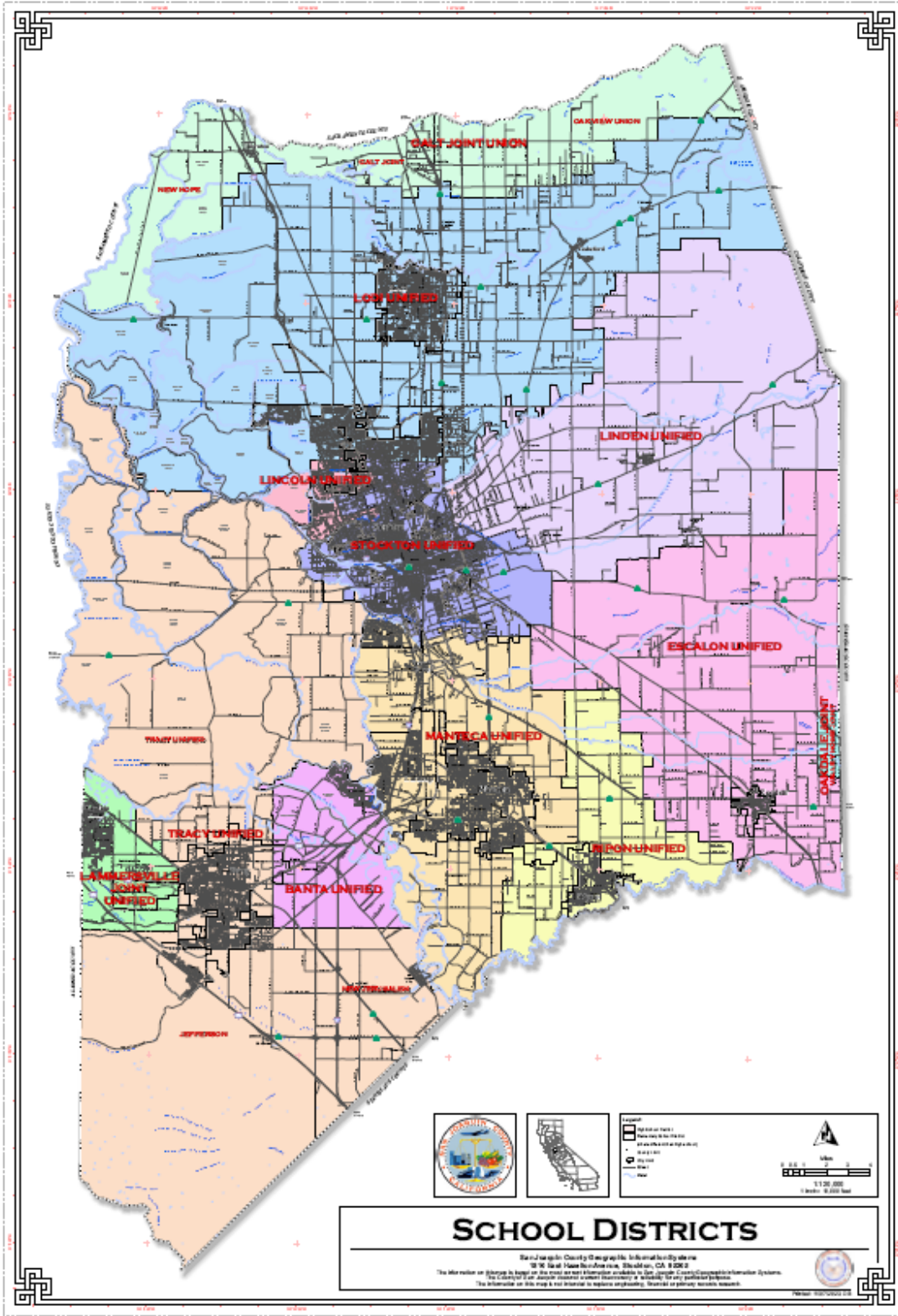


FIGURE 7-16 LOCAL TCAC/HCD EDUCATIONAL DOMAIN SCORE



Source: TCAC and HCD, 2023; San Joaquin County, 2023

SAN JOAQUIN COUNTY SCHOOL DISTRICT MAP



Source: San Joaquin County, 2023



Proximity to Jobs

Based on the United States Environmental Protection Agency's (EPA's) database of location attributes, called the Smart Locations Database most block groups within San Joaquin County were within a 45-minute drive of 46,000 or fewer jobs as of 2018. Exceptions to this trend were areas in close proximity to Stockton. Block groups closer to Stockton tended to be within 45 minutes of between 46,000 and 115,000 jobs. Jobs proximity in much of the Central Valley and the Sierras follows similar patterns, with rural areas typically having few jobs in close proximity and central cities having more. In the Sacramento and Bay Areas, this higher level of jobs proximity extends farther beyond the center core of the metro area than it does in Central Valley communities and communities in the Sierras.

Job proximity plays an important role in housing affordability, as shown in **Figure 7-18, Housing and Transportation Index, 2020**. This index calculates the percentage of a typical household's income that is used by typical housing and transportation costs. Countywide, the Center for Neighborhood Technologies (CNT) estimates that a typical household's cost for housing and transportation represents approximately 56 percent of their income. The threshold of affordability as evaluated by the CNT is a combined 45 percent of a household's income spent on housing and transportation.

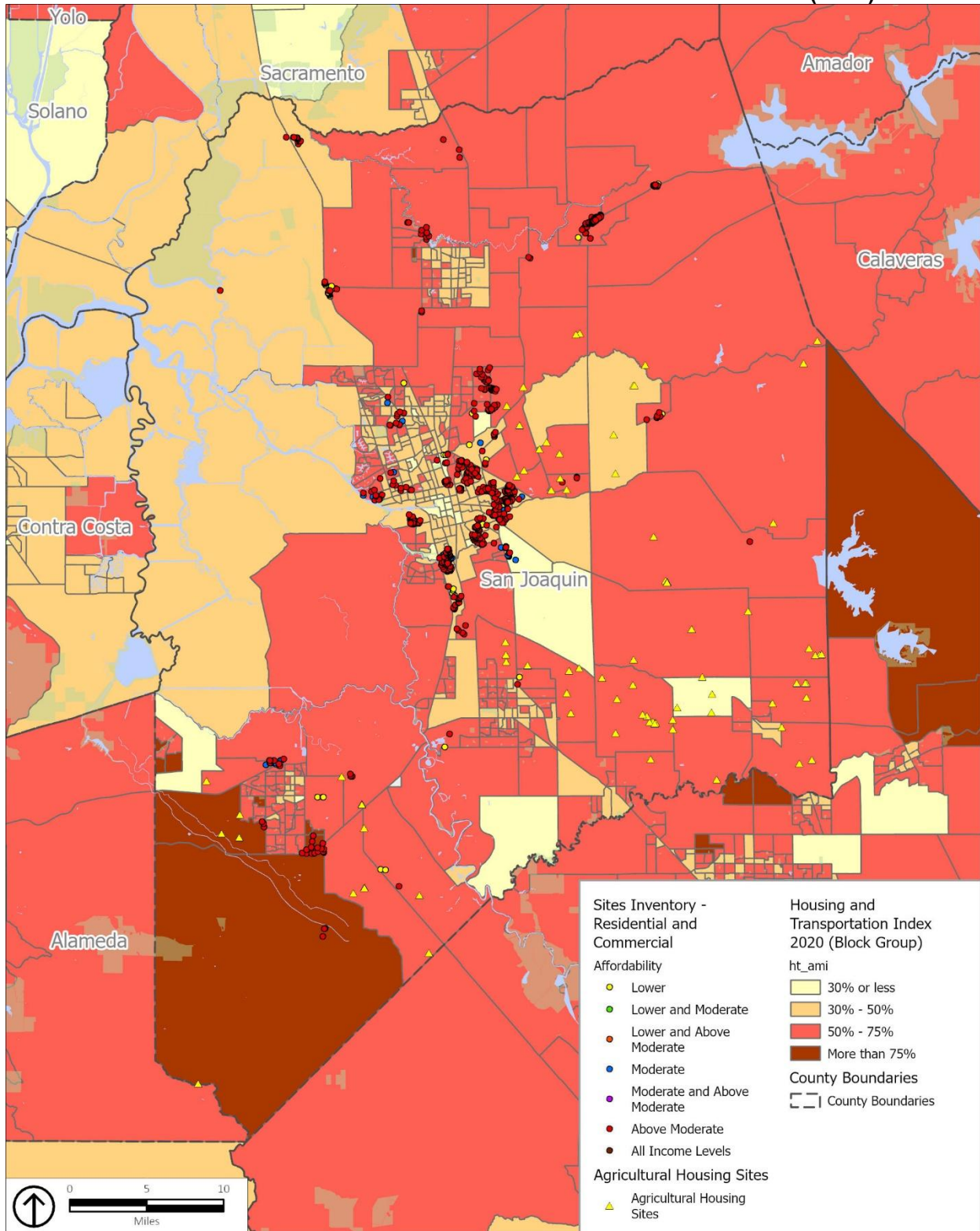
For residents of the large census block group south of Tracy and Mountain House, which also includes the community of Chrisman, the index estimates that housing and transportation costs combined may cost 84 percent of a typical household's income. This area has a moderate housing rate of housing cost burden, which indicates that the long distance a resident would likely need to drive to access employment could present a cost burden. Most areas of central Stockton have low to moderate Housing and Transportation Index scores between 30 and 50 percent, though many areas on the periphery exceed 50 percent. A small number of more rural areas, such as the area just west of Stockton and north of Mountain House, have Index scores below 45 percent, which may indicate that much of the community's employment is agricultural and that housing is available within close proximity to that work or lower in cost. The community of Waterloo also has an Index score of 45. That is also true of the area just northeast of Escalon, which has an index score of 25 and is home to a large dairy operation. The unincorporated area just southeast of Stockton bounded by S. Jack Tone Road, E. Mariposa Road, French Camp Road, and SR-99 has an Index Score of 29, which is likely related to its proximity to a number of jobs centers, including the Stockton Airport and its related large logistics and freight hub, the Northern California Youth Center prison, and agricultural operations.

However, most rural unincorporated communities in San Joaquin County have Index scores above 50. This may be related to the far distances that rural households need to drive to access job opportunities as well as everyday goods and services like food or healthcare. This high cost in rural areas is typical for communities throughout the Central Valley and in the Sierras. The combined cost of housing and transit decreases in closer proximity to incorporated cities in Sacramento and the Bay Area, particularly areas with close transit access. However, these areas also tend to have higher housing costs.

To help create more jobs in areas close to where people live, the County's 2035 General Plan includes several programs:

- **Program ED-1.4:** Strive to improve jobs-housing balance so that more residents can live and work locally, primarily by pursuing additional jobs for the resident labor force.
- **Program ED-3.3:** Strive to provide an adequate circulation system to support job growth and economic development.
- **Program ED-3.7:** Work with the San Joaquin Partnership to attract industrial development to appropriate locations in the county.

FIGURE 7-18 HOUSING AND TRANSPORTATION INDEX (2020)



Source: Center for Neighborhood Technology, 2020; San Joaquin County, 2023



Environmental and Related Health Outcomes

A disadvantaged community or environmental justice community (EJ Community) is identified by the California Environmental Protection Agency (CalEPA) as “areas that are disproportionately affected by environmental pollution and other hazards that can lead to negative health effects, exposure, or environmental degradation,” and may or may not have a concentration of low-income households, high unemployment rates, low homeownership rates, overpayment for housing, or other indicators of disproportionate housing need. In February 2021, the California Office for Environmental Health Hazard Assessment released the fourth version of CalEnviroScreen, a tool that uses environmental, health, and socioeconomic indicators to map and compare community environmental scores. In the CalEnviroScreen tool, communities that have a cumulative score in the 75th percentile or above (25.0 percent highest score census tracts) have been designated “disadvantaged communities” under SB 535. Cumulative scores are calculated using the individual scores from two groups of indicators: Pollution Burden and Population Characteristics. Pollution Burden scores exposure to negative environmental hazards, such as ozone and PM_{2.5} concentrations, drinking water contaminants, lead risk from housing, traffic impacts, and more, which may negatively impact health outcomes among residents. Population Characteristics scores the rate of negative health conditions and access to opportunities, such as asthma, cardiovascular disease, linguistic isolation, poverty, unemployment, and housing cost burden. For each indicator, as with the cumulative impact, a low score reflects positive conditions.

As shown in **Figure 7-19, CalEnviroScreen 4.0 Map**, the Delta areas north of Mountain House and extending to the northern edge of the county in Thornton are all considered disadvantaged communities under SB 535. In these areas, highest-scoring contributing factors include impaired waters, groundwater threats, drinking water quality, poverty, and unemployment. Large sections central and south Stockton as well as surrounding unincorporated areas like French Camp, Taft Mosswood, Kennedy, August, Country Club, Lincoln Village, and parts of Garden Acres are also considered disadvantaged communities under SB 535. In the Country Club area, lead from housing is also a notably high-scoring factor, as it is in several areas within Stockton and in the Garden Acres area. The majority of the Lathrop area is also considered a disadvantaged community, as are unincorporated areas to the east of Manteca and areas on the east side of Lodi. On the east side of Manteca, hazardous waste, drinking water quality, and pesticide exposure are primary factors in this rating. Drinking water contaminants, groundwater threats, cleanup sites, hazardous and solid wastes, and pesticides were also identified as concern in the areas in and around Lathrop. In east Lodi, the highest-scoring issues were socioeconomic, including poverty, unemployment, linguistic isolation, and low education attainment.

Areas of San Joaquin County with the most positive rankings included part of the Woodbridge community, the Dogtown area, and part of the Clements community. Incorporated areas with more positive CalEnviroScreen scores include much of south and west Tracy, the neighborhoods of Stockton near University of the Pacific and Brookside Country Club, northwest Stockton, and west Lodi.

Many agricultural areas in the Central Valley have less positive CalEnviroScreen scores, likely due to lower-income areas and possible exposure to environmental contaminants related to agriculture, such as pesticides, water contamination, and solid waste from livestock. Rural areas of the Sierras, to the east, tend to have more positive CalEnviroScreen scores, due to lower levels of agricultural pollution and traffic. In the Bay Area and Sacramento region, less positive CalEnviroScreen scores tend to be in more urban areas rather than lower-density or suburban areas, and these are more often related to a mix of poverty factors, traffic pollution, lead from housing, and impaired water quality.

To support more positive environmental conditions, the Housing Element includes the following programs:

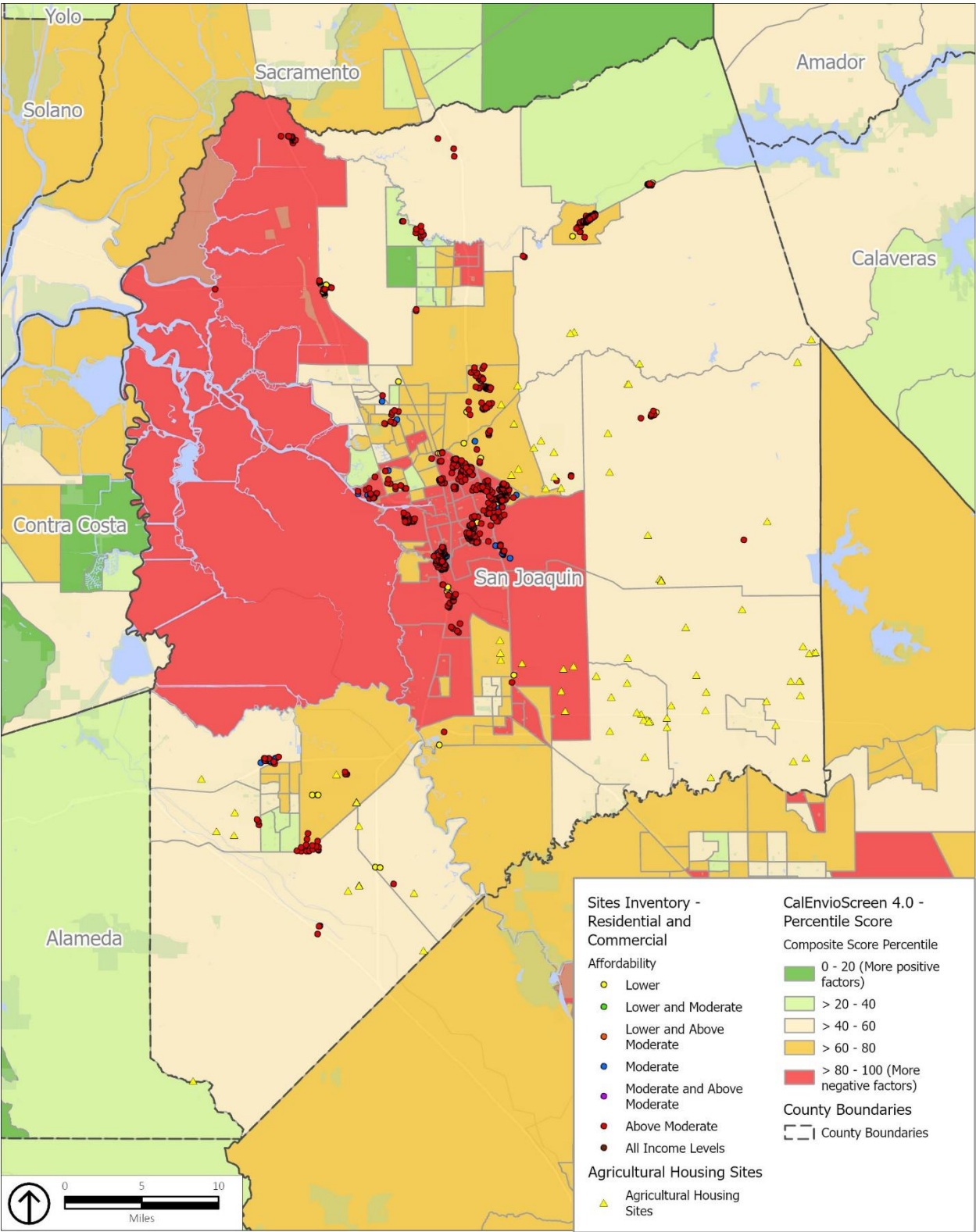
- **Program 4-3:** Seek funding to implement additional rehabilitation programs, including grants to allow rental and owner-occupied houses in the county to remediate lead-based paint hazards.
- **Program 4-5:** Coordinate with the San Joaquin Valley Air Pollution Control District (Valley Air District) and Central Valley Regional Water Quality Control Board to conduct program outreach and pursue funding for improvements that would promote place-based revitalization.

Additionally, other chapters of the 2035 General Plan contain programs with the goal of improving environmental conditions throughout the county, including, but not limited to:

- **Program PHS-5.1:** Participate in programs to monitor harmful air contaminants to determine their impacts.
- **Program PHS-5.2:** Coordinate with the San Joaquin Valley Air Pollution Control District (SJVAPCD) during the review of new development projects that have the potential for causing adverse air quality impacts.
- **Program PHS-5.7:** Require new development projects to implement all applicable best management practices that will reduce exposure of sensitive receptors (e.g., hospitals, schools, daycare facilities, elderly housing, and convalescent facilities) to toxic air contaminants.
- **Program PHS-5.8:** Strive to minimize motor vehicle emissions through land use and transportation strategies, as well as by promotion of alternative fuels.
- **Program PHS-5.9:** Support SJVAPCD efforts to reduce PM₁₀ and PM_{2.5} emissions from construction, grading, excavation, and demolition to the maximum extent feasible and consistent with State and federal regulations.
- **Program PHS-5.10:** Require PM₁₀ and PM_{2.5} emission reductions on County-maintained roads to the maximum extent feasible and consistent with State and federal Regulations.
- **Program PHS-7.2:** Strive to ensure that hazardous materials and wastes do not contaminate air, water, or soil resources.
- **Program NCR-3.3:** Support multi-jurisdictional groundwater management that involves adjacent groundwater basins.
- **Program NCR-3.4:** Support efforts to eliminate sources of pollution and clean up the County's waterways and groundwater.



FIGURE 7-19 CALENVIROSCREEN 4.0 MAP



Source: OEHA, 2021; San Joaquin County, 2023

Transportation Mobility

Multiple transportation systems exist to serve residents of San Joaquin County. Services offer connections within incorporated areas, between separate areas of the county, and to broader regional destinations (see **Figure 7-20, Transit Routes and Stop Areas by Agency**). These transportation systems are critical to serve the large capacity of residents and commuters. Over 100,000 people commute to and from San Joaquin County daily.¹³ Almost half of these commuters travel to the San Francisco Bay Area where compensation is higher on average. There are also significant commuters between counties to the north, east, and south, with most commuters entering San Joaquin County from these areas. There are almost twice as many commuters who travel within the county.¹¹ The existing transportation systems connect these varied areas; however, rural connections are less available. To increase connectivity throughout these areas, accessibility and demand services are available.

The largest transportation provider in the county is the San Joaquin Regional Transit District (RTD). This agency offers a wide range of transit systems that provide intercity, interregional, and rural service. There are also multiple other bus, rail, and rideshare agencies in the county that contribute to creating broad connectivity. The extent of many of these agencies, and the largest service of the San Joaquin RTD, is fixed-route bus transportation within the cities in the county.

San Joaquin RTD offers dozens of fixed-route bus lines throughout the City of Stockton. Most of these lines are local routes that operate within the city of Stockton on weekdays and weekends. There is one stop in unincorporated county land just south of Stockton and six stops just east of the city. In addition, the agency offers five inter-city connection routes to other cities, such as Manteca, Tracy, Lathrop, Ripon, and Escalon. These fixed-route lines operate on weekdays and only include stops within the limits of the cities that they serve. However, these lines may deviate up to a mile from the route with a reservation. Many of these cities have additional local bus transit systems, which include the Lodi Grapeline, Manteca Transit, Tracy Tracer, Escalon eTrans (demand-response transit only), and Ripon Blossom Express.

A portion of the San Joaquin RTD bus transit lines allow for alternate stops within one mile of the traditional service line. Seven fixed routes in Stockton and the five inter-city routes provide this service. This expands the metro bus service to almost every part of the city of Stockton and expands the County bus service beyond the inter-city route that covers Stockton, Tracy, Lodi, Manteca, Ripon, Lathrop, and Escalon. This service may be used with a reservation on weekdays from 5:30 a.m. to 9:00 p.m. Many of the buses are equipped with ramps and kneeling capacity to accommodate broader accessibility. Even more, the San Joaquin Access Pass allows Americans with Disability Act (ADA)-certified passengers to ride certain fixed-route services for free.

Beyond the cities, other transit services are offered to connect rural areas. San Joaquin RTD has also recently deployed Van Go!, which is an on-demand rideshare service throughout the county. For a fee, passengers may call or reserve a ride with Van Go! for curb-to-curb transportation. This service is available from 8:00 a.m. to 5:00 p.m. every day. San Joaquin RTD also offers an ADA rideshare service where passengers may call or reserve a ride. This service may be used on routes comparable to fixed routes. This service is offered from 5:20 a.m. to 10:12 p.m. on weekdays and from 7:00 a.m. to 7:44 p.m. on weekends. Curb-to-curb programs also operate in the cities of Manteca, Escalon, and Tracy. Additionally, private ride-sharing providers offer services throughout the county. Although most transportation systems

¹³ Michael, J. A., Pogue, T. E. (2015). Commuting in the North San Joaquin Valley. University of the Pacific Center for Business and Policy Research. <https://www.pacificcbpr.org/wp-content/uploads/2022/07/3.NSJV-Commuting.pdf>



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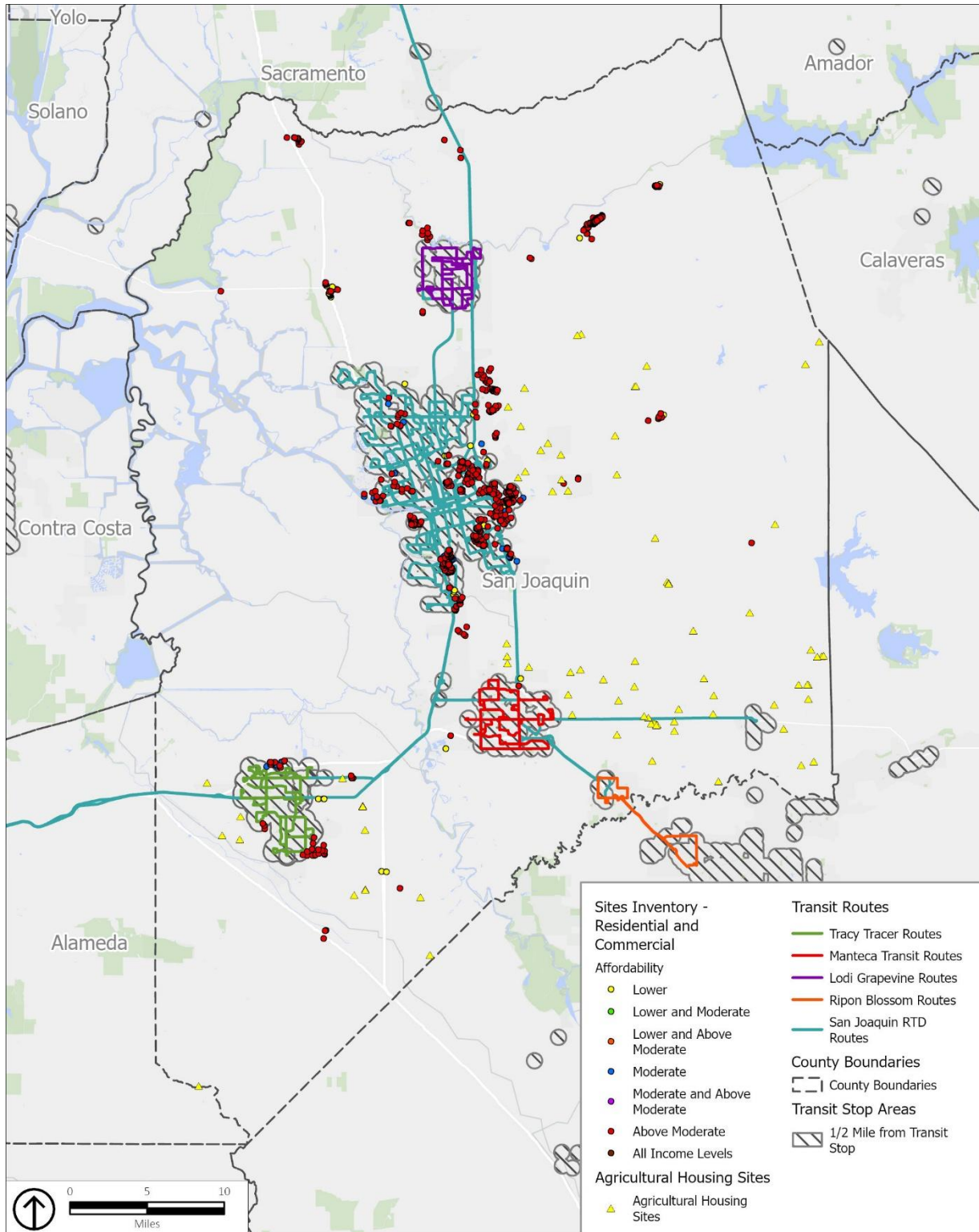
available are within cities, additional resources expand the service. With these varied services, San Joaquin RTD offers transportation throughout the county.

At a larger scale, there are several inter-regional transportation systems that connect San Joaquin County to neighboring regions. The San Joaquin County RTD has a commuter service that makes inter-city stops on a route that goes north to Sacramento and southwest to San Jose. Similarly, the Altamont Corridor Express (ACE) also offers a commuter service from Stockton to San Jose. This service has three inter-city stops in San Joaquin County and offers four hourly morning trips westbound and four hourly evening trips eastbound. Rail service is offered by Amtrak, which stops in Stockton and connects to Sacramento, the San Francisco Bay Area, and Fresno County. Additionally, Greyhound bus stops are in Stockton, Tracy, and Lodi, and they connect to various stops in the Sacramento area, the Bay Area, and the San Joaquin Valley. These inter-regional systems offer connections to neighboring regions but are centrally located only in incorporated areas, especially Stockton.

Active transportation is supported through several regional policies. Measure K is a half-cent tax for transportation projects and funds a wide variety of projects and programs. This policy has been renewed until 2041. One program, the Active Transportation Program, supports increased bicycle and pedestrian mobility and safety throughout the county. Through this program, dozens of miles of Class I, II, and III bicycle thoroughfares have been developed in major cities and continue to grow. However, there are currently only 16 miles of Class III (shared use road) bicycle thoroughfares in the unincorporated county. Additionally, the San Joaquin, Stanislaus, and Merced County Transportation planning agencies have supported the development of Dibs. Dibs is a program that helps transit users plan routes and connect to different transportation systems.

San Joaquin County has many varied transportation systems that offer local, inter-city, countywide, and inter-regional transit services. The most robust service is offered in major cities such as Stockton, which have local and inter-city fixed-routes. These cities are also the locations of inter-regional transit stops. Local services are offered more broadly while most inter-regional services are offered at limited times. There are also on-demand call and reservation services that provide connection for unincorporated areas. Van GO! and ADA accessibility programs offer curb-to-curb rides to anywhere in the county. These extended programs help to connect more rural communities with more robust systems.

FIGURE 7-20 TRANSIT ROUTES AND STOP AREAS BY AGENCY



Source: Tracy Tracer, Manteca Transit, Lodi Grapevine, Ripon Blossom, San Joaquin RTD, 2023; San Joaquin County, 2023



Sites Analysis: Environment, Jobs, Education, and Transportation

As is shown in **Table 2** in **Appendix B**, census tract 52.25, just north of Tracy, had an education score of 1 as ranked by TCAC and a CalEnviroScreen score in the 58th percentile. However, residents in this area paid a smaller percentage of their income toward housing and transportation costs compared to residents of the nearby city of Mountain House (67 percent) and many sites identified in this area were within 0.5 miles of a San Joaquin RTD transit stop. The Banta/Stoneridge area, also near Tracy, had a high TCAC Education score of 0.91, and the 2.41 percent of lower-income unit capacity in this tract will allow lower-income learners to attend school in an area with higher education outcomes. Residents paid a similar percentage of their income toward housing and transportation compared to those of tract 52.25 (69 percent), though this area had less positive environmental scores under CalEnviroScreen, potentially due in part to its proximity to a large logistical distribution center. However, the potential low-income sites identified in this tract are not adjacent to the logistics center.

The community of Lockeford, where the largest concentration of the RHNA inventory is located, has similar CalEnviroScreen scores to the area north of Tracy (66th percentile), as well as similar average combined costs of housing and transportation (63 percent). However, the area had a slightly less positive educational score than Tracy (0.67). The unit capacity in this area is predominantly moderate-income (19.06 percent of moderate-income capacity), with only 1.29 percent of lower-income unit capacity in this area. It is not expected that including affordable housing capacity in an area with moderately performing schools will reinforce negative education outcomes for students living in those homes.

The community of Lockeford, where 8.13 percent of the RHNA inventory is located, has similar CalEnviroScreen scores to the area north of Tracy (66th percentile), as well as similar average combined costs of housing and transportation (63 percent). However, the area had a slightly less positive educational score than Tracy (0.67). The unit capacity in this area is predominantly moderate-income (19.06 percent of moderate-income capacity), with only 1.29 percent of lower-income unit capacity in this area. It is not expected that including affordable housing capacity in an area with moderately performing schools will reinforce negative education outcomes for students living in those homes.

The census tract that includes the very rural areas of Terminous and Thornton has a similar education score to Lockeford (0.61), but lower costs of housing and transportation (46 percent of household income spent on these costs) and a less positive CalEnviroScreen rating (81st percentile). Both the lower cost of transportation and lower CalEnviroScreen rating may be due to the close proximity to agricultural operations, as these can have an adverse effect on the environment due to possible use of environmental contaminants, and residents may work on farms or related processing operations. By identifying 4.83 percent of lower-income unit capacity in this area, it is estimated that employees of farms or other agricultural operations will be able to access more affordable housing closer to their place of work, located within an area of moderately performing schools. Other tracts with more positive CalEnviroScreen scores tend to be farther from Stockton, but also include less than 1 percent of RHNA units.

Many other areas of San Joaquin County have less positive education scores as well as CalEnviroScreen scores, particularly in the areas around Stockton. Many of these communities are considered disadvantaged communities under SB 535. For example, in the French Camp and Taft Mosswood areas, the two census tracts with RHNA unit capacity have CalEnviroScreen scores in the least positive decile and the education scores in the least positive quartile. These two tracts include a combined 16.01 percent of the total RHNA unit capacity, including 19.04 percent of the lower-income unit capacity. Tract 8.02, which is mostly within Stockton but also includes an unincorporated “island” area south of Country Club, also has a CalEnviroScreen score of 99 and an education score in the least positive quartile. This tract does not include any lower-income unit capacity. Though educational and environmental scores tend to be less positive in the unincorporated areas adjacent to Stockton, housing developed in these areas would have the benefit of close proximity to Stockton RTD’s network of transit routes, which can lower household transportation costs, as well as employment opportunities within Stockton itself. Residents of tracts near Stockton tend to pay less of their income toward the combined costs of housing and transportation. RHNA inventory sites in unincorporated areas near Tracy are also mostly near to the city’s transit routes, though residents have similar combined housing and transportation costs to areas farther from Stockton.

Special Housing Needs

Population with a Disability

Countywide, 12.5 percent of residents of all ages report having a disability, and the most commonly reported disability is ambulatory difficulty (see **Figure 7-21, Percentage of Population with a Disability**). Few areas of San Joaquin County have disability rates greater than 20 percent. Census tracts in the unincorporated county where more than 20 percent of the population report having a disability include the unnamed areas east and south of Garden Acres (28.8 and 23.5 percent), the area north of Mountain House and west of Stockton (24.7 percent), and Morada (22.6 and 20.0 percent). These areas may have more senior residents, as over a third of seniors aged 65 or above in San Joaquin County (38.8 percent) report at least one disability as of the 2016-2020 ACS.

Within incorporated areas, downtown Stockton and several areas of north Stockton also have higher rates of residents with disabilities, as does the far east side of Manteca. Many of these areas are likely to have these increased rates due to the presence of one or more housing complexes for seniors, who tend to have more disabilities, or residential care facilities for people with disabilities.

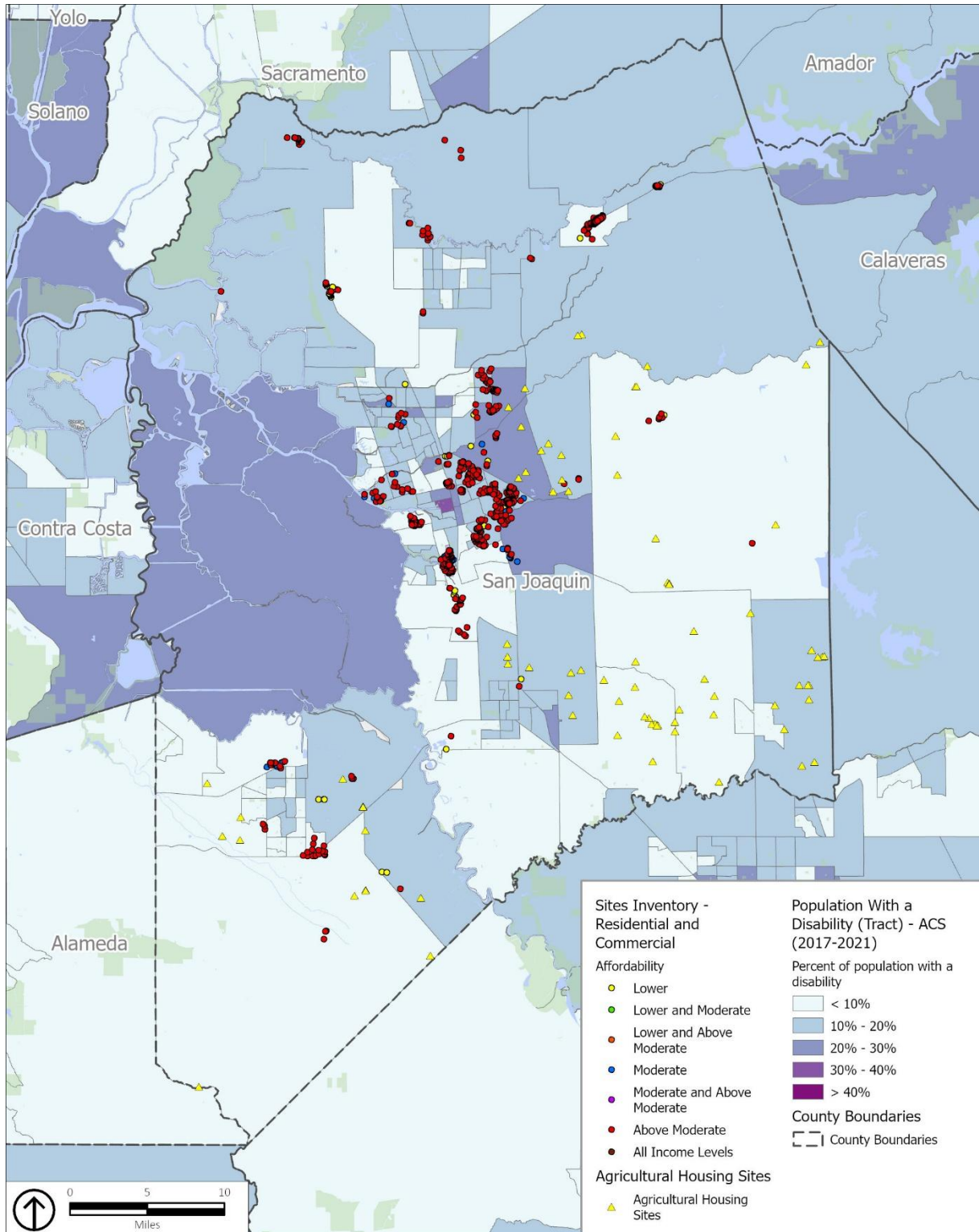
Regionally, nearby communities in the Sierras tend to have higher rates of residents with disabilities than most communities in San Joaquin County, including in areas with higher concentrations of senior housing, care homes, and memory care facilities in the SR-49 corridor. In Stanislaus County to the south, the few areas with higher concentrations of residents with disabilities are located primarily in Modesto. Similarly, in Sacramento County, areas with higher concentrations of residents with disabilities are mostly within Sacramento or adjacent communities, with another located in the census tract overlapping parts of Galt and Herald. In Contra Costa County, residents with disabilities tend to be concentrated in suburban and exurban areas. In Solano County, a few large census tracts within the Delta area include concentrations of residents with disabilities, which is a continuation of the pattern in the Delta area north of Mountain House.



To support the development of housing for community members with disabilities, the County has included relevant actions in the following programs in the Housing Element.

- **Program 2-1:** Support affordable housing development for special-needs groups, including seniors; persons with disabilities, including developmental disabilities; female-headed households; and homeless persons to reduce the displacement risk for these residents from their existing homes and communities.
- **Program 3-2:** Continue to implement State requirements to include accessibility in housing and public facilities for persons with disabilities. Also, the County will create a public information brochure on reasonable accommodation and provide that information on the County's website.
- **Program 3-5:** Update the Development Title to remove barriers to housing for special-needs groups by amending the Development Title to allow residential care facilities for six or fewer persons in accordance with Health and Safety Code Section 1568.0831, and allow residential care facilities for seven or more persons only subject to those restrictions that apply to residential uses in the same zone, in accordance with the County's definition of family.
- **Program 3-6:** Meet with the Valley Mountain Regional Center to implement an outreach program that informs families in the county about housing and services available for persons with developmental disabilities. Continue to ensure new developments comply with standards in the Americans with Disabilities Act (ADA) for persons with disabilities. Encourage "universal design" features, such as level entries, larger bathrooms, and lower kitchen countertops to accommodate persons with disabilities. Encourage multifamily housing developers to designate accessible and/or adaptable units to be affordable to persons with disabilities or persons with special needs.

FIGURE 7-21 PERCENTAGE OF POPULATION WITH A DISABILITY



Source: ACS, 2017-2021; San Joaquin County, 2023



Family Status and Female-Headed Households

According to the 2020 ACS, 19.6 percent of households in the unincorporated county were headed by a single female householder, and 3.9 percent of households in the unincorporated county were headed by a single female householder living with children under 18 (see **Figure 7-22, Percentage of Population in Female-Headed Households**). Both rates are lower than the countywide rates of 25.1 percent and 5.8 percent of households, respectively. Single-parent householders with children may struggle to access affordable housing with only one income and may receive unequal treatment in the rental housing market. On average, women employed full-time earn only 83.7 percent of what men are paid, a gap that is greater among Black and Hispanic women.¹⁴

Within San Joaquin County, the highest concentrations of children in households with a single female householder are typically within incorporated areas, particularly central Stockton and Manteca. Most areas have rates of children in this household type of under 20 percent, and very few unincorporated areas have rates over 30 percent. The census tract that includes part of the unincorporated community of Kennedy has a rate of children in female-headed households of 43.4 percent, but this tract includes part of Stockton. As such, it's difficult to determine how many children in these households are in the city or in Kennedy. The fully unincorporated census tract with the highest rates of children in this household type within the unincorporated areas is the tract that includes Collierville, Acampo, Cooper Corner, and Woodbridge, where 36.9 percent of children live in this household type. However, this area has a moderate median household income of \$74,107 and a low rate of residents living in poverty (5.6 percent). In the census tract that includes Terminous, 30.6 percent of children live in households with single female householders. This tract has one of the lowest median incomes in the county, \$45,250, which may be related to a higher percentage of single-parent households, and one of the higher rates of residents in poverty in the unincorporated county (26.1 percent).

The tendency toward higher concentrations of children in this household type within incorporated areas is common throughout the region, including Modesto, Sacramento, and the Bay Area, with some exceptions. In the unincorporated community of Copperopolis in Calaveras County, 61.4 percent of children on the south side of the community live in this household type; however, this community is very small and so the rate may be skewed by a small number of children or households. A similar situation may exist in the unincorporated census tract between Rancho Murieta and Wilton in Sacramento County, where 46.3 percent of children live in households with single female householders.

To support the development of housing that could be affordable to a lower-income, single-parent household, the County has included the following Housing Element programs.

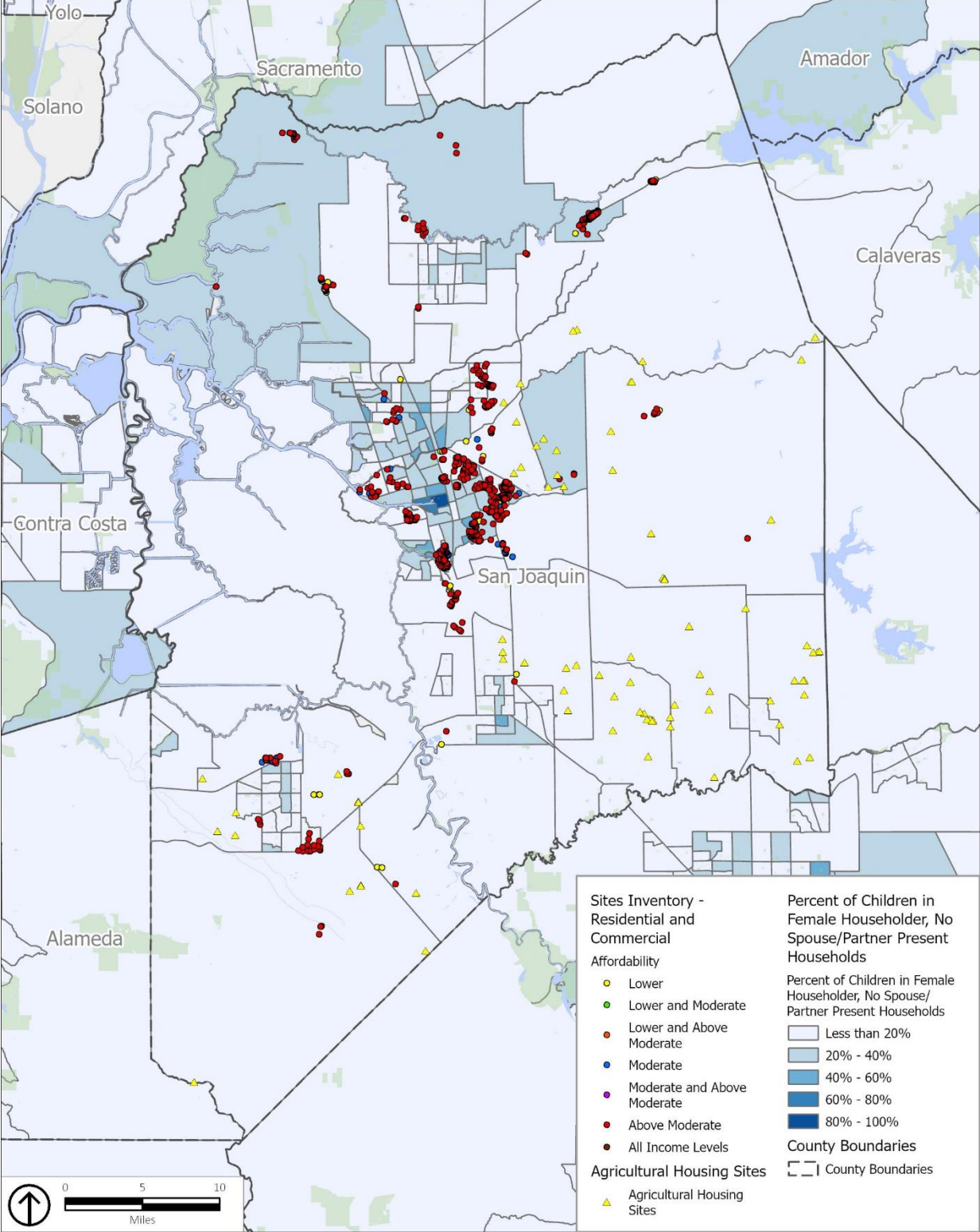
- **Program 1-3:** Facilitate development of residential units in commercial zones and mixed-use projects that include affordable units, by providing incentives including, but not limited to, priority project processing, delay of development or impact fee payment, supporting developers with infrastructure upgrades, and helping affordable housing developers to secure financing.
- **Program 2-1:** Work with housing developers to expand opportunities for affordable lower-income housing for special-needs groups, including female-headed households, by creating partnerships, providing incentives, and pursuing funding opportunities.

¹⁴ Chun-Hoon, W. (2023, March 14). "5 Fast Facts About the Wage Gap." US Department of Labor. <https://blog.dol.gov/2023/03/14/5-fast-facts-the-gender-wage-gap#:~:text=Stats.,for%20Black%20and%20Hispanic%20women.>

- **Program 2-3:** Streamline the ADU approval process, provide public education, and promote ADU development throughout the unincorporated county.
- **Program 2-4:** Continue to implement the County's 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.
- **Program 2-5:** Seek State and federal funding specifically for lower-income housing, including funding targeted specifically for the development of housing affordable to extremely low-income households.



FIGURE 7-22 PERCENTAGE OF POPULATION IN FEMALE-HEADED HOUSEHOLDS



Source: ACS, 2017-2021; San Joaquin County, 2023

Sites Analysis: Special Housing Needs

As shown in **Table 3** in **Appendix B**, none of the census tracts with RHNA sites inventory have populations where more than 25 percent of residents have a disability. Therefore, the development of RHNA units of any income level are not expected to exacerbate any concentrations of residents with disabilities. The development of lower-income units in areas with low concentrations of residents with disabilities may create new opportunities for lower-income residents with disabilities within these areas. Census tracts in the Morada area have higher percentages of residents with disabilities compared to other areas, as does census tract 14, an unincorporated “island” within Stockton, which may be due in part to the higher percentage of residents over the age of 65 in these areas. A relatively small percentage of the overall RHNA unit capacity is in these areas (1.87 percent in Morada and 0.03 percent in tract 14).

Most areas of the county where RHNA inventory capacity was identified have low rates of children living in female-headed households, below 25 percent. One notable departure from this pattern is in census tract 22.02, which includes part of the community of Kennedy. In this tract, 43.4 percent of children are in female-headed households. No lower-income unit capacity was identified in this census tract, but 3.12 percent of lower-income unit capacity was identified in nearby tract 21, where only 28.3 percent of children live in female-headed households. It is estimated that this capacity for lower-income housing will create opportunities for lower-income, female-headed households without exacerbating any existing concentration of female-headed households within tract 22.02.

Similarly, in the community of Garden Acres, 1.98 percent of lower-income unit capacity has been identified in tract 27.01, where 9 percent of children live in female-headed households, while no lower-income capacity was identified in nearby tract 27.02, where 26.5 percent of children live in female-headed households. It is estimated that this will allow lower-income female-headed households to have affordable housing opportunities in their community without over-concentrating female-headed households in one census tract.

Though 9.37 percent of lower-income unit capacity was identified in the census tract that includes Terminous and Thornton, where 30.6 percent of children live in female-headed households, this tract is large and very rural, and it is estimated that the high percentage of children in female-headed households may be influenced by the relatively small number of households overall.

Farmworkers

According to the 2022 USDA Census of Agriculture, 16,068 farmworkers were employed in the county on 1,534 farm operations. Just under half of workers, 44.3 percent, worked for less than 150 days. The 2016-2020 ACS estimates that 6,445 residents of the unincorporated county work in agriculture, forestry, fishing and hunting, and mining. However, migrant workers have historically been undercounted by the Census and ACS, due in part to missing addresses in the Census rolls and the use of “low-visibility” housing units, such as groups of households at a single address, or using garages or basements as residences.¹⁵ As such, there may be more farmworker residents in the unincorporated county than were reported.

¹⁵ Grantmakers Concerned with Immigrants and Refugees, 2016, October, “California Counts! Reducing Census 2020 Undercount.” <https://www.gcir.org/resources/california-counts-reducing-2020-census-undercount>.



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As of September 2023, the HCD Employee Housing Facilities Permit Services database reports 42 active units of employer-provided farm housing facilities with non-expired permits consisting of on-site structures or contracts with hotels. An additional 45 employees are listed as being housed in sites that are active but potentially have expired permits. Several additional permits have been provided to other hotels or on-site structures but are not currently active or occupied. Monitoring of several other sites is provided by the San Joaquin County Environmental Health Department, including sites in Holt, Lodi, and areas surrounding Stockton, but the number of employees served at each site is not provided by the database. Of the active facilities listed in the Permit Services Database for which enforcement is provided by HCD, all are within the greater Stockton area, many within the city limits. One hotel facility serving 24 employees with H2-A visas is in the August area.

Housing for farmworkers can also be secured directly by farmworkers through the open rental market that is not specific to farmworkers. Housing provided in this manner can be difficult to quantify without a survey, as there is no central listing of these units.

Citizens, noncitizens with permanent status, and H-2A visa workers are eligible for public housing, HCVs, USDA rural rental assistance, and Section 8 project-based rental assistance. Farmworker housing provided by the San Joaquin County Housing Authority is in Lodi and French Camp (seasonal migrant centers) as well as Thornton (year-round). Housing at seasonal migrant centers costs between \$11.50 and \$12.50 per day, or between \$345 and \$375 for a 30-day month. Only families qualify for seasonal units, and the units are open from May through October. For farmworkers with proof of permanent residence, rent in the year-round housing community in Thornton varies between \$501 and \$698 per month. These rates are significantly lower than median rents in the county, but because there are so few units available in these developments, and because this housing is not available near other agricultural areas of the county, there is likely a significant need for more farmworker housing.

To facilitate the development of additional housing that can accommodate farmworkers' needs, the County has included the following Housing Element programs.

- **Program 3-3:** Seek partnerships and regularly meet to monitor the farmworker housing need and to discuss opportunities and potential sites suitable for new housing for farmworkers, as well as existing farmworker housing developments that need rehabilitation and preservation. Offer incentives such as density bonuses, streamlined processing, and the minor deviation process to facilitate development of farmworker housing. Conduct biannual outreach to the owners of agricultural properties in the inventory to provide them with information about the available opportunities for developing employee housing on their site. Provide technical support and offer incentives to housing developers in the application of funds for farmworker housing. Meet with developers of farmworker housing at least twice during the planning period to identify any constraints to employee housing development and will market the agricultural sites inventory to these developers. For new affordable housing projects developed with County assistance, incentives, and/or subject to County requirements, the County will require that the developers give qualified farmworker households a preference for 15 percent of the new units.
- **Program 3-4:** Continue to update its inventory of existing farmworker housing and document conditions of housing during the annual inspection process. Work through its Code Enforcement efforts and housing rehabilitation programs to improve conditions in farmworker housing.

Sites Analysis: Proposed Farmworker Housing Sites

As part of its sites inventory, the County identified a set of parcels in areas with land use and zoning designations for agricultural uses that are expected to be developed with housing to accommodate farmworkers. All are expected to be developed at prices that are affordable to lower-income households due to the nature of farmworker salaries. As is shown in **Table 4** in **Appendix B**, the majority of these sites (75.6 percent) were identified in tracts that were determined to be either highest or high resource areas by TCAC, including two areas that were identified as RCAAs (tracts 50.03 and 55.02). Only two low-resource areas were included (tracts 51.31 and 36.02), with 13.4 percent of farmworker unit capacity identified in these two tracts. No farmworker housing capacity was included in areas that were designated areas of high segregation and poverty.

More than half (57.3 percent) were identified in areas with TCAC education domain scores in the most positive quartile, and 84.1 percent were identified in areas with education domain scores over 0.5, which represents positive educational opportunity for children living in farmworker households. Of the 15 census tracts where farmworker housing sites were identified, only one is considered a disadvantaged community under SB 535 (tract 51.31), and only 6.1 percent of farmworker housing capacity was identified in this tract.

Substandard housing conditions were a significant concern identified in the Farmworker Health Study completed by UC Merced, particularly housing that requires significant repairs, has poor ventilation or water damage, is overly hot or cold, or has mold or active water leaks. Though housing that is more than 30 years old is not necessarily substandard, older housing tends to be more likely to need significant repairs or habitability upgrades. Of the units of farmworker housing that are projected to develop on the sites identified, 39.0 percent are in census tracts where the majority of housing units were built in or before 1989, including 7.3 percent in areas where the majority of housing units were built prior to 1939. The construction of new farmworker housing in any area will create new opportunities for farmworkers in substandard housing conditions to live in safer conditions, but this may be particularly true in the tracts with predominantly older housing.

Because many farmworkers live in rented housing, the availability of rental housing in areas near agricultural employment opportunities is an important consideration. In 10 of the 15 census tracts where farmworker housing unit capacity was identified (including 63.4 percent of unit capacity), renter households make up less than 33 percent of the total number of households, indicating a need for more rental housing to avoid overcrowding conditions. Just over half of the farmworker unit capacity (51.2 percent) was identified in areas where more than 25 percent of renter households overpay for housing. Additional rental housing in these areas may also have the benefit of allowing farmworkers to access housing that is priced for farmworker incomes rather than finding higher-priced housing in the general rental market.



Overcrowding and Overpayment

Households Experiencing Overcrowding

Overcrowding occurs when the number of people living in a household is greater than the home was designed to hold. The U.S. Census Bureau considers a household overcrowded when there is more than one person per room, excluding bathrooms, hallways, and kitchens, and severely overcrowded when there are more than 1.5 occupants per room. A typical home might have a total of five rooms that qualify for habitation under this definition (three bedrooms, living room, and dining room). If more than five people were living in the home, it would be considered overcrowded. Overcrowding is strongly related to household size, particularly for large households, and the availability of suitably sized housing. A small percentage of overcrowded units is not uncommon, and often includes families with children who share rooms or multigenerational households. However, high rates of overcrowding may indicate a fair housing issue resulting from situations such as two families or households occupying one unit to reduce housing costs (sometimes referred to as “doubling up”). Situations such as this may indicate a shortage of appropriately sized and affordable housing units as overcrowding is often related to the cost and availability of housing and can occur when demand in a jurisdiction or region is high.

Countywide, the rate of overcrowding at any level is 7.9 percent, with 5.7 percent of households experiencing overcrowding of 1.0 to 1.5 occupants per room, while 2.2 percent of households experiencing severe overcrowding of more than 1.5 occupants per room. In unincorporated areas, the rates of overcrowding are slightly higher at 8.6 percent of households experiencing overcrowding, with 6.6 percent of households experiencing overcrowding of 1.0 to 1.5 occupants per room, and 2.0 percent experiencing severe overcrowding of more than 1.5 occupants per room.

However, overcrowding is not experienced equally across unincorporated county areas. In many unincorporated communities in San Joaquin County, fewer than 5 percent of households experience overcrowding (**Figure 7-23, Households Experiencing Overcrowding**). This includes the unincorporated communities of Terminous, Thornton, Victor, and the south side of Lockeford, Morada, Linden, Peters, and Farmington.

Areas in the unincorporated county with approximately average rates of overcrowding include the large tract between Terminous and Mountain House (7.9 percent of households experiencing overcrowding), Collierville, Coopers Corner, north Woodbridge, and Acampo (6.2 percent of households), Dogtown (5.0 percent), north Lockeford (5.6 percent), and several tracts to the southeast of Stockton that do not include any CDPs (between 5.1 and 9.7 percent of households).

Most of the county's highest rates of overcrowding are within incorporated cities, including several central neighborhoods in Stockton, the northeast side of Lodi, and a small area of north Tracy. Unincorporated communities and areas with the highest rates of overcrowding include:

- French Camp (19.5 percent of households),
- Kennedy (17.6 percent in one tract, 15.3 percent in another tract, and 3.0 percent in the southern tract covering the community),
- Garden Acres (15.6 percent in one tract and 9.7 percent in another)

Moderate levels of overcrowding (10.0 to 15.0 percent of households) are experienced in several areas of the unincorporated county, including:

- Census tract including north Tracy, Lammersville east of Mountain House (14.0 percent)
- Census tracts to the west and south of Lodi (12.3 and 11.7 percent)
- Waterloo, Glenwood, and Noble Acres (11.0 percent)

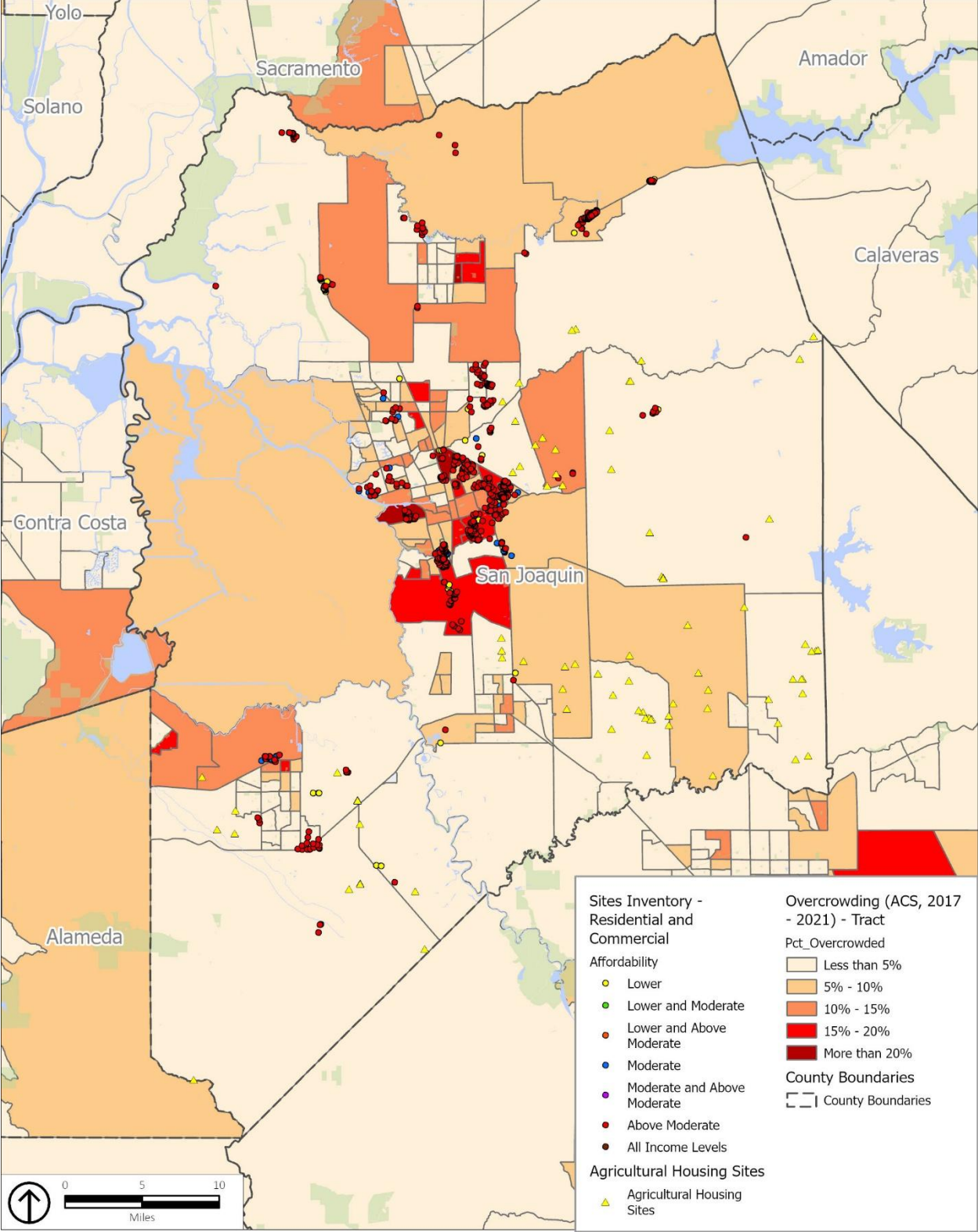
Most adjacent counties follow a similar pattern of low rates of overcrowding (fewer than 10 percent of households) in the unincorporated areas, with some neighborhoods of incorporated cities experiencing higher rates of overcrowding. One possible exception is the unincorporated area to the northeast of Empire in Stanislaus County, though this large census tract also includes a small portion of the city of Waterford. In the area of Contra Costa County adjacent to San Joaquin County, the unincorporated community of Byron also experiences moderate rates of overcrowding, as does a predominantly unincorporated census tract surrounding Galt in Sacramento County, which includes a very small area of Galt.

To mitigate overcrowded conditions and assist larger households with accessing appropriately sized housing, the County has included the following programs.

- **Program 2-1:** Work with housing developers to expand opportunities for affordable lower-income housing for special-needs groups, including large families. Promote the use of the density bonus ordinance, application process streamlining, and fee deferrals to encourage affordable housing, with an emphasis on encouraging affordable housing in high-resource areas and areas with limited rental opportunities currently.
- **Program 2-5:** Seek State and federal funding specifically for lower-income housing, including funding targeted specifically 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 will also pursue available funding under those State and federal programs that require its direct participation, such as CDBG and HOME Investment Partnerships Program (HOME) funds.
- **Program 3-7:** Expand regulatory incentives for the development of units affordable to extremely low-income households and housing for special-needs groups, including persons with disabilities (including developmental disabilities) and individuals and families in need of emergency/transitional housing. Prioritize new opportunities in higher-resource areas.
- **Program 3-8:** Assist the Housing Authority with Housing Choice Voucher outreach to both landlords and tenants and identify funding sources for landlord incentives, particularly in Racially Concentrated Areas of Affluence.



FIGURE 7-23 HOUSEHOLDS EXPERIENCING OVERCROWDING



Source: ACS, 2017-2021; San Joaquin County, 2023

Cost Burden

HUD considers housing to be affordable for a household if the household spends less than 30.0 percent of its income on housing costs. A household is considered “cost burdened” if it spends more than 30.0 percent of its monthly income on housing costs, while those who spend more than 50.0 percent of their income on housing costs are considered “severely cost burdened.”

Among Renters

The majority of census tracts in San Joaquin County have rates of overpayment that exceed 20 percent of renter households according to the 2017-2021 ACS (see **Figure 7-24, Renter Overpayment**). Exceptions include tracts north of Stockton but west of Woodbridge (2.6 percent), the southern area of Morada (0 percent), the area of Tracy just to the south of Mountain House (16.6 percent), and two large census tracts covering north Ripon and extending to Escalon (18.0 and 9.2 percent of renters). These areas are very low density and tend to have moderately higher median household incomes (between \$90,00 and \$175,000), with the exception of the census tract just west of Escalon, which has a median household income of \$71,458.

However, there is not a direct relationship between higher-income areas of the county and low rates of renter overpayment. The south side of the City of Mountain House, part of Lammersville, and the area immediately surrounding it have the county’s second-highest rate of renter overpayment, at 93.0 percent of renter households, but a median household income of \$136,639. Fewer than 10 percent of households in this census tract live below the poverty line. This suggests that renter overpayment is related to particularly high rental rates in this area. This rate could also be influenced by the low numbers of rental units.

Other areas of the county with high rates of renter overpayment are in areas with lower median household incomes, such as some unincorporated areas immediately adjacent to Stockton. Many of these areas have renter cost burden rates of greater than 50 percent of households in part or all of the community. Unincorporated areas with high rates of renter overpayment and low to moderate median household incomes include:

- North side of Lockeford (80.0 percent)
- Country Club (71.5, 56.8, and 53.3 percent of households in three census tracts)
- Kennedy (66.3, 63.4, and 46.6 percent of households in three census tracts)
- North Morada (63.2 percent)
- West of Ripon and west side of Ripon (63.2 percent)
- West of Lodi, including the west side of Lodi (61.0 percent)
- Taft Mosswood (57.3 and 35.4 percent of households in two census tracts)
- Lincoln Village (57 and 54.1 percent of households in two census tracts)
- August (52.8 and 48.7 percent)
- Banta and Stoneridge (51.3 percent)



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These higher rates of renter overpayment are most typically found within cities, particularly Stockton, Manteca, and Lodi. This may be related to lower wages in these areas and higher rental rates. In one census tract in the county, located in southern Manteca, 100 percent of renter households experience cost burden. This area also has a median household income of \$126,410. This area is a small neighborhood predominantly made up of larger single-family homes and so this rate may be related to a low number of rental households and high rental cost.

Rates of renter cost burden are more moderate to the south of Stockton, including French Camp (35.4 percent) and the census tracts just north and south of Manteca and Lathrop (between 28.6 and 38.6 percent of renters). Census tracts farther away from cities also have rates of renter overpayment that are still high but less extreme, including:

- Dogtown (49.5 percent)
- Collier, Acampo, Coopers Corner and Woodbridge (47.4 percent)
- Garden Acres (44.7 and 42.4 percent across two census tracts)
- Areas west of Stockton (44.2 percent)
- Waterloo, Glenwood, and Noble Acres (42.6 percent)
- Terminous and Thornton and surrounding areas (37.4 percent)
- South side of Lockeford and Victor and areas to the east (32.9 percent)
- South of Lodi (31.0 percent)
- New Jerusalem and Vernalis (28.6 percent)
- Linden, Peters, and Farmington and surrounding areas (27.6 percent)

Countywide, the median gross rent charged as of the 2017-2021 ACS was \$1,608, compared to \$1,870 statewide. To have sufficient income to afford housing at the median rent without experiencing cost burden, a household must earn at least \$64,320. As previously discussed, the unincorporated communities of Garden Acres, Waterloo, Noble Acres, New Jerusalem, Vernalis, and parts of the communities of Glenwood, August, Kennedy, Taft Mosswood, Country Club, and Lincoln Village communities are within census tracts that have median household incomes lower than \$55,000 per year. Many of these communities have significant levels of renter overpayment.

Regionally, rates of renter overpayment tend to be low or moderate in lower-density areas farther south in the Central Valley, with rates in cities trending higher throughout. Many areas of the Sierras have rates of renter overpayment exceeding 50 percent, which may be related to lower availability of rental housing in more remote areas. To the east and north, in both the Bay Area and Sacramento area, rates of renter overpayment tend higher than in much of San Joaquin County, even outside of incorporated cities and within higher-income areas, which may be attributable to high rental costs throughout those regions.

As part of **Program 2-1**, the County will work with housing developers to expand opportunities for affordable lower-income housing, including through the use of the density bonus ordinance, application process streamlining, and possibly fee deferrals to encourage affordable housing. This program will place an emphasis encouraging affordable housing in high-resource areas and areas with limited rental opportunities currently, including Lockeford, Clements, Banta, and Stoneridge; and parts of Morada, Kennedy, and Country Club. Similarly, the County will seek State and federal funding specifically for lower-income housing, including funding targeted specifically for the development of

housing affordable to extremely low-income households, such as the Local Housing Trust Fund program and Proposition 1-C funds as part of **Program 2-5**. The County will also promote the development of accessory dwelling units as part of **Program 2-3**, and will seek funding to establish an ADU incentive program that offers homeowners financial assistance for constructing ADUs in exchange for placing a deed restriction on the unit for 10 years that would limit rental rates for the ADU to rates affordable to lower-income households. Through **Program 2-10**, the County will conduct outreach to religious institutions to make them aware of their development rights under SB 4 and provide information about available County resources, technical assistance opportunities, and programs to support such projects if available. The development of additional affordable housing through these four programs will create opportunities for renters struggling with overpayment to move into housing that is priced more appropriately for their income level. Additionally, as part of **Program 2-7**, the County will also determine the level of funds necessary to develop an emergency rental assistance grant program and apply for such funds in order to implement this type of program. The County will research the possibility of a Home Sharing program as part of **Program 2-11** and implement if feasible, which will create additional lower-income housing opportunities within the existing housing stock.

Housing Choice Vouchers

The Housing Choice Voucher (HCV) Program is an essential tool for housing mobility for renters who would otherwise experience cost burden. The program extends rental subsidies to extremely low- and very low-income households, including families, seniors, and the disabled. The program offers a voucher that pays the difference between the current fair-market rent (FMR) as established by HUD and what a tenant can afford to pay (i.e., 30 percent of household income).

As of August 2023, 4,102 households in San Joaquin County received rental assistance funds, 69 of which were in unincorporated areas (see **Figure 7-25, HCV Usage**). At the same point in time, the HCV waiting list had 4,980 households on it. In 2021, HCV usage in San Joaquin County centered around Stockton, Manteca, and parts of Lodi, including unincorporated communities adjacent to the cities. In the unincorporated communities of Kennedy, Morada, and Country Club, more than 5 percent of renters in all or part of the community used HCVs, including 20.9 percent of renters in the census tract, including west Kennedy and the adjacent neighborhood of Stockton. A small number of renters in the area around Mountain House and north Tracy also used HCVs, around 2.3 percent. Many communities in the unincorporated area did not have any renters that used HCVs.

Use of HCVs is generally higher in the Bay Area and Sacramento area, and lower in adjacent counties in the Sierras. Within Stanislaus County, to the south, HCV usage follows similar patterns to San Joaquin County in that it's higher in and around incorporated cities and that many unincorporated areas away from cities have no HCV users.

To help prevent and address housing cost burden in renter households, the County has included the following Housing Element programs.

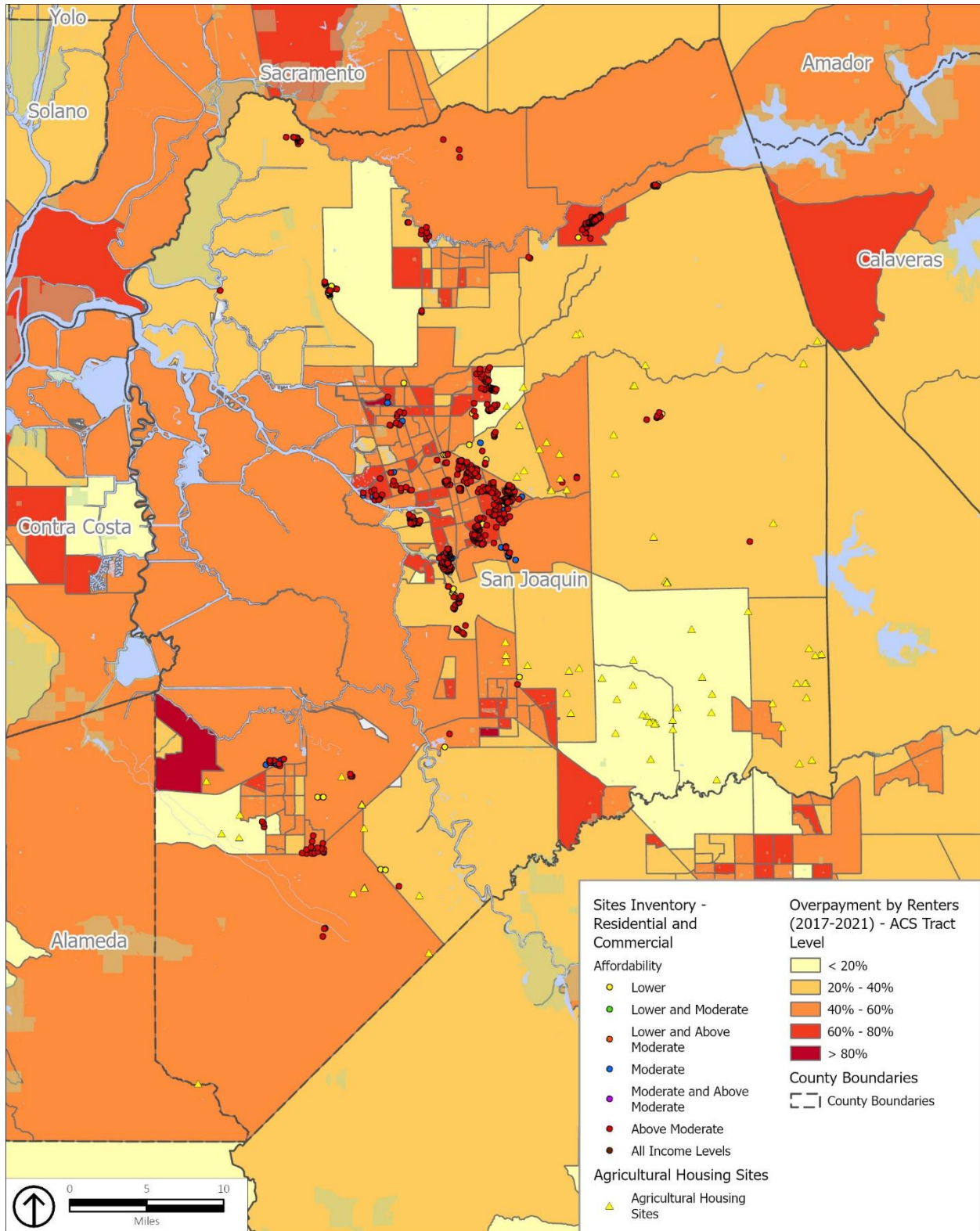
- **Program 2-1:** Support the development of additional units of affordable housing, including by promoting the use of the density bonus in high-resource areas and areas with limited rental opportunities, streamlining the permitting process for affordable housing, and facilitating the approval process for land divisions, lot line adjustments, and specific or master plans that result in parcel sizes that enable affordable housing developments.
- **Program 2-3:** Promote the development of ADUs and target outreach in higher-opportunity areas.



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- **Program 2-5:** Seek State and federal funding specifically for lower-income housing, including funding targeted specifically 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 will also pursue available funding under those State and federal programs that require its direct participation, such as CDBG and HOME Investment Partnerships Program (HOME) funds.
- **Program 2-7:** Identify a partner organization to provide eviction prevention legal aid services and identify funding to support this service.
- **Program 3-7:** Expand regulatory incentives for the development of units affordable to extremely low-income households and housing for special-needs groups, including persons with disabilities (including developmental disabilities) and individuals and families in need of emergency/transitional housing. Prioritize new opportunities in higher-resource areas.
- **Program 3-8:** Assist the Housing Authority with Housing Choice Voucher outreach to both landlords and tenants and identify funding sources for landlord incentives, particularly in Racially Concentrated Areas of Affluence.

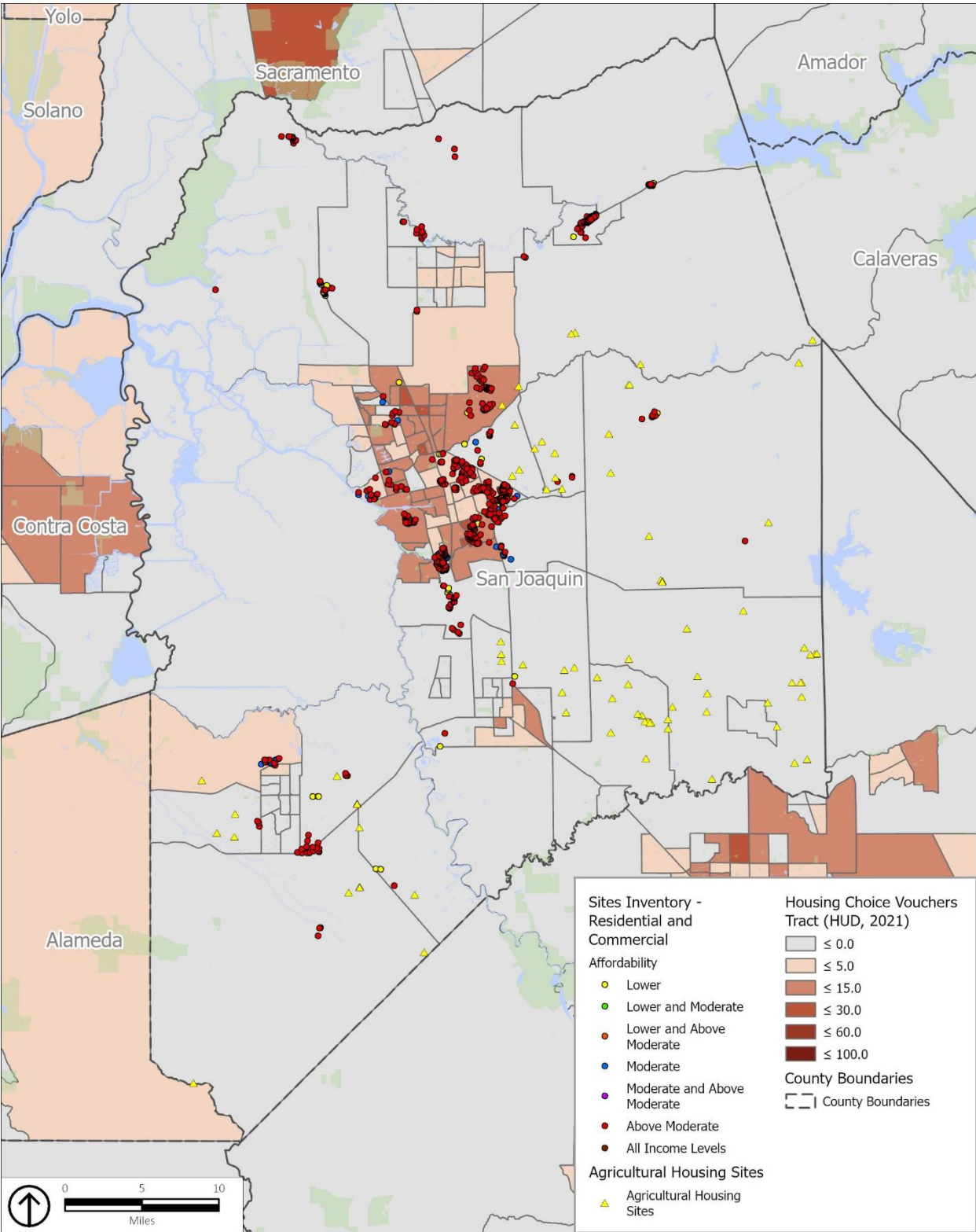
FIGURE 7-24 RENTER OVERPAYMENT



Source: ACS, 2017-2021; San Joaquin County, 2023



FIGURE 7-25 HCV USAGE



Source: HUD, 2021; San Joaquin County, 2023

Among Homeowners

Cost burden among homeowners follows different patterns than those of renters in San Joaquin County, with many areas farther from city centers having higher rates of cost burden. The census tract to the west of Stockton has a homeowner overpayment of 85.1 percent, though this may be skewed by a low overall number of homeowner households (201 households, as of the 2017-2021 ACS). Additionally, the predominantly unincorporated census tract just south of Garden Acres has a homeowner overpayment rate of 73.4 percent. See **Figure 7-26, Housing Cost Burden Among Homeowners**.

Large areas to the north, east, and south of Stockton have rates of owner overpayment between 40 and 60 percent. These include the census tracts that include:

- Kennedy (56.0, 47.3, and 39.9 percent of owner households)
- Areas just north of Escalon (55.0 and 52.7 percent)
- Terminous and Thornton (53.8 percent of owner households)
- Lammersville (51.8 percent and 28.5 percent)
- Garden Acres (46.0 and 44.0 percent)
- Banta and Stoneridge (44.9 percent)
- Collierville, Acampo, Coopers Corner, and part of Woodbridge (43.9 percent of owner households)
- August (43.0 and 28.7 percent)
- Linden, Peters, and Farmington (43.4 percent of owner households)
- Country Club (42.3 and 38.4 percent of households)
- The north area of Lockeford (41.8 percent).

Much of the remainder of the unincorporated county's census tracts had moderate rates of homeowner cost burden. These include the census tracts that include:

- The communities of Dogtown and Clements (39.4 percent of owner households)
- New Jerusalem and Vernalis (37.0 percent)
- The area south of Mountain House (32.9 percent)
- The community of Victor and the south side of Lockeford (31.5 percent)
- Chrisman (26.6 percent)
- The tract including the north and south sides of the City of Mountain House along with the area just to the east (28.5 percent)
- French Camp (23.4 percent)



Unlike the areas of highest rates of cost burden, many of the census tracts with moderate to high rates of owner cost burden (between 20 and 60 percent) do not have a small number of owner households relative to the size of the unincorporated communities therein. Overpayment is likely related to high housing prices in the area but may also indicate high numbers of residents in owned housing whose incomes may have decreased after purchasing their homes, for example due to retirement, unemployment, or underemployment. As discussed in **Section 7.2, Existing Needs Assessment**, areas in the unincorporated county area have a higher population of residents aged 65 or over (14.5 percent of residents) compared to the county as a whole (12.8 percent of residents). Within CDPs, communities that had unemployment rates higher than the county average of 6.1 percent included Kennedy (12.2 percent), Linden (10.3 percent), Taft Mosswood (10.3 percent), Garden Acres (9.8 percent), Lincoln Village (6.9 percent), and Country Club (6.6 percent).

A small number of census tracts in unincorporated San Joaquin County have homeowner overpayment rates of less than 20 percent. These tracts include, the southern edge of Morada (12.3 percent of owner households), most of Taft Mosswood (11.2 percent), and the communities of Waterloo, Glenwood, and Noble Acres (16.8 percent of owner households).

In three census tracts within south Stockton, 100 percent of homeowners overpay for housing. However, there are very few homeowner households in these census tracts overall (167, 40, and 3 homeowner households, respectively). Three additional census tracts in Stockton have rates of overpayment greater than 50 percent, though two these areas also have 100 or fewer owner households. Homeowner cost burden rates within Stockton, Lodi, and Manteca tend to be less extreme and tend to be between 30 and 50 percent of owner households.

As discussed in **Section 7.2, Existing Needs Assessment**, a household of four with an income at the 2023 countywide median of \$100,300 would be able to purchase a home with a price of approximately \$406,950 before they would begin to experience cost burden due to mortgage payments. This calculation assumes a 90 percent loan at 6.75 percent annual interest rate and 30-year term, and assumes taxes, mortgage insurance, and homeowners' insurance account for 21 percent of total monthly payments. According to Zillow, in 2021, the median sales price for homes in the Stockton metropolitan statistical area was \$462,326 and the median home value for San Joaquin County was \$477,165, indicating that a household of four with the countywide median income could likely not purchase a house in the area without then experiencing housing cost burden.

High rates of owner overpayment are common in the unincorporated areas of most surrounding counties, with most cost burden rates in these areas falling between 30 and 60 percent, suggesting that an income to housing cost imbalance is not unique to San Joaquin County. The Mokelumne Hill and San Andreas areas of Calaveras County are in a census tract with a particularly rate of high owner cost burden (61.3 percent of owner households), as does the area just west of Turlock in Stanislaus County (65.6 percent of owner households) and part of the Knightsen community of Contra Costa County (62.3 percent of owner households).

To assist homeowner households with the cost of living and prevent housing cost burden, the County has included the following Housing Element programs.

- **Program 2-1:** Facilitate the approval process for land divisions, lot line adjustments, and/or specific plans or master plans resulting in parcel sizes that enable affordable housing development and process fee deferrals related to the subdivision for projects affordable to lower-income households.

- **Program 2-4:** Continue to implement the 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.
- **Program 2-6:** Identify a partner organization to provide foreclosure prevention education, counseling, and mediation services, and will identify funding to support these activities.
- **Program 4-1:** Continue to provide low-interest and/or deferred loans to very low- and low-income homeowners on a countywide basis to finance the cost of housing rehabilitation.
- **Program 4-2:** Continue to provide low-interest loans to homeowners who reside in their home and have a life-threatening or emergency home rehabilitation need that is verified by an inspector.
- **Program 4-3:** Seek funding to implement additional rehabilitation programs, including the Lead Hazard Control Program and a Rental Rehabilitation Program.
- **Program 6-3:** 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. Identify and apply for funds to assist developers of lower-income housing in flood and dam inundation zones to incorporate flood mitigation measures in new buildings, and for lower-income households to retrofit flood mitigation measures into existing homes, as well as develop a program to distribute these funds when available.

Sites Analysis: Overcrowding and Overpayment

As is shown in **Table 5 in Appendix B**, only two census tracts with RHNA unit capacity have a rate of overcrowding at more than 20 percent of households. Tract 15.01 in August includes 5.72 percent of lower-income unit capacity and 1.04 percent of above moderate-income capacity, and tract 8.02 south of Country Club does not include any lower-income unit capacity, but includes 2.53 percent of moderate-income capacity and 2.77 percent of above moderate-income capacity. The development of these units in these areas will provide additional affordable housing opportunities for residents of these communities and is therefore expected to improve overcrowding conditions in these areas. Additionally, the distribution of lower and moderate-income housing is expected to provide more housing mobility opportunities for lower-income households looking to move to higher-opportunity areas.

Many areas of the county with RHNA unit capacity have rates of renter cost burden at or above 50 percent of households, particularly in the communities surrounding Stockton. It is estimated that any development of lower and moderate-income housing either within these tracts or in adjacent tracts will provide new opportunities for lower and moderate-income households to find housing that is affordable to them rather than overpaying for housing, thereby improving conditions with regard to renter cost burden in these areas. In Lockeford, 80 percent of renters overpay for housing and only 12.9 percent of households are renters. The inclusion of 2.50 percent of lower-income housing is expected to increase the quantity of affordable housing in this area and reduce the cost burden for renters.

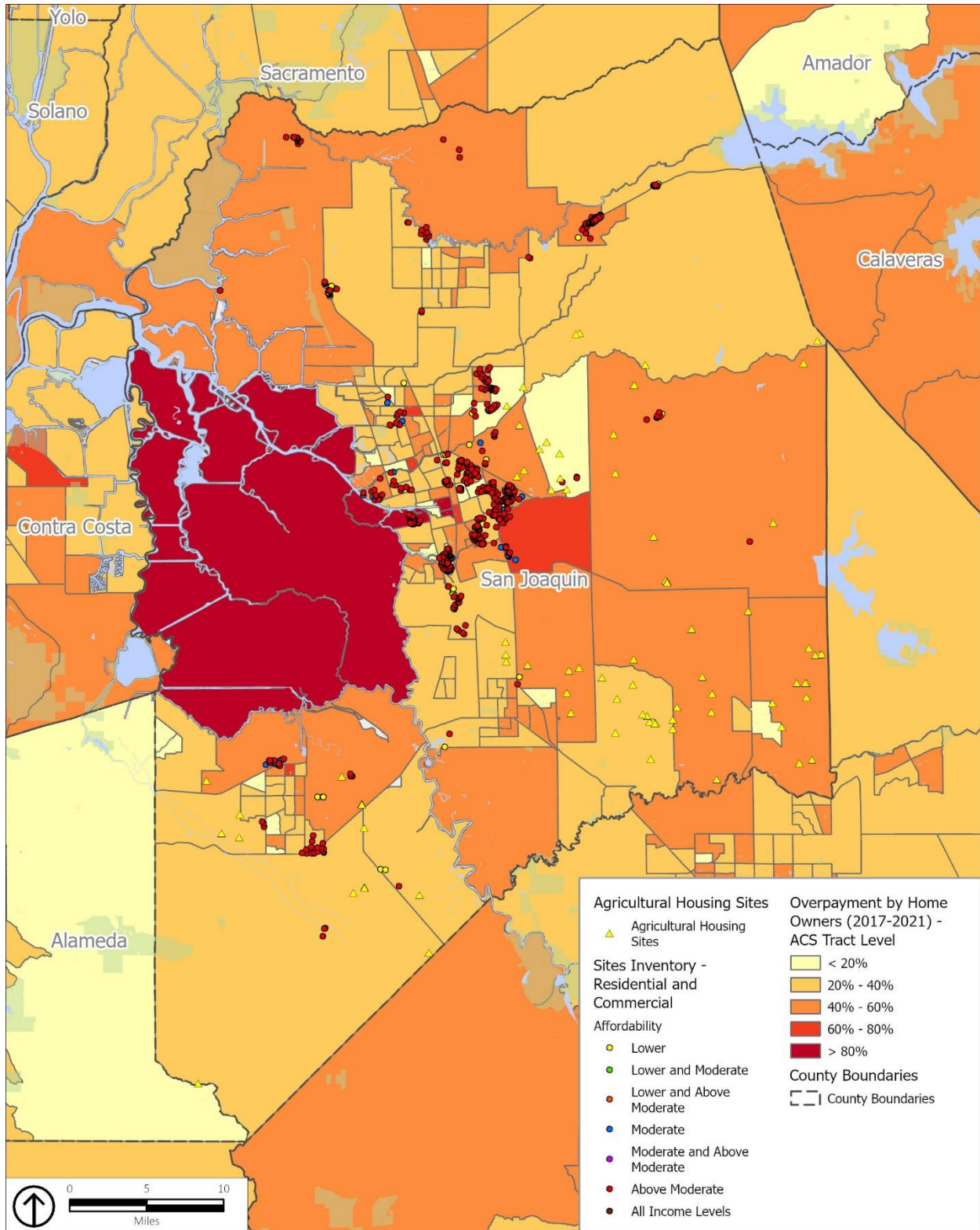
Among homeowners, overall rates of overpayment tend to be lower than those of renters in communities where RHNA inventory was identified. However, there are some notable exceptions. In tract 8.02, south of Country Club, 100 percent of homeowners overpay for housing. This tract is fairly sparsely populated, with only 438 households overall and a majority-renter population, so the extreme rate of overpayment may be biased by the small total number of homeowners. However, this still indicates a strong need for more affordable owned housing opportunities. The inclusion



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of 2.53 percent of moderate-income unit capacity in this area is expected to provide more affordable ownership housing opportunities and therefore improve conditions with regard to homeowner cost burden in this area. Similarly, in tract 37, located on the southeast side of Stockton near Kennedy, 73.4 percent of owner households experience cost burden. The development of housing on sites that represent 20.40 percent of the moderate-income unit capacity in the RHNA inventory is expected to provide additional affordable owned housing opportunities for homeowners experiencing cost burden.

FIGURE 7-26 HOUSING COST BURDEN AMONG HOMEOWNERS



Source: ACS, 2017-2021; San Joaquin County, 2023



Homelessness and Evictions

Homelessness is a fair housing concern, and it is often difficult to collect informative data that accurately reflects the magnitude of the population at risk, resulting in undercounting. A Point-in-Time (PIT) count in 2024 found 1,254 individuals in shelters and 3,469 individuals without shelter in Stockton, Tracy, Lodi, and Manteca. The PIT count conducted by the San Joaquin County Community Development Department and the Central Valley Low Income Housing Corporation in late January 2022 was employed as described in Section 7.2, Existing Needs Assessment.

The 2022 count was only conducted in the cities of Stockton, Tracy, Lodi, and Manteca, due in part to limited resources for completing the PIT in these areas and challenges in categorizing migrant workers within the HUD definitions of unhoused persons. The majority of resources for homeless individuals are also located in these cities. A PIT count has not been completed in the rural county area since 2005. As of 2022, Central Valley Low Income Housing Corporation estimated that there were approximately 87 unsheltered persons in the unincorporated county. Though most homeless community members tend to congregate in cities rather than the unincorporated county areas, some homeless community members congregate in areas on the city fringes, including the Lincoln Village and Country Club areas outside of Stockton. These communities are in closer proximity to services such as commercial areas and public transit. However, the locations of specific, static encampments are not known. Emergency shelters are primarily provided in Stockton, Lodi, Tracy, and Manteca. Through **Program 3-1** of the Housing Element, the County will continue to pursue State and federal funds to support existing shelters and will implement opportunities to provide additional shelter. As new resources for homeless community members become available, the County will work with housing and service providers to conduct outreach countywide, with additional outreach targeted in the Lincoln Village, Country Club, French Camp areas, and the unincorporated area north of the City of Tracy where there are typically a higher concentration of persons experiences homelessness.

Enrollment data related to homeless students is published through the California Department of Education's California Longitudinal Pupil Achievement Data System (CALPADS). While this is not reflective of the entire homeless population, it may give an indication of where some concentrations of homeless community members are located. It is also worth noting that homeless student data includes students who are "temporarily doubled up", which is not captured by the PIT count. This is the most common type of housing for homeless students in the county. In the 2022-2023 school year, the non-continuation schools with the highest rates of students experiencing homelessness that served unincorporated areas were French Camp Elementary (Manteca USD, 18.5 percent of students), Don Riggio School (Lincoln USD, 12.1 percent of students), Earl E. Williams Middle School (Tracy Joint USD, 11.3 percent of students), Stockton High School (Stockton USD 9.2 percent of students), and Wanda Hirsch Elementary (Tracy Joint USD, 9.1 percent of students). French Camp Elementary serves the French Camp community and Earl E. Williams Middle School serves the unincorporated area north of the City of Tracy, while other schools in this list serve both cities and unincorporated areas. This may indicate a congregation of homeless community members in this area. Don Riggio Elementary serves unincorporated island areas near the Brookside and Lincoln Village neighborhoods of Stockton in addition to areas within the City of Stockton. Stockton High School serves large areas of the City of Stockton as well as unincorporated areas on east and southeast edges of the city. Wanda Hirsch Elementary serves areas of central Tracy as well as a small unincorporated area west of the city boundary. Most homeless students in these two schools are living in a "temporarily doubled up" situation rather than living in shelters, hotels/motels, or living in unsheltered situations.

In September 2024, the County Board of Supervisors advanced an ordinance prohibiting camping on public property, while also hearing a proposal from the County Probation Department to establish a safe camping location on County-owned or leased land in order to provide an alternative to camping in public spaces. The Board of Supervisors also heard proposed amendments to the Building Code that would permit the safe camping space to be constructed¹⁶.

The 2024 Homeless Count conducted by the San Joaquin County Continuum of Care did include a count of homeless community member in the unincorporated county based on both a street and shelter count and a survey of 624 sheltered and unsheltered homeless community members following the street and shelter count. A separate afternoon youth count was also conducted in order to accurately count unaccompanied minors and young adults between ages 18 and 24. Though survey responses were not divided by jurisdiction, more than half of respondents responded that lack of a job or sufficient income was a barrier to entering permanent housing. Just over one quarter of respondents (26 percent) identified that a loss of income or reduction in income was the primary condition that led to homelessness. Of the 4,732 sheltered or unsheltered homeless residents in the county, 752 were identified in unincorporated areas (15.8 percent of all homeless community members). Though this is a significantly higher count than was estimated in prior years, it is worth noting that the Continuum of Care significantly changed its methodology between 2022 and 2024, and so this increase in homeless residents in the county may reflect improved counting methodology rather than a dramatic increase in the unhoused population in the unincorporated county. Within the unincorporated area, approximately half were unsheltered. Within all survey responses, 90 percent of respondents identified that they had been living in San Joaquin County prior to their recent episode of homelessness. Demographic information from this count is not published by jurisdiction. According to outreach conducted during preparation of the County's 2020 Analysis of Impediments, single adults comprise the majority of the local homeless population. The local provider of housing interviewed also noted that many homeless persons in the county are employed, including many farmworkers, and others have issues with mental illness that prevent them from maintaining employment.

According to a 2020 report on evictions in San Joaquin County prepared by Faith in the Valley, the Judicial Council of California reported 2,926 eviction filings for the 2018-2019 fiscal year. According to the 2015-2019 ACS, there were an estimated 95,813 renter households in the county during this period, indicating that around 3 percent of renter households may have experienced eviction. Princeton University's Eviction Lab calculated that for every 100 renter households in California, an average of 2.2 evictions were filed in 2018¹⁷, indicating that San Joaquin County's rate may be above the statewide average. Additionally, the Judicial Council's total likely does not include the full number of evictions in the county, as many evictions happen informally. Among unlawful detainer filings based on rent owed, 9 percent of tenants owed less than one month's rent, which may be due to owing late fees or utility fees after rent was paid. An additional 47 percent owed one month's rent or less. Among unlawful detainer filings based on rent owed, the median amount owed was \$1,500. The report found that fewer than 1 percent of tenants had legal representation in court hearings, compared to 67 percent of landlords, and that 42 percent of cases resulted in a default judgement against the tenant due to tenants not responding to notices. These figures were not separated geographically, so it is difficult to determine whether eviction is concentrated in cities or the unincorporated county. However, they do indicate a potential need for emergency rent assistance programs with coordinated legal aid resources. Through Program 2-7,

¹⁶ San Joaquin County. "Ordinance and Building Code Amendments Show Broad Strategy in Addressing Homelessness". (26 September, 2024). <https://www.sjgov.org/departments/bos/board-news/board-news-detail/2024/09/26/ordinance-and-building-code-amendments-show-broad-strategy-in-addressing-homelessness>

¹⁷ Eviction Lab. 2023. Princeton University.

https://evictionlab.org/map/?m=modeled&c=p&b=efr&s=all&r=states&y=2018&z=3.78&lat=39.50&lon=-105.25&lang=en&l=06_-119.27_37.27



the County will develop an eviction prevention program, including emergency rent assistance grants and an eviction prevention legal aid partnership.

To support homeless services and help to create more opportunities for community members experiencing or at risk for homelessness, the County has included the following Housing Element programs.

- **Program 3-1:** Continue to pursue State and federal funds available to the County, private donations, and volunteer assistance to support existing shelters and 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). Additionally, continue to provide supportive services and case management and provide temporary housing for individuals with special needs in board and care homes. 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, and 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.
- **Program 3-5:** Update the Development Title to address barriers to development of several housing types that serve special-needs groups, including transitional and supportive housing, emergency shelters, and low-barrier navigation centers.

Housing Conditions

As discussed in the HNA, housing condition can be an indicator of quality of life. Substandard conditions present a barrier to fair housing as occupants are susceptible to health and safety risks associated with poor housing conditions and at risk of displacement if conditions make the unit uninhabitable or if property owners must vacate the property to conduct repairs. As housing units age, they deteriorate without ongoing maintenance, which can present a fair housing issue for occupants, reduce property values, and discourage private reinvestment in neighborhoods dominated by substandard conditions. Typically, housing over 30 years is more likely to need repairs or rehabilitation than newer units.

According to the 2016-2020 ACS, approximately 68.8 percent of housing units in unincorporated San Joaquin County were built at least 35 years ago (built in 1989 or before) and may need repairs (see Figure 7-27, Map of Age of Housing Structures). This is lower than the rate of homes of this age in the state (approximately 74.2 percent), yet higher than the rate of homes of this age in San Joaquin County as a whole (61.5 percent of housing units). This need has informed the inclusion of several programs in the Housing Element, including rehabilitation assistance and relocation assistance.

Areas with high levels of housing that was built at least 30 years ago include the majority of unincorporated areas west, north, and east of Stockton, as well as the census tract that includes New Jerusalem and Vernalis and the tract to the northwest of Escalon. In each of these areas, more than half of housing units were built prior to 1990. This is also true of many of the cities of Stockton, Manteca, Lodi; central Tracy; the west side of Escalon; central Lathrop; and the southeast side of Ripon. Among named unincorporated communities, Country Club had the highest percentage of units built before 1990 (95.7, 94.0, and 90.0 percent of units across three census tracts). Morada (87.5 and 82.8 percent) and Garden Acres (89.5 and 82.1 percent) also had notably high percentages of older housing. Areas of the unincorporated county with more newer housing include Lammersville (36.2 percent of units built before 1990), and the census tract that includes Banta and Stoneridge (25.3 percent).

Lead-based paint was banned from home use in 1978; therefore, residents housing built prior to 1980 may be at particularly high risk for lead-based paint exposure, especially among children. As of the 2017-2021 ACS, the Country Club and Lincoln Village communities have particularly high rates of housing units built before 1980 (92.5, 91.3, and 85.3 percent of housing units in Country Club, 80.2 and 77.4 percent in Lincoln Village). As indicated by CalEnviroScreen rankings, potential lead exposure is also an issue of concern in the Garden Acres and August unincorporated communities.

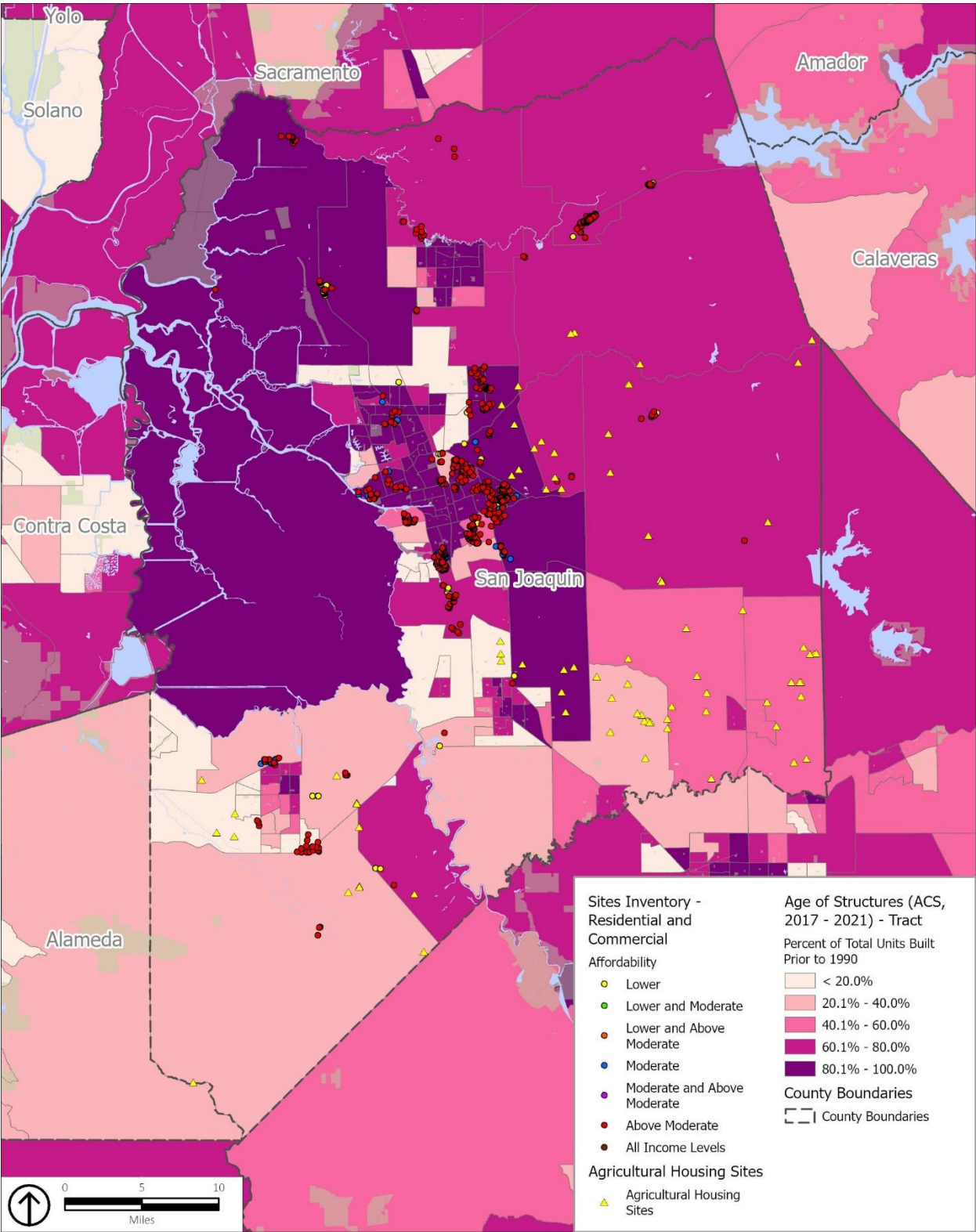
As reported in their 2020 Analysis of Impediments to Fair Housing, San Joaquin County's most recent Housing Conditions Survey was completed in 2004. At the time, the survey determined that 60 percent of units in the sample were in "sound" condition, 18 percent required moderate repairs, 16 percent required minor repairs, and 7.5 percent needed major repairs. The study had a sample size of 254 units. Between September 2018 and June 2020, the County Environmental Health Department opened 107 residential code enforcement cases on 83 properties. Of these cases, 64 percent were issued a "red tag," indicating that the structure was unsafe to occupy. More than half of the cases opened during this period included violations related to general dilapidation or improper maintenance (52 percent of cases) or hazardous or inadequate wiring (57 percent of cases). An additional 15 residential code enforcement cases were opened on 14 mobile home units, of which, 7 cases resulted in issuances of red tag notices. Similar to stick-built housing, the most common violations were general dilapidation or improper maintenance (60 percent of cases) or electrical hazards (53 percent of cases). Though these cases were distributed throughout both incorporated and unincorporated areas, the Country Club area had a notably high concentration of cases, including units deemed unsuitable for habitation.

To support improvements in any substandard housing conditions in the county, the County has included the following Housing Element programs.

- **Program 4-1:** 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 (<80 percent AMI) on a countywide basis to finance the cost of housing rehabilitation.
- **Program 4-2:** Continue to provide low-interest loans to homeowners who reside in their home and have a life threatening or emergency home rehabilitation need that has been verified by an inspector.
- **Program 4-3:** Seek funding to implement additional rehabilitation programs, including the Lead Hazard Control Program (LEAD) and Rental Rehabilitation Program (RRP) for owners of rental housing.
- **Program 4-4:** Implement code enforcement activities on a complaint basis and, if needed, enact a proactive code enforcement for ensuring compliance with building and property maintenance codes.
- **Program 6-1:** Continue to implement California's energy-efficiency standards for new residential construction contained in the State's Building Standards Code.
- **Program 6-2:** Continue to promote energy efficiency in residential land use planning and design through its subdivision site plan review and design review processes, preapplication meetings, promotional literature available at the permit counter, and the posting of information on energy conservation on the City's website.
- **Program 6-3:** 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.



FIGURE 7-27 MAP OF AGE OF HOUSING STRUCTURES



Source: ACS, 2017-2021; San Joaquin County, 2023

Disaster-Driven Displacement

Significant portions of the unincorporated county area are within the Federal Emergency Management Agency's (FEMA's) 100-year flood zone, also called the 1 percent annual chance flood hazard zone (see **Figure 7-28, Flood Hazard Map**). The Sacramento-San Joaquin Delta is the primary driver of this flood risk. This flood hazard area covers the unincorporated communities of Terminous, Thornton, and Country Club, as well as small areas in Taft Mosswood, Woodbridge, and Lockeford. A small area of north Tracy and parts of the Banta and Stoneridge unincorporated communities are also within this flood hazard area. This flood hazard area also includes areas in Sacramento, Solano, and Contra Costa Counties, as the same Delta formation continues into these counties. The 100-year flood zone also extends along the San Joaquin River to the south through unincorporated county areas toward Stanislaus County.

Farther from the Delta, some communities are in areas with a lower flood risk, called the 0.2 percent or 500-year flood hazard area. This hazard area extends farther east from the high-risk Delta area, and includes parts of Lincoln Village, Waterloo, and Morada; the communities of Kennedy, Glenwood, and Noble Acres; and much of the community of Linden.

Other areas in the county are in areas of reduced risk due to the presence of a levee, including many parts of Stockton, Lathrop, and Manteca; the unincorporated community of August; parts of Lincoln Village and Morada; and the majority of French Camp.

Areas of the county that are farther from the Delta and the San Joaquin River are not within any FEMA flood risk zone. These include Collierville, Dogtown, Peters, and most of the communities of Waterloo, Farmington, and Lockeford. Many areas south of San Joaquin County in the Central Valley are not within 100-year flood zones, except for areas directly around the San Joaquin River. To the east, in the Sierras, 100-year flood zone areas are sparse and limited to areas adjacent to lakes, reservoirs, and creeks.

Relatedly, many areas near the Delta are within California Governor's Office of Emergency Services (OES) Dam Inundation Areas. This includes the majority of Stockton and its surrounding unincorporated communities; the cities of Lathrop, Manteca, Ripon, Escalon, and Lodi; north Tracy and unincorporated areas north of Tracy; and the unincorporated communities of Farmington, Clements, Banta, Stoneridge, Morada, Waterloo, Linden, Lockeford, Victor, Acampo, Woodbridge, and parts of Collierville. See **Figure 7-29, Dam Inundation Areas**.

In much of the county, landslide susceptibility is limited to small areas immediately surrounding rivers and creeks. However, the southwest area of the county, south of Mountain House and including small portions of southwest Tracy, are within higher-susceptibility areas. The landslide susceptibility band that includes southern Tracy continues northwest through Alameda and Contra Costa Counties as well as south into Santa Clara and Stanislaus Counties. Smaller unincorporated areas near the Sierras also have some level of landslide susceptibility, including areas east of Linden, Peters, Dogtown, Farmington, and Lockeford. This stretch of landslide susceptibility continues southeast into Stanislaus County and north into Sacramento County and increases in intensity moving east into the Sierras. See **Figure 7-30, Landslide Susceptibility Map**.

Two areas of the county are within Fire Hazard Severity Zones. On the southwest side of the county, the unincorporated area south and southwest of Tracy and Mountain House is in a mix of moderate and high fire hazard severity zones, as defined by CalFire. This includes a portion of the community of Chrisman, which is in a moderate fire hazard severity



zone. A stretch of the northeast corner of the county is also within a moderate fire hazard severity zone, including the north edge of the Dogtown community and unincorporated areas along the Amador and Calaveras County borders.

No areas of the county are within Liquefaction Zones as designated by the California Geological Survey's Seismic Hazards Program.

To address the risk of flooding and dam inundation, the County has included **Program 6-3** to identify and apply for funds to assist developers of lower-income housing in flood and dam inundation zones to incorporate flood mitigation measures in new buildings, and for lower-income households to retrofit flood mitigation measures into existing homes, as well as develop a program to distribute these funds when available.

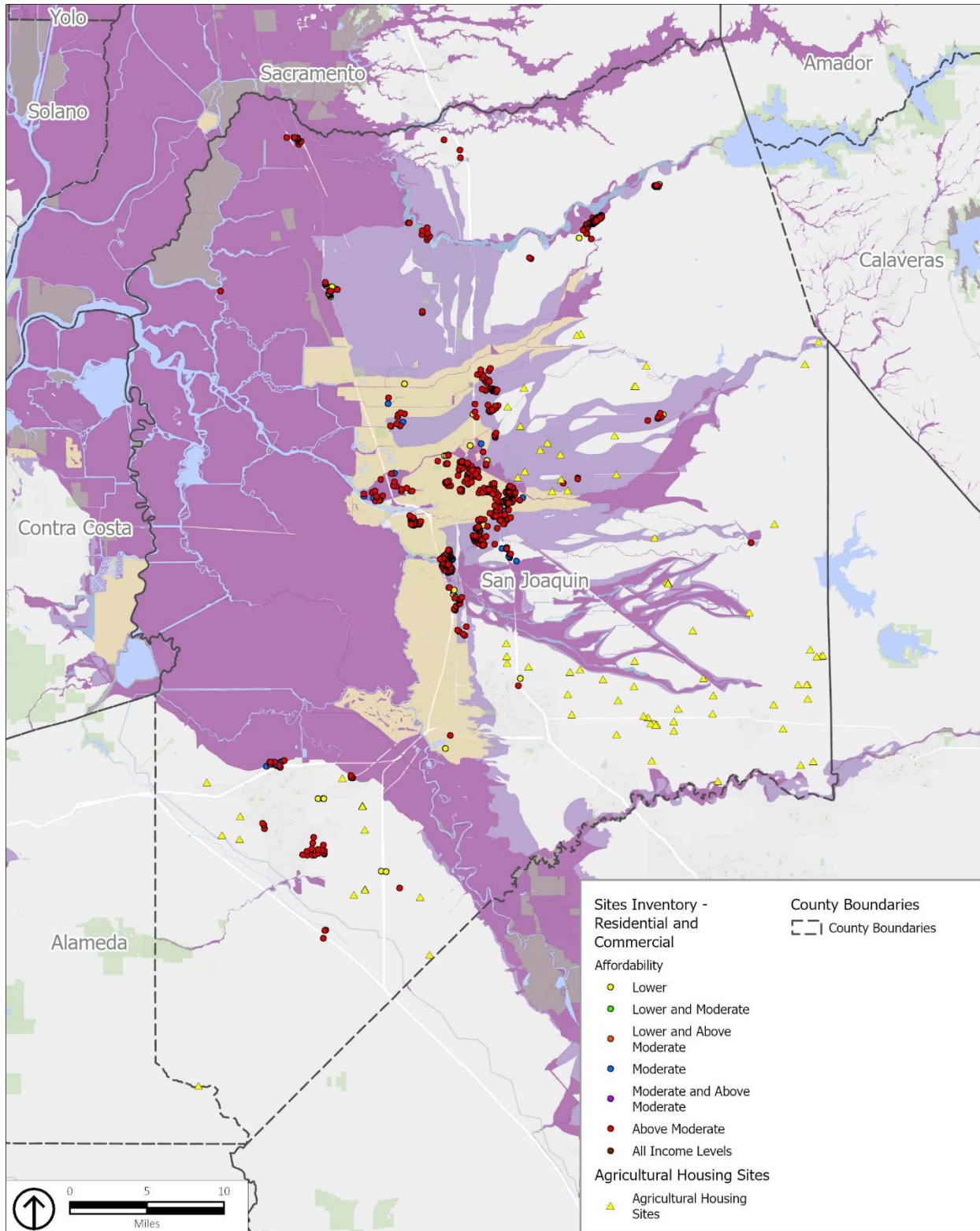
Additionally, in other chapters of the 2035 General Plan, the County has included the following policies and programs to manage the risk of flooding or dam inundation.

- **Policy LU-8.1:** Preserve open space as part of its goal of managing flood hazards.
- **Policy PHS-1.3:** Maintain a Flood Safety Plan and Contingency Mapping.
- **Policy PHS-2.19:** Maintain a Dam Failure Plan
- **Policy PHS-1.13:** Support public awareness of climate change, including flood preparedness.

Goal PHS-2 of the Public Health and Safety Element also focuses on protecting people and property from flood hazards, including restricting uses in certain floodways (**PHS-2.1**), requiring evaluation of flood protection for new development (**PHS-2.3**), and preserving existing floodway and floodplains to maintain existing flood carrying capacities (**PHS -2.7**).

The County also participates in the National Flood Insurance Program, including promoting the purchase of flood insurance and informing the public of the risk of flooding through outreach campaigns.

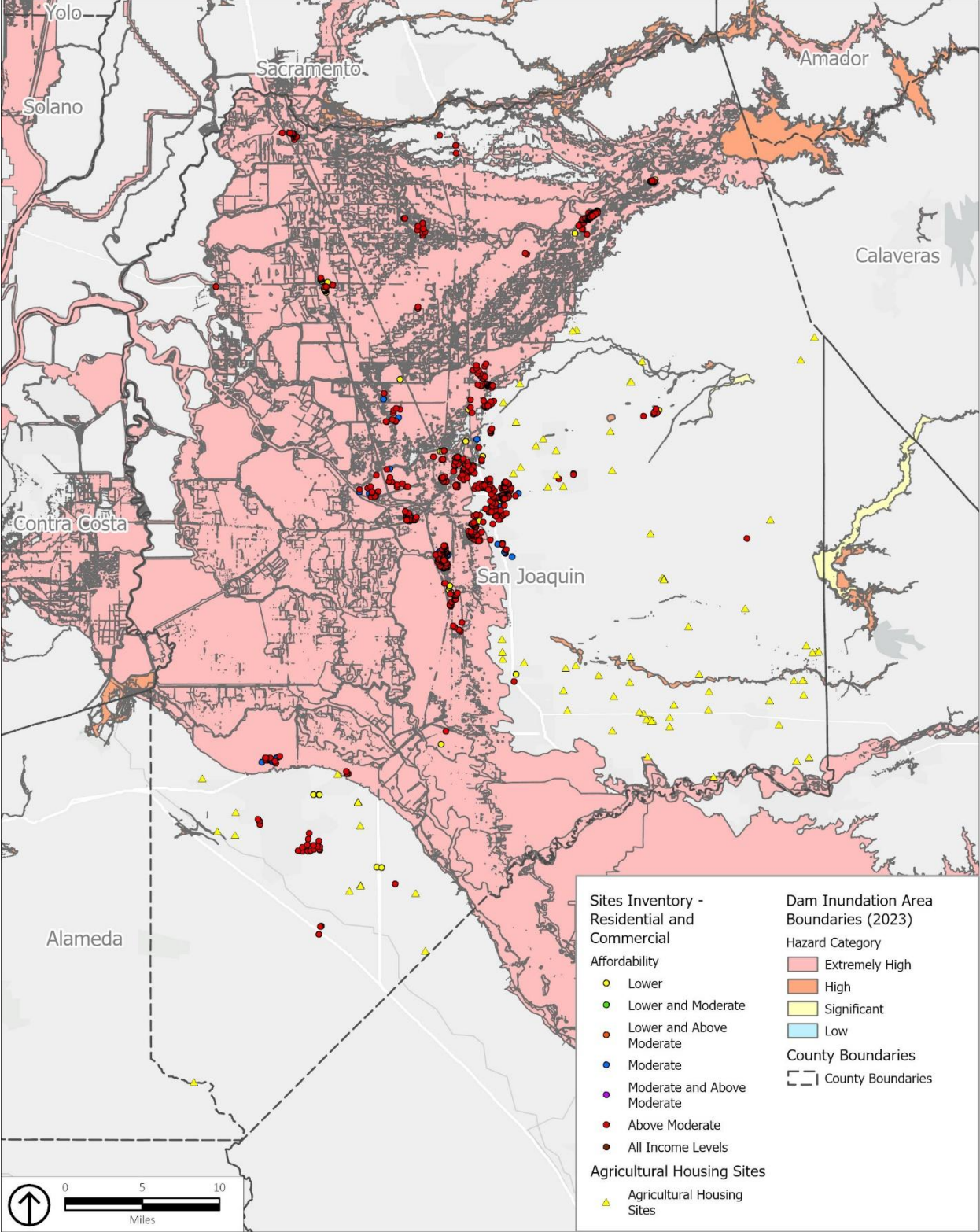
FIGURE 7-28 FLOOD HAZARD MAP



Source: FEMA, 2022; San Joaquin County, 2023

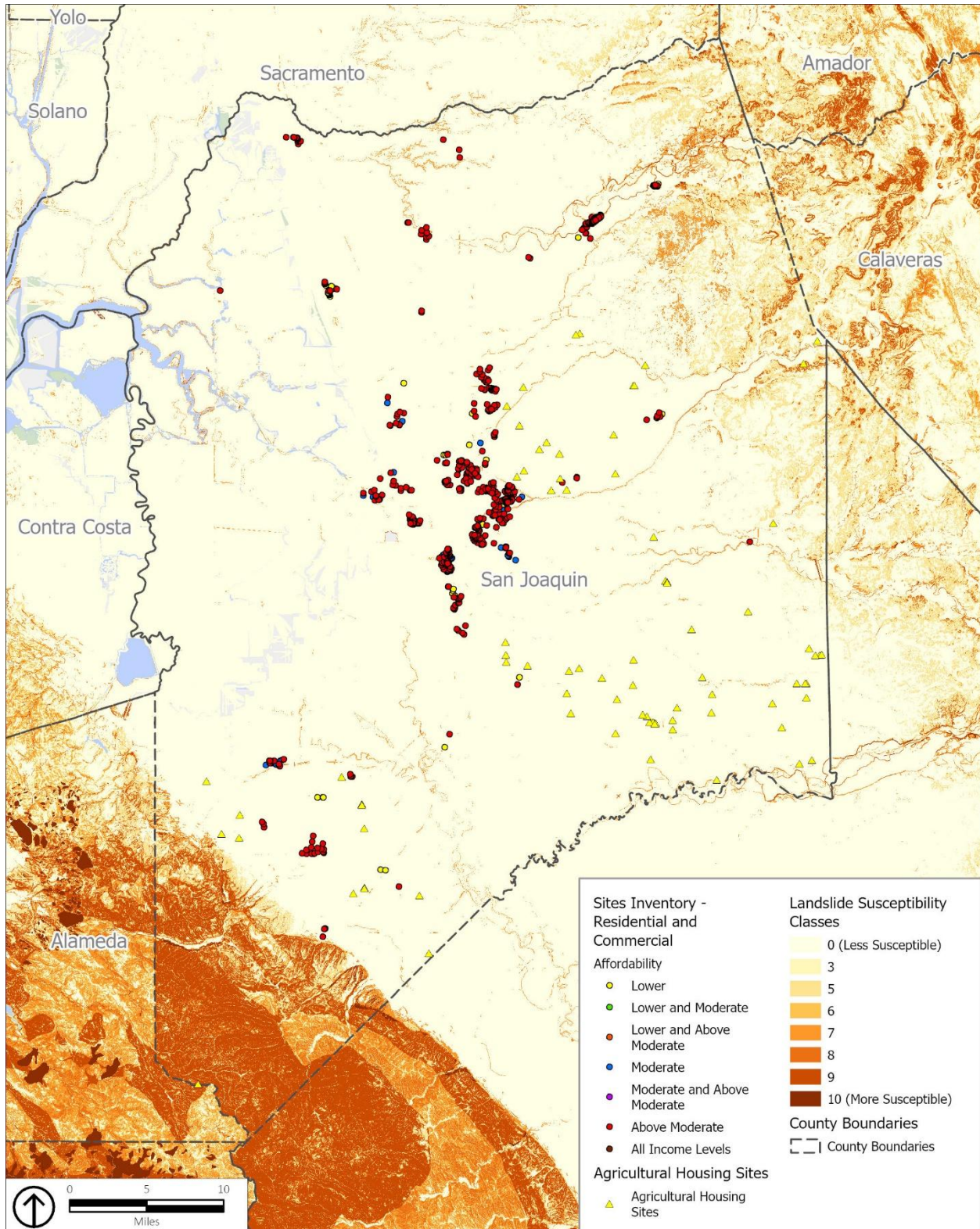


FIGURE 7-29 DAM INUNDATION AREAS



Source: California Department of Water Resources, 2023; San Joaquin County, 2023

FIGURE 7-30 LANDSLIDE SUSCEPTIBILITY MAP



Source: California Geological Survey, 2018; San Joaquin County, 2023



Fair Housing Enforcement

San Joaquin County refers requests for fair housing assistance to the San Joaquin Fair Housing Association (SJFH), a fair housing nonprofit that provides tenant-landlord mediation, outreach and education, and referral services, in addition to facilitating fair housing complaint submittal.

Discrimination

Between January 2019 and August 2023, San Joaquin Housing, Inc. received 10 fair housing cases from residents in the unincorporated area. This represents 0.75 percent of all fair housing complaints in San Joaquin County during the same period. Of these 10 cases, 6 were resolved. Of these 10 households, 8 were lower-income households and 7 were female-headed households. There were 36 residents in the 10 households combined, of which, 23 (63.9 percent) were Hispanic or Latino.

According to the 2020 Analysis of Impediments to Fair Housing, five of the seven cases filed with the HUD Office Fair Housing and Equal Employment Opportunity (FHEO) from 2015 to 2019 in the unincorporated county were determined to not have cause. Two were conciliated or settled. Looking at FHEO cases received in the period between 2013 and 2022:

- Three cases were received from Mountain House residents¹⁸
- Two were received from Thornton residents and two from residents of Acampo
- One was received from a resident of Lockeford and one from a resident of Woodbridge

Of the cases filed with the California Department of Fair Employment and Housing (DFEH) countywide between 2015 and 2020, the most common basis for complaints was disability-related (43.5 percent of complaints in the urban county), followed by race (21.7 percent of complaints). Denial of reasonable accommodation was the most commonly listed discriminatory practice, followed by evictions, denial of rental/lease/sale and denial of equal terms and conditions. However, DFEH cases were not divided geographically within the county, so it is not possible to determine how many of these occurred in the unincorporated county.

To promote equal housing, the County has included **Program 5-1**, through which it will 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.

Compliance with Fair Housing Laws

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

¹⁸ Note that Mountain House is no longer an unincorporated area but was at the time that the cases were reported.

- **Density Bonus Law (Government Code Section 65915).** The County has included **Program 3-5** to amend the density bonus ordinance to allow up to a 50.0 percent increase in project density depending on the proportion of units that are dedicated as affordable, and up to 80.0 percent for projects that are completely affordable, in compliance with State law.
- **No-Net-Loss (Government Code Section 65863).** The County has identified a surplus of sites available to meet the Regional Housing Needs Allocation. In total, the County's surplus unit capacity is 1,164, composed of 892 lower-income units, 30 moderate-income units, and 242 above moderate-income units.
- **Housing Accountability Act (HAA) (Government Code Section 65589.5).** The County does not condition the approval of housing development projects for very low-, low-, or moderate-income households, or emergency shelters unless specific written findings are made.
- **Assembly Bill 2339.** The County currently allows emergency shelters by-right, without limitations, in the C-G (General Commercial) and P-F (Public Facilities) zoning districts.
- **Senate Bill 35 (Government Code Section 65913.4).** The County will comply with SB 35 by establishing a written policy or procedure, as well as other guidance as appropriate, to streamline the approval process and standards for eligible projects within one year of Housing Element adoption (**Program 2-5**).
- **Senate Bill 330 (Government Code Section 65589.5).** The County complies with SB 330, relying on regulations set forth in the law for processing preliminary applications for housing development projects, conducting no more than five hearings for housing projects that comply with objective general plan and development standards, and making a decision on a residential project within 90 days after certification of an environmental impact report or 60 days after adoption of a mitigated negative declaration or an environmental report for an affordable housing project. The County has included **Program 2-5** to formalize this process by establishing a written procedure to be made available on the County's website and at public counters.
- **California Fair Employment and Housing Act (FEHA) and Federal Fair Housing Act.** The County provides protections to residents through referrals to legal assistance organizations, such as San Joaquin Housing, Inc. and has included **Program 5-1** to continue to financially support 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. The County will 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.
- **Review Processes (Government Code Section 65008).** The County reviews affordable development projects in the same manner as market-rate developments, except in cases where affordable housing projects are eligible for preferential treatment, including, but not limited to, on residential sites subject to AB 1397.
- **Assembly Bill 686 (Government Code Section 8899.50).** The County has completed this AFH and identified programs to address identified fair housing issues in Table 7-47, Factors Contributing to Fair Housing Issues.
- **Equal Access (Government Code Section 11135 et seq.).** Through **Program 5-2**, the County will continue to offer translation services for all public meetings and offer accessibility accommodations to ensure equal access to all programs and activities operated, administered, or funded with financial assistance from the State, regardless of membership or perceived membership in a protected class. The County will update its website to advertise the availability of these services in both English and Spanish and will include information on how to access these services on any announcements of public meetings.



Contributing Factors

In discussions with stakeholders and fair housing advocates and through this assessment of fair housing issues, the County identified **Factors Contributing To Fair Housing Issues**, as shown in **Table 7-47**. While a variety of strategies are identified in this element to address the fair housing issues, the most pressing issues are listed below. Contributing factors are shown next to each issue, and related actions that are being taken to address these. Primary contributing factors and meaningful actions related to those factors are shown in bold.

TABLE 7-47 FACTORS CONTRIBUTING TO FAIR HOUSING ISSUES			
AFH Identified Fair Housing Issue	Contributing Factor	Priority	Meaningful Actions
Need for home rehabilitation	Older housing Deferred maintenance over time High cost to complete maintenance Presence of lead paint in homes	Medium	Program 3-4: Maintain Farmworker Housing Inventory Program 4-1: Countywide Home Rehabilitation Program 4-2: Emergency Housing Rehabilitation Program Program 4-3: Additional Rehabilitation Programs
Higher than average rates of eviction filings	High cost of housing Low income from local employment opportunities compared to housing cost Lack of knowledge or lack of access to legal aid	Medium	Program 1-3: Encourage Mixed-Use Projects and Residential in Commercial Zones Program 2-1: Support Affordable Housing Development Program 2-5: Funding for Affordable Housing Program 2-7: Eviction Prevention Program 3-7: Extremely Low-Income Households
Less Positive CalEnviroScreen scores	Pollution caused by agricultural or industrial uses Lead paint in older homes	Low	Program 4-3: Additional Rehabilitation Programs Program 6-1: Promote Energy Conservation Program 6-2: Energy Efficiency Through Planning and Design Program 6-3: Weatherization and Flood Mitigation Activities
High rates of housing cost burden	Lack of available affordable housing Low income from local employment opportunities compared to housing cost	High	Program 1-3: Encourage Mixed-Use Projects and Residential in Commercial Zones Program 1-4: Monitor Housing Production Program 2-1: Support Affordable Housing Development Program 2-2: Manufactured/Mobilehome Monitoring Program Program 2-3: Promote the Development of Accessory Dwelling Units Program 2-4: First-Time Homebuyer Assistance Program 2-5: Funding for Affordable Housing Program 3-3: Facilitate the Development of Housing for Farmworkers Program 3-7: Extremely Low-Income Households Program 3-8: Housing Choice Vouchers (Section 8) Rental Assistance Program 2-10: Affordable Housing on Religious-Owned Properties Program 2-11: Home Sharing Program

7.4 HOUSING SITES ANALYSIS

HCD is required to allocate each region's share of the statewide housing need to COGs based on 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

The RHNA is the State-required process to ensure cities and counties are planning for enough housing to accommodate all economic segments of the community. The process is split into three steps:

1. Regional Determination: HCD gives each region a Regional Determination of housing need, which includes a total number of units split into four income categories. San Joaquin County is in the region covered by San Joaquin Council of Governments (SJCOG), and HCD gave SJCOG a Regional Determination of 52,719 units for the 6th Cycle RHNA (2023-2031). This is the total number of units that the cities and counties in the SJCOG region must collectively plan to accommodate.

2. RHNA Methodology: SJCOG is responsible for developing an RHNA Methodology for allocating the Regional Determination to each city and county in their region. This methodology must specifically state objectives, including, but not limited to, promoting infill, equity, and environmental protection; ensuring jobs-housing balance; and affirmatively furthering fair housing. Of the 52,719 units allocated to the SJCOG region, 8,808 were allocated to unincorporated San Joaquin County. SJCOG's methodology and unit allocations were approved by HCD in 2022.

3. Housing Element Updates: Each city and county must then adopt a housing element that demonstrates how the jurisdiction can accommodate its assigned RHNA through its zoning. HCD reviews each jurisdiction's housing element for compliance with State law.

San Joaquin County's share of the regional housing need was determined by a methodology prepared as part of the RHNP, adopted in September 2022. In response to a 2025 RHNA transfer, 5,113 units were transferred from San Joaquin County to the newly incorporated City of Mountain House. The adjusted share of the regional need is shown in **Table 7-49**. In accordance with SJCOG's RHNP, the County originally planned to accommodate 8,808 housing units between June 30, 2023, and December 31, 2031. **Table 7-48** shows the County's initial RHNA allocation by income category.



**TABLE 7-48 REGIONAL HOUSING NEED
UNINCORPORATED SAN JOAQUIN COUNTY
2023-2031**

RHNA Category	Unit Allocation	Percentage
Very Low	1,824	21%
Low	1,145	13%
Moderate	1,734	20%
Above Moderate	4,105	46%
Total	8,808	100%

Source: San Joaquin Council of Governments (SJCOC), *Regional Housing Needs Allocation (RHNA) Final RHNA Methodology* (2022)

**It is assumed that 50 percent of the very low-income category is allocated to the extremely low-income category.*

RHNA Transfer to the City of Mountain House

On July 1, 2024 the City of Mountain House incorporated and was then subject to preparing a Housing Element and accommodating a portion of the SJCOC regional housing need. On December 10, 2025, Mountain House adopted the RHNA transfer of 5,113 units. Table 7-49 shows the adjusted allocations by income category, including the portion reallocated to Mountain House and the resulting allocation for the remaining unincorporated area.

**TABLE 7-49 REGIONAL HOUSING NEED UNINCORPORATED SAN JOAQUIN COUNTY
2023-2031 AFTER INCORPORATION OF MOUNTAIN HOUSE**

RHNA Category	Transferred to Mountain House	Percentage	Unincorporated County (After Transfer)	Percentage
Very Low*	1,309	25.6%	515	13.9%
Low	821	16.1%	324	8.8%
Moderate	886	17.3%	848	23.0%
Above Moderate	2,097	41.0%	2,008	54.3%
Total	5,113	100%	3,695	100%

Source: San Joaquin Council of Governments (SJCOC), *Mountain House RHND Amendment to Adopted 6th Cycle Regional Housing Needs Plan (2023-2031)* (2024)

**It is assumed that 50 percent of the very low-income category is allocated to the extremely low-income category.*

Meeting the RHNA

HCD allows jurisdictions to count four types of credits toward meeting their RHNA:

- **Actual Production.** Jurisdictions can count the number of approved and built units during the RHNA projection period of 2023-2031 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.

Housing Production

Since the Housing Element projection period runs from June 30, 2023, to December 31, 2031, the County's RHNA can be reduced by the number of new units built or approved since June 30, 2023. 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 7-50** provides a breakdown of the dwelling units built, under construction, or approved by permit from June 30, 2023, through December 21, 2023. As shown in the table, 179 housing units have been constructed, are under construction, or have received building permits. Of the 179 housing units, 158 are single-family residences and are assumed to be market-rate. Since June 30, 2023, there have been two single-family homes constructed by Stocktonians Taking Action to Neutralize Drugs (STAND), an affordable-housing developer. These have been estimated to be affordable to lower-income households based on the organization's strategy of building housing for households eligible for the County's GAP Loan Program with incomes below 80 percent of the AMI. 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 June 30, 2023, there have been 19 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.



**TABLE 7-50 HOUSING UNITS CONSTRUCTED OR APPROVED
UNINCORPORATED SAN JOAQUIN COUNTY JUNE 30, 2023,
TO DECEMBER 21, 2023**

Housing Unit by Estimated Income Level	Constructed or Approved by Building Permit
Above Moderate Income	
Single-family residence	158
<i>Subtotal</i>	158
Low and Very Low Income	
Single-family constructed by affordable housing developer	2
Mobile home permanent foundation	19
<i>Subtotal</i>	21
TOTAL	179

Source: San Joaquin County Community Development Department, December 2023

Projected Housing Units

The County approves a large number of manufactured homes and ADUs and therefore has relied on past and current trends to project these unit types over the next eight years as a way of meeting a portion of the County's lower-income RHNA.

Manufactured/Mobile Home Potential

Manufactured homes offer residents the ability to buy a single-family detached home at prices that are often 15 percent to 20 percent lower compared to site-built homes. This cost savings facilitates homeownership for lower-income households in the unincorporated county where, compared to parcels in cities, land prices are lower and proximity to piped water and wastewater systems is not required.

According to Homes Direct, a provider of new manufactured and modular homes in the western states, new manufactured housing in December 2021, the most recent available data, ranged from \$76,900 for a single and \$170,600 for a double, and \$145,200 on average. An additional survey of homes available for sale through Clayton Homes showed new two, three and four-bedroom manufactured homes as having a cost range between \$120,000 and \$370,000, with a median price of \$200,842. There would be an additional cost of preparing the land. **Table 7-25** in the Housing Needs Assessment shows that a four-person, extremely low-income household can afford a maximum sales price of \$121,720, a very low-income household can afford a maximum sales price of \$177,914, and a low-income household can afford a maximum sales price of \$284,419, indicating that lower-cost manufactured housing is affordable to low-income households if the land is available for a low cost or the land is already owned by the mobile home buyer.

In a December 2023 survey of current listings, the average cost per square foot for a vacant parcel between 0.65 and 10 acres listed for sale in the unincorporated county was approximately \$2.83 per square foot, or \$123,324 per acre (**Table 7-50**). Typical residential lot sizes in San Joaquin County range between two and five acres, which could add between \$246,649 and \$616,622 to development costs. However, as shown in **Table 7-51**, more rural lots can be purchased for as low as \$80,000, and smaller lots near cities can be purchased for \$169,000. If mobile homes are developed on two- to five-acre lots at the average price per square foot, development and land purchase costs could

be between approximately \$379,448 and \$789,620, depending on the size of the mobile home. but could be significantly lower depending on the location and lot selected.

TABLE 7-51 VACANT LAND COSTS, SAN JOAQUIN COUNTY				
Location	Size (acres)	Cost	Cost per Acre	Cost per Square Foot
Clements	1.99	\$225,000	\$113,065	\$2.60
Clements/Acampo	2.37	\$299,999	\$126,582	\$2.91
Collierville	2.00	\$325,000	\$162,500	\$3.73
Woodbridge	5.19	\$450,000	\$86,705	\$1.99
Terminous	10.00	\$325,000	\$32,500	\$0.75
Banta	0.65	\$169,000	\$260,000	\$5.97
East of New Jerusalem	2.48	\$300,000	\$120,968	\$2.78
Northeast of Ripon	2.00	\$450,000	\$225,000	\$5.17
Northeast of Escalon	9.89	\$495,000	\$50,051	\$1.15
Southwest of Linden	8.73	\$80,000	\$9,164	\$0.21
South of Thornton	2.94	\$499,900	170,034	\$3.90
Average	4.39	\$328,991	\$123,324	\$2.83

Source: Redfin.com, accessed December 15, 2023

Nongovernmental constraints that may influence the affordability of a new manufactured home include land costs, transportation costs, and foundation costs, as well as ability to secure financing and resale affordability. Based on a July 2024 survey of new manufactured home costs in San Joaquin County, the estimated cost for a new manufactured home before land costs is between \$120,000 to \$370,000 based on size, with a median cost of \$200,842. Additional costs such as connection to utilities add to the total cost of moving a manufactured home to a site (Table 7-52). Therefore, the County estimated these costs to reflect those for a new manufactured home in the county based on figures provided by a local manufactured home company that works in San Joaquin County.

TABLE 7-52 COST ESTIMATES TO DEVELOP MANUFACTURED HOMES			
Cost Factors	2 Bedroom	3 Bedroom	4 Bedroom
Manufactured Home Unit ¹	\$135,000	\$225,461	\$255,421
School Taxes and Permit Fees ²	\$12,000	\$13,500	\$15,000
Unit Transportation/Delivery and Assembly ²	\$30,000	\$30,000	\$30,000
Well and Septic System Installation ²	\$39,000	\$39,000	\$39,000
Electricity Connection / Extension ²	\$10,000	\$10,000	\$10,000
SUBTOTAL, COST BEFORE LAND	\$226,000	\$317,961	\$349,421
Land Cost ³	\$40,697	\$40,697	\$40,697
TOTAL DEVELOPMENT COST	\$266,697	\$358,658	\$390,118

Notes:

1. Based on median prices by number of bedrooms for new manufactured homes sold in San Joaquin County (Clayton Homes Manteca), as advertised in July 2024.



2. *Based on a July 2024 consultation with a representative from San Joaquin Valley Mobile Homes*
3. *Based on average cost per acre of land in the unincorporated county in a December 2023 survey of listings, adjusted to 0.33 acres.*

The estimates in **Table 7-52** are based on a new manufactured home on a one-third-acre site that has never been developed for residential uses. The County assumed a parcel size of 0.3 based on the typical parcel size identified in the County sites inventory. Manufactured and mobile homes are treated the same as a single family dwellings and would therefore be permitted on a 0.3 acre lot. Additionally, costs for the development of manufactured/mobile homes could be further reduced if the property is already owned by the resident or if the site is gifted. Using land that has existing water, septic, or electrical connections can dramatically reduce the cost of installing a manufactured home. Based on a July 2024 consultation with a representative from San Joaquin Valley Mobile Homes, current used mobile home prices in San Joaquin County are between \$50,000 for an older used mobile home or could be as high as \$200,000 for a newer used mobile or manufactured home. The cost of taking down and transporting an older home is approximately \$20,000. This may be a more affordable option for some households. During the consultation, the representative expressed that mobile and manufactured homes would be more affordable if tax and permit costs were lowered, and described that recently, mobile and manufactured home permitting has increased from its prior same-day processing time frame. The County recently updated software systems and permit processing is undergoing changes that have created some delays. As part of **Program 2-2**, the County will monitor permit processing timelines and identify ways to process permits more quickly for this home type to ensure affordability. To remove barriers to the development of affordable housing, the County will also complete an evaluation of the permit fees and taxes that are charged as part of mobile and manufactured home permitting and will identify whether any reductions for lower-income households are feasible. If fee revisions are determined to be feasible, the County will implement these fee revisions.

Because utility connection costs can represent a potential challenge to affordability for lower-income households looking to purchase a manufactured home, the County will identify vacant sites zoned for single-family homes that have existing water, sewer hook-ups or well and septic systems as well as electrical hook-ups and will create a publicly available directory of these sites, updated annually (**Program 2-2**).

Additionally, to help lower land costs for potential manufactured homeowners, the County will study the feasibility of establishing a community land trust model for developing mobile home communities by December 2025 and will implement by June 2026 if determined to be feasible (**Program 2-2**).

While the cost of purchasing land in many areas of the county may be challenging for lower-income households, mobile and manufactured homes can also be sited in rented spaces. In a December 2023 survey of monthly land lease prices for mobile homes in San Joaquin County listed on Homes.com, the average listed monthly land lease was \$700. When accounting for this average land lease into monthly costs, a low-income household of three could afford a mobile home sale price of up to \$142,400 and a low-income household of four could afford a mobile home sale price of \$170,800 without spending more than 30 percent of their monthly income on housing costs, meaning that new or used mobile or manufactured homes at the lower end of the price range, sited on rented park spaces could be affordable to this household type. Mobile home parks are also very likely to have many of the water, electric, and sewer infrastructure already developed, which would lower the cost of buying a mobile home sited in a rented park space. This indicates that mobile homes in rented spaces can be more affordable to lower-income households.

In 2022, the median total origination charge for an originated primary mortgage for a mobile or manufactured home in San Joaquin County was \$4,995 according to the Consumer Finance Protection Bureau. The median interest rate during this time period was 7.6 percent, with a mode of 5.5 percent and a maximum interest rate of 11.5 percent. The most commonly originated loan product was a loan of 25 years, though some loans were typical 30-year mortgages or had terms as short as 10 years. The median mobile or manufactured home loan covered 85 percent of the value of the home, with some loans covering as much as 101 percent of the home's value. The median loan amount for loans that were originated was \$135,000, with a maximum loan amount of \$625,000. This indicates that financing for most mobile homes in the affordable price range indicated is available and suggests that more affordable land parcels have been available. The median property value for which a loan was originated was \$155,000, which indicates that mobile homes were available for purchase within the affordable price range indicated. The median applicant income for an originated mobile home loan was \$78,000, with a minimum applicant income of \$28,000. This indicates that low- and very low-income applicants may have the ability to access mortgage products to purchase a mobile or manufactured home.

Table 7-23 in the Housing Needs Assessment shows that a four-person, extremely low-income household can afford a maximum sales price of \$121,720, a very low-income household can afford a maximum sales price of \$177,914, and a low-income household can afford a maximum sales price of \$284,419, meaning that lower-cost manufactured housing is affordable to lower-income households on smaller or rented lots. These affordable costs include interest rates for a 30-year mortgage at 6.75-percent interest and a 10-percent down payment. When comparing the price, including land lease costs or land costs, financing costs, and installation of a new mobile home, mobile homes can be an affordable option to lower-income households. Most manufactured housing developed in the county serves cost-constrained families, providing an affordable alternative to traditional stick-built development.

Between 2015 and 2022, there were an average of 38 mobile/manufactured homes on a permanent foundation added to the county's housing stock per year (see **Table 7-53**). Projecting these 38 units over the RHNA planning period gives the county a projected capacity of 303 manufactured/mobile homes. Although these manufactured homes most often fall within the affordability level of lower-income households, the County took a conservative approach and assumed a distribution of 30 percent for very low-income households, 30 percent for low-income households, 30 percent for moderate-income households, and 10 percent for above moderate-income households. With this estimated affordability distribution, the County assumes 182 homes will be affordable to lower-income households, 91 homes will be affordable to moderate-income households, and 30 will be affordable to above moderate-income households.

TABLE 7-53 MOBILE OR MANUFACTURED HOMES ON PERMANENT FOUNDATIONS, 2015-2022	
Year	Mobile or Manufactured Homes Permitted
2015	44
2016	42
2017	42
2018	30
2019	28
2020	32
2021	37
2022	48
2015 – 2022 Average	38
Projected over 8 years	303

Source: San Joaquin County, Community Development Department, 2023.



Accessory Dwelling Unit Potential

California Government Code Section 65583.1(a) states that a town, city, or county may identify sites for ADUs based on the number of ADUs developed in the prior Housing Element planning period, whether the units are permitted by right, the need for ADUs in the community, the resources or incentives available for their development, and any other relevant factors. Based on recent changes in State law that: reduce the time to review and approve ADU applications, require ADUs that meet requirements to be allowed by right, eliminate discretionary review for most ADUs, and remove other restrictions on ADUs, it is anticipated that the production of ADUs will increase in the 6th cycle Housing Element planning period.

As shown in **Table 7-54**, the County issued 591 building permits for ADUs between January 2018 and June 2023, which projects that 860 ADUs could be built in the county by 2031. However, the majority of the ADUs built where in the Mountain House Master Plan, now the City of Mountain House. To ensure not to over project, the County has adjusted the projection from 860 ADUs to 150 ADUs

To promote ADUs, the County has included **Program 2-3** to amend the Development Title to be consistent with State legislation on ADUs, in accordance with California Government Code Section 65852.2. The County will also seek funding to establish an ADU incentive program for homeowners who place an affordability deed restriction on their unit for 10 years and will provide guidance and educational materials for building ADUs along with educational public meetings about the ADU development process as part of **Program 2-3**. The County will develop and implement a monitoring program that will track ADU approvals and affordability and will adjust or expand the focus of its education and outreach efforts through the planning period as necessary to ensure sufficient production of ADUs. The County anticipates this program will further increase ADU construction trends, and ADU construction may exceed the projected average. Parcels within the County, including size, shape, and environmental factors do not constrain the development of ADUs and the County believes that the 150 units is achievable over the eight-year planning period.

TABLE 7-54 ADUS CONSTRUCTED, JANUARY 2018 - JUNE 2023 (INCLUDING MOUNTAIN HOUSE)	
Year	ADUs Constructed
2023	40
2022	63
2021	93
2020	105
2019	158
2018	132
Total	591
Average Per Year (5.5 Years)	107
Projected Over Planning Period	860

Source: San Joaquin County, 2023

Though ADUs are often naturally more affordable due to their smaller size and lack of additional land cost compared to development of stand-alone single-family houses, when considering affordability, the County opted to take a conservative approach and distribute these 860 units between the four income categories. While San Joaquin County

is not in the Association of Bay Area Governments (ABAG) region, ABAG's 2021 regional analysis of existing ADU rents is a useful starting point for affordability assumptions because there is not the same type of study from the San Joaquin region. The ABAG analysis resulted in affordability assumptions that allocate 30 percent of ADUs to very low-income households, 30 percent to low-income households, 30 percent to moderate-income households, and 10 percent to above moderate-income households. Next, the following local affordability analysis was considered:

- Based on the 2022 AMI for San Joaquin County:
 - A low-income household of three could afford a monthly rent of \$1,490.
 - A low-income household of two could afford a monthly rent of \$1,325.
 - A low-income household of one could afford a monthly rent of \$1,159.
- Based on a survey of listings for rentals in the unincorporated county area on Zillow.com in January 2024, the average monthly rents were \$1,513 for a studio, \$1,416 for a one-bedroom, and \$1,893 for a two-bedroom.

It is estimated that ADUs would have similar affordability level to other rentals of the same size, so one-bedroom ADUs would likely be affordable to households of three. Studio units in this survey may have had a higher average rent than one-bedroom units due in part to the limited number of available units of this size. The County allocated 25 percent of ADUs to very low-income households, 25 percent to low-income households, 25 percent to moderate-income households, and 25 percent to above moderate-income households. Of the 150 ADUs projected to be built, it is estimated that 75 will be affordable for low-income households (extremely low-, very low-, and low-), 38 for moderate-income households, and 38 for above moderate-income households. To encourage affordability of new ADUs, through **Program 2-3** the County will seek funding to establish an ADU incentive program that offers homeowners financial assistance for constructing ADUs and placing a deed restriction on the unit for 10 years.

Remaining Need

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., December 31, 2023, to December 31, 2031) by building permits issued, projected mobile homes, and projected ADUs. After subtracting units with building and/or occupancy permits, projected mobile homes, and projected ADUs, San Joaquin County has a remaining RHNA of 1,782, including 387 very low-income units and 175 low-income units (for a total remaining need of 561 lower-income units), 720 moderate-income units, and 1,782 above moderate-income units.



**TABLE 7-55 REMAINING NEED BASED ON APPROVED, CONSTRUCTED, AND PROJECTED UNITS UNINCORPORATED SAN JOAQUIN COUNTY
DECEMBER 31, 2023 TO DECEMBER 31, 2031**

Income Category	2023-2031 Allocation	Units with Building and/or Occupancy Permits ¹	Projected Mobile Homes ²	Projected Accessory Dwelling Units ³	Total Approved and Projected Unit Capacity	Total Remaining Units Needed
Very Low	515	0	91	38	128	387
Low	324	21	91	38	149	175
Moderate	848	0	91	38	128	720
Above Moderate	2,008	158	30	38	226	1,782
TOTAL	3,695	179	303	150	632	3,063

¹ See Table 7-50 for details on the units with building permits and occupancy permits.

² See Table 7-53 for details on the number of mobile homes with permits.

³ See Page 7-152-for details on the number of accessory dwelling units constructed. Source: San Joaquin County, Community Development Department, 2023.

Vacant Sites Inventory

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)).

To demonstrate the County’s capacity to potentially meet its RHNA, an adequate sites inventory was prepared. The inventory must identify adequate sites that will be made available through appropriate zoning and development standards and with public services and facilities to facilitate and encourage the development of a variety of housing types for households of all income levels. Analyzing the relationship of suitable sites to zoning is a means for determining a realistic number of dwelling units that could be constructed on those sites in the current planning period.

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
- Underutilized or non-vacant residentially zoned sites that are capable of being redeveloped
- Sites zoned for nonresidential use that can be redeveloped for, and as necessary, rezoned for, residential use

This section provides an inventory of the vacant land that is suitable and available within unincorporated San Joaquin County for residential development and the vacant land that is suitable and available within unincorporated San Joaquin County for employee housing 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.

Methodology and Assumptions

The County assessed 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 were assessed. The inventory includes projects within the unincorporated SOIs. **Tables 7-83 and 7-84** of Appendix C list vacant sites by land use designation.
- **Vacancy.** Vacant parcels were initially selected based on the County Assessor's use codes in the parcel database.
- **Residential Land Use Designations and Zoning.** See **Table 7-62** (Section 7.5, Housing Constraints) for a list of all 2035 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:
 - Residential/Rural (R-R): 0.2-1 units per acre
 - Residential/Very Low Density (R-VL): 1.1-2 units per acre
 - Residential/Low Density (R-L): 2.1-8 units per acre
 - Residential/Medium Density (R-M): 6.1-10 units per acre
 - Commercial/Rural Service: No maximum density
 - Commercial/Freeway Service: No maximum density
 - Commercial/General: No maximum density
 - Commercial/Recreation: No maximum density
 - Commercial/Community: No maximum density
 - Commercial/Office: No maximum density

Parcels with an Agriculture/General or Agriculture/Limited designation were also identified as part of an additional analysis effort to identify opportunities for employee housing that will be discussed separately.

- **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 7-60**, Housing Types Permitted by Zone):
 - Rural Residential
 - Very Low Density Residential
 - Low Density Residential
 - Medium Density Residential



- Office Commercial
- Rural Service Commercial
- Freeway Service Commercial
- General Commercial
- Recreation Commercial
- Community Commercial
- Limited Industrial

Parcels zoned AL-5, AG-10, AG-40, or AG-160 were also identified as part of an additional analysis effort to identify opportunities for employee housing in agricultural areas that will be discussed separately.

- **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 or smaller than 10 acres were inventoried toward the lower-income categories, assuming that parcels smaller or larger than this size range would not be economically feasible for developing affordable housing. County staff reviewed all 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.
- **Realistic Capacity.** As shown in **Table 7-56**, a sample of recent development in residential areas in the county and in neighboring jurisdictions shows an average development capacity of 75 percent of the maximum allowed by the General Plan. Therefore, the County has elected to use a conservative realistic capacity adjustment of 70 percent when estimating the potential development capacity of the sites inventory. 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 7.5, Housing Constraints, easily allow 70 percent of the maximum density to be achieved. The vacant land inventory therefore assumes that development will occur at 70 percent of maximum buildout capacity for sites with a residential land use designation and at 35 percent of the maximum capacity for sites with a commercial land use designation. For example, a vacant site that is designated Medium-Density Residential with a maximum of 10-unit per acre density is inventoried with a development capacity of 7 units per acre. Recent development is primarily made of single-family homes, with a small number of duplexes or apartment buildings. A significant percentage of recent housing development within unincorporated San Joaquin County has been in the recently-incorporated Mountain House area; however, other large, single-family developments have occurred in areas such as Garden Acres and the unincorporated areas near Manteca.

Table 7-56 also indicates that a number of single-family and duplex homes developed in the unincorporated areas adjacent to Stockton and within Lockeford were able to be developed at prices affordable to either lower- or moderate-income households even in areas with development densities significantly below the default density. The affordability of these units was determined either because they used SB 35 project streamlining or by comparing the home prices to the estimated prices that are affordable to households in each income level. **Table 7-56** also shows that affordable multifamily projects in the county are capable of developing at just under the default density of 20 units per acre, as indicated by the 19.7 dwelling unit per acre Housing Authority project developed in French Camp in 2022. Multifamily projects from other communities in the region, including Ripon, Stockton, and Manteca, were also included in the County's

analysis of development trends. As shown, multifamily projects in incorporated cities in the county developed at rates between 71 and 101 percent of the maximum density permitted. Multifamily projects in other jurisdictions had an average development capacity of 85 percent, while all projects listed in **Table 7-56** had an average development capacity of 76 percent. As shown in **Table 7-57**, a survey of recent development in commercial areas within incorporated cities in the county shows that these multifamily projects developed with a similar capacity percentage, developing at an average of 67 percent of the zone's maximum density. These projects include both affordable and market-rate projects, including senior housing projects.



San Joaquin County General Plan

TABLE 7-56 REALISTIC CAPACITY IN RESIDENTIALLY ZONED AREAS

Project Name	Address	Assessor's Parcel Number	Status	Affordability	General Plan	Zoning	Acreage	Units	Max. Allowed Density	Density (du/acre)	Percentage of Allowed Density
Single-Family Homes											
N/A	1724 Sunset Ave, August	14312113	Built 2018	Lower - Approved Under SB 35	Residential Low	R-L	0.12	1	8	8.33	104%
N/A	2137 Buena Vista Ave, Country Club	12320109	Built 2018	Lower - Approved Under SB 35	Residential Low	R-L	0.15	1	8	6.67	83%
N/A	2946 S Harris Ave, Taft Mosswood	17503422	Built 2018	Lower - Approved Under SB 35	Residential Low	R-L	0.13	1	8	7.69	96%
N/A	2034 W Mendocino Ave, Country Club	11121005	Built 2018	Lower - Approved Under SB 35	Residential Low	R-L	0.16	1	8	6.25	78%
N/A	1004 S Gertrude Ave, Garden Acres	15728315	Built 2018	Lower - Approved Under SB 35	Residential Low	R-L	0.21	1	8	4.76	60%
N/A	13376 E Church St, Lockeford	01904040	Built 2019	Lower, Non Deed-Restricted	Residential Low	R-L	0.12	1	8	8.33	104%
N/A	26100 N St Rt 99 E Frontage Rd, Acampo	00512004	Built 2019	Moderate-Income, Non Deed-Restricted	Residential Rural	R-R	0.81	1	1	1.23	123%
N/A	13477 E Lockeford Ranch Dr, Lockeford	05134002	Built 2020	Moderate-Income, Non Deed-Restricted	Residential Low	R-L	0.19	1	8	5.26	66%
N/A	3952 E Emerson Rd, Collierville	00515042	Built 2019	Market-Rate	Residential Rural	R-R	1.45	1	1	0.69	69%
N/A	24405 N Leadstone Dr, Collierville	00536003	Built 2019	Market-Rate	Residential Rural	R-R	2.00	1	1	0.50	50%
N/A	24375 N Leadstone Dr, Collierville	00536002	Built 2022	Market-Rate	Residential Rural	R-R	2.01	1	1	0.50	50%
N/A	24234 N Sadlerstone Dr, Collierville	00536015	Built 2021	Market-Rate	Residential Rural	R-R	2.02	1	1	0.50	50%
Part of Solari Ranch II Development	1230 S Peregrine Ct, Garden Acres	17352056	Built 2021	Market-Rate	Residential Low	R-L	0.17	1	8	5.88	74%

TABLE 7-56 REALISTIC CAPACITY IN RESIDENTIALLY ZONED AREAS

Project Name	Address	Assessor's Parcel Number	Status	Affordability	General Plan	Zoning	Acreage	Units	Max. Allowed Density	Density (du/acre)	Percentage of Allowed Density
Part of Oakwood Shores Development	1280 Calesetta Place, Manteca	24156001	Built 2021	Market-Rate	Residential Low	R-L	0.25	1	8	4.00	50%
Duplex											
N/A	5028 E Eight Mile Road, Morada	08607010	Built 2018	Lower-Income, Non Deed-Restricted	Residential Rural	Rural Residential	7.85	2	1	0.3	25%
Multifamily in Unincorporated Areas											
Victory Gardens Veterans Apartments	295 W Mathews Road, French Camp	19305025	Built 2022	100% Affordable, Housing Authority Property	Public	Public Facilities	2.49	49	N/A	19.7	N/A
Multifamily in Other Jurisdictions											
Bethany Home Senior Apartments	930 W Main St, Ripon	Unknown	Built 2006/2007	Senior	Residential	R-3	7.8	94	16	12.1	75%
Luxe Ripon	1663 North Ripon Road, Ripon	Unknown	Built 2018	Market-Rate	Residential	R4U	5.4	112	28	20.7	74%
Luxe Ripon	1641 North Ripon Road, Ripon	Unknown	Built 2015	Market-Rate	Residential	R4U	3.4	55	16	16.2	101%
Morada Crossings	4142 E Morada Lane, Stockton	124-290-28 124-290-30	Built 2021	Market-Rate	High Density Residential	RH	10.17	216	30	21.2	71%
Stonebrier Apartments	4770 West Ln, Stockton	096-140-71	Built 2020	Market-Rate	High Density Residential	RH	5.49	156	30	28.4	95%
Stewart St Apartments	649 Stewart St, Manteca	223-23-007	Building Permits Issued 2020	Market-Rate	Residential	R-3	0.5	12	25	24.0	96%



TABLE 7-56 REALISTIC CAPACITY IN RESIDENTIALLY ZONED AREAS											
Project Name	Address	Assessor's Parcel Number	Status	Affordability	General Plan	Zoning	Acreage	Units	Max. Allowed Density	Density (du/acre)	Percentage of Allowed Density
Multifamily Projects in Unincorporated Fresno County											
Family Housing Phase 1	Del Rey, Fresno County	Unknown	In Process	Lower	Medium-High Density Residential	R-3	6.5	127	29	19.5	67%
Family Housing Phase 2	Del Rey, Fresno County	Unknown	In Process	Lower	Medium-High Density Residential	R-1	11.5	46	7.2	4.0	56%
McKinley Apartments	Unincorporated Fresno Area, Fresno County	Unknown	In Process	Moderate	High Density Residential	R-3	1.73	45	29	26.0	90%
Average						75%					

Source: County of San Joaquin, 2024; City of Stockton Draft 6th Cycle Housing Element Update, 2024; City of Manteca Draft 6th Cycle Housing Element, 2023; City of Ripon Draft 6th Cycle Housing Element, 2024

In **Table 7-57**, are all residential-only projects built on commercially-zoned land, which shows a regional trend of developing residential projects in commercial zones. The Terraces at Bethany project in Ripon, which is currently under construction, is in a zone that does not have a maximum density and so was not included in the average realistic capacity calculation in **Table 7-57**. However, the site previously had medical offices, a private school, and storage buildings which were demolished in order to build an all-residential project, which is indicative of the regional development trend to develop all-residential projects on commercially-zoned land. Though the unincorporated areas of the county have seen limited development on commercially-zoned land in the recent past, the County has removed a discretionary permit requirement for residential uses in its commercial zones and permitted all multifamily residential uses with a ministerial zoning compliance review. Therefore, it is estimated that current development conditions in the unincorporated county are not comparable to those of the past, and it is estimated that the removal of this constraint will encourage housing development in commercial areas. Development standards in commercial zones also have higher maximum building heights than residential zones, and unlike residential zones, have no required side or rear yard setbacks (see **Table 7-65**). Front yard setbacks are larger in commercial zones than in residential zones. However, this is not expected to be a constraint to development of residential uses in these areas. Because multifamily projects in the unincorporated county are likely to develop at lower percentage of the permitted maximum than those within incorporated cities it is assumed that the 35 percent realistic capacity is an appropriate reduction in estimated capacity.



San Joaquin County General Plan

**TABLE 7-57
REALISTIC CAPACITY EXAMPLES, PROJECTS ON COMMERCIALY DESIGNATED LAND IN THE REGION**

Project Name	Address	Status	Affordability	General Plan	Zoning	Acreage	Units	Maximum Allowed Density	Density (units per acre)	Percentage of allowed density
Stockton										
Anchor Village	133 E Oak St, 601 N Hunter St	Constructed 2018	100% Lower	Commercial	CD	0.69	50	87	72.5	83%
Crossway Residences	448 South Center Street	Constructed 2020-2021	100% Lower	Commercial	CD	1.12	41	90	36.6	41%
Grand View Village	228, 240, and 250 N. Hunter Street and 241 N. San Joaquin Street	Under Construction, 2023	100% Lower	Commercial	CD	0.79	75	136	94.9	70%
Sonora Square (HASJC)	431 S El Dorado St	Under Construction, 2023	100% Lower	Commercial	CD	0.92	37	90	40.2	45%
Manteca										
Center Street Duplex	Center Street	Building Permit Issued 2023	Market Rate	Commercial Mixed Use	CMU	0.1	2	25	20	80%
Manteca Luxury Apartments	1279 W. Lathrop Road	Building Permit Approved 2022	Market Rate	Commercial Mixed Use	CMU	5.64	136	25	24	96%
Lodi										
Oakmont of Lodi	2905 Reynolds Ranch Parkway	Built 2020	Senior Market-Rate	Commercial	PD	3.96	80	35	20.2	58%
La Vida at Reynolds Ranch	2890 S Stockton St	Built 2021	Senior Market-Rate	Commercial	PD	6.37	150	35	23.5	67%
Cranes Landing	2245 Tienda	Built 2017	Senior Market-Rate	Mixed-Use Corridor	MCO	3.76	80	35	21.3	61%
Ripon										
Terraces at Bethany	200 Vera Ave	Under Construction, Building Permits Issued 2023	Senior Market-Rate	Commercial	C-1	2.73	82	N/A	30.0	N/A
Average										67%

Source: City of Stockton Draft 6th Cycle Housing Element Update, 2024; City of Manteca Draft 6th Cycle Housing Element, 2023; City of Lodi 2023-2031 Housing Element Update, 2024; City of Ripon Draft 6th Cycle Housing Element, 2024

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, all commercial zones permit residential uses with a ministerial zoning compliance review and without a conditional use permit. Multifamily residential uses are permitted without requiring them to be developed alongside commercial uses.
- **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 of at least 0.5 acres but less than 10 acres with a 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 sites with commercial General Plan Land Use designations and zoning that do not have a stated density limit, and whose development standards permit densities of 20 units per acre without a density bonus. Typical densities for sites designated and zoned for commercial use were assumed to be 20 units per acre. When estimating the sites’ development capacity, a realistic capacity modifier of 35 percent was applied to account for both potential mixed-use development and a lack of recent development on commercial sites. As discussed under Section 7.5 (under Density Bonus) of this document, if the sites were developed with affordable housing, the developers would be entitled to a density bonus. However, the density bonus was not factored into the inventory as holding capacity.
 - **Moderate-Income.** Sites with a maximum density of between 8 and 20 units per acre were inventoried as available for moderate-income residential development if they were larger than one acre but smaller than 100 acres. This includes sites in the General Plan Land Use designation and zoning of Medium Density Residential (R-M) that allow up to 10 units per acre and Low Density Residential (R-L) sites that allow up to 8 units per acre. When estimating the sites’ development capacity, a realistic capacity modifier of 70 percent was applied to the maximum calculated capacity. As discussed under Section 7.5 (under Density Bonus) of this document, if the sites were developed with affordable housing, the developers would be entitled to a density bonus. However, the density bonus was not factored into the inventory as holding capacity.
 - **Above Moderate-Income.** Sites with typical or expected density less than eight units per acre were inventoried as available for above moderate-income residential development. This includes all sites with the General Plan Land Use designation and zoning of Very Low Density Residential (R-VL) that allow densities up to eight units per acre; and sites with Rural Residential that allow up to two units per acre. This category also includes several sites with a General Plan Land Use Designation of Limited Commercial with a zoning designation of Very Low Density Residential. Sites that had maximum densities between 8 and 20 units per acre were also inventoried as available for above moderate-income residential development if they were smaller than one acre or larger than 100 acres. When estimating the sites’ development capacity, a realistic capacity modifier of 70 percent was applied to the maximum calculated capacity. Additionally, sites smaller than 0.5 acres in commercial zones were inventoried for above moderate-income residential development. When estimating the sites’ development capacity, a realistic



capacity modifier of 35 percent was applied to account for both potential mixed-use development and a lack of recent development on commercial sites.

Table 7-83 of Appendix C lists the inventory of vacant sites designated for residential uses and **Table 7-84** lists the inventory of vacant sites designated for commercial uses that permit residential uses within the San Joaquin County unincorporated area, as of December 31, 2023. **Figures 7-36 through 7-43 in Appendix C** show the locations of these parcels. For each site, the table shows the planning 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 70 or 35 percent of maximum density, depending on zoning), income level, and environmental constraints.

Employee Housing in Agricultural Zones

As of the 2017 USDA Census of Agriculture, there were 19,741 farmworkers in the county working on 1,707 farms. As discussed previously, farmworkers in San Joaquin County typically have extremely low incomes, with an average annual salary for a farmworker in San Joaquin County of \$32,808 (see **Table 7-26**). According to a 2022 report from the Community and Labor Center at UC Merced, one-third of survey participants experienced substandard housing conditions, including overly hot or cold temperatures, mold, water damage, and water leaks, and 29 percent live in overcrowded conditions. For seasonal farmworkers, who make up over half of the county's farm labor force, finding appropriate and affordable housing on a seasonal basis can present an additional challenge that may not be well served by the traditional housing market. This indicates a strong need for the construction of new employee housing.

As shown in **Table 7-58**, between 2015 and 2023, 23 farmworker housing projects were developed as single-family homes or as duplexes. An additional 94 farmworker housing projects were developed through the use of mobile homes, for a total of 117 projects. Of these projects, 6 were developed in 2023, 20 were developed in 2022, 15 were developed in 2021, 13 were developed in 2020, and 15 were developed in 2019, with the remainder developed prior to 2019. Mobile homes intended to serve farmworkers were not counted toward the projection of mobile homes that may be developed during the 2023-2031 planning period. Twelve of the total projects described in **Table 7-58** were developed as duplexes, with six two-unit buildings each on two separate parcels. It is important to note that for tracking purposes, single-family and mobile home farmworker projects have typically been counted as one unit each rather than tracking the number of employees or families for which the development was configured. Employee housing units serving up to six employees are considered a single-family use. However, for tracking purposes, as part of **Program 3-3**, the County will request voluntarily provided information from farmworker housing applicants about the number of households they expect to be served by the project. Additionally, housing projects with up to 12 units are considered an agricultural use, which can be seen in the two 12-unit duplex projects constructed in 2023. Both single-family uses and agricultural uses are permitted by right in agricultural zones.

TABLE 7-58 SUMMARY OF FARMWORKER HOUSING DEVELOPMENTS CONSTRUCTED 2015-2023 BY ZONING AND LAND USE, SAN JOAQUIN COUNTY		
General Plan Designation	Zoning	Count of Farmworker Housing Developments
Single-Family or Duplex		
A/G	AG-40	7
A/L OS/RC	AL-5	3
A/L	AL-5	12
A/UR	AL-10	1
Subtotal		23
Mobile Homes		
A/G	AG-40	57
A/G	AG-80	3
A/G	AG-160	3
A/G OS/RC	AG-40	7
A/G OS/RC	AG-80	1
A/L	AL-5	8
A/L	AL-10	5
A/UR	AG-40	3
A/UR OS/RC	AG-40	1
R/L	AU-20	2
R/R	AG-40	4
Subtotal		94
Total		117

Source: San Joaquin County, 2023

Farmworker housing was predominantly constructed in agricultural land uses and zones, but six of the mobile home projects were completed in areas with rural residential or rural limited general plan land use designations. Lot sizes on which employee housing was constructed ranged from 1.26 to 452 acres. Due to the specific agricultural nature of farmworker housing, it is assumed that the larger parcels also maintain active agriculture use and are not a barrier to development of housing affordable to low-income farmworkers. Existing agricultural uses, as indicated in **Table 7-85 of Appendix C** are also not considered a barrier for this reason. **Table 7-59** provides a summary of the available agricultural land for employee/farmworker housing, which is assumed to meet a portion of the County's RHNA.

TABLE 7-59 SUMMARY OF POTENTIAL FARMWORKER HOUSING SITES		
General Plan Designation	Zoning	Potential Units
A/L	AL-5	12
A/L	AL-10	54
A/G	AG-40	402
A/G	AG-160	18
A/G	R-R	6

Source: San Joaquin County, 2023



To encourage the development of housing for farmworkers, the County has identified 82 vacant sites between 0.5 and 3 acres with agricultural zoning and land use designations as potential sites for farmworker housing. Though employee housing with as many as 12 units is considered an agricultural use and is permitted by right in these zones, the County has estimated that 6 units could be developed on each site, for a total of 492 units. Between 2015 and 2023, an average of 13 project sites were developed each year, if the 12 sets of duplexes are counted as two sites because they were developed across two parcels. For the 82 vacant sites to develop throughout the planning period, they would need to develop an average of 10.25 sites per year, indicating that this rate of development is feasible.

The County does not currently require deed restrictions for farmworker or employee housing, nor are rents tracked by the County. However, due to the generally low income nature of farm work in this area, it is estimated that housing targeted to employees in this industry will have rents that are targeted to be affordable to this demographic group. According to the California Employment Development Department the average annual wage for a farmworker in San Joaquin County is \$32,808, which limits the maximum affordable rent to \$820 per month. For a family of four, this is just above the threshold for an extremely low-income household. Seasonal farmworker housing provided by the Housing Authority of the County of San Joaquin, which is open for nine months of the year, rents units for between \$11.70 per day for a two-bedroom unit to \$12.50 per day for a four-bedroom unit, which includes all utilities and internet access. On a monthly basis, these day rates are equal to between \$363 and \$388 per month, assuming a 31-day month. Families must earn at least 50 percent of their income from agricultural work in order to qualify.

A year-round farmworker housing development managed by the Housing Authority, the Sartini Manor development in Thornton, rents units for monthly rates between \$751 (for 2 bedrooms) and \$948 (for 4 bedrooms). Though this is higher than rates for seasonal housing, it is significantly lower than the median rents for apartments and single-family homes in the area. Rates for privately-provided farmworker housing are not publicly available, and mobile and manufactured homes are typically used to provide employee and farmworker housing.

Though rents for privately-managed farmworker housing in San Joaquin County are not available, a study of farmworkers conducted in Ventura County in 2024 showed a median housing cost of \$1,400 per month, with \$200 being the lowest monthly rent figure¹⁹. It should be noted that housing costs and rental rates are higher for single family homes and apartments in Ventura County than in San Joaquin County. Among employer responses to the study's survey, the most commonly provided employer-provided housing type for non-H2-A employees was a mobile or manufactured home. Rents for this housing type ranged from \$600 to \$1,400 per unit, per month. The second most commonly provided housing type was a conventional house. Rents for this housing type ranged from \$600 to \$800 per unit, per month. Employers that provided group quarters housing reported rents from \$1 to \$100 per month per person. In a 2016 study of farmworker housing in San Mateo County, farmworkers' typical rents for housing were between \$500 and \$749 per month²⁰. However, it is notable that workers who lived on the farm paid a median rate of \$124, compared to those who lived off-farm and paid a median rental rate of \$1,000. The majority of employers who provided farmworker housing charged less than \$500 per month for single-family units, mobile home units, apartments, or dormitory beds. This indicates that employers and private farmworker housing providers in the region who provide housing to farmworkers are able to adjust costs to fit farmworkers' low incomes. As shown in **Table 7-25**, these rents

¹⁹ County of Ventura Resource Management Agency. "Ventura County Farmworker Housing Study, Phase 2 and 3 Summary Report: Survey of the County's Agricultural Employers, Farmworkers, and Stakeholders." (August 2024) <https://vcrma.org/wp-content/uploads/2024/09/farmworker-survey-summary-report.pdf>

²⁰ San Mateo County. "Agricultural Workforce Housing Needs Assessment" (October 2016). <https://www.smcgov.org/media/31031/download?inline=>

would be affordable to low-, very low-, and extremely low-income households and are therefore appropriate to accommodate a portion of the lower income RHNA.

Additionally, though it is typically the assumption that higher-density development can more readily accommodate lower-income housing, this is in part because it is assumed that a development project that is affordable to lower-income households would need a higher volume of rents or sales in order to generate the same revenue per parcel as a project with units affordable to above moderate-income households. Smaller housing units, such as those that would be developed in a high-density development, can also require less material and labor per unit, and so could potentially be constructed more affordably. In the case of farmworker housing, the continued income-generating agricultural use of the majority of a given parcel means that lower-density housing on a small portion of the land can be provided affordably without requiring the same level of density that an all-residential parcel would require. Additionally, farmworker housing units are also typically small in scale and can therefore potentially be constructed more inexpensively. Mobile and manufactured homes tend to be naturally more affordable than stick-built homes, so it is estimated that the affordability level of farmworker and employee housing in agricultural zones will also be affordable.

As part of **Program 3-3**, the County will make significant outreach and facilitation efforts to ensure that the 82 projects are developed within the eight-year planning period, and that each project has an average of six units or households served. The County will do the following as part of this program:

- Meet with developers of farmworker housing at least twice during the planning period to identify any constraints to employee housing development and will market the agricultural sites inventory to these developers.
- Make the agricultural site inventory component of the inventory available online and update the inventory on an annual basis.
- Notify developers of Joe Serna, Jr. Farmworker Housing Grant application cycles or other applicable funding and provide technical assistance in preparing applications as needed.
- Conduct biannual outreach to the owners of agricultural properties in the inventory to provide them with information about the available opportunities for developing employee housing on their site.
- Because Site A48 is a church-owned site, conduct additional outreach to the owners of this property to provide information to them about their development rights under SB 4.
- To track the number of units generated in a manner more similar to non-employee housing, request voluntary reporting from farmworker housing applicants about how many households are expected to be served by the project at any one time.
- On an annual basis, evaluate whether development is progressing at the rate required to meet the RHNA. If it isn't, the County will either identify additional farmworker housing development incentives or find sites to rezone to a higher density from the residentially and commercially zoned sites inventory to provide sufficient lower-income unit capacity to compensate for farmworker units not constructed.



Summary of RHNA

Table 7-61 provides a summary of San Joaquin County's ability to meet the 2023-2031 RHNA. After accounting for units constructed or approved, projected manufactured homes and projected ADUs (see **Table 7-57**), the County has a remaining need of 3,063 units. To meet this need, the County is relying on vacant residential and commercial sites and agricultural sites for employee housing. As shown in **Table 7-60**, San Joaquin County has a surplus capacity of 1,164 units, including 892 lower-income units, 30 moderate-income units, and 242 above moderate-income units, beyond meeting the County's RHNA.

TABLE 7-60 SUMMARY OF CAPACITY TO MEET REMAINING RHNA						
RHNA Category	Remaining 2023-2031 RHNA (See Table 7-55)	Vacant Residential Site Capacity	Vacant Commercial Site Capacity (35%)	Employee Housing (Agricultural Land)	Total Capacity	Surplus
Very Low	387	0	961	492	1,453	892
Low	175					
Moderate	720	750	0	0	750	30
Above Moderate	1,782	1,807	217	0	2,024	242
Total	3,063	2,557	1,178	492	4,227	1,164

Source: San Joaquin County, 2023

Sites Identified in the Previous Housing Element

Pursuant to California Government Code Section 65583.2(c), a non-vacant site identified in the previous planning period and a vacant site that has been included in two or more previous consecutive planning periods cannot be used to accommodate the lower-income RHNA unless the site is subject to an action in the Housing Element requiring rezoning within three years of the beginning of the planning period to allow residential use by right for housing developments in which at least 20 percent of the units are affordable to lower-income households. None of the commercial sites identified for lower-income development were included in previous housing elements.

Environmental Constraints

The San Joaquin River and its delta run through large areas of San Joaquin County and therefore many areas of the county are within FEMA flood zones. This is particularly true in the west and central areas of the county in the delta and extending along the river through the south of the county. Because of this, 36 percent of the total inventory is within the FEMA 100-year flood zone, including 58 units inventoried for lower-income households, 364 units inventoried for moderate-income households, and 938 units inventoried for above moderate-income households (see Appendix C for environmental constraints by parcel). Avoiding any flood zones would be challenging in this area, particularly when trying to identify potential development sites in close proximity to existing services.

Similarly, dam inundation zones cover significant areas of the county, including the majority of Stockton and many adjacent unincorporated communities, unincorporated areas near Lathrop and Manteca, unincorporated areas to the

north and east of Lodi, and unincorporated areas north of Tracy. Because of this, 73 percent of the units in residential and commercial areas are within the dam inundation zone, including 723 units inventoried for lower-income households, 478 units inventoried for moderate-income households, and 1,515 units inventoried for above moderate-income households. As with 100-year flood zones, avoiding dam inundation areas for RHNA sites would require avoiding large areas of the county, including many of the areas closest to existing services. However, as part of **Program 6-3**, the County will identify and apply for funds to assist developers of lower-income housing in flood and dam inundation zones to incorporate flood mitigation measures in new buildings, and for lower-income households to retrofit flood mitigation measures into existing homes, as well as develop a program to distribute these funds when available.

None of the vacant or commercial sites are within seismic liquefaction zones or high fire hazard severity zones. Two sites in the unincorporated community of Clements are in areas with higher potential for landslides. Both of these sites are inventoried for above moderate-income households. None of the identified agricultural sites is in a FEMA 100-year flood zone or a dam inundation zone. Additionally, none of the sites are in high landslide susceptibility zones or seismic liquefaction areas. None of the agricultural sites are in high or very high fire hazard severity zones. There are no other known environmental constraints or conditions within the county that could preclude development on identified sites within the planning period, including hazards, airport compatibility, and related land use controls, shape, contamination, easements, or overlays.

7.5 HOUSING CONSTRAINTS

State housing law requires the County to review both governmental and nongovernmental 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)).”

Consistent with transparency requirements (Government Code Section 65940.1 subdivision (a)(1)(A) and (a)(1)(BB)), the County’s development standards and fees are available on the County’s website

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 on 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 on the development, maintenance, and improvement of housing.

General Plan

The 2035 General Plan is intended to be based on the County’s historic role as an agricultural region. Part 3 of the General Plan includes all of the Countywide goals and policies that are the heart of the 2035 San Joaquin County General Plan. The goals, policies, and programs address a broad range of topics required by State law and those that address unique local concerns. The Countywide goals, policies, and programs are divided into four topical chapters, or “elements.” Any housing policies within Part 3 support the need for affordable housing and do not result in additional constraints to housing production beyond those associated with the 2035 General Plan.

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. See **Tables 7-62 and 7-63**.

TABLE 7-61 2035 GENERAL PLAN LAND USE DESIGNATIONS PERMITTING RESIDENTIAL USE SAN JOAQUIN COUNTY 2023			
General Plan Land Use Category	Implementing Zoning District(s)	Typical Use	Density Allowed (Units/Acre)
Rural Residential	R-R	Detached single-family, Accessory Dwelling Units (ADUs) and ancillary residential structures	0.2-1 units per acre
Very Low Density Residential	R-VL	Detached single-family Accessory Dwelling Units (ADUs) and ancillary residential structures	1.1-2 units per acre
Low Density Residential	R-L	Detached single-family Accessory Dwelling Units (ADUs) and ancillary residential structure Limited neighborhood-serving commercial uses	2.1-8 units per acre
Low and Medium Density Residential	R/LM	Detached single-family Small-lot single family attached dwellings (e.g., Duplexes, triplexes, and fourplexes Accessory Dwelling Units (ADUs) and (ancillary residential structure Limited neighborhood-serving commercial uses ¹	3.75 – 7.0 units per acre
Medium Density Residential	R-M	Detached single-family, mobile homes, duplex, triplex, and fourplexes Accessory Dwelling Units (ADUS) and (ancillary residential structure Limited neighborhood-serving commercial uses ¹	6.1-10 units per acre
Medium-High Density Residential	R-MH	Attached single-family and multifamily Accessory Dwelling Units (ADUs) and ancillary residential structures Limited neighborhood-serving commercial uses ¹	10.1-15 units per acre
High Density Residential	R-H	Multi-family dwellings (e.g., apartments) Ancillary residential structures Limited neighborhood-serving commercial uses ¹	15.1-40 units per acre



TABLE 7-61 2035 GENERAL PLAN LAND USE DESIGNATIONS PERMITTING RESIDENTIAL USE SAN JOAQUIN COUNTY 2023			
General Plan Land Use Category	Implementing Zoning District(s)	Typical Use	Density Allowed (Units/Acre)
Office Commercial	C-O	Multifamily dwellings	FAR 0.2-0.6 units per acre (dependent on zone)
Commercial Recreation	C-R	Caretaker residential dwellings	– 0.01 units per acre Max FAR: 0.5
General Agriculture	AG	Detached single-family. Farm-employee housing and farm labor camps Accessory second units (ADU) and ancillary residential structures	0.05-units per acre ¹ Max FAR: 0.01
Agriculture – Industrial	AI	Detached single-family. Farm-employee housing and farm labor camps	units per acre Max FAR: 0.01
Agriculture- Urban Reserve	A-UR	Detached single-family. Farm-employee housing and farm labor camps Accessory second units (ADU) and ancillary residential structures	– 0.05 units per acre FAR: 0.00- 0.012
Mixed	M-X	Detached single-family, and multifamily dwellings	10-40 units per acre

Source: Community Development Element, 2035 San Joaquin County General Plan.

Notes: ¹ Subject to Neighborhood Commercial land use standards and Office Commercial land use standards.

Zoning Standards

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 7-63** shows the zoning designations and corresponding General Plan land use designations.

Zoning Districts – San Joaquin County

Table 7-63 lists the zoning districts that allow for residential development in San Joaquin County.

**TABLE 7-62
RESIDENTIAL ZONING DISTRICTS, SAN JOAQUIN COUNTY
2023**

Zoning District		Minimum Lot Size	Typical Use
Rural Residential	R-R	1 acre	The Rural Residential (R-R) Zone is intended to provide for large lot rural homesites within or adjacent to existing rural communities.
Very Low Density Residential	R-VL	17,500 square feet	The Very Low Density Residential (R-VL) Zone is intended as a transition from rural to urban areas allowing for detached, single-family dwellings on large lots located in areas with existing large lot development, within communities around sensitive natural resources, or on the urban fringes
Low Density Residential	R-L	5,000 square feet	The Low Density Residential (R-L) Zone is intended to provide for neighborhoods consisting of detached, single-family residences, located within or immediately adjacent to population centers which are served by a public water supply, sanitary sewer system, and similar facilities and services.
Medium Density Residential	R-M	6,000 square feet	The Medium Density Residential (R-M) Zone is intended to accommodate detached single-family dwelling units, mobile homes, and attached units including duplexes, triplexes, and fourplexes in neighborhoods most appropriately situated as buffers between less and more intensively developed residential areas or as transitions from residential to commercial areas
Medium-High Density Residential	R-MH	6,000 square feet	The Medium-High Density Residential (R-MH) Zone is intended to allow for attached housing units such as townhouses and garden apartments in central portions of urban communities, along major transportation routes, and around major commercial areas.
High Density Residential	R-H	6,000 square feet	The High Density Residential (R-H) Zone is intended to encompass housing such as apartments, condominiums, and other multifamily housing units, located near central business districts, major commercial areas, and major transportation routes, where hotels and motels may also be appropriate.
Office Commercial	C-O	5,000 square feet	The Office Commercial (C-O) Zone is intended to accommodate professional and other offices located adjacent to Medium High- and High-Density Residential Zones or commercial zones where professional services would most likely find demand. This zone is intended to implement the Office Commercial land use designation of the General Plan.
Commercial Recreation	C-R	None	The Commercial Recreation (C-R) Zone is intended to provide areas for major recreation oriented commercial activities and associated facilities. The concurrent filing of a Special Purpose Plan may be required for all parcels to be zoned C-R. This zone is intended to implement the Commercial Recreation land use designation of the General Plan.



San Joaquin County General Plan

**TABLE 7-62
RESIDENTIAL ZONING DISTRICTS, SAN JOAQUIN COUNTY
2023**

General Agriculture	AG	2 acres	The General Agriculture (AG) Zone is established to preserve agricultural lands for the continuation of commercial agricultural enterprises. This zone is intended to implement the General Agriculture land use category of the General Plan.
Agriculture – Industrial	AI	3 acres	The Limited Agriculture (AL) Zone is intended to recognize and preserve areas that contain existing concentrations of small-scale agricultural operations and dwellings. This zone is intended to implement the Limited Agriculture land use category of the General Plan.
Limited Agriculture	AL	4 acres	The Limited Agriculture (AL) Zone is intended to recognize and preserve areas that contain existing concentrations of small-scale agricultural operations and dwellings. This zone is intended to implement the Limited Agriculture land use category of the General Plan.
Agricultural Urban Reserve	AU	20 acres	The Agriculture-Urban Reserve (AU) Zone is intended to retain in agriculture those areas planned for future urban development in order to facilitate compact, orderly urban development and to assure the proper timing and economical provision of services and utilities. This zone also is intended to implement the Agriculture-Urban Reserve land use category of the General Plan.
Mixed-Use	M-X-Z	None	The Mixed-Use (M-X) Zone is intended to provide for activity centers containing a variety of compatible and integrated land uses under a coherent plan. The concurrent filing of a Special Purpose Plan or Specific Plan shall be required of areas to be zoned Mixed-Use. This zone is intended to implement the Mixed- Use land use category of the General Plan

Source: San Joaquin County Development Code, 2022

Note: Homesites refer to a parcel between two and five acres in size (ten acres for property under Williamson Act contract) that has been split from a parcel designated General Agriculture on the General Plan to serve as a building site for a home.

Development Standards

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 potential 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.

Table 7-64 provides the development standards for the County, including 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 except where indicated and represent the smallest lot size that could be approved in a new subdivision in the applicable zone. Development standards in residential and commercial zones and for homesites in agricultural zones are typical for the region and are not considered to be a barrier to development or to diminish the feasibility of housing.



**TABLE 7-63
RESIDENTIAL DEVELOPMENT STANDARDS
SAN JOAQUIN COUNTY ZONING ORDINANCE
2022**

Zoning District	Density Range (du/ac)	Minimum Lot Size (sq. ft.)	Minimum Lot Width (feet)	Maximum Building Height (ft.)	Front Yard Setbacks	Right of Way less than 50	Side Yard Setbacks	Rear Yard Setbacks to Accessory Buildings	Rear Yard Setbacks
Residential Zoning Districts									
R-R	1.25	1 acre	150	40	30	55 ¹	15 ²	15	30 ³
R-VL	2.5	17,500	100	40	30	55 ¹	15 ²	15	30 ³
R-L	7.5	5,000	50	40	20	45 ¹	5	5	10 ³
R-M	12.5	5,000	50	40	20 ⁴	45 ¹	5	5	10 ³
R-MH	18.75	3,000	40	40	15 ⁴	40 ¹	5	5	10 ³
R-H	50.0	3,000	40	40	15 ⁴	40 ¹	5	5	10 ³
Agricultural Zone									
A-G	No Maximum Defined; Effective Density on Homesites is 1 per Site	For homesite parcels: 40 acres prior to application; homesite area at least 2 acres ⁸	Homesite parcel: 150 feet	40	30	55	Interior: 10 Street Side: Same as Front ⁵	15	30 ⁵
A-I	0.05	Minimum: 1 acre Maximum: 20 acres	Homesite parcel: 150 feet	40	30	55	Interior: 10 Street Side: Same as Front ⁵	10	20 ⁵
A-L	No Maximum Defined; Effective Density on Homesites is 1 per Site	For homesite parcels: 10 acres prior to application; homesite area at least 2 acres ⁸	Homesite parcel: 150 feet	40	30	55	Interior: 10 Street Side: Same as Front ⁵	15	30 ⁵
A-U	No Maximum Defined; Effective Density on Homesites is 1 per Site	For homesite parcels: 20 acres prior to application; homesite area at least 2 acres	Homesite parcel: 150 feet	40	30	55	Interior: 10 Street Side: Same as Front ⁵	15	30 ⁵

**TABLE 7-63
RESIDENTIAL DEVELOPMENT STANDARDS
SAN JOAQUIN COUNTY ZONING ORDINANCE
2022**

Zoning District	Density Range (du/ac)	Minimum Lot Size (sq. ft.)	Minimum Lot Width (feet)	Maximum Building Height (ft.)	Front Yard Setbacks	Right of Way less than 50	Side Yard Setbacks	Rear Yard Setbacks to Accessory Buildings	Rear Yard Setbacks
Commercial Zones									
C-N	Equal to High Density Residential	5,000	50	40	20	N/A	Interior: None Street side: 20	N/A	None
C-C ⁷	Equal to High Density Residential	5,000	50	40	20	N/A	Interior: None Street side: 20	N/A	None
C-O	Equal to High Density Residential	5,000	50	50	15	N/A	Interior: None Street side: 10	N/A	None
C-G	Equal to High Density Residential	10,000	100	50	20	N/A	Interior: None Street side: 20	N/A	None
C-FS	Equal to High Density Residential	10,000	100	50	20	N/A	Interior: None Street side: 20	N/A	None
C-RS	Equal to High Density Residential	1 acre	100	50	30	N/A	Interior: None Street side: 30	N/A	None
C-R	Equal to High Density Residential	2 acres	150	50	30	N/A	Interior: None Street side: 30	N/A	None



**TABLE 7-63
RESIDENTIAL DEVELOPMENT STANDARDS
SAN JOAQUIN COUNTY ZONING ORDINANCE
2022**

Zoning District	Density Range (du/ac)	Minimum Lot Size (sq. ft.)	Minimum Lot Width (feet)	Maximum Building Height (ft.)	Front Yard Setbacks	Right of Way less than 50	Side Yard Setbacks	Rear Yard Setbacks to Accessory Buildings	Rear Yard Setbacks
C-X	Equal to High Density Residential	1 acre	150	50	30	N/A	Interior: None Street side: 30	N/A	None

Source: San Joaquin County Zoning Code 2023

Notes: Setbacks for yards shall be measured from the planned ultimate right-of-way width of the roadway, as shown on the General Plan or applicable Specific Plan or Special Purpose Plan. Homesite parcels refer to a parcel between two and five acres in size (ten acres for property under Williamson Act contract) that has been split from a parcel designated General Agriculture on the General Plan to serve as a building site for a home.

¹ Increased setback measured from the centerline of the right-of-way of the road.

² 10 square feet when appurtenant to accessory buildings

³ Rear setbacks for accessory structures are 15 feet for R-R and R-VL zones and 5 feet for R-L, R-M, R-MH, and R-H.

⁴ Upper stories of a street-facing building with three or more stories shall be stepped back a minimum of 10 feet from the story below.

⁵ Setbacks for yards shall be measured from the planned ultimate right-of-way width of the roadway, as shown on the General Plan or applicable Specific Plan or Master Plan.

⁶ Multifamily residential in all commercial zones is permitted above the ground floor with zoning compliance review.

⁷ Setbacks for yards within the C-C zone in the unincorporated urban community of Woodbridge shall be as specified in the Woodbridge Design Guidelines Special Purpose Plan.

Cumulative Impacts of Development Standards

The County evaluated the cumulative impact of its land use controls that limit sites' building envelope (setbacks, private open space, and parking) and lot coverage restrictions. The first step in the analysis was to determine the maximum allowed developable envelope given the lot coverage, setback, and parking requirements. Uncovered parking was subtracted from the maximum building footprint to determine the occupiable area on the first floor. In most scenarios, uncovered parking could be accommodated in the residual building envelope area and did not encroach into required setbacks. However, screened parking may be contained in the setback area in the R-M, R-MH, and R-H zones, which would allow for additional unit size. This was evaluated on minimum lot size scenarios in these zones. Occupiable area on the second floor, and additional floors, was set equal to the first floor building footprint, including parking area, with upper floor stepbacks removed from the third floor or higher, as applicable. Average unit size was calculated by dividing the total occupiable building area by the permitted number of units (site acreage * density).

Based on this evaluation, none of the land use controls in conventional residential zoning districts would prevent an applicant from reaching the maximum density allowed for single-family developments in single-family zones (R-R, R-VL, and R-L), or otherwise constrain housing development.

In the R-M, R-MH, and R-H zones, the County evaluated the development capacity on both a parcel of the minimum lot size and a parcel of half an acre. In the minimum lot size scenarios, parking was assumed to be screened and therefore contained in the setback area due to the small size of the lot. In the half-acre scenarios, parking area was subtracted from developable floor area. In each of these scenarios, the maximum density could be achieved with a mix of studio, one, two, and three-bedroom units served by the required uncovered parking, as well as larger units on larger lots.

The County also evaluated development standards in commercial districts, which allow multi-unit developments where the ground floor use is commercial. In the C-O, C-G, C-FS, C-RS, C-R, and C-X zones, the maximum density could be reached with a mix of studio, one, and two-bedroom units. In the C-N and C-C zones, the height limitation in the zone would limit unit sizes at the maximum unit density to SRO or studio-sized units. On a half-acre lot, one-bedroom units could also be developed on projects in these zones at the maximum unit density permitted. While development standards in these zones are not considered to be a constraint, as part of its review of flexible development standards (**Program 2-1**) the County will review the feasibility of increasing height limits in these zones for projects with affordable units in order to allow for larger unit sizes.

Development standards for parcels in agricultural zones are not expected to be constraints, as the minimum lot sizes are greater than one acre and are therefore expected to be sufficient for the development of the small number of farmworker units permitted on each site regardless of other development standards. 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.



Typical Densities for Development

Single-family residential lots generally vary from approximately 1 unit per acre to 6,000 square foot lots in the lower density residential zone. However, Rural Residential lots are often two acres where public services are not available. Multifamily densities are typically between 15 to 40 units per acre depending on the land use designation. In the previous planning period Housing Element planning period, no sites identified to accommodate the lower-income RHNA in the inventory were developed below the minimum allowable density of the zone in which the site is located, and the County did not receive any requests to develop below the assumed capacity in the sites inventory.

Parking Requirements

Chapter 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 some jurisdictions appear to 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. As part of Program 3-5, the County will amend minimum parking requirements for studio and one-bedroom units in multifamily buildings as well as senior units to 1 space per dwelling unit in order to minimize potential constraint on the affordability of smaller housing types.

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, as shown in **Table 7-67**. 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.

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 has included Program 3-5 to review parking standards for emergency shelters and revise as necessary to allow sufficient parking to accommodate all staff working in the emergency shelter, provided that the standards do not require more parking for emergency shelters than other residential or commercial uses within the same zone, in compliance with Government Code Section 65583(a)(4)(A)(ii).

TABLE 7-64 PARKING REQUIREMENTS SAN JOAQUIN COUNTY 2022	
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
Accessory Dwelling Unit (ADU)	1 parking space
Manufactured Home	1.5 spaces for each dwelling unit
Farm Labor Camps	1 dwelling unit or 3 beds
Group Homes and Group Residential	1 space per 3 beds or clients
Emergency Shelter	0.67 space/employee; 1 space per 8 beds
Single-Room Occupancy	1 space per 3 beds, plus 2 spaces per 3 employees
Veterans Supportive Housing	1.5 spaces/dwelling units

Source: Chapter 9, Development Title, San Joaquin County, 2022.

Density Bonus

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.

Under current State law (Government Code Section 65915), cities and counties must provide a density increase up to 80 percent over the otherwise maximum allowable residential density under the municipal code and the land use element of the General Plan (or bonuses of equivalent financial value) when builders agree to construct housing developments with 100 percent of units affordable to low- or very low-income households. The County's current (2015) density bonus ordinance allows for an increase to 20 percent over the maximum allowable residential density. The County has included **Program 3-5** to amend the density bonus standards to comply with State law.

Provision for a Variety of Housing Types

State Housing Element Law (Government Code Sections 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." **Table 7-68** summarizes the housing types permitted within the county's residential and commercial zoning districts.



San Joaquin County General Plan

**TABLE 7-65 CONVENTIONAL HOUSING TYPES PERMITTED BY ZONING DISTRICT
SAN JOAQUIN COUNTY 2023**

Zoning District	A-G	A-L	A-U	A-I	R-R	R-VL	R-L	R-M	R-MH	R-H	C-N	C-C	C-O	C-G	P-F	M-X
Single-Unit Dwelling	P	P	P	P	P	P	P	P	P	P	-	-	-	-	-	-
Bungalow Court	-	-	-	-	P	P	P	P	P	P	-	-	-	-	-	A
Duplex	-	-	-	-	-	-	-	P	P	P	-	-	-	-	-	C
Multi-Unit Residential ¹	-	-	-	-	-	-	-	A	A	Z	Z	Z	Z	Z	-	A
Mobile Home Park					-	-	C	C	-	-	-	-	-	-	-	-
Accessory Dwelling Units (ADU) and Junior Accessory Dwelling Units (JADU)	P	P	P	P	P	P	P	P	P	P	-	-	-	-	-	-
Accessory Short-Term Rental	Z	Z	Z	Z	Z	Z	Z	Z	Z	Z	-	-	-	-	-	-
Farm Employee Housing (Small) (36 beds or 12 units)	P	P	P	P	-	-	-	-	-	-	-	-	-	-	-	-
Farm Employee Housing (Large) (37 beds or 13 units)	A	A	A	A	-	-	-	-	-	-	-	-	-	-	-	-
Large Family Day Care	Z	Z	Z	Z	A	A	A	A	A	A	-	-	-	-	-	A
Small Family Day Care	P	P	P	P	P	P	P	P	P	P	-	-	-	-	-	P
Residential Care Facility, Large	-	-	-	-	A	A	A	A	A	A	-	A	A	-	-	C
Residential Care Facility, Small	P	P	P	-	P	P	P	P	P	P	P	P	P	-	-	Z
Residential Care Facility, Senior	-	-	-	-	A	A	A	A	A	A	-	A	A	-	-	C
Group Residential – Congregate Housing	-	-	-	-	-	-	A	A	A	A	-	-	-	-	-	A
Group Residential – Senior Group Residential	-	-	-	-	-	-	A	A	A	A	-	-	-	-	-	A
Transitional Housing	-	-	-	-	-	-	P	P	P	P	-	-	-	-	-	P
Supportive Housing	-	-	-	-	-	-	P	P	P	P	-	-	-	-	-	P
Veterans Supportive Housing	-	-	-	-	-	-	P	P	P	P	-	-	-	-	Z	-
Emergency Shelters	-	-	-	-	-	-	-	A	A	A	-	-	-	P	P	-
Single-Room Occupancy	-	-	-	-	-	-	-	-	-	P	-	-	-	-	-	C

P = Permitted Use (Building Permit may be required); PI = Use Permitted with Improvement Plan; T=Temporary Use Permit required; Z = Zoning Compliance Review required (ministerial review); A = Administrative Use Permit by Zoning Administrator; C = Conditional Use Permit by Planning Commission; SPP Special Purpose Plan required; L# = Numbered limitation at end of table. "-" = Not permitted

Source: San Joaquin County Zoning Code 2023

¹ Multi-Unit Residential is allowed in all Commercial zones, above the ground level with a Zoning Compliance Review.

Multifamily Housing

Multi-Unit Residential is defined as “three or more attached dwelling units on a site or lot. Types of multiple unit dwellings include townhouses, garden apartments, senior housing developments, and multi-story apartment buildings.” The County’s Zoning Ordinance allows for multifamily developments with an administrative use permit in the R-M, R-MH, and M-X zoning districts and requires a Zoning Compliance Review in the R-H and in all Commercial zones when residential is above the ground level.

Accessory Dwelling Unit and Second Units

The County’s Development Code defines Accessory Dwelling Unit (ADU) as a detached or attached self-contained unit that is on the same parcel and is clearly subordinate in size to the primary single-family dwelling. An ADU provides living facilities for one or more persons and is on a lot with a proposed or existing primary single-family dwelling. It includes permanent provisions for living, sleeping, eating, cooking, and sanitation. An ADU may also be an efficiency unit, as provided for in Section 65852.22 of the California Government Code, and a manufactured home, as defined in Section 18007 of the California Health and Safety Code, provided that the standards of this title are met.

The County permits ADUs 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.

The County has included **Program 2-3** to review and amend the Development Title to allow ADUs in compliance with State law.

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 jurisdictions 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.

The County allows manufactured and factory-built housing consistent with State law, and conditionally permits mobile home parks in the R-L and R-M zoning districts. The County has included **Program 2-2** to amend the Development Title to ensure compliance with Government Code Section 65852.7, which requires cities and counties to allow mobile home parks in all residential zoning districts, and will clarify that manufactured and mobile homes on a permanent



foundation are treated no differently than a single-family unit and are allowed in all zones where single-family residential uses are permitted.

Residential Care Facilities

Facilities licensed by the State of California that provide 24-hour primarily non-medical care permanent living accommodations for persons in need of personal services, supervision, protection, or assistance for sustaining the activities of daily living. Living accommodations are shared living quarters with or without separate kitchen or bathroom facilities for each room or unit. This classification includes facilities that are operated for profit as well as those operated by public or not-for-profit institutions, including convalescent facilities, group homes for minors, persons with disabilities, people in recovery from alcohol or drug additions, rehabilitation facilities, and hospice facilities.

Health and Safety Code Sections 1267.8 and 1566.3 require local governments to treat licensed group homes and residential care facilities with six or fewer residents no differently than other by-right single-family housing uses. "Six or fewer persons" does not include the operator, the operator's family, or persons employed as staff. Local agencies must allow these licensed residential care facilities in any area zoned for residential use and may not require licensed residential care facilities for six or fewer persons to obtain conditional use permits or variances that are not required of other family dwellings.

Residential care facilities (small) are permitted by right in all residential zoning districts and consistent with State law. -O zoning districts. Residential care facilities (large and senior) require an administrative permit in all of the residential zoning districts as well as in the C-C and C-O. The County has included **Program 3-5** to amend the Development Title to ensure compliance for small and large residential care facilities.

Persons with Disabilities

As part of a governmental constraints analysis, Housing Element law requires each jurisdiction to analyze potential governmental constraints to the development, improvement, and maintenance of housing for persons with disabilities, demonstrate local efforts to remove any such constraints, and provide for reasonable accommodations for persons with disabilities through programs that remove constraints.

Reasonable Accommodations

The County's Reasonable Accommodation Ordinance gives persons with disabilities a procedure to seek equal access to housing under the federal Fair Housing Act and the California Fair Employment and Housing Act. Reasonable accommodation requests are reviewed by the Director of Community Development. A written determination is issued within thirty (30) days of the date of receipt of a complete application form and must be consistent with the fair housing acts to grant or deny a request for reasonable accommodation based on the following factors:

- (1) Whether the housing, which is the subject of the request for reasonable accommodation, will be used by an individual with disabilities protected under fair housing laws;
- (2) Whether the requested accommodation is necessary to make housing available to an individual with disabilities protected under the fair housing laws;

- (3) Whether the requested accommodation would impose an undue financial or administrative burden on the County; and
- (4) Whether the requested accommodation would require a fundamental alteration the County's land use zoning, rules, policies, practices, or procedures.

A hearing is not required for the initial determination of reasonable accommodation. The written determination is final unless the requestor appeals the decision. The requestor may appeal an adverse decision in writing on a form provided by the Community Development Department within thirty days of the date of the reviewing authority's written determination. The appeal will be reviewed by the County hearing officer.

The County plans to create a public information brochure on reasonable accommodation and provide that information in the way of brochures and post on the County's website. Information will include procedures to request reasonable accommodation for persons with disabilities seeking equal access to housing under the Federal Fair Housing Act and the California Fair Employment and Housing Act (**Program 3-2**).

Definition of "Family." The County defines family as "One (1) individual or more than one (1) individual related by blood or marriage or a group of not more than five (5) individuals not related by blood or marriage, excluding servants, living together in a dwelling unit.

The County currently defines residential care facilities as "Facilities licensed by the State of California that provide 24-hour primarily non-medical care permanent living accommodations for persons in need of personal services, supervision, protection, or assistance for sustaining the activities of daily living. Living accommodations are shared living quarters with or without separate kitchen or bathroom facilities for each room or unit. This classification includes facilities that are operated for profit as well as those operated by public or not-for-profit institutions, including convalescent facilities, group homes for minors, persons with disabilities, people in recovery from alcohol or drug addictions, rehabilitation facilities, and hospice facilities. The County's Development Code requires a minimum of 300 ft from any other Residential Care Facility.

To ensure compliance with State law, the County has included **Program 3-5** to amend the Development Title to community care facilities, regardless of size, in all zones that permit residential uses of the same type and amend the definition of "Family" in accordance with the State's definition of family.

Farmworkers/Employee Housing

Employee Housing, which includes farmworker housing and caretaker 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 24-hour care or monitoring, or where work is in 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 Health and Safety Code 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. Section 17021.6 of the Health and Safety Code to require group housing for 36 or fewer farmworkers or 12 units to be a permitted use wherever agricultural uses are permitted. Housing for farmworkers is divided into three categories within the Zoning Ordinance and is permitted in a variety of locations. Farm employee housing, large (37 beds or 13 units) is permitted with an administrative use permit in all four agricultural zones (A-G, A-L, A-U, A-I). Temporary farm labor housing is subject to granting of a use permit by the planning commission. In compliance with Health and Safety Code Section 17021.6, the County treats Farm Employee Housing for 36 beds or 12 units as agricultural use and permits this use in the A-G, A-L, A-U, and A-I zones.

While the County provides several opportunities for farmworker housing consistent with Health and Safety Code Section 17021.6, the San Joaquin County Development Title does not currently comply with Health and Safety Code Section 17021.5 to allow employee housing for six or fewer persons to be treated as a single-family structure and residential use. The Housing Element includes **Program 3-5** to revise the Development Title to allow farm employee housing facilities with up to six or fewer units to be a permitted use in all zones that permit single-family uses.

Emergency Shelters

Government Code Section 65583(a)(4)(A) requires the County to allow emergency shelters without any discretionary action in at least one zone that is appropriate for permanent emergency shelters (i.e., commercial uses compatible with residential or light industrial zones in transition), regardless of its demonstrated need. The goal of SB 2 was to ensure that local governments share the responsibility of providing opportunities for the development of emergency shelters. To that end, the legislation also requires that the County demonstrate site capacity in the zone identified to be appropriate for the development of emergency shelters. Within the identified zone, only objective development and management standards may be applied that are designed to encourage and facilitate the development of or conversion to an emergency shelter.

Further, Government Code Section 65583(e) (AB 2239) requires that emergency shelters permitted in a zone identified that also must permit residential uses.

The County's Development Code defines emergency shelters as temporary, short-term residences providing housing with minimal supportive services for homeless families or individual persons where occupancy is limited to six months or less. The minimal supportive services include medical assistance, counseling, and meals. The County permits emergency shelters by right without discretionary review in the C-G and P-F zones. The County allows for multifamily housing in the C-G and is therefore in compliance with Government Code Section 65583(e). The County also permits emergency shelters in the R-M, R-MH, and R-H zones with an administrative use permit for emergency.

The 2024 San Joaquin County Point-in-Time count identified 752 homeless persons in the unincorporated county. There are several parcels zoned C-G zone located near existing urban areas where current services are located, or

where future services can reasonably be expected to be extended in the future. There are over 100 parcels in the C-G zone that are appropriate and range in size from 0.25 to 8 acres in size, with the majority ranging from 0.75 acres to 1.5 acres in size. There are also three parcels zoned R-M ranging in size from 0.47 to 0.65 acres. The R-M zone is in close proximity to parks, grocery stores, commercial centers, and bus routes. This is estimated to be sufficient capacity to accommodate enough emergency shelter space to serve the homeless population identified in the unincorporated county.

The County has adopted standards for emergency shelters and has included **Program 3-5** to review managerial standards to ensure compliance with State Law and amend the definition of emergency shelter in accordance with Government Code Section 65583 (e), to expand the definition of “emergency shelters” to include other interim interventions, including, but not limited to, navigation centers, bridge housing, and respite or recuperative care.

Transitional and Supportive Housing

Government Code Section 65583(a)(5) 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.” 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.”

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.” 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.”

While the County permits transitional and supportive housing in most residential zones, **Program 3-5** has been included to amend the Development Title to allow transitional and supportive housing in all zones where supportive housing is a permitted use in zones where multifamily and mixed-use developments are permitted, including nonresidential zones permitting multifamily uses (Government Code Section 65583(c)(3)).

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 defines SRO rooms as “any building containing five (5) or more guest rooms or units intended or designed to be used or occupied for sleeping purposes by residents, which is also the primary residence of those residents.” The County permits SROs in the R-H zone by right and is in compliance with Government Code 65913.5 Section (a)(1).



Low-Barrier Navigation Centers

Government Code Section 65662 requires that the development of low-barrier navigation centers, (defined as a temporary, service-enriched shelter that helps homeless individuals and families to quickly obtain permanent housing) by right in zones where mixed uses are allowed or in nonresidential zones that permit multifamily housing. For a navigation center to be considered “low barrier,” its operation should incorporate best practices to reduce barriers to entry, which may include, but are not limited to:

- Permitting the presence of partners if it is not a population-specific site, such as for survivors of domestic violence or sexual assault, women, or youth.
- Permitting pets.
- Providing the ability to store possessions.
- Providing privacy, such as private rooms or partitions around beds in a dormitory setting or in larger rooms with multiple beds.

The County has included **Program 3-5** to amend the Development Title to ensure that low-barrier navigation centers are permitted in compliance with State law.

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.

The following programs have been included to address State law concerning special needs groups and allowed uses.

- **Program 3-5** to amend the Development Title to allow employee/farmworker housing in compliance with State law (Health and Safety Code Sections 17021.5).
- **Program 3-5** to amend the Development Title to allow facilities for seven or more persons only subject to those restrictions that apply to other residential uses of the same type in the same zone.
- **Program 2-3** to review and amend the amend the Development Title to allow ADUs in compliance with State law.
- **Program 2-2** to amend the Development Title to ensure compliance with Government Code Section 65852.7 which requires cities and counties to allow mobile home parks in all residential zoning districts.

- **Program 3-2** to Create a public information brochure on reasonable accommodation and provide that information on the County's website. Information will include procedures to request reasonable accommodation for persons with disabilities seeking equal access to housing under the Federal Fair Housing Act and the California Fair Employment and Housing Act.
- **Program 3-5** to amend the Development Title to allow community care facilities, regardless of size, in all zones that permit residential uses of the same type and amend the definition of "family" in accordance with the State's definition of family
- **Program 3-5** to review managerial standards to ensure compliance with State Law and amend the definition of emergency shelter in accordance with Government Code Section 65583 (e), to expand the definition of "emergency shelters" to include other interim interventions, including, but not limited to, navigation centers, bridge housing, and respite or recuperative care.
- **Program 3-5** to amend the Development Title to allow transitional and supportive housing in all zones where supportive housing is a permitted use in zones where multifamily and mixed-use developments are permitted, including nonresidential zones permitting multifamily uses (Government Code Section 65583(c)(3)).
- **Program 3-5** to amend the Development Title to ensure that low-barrier navigation centers are permitted in compliance with State law.

Development Permit Procedures

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 that meets affordability criteria). Processing time is also dependent on the type of environmental documentation required under CEQA, and whether an Environmental Impact Report is required (see **Tables 7-70 and 7-71** for permit processing times).

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 in some cases may deter, slow, or prevent needed housing development or push it to neighboring jurisdictions.

Typical Permits Required for Residential Development

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. The estimated processing times for development and permit approval are presented in **Table 7-70** and **7-71**, by project type, along with a description of approving bodies and the number of public hearings required at each. **Table 7-72** shows the average number of days between application submittal and approval as well as between approval and building permit issuance for projects between July 2021 and June 2023. These averages do not take into account the



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complexity of individual projects that were part of the dataset. These timeframes and the number of hearings required for processes such as zone changes and general plan amendments are considered typical for the area and are not considered to be a constraint to development.

TABLE 7-66 PERMIT PROCESSING TIME, SINGLE FAMILY		
Development Permit/ Review Process	Single Family Time Frame	Approving Body
Plan Review (Ministerial)	Up to 4 weeks for 1st submittal; 1-2 weeks for 2nd submittal	CDD staff
Zone Change and GP Amendment (if needed)	3-6 months	Planning Commission review and Board of Supervisors action (2 public hearings in total)
Environmental Review	60 days typical for IS/MND (done as part of entitlement action)	Planning Commission (1 public hearing)
Tentative Maps	4-6 months	Planning Commission (1 public hearing)
Total	5 weeks – 9.5 months	

Source: San Joaquin County, 2023.

TABLE 7-67 PERMIT PROCESSING TIME, MULTIFAMILY		
Development Permit/ Review Process	Multifamily Time Frame	Approving Body
Plan Review (Ministerial review in R-H and commercial zones, discretionary in R-M and R-MH)	Up to 4 weeks for 1st submittal; 1- 2 weeks for 2nd submittal	CDD staff
Zone Change and GP Amendment (if needed)	3-6 months	Planning Commission review and Board of Supervisors action (2 public hearings in total)
Environmental Review	60 days typical for IS/MND (done as part of entitlement action)	Design Review Board (DRB)
Total	5 weeks – 9.5 months	

Source: San Joaquin County, 2023.

Of the most common housing types permitted by the County, mobile homes have had the fastest average processing time from application submittal to building permit issuance between July 2021 and June 2023, as shown in Table 7-72. The permitting process is therefore not estimated to be a barrier to the development of mobile or manufactured homes in the county, nor to their affordability.

Though multifamily residential projects have a discretionary component in the review process (the administrative use permit) in two zones, the average time from submittal to approval and average time from approval to issuance of a building permit are both faster for multifamily residential projects than stick-built single-family residences. The permitting process is therefore not estimated to be a barrier to the development of multifamily housing in the county, nor to its affordability.

TABLE 7-68 AVERAGE TIME TO RECEIVE APPROVAL AND BUILDING PERMIT, 7/1/2021 – 6/30/2023		
Housing Type	Average Days from Application Submittal to Approval	Average Number of Days from Approval to Building Permit Issuance
Farm Employee Housing, Mobile Home	5	9
Farm Employee Housing, Stick Built	97	1
Farm Employee Housing, Duplex	85	120
Mobile Home, Single-Family or ADU	11	35
Multifamily Residential	66	1
Single-Family Residence, Stick Built	74	27
Single-Family Residence and ADU or Duplex	60	33

Source: San Joaquin County, 2024.

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 Building Permits, ADU Permits, and review of Site Plans, Design Review, and Zoning Compliance/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 and development standards. Typical turnaround time for ministerial permits is four or more weeks 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, Conditional Use Permits/Use Permits, Administrative Use Permit/Site Approval, Zone Reclassifications, General Plan amendments, Specific and Specific Plan amendments, Special Purpose Plan and Special Purpose Plan amendments, Waiver/Deviation, and Variances. The time required to complete each of these reviews varies depending on the type of review or permit involved, but generally ranges from 5 weeks to 9.5 months following the submittal of a completed application and materials.

Conditional Use Permits

Applications for Conditional Use Permits (formerly Use Permits) must be filed and approved, conditionally approved, or denied by the Planning Commission. A public hearing before the Planning Commission is required.

A notice must be posted on-site, at the County's Administrative Office, on the County's website, and at two additional public places within the County. A mailed notice must also be sent by first class mail to the applicant, the owner, and any occupant of the subject property. Previously, there was a requirement to send a notice to all property owners of record within 300 feet of the subject property as shown on the latest available assessment roll, but it is not the County's current practice to require this notice. As part of **Program 3-5**, the County will revise its Development Title to align published



noticing requirements with the County's current practices. Additionally, a notice must be published in a newspaper of general circulation, and an additional notice must be mailed to additional community members depending on the type of project. For property-specific applications only, notice of the hearing must be mailed or sent by email to each local agency expected to provide water, sewage disposal, streets, roads, schools, parks, or other essential facilities or services to the project. Notices must be sent to all owners of property between 500 and 2,600 feet of the perimeter of the property, depending on the General Plan Designation. The Zoning Administrator can require additional notification, as deemed necessary, on a case-by-case basis.

Administrative Use Permits

Administrative Use Permits (formerly Site Approvals) are approved, conditionally approved, or denied by the County's Zoning Administrator. A mailed notice must be sent by first class mail to the applicant, the owner, and any occupant of the subject property. A public hearing before the Zoning Administrator was previously required. However, the County's current practice is not to require a public hearing for this permit type. As part of **Program 3-5**, the County will revise its Development Title to formally remove the public hearing requirement from this permit type, as well as to align published noticing requirements with the County's current practices. The Zoning Administrator may, at their discretion, refer any application for an Administrative Use Permit for a project that may generate substantial public controversy or involve significant land use policy decisions to the Planning Commission for a decision rather than acting on it directly. In that case, the application must be processed according to the process for a Conditional Use Permit.

Residential Permit Processing

The County's review process for multifamily residential projects involves the following steps:

1. Submittal of an application to the Planning Division for Administrative Use Permit/Site Approval or Zoning Compliance Review, depending on the zone. This plan review process is per the San Joaquin County Zoning Code and is approved by the Zoning Administrator, or their appointee. A public hearing before the Zoning Administrator was previously required. However, the County's current practice is not to require a public hearing for this permit type.
2. If items are missing from the application for completeness and/or design changes are needed, County staff sends a letter requesting the items and/or changes within 30-days or sooner from the application date consistent with the state law.
3. If the applicant can provide the information and/or make the needed changes for resubmitting to the County, staff will then repeat the process and provide any additional items within 20 to 30 days or sooner given the amount of changes needed.
4. Once the project design is consistent with County zoning, County staff send the applicant an approval letter indicating the date Planning approved for construction. Approval allows the applicant to receive construction permit approval for the proposed design.

The County's review process for **single family** residential projects involves the following steps:

1. Submittal of an application to the Planning Division for ministerial review. These reviews are defined as ministerial per the San Joaquin County Zoning Code and are approved by the Community Development

Director or their appointee. These approvals do not require a public hearing or public notice of determination as part of the approval.

2. Once the project is submitted, the Project is reviewed by County staff for completeness and compliance with the County's development standards. If items are missing from the application for completeness and/or changes are needed, County staff sends a letter requesting the items and/or changes within 30-days or sooner from the application date consistent with the state law.
3. If the applicant can provide the information and/or make the needed changes for resubmitting to the County, staff will then repeat the process and provide any additional items needed within 20 to 30 days or sooner given the number of changes needed.
4. Once the project design is consistent with the County development standards, County staff send the applicant an approval letter indicating the date Planning approved for construction.

Approval allows the applicant to receive construction permit approval for the proposed design. The City also allows for concurrent design and construction plan review should the applicant wish to have the design and construction plans reviewed at the same time.

Required Findings

Prior to approving an application for a Conditional Use Permit or an Administrative Use Permit, the decision-maker (the Planning Commission or the Zoning Administrator) must make the following findings:

1. Consistency. The proposed use is consistent with the goals, policies, standards, and maps of the General Plan; any applicable Master Plan, Special Purpose Plan, Specific Plan, and Planned Development zone; and any other applicable plan adopted by the County;
2. Improvements. Adequate utilities, roadway improvements, sanitation, water supply, drainage, and other necessary facilities have been provided, and the proposed improvements are properly related to existing and proposed roadways;
3. Site Suitability. The site is physically suitable for the type of development and for the intensity of development;
4. Land Use Compatibility. The location, size, design, and operating characteristics of the proposed use will be compatible with and will not adversely affect the livability or appropriate development of abutting properties and the surrounding neighborhood;
5. No Nuisance Created. The proposed use will not create any nuisances arising from the emission of odor, dust, gas, noise, vibration, smoke, heat or glare at a level exceeding ambient conditions;
6. Adequate Public Services and Facilities. The site of the proposed use is adequately served by highways, streets, water, sewer, storm drainage, and other public facilities and services and
7. Conformance with Development. The proposed use complies with all applicable provisions of the Development Title.



These findings are not considered to be a constraint to development. The County applies these findings in a manner compliant with the Housing Accountability Act using the “specific, adverse impact” standard outlined therein.

Any conditions of approval must meet the following requirements:

1. Related and proportionate to what is being requested by the applicant,
2. As deemed necessary and appropriate to ensure that the provisions of the General Plan, any applicable Master Plan, Special Purpose Plan, Specific Plan or Planned Development zone adopted by the Board of Supervisors, and this Title are met; and
3. Are necessary to eliminate, or minimize to an acceptable level, any potential adverse effects of the use.

Appeals

Decisions of the Zoning Administrator may be appealed to the Planning Commission, and decisions of the Planning Commission may be appealed to the Board of Supervisors.

Appeals may be filed only by one of the following:

1. The applicant or the applicant's representative;
2. A person who may be adversely affected by the decision or who has participated in the review process by submitting written or oral testimony on the application or by attending a public hearing on the application; or
3. A person who was prevented from participating in the review by circumstances beyond his or her control.

Unless otherwise specified in State or Federal law, all appeals must be filed in writing within 10 days of the date of the action, decision, motion, or resolution from which the action is taken.

Design Review

Previously, design review was required within the Mountain House Specific Plan area for residential development. However, due to the incorporation of the Mountain House area as of July 1, 2024, the County no longer conducts the design review process for any residential projects within the County. For commercial projects, design review is required within Woodbridge and Lockeford historic areas. In the Woodbridge area, a design review project is also required for any changes to historic structures and for existing uses that expand the floor area by 25 percent or more. Additionally, a design review process is required for projects within the Stockton Metropolitan Airport Special Purpose Plan area, which are primarily industrial areas with some commercial developments. For projects in this area, a Zoning Compliance Review is required for new construction or an increase in the intensity of use for an existing building. For these projects, the review is made by the Stockton Metropolitan Airport Design Review Committee, made up of representatives from several departments. Permit Streamlining Act Compliance and CEQA Review

For projects subject to the Permit Streamlining Act, and in accordance with Government Code section 65943, the County provides a determination in writing of application completeness within 30 days of submission. This may be extended once for up to 90 days with the mutual consent of the County and applicant.

In accordance with PRC 21080.1 & 21080.2, the County determines if a housing project is exempt from CEQA within 30 days of receiving a complete application.

In compliance with Government Code section 65950, the County approves or disapproves projects within the timelines specified by statute. Projects are approved or denied within whichever timeframe is applicable to the project:

1. Where an environmental impact report (EIR) is prepared, within 180 days from the date of the certification of the EIR by the lead agency, or within 120 days for a “development project”. A “development project” refers to a project that is either entirely residential or is a mixed-use project where non-residential uses are less than 50 percent of the total square footage of the development and non-residential uses are limited to first-floor neighborhood commercial uses in a building of two or more stories.
2. Where an EIR is prepared for a “development project”, projects will either be approved or disapproved within 90 days from the date of certification by the lead agency where at least 49 percent of units are affordable to very low or low-income households and these units are deed-restricted affordable units for at least 30 years in the case of rental housing. The lead agency must also have received written notice from the project applicant that an application has been made or will be made for an allocation or commitment of financing, such as tax credits, bond authority, or other financial assistance from a public agency or federal agency, where this notice specifies the financial assistance that has been applied for or will be applied for and the deadline for application for that assistance, that a prerequisite for funding includes approval of the development by the lead agency, and that the financial assistance is necessary for the project to be affordable. Applicants must confirm that the application has been made to the public or federal agency prior to certification of the EIR.
3. Where a negative declaration is completed and adopted for the development project, within 60 days from the date of adoption by the lead agency.
4. Where a project is determined to be exempt from CEQA, within 60 days of determination of exemption by the lead agency.

The County currently posts applications on its website which include detailed lists of components required for the application to be considered complete. A current schedule of fees, exactions, and affordability requirements is available online, as are all zoning ordinances and development standards adopted by the County.

Conclusion

The processing time needed to obtain development permits and required approvals varies depending on the scope of the project. Smaller, less complex projects typically require less time than larger and more complex 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 five weeks and is not a significant constraint to new housing development. Discretionary permits and reviews generally completed in a reasonable timeframe of 6 to 9 months, and is not a significant constraint to new housing development.

Planned Development (PD)



The Planned Development (PD) 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. The Planned Unit Development (PUD) permit is optional for parcels carrying any General Plan designation, except the Commercial Recreation General Plan designation. A PD zone may be applied to parcels containing less than four contiguous acres, provided the applicant can show that a PD zone meets the standards in the PUD zone.

PUD applications are filed with the Development Services Director and require two separate applications, including a Phase I and a Phase II Application, unless the Director of Community Development determines that only one application, a Phase II Application, is required. If the Director authorizes the filing of only a Phase II Application, the application will have all relevant information required for both the Phase I and Phase II Applications. Within one year from the date of approval of a Phase I Application by the Board of Supervisors, the applicant is required to submit a Phase II Application. Within three years from the date of approval of a Phase II Application, the applicant is required to begin construction. If the Planning Commission recommends approval of the Phase I Application, the Board of Supervisors holds a public hearing to consider the Commission's recommendation. However, if the Planning Commission denies the Phase I Application, the decision is final unless appealed to the Board of Supervisors. The approval findings for Phase I Application, or a Phase II Application are determined by the following.

- The PD zone, together with the Conceptual Site Plan or Detailed Site Plan, is consistent with the General Plan, any application Master Plan, Specific Plan, and Special Purpose Plan for the area; and any other applicable plan adopted by the County; and the intent of this chapter.
- The property is suitable for the planned development proposed.
- The planned development will provide resource protection or an amenity, above and beyond normal expectations.
- The planned development will not have a significant adverse impact on surrounding properties or on external infrastructure, utility, and circulation systems on which the PD depends.

Project safeguards may include common open areas, public facilities, and other facilities and improvements to protect direct concerns related to public health, safety, and welfare for current or future residents.

The processing time needed to obtain development permits and required approvals varies depending on the scope of the project. Smaller, less complex projects typically require less time than larger and more complex 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 five weeks and is not a significant constraint. Discretionary permits and reviews are generally completed in a reasonable timeframe of six to nine months, and is not a significant constraint to new housing development.

Senate Bill 330 Procedure

SB 330, the Housing Crisis Act of 2019, established specific requirements and limitations on development application procedures. Housing developments for which a preliminary application is submitted that complies with applicable general plan and zoning standards is subject only to the development standards and fees that were applicable at the time of submittal. This applies to all projects unless the project square footage or unit count changes by more than 20 percent after the preliminary application is submitted. The developer must submit a full application for the development project within 180 days of submitting the preliminary application.

The County offers optional pre-application meetings for all development proposals to advise prospective applicants about current County standards and requirements, and to identify issues in an effort to shorten the length of time required to process a development proposal once it has been accepted. Pre-application meetings have helped to shorten the review process and allow for better communication between applicants and County departments. Consistent with SB 330, housing developments for which a preliminary application is submitted that complies with applicable general plan and zoning standards are subject only to the development standards and fees that were applicable at the time of submittal. To ensure compliance with SB 330, the County has included **Program 2-9** to formalize this process by establishing a written procedure to be made available on the County's website and at the public counter.

Senate Bill 35 Approvals

SB 35 requires jurisdictions that have failed to meet their RHNA to provide a streamlined, ministerial entitlement process for housing developments that incorporate affordable housing. Currently the County does not have a process for SB 35. The County has included **Program 2-9** to establish a SB 35 streamlining approval process and standards for eligible projects. The established procedure will aid in minimizing the review time required for development processes and, in turn, reduce costs to developers, which may increase the housing production in the county.

Permit Fees and Exactions

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 7-73** show fees commonly required for housing development, effective August 31, 2023.

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.

Fees are higher when a public hearing or notification is required. For example, General Plan map and text amendments and rezonings have higher fees 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



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duplex would be considered minor; a multifamily complex could be considered general (if it was less than 6,000 square feet on 5 acres); and a larger multifamily complex or subdivision would be considered major.

TABLE 7-69 PERMIT AND INSPECTION FEES SAN JOAQUIN COUNTY 2023		
	Fee ¹	Description
Ministerial Permits and Review		
Zoning Compliance ²	\$3,107	Minor
	\$3,122	General
	\$3,197	Major
	\$2,381	Pre-application, Minor
	\$2,386	Pre-application, General
	\$2,409	Pre-application, Major
Lot Line Adjustments	\$2,434	-
Merger	\$939	Voluntary
Site Plan Review	\$32	Residential, No Discretionary Land Use Approval
	\$102	Residential or Commercial, Discretionary Land Use Approval
	\$51	Each additional building or item covered by the same review
Dwelling Cluster	\$1,919	2 units (staff review with notice)
	\$1,986	3 Units (staff review with notice)
	\$1,986	4 Units (staff review with notice)
	\$3,765	5-8 units (includes public hearing)
	\$3,806	9 Units
	\$3,910	10 Units
	\$3,950	11 Units
	\$3,991	12 Units
	\$2,366	2 Units Pre- Application
	\$2,387	3-9 Units Pre-Application
	\$2,383	10-12 Units Pre-Application
Minor Subdivision	\$6,948	Base Fee, Non-vested (First two lots)
	\$7,023	Base Fee, Non-vested (Three lots)
	\$75	Non-Vested: Public Works Fee for each lot more than two
	\$3,008	Non-vested pre-application (first 2 lots)
	\$3,031	Non-vested pre-application (3 lots)
	\$23.63	Non-vested pre-application, additional for each lot over 3
	\$6,948	Base Fee, Vested. (first 2 lots)
	\$7,023	Base Fee, Vested. (3 lots)
	\$75	Vested: Public Works Fee for each lot more than two
	\$3,071	Vested pre-application (first 2 lots)
	\$3,094	Vested pre-application (3 lots)
	\$23.63	Vested pre-application, additional for each lot over 3

TABLE 7-69 PERMIT AND INSPECTION FEES SAN JOAQUIN COUNTY 2023		
	Fee ¹	Description
	\$4,902	Vested: Base fee in addition to another application (first two lots)
Site Approval ²	\$6,656	Minor Project
	\$7,340	General Project
	\$7,490	Major Project
Discretionary Permits and Reviews		
General Plan Map Amendment	\$17,129	Base Fee, < 5 acres
	\$17,269	5 to 9.99 acres. 10+ acres add \$70 per acre.
General Plan Text Amendment	\$15,980	General Plan section text amendment (1 section)
	\$2,121	Each additional section text amendment
	\$2,601	General Plan text amendment, pre-application
Rezoning	\$11,0215	Base Fee, < 5 acres
	\$11,389	5 to 9.99 acres. 10+ acres
		Zone Reclassification: Base fee (1 zone designation reclassified 10 Acres)
	\$15	Zone Reclassification: 10+ Acres, add per acre (\$869 + \$15x = PW Fee)
	\$1,112	Each additional zone designation reclassified
	\$5,807	Each in addition to another application, up to 10 acres
Major Subdivision	\$15	Each additional zone designation reclassified: 10+ Acres, add per acre
	\$19,407	Base Fee, Non-vested (first 5 lots)
	\$19,470	Base Fee, Non-Vested (6 lots)
	\$19,532	Base Fee, Non-Vested (7 lots)
	\$62.60	Additional Per-lot Fee, Non-Vested
	\$3,757	Non-vested: Pre application (first 5 lots)
	\$3,764	Non-vested: Pre application (6 lots)
	\$3,770	Non-vested: Pre application (7 lots)
	\$6.30	Non-vested: Pre application, additional per-lot fee over 7 lots
	\$22,027	Base Fee, Vested (first 5 lots)
	\$22,089	Base Fee, Vested (6 lots)
	\$22,152	Base Fee, Vested (7 lots)
	\$62.60	Vested: Each additional lot (after first 5 lots)
	\$14,602	Vested: In addition to another development application (first five lots)
	\$4,583	Vested: Pre application (first 5 lots)
	\$4,589	Vested: Pre application (6 lots)



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**TABLE 7-69 PERMIT AND INSPECTION FEES
SAN JOAQUIN COUNTY
2023**

	Fee¹	Description
	\$4,595	Vested: Pre application (7 lots)
	\$6.30	Vested: Pre application, additional per-lot fee over 7 lots
Use Permit ²	\$10,945	Minor Project
	\$11,445	General Project
	\$14,345	Major Project
Variance	\$755	General
	\$2,571	General Pre-application
Appeals	\$1,027	To Board of Supervisors
	\$783	To Planning Commission
Development Agreements	\$7,742	General
	\$2,730	General Pre-Application
Specific Plan	\$10,511 plus 13% of consultant fee	General
	\$2,346 plus 13% of consultant fee	General Pre-Application
	\$5,093 plus 13% of consultant fee	Specific Plan in addition to another development application
Passthrough Fees		
CDFW Passthrough Fee	\$3,910	Notice of Determination: EIR
	\$2,839	Notice of Determination: Negative Declaration/Mitigated Negative Declaration

Notes: All Fees include Public Works Fee, Environmental Health Department Fee, a 5 percent CDD Tech Fee and "Other Fees".

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.

Source: San Joaquin County, Community Development Department, Application Fee Schedule, effective August 31, 2023. Future permit fees will be effective beginning September 2024.

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 7-74** shows an estimate of average planning and development impact fees for construction of a single-family residence or a multifamily complex. Though the combined planning and “other” fees can represent 11 to 17 percent of the total cost per unit, depending on location and building size, the majority of “other” fees are outside of the County’s control. Additionally, because multifamily housing in residential or mixed-use zones is not subject to a conditional use permit, multifamily projects, including affordable housing projects, are not subject to the related use permit fees. In an effort to prevent fees from preventing the development of affordable housing, as part of Program 2-1 the County will evaluate the feasibility of waiving public facilities fees and County facilities fees for 100 percent affordable projects. If determined to be feasible, the County will implement this policy within three months.

TABLE 7-70 TYPICAL PLANNING AND DEVELOPMENT IMPACT FEES¹ SAN JOAQUIN COUNTY 2023		
Fee Type	Single-Family² Fee	Multifamily³ Fee
Typical Planning Fees		
Zoning Compliance	\$3,107	\$3,122
Building Permit and Check Plan	\$3,493	\$1,646
Public Facilities Fees ⁵	\$465	\$178
Infrastructure ⁶	\$4,425	\$4,705
Subtotal	\$11,490	\$9,651
Other fees		
County Facilities Fee	\$1,826	\$1,564
Regional Transportation Fee	\$4,441	\$2,664
Habitat Mitigation Fee ⁷	\$3,279	\$1,929
School District Fee ⁸	\$8,980	\$4,041
Fire District Fee ⁹	\$620	\$620
Subtotal	\$19,145	\$10,818
Planning and Development Impact Fees		
TOTAL (per unit)	\$30,635	\$20,469
Typical Construction Cost per unit	\$241,500	\$99,000
Total Cost (Fees Plus Construction Cost) per unit	\$272,135	\$119,469
San Joaquin County Planning Fees as a Percentage of Total Cost	4%	8%
San Joaquin County Planning Fees Plus “Other Fees” as a Percentage of Total Cost	11%	17%

Sources: San Joaquin County, Community Development Department, 2022 and 2023.

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 \$241,500. 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 \$99,000 per unit.

⁴Single family project: includes the Building Permit fee (\$1,860), Building Plan Check fee (\$1,209), Strong Motion Instrumentation Program fee (\$31), Plumbing, Mechanical, and Electric Permit fee (\$93.05), Green Compliance and Building Standards fees – SB 1473 (\$186), General Plan Implementation fee (\$4.65, Imaging/Technology fee (\$37), and Processing fee (\$70); For multifamily project: includes the Building Permit fee (\$711), Building Plan Check fee (\$462), Strong Motion Instrumentation Program fee (\$32), Plumbing, Mechanical, and Electric Permit fee (\$93), Green Compliance and Building Standards fees – SB 1473 (\$1865), General Plan Implementation fee (\$4.65), Imaging/Technology fee (\$37), and Processing fee (\$70).

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

⁶ Includes Water, Wastewater, Storm drainage and Traffic Impact Mitigation 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 \$16,393 per acre ($\$16,393/5=\$3,278$) for single family and \$1,928.59 for multifamily ($\$16,393/8.5=\$1,928.59$).

⁸ Based on Manteca Unified School District fee of \$4.49 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.

Comprehensive Housing Report for the San Joaquin Valley

According to the *Comprehensive Housing Report for the San Joaquin Valley* authored by San Joaquin Valley REAP, 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. Stakeholders suggested that the State should consider increasing the number and range of prevailing wage exceptions for housing projects in the valley. Additionally, stakeholders identified high construction costs, skilled labor shortages, few affordable housing developers, and additional incentives as important factors dampening housing production. More than 53 percent of interviewees identified public-private partnerships as the best tool for addressing housing supply and associated costs. It was closely followed by 50 percent that found infill housing strategies to be the best tool. Innovative funding, financing, and capital investments (28.57 percent), promoting use of alternative housing types (25 percent), and allowing multiple housing units by-right (21.43 percent) rounded out the best tools.

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 \$10,818 for a multifamily housing unit to an average of \$19,145 for a single-family home. Planning and Check fees are not considered a significant constraint to housing production, although they can represent about 4 percent of the cost of producing a single-family dwelling unit and 8 percent for a multifamily unit. 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

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 32 feet;
- Curb and gutter of three feet along each side of street edge;
- Installation of 4.5-foot sidewalks on each side of street; and
- 1.5 feet of additional land on outside of sidewalk.

These requirements total 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, stormwater pollution prevention measures, and undergrounding of electric utilities.

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.

Building Codes and Enforcement

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, building codes and their enforcement act as a constraint on the supply of housing and its affordability.



San Joaquin County adopted the 2022 California Building Code (CBC), based on the 2021 International Building Code, as of January 1, 2022. The 2022 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 2022 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 complaint-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.

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.

The County has not adopted any local amendments.

Local Ordinances

There are no locally adopted ordinances that would limit ordinances that directly impact the cost and supply or residential development.

Potential Nongovernmental 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 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 principal 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. The subprime mortgage crisis precipitated when borrowers who purchased homes found that they owed 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.

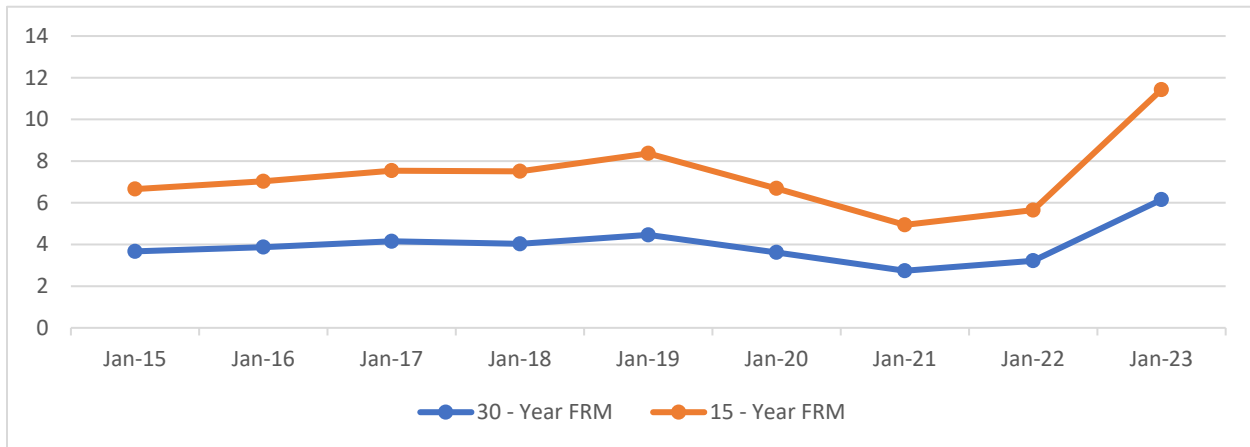
During the recession of the late 2000s, San Joaquin County was one of the counties hardest hit by this problem. For example, between the period of January 2007 and August 2008, there were more than 12,000 housing foreclosures in San Joaquin County—a preponderance of them in the unincorporated county. 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.

As shown in **Figure 7-34**, interest rates steadily increased nationwide between 2015 and 2017, increasing 0.2 and 0.3 percent year-over-year for a 30-year fixed-rate mortgage. Interest rates decreased in 2018 and began increasing again in 2019. During the start of 2020, interest rates dropped to a historic low and rose in 2022. As shown in **Figure 7-35**, in 2023, the increases in interest rates month-to-month were as high or higher than the year-over-year increases from 2015 to 2017. Interest rates peaked at 6.2 percent for a 30-year fixed-rate mortgage and 5.3 percent for a 15-year fixed-rate mortgage.

Interest rates are currently higher than they have been since 2008. When interest rates rise, the market typically compensates by decreasing housing prices. Similarly, when interest rates decrease, housing prices begin to rise. There is often a lag in the market, causing housing prices to remain high when interest rates rise until the market catches up. Lower-income households often find it most difficult to purchase a home during this time period.



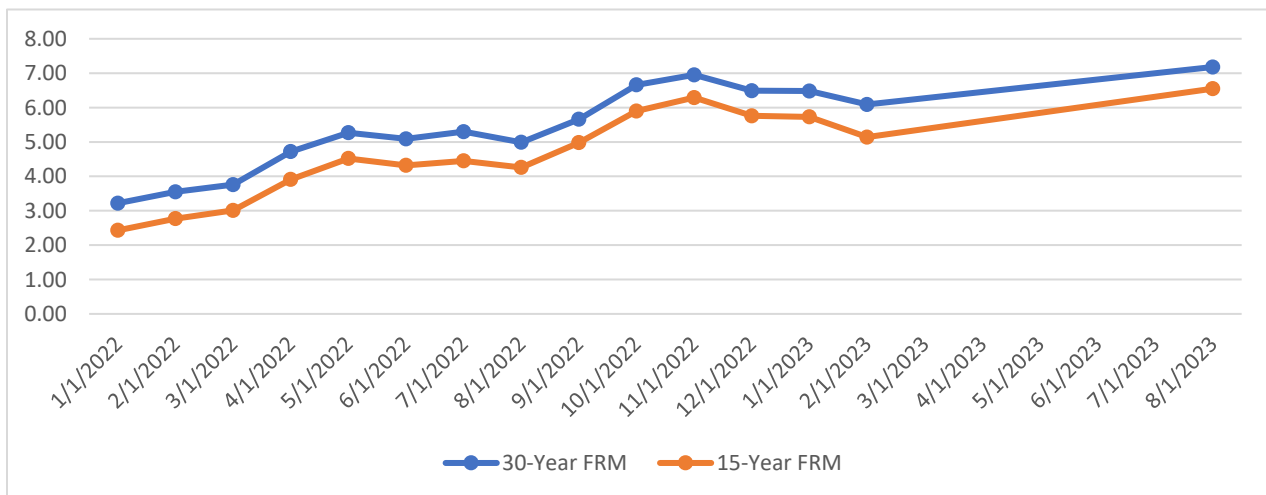
**FIGURE 7-31 HISTORICAL MORTGAGE RATES
UNITED STATES, JANUARY 2015-JANUARY 2023**



Mortgage Rates: FRM- Fixed Rate Mortgage

Source: Freddie Mac Primary Mortgage Market Survey, 2023

**FIGURE 7-32 MORTGAGE RATES
UNITED STATES, JANUARY 2022 –AUGUST 2023**



Mortgage Rates: FRM- Fixed Rate Mortgage

Source: Freddie Mac Primary Mortgage Market Survey, 2023

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 homeowners 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.

In 2018, 20,853 households applied for conventional loans to purchase homes in San Joaquin County, while 5,291 households applied for a government-insured loan through the Federal Housing Administration, Veteran Affairs Administration, Farm Service Agency or Rural Housing Service (see **Table 7-74**). 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 (58.0 percent) and significantly lower denial rates (17.7 percent) than Non-White applicants, who had approval rates of 53.2 percent and denial rates of 22.7 percent. A similar situation occurred for government-issued loans where White applicants had slightly higher approval rates (54.1 percent) and slightly lower denial rates (14.7 percent) compared to non-White applicant approval rates (52.1 percent) and denial rates (18.0 percent).

Also, the disparity between approval rates for Whites (58.0 percent) and non-Whites (53.2 percent) is greater (4.8 percent difference) for conventional loans than government-backed (54.1 percent and 52.1 percent, respectively, a difference of 2.0 percent). Additionally, denial rates are lower for government-backed loans compared to conventional loans (see **Table 7-75**).



**TABLE 7-71 DISPOSITION OF HOME LOANS¹
CONVENTIONAL VS. GOVERNMENT INSURED BY RACE/ETHNICITY
SAN JOAQUIN COUNTY
2018**

		Race/Ethnicity		Total
		White ²	Nonwhite ³	
Conventional Home Purchase Loans	Total Applications Received	7,096	13,757	20,853
	Loans Originated ⁴	3,977	6,979	10,956
	Percentage Approved	58.0%	53.2%	54.8%
	Applications Denied ⁵	1,257	3,129	4,386
	Percentage Denied	17.7%	22.7%	21.0%
Government Insured Home Purchase Loans⁶	Total Applications Received	1,705	3,586	5,291
	Loans Originated ⁴	923	1,868	2,791
	Percentage Approved	54.1%	52.1%	52.7%
	Applications Denied ⁵	252	645	897
	Percentage Denied	14.7%	18.0%	17.0%

Source: Home Mortgage Disclosure Act (HMDA) data, 2018 via San Joaquin Analysis of Impediments.

Notes:

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.

³Non-White, others including Hispanics.

⁴Does not include applications approved but not accepted.

⁵ Does not include applications withdrawn, files closed for incompleteness.

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

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 the 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.

The cost of raw, developable land directly affects the cost of a new home and is considered a possible constraint—the higher the land cost, the higher the price of a new home. Therefore, developers sometimes seek approval for the largest number of lots allowable on a parcel. **Table 7-76** lists vacant residential land for sale in San Joaquin County. Land prices averaged approximately \$10,338 per acre to \$1,350,000 per acre.

TABLE 7-72 LAND COSTS SAN JOAQUIN COUNTY 2023		
Price	Acre	Price per Acre
\$395,360	28.24	\$ 14,000
\$7,623,600	190.58	\$ 40,002
\$1,400,000	12.97	\$ 107,941
\$399,900	1.1	\$ 363,545
\$399,000	1.5	\$ 266,000
\$2,850,000	19.15	\$ 148,825
\$3,600,000	33.6	\$ 107,143
\$3,955,500	2.93	\$ 1,350,000
\$2,106,000	1.56	\$ 1,350,000
\$2,100,000	14	\$ 150,000
\$275,000	2.38	\$ 115,546
\$299,999	2.37	\$ 126,582
\$799,000	77.29	\$ 10,338
Average Price per Acre		\$ 319,225

Source: Redfin.com and Landwatch.com

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 to 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.

Housing construction costs can 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. Based on costs calculated using the International Code Council Building Valuation Data (2018) for February 2023, the hypothetical unit is a single 2,000-square-foot, 2.5-baths, 3-bathroom single-family home. Estimated total construction costs for such a home in Soledad are \$241,500. Costs for prototypical multifamily construction are approximately \$150 per square foot. Based on the budget for a recent local affordable project for 49 units, cost to construct per unit would be \$287,404 and \$1,318,400, including the costs of buying land at an estimated \$536,010 per project but not including soft costs, such as financing or architectural design, would cost an estimated \$26.2 million.



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 the impact of high construction costs except by avoiding local amendments to uniform building codes that unnecessarily increase construction costs without significantly adding to health, safety, or construction quality. Because construction costs in the county are similar 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.

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 considered when planning land uses in the County General Plan. Environmentally constrained areas are identified and avoided when possible 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. 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, 2031). County facilities, services, and infrastructure are adequate to accommodate development of vacant residential sites to meet the RHNA-identified housing need of 8,808 units.

Dry Utilities

Dry utilities, including cable, electricity, and telephone service, are available to all areas of the county. There is sufficient capacity to meet the current need and any future need. Service providers are:

Electricity: Pacific Gas & Electric

Telephone: AT&T, Frontier

Internet/Cellular: Likely are multiple providers in the County, including: Comcast, AT&T, Hughes Net, Viasat, along with many commercial mobile providers, including Verizon, T Mobile, AT&T.

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 ongoing drought in California, securing water access for development projects is increasingly becoming more and more critical. San Joaquin County Department of Public Works administers over 100 special districts that were formed by local government to provide specific services within a defined boundary, as defined by the Board of Supervisors.

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. The County's Department of Public Works currently operates three wastewater treatment plants: two within County Service Area (CSA) 44 (Zone E and Zone G) that serve residential connections, and one within CSA 15 that only serves commercial connections. CSA 44 covers an area on the southeast side of Tracy, in the Carbona community. The district's Zone E treatment plant has a design capacity of 35,000 gallons per day and is at maximum demand as of July 2024. The Zone G treatment plant has a design capacity of 55,000 gallons per day. The County has been working with the City of Tracy on a potential agreement to pump wastewater from the unincorporated county areas into the City's wastewater treatment plant in order to increase capacity. The County has also been applying for grant funding that would improve reliability and reduce labor costs but would not increase the capacity of this plant. As part of **Program 2-12**, the County will continue this coordination with the City of Tracy with the goal of increasing the sewer capacity in this area during the planning period.

While the availability of sewer and water infrastructure is an issue for development in some areas of the County, the combination of existing sewer and water capacity and planned system expansion and improvements will result in adequate capacity and adequate infrastructure to serve future development on the sites identified in this housing Sites Inventory. All providers have sufficient capacity for planned residential development and have sufficient capacity to meet the RHNA. Sites in areas not already or soon served by municipal water and sewer systems are assumed to be able to be served by septic and well systems.

As of July 2024, the County's Department of Public Works is completing a Water System Fire Supply Assessment with grant management assistance from the Community Development Department. Because the study is primarily focused on water capacity and community development as it relates to the potential for fire service, the number of additional connections that could be served has not been estimated as part of this study. However, the draft study did evaluate circumstances where the reliable capacity exceeds the calculated maximum daily demand and maximum hourly demand. For community service areas evaluated in this study, results from the draft study have been included in this analysis. Estimates of potential units that could be served are based on the study's estimate of maximum daily demands in each district.



The following describes the estimated capacity for service districts in the unincorporated county that were determined to have residential capacity to meet the RHNA.

- **Stockton Area and Unincorporated Islands.** The City of Stockton has an agreement with the County to provide wastewater conveyance and treatment services for the Country Club Sanitary District, Pacific Gardens Sanitary District, Lincoln Village Maintenance District and the Colonial Heights Maintenance District. The 2020 City of Stockton Municipal Services Review found the water and sewer capacity adequate to meet current and future demands within the city limits. However, future development outside the existing city limits within the sphere of influence boundary will require the development of new facilities. To adequately meet future demands, the City requires new residential developments to pay for the major capital improvements to water and sewer infrastructure needed to serve future residents. Sites with only unit of one moderate-income capacity is provided with water service through one of these service districts, and sites with 108 units of moderate-income capacity are provided with sewer service through one of these service districts.
- **California Water Service (Private).** California Water Service is a private water provider that serves communities across four states. Two agricultural housing sites are within the California Water Service (Cal Water) service area, totaling 12 units. Additionally, 188 units of lower-income capacity, 1,113 units of moderate-income capacity, and 37 units of above moderate-income capacity are located on sites within this service area. According to Cal Water's 2020 Urban Water Management Plan for the Stockton District, there is sufficient water supply to meet all of the system's projected demand.
- **Corral Hollow PISLMD 31.** Three units of above moderate-income sites capacity are on sites that are provided with water service by this district. According to water supply and demand estimates in the County's draft Water System Fire Supply Assessment, the district has a water supply that could support an additional 187 units based on the estimated maximum day demand. This is sufficient to support the RHNA capacity identified.
- **CSA 12: Thornton.** Five units of lower-income capacity, 23 units of moderate-income capacity, and 3 units of above moderate-income capacity are on sites that are provided with water service by this district. According to water supply and demand estimates in the County's draft Water System Fire Supply Assessment, the district's estimated reliable supply capacity exceeds the existing estimated maximum day demand. As part of **Program 2-12**, the County will support funding applications or apply for funding as needed to ensure that the cost of necessary water and wastewater improvements are not a barrier to developing housing affordable to lower or moderate-income households.
- **CSA 15: Waterloo-99 (Cal Water).** Sites that are provided with water service by this district include 34 units of lower-income unit capacity and 7 units of above moderate-income capacity. Water service is provided by Cal Water. County wastewater service in this district is provided for commercial uses only.
- **CSA 16: Par Country Estates.** One unit of above moderate-income capacity is on a site that is provided with water service by this district. Because the site in this district is assumed to be affordable for above moderate-income households, it is estimated that this household will be able to afford to drill wells for water service if water service is not available from the CSA and would be able to install a septic system if needed.

- **CSA 18: Fairway Estates.** One unit of above moderate-income capacity is on a site that is provided with water service by this district. According to water supply data estimates in the County's draft Water System Fire Supply Assessment, the district has a water supply that could support an additional 93 units based on the estimated maximum day demand. This is sufficient to support the RHNA capacity identified.
- **CSA 31: Flag City/Saddle City.** Sites that are provided with water and sewer service by this district include 179 units of lower-income unit capacity and 12 units of above moderate-income capacity. According to water supply and demand estimates in the County's draft Water System Fire Supply Assessment, the district has a water supply that could support an additional 621 units based on the estimated maximum day demand. This is sufficient to support the RHNA capacity identified. CSA 31 wastewater is accepted at the City of Lodi's White Slough Water Pollution Control Facility (WPCF) under an existing City/County agreement. As a part of the agreement with the City of Lodi, CSA 31 wastewater discharges are limited to 0.19 mgd, with potential to expand up to a maximum of 0.21 mgd (San Joaquin LAFCo 2009). The WPCF has a treatment capacity of approximately 8.5 million gallons per day (mgd) and a peak in flow capacity of 16 mgd. As of 2016, average dry weather flow to the WPCF was approximately 6.6 mgd. Since the CSA 31 sewer system is a part of the City of Lodi's service area, the applicant must obtain a Will-Serve letter from the City to determine if capacity is available for their development.
- **CSA 43: Clements.** Sites that are provided with water service by this district include 55 units of lower-income unit capacity and 16 units of above moderate-income capacity. According to water supply and demand estimates in the County's draft Water System Fire Supply Assessment, the district has a water supply that could support an additional 187 units based on the estimated maximum day demand. This is sufficient to support the RHNA capacity identified.
- **CSA 44: Apricot Acres.** Sites that are provided with water and sewer service by this district include 21 units of above moderate-income capacity. Additionally, sites that are provided with sewer service by this district include 18 units of above moderate-income capacity. Because the sites in this district are assumed to be affordable for above moderate-income households, it is estimated that these households will be able to afford to drill wells for water service and install septic systems for wastewater service if water and/or sewer service are not available from the CSA. As part of **Program 2-12**, the County will continue this coordination with the City of Tracy with the goal of increasing the sewer capacity in area during the planning period.
- **East Stockton Sanitary Sewer Project.** Sites that are provided with sewer service by this district include 38 units of lower-income unit capacity, 197 units of moderate-income capacity, and 35 units of above moderate-income capacity. The East Stockton Sanitary Sewer Project is part of the City of Stockton's Collection System 4 and encompasses approximately 2,180 acres all within San Joaquin County's jurisdiction. The system was designed and constructed in the 1980s and transferred to the City of Stockton's Municipal Utility Department to maintain and operate. For requests for connections into the East Stockton Sanitary Sewer District, the applicant/developer must obtain a Will-Serve Letter from the City of Stockton
- **Farmington Water Company (Private).** One unit of above moderate-income capacity is on a site that is provided with water service by this district. Because the site in this district is assumed to be affordable for above moderate-income households, it is estimated that this household will be able to afford to drill wells for water service if water service is not available from the CSA and would be able to install a septic system.



- **Linden County Water (Private).** Linden County Water provides domestic water sewer and collection and treatment to the town of Linden. It maintains approximately 670 connections and provides service to a population of approximately 1,581 people. There are two active wells that supply all water customers. In terms of water, the typical single-family residential unit in Linden is served by a three-quarter-inch meter. According to a representative from the District, the sewer system has a current capacity of 122,000 gallons per day and a demand of 93,000 gallons per day. Based on the average demand per connection, this indicates sufficient excess capacity for more than 200 additional wastewater connections. Additionally, the district has land available to expand the wastewater system if needed. Water service is currently sufficient for all households in the district as well as fire flows. While the system currently has some ability to serve additional households, according to a representative from the company, identifying specific capacity to serve future development would require a survey. Depending on the scale of future development, serving future connections could potentially require the drilling of a new well. Sites that are provided with water and sewer service by this district include 14 units of lower-income unit capacity, 3 units of moderate-income capacity, and 19 units of above moderate-income capacity. This development potential is estimated to be within the capacity of the district.
- **Lockeford Community Services District.** Water and wastewater services in the unincorporated urban community of Lockeford are provided by Lockeford Community Services District. The Lockeford Community Service District is supplied solely by groundwater, and is part of the Eastern San Joaquin River Sub-basin, which is identified as a critically over drafted basin according to the district's Sustainable Groundwater Management Act (SGMA) fact sheet. No other water source is currently available to the basin. Future growth within the District Service Area and sphere of influence (SOI) is regulated under the policies of the San Joaquin County General Plan. Planned development projects within the current District boundary and SOI, including specific development as part of the Lockeford Vista, historically considered Lockeford Oaks, and Kautz Project developments. The district's current gravity sewer system drains to two main pump stations. The gravity sewers serve specific sewer shed regions, with two sewer-sheds ultimately draining to either the Locke Road Pump Station or the Bear Creek Pump Station. The Lockeford Community Services District has identified funding and future improvements to service the industrial and agricultural land uses serviced by the Locke Road Pump Station during Peak Wet Weather Flows (PWWFs) are reported to have the potential to overwhelm the pumping capacity. The Creek Pump Stations used for low-density residential are maintained in good condition and could otherwise provide service to the District into the future. Sites that are provided with water and sewer service by this district include 24 units of lower-income unit capacity, 879 units of moderate-income capacity, and 21 units of above moderate-income capacity. The district's most recent Municipal Services Review was completed in 2016. This study estimated that the district has sufficient water capacity to serve the community at full build-out. Future development may be required to bring in a new well as part of the development process. However, while current demand uses only 0.19 million gallons per day (mgd) of the system's 0.34 mgd capacity the study estimates that infrastructure upgrades may be needed to serve future development with sewer access. The next phase of upgrades would be required when demand hits 0.39 mgd. As part of **Program 2-12**, the County will support funding applications or apply for funding as needed to ensure that the cost of necessary water and wastewater improvements are not a barrier to developing housing affordable to lower or moderate-income households
- **Mokelumne Acres Maintenance District (MD).** Sites that are provided with water service by this district include 9 units of lower-income unit capacity, 12 units of moderate-income capacity, and 2 units of above moderate-income capacity. According to water supply and demand estimates in the County's draft Water System Fire Supply Assessment, the district's estimated reliable supply capacity exceeds the existing estimated maximum day demand. As part of **Program 2-12**, the County will support funding applications or

apply for funding as needed to ensure that the cost of necessary water and wastewater improvements are not a barrier to developing housing affordable to lower or moderate-income households. Above-moderate households are assumed to be able to drill wells if needed.

- **Morada North CSA 46.** Six units of above moderate-income capacity are on sites that are provided with water service by this district. According to water supply and demand estimates in the County's draft Water System Fire Supply Assessment, the district has a water supply that could support an additional 643 units based on the estimated maximum day demand. This is sufficient to support the RHNA capacity identified.
- **Mosswood Sewer Project.** Sites that are provided with sewer service by this district include 150 units of moderate-income capacity. Mosswood is currently considered an unincorporated area served by the City of Stockton's wastewater Collection system, area 7. Per the current City of Stockton's current wastewater master plan, the Mosswood Park has a service area of approximately 297 acres and has a population of 1200. Since Mosswood is a part of City of Stockton service area, the applicant or developer must obtain a Will-Serve letter from the City to determine if capacity is available for their development.
- **Oakwood Lake Water District (Private).** Sites that are provided with water and sewer service by this district include 12 units of lower-income unit capacity and 1 unit of moderate-income capacity. According to the District's 2022 Wastewater Collection System Management Plan, there is sufficient capacity support future development in this area. Additionally, the district's 2019 Water System Master Plan, there is groundwater and water treatment capacity to support 200 units beyond buildout, though the district will need to make several capital improvements to accommodate these units.
- **Raymus Village Maintenance District.** Sites that are provided with water and sewer service by this district include 31 units of lower-income unit capacity. According to water supply and demand estimates in the County's draft Water System Fire Supply Assessment, the district has capacity to support 17 additional units based on the estimated maximum day demand. Additionally, the estimated reliable supply capacity in this district does not exceed the estimated maximum hourly demand and so may experience challenges in peak use periods. The Raymus Village Maintenance District is one of several special districts overseen by San Joaquin County Public Works near the City of Manteca. The City of Manteca's existing wastewater collections system serves all connected within City limits and surrounding jurisdictions which include Raymus Village. Per the current City of Manteca's wastewater collections master plan, the full buildout of the Manteca system is approximately 16.8 Mgal/d. This would provide enough capacity for future build out including Raymus Village. Since Raymus Village is a part of the City of Manteca service area, the applicant or developer must obtain a Will-Serve letter from the City to determine if capacity is available for their development. As part of **Program 2-12**, the County will support funding applications or apply for funding as needed to ensure that the cost of necessary water and wastewater improvements are not a barrier to developing housing affordable to lower or moderate-income households.
- **San Joaquin Water Works District #2.** Three units of above moderate-income capacity are on sites that are provided with water service by this district. According to water supply and demand estimates in the County's draft Water System Fire Supply Assessment, the district has a water supply that could support an additional 208 units based on the estimated maximum day demand. This is sufficient to support the RHNA capacity identified.



- **Taft Improvement District No. 52.** Sites that are provided with sewer service by this district include 226 units of moderate-income capacity. The Taft Improvement District is provided wastewater services by the City of Stockton Collection System Area 7. Per an Engineer's Report completed August 21, 1984, all lots within the Taft Improvement District are benefitted by the sewer trunklines that were installed. The R-10 zoning per the agreement indicates that the lot sizes are to be a minimum of 10,000 square feet and be the based for a buildable lot. At the time of the engineer's report, there were approximately 604 potential buildable lots. As of this time, it is unknown how many are available to connect within the improvement district. For requests for connections into the Taft Improvement Sewer District, the applicant/developer must obtain a Will-Serve Letter from the City of Stockton to determine if capacity is still available for their development.
- **Woodbridge Sanitary District.** The unincorporated community of Woodbridge is provided with sewer service by the Woodbridge Sanitary District, which serves 1,266 connections (including 1,227 residential connections) and three Out of Agency agreements. Sites that are provided with sewer service by this district include 5 units of lower-income unit capacity and 12 units of moderate-income capacity. Per the District's 2014 Capacity Assessment, the district has the ability to serve 94 additional connections, though the District may need to increase the capacity of its influent pumps in order to serve the full additional connection. This is sufficient to support the RHNA capacity identified.
- **Wilkinson Manor MD 23.** Ten units of above moderate-income capacity are on sites that are provided with water service by this district. According to water supply and demand estimates in the County's draft Water System Fire Supply Assessment, the estimated reliable supply capacity in this district exceeds the existing maximum day demand. However, because the sites in this district are assumed to be affordable for above moderate-income households, it is estimated that these households will be able to afford to drill wells for water service.

As part of the County's standard policy, projects that are located adjacent to, but outside of, the current boundaries of a service district must be annexed into the district as part of the development process. Where district capacity is not sufficient to support new development, necessary water or sewer improvements are identified and become the responsibility of the developer. As part of **Program 2-12**, the County will support funding applications or apply for funding as needed to ensure that the identified water and wastewater improvements are not a barrier to developing housing affordable to lower or moderate-income households.

The sites in the RHNA inventory that are not in these areas are expected to use wells to manage water and septic systems to manage wastewater. None of the agricultural housing sites are within a sewer district, and only two are within water districts. Of the vacant commercial and residential sites, 410 lower-income units, 400 moderate-income units and 179 above moderate units are not within a water district and would need to have private well access. Additionally, 624 lower-income units, 856 moderate-income units and, 230 above moderate-income units are not within a sewer district and would need to be served by a septic system. Septic systems and wells are suitable (in general) only for lower-density residential development and may not be 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.

Previously, the San Joaquin LAFCo held an informal policy position that in order to receive City services, the City reserves the right to require property owners to annex to the City. However, until this informal policy approach is modified, acreage within the county designated with higher-density housing is likely to be annexed to a City prior to

development. In the past, properties outside city limits have been developed and connected to city services, then subsequently annexed to the city one or more years after development has occurred.

As part of **Program 2-12**, the County will coordinate with water and sewer service providers to provide a sample written policy with specific objective standards for meeting the priority requirement for proposed developments that include housing units affordable to lower-income households, consistent with the provisions of California Government Code Section 65589.7, that can be adopted by each district.

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.

The County recently (2022) adopted provisions for solar energy system installations, including exemptions for installation of rooftop energy systems (County Code Section 9-409.430).



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. 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.

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. 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.

7.6 REVIEW OF PREVIOUS HOUSING ELEMENT

This section reviews and evaluates the County's progress in implementing the 2015 Housing Element. It reviews the results and effectiveness of policies and programs for the previous Housing Element planning period. **Table 7-76** provides an evaluation of the 2015 San Joaquin County Housing Element's policies and implementation programs. The evaluation documents the County's achievements under the 2015 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 2015 and 2023.

San Joaquin County was able to implement many of the program actions in the 2015 Housing Element. The County's achievements for programs that depended largely on State and federal grants sometimes fell short of the County's objectives.

Progress Toward Meeting the 2015-2023 Regional Housing Needs Allocation

Each jurisdiction in California is responsible for accommodating its share of the region's housing needs. Meaning the County must provide sites for the development of housing but there is not a mandate for the local agency to build housing.

The process of determining each jurisdiction's share of housing needs is called the Regional Housing Needs Allocation (RHNA). The RHNA projection period for the previous Housing Element was from January 1, 2014, to December 31, 2022. The Housing Element planning period had a slightly different timeframe of December 31, 2015, to January 31, 2023.

The County of San Joaquin was assigned a RHNA of 10,167 units, divided into four income categories:

- Very Low-Income (less than 50 percent of the AMI)
- Low-Income (50 to 80 percent of the AMI)
- Moderate-Income (81 to 120 percent of the AMI)
- Above Moderate-Income (greater than 120 percent of the AMI)

Table 7-77 summarizes the County's accomplishments in meeting the RHNA during the previous RHNA projection period. Although San Joaquin County has not met its RHNA obligation in the very low, low, and moderate category, the County was still able to meet above 42 percent of the low-income requirement.



TABLE 7-73 UNITS PERMITTED DURING 5TH CYCLE RHNA PROJECTION PERIOD											
Income Category	2015–2023 RHNA	2015	2016	2017	2018	2019	2020	2021	2022	Total Building Permits Issued	Percent Accomplished
Very Low	2,496	10	1	1	29	26	7	46	0	120	5%
Low	1,727	56	107	70	56	406	31	0	0	726	42%
Moderate	1,724	90	70	93	246	750	132	0	0	1,381	80%
Above Moderate	4,220	183	238	180	595	155	68	664	428	2,511	60%
Total	10,167	339	416	344	926	1,337	238	710	428	4,738	47%

Source: San Joaquin County Data, 2023.

Efforts to Address Special Housing Needs

California Government Code Section 65588 requires that local governments review the effectiveness of housing element goals, policies, and related actions to meet the community's special housing needs. As shown in Table 7-77, *Implementation of 2015 Housing Element Objectives and Policies (2015-2023)*, the County worked diligently to continuously promote housing for special-needs groups in a variety of ways. Some of the accomplishments are highlighted below:

- Approximately \$1,146,376 in GAP funding was allocated, providing 70 GAP loans and assisting 17 low-income home buyers between 2016-2022.
- In an effort to assist veterans in need of housing, the Housing Authority leveraged funds from the Local Housing Trust Fund and Proposition 1-C funds to assist with the development of the Victory Gardens Veteran's housing development.
- To ensure the operation and condition of emergency shelters that serve homeless residents, the County allocated Community Development Block Grant (CDBG) funds to provide upgrades and renovations that included operational costs and minor repairs. These funds assisted 10 shelters with repairs.
- The County continued to administer the Weatherization Program that provides energy-saving measures and repairs to homes and mobile homes for lower-income households that helps to prevent displacement by supporting residents in keeping their homes in good repair and keeping energy costs lower.
- The County helps to fund Central Valley Low-income Housing Corporation, which helps homeless people live as independently as possible by facilitating the development of housing and related supportive services for people moving from homelessness to independent living. The program serves between 69 and 194 homeless individuals each month.
- The San Joaquin Urban County jurisdictions (which covers the unincorporated County along with the cities of Escalon, Lathrop, Manteca, Ripon, and Tracy) expended \$57,006 for fair housing services throughout the county. The agency reported that 1,434 residents received direct benefits from their services.
- As of 2023, the County provides 4,102 Housing Choice Vouchers (HCVs) annually, which serve extremely low-income households.

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- 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 (now called Prevail) to provide shelter and essential services for over 328 persons experiencing domestic violence and their children. San Joaquin County has received \$1,371,320 per year in funds under the Shelter Plus Care Program (S+C) and has assisted an average of 222 households by providing 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.
 - To address food insecurity, the San Joaquin County Human Services Agency (SJHSA) was able to provide approximately 6,187 vouchers in 2021 through CDBG-funded meals on wheels program. The County Environmental Health Department continued to provide financing for water and wastewater connections to qualified households whenever possible.

Progress Towards Meeting Housing Element Programs

Table 7-78 summarizes the programs from the 2015-2023 Housing Element. To the degree that such programs are recommended to continue in the current Housing Element, these programs are reorganized and presented in the Housing Objectives, Policies, and Tasks section.

General Note: The City of Mountain Housing incorporated on July 1, 2024, and is no longer a part of the unincorporated county. All programs related to the Mountain House Specific Plan have been removed from the 6th cycle programs.



**TABLE 7-74
EVALUATION OF SAN JOAQUIN COUNTY 2015 HOUSING ELEMENT PROGRAMS**

Program		Action	Evaluation	Continue/Discontinue/ Modify
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.	The County Environmental Health Department continued to provide financing for water and wastewater connections to qualified households whenever possible.	Modify, Combine with Program 1-4. New Program 1-1.
1-2	On and Off-Site Improvement	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.	On-site and off-site improvement standards are evaluated on an ongoing basis and revisions are implemented when appropriate. The County underwent a Development Code update in December 2022.	Delete
1-3	Division and Planning for Large Sites.	The County shall allow for further subdivision or development of specific plans for sites over 10 acres that are identified in the Housing Element vacant sites inventory and shall facilitate development at the expected affordability level for each site. To facilitate the development of housing for lower income households, the County shall coordinate with developers on large parcels to encourage land divisions and specific plans resulting in parcel sizes that facilitate developments affordable to lower income households in light of State, Federal, and local financing programs. The County shall offer incentives for the development of affordable housing including, but not limited to: • Priority processing of subdivision maps that include affordable housing units;	The County allows for such subdivisions; however, many of these sites are within City Spheres of Influence. In these cases, development would typically entail annexation before subdividing or approving the development. During the planning period, no large sites were developed under a specific plan and developers did not request or receive incentives.	Continue. New Program 1-2.

**TABLE 7-74
EVALUATION OF SAN JOAQUIN COUNTY 2015 HOUSING ELEMENT PROGRAMS**

Program		Action	Evaluation	Continue/Discontinue/ Modify
		- Expedited review for the subdivision of larger sites into buildable lots where the development application can be found consistent with the General Plan, applicable Specific Plan, and Environmental Impact Report; and - Financial assistance (based on availability of Federal, State, local foundations, and private housing funds).		
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.	The vast majority of sites, especially for lower-income households, are within Mountain House and within City Spheres of Influence where water and sewer service providers have sufficient capacity. The County recently updated the County Code, which included actions related to water and sewer providers. There is currently ongoing work with Mountain House Community Service Districts (CSD) on the development of new housing. Mountain House has a current affordable housing fund of \$8.19 million. However, during the planning period, no projects were submitted for affordable housing development and specific sites have been targeted for affordable housing development. Additionally, in coordination with Community Infrastructure Engineering (CIE), the Department of Public Works is working on two LEAP grants with the	Combine with 1-1, will need to expand to take action to expand capacity/services, new Program 1-1.



**TABLE 7-74
EVALUATION OF SAN JOAQUIN COUNTY 2015 HOUSING ELEMENT PROGRAMS**

Program		Action	Evaluation	Continue/Discontinue/ Modify
			Community Development Department (CDD) to expand water and drainage. A recent Fire Study evaluated 30 water districts to determine if additional fire supply is necessary. The task that is running up against the LEAP grant deadline will evaluate the specific improvements needed for future expansion. The County has requested to get an extension for this grant as the second phase of the Fire Assessment will take about 5 months to complete. The deadline for the LEAP grant is September 30 and CDD staff is assisting on this issue. The public is also working on a Drainage Study that affects Community Service Area 41 and the Pock Lane neighborhood. The idea behind this study is to identify improvements needed for future housing developments within the undeveloped land within the study areas.	
1-5	Maintain a Current and Adequate Land Inventory.	The County shall ensure that any projects approved with fewer housing units and/or at lower densities than assumed in the Housing Element will not affect the County's ability to meet, at a minimum, its remaining share of regional housing needs. To facilitate annual evaluation, the County will develop and implement a formal ongoing project by project procedure pursuant to Government Code Section 65863 which will evaluate identified capacity in the sites inventory relative to projects or	As of 2023, no formal procedures have been adopted to evaluate site capacities for RHNA compliance beyond the Housing Element review and adoption action. Each new residential development project is evaluated to determine compliance with General Plan residential densities and no projects may be approved where densities are below or above the General Plan's identified range as applicable to a project site.	Delete. New Program 1-4 expands on this program.

**TABLE 7-74
EVALUATION OF SAN JOAQUIN COUNTY 2015 HOUSING ELEMENT PROGRAMS**

Program		Action	Evaluation	Continue/Discontinue/ Modify
		other actions potentially reducing density and identify additional sites as necessary.		
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.	The County currently uses the Permits Plus tracking system. This tracking system will be replaced in August 2023 with a newly activated Accela system.	Delete.
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.	Neighborhood Preservation continued to use the GAP program to support downpayment assistance and works with local lenders. Between 2016 and 2022, approximately \$1,146,376 was allocated which provided 70 GAP loans and 17 buyers were assisted with the GAP program.	Modify, combine with Program 2-3, new Program 2-4.
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	The first-time homebuyer's program provides homeownership opportunities to low-income homebuyers through grants and loans. Funded by the United States Department of Housing and Urban Development's (HUD's) HOME and NSP program funds, San Joaquin County and the cities of Manteca and Tracy fund a homebuyer's assistance program, known as the GAP Loan Program. The GAP	Continue. New Program 2-4.



**TABLE 7-74
EVALUATION OF SAN JOAQUIN COUNTY 2015 HOUSING ELEMENT PROGRAMS**

Program		Action	Evaluation	Continue/Discontinue/ Modify
		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.	loans are deferred second mortgages provided to bridge the gap between the home sale price and what a low-income household can afford. Since the inception of the County's down payment assistance program in 1994, the program has evolved into a highly successful first-time homebuyers' program. Between 2016 and 2022, approximately \$1,146,376 was allocated which provided 70 GAP loans and 17 buyers were assisted with the GAP 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.	This program has been discontinued by HUD. However, the County has other avenues in which they assist low-income homeowners. This includes 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. Between 2016 and 2022, approximately \$1,146,376 was allocated which provided 70 GAP loans and 17 buyers were assisted with the GAP program.	Delete. No longer funding.
2-5	Incentives for Affordable Housing	The County shall provide incentives for developments that include units affordable to extremely low-, very low-, and low-income households, including expedited permitting; fee waivers or fee deferrals, as appropriate; financial assistance, as available; modified development standards; and density bonus.	The County continued to provide incentives to increase affordable units to the housing stock. These incentives included Development Code changes aimed at reducing parking for affordable housing and infill housing that includes at least 10% of affordable units processed as ministerial projects.	Continue and expand, new Program 1-3.

**TABLE 7-74
EVALUATION OF SAN JOAQUIN COUNTY 2015 HOUSING ELEMENT PROGRAMS**

Program		Action	Evaluation	Continue/Discontinue/ Modify
2-6	Funding for Affordable Housing.	The County shall seek State and Federal funding specifically for lower-income housing, including funding targeted specifically 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.	The Housing Authority leveraged funds from the Local Housing Trust Fund and Proposition 1-C to assist with the development of the Victory Gardens housing development.	Continue and expand. New Program 2-5.
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).	The County has continued to acquire State and federal funds for its 10 existing homeless shelters. All Emergency Shelter Grant (ESG) funds expended by the homeless shelter providers are required to be matched with other sources of funding. The CDBG funds were used to provide upgrades and renovations to the following emergency shelters, including operational costs and minor repairs. DAWN House, Stockton Shelter for the Homeless, New Directions Shelter, McHenry House Shelter, Haven of Peace Shelter, Emerson House Rehab, Women's Center, Gospel Center Rescue Mission, Manteca Navigation Center, Lodi House.	Continue. Combine Programs 3-1, 3-2, 3-3, 3-4, 3-5, 3-6. New Program 3-1.



**TABLE 7-74
EVALUATION OF SAN JOAQUIN COUNTY 2015 HOUSING ELEMENT PROGRAMS**

Program		Action	Evaluation	Continue/Discontinue/ Modify
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).	The Public Review Draft 2015-2019 Consolidated Plan identified homelessness as a high priority and stated that there is a shortage of shelter facilities. The CDBG funds were used to provide upgrades and renovations to the following emergency shelters, including operational costs and minor repairs: DAWN House, Stockton Shelter for the Homeless, New Directions Shelter, McHenry House Shelter, Haven of Peace Shelter, Emerson House Rehab, Women's Center, Gospel Center Rescue Mission, Manteca Navigation Center, Lodi House.	Continue. Combine Programs 3-1, 3-2, 3-3, 3-4, 3-5, 3-6. New Program 3-1.
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.	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. The CDBG funds were used to provide upgrades and renovations to the following emergency shelters, including operational costs and minor repairs. DAWN House, Stockton Shelter for the Homeless, New Directions Shelter, McHenry House Shelter, Haven of Peace Shelter, Emerson House Rehab, Women's Center, Gospel Center Rescue Mission, Manteca Navigation Center, Lodi House	Continue. Combine Programs 3-1, 3-2, 3-3, 3-4, 3-5, 3-6. New Program 3-1.

**TABLE 7-74
EVALUATION OF SAN JOAQUIN COUNTY 2015 HOUSING ELEMENT PROGRAMS**

Program		Action	Evaluation	Continue/Discontinue/ Modify
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.	The CDBG-funded meals on wheels program run by Human Services Agency (HSA) was able to provide approximately 6,211 vouchers from 2022 - 2023. According to the Housing Choice Voucher website, the waitlist for this program has been closed for new applications.	Continue. Combine Programs 3-1, 3-2, 3-3, 3-4, 3-5, 3-6. New Program 3-1.
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.	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 to independent living. Services typically include mental health services, substance abuse treatment, health care, educational assistance, parenting classes, and employment training. There are currently 10 Supportive Housing Projects underway that are being operated by Central Valley Low Income Housing and Lutheran Social Services. The program serves between 69 and 194 homeless individuals each month.	Continue. Combine Programs 3-1, 3-2, 3-3, 3-4, 3-5, 3-6. New Program 3-1.
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,	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 nonprofit agency, to provide	Continue. Combine Programs 3-1, 3-2, 3-3, 3-4, 3-5, 3-6. New Program 3-1.



**TABLE 7-74
EVALUATION OF SAN JOAQUIN COUNTY 2015 HOUSING ELEMENT PROGRAMS**

Program		Action	Evaluation	Continue/Discontinue/ Modify
		those with AIDS or other debilitating illnesses; etc.)	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. This program has received an average of \$1,371,320 per year and has assisted an average of 222 households per month.	
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.	The County continues to undertake a point-in-time (PIT) estimate. The last count took place in 2022; however, the unincorporated county was not surveyed. The San Joaquin Continuum of Care found 2,319 homeless individuals living in San Joaquin County overall during the last 10 days of January 2022.	Delete. Completed annually by the CoC.
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.	The County has a procedure for reasonable accommodation requests. The procedure and findings can be found in the zoning code. However, the County will work to make a brochure available on the County's website.	Continue, new Program 3-2.
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,	The County's zoning section 9-409-230 addresses farmworker housing. However, to ensure compliance with housing law, the County will review the zoning code to ensure farmworker housing is permitted in accordance with	Modify, combine Programs 3-9 and 3-10, new Program 3-3.

**TABLE 7-74
EVALUATION OF SAN JOAQUIN COUNTY 2015 HOUSING ELEMENT PROGRAMS**

Program		Action	Evaluation	Continue/Discontinue/ Modify
		Housing Authority, City of Stockton Housing and Redevelopment Agency, Farm Bureau, University of California Cooperative Extension, and a member of a group representing farmworkers. The Farmworker Housing Plan shall establish strategies for the County and participating organization to work together to expand the supply	Health and Safety Code Section 17021.6 and Health and Safety Code Section 17021.5.	
3-10	Funding for Farmworker Housing	The County shall apply for Federal and State grants (e.g., Joe Serna Jr. Farmworker Housing Grant), as available, to assist with the development of farmworker housing.	The County continued to seek opportunities to apply for federal and State grants to assist in the development of farmworker housing.	Modify, combine Programs 3-9 and 3-10, new Program 3-3.
3-11	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. The City shall work through its Code Enforcement efforts and housing rehabilitation programs to improve conditions in farmworker housing.	The County continued to ensure rehabilitation funds were available to improve housing conditions. Although the County did not rehabilitate farmworker housing, funds were used to rehabilitate 55 rental units and 6 owner-occupied units.	Continue, new Program 3-4.
3-12	Zoning for Farmworker Housing	The County shall amend the Development Title to allow small farm employee housing (i.e., no more than 36 beds in a group quarters used exclusively for farm employees, or 12 units or spaces designed for use by a single family or household) in all zones that allow agricultural uses.	The County's zoning section 9-409-230 addresses farmworker housing. However, to ensure compliance with housing law, the County will review the zoning code to ensure farmworker housing is permitted in accordance with Health and Safety Code Section 17021.6 and Health and Safety Code Section 17021.5.	Combine with new Program 3-5.



**TABLE 7-74
EVALUATION OF SAN JOAQUIN COUNTY 2015 HOUSING ELEMENT PROGRAMS**

Program		Action	Evaluation	Continue/Discontinue/ Modify
3-13	Outreach to Developmentally Disabled	The County shall work with the Mountain Valley Regional Center to implement an outreach program informing residents of the housing and services available for persons with developmental disabilities, and make information available on the County website. (New Program)	The County's Human Services Agency website provides information on disability accommodations and services.	Modify, new Program 3-6.
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.	From 2014 to 2023, there were 55 households who received low-interest and deferred loans to rehabilitate their homes.	Continue. New Program 4-1.
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.	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 fund 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. Since the inception of the County's down payment assistance program in 1994, the program has evolved into a highly	Continue. New Program 4-2.

**TABLE 7-74
EVALUATION OF SAN JOAQUIN COUNTY 2015 HOUSING ELEMENT PROGRAMS**

Program		Action	Evaluation	Continue/Discontinue/ Modify
			successful first-time homebuyers' program. Between 2016 and 2022, approximately \$1,146,376 was allocated which provided 70 GAP loans and 17 buyers were assisted with the GAP 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.	The County implemented the actions included in the Consolidated Plan. The County and Urban County jurisdictions expended CDBG funds for constructing water, sewer and storm drainage systems, park and neighborhood improvements, and other public facility improvement projects. The County recently updated the County Code, which included actions related to water and sewer providers. There is currently ongoing work with Mountain House Community Service Districts (CSD) on the development of new housing. Mountain House has a current affordable housing fund of \$8.19 million; however, during the planning period, no projects were submitted for affordable housing development and specific sites have been targeted for affordable housing development. Additionally, in coordination with Community Infrastructure Engineering (CIE), the Department of Public Works is working on two LEAP grants with Community Development Department (CDD) to expand water and drainage. A	Combine with Programs 1-1 and 1-4. New Program 1-1.



**TABLE 7-74
EVALUATION OF SAN JOAQUIN COUNTY 2015 HOUSING ELEMENT PROGRAMS**

Program		Action	Evaluation	Continue/Discontinue/ Modify
			recent Fire Study evaluated 30 water districts to determine if additional fire supply is necessary. The task that is running up against the LEAP grant deadline will evaluate the specific improvements needed for future expansion. The County has requested to get an extension for this grant as the second phase of the Fire Assessment will take about 5 months to complete. The deadline for the LEAP grant is September 30 and CDD staff is assisting on this issue. The public is also working on a Drainage Study that affects Community Service Area 41 and the Pock Lane neighborhood. The goal behind this study is to identify improvements needed for future housing developments within the undeveloped land within the study areas.	
4-4	Code Enforcement	The County shall continue with targeted code enforcement in older communities.	The County has a Code Enforcement Division in the Community Enforcement Division. The CFD responds to complaints received and is reactive with the exception of life safety matters observed. In 2022, the Code Enforcement Division received 2,362 complaints countywide. Code resolved approximately 88% of those complaints. Several were determined to be unfounded. Several were referred to other agencies/jurisdictions.	Continue. New Program 4-4.

**TABLE 7-74
EVALUATION OF SAN JOAQUIN COUNTY 2015 HOUSING ELEMENT PROGRAMS**

Program		Action	Evaluation	Continue/Discontinue/ Modify
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. The County shall distribute fair housing information at public facilities, including County administrative offices, libraries, and senior centers	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.	Combine Programs 5-1, 5-2, and 5-3. New Program 5-1.
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.	The County released the 2010-2015 Analysis of Impediments to Fair Housing Choice in May 2010. The County continued to collect information for the next update of the Housing Element.	Combine Programs 5-1, 5-2, and 5-3. New Program 5-1.
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.	The County continues to collaborate with the San Joaquin County Housing Authority. As of 2023, the County provides 4,102 Housing Choice Vouchers (HCVs) annually.	Combine Programs 5-1, 5-2, and 5-3. New Program 5-1.
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	The County adopted the 2013 California Building Code. All permitted residential remodels have conformed to Title 24 standards. All new development projects submitted to the County are reviewed as part of the standard building permit plan check process to ensure compliance with Title 24 standards. The California Energy Code (also titled The Energy Efficiency	Continue. New Program 6-1.



**TABLE 7-74
EVALUATION OF SAN JOAQUIN COUNTY 2015 HOUSING ELEMENT PROGRAMS**

Program		Action	Evaluation	Continue/Discontinue/ Modify
		be incorporated into all new housing construction, including additions to existing homes.	Standards for Residential and Non-residential Buildings) was created by the California Building Standards Commission in response to a legislative mandate to reduce California's energy consumption. The Code's purpose is to advance the state's energy policy, develop renewable energy sources, and prepare for energy emergencies. The Code includes energy conservation standards applicable to most buildings throughout California. These requirements will be applicable to proposed housing developments to ensure that any impact to the environment due to wasteful, inefficient, or unnecessary consumption of energy will be less than significant and preventing any conflict with State or local plans for energy efficiency and renewable energy.	
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 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. All new development projects submitted to the County are reviewed as part of the standard building permit plan check process to ensure compliance with Title 24 standards.	Continue. New Program 6-2.

**TABLE 7-74
EVALUATION OF SAN JOAQUIN COUNTY 2015 HOUSING ELEMENT PROGRAMS**

Program		Action	Evaluation	Continue/Discontinue/ Modify
		- 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.		
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 advertise the Weatherization Program to target audiences, such as low-income, minority, and elderly residents.	The County continued to administer the Weatherization Program that 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	Continue. New Program 6-3.



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**TABLE 7-74
EVALUATION OF SAN JOAQUIN COUNTY 2015 HOUSING ELEMENT PROGRAMS**

Program		Action	Evaluation	Continue/Discontinue/ Modify
			much more. The program is administered by the Human Services Agency.	
7-1	Implementation Tracking Matrix	The County shall use an Implementation Tracking Matrix to continually track the progress of Housing Element programs.	The County continues to implement this program.	Combine with Programs 7-2 and 7-3. New Program 7-1.
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.	The County Public Works and Environmental Health Departments continued to meet to discuss issues related to housing development.	Combine with Programs 7-1.
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.	During the 5th cycle planning period, the County continued to submit the Annual Progress Report on April 1st.	Combine with Programs 7-1.
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.	The County's Permits Plus tracking system was replaced in August 2023 with a newly activated Accela system.	Delete.

PART 2. POLICY DOCUMENT

7.7 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 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. Therefore, the quantified objectives of the housing element 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 an eight-year time frame.



7.8 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.
- 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 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 use 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 SUFFICIENT CAPACITY FOR VACANT SITES. The County will work with water and sewer service providers to identify and prioritize necessary infrastructure improvements to meet projected demand from vacant site development, explore a range of potential solutions, including system expansions, upgrades, and water conservation measures, and analyze the costs and feasibility of different options and develop a cost-effective infrastructure improvement plan.

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. In coordination with Community Infrastructure Engineering (CIE), the Department of Public Works will continue to work on two LEAP grants with the Community Development Department (CDD) to expand water and drainage.

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:	Work with service providers as projects come forward. Provide financing to qualified households on an ongoing basis. Apply annually for funding for infrastructure projects, as needed.
Quantified Objective:	4,227 households, including 726very low-income households, 727 low-income households, 750 moderate-income households and 2,140 above moderate-income households

PROGRAM 1-2 DIVISION AND PLANNING FOR LARGE SITES. The County shall allow for subdivision or development of specific plans for sites over 10 acres that are identified in the vacant sites inventory and assumed to meet a portion of the RHNA. To facilitate the development of housing for lower-income households, the County shall coordinate with developers on large parcels to encourage land divisions and specific plans resulting in parcel sizes that facilitate developments affordable to lower-income households in light of State, federal, and local financing programs. The County shall offer incentives for the development of affordable housing, including, but not limited to:

- Priority processing of subdivision maps that include affordable housing units;



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- Expedited review for the subdivision of larger sites into buildable lots where the development application can be found consistent with the General Plan, applicable Specific Plan, and Environmental Impact Report; and
- Financial assistance (based on availability of federal, State, local foundations, and private housing funds).

Responsible Party:	Community Development
Funding:	None
Timeframe:	Meet with developers annually. Monitor site subdivisions and/or development of specific plans on sites greater than 10 acres to ensure development of large sites throughout the planning period. If the County has not received applications for one subdivision or specific plan by 2027, the County will identify additional incentives for redevelopment based on feedback received from developers during annual outreach.
Quantified Objective:	Facilitate the development of 63 units to accommodate moderate-income households and 769 units to accommodate above moderate-income.

PROGRAM 1-3 ENCOURAGE MIXED-USE PROJECTS AND RESIDENTIAL USES IN COMMERCIAL ZONES.

The County will incentivize development of residential units in mixed-use projects that include affordable units by providing incentives, which will include, but are not limited to:

- Priority project processing
- Delay payment of development impact, county facility fees, or permit fees for affordable units
- Continue to allow flexibility in development standards, such as parking, setbacks, and landscaping requirements
- Support developers with infrastructure upgrades in the way of grant applications for funding
- Assist developers of 100 percent affordable housing developments with securing additional financing

Responsible Party:	Community Development, County Administrators Office
Funding:	Various State and federal grants available for affordable housing development; General Fund.
Timeframe:	Annually reach out to developers to inform them of the available incentives and obtain feedback by January 2025 on the provided incentives, review annually and amend as needed

Quantified Objective: 961 lower-income units, including 480 for very low-income households, and 217 above moderate-income households. Prioritize projects for lower-income households in areas with high rates of housing cost burden, such as the north side of Lockeford, the Country Club area, Kennedy, the north side of Morada, the area west of Ripon and the area west of Lodi.

PROGRAM 1-4 MONITOR HOUSING PRODUCTION. The County will monitor housing production throughout the planning process and ensure the Sites Inventory (Section 7.3) maintains sufficient housing capacity to meet the RHNA target by income level. The county will not adopt reductions in allowable residential densities for sites identified in the Tables 7-83, 7-84, or 7-85 in Appendix C through General Plan update/amendment or rezone or approve development or building permits for sites identified in the inventory with fewer units or affordable to a different income category than identified in the inventory, unless findings are made that the remaining capacity is sufficient to accommodate remaining unmet RHNA for each income level. Within one year of adoption of the Housing Element, the County will expand on and improve the ongoing “no-net-loss” efforts to develop a procedure to track and report on:

- Projects proposed on sites identified for housing in the sites inventory;
- Unit count and income/affordability assumed on parcels in the sites inventory;
- Actual number of units permitted and constructed by income/affordability;
- Net change in capacity and summary of remaining capacity by income level in meeting remaining RHNA;

In accordance with No Net Loss law, if project approval results in the remaining sites capacity becoming inadequate to accommodate RHNA by income category, the County will identify or rezone sufficient sites to accommodate the shortfall within 180 days of approval. The results of the tracking will be reported in the Housing Element Annual Progress Report reported annually to the Board of Supervisors and posted online for public review.

Responsible Party: Community Development

Funding: General Fund

Timeframe: Review and revise No Net Loss Tracking process by April 2025, annually review Pipeline Projects and at the mid-term evaluate progress towards competition and if additional actions are necessary, complete additional actions within one year.

Quantified Objective: Facilitate the development of 5,390 units of housing, including 1,076 units affordable to very low-income households, 1,075 units affordable to low-income households, 1,099 units affordable to moderate-income households, and 2,140 units affordable to above moderate-income households.



7.9 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, mobile homes in mobile home 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 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 2-11 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 2-12 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-income, moderate-income, or senior housing.

Programs

PROGRAM 2-1 SUPPORT AFFORDABLE HOUSING DEVELOPMENT. Work with housing developers to expand opportunities for affordable lower-income housing for special-needs groups, including persons with physical and developmental disabilities, female-headed households, large families, extremely low-income households, and persons experiencing homelessness by creating partnerships, providing incentives, and pursuing funding opportunities.

- Support affordable housing development for special-needs groups, including seniors; persons with disabilities, including developmental disabilities; female-headed households; and homeless persons to reduce the displacement risk for these residents from their existing homes and communities. When funding to support affordable housing is available, prioritize funding for housing developments affordable to special needs households.
- Promote the use of the density bonus ordinance, application process streamlining, and fee deferrals to encourage affordable housing, with an emphasis on encouraging affordable housing in high-resource areas and areas with limited rental opportunities currently, including Lockeford, Clements, Banta, and Stoneridge; and parts of Morada, Kennedy, and Country Club.
- Facilitate the approval process for land divisions, lot line adjustments, and/or specific plans or master plans resulting in parcel sizes that enable affordable housing development and process fee deferrals related to the subdivision for projects affordable to lower-income households.
- Streamline the permitting process for projects that include affordable units and are for special-needs groups, reducing administrative burdens and expediting development timelines.
- By December 2025, evaluate the feasibility of waiving public facilities fees and County facilities fees for 100 percent affordable projects. If determined to be feasible, the County will implement this policy within three months.



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- Offer flexible development standards that encourage innovative and cost-effective affordable housing solutions. Identify development standards that can be made flexible for affordable housing, including building height in the C-N and C-C zones, and advertise this information on the County's website.
- Conduct proactive outreach to public or private sponsors annually to identify candidate sites for new construction of housing for special needs and take all actions necessary to expedite processing of such projects.
- Conduct proactive outreach to nonprofit and for-profit affordable housing developers to support their financing applications for State and federal grant programs, tax-exempt bonds, and other programs that become available. Apply for funding or support a funding applications annually.
- Work with the Housing Authority to continue to leverage funds from the Local Housing Trust Fund and Proposition 1-C.
- Pursue federal, State, and private funding for low- and moderate-income housing by applying for State and federal monies for direct support of lower-income housing construction and rehabilitation, specifically for development of housing affordable to extremely low-income households. When funding opportunities become available, proactively notify nonprofit housing developers and service providers of the opportunity. Apply for funding or support a funding application annually.
- Actively support owners of property zoned for high-density residential development (at least 20 dwelling units per acre) in soliciting non-profit housing organizations for proposals to develop housing affordable to extremely low-, very low-, and low-income households on available sites. Conduct proactive outreach to property owners at least once every other year with the goal of encouraging an average of at least one property per year to form a partnership with an affordable housing organization.
- Implement a countywide affordable rental registry by December 2026 to support renters who are cost burdened to identify more affordable housing opportunities, with the goal of assisting at least 10 cost burdened households during the planning period. Update at least annually.
- Conduct proactive, annual outreach to owners of parcels within unincorporated urban areas to inform them of their rights to develop duplexes or split their lot under SB 9. Additionally, develop a duplex and lot-splitting program that would also apply to areas outside of urban areas to permit duplexes that is similar to SB 9, but adapted to allow for wildfire and flood hazard safety in development standards and to fit the specific conditions of typical lot sizes in the county. Conduct additional outreach in areas of relatively higher-median income, resource or affluence to promote housing mobility.
- Pursue partnerships with the Valley Mountain Regional Center to identify funding opportunities and promote housing for persons with disabilities.
- When affordable units become available in higher-opportunity areas, require developers to use an extended marketing area to market leasing availability to promote housing mobility. Extended marketing will include areas with high concentrations of People of Color and lower incomes, including the communities of August, Garden Acres, Kennedy, and Taft Mosswood.

Responsible Party:	Community Development, Neighborhood Preservation
Funding:	Where feasible, leverage State and federal financing, including Low Income Housing Tax Credits, CHFA multifamily housing assistance programs, HCD Multifamily Housing Loans, CDBG funds, HOME funds, and other available financing.
Timeframe:	Ongoing, as projects are processed by the County. Annually apply for funding and annually engage with the Valley Mountain Regional Center and public and/or private sponsors. Identify development standards that can be made flexible for affordable housing by July 2025 and advertise this information on the County's website within one month of identification. Implement SB 9-style program by December 2025. Conduct proactive, annual outreach to owners of parcels within unincorporated urban areas to inform them of their rights to develop duplexes or split their lot under SB 9. Conduct proactive outreach to property owners with high-density properties at least once every other year. Implement a countywide affordable rental registry by December 2026.
Quantified Objective:	1,000 lower-income units to reduce displacement risk. Assist at least 1,000 cost-burdened households to connect with more affordable housing during the planning period. Encourage an average of at least one property per year to form a partnership with an affordable housing organization. Encourage at least 20 households to develop duplexes or to split lots through SB 9 or SB 9-style program.

PROGRAM 2-2 MANUFACTURED/MOBILE HOME MONITORING PROGRAM. The County will develop and implement a monitoring program to track mobile homes and manufactured homes approvals and affordability. The County will use this monitoring program to track progress in development. The County will monitor permit processing timelines on an ongoing basis and identify ways to process permits more quickly for this home type to ensure affordability. To remove barriers to the development of affordable housing, the County will also complete an evaluation of the permit fees and taxes that are charged as part of mobile and manufactured home permitting and will identify whether any reductions for lower-income households are possible. If fee revisions are determined to be possible, the County will implement these fee revisions. The County will evaluate the production and affordability of mobile homes and manufactured homes at least every two years during the planning period starting in December 2025. If it is determined these units are not meeting the lower-income housing need, the County shall ensure other housing sites are available by June 2026 to accommodate the unmet portion of the lower-income RHNA. The County will continue to monitor every two years, taking any required action to ensure sufficient sites are available within six months each monitoring effort, as needed. If additional sites must be rezoned, they will be consistent with Government Code Sections 65583(f) and 65583.2(h). Additionally, the County will amend the Development Title to ensure compliance with Government Code Section 65852.7, which requires cities and counties to allow mobile home parks in all residential zoning districts, and will clarify that manufactured and mobile homes on a permanent foundation are treated no differently than a single-family unit and are allowed in all zones where single-family residential uses are permitted.



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Because utility connection costs can represent a potential challenge to affordability for lower-income households looking to purchase a manufactured home, the County will also identify vacant sites zoned for single-family homes that have existing water, sewer hook-ups or well and septic systems as well as electrical hook-ups and will create a publicly available directory of these sites, updated annually.

Additionally, to help lower land costs for potential manufactured home owners, the County will study the feasibility of establishing a community land trust model for developing mobile home communities by December 2025 and will implement by June 2026 if determined to be feasible. If the community land trust model is not determined to be feasible, the County will work with a non-profit manufactured home park operator to identify and apply for funding at least once per year in order to develop a non-profit, affordable manufactured home park community in the county.

Responsible Party:	Community Development
Funding:	Administrative overhead: Permit fees, local funds
Timeframe:	Evaluate fees by July 2025 and implement any necessary fee policy changes by December 2025. Evaluate affordability and approvals by December 2025, rezone by June 2026 if necessary. Amend the Development Title within six months of Housing Element adoption.
Quantified Objective:	Facilitate the development of 303 mobile homes, including 30 above moderate-income units, 91 moderate-income units, 182 lower-income units. Of these, 90 lower-income units in areas of high opportunity, and 40 moderate-income units in areas of high opportunity.

PROGRAM 2-3 PROMOTE THE DEVELOPMENT OF ACCESSORY DWELLING UNITS. The County will ensure compliance with California State laws related to Accessory Dwelling Units (ADUs) and Junior Accessory Dwelling Units (JADUs) by streamlining the approval process, providing public education, and promoting ADU development throughout its unincorporated jurisdiction. The County shall promote ADUs as an affordable housing option and an economic mobility opportunity through the following actions:

- Amend the Development Title to be consistent with the latest State legislation related to ADUs, in accordance with California Government Code Section 65852.2, including permitting the development of ADUs in non-residential and mixed-use zones that permit residential uses.
- Seek funding to establish an ADU incentive program that offers homeowners financial assistance for constructing ADUs and placing a deed restriction on the unit for 10 years.
- Provide guidance and educational materials for building ADUs on the County's website and hold at least two public meetings to present the permitting procedures and construction resources, as well as educate the community on ADUs and the availability of pre-approved plans, and to increase housing access and affordability. Targeted outreach will occur in Lockeford and around the Tracy area, plus Linden, Peters, Farmington, and Dogtown. Additionally, the County shall present homeowner associations with the community and neighborhood benefits of ADUs, notify them of the existence of pre-

- approved plans, inform them that covenants, conditions, and restrictions (CC&Rs) prohibiting ADUs are contrary to State law, and ask homeowner associations to encourage such uses.
- Develop and implement a monitoring program. The program will track ADU approvals and affordability. The County will use this monitoring program to track progress in ADU development and adjust or expand the focus of its education and outreach efforts through the 2023–2031 planning period. The County will evaluate ADU production and affordability two years into the planning period (2025) and if it is determined these units are not meeting the lower-income housing need, the County shall ensure other housing sites are available to accommodate the unmet portion of the lower-income RHNA by July 2026. If additional sites must be rezoned, they will be consistent with Government Code Sections 65583(f) and 65583.2(h).
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|-----------------------|--|
| Responsible Party: | Community Development |
| Funding: | Administrative Overhead: Permit fees, local funds |
| Timeframe: | Amend the Development Title by January 2025. Post guidance on the County’s website by the end of 2024. Evaluate effectiveness of ADU approvals and affordability by December 2025. Rezone, if necessary, by July 2026, and continue to monitor every two years. Apply for funding in 2024 and at least every two years thereafter. |
| Quantified Objective: | Facilitate the development of 158 lower-income accessory dwelling units (ADUs), 80 moderate-income ADUs, and 26 above moderate-income ADUs; promote construction of lower-income units in areas of relatively higher-median income, resource or affluence. |

PROGRAM 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.

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, Neighborhood Preservation
Funding:	Local, State, and federal funds
Timeframe:	Ongoing
Quantified Objective:	75 loans, 6 units annually for local lender participation



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PROGRAM 2-5 FUNDING FOR AFFORDABLE HOUSING. The County shall seek State and federal funding specifically for lower-income housing, including funding targeted specifically for the development of housing affordable to extremely low-income households, such as the Local Housing Trust Fund program and Proposition 1-C funds. There are several State and federal programs that provide low-cost financing or subsidies for the production and rehabilitation of low- and moderate-income housing. San Joaquin County will pursue available funding under those State and federal programs that require its direct participation, such as CDBG and HOME Investment Partnerships Program (HOME) funds. 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.

Additionally, the County shall work with housing developers to expand opportunities for affordable lower-income and workforce housing by creating partnerships, providing incentives, and pursuing funding opportunities, with a particular emphasis on developing affordable housing.

Responsible Party: Behavioral Health, Public Health, Community Development
Funding: State and federal funds
Timeframe: Pursue various funding opportunities as they arise, including, but not limited to, Local Housing Trust Fund, Prop. 1-C, CDBG, HOME, etc.
Quantified Objective: 100 low-income units, 50 very low-income units, 50 extremely low-income units.

PROGRAM 2-6 FORECLOSURE ASSISTANCE. The County will identify a partner organization to provide foreclosure prevention education, counseling, and mediation services, and will identify funding to support these activities. The County shall also 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. The County will target additional outreach in areas with high homeowner cost burden, including Kennedy, areas just north of Escalon, Terminous, and Thornton, the area just west of Stockton, Lammersville, and Garden Acres.

Responsible Party: Community Development, Neighborhood Preservation
Funding: Local, State, and federal funds
Timeframe: Identify funding by 2027 and establish partnership within one year of identifying funding.
Quantified Objective: Prevent foreclosure of 10 homes during the planning period.

PROGRAM 2-7 EVICTION PREVENTION. The County will identify a partner organization to provide eviction prevention legal aid services and identify funding to support this service. The County shall also 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. The County will also generate "Know Your Rights"

brochures or fliers in both English and Spanish and in both a physical and digital format, and will distribute this resource on its website, at County offices, and in other public locations.

Within one year of adoption of the Housing Element, the County will conduct a feasibility study to identify the funding that would be required to provide an emergency rental assistance grant program and pursue the necessary funding for this program, applying at least annually during the planning period. When funding is available, implement an emergency rental assistance grant program within one year of receiving funding.

Though outreach for both programs will be conducted countywide, additional outreach will be targeted within areas of high renter overpayment, including Country Club, Lockeford, Kennedy, the north side of Morada, the area west of Ripon, and the area west of Lodi.

Responsible Party:	Neighborhood Preservation
Funding:	Local, State, and federal funds
Timeframe:	Identify funding for legal aid services by 2027 and establish partnership within one year of identifying funding. Complete feasibility study of emergency rental assistance grant program within one year of Housing Element adoption and seek funding on an annual basis. Implement emergency rental assistance grant program within one year of receiving funding.
Quantified Objective:	Prevent eviction of 10 households during the planning period.

PROGRAM 2-8 EXTREMELY LOW-INCOME HOUSEHOLDS. Assembly Bill (AB) 2634 requires the quantification and analysis of existing and projected housing needs of extremely low-income households. To further support the development or rehabilitation of SRO units and/or other units affordable to extremely low-income households, such as supportive and multifamily units, the County will continue to seek and pursue state and federal funds to offer a variety of incentives or concessions, such as:

Provide financial support annually, as available, to organizations that provide counseling, information, education, support, housing services/referrals, and/or legal advice to extremely low-income households, to mitigate risk of displacement and support housing stability for extremely low-income households, persons with disabilities, farmworkers, and persons experiencing homelessness.

Expand regulatory incentives for the development of units affordable to extremely low-income households and housing for special-needs groups, including persons with disabilities (including developmental disabilities), and individuals and families in need of emergency/transitional housing.

Encourage the provision of affordable housing for young adults, particularly former foster youth and young mothers, through planning consultations, streamlined permit processing, and funding assistance. Target efforts in unincorporated areas outside of Tracy, Mountain House, and Ripon that



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are racially concentrated areas of affluence, as well as areas of relatively higher-median income, resource or affluence such as Lockwood and the north side of Stockton.

Encourage the development of SRO facilities, transitional and supportive housing, and other special housing arrangements, including committing County funds to help affordable housing developers provide SRO facilities consistent with the SRO Ordinance. Target efforts in unincorporated areas outside of Tracy, Mountain House, and Ripon that are racially concentrated areas of affluence, as well as areas of relatively higher-median income, resource or affluence such as Lockwood and the north side of Stockton.

Responsible Party:	Community Development, Neighborhood Preservation
Funding:	Local, State, and federal funds
Timeframe:	Provide financial support to counseling organizations on an annual basis as funds are available.
Quantified Objective:	Facilitate development of housing for 912 units of housing affordable to extremely low income households during the planning period.

PROGRAM 2-9 SB 35 AND SB 330 COMPLIANCE. The County will establish an SB 35 streamlining approval process and standards for eligible projects. The established procedure will aid in minimizing the review time required for development processes and, in turn, reduce costs to developers, which may increase the housing production in the county. The County will develop a preliminary application form and procedure or will adopt the Preliminary Application Form developed by HCD pursuant to SB 330. The County will establish a written procedure to be made available on the County's website and at the public counter.

Responsible Party:	Community Development
Funding:	General Fund
Timeframe:	Establish SB 35 and SB 330 procedures by December 2025, and publish written processes and standards immediately thereafter.
Quantified Objective:	Facilitate the development of 50 units of lower-income housing through approval streamlining.

PROGRAM 2-10 AFFORDABLE HOUSING ON RELIGIOUS-OWNED PROPERTIES. To create housing mobility opportunities for lower-income households, the County will conduct outreach to religious institutions to inform them of their development rights under SB 4 and encourage housing proposals within one year of Housing Element adoption. If no application for housing on a religious institution/faith-based site is received within twelve months after outreach is completed, the County will expand outreach efforts to be conducted annually. This will include direct mailings to faith-based sites highlighting successful affordable housing units on other faith-based sites, as well as available County resources, technical assistance opportunities, and programs to support such projects if available. Additional outreach focus will be given to religious institutions located in areas of relatively higher-median income, resource or affluence to promote housing mobility in these areas.

Responsible Party:	Community Development
Funding:	Local, State, and federal funds
Timeframe:	Conduct initial outreach within one year of housing element adoption. If no application for housing on a religious institution/faith-based site is received within twelve months after outreach is completed, the County will expand outreach efforts to be conducted annually.
Quantified Objective:	Facilitate development of housing for 50 units of housing affordable to low income households on properties owned by religious institutions during the planning period.

PROGRAM 2-11 HOME SHARING PROGRAM. Research the possibility of a Home Sharing program that would help to match “providers” with a spare room or rooms with “seekers” who are looking for an affordable place to live. This program has the potential to create affordable housing opportunities within empty rooms across the County’s single-family home supply. If the program is determined to be feasible, implement within one year of feasibility determination. Priority outreach for program implementation will focus on the county’s higher-opportunity communities including, but not limited to, Morada, Lincoln Village, Acampo, Coopers Corner, Collierville, Lockeford, and Woodbridge. If the program is determined to be infeasible, the County will review funding opportunities on an annual basis and apply as funding opportunities become available in order to develop a subsidy program related to the development of affordable cohousing or dividing existing single-family housing into multiple affordable units.

Responsible Party:	Community Development, Neighborhood Preservation
Funding:	Local, State, and federal funds
Timeframe:	Conduct initial research within one year of housing element adoption and implement within one year of feasibility determination if determined to be feasible.
Quantified Objective:	Facilitate housing for 50 lower-income individuals or households within existing single-family homes, including at least 25 individuals in the higher-opportunity areas identified above.

PROGRAM 2-12 WATER AND WASTEWATER SERVICE. The County will continue to coordinate with various service providers to ensure adequate infrastructure and services are available to serve proposed development. Actions will include:

- The County will work with affordable housing developers proposing lower or moderate-income housing units to identify funding opportunities for any potential water or wastewater improvements that may be needed for their projects, including within CSA 12 (Thornton), Mokelumne Acres Maintenance District, Lockeford Service District, and Raymus Village Maintenance District.



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- Support developer funded applications and also apply for funding as needed and as available in support of proposed housing developments affordable to lower or moderate-income households to help eliminate any potential barriers to the cost of potential water and wastewater improvements.
- The County will also proactively coordinate an annual meeting with community water and wastewater service providers to identify system upgrades, expansion, and consolidation of funding opportunities to ensure all community members have access to safe drinking water and wastewater services and meet annually with developers and community stakeholders to discuss and pursue or support additional funding sources. Proactively seek and apply for funding and support funding applications by service providers (at least annually and on-going) for infrastructure and service expansions that are consistent with the County's General Plan.
- Additionally, the County will continue to coordinate with service providers to assess development trends, needs for infrastructure and services, and plans for expansion, consistent with housing development trends. As part of this coordination, the County will provide assistance as appropriate to encourage infrastructure improvements in communities with infrastructure and service deficiencies.
- As funding permits, the County will utilize Community Development Block Grant (CDBG) funds for infrastructure improvements to support development of affordable housing.

Responsible Party: Housing Authority, Neighborhood Preservation, Community Development (Lead Roles); Public Works (Supporting Role, if needed)

Funding: Local, State, and federal funds

Timeframe: As projects are proposed, coordinate with developers of lower or moderate-income housing to support funding applications and apply for funding as needed and available to help reduce the cost of potential water and wastewater improvements for affordable housing projects. Work with water and sewer providers of City-specific systems and monitor available capacity twice during the planning period and as development projects are proposed on county properties to ensure county-served parcels are not constrained. Should capacity be identified as a constraint at any point in the future during the planning period, the County will identify additional sites within three months where infrastructure is available to meet the needed RHNA. Meet with service providers annually. Assess expansion and infrastructure needs three times during the planning period. Communicate and engage with CDBG-related activities in alignment with funding periods. Seek and apply for funding and/or support service provider funding applications annually.

Quantified Objective: Facilitate water service for the development of 43 units of housing affordable to lower-income households and 35 units of housing affordable to moderate-income households.

PROGRAM 2-13 ONGOING MONITORING. The County will monitor the affordability and rate of development of farmworker housing, accessory dwelling units, mobile homes, and mixed-use development on an annual basis to ensure development is occurring at the rate of development assumed in the Housing Element. If development is not occurring at the rate or affordability level identified in the Housing Element by July 2026, the County will reevaluate incentives and modify to further assist with development. If by July 2028 targets are still not on target, the County will identify additional sites to meet the RHNA within 6 months.

Responsible Party:	Community Development
Funding:	General fund
Timeframe:	Annually monitor affordability and rate of productions, If needed, reevaluate incentives in July 2026. If needed, identify additional sites to meet the RHNA by January 2027.
Quantified Objective:	1,076 units to accommodate very low income households, 1,075 units to accommodate very low income households, 1,099 units to accommodate moderate income households, and 2,140 units to accommodate above moderate-income households.

7.10 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.



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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 AND PERSONS EXPERIENCING HOMELESSNESS. 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) at least twice during the planning period.

As the consolidated plan is updated every five years, the County shall review the need for additional shelter facilities and services and implement opportunities to provide additional shelter that are identified during the consolidated plan update process. 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). 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 childcare. In addition, the County will 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.

Additionally, 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, and will 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. The County will conduct outreach to nonprofit housing providers at least annually.

As new resources for homeless community members become available, the County will work with housing and service providers to conduct outreach countywide, with additional outreach targeted in the Lincoln Village, Country Club, French Camp areas and the unincorporated area north of the City of Tracy.

Responsible Party: Community Development, Human Services, Public Health, Veteran's Services, Department of Aging, Children's Services, Behavioral Health Services, Housing Authority, Employment Development Department

Funding:	State and federal funds (e.g., Emergency Shelter Grants, State Proposition 63 funds, Shelter Plus Care and Supportive Housing grants), State and federal funds (e.g., Emergency Shelter Grants), local, State, federal funds, General Fund
Timeframe:	Review funding opportunities annually and pursue funds as opportunities become available, at least three times during the planning period. Review the need for additional shelter facilities every five years and implement opportunities to facilitate the development of shelter facilities that are identified during the consolidated plan update process. Collaborate with nonprofit housing providers on an ongoing basis, conducting outreach to nonprofit housing providers at least annually.
Quantified Objective:	Shelters to serve 752 individuals.

PROGRAM 3-2 PUBLICIZING REASONABLE ACCOMMODATION. The County will continue to implement State requirements (Sections 4450 to 4460 of the California Government Code and Title 24 of the California Code of Regulations) to include accessibility in housing and public facilities for persons with disabilities. The County will conduct outreach to housing developers to identify incentives that would assist in providing accessible housing within future developments by July 2025 and implement any feasible incentives by December 2025. The County shall create a public information brochure on reasonable accommodation and provide that information in the way of brochures and post on the County's website by July 2025 and update this information biannually, or as needed. Information will include procedures to request reasonable accommodation for persons with disabilities seeking equal access to housing under the Federal Fair Housing Act and the California Fair Employment and Housing Act. The County will prioritize opportunities to facilitate the development of accessible housing in areas of relatively higher-median income, resource or affluence, including the areas around Mountain House and Tracy, plus Linden, Peters, Farmington, and Dogtown, and conduct targeted outreach in Garden Acres, Morada, north of Mountain House, and the areas just west of Stockton where concentrations of residents with disabilities are highest to prevent displacement of this population.

Responsible Party:	Community Development
Funding:	Permit fees, local funds
Timeframe:	Allow reasonable accommodations as requested. Create brochures on universal design and the reasonable accommodations ordinance by July 2025 and update biannually, or as needed. Conduct outreach to housing developers to identify incentives that would assist in providing accessible housing within future developments by July 2025 and implement any feasible incentives by December 2025.



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Quantified Objective: Assist five residents with reasonable accommodation requests to reduce displacement risk and encourage three accessible units to improve housing mobility. Conduct targeted outreach by mailing at least 200 brochures in Garden Acres, Morada, north of Mountain House, and the areas just west of Stockton where concentrations of residents with disabilities are slightly higher than in other areas of the unincorporated county to prevent displacement of this population. Facilitate the development of 10 units of accessible housing within the planning period.

PROGRAM 3-3 FACILITATE THE DEVELOPMENT OF HOUSING FOR FARMWORKERS. The County shall take the following actions to assist with the development of housing for farmworkers.

- Seek partnerships and regularly meet, at least annually, with other agencies, including the County Community Development Department, Housing Authority, Farm Bureau, University of California Cooperative Extension, and members from groups representing farmworkers, to monitor the farmworker housing need and to discuss opportunities and potential sites suitable for new housing for farmworkers, as well as existing farmworker housing developments that are in need of rehabilitation and preservation. Complete a survey of existing farmworker housing facilities, conditions, and needs, in partnership with partner agencies and identify implementation steps based on survey feedback within six months, including identifying funding sources as needed. Implement steps as identified.
- Provide technical support and offer incentives to housing developers, such as the Housing Authority of the County of San Joaquin, in the application of funds for farmworker housing, including HCD and USDA Rural Development loans and grants and other funding sources that may become available. Notify developers of Joe Serna, Jr. Farmworker Housing Grant application cycles or other applicable funding and provide technical assistance in preparing applications as needed. Meet with developers of farmworker housing at least twice during the planning period to identify any constraints to employee housing development and market the agricultural sites inventory to these developers.
- Make the agricultural site inventory available online and update the inventory on an annual basis.
- Because Site A48 is a church-owned site, conduct additional outreach to the owners of this property to provide information to them about their development rights under SB 4.
- Offer incentives such as density bonuses, streamlined processing, and the minor deviation process to facilitate development of farmworker housing.
- Conduct biannual outreach to the owners of agricultural properties in the inventory to provide them with information about the available opportunities for developing employee housing on their site.
- Identify and apply for funding opportunities to provide housing vouchers or other forms of rental assistance with an emphasis on addressing housing needs during the off-season for seasonal workers.

- For new affordable housing projects developed with County assistance, incentives, and/or subject to County requirements, the County will require that the developers give qualified farmworker households a preference for 15 percent of the new units. Should demand from farmworker households be insufficient to fill the set-aside units, the units will be made available to other qualified households. The County will annually reach out to affordable housing developers to gather interest and input on how to best implement this program and provide information on available funding.
- Develop a directory of housing services and resources available in the region for lower-income households and provide the directory on the County's website as well as to farmworkers and agencies that serve the farmworker community. The directory will include a chapter detailing housing services and resources that are specifically available to farmworkers. Create a Quick Response (QR) code for easy access to the document.
- Monitor the housing needs of farmworkers by meeting with appropriate agencies and farmworkers biannually and evaluate the status of farmworker housing as part of the County's annual report to HCD on Housing Element progress and evaluate if County efforts are effective in facilitating the provision of housing for farmworkers. If appropriate, make necessary changes to enhance opportunities and incentives for developing housing for farmworkers.
- Conduct annual outreach to farms operations in the county to inform them of rehabilitation funding programs and any other funding opportunities that could facilitate the development or rehabilitation of on-site farmworker housing. Additionally, through this outreach, facilitate joint development of employee housing between multiple farm owners.
- To track the number of units generated in a manner more similar to nonemployee housing, request voluntary reporting from farmworker housing applicants about how many households are expected to be served by the project at any one time.
- By December 2025, coordinate with housing developers, including affordable housing developers, to identify how the development of housing types that could support intergenerational households could be facilitated. This type of housing can create opportunities for mutual assistance, such as through family provision of childcare and elder care. Based on the outcome of this coordination and outreach, identify funding opportunities and work with developers to apply at least once per year to fund the development of housing for intergenerational households. By December 2025, conduct outreach to foundations and private donors related to developing an unrestricted fund that could support the development of farmworker housing for seasonal, year-round, migrant, or any other farmworker, regardless of documentation. Implement development of fund as donations become available.
- Partner with organizations that can provide technical assistance to farmworkers in forming housing cooperatives or in converting existing housing (including mobile homes and labor camps) to limited-equity cooperatives as an affordable alternative to renting or fee-simple ownership. Conduct annual outreach to farmworker communities regarding this available assistance. As needed, identify and apply for funding to support this technical assistance support.



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- On an annual basis, evaluate whether development is progressing at the rate required to meet the RHNA. If it isn't, the County will either identify additional farmworker housing development incentives or find sites to rezone to a higher density from the residentially and commercially zoned sites inventory to provide sufficient lower-income unit capacity to compensate for farmworker units not constructed.

Responsible Party:	Community Development, Environmental Health
Funding:	Local Funds, USDA Rural Housing Services, California Office of Migrant Services, Environmental Health
Timeframe/Quantified Objective:	Annually meet with agencies, housing developers, community stakeholders, and agricultural employers/employees to discuss farmworker housing needs. Develop a resource directory by January 2025 and distribute the resource directory to 500 farmworkers during the planning period and to agencies that provide services to farmworkers annually. Review and revise the employee housing tracking process by April 2025, annually review employee housing development progress and if additional actions are necessary, complete additional actions within one year. Conduct biannual outreach to the owners of agricultural properties in the inventory and meet with employee housing developers at least twice during the planning period. Check annually for the availability of Joe Serna, Jr. grant funding and notify developers as funds are available. Facilitate two new affordable housing developments in areas of concentrated need for farmworkers in the unincorporated county during the planning period. Beginning in December 2024, request voluntary reporting from farmworker housing applicants about how many households are expected to be served by the project at any one time. Facilitate the rehabilitation and preservation of four existing farmworker housing developments during the planning period to reduce displacement risk and facilitate place-based revitalization in the unincorporated county or its partner cities. 492 lower-income units set aside for farmworkers or other qualified households to reduce displacement risk. Complete a survey of farmworker housing facilities, conditions, and needs by January 2026.

PROGRAM 3-4 MAINTAIN 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. The County shall work through its Code Enforcement efforts and housing rehabilitation programs to improve conditions in farmworker housing. The County shall apply for

federal and State grants (e.g., Joe Serna Jr. Farmworker Housing Grant), as available but at least three times during the planning period, to assist with the development of farmworker housing.

Responsible Party:	Community Development, Environmental Health
Funding:	Federal funding, State funding, USDA Rural Housing Services, California Office of Migrant Services
Timeframe:	Complete annual inspections, annually review funding opportunities and apply as Notices of Funding Availability are released.
Quantified Objective:	Apply for at least three federal or state grants to support the development of farmworker housing during the planning period.

PROGRAM 3-5 DEVELOPMENT TITLE UPDATES TO ADDRESS SPECIAL-NEEDS HOUSING: The County will remove barriers to housing for special-needs groups by amending the Development Title to address the following:

- **Administrative and Conditional Use Permits.** Remove the public hearing requirement from administrative use permits and align published noticing requirements with the County's current practices.
- **Transitional and Supportive Housing Units:** Allow transitional and supportive housing as a residential use subject only to those restrictions that apply to other residential dwellings of the same type in the same zone and to allow supportive housing as a permitted use without discretionary review in zones where multifamily and mixed-use developments are permitted, including nonresidential zones permitting multifamily uses, in compliance with California Government Code Section 65583(c)(3).
- **Emergency Shelters.** Amend parking to ensure that the standards do not require more parking for emergency shelters than other residential or commercial uses in the same zone, in compliance with Government Code Section 65583(a)(4)(B)(ii) (AB 2339), and that the standards do not require more parking for emergency shelters than what is sufficient to accommodate staff working in the shelter, and amend the definition of emergency shelters in compliance with Government Code Section 65583(a)(4)(C), AB 2339, to include other interim interventions, including, but not limited to, a navigation center, bridge housing, and respite or recuperative care.
- **Low-Barrier Navigation Centers.** Permit low-barrier navigation centers—defined as low-barrier, temporary, service-enriched shelters to help homeless individuals and families quickly obtain permanent housing—by-right in zones where mixed uses are allowed or in nonresidential zones that permit multifamily housing (Government Code Section 65662; AB 101).
- **Employee and Farmworker Housing.** Revise sections of the Development Code that relate to employee and farmworker housing to clarify that employee/farmworker housing that serves six or fewer persons will be treated as a single-family structure and permitted in the same manner as other single-family structures of the same type in the same zone across all zones that allow single-family residential uses. Treat employee/farmworker housing consisting of no more than 12 units or 36 beds as an agricultural use and permit



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it in the same manner as other agricultural uses in the same zone, in compliance with the California Employee Housing Act, and allow for a streamlined, ministerial approval process for projects on land designated as agricultural or land that allows agricultural uses (Health and Safety Code Sections 17021.5, 17021.6, and 17021.8).

- **Residential Care Facilities.** Allow residential care facilities for six or fewer persons in accordance with Health and Safety Code Section 1568.0831 and allow residential care facilities for seven or more persons only subject to those restrictions that apply to residential uses in the same zone, in accordance with the County's definition of family.
- **Density Bonus.** Amend the density bonus ordinance to allow up to a 50.0 percent increase in project density depending on the proportion of units that are dedicated as affordable, and up to 80.0 percent for projects that are completely affordable, in compliance with State law.
- **Parking.** Amend minimum parking requirements for studio and one-bedroom units in multifamily buildings as well as senior units to 1 space for each dwelling unit.

Responsible Party: Community Development, Environmental Health

Funding: General Fund

Timeframe: Amend the Development Title by December 2024. Annually review the effectiveness and appropriateness and process any necessary amendments to remove or mitigate potential constraints to the development of housing within six months of identifying the constraints.

Quantified Objective: Facilitate the development of 100 lower-income units through the use of the density bonus.

PROGRAM 3-6 PERSONS WITH DISABILITIES AND DEVELOPMENTAL DISABILITIES. To ensure that persons with disabilities, including developmental disabilities, have increased access/placement in residential units, the County will:

- Meet with the Valley Mountain Regional Center to implement an outreach program that informs families in the county about housing and services available for persons with developmental disabilities. The program could include the development of an informational brochure, including information on services on the County's website, and housing-related training for individuals/families through workshops.
- Continue to ensure new developments comply with standards in the Americans with Disabilities Act (ADA) for persons with disabilities.
- Meet with multifamily housing developers twice during the planning period to identify and implement incentives and/or policies that will have the following effects on future housing development:
 - Encourage the inclusion of "universal design" features in units, such as level entries, larger bathrooms, and lower kitchen countertops to accommodate persons with disabilities.

- Encourage multifamily housing developers to designate accessible and/or adaptable units to be affordable to persons with disabilities or persons with special needs.

If financial incentives are determined to be necessary to incentivize these types of unit design, the County will review funding opportunities annually and pursue funds at least twice during the planning period.

Responsible Party:	Community Development, Neighborhood Preservation, Health and Human Services
Funding:	General Fund
Timeframe:	Meet with the Valley Mountain Regional Center and develop outreach program by March 2025; implement within six months of completion. Meet with housing developers three times during the planning period and implement feasible incentives within six months of identifying. Encourage accessibility elements as projects are proposed and processed. If financial incentives are determined to be necessary to incentivize the inclusion of accessible units, the County will review funding opportunities annually and pursue funds at least three times during the planning period.
Quantified Objective:	Facilitate the development of 100 units that are accessible and supportive to persons with disabilities, persons with developmental disabilities, or persons suffering from mental illnesses, prioritizing new opportunities in areas of relatively higher-median income, resource or affluence such as Lockeford, Morada, Victor, Collierville, Acampo, and Woodbridge.

PROGRAM 3-7 EXTREMELY LOW-INCOME HOUSEHOLDS. The County will encourage additional housing resources for extremely low-income residents, particularly seniors and persons with physical or developmental disabilities, through a variety of actions, including:

- Provide financial support annually, as available, to organizations that provide counseling, information, education, support, housing services/referrals, and/or legal advice to extremely low-income households, to mitigate risk of displacement and support housing stability for extremely low-income households, persons with disabilities, farmworkers, and persons experiencing homelessness.
- Expand regulatory incentives for the development of units affordable to extremely low-income households and housing for special-needs groups, including persons with disabilities (including developmental disabilities) and individuals and families in need of emergency/transitional housing.
- As opportunities become available, provide incentives and/or prioritized funding (where applicable) to encourage the development of Single-Room Occupancy (SRO) Units, transitional and supportive housing, and other special housing arrangements.



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- Facilitate partnerships between housing developers (especially affordable housing developers) and service providers that can serve seniors and/or families with children to encourage the provision of on-site services in housing developments. As opportunities become available, provide incentives to encourage the co-development of housing projects with both affordable units and supportive services with the goal of having two housing projects with on-site supportive services for seniors and/or families with children be developed during the planning period.

Responsible Party:	Community Development, Neighborhood Preservation
Funding:	General Fund
Timeframe:	Identify and implement regulatory incentives by July 2025. Ongoing, as projects are processed by the Community Development Department. Ongoing coordination with Valley Mountain Regional Center and other community groups to identify needs of extremely low-income households.
Quantified Objective:	Facilitate the development of 100 units affordable to extremely low-income households, prioritizing new opportunities in areas of relatively higher-median income, resource or affluence such as Lockeford, Morada, Victor, Collierville, Acampo, and Woodbridge. Two housing projects with on-site supportive services for seniors and/or families with children be developed during the planning period.

PROGRAM 3-8 HOUSING CHOICE VOUCHERS (SECTION 8) RENTAL ASSISTANCE. The Housing Authority of San Joaquin administers the Housing Choice Voucher program in San Joaquin County. Given the continued need for rental assistance, the County supports and encourages the provision of additional subsidies through the Housing Choice Voucher program. The County will:

- Continue to support and encourage the provision of vouchers to qualifying San Joaquin County households.
- Provide a link to the Housing Authority's Housing Choice Voucher program on the County's website.
- Meet with the Housing Authority by December 2024 to discuss the process of developing printed informational materials, with the goal of making materials available at public counters by June 2025.
- Continue to refer interested households and homeowners to the Housing Authority and encourage landlords to register their properties with the Housing Authority for accepting Housing Choice Vouchers.
- Work with the Housing Authority to identify funding sources for landlord incentives, such as security deposits, and incentives to increase the number of units assisted throughout the county, but especially in Racially Concentrated Areas of Affluence (RCAs).
- Assist the Housing Authority in landlord and tenant outreach and education to promote fair housing opportunities for all unincorporated community residents, especially those in areas of high segregation and poverty.

- Include the various Housing Authority programs in the County's directory of housing services and resources and make it available to Housing Authority residents.
- Educate landlords participating in the Housing Choice Voucher program about the County's Rental Rehabilitation Program. Target outreach in areas of relatively higher-median income, resource or affluence such as unincorporated areas near Mountain House and Tracy, plus Linden, Peters, Farmington, and Dogtown.
- Educate Housing Choice Voucher recipients that income discrimination is illegal under the Fair Employment and Housing Act, and where they can report potential violations.

Responsible Party: Community Development Department, Housing Authority of San Joaquin County

Funding: US Department of Housing and Urban Development (HUD) Housing Choice Voucher Program

Timeframe: Provide a link to the Housing Authority's Housing Choice Voucher program on the County's website and meet with the Housing Authority by December 2024 to discuss the process of developing printed informational materials, with the goal of making materials available at public counters by June 2025.

Work with the Housing Authority to encourage landlords and property managers in unincorporated and incorporated communities to increase the number of units using Housing Choice Vouchers by 5 percent, evaluate progress annually and modify efforts if not meeting the target.

Quantified Objective: Increase the number of units using Housing Choice Vouchers by 5 percent. Target expansion efforts in higher-opportunity areas such as unincorporated areas near Mountain House and Tracy, plus Linden, Peters, Farmington, and Dogtown.

7.11 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.



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- 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, half-plexes, 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 HOME REHABILITATION 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 (<80 percent AMI) on a countywide basis to finance the cost of housing rehabilitation. The County will provide outreach materials to increase awareness of available funding and program services.

Responsible Party: Community Development, Human Services
Funding: HUD programs (CDBG and HOME), USDA Rural Housing Services, CHFA HELP Program, Community Service Block Grant (CSBG)
Timeframe: Biannually send out educational materials with focused efforts in Country Club, Lincoln Village, Garden Acres, and Kennedy areas.
Quantified Objective: 150 homeowners to prevent displacement.

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. Target outreach in lower-income areas, and areas of concentrated poverty such as August, Country Club, Lincoln Village, Garden Acres, Kennedy, and the unincorporated area north of the City of Tracy.

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

PROGRAM 4-3 ADDITIONAL REHABILITATION PROGRAMS. The County will seek funding to establish additional rehabilitation programs, including:

Lead Hazard Control Program (LEAD). The County will apply for and manage grants to allow renter- and owner-occupied houses in the county to remediate lead-based paint hazards. LEAD program coordination within the Department of Public Health identifies homes where children have been diagnosed with lead poisoning and are prioritized with remediation services. In addition, the program includes preventive education and outreach to high-risk areas, surveillance cases, and case management for children with high levels of lead poisoning. Additional outreach for this program will be targeted in Country Club, Lincoln Village, Garden Acres, and Kennedy.

Rental Rehabilitation Program (RRP). The RRP will serve owners of affordable rental housing to both fund improvements, such as, energy-efficiency upgrades and installations, climate adaptation and resiliency improvements, heating, ventilation, and air conditioning (HVAC) replacement or installation, roof replacement, health and safety code corrections, accessibility modifications, and ADA upgrades. Loan terms for homeowners vary according to household income and the improvements and repairs that are needed. Loan terms for qualifying rental property owners include zero-interest loans for making improvements to their rental properties occupied by eligible tenants. Though outreach will occur countywide, additional outreach for this program will be targeted in August, Country Club, Lincoln Village, Garden Acres, Kennedy, and the unincorporated area north of the City of Tracy.

Additionally, the County will complete a housing conditions survey by December 2025 in order to better understand the current housing conditions in the unincorporated county areas and will pursue funding to implement an additional rehabilitation program designed in response to the results of the housing conditions survey.

Responsible Party:	Community Development, Human Services
Funding:	HUD programs (LEAP, CDBG)
Timeframe:	Complete housing conditions survey by December 2025. Design additional rehabilitation program by June 2026. Review funding opportunities annually and pursue funding when available, at least every other year; establish lead abatement program, rental rehabilitation program, and additional program in response to the housing conditions survey within six months of receiving funding.
Quantified Objective:	Assist 50 lower-income homeowners and 50 rental units with necessary home safety rehabilitation projects.

PROGRAM 4-4 CODE ENFORCEMENT. The County will continue to implement code enforcement activities on a complaint basis. The County will evaluate the need for conducting code enforcement on a proactive basis in any area of the County and, if needed, will enact a proactive code enforcement process for ensuring compliance with building and property maintenance codes, which will include property maintenance, abandoned vehicles, housing conditions, overall blight, and health and safety concerns. If proactive enforcement is determined to be needed, priority will be given in lower-income areas and



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areas of concentrated poverty such as August, Country Club, Lincoln Village, Garden Acres, Kennedy, and the unincorporated area north of the City of Tracy.

Responsible Party:	Community Development
Funding:	Permit fees, local funds
Timeframe:	Conduct code enforcement on a complaint basis and evaluate the need for a proactive basis by December 2025; implement a proactive code enforcement within eight months if need is identified.
Quantified Objective:	Reduce displacement risk for five lower-income households and facilitate place-based revitalization.

PROGRAM 4-5 PLACE-BASED REVITALIZATION. The County shall take the following actions to improve access to resources and opportunities countywide, but with a particular emphasis on neighborhoods with a concentration of lower-income residents who often face additional barriers to accessing resources:

- Work with San Joaquin Regional Transit District (RTD) and other jurisdictions in the county to develop a fact sheet, or similar informational materials, of RTD services to be posted on the County's website, social media, and in public buildings by January 2026, and advertised annually on the County's social media to help connect seniors and other residents to services throughout the county with the goal of reaching at least 100 community members with this information. Additionally, meet with RTD at least twice during the planning period to identify opportunities to develop transportation access plans for communities with high housing and transportation costs, including the communities of Chrisman, Lockeford, Acampo, Collierville, Farmington, New Jerusalem, and Vernalis, in order to implement programs or infrastructure to lower the cost of transportation for at least 50 households.
- On an annual basis, review available funding opportunities and apply for funding an average of once per year, as funding is available, in order to improve active transportation, transit, and parks infrastructure. As future updates to the County's Capital Improvement Plan are conducted, identify new project opportunities, including active water and sewer, transportation, and park infrastructure, in low-resource areas and areas of high segregation and poverty. The County will target implementation of at least one improvement per year, as funding allows, prioritizing projects in low-resource areas and areas of high segregation and poverty. By June 2026, develop a place-based revitalization strategy for lower-income, lower-resource areas, and areas of concentrated poverty that will inform the development of Capital Improvement Plans.
- Ensure program availability and funding announcements are made available in Spanish, and that translation is available at public meetings on an ongoing basis.
- Meet with school district representatives by June 2025 to analyze whether housing security poses a barrier to student achievement, prioritizing efforts with the school districts that serve Waterloo, Glenwood, Noble Acres, Garden Acres, Country Club, French Camp, Taft Mosswood, Kennedy, and August. As affordable projects are completed, require developers to coordinate with the applicable school district to conduct marketing to district households (not including projects that are exclusive to senior residents) with the goal of connecting at least 50 district households with affordable housing opportunity. If teacher

retention and/or recruitment is determined to be a barrier to student achievement and housing availability or affordability is determined to be a barrier to teacher recruitment or retention, the County will work with the district to identify a strategy for funding teacher housing grants or otherwise making housing available at prices affordable to district teachers and apply for or support relevant funding applications at least once during the planning period.

- During the planning period, recruit at least two community members from low resource communities, residents of affordable housing, and/or from farmworker communities to serve on local decision-making bodies such as boards, committees, or task forces as opportunities become available to promote place-based revitalization.
- To address water quality and pesticide exposure concerns, coordinate with the Central Valley Regional Water Quality Control Board to conduct outreach in early 2025 on their safe drinking water and nitrate control efforts, including residential well testing and free drinking water delivery in the “Eastern San Joaquin” water management zone (including parts of Stockton and many areas south, northwest, and east of Stockton).
- Continue to implement projects from the Capital Improvement Plan with the goal of completing at least one project per year, and as needed, pursue funding to ensure project completion. Projects include, but are not limited to:
 - Micke Grover Park water and sewer tie-in
 - Construction of a Public Health Campus to provide public health services for County residents
 - South County Park Needs Assessment
- Continue to implement projects from the Regional Bicycle, Pedestrian, and Safe Routes to School Master Plan, and, as needed, pursue funding to ensure project completion. Where possible, prioritize projects in lower-resource areas, such as areas near the Thornton and French Camp communities, as well as unincorporated communities adjacent to Stockton. Apply for funding once per year, with the goal of completing one project every other year.
- To address air quality concerns in the city, the County will review funding opportunities from the San Joaquin Valley Air Pollution Control District (Valley Air District) on an annual basis. As funding is available, at least once every other year, pursue funding from the Valley Air District to fund projects such as:
 - Bike paths near schools, the library, and shopping areas, particularly in low resource areas and areas of high segregation and poverty
 - Plug-in electric vehicle chargers on in County-owned land

Additionally, coordinate with Valley Air District on an ongoing basis to do the following:

- Conduct outreach countywide at least twice during the planning period related to available grant programs for individuals and/or businesses.
- Conduct outreach to owners of multi-family housing buildings at least twice during the planning period to support interested owners with funding applications



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for EV charging grants from the Valley Air District. Conduct one additional round of outreach during the planning period for multi-family buildings in low resource areas and areas of high segregation and poverty.

Responsible Party:	Community Development, Public Works, San Joaquin Regional Transit District
Funding:	State and federal grant programs
Timeframe:	Refer to each bulleted action for specific time frames.
Quantified Objective:	Improve access to resources, facilitate place-based revitalization, and reduce displacement risk resulting from a variety of factors for at least 100 residents.

7.12 EQUAL OPPORTUNITY HOUSING AND 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 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. The County shall distribute fair housing information at public facilities, including County administrative offices, libraries, and senior centers.

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. 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. Finally, 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, Neighborhood Preservation, Health and Human Services
Funding:	HUD programs (CDBG), Local Funds
Timeframe:	Ongoing; Fiscal Year 2024, 2028
Quantified Objective:	Direct benefits to 1,500 residents

PROGRAM 5-2 ACCOMMODATIONS AT PUBLIC MEETINGS. Upon request, the County will offer translation services at public meetings and will offer accessibility accommodations to ensure equal access to all programs and activities operated, administered, or funded with financial assistance from the State, regardless of membership or perceived membership in a protected class. The County will update the website to advertise the availability of these services in both English and Spanish and will include information on how to access these services on any announcements of public meetings.

Responsible Party:	Community Development, County Clerk’s Office
Funding:	HUD programs (CDBG), Local Funds
Timeframe:	Website updated by July 2024. Provide ongoing translation services and accessibility accommodations, as requested.
Quantified Objective:	Translation services or accessibility accommodations offered to 50 residents during the planning period.

7.13 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: Ongoing
Quantified Objective: N/A

PROGRAM 6-2 ENERGY EFFICIENCY THROUGH PLANNING AND DESIGN. Through its subdivision site plan review and design review processes, preapplication 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
- The landscaping of parking areas to provide shade

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

PROGRAM 6-3 WEATHERIZATION AND FLOOD MITIGATION 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 advertise the Weatherization Program to target audiences, such as low-income, minority, and elderly residents. The County will also identify and apply for funds to assist developers of lower-income housing in flood and dam inundation zones to incorporate flood mitigation measures in new buildings, and for lower-income households to retrofit flood mitigation measures into existing homes, as well as develop a program to distribute these funds when available. When funds are available, target program outreach in

Collierville, Dogtown, Peters, Waterloo, Farmington, and Lockeford, as well as areas around Stockton.

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 apply for funding, advertise at least twice a year.
Quantified Objective:	Provide 200 households with weatherization and flood mitigation assistance during the planning period.

7.14 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. 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. The County will prepare the Housing Element Annual Progress Reports (APR), which reports on the implementation of Housing Element programs and the County’s effectiveness in meeting the program’s goals. The APR will be presented to the Board of Supervisions and submitted to HCD annually.

Responsible Party:	Community Development, Environmental Health, Public Works, Human Services, Board of Supervisors
Funding:	General Fund
Timeframe:	Annually, April 1
Quantified Objective:	N/A



7.15 QUANTIFIED OBJECTIVES

One of the requirements of State law (California Government Code Section 65583[b]) is that the Housing Element contains 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. See **Table 7-79** for a summary of quantified objectives.

TABLE 7-75 SUMMARY OF QUANTIFIED OBJECTIVES						
Objective Category	Extremely Low	Very Low	Low	Moderate	Above-Moderate	Total
New Construction						
Program 1-1: Sufficient Capacity for Vacant Sites	363	363	727	750	2,024	4,227
Program 1-2: Division and Planning for Large Sites	0			63	769	832
Program 1-3: Encourage Mixed-Use Projects and Residential Uses in Commercial Zones	480		481	0	217	1,178
Program 1-4: Monitor Housing Production	538	538	1,075	1,099	2,140	5,390
Program 2-1: Support Affordable Housing Development	1,000			0	0	1,000
Program 2-2: Manufactured/Mobile Home Monitoring Program	182			91	30	303
Program 2-3: Promote the Development of Accessory Dwelling Units	158			80	26	264
Program 2-8: Extremely Low-Income Households	912	0	0	0	0	912
Program 2-9: SB 35 and SB 330 Compliance	50			0	0	50
Program 2-10: Affordable Housing On Religious-Owned Properties	50			0	0	50
Program 2-13: Ongoing Monitoring	2,250			1,385	3,831	7,466
Program 3-2: Publicizing Reasonable Accommodation	5			0	0	5
Program 3-3: Facilitate the Development of Housing for Farmworkers	492			0	0	492
Program 3-5: Development Title Updates to Address Special-Needs Housing	100			0	0	100

TABLE 7-75 SUMMARY OF QUANTIFIED OBJECTIVES						
Objective Category	Extremely Low	Very Low	Low	Moderate	Above-Moderate	Total
Program 3-6: Persons with Developmental Disabilities			10	0	0	10
Program 3-7: Extremely Low-Income Households	100	0	0	0	0	100
Rehabilitation/Conservation						
Program 2-6: Foreclosure Assistance					10	10
Program 2-7: Eviction Prevention					10	10
Program 4-1: Countywide Home Rehabilitation Program			150	0	0	150
Program 4-2: Emergency Housing Rehabilitation Program			50	0	0	50
Program 4-3: Additional Rehabilitation Programs			100	0	0	100
Program 4-4: Code Enforcement			5	0	0	5
Program 6-3: Weatherization and Flood Mitigation Activities			200	0	0	200
Housing Assistance						
Program 2-4: First-Time Homebuyer Assistance	0	0	75	0	0	75
Program 2-5: Funding for Affordable Housing	50	50	100	0	0	200
Program 2-11: Home Sharing Program			50		0	50
Program 3-1: Support for Existing Homeless Shelters and Persons Experiencing Homelessness					752	752
Program 3-8: Housing Choice Vouchers (Section 8) Rental Assistance			73	0	0	73

Source: San Joaquin County, December 2023.



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APPENDICES

Appendix A: Consultation Summaries

Appendix B: Assessment of Fair Housing Sites Analysis Tables

Appendix C: Residential Sites Inventory

Appendix D: Glossary

APPENDIX A: CONSULTATION SUMMARIES

From June through August 2022, staff consulted six stakeholders that provide services in the San Joaquin County region to obtain input on housing needs and programs. All stakeholders provided feedback via one-on-one interviews or with email responses. Representatives from the following organizations were interviewed:

- The Housing Authority of San Joaquin County
- The Building Industry Association (BIA) of the Greater Valley
- Central Valley Low Income Housing Corporation
- San Joaquin Fair Housing, Inc.
- STAND
- Visionary Home Builders of California

In each consultation, the stakeholders were asked the following questions, with variations, depending on the type of organization interviewed:

- Opportunities and Concerns: What three top opportunities do you see for the future of housing in this jurisdiction? What are your three top concerns for the future of housing in this jurisdiction?
- Housing Preferences: What types of housing do your clients prefer? Is there adequate rental housing in this jurisdiction? Are there opportunities for home ownership? Are there accessible rental units for seniors and persons with disabilities?
- Housing Barriers/Needs: What are the biggest barriers to finding affordable, decent housing? What are the unmet housing needs in this jurisdiction?
- Housing Conditions: How would you characterize the physical condition of housing in this jurisdiction? What opportunities do you see to improve housing in the future?
- Equity and Fair Housing: What factors limit or deny civil rights, fair housing choice, or equitable access to opportunity? What actions can be taken to transform racially and ethnically concentrated areas of poverty into areas of opportunity (without displacement)? What actions can be taken to make living patterns more integrated and balanced?
- How has COVID affected the housing situation?

Summaries of each consultation are on the following pages.



Housing Authority of San Joaquin County

A consultation with a representative from the Housing Authority of San Joaquin County (HACSJ) was conducted on July 21, 2023. HACSJ works to connect low-income working families, the elderly, and residents with disabilities in San Joaquin County with affordable housing solutions. HACSJ provides educational resources for tenants and landlords, provides safe and affordable rental housing, and keeps an inventory of landlords that accept Section 8 Housing Choice Vouchers (HCVs).

The HCV program, formerly known as the Section 8 program, is a federal program that assists eligible residents with affording housing in the private market. A housing subsidy is paid to the landlord directly by the HACSJ on behalf of the participating household. The household then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program, which is generally 30 percent of their adjusted income. As of 2023, there are 4,980 households/individuals on the HCV waiting list. According to the HACSJ, these are 5,181 households/individuals in San Joaquin County using HCVs. Approximately 4,102 households and/or individuals in San Joaquin County receive rental assistance annually. Of the 4,102 households, 69 are in the unincorporated county. Furthermore, HACSJ owns and manages over 1,000 public housing units.

In consultation with the HACSJ, it was expressed that residents are having a hard time finding affordable rental units in 'good' or 'livable' condition. There seem to be many single-family housing units that need rehabilitation. It should also be noted that financial grants (Emergency Fund Grants) made available during COVID have started to disappear.

HACSJ stated that there are 800 landlords that accept HCVs in San Joaquin County and that partnerships with the County, developers, and the public can help bring about positive change surrounding the HCV program. The region is working on developing a Housing Trust Fund that could greatly improve housing affordability opportunity.

HACSJ acknowledged that there is a high demand for multifamily units, senior housing, and veteran housing in the unincorporated area of San Joaquin County, and for multifamily housing units in areas near agricultural land. According to the HASJC, one-bedroom units are very hard to find and therefore are often in high demand. Once a tenant moves into a one-bedroom unit, the unit stays occupied for a long duration of time. Additionally, there is a need for the construction of newer housing units. Since the majority of the housing stock was built between 1950 and 1980, there is a need for the construction of newer units. Additionally, there has not been much rehabilitation or updates on the existing older housing units.

Building Industry Association of the Greater Valley

The Building Industry Association (BIA) works with the building industry (e.g., title companies, insurance companies, banks, architects, engineers) to meet the housing needs of the communities the BIA serves. The BIA advocates for responsible development, land use, and building policies, and works to protect stable and livable-wage jobs.

In consultation with the BIA, barriers to providing affordable housing were expressed. This included that typically the public does not perceive new housing as positive; the cost to construct new affordable housing is too high; and that for affordable housing to be built, especially for lower-income households, incentives need to be offered to offset costs.

During consultation, it was noted that if more education was given regarding how new housing helps with increased revenue for local government, maybe it wouldn't be seen so negatively.

BIA also expressed opportunities for affordable housing. Stating that there is an opportunity for local organizations and government entities to incentivize the construction of housing, by reducing regulations on land development and providing substantial additional funding to assist in the development of more housing.

When it comes to density and housing type, it was acknowledged that there is not one specific density that works best for building affordable housing. Overall, the housing preferences with the highest demand are single-family detached housing; however, low-density development is the most expensive to purchase or develop. Even though higher-density projects, such as multifamily units, are more affordable to develop, they are not as high in demand as low-density, single-family housing. Recently, building housing has become more expensive. As a result, this cost has been passed along to homeowners, making it more expensive for median-income households to acquire or rent high-density projects.

Central Valley Low-Income Housing Corporation

The Central Valley Low-Income Housing Corporation (CVLIHC) provides permanent housing opportunities to homeless households in San Joaquin County. Through their rapid rehousing, CVLIHC provides tenant-based support by working with landlords, homeless prevention, and permanent housing through Project Homekey. CVLIHC is also the Homeless Management Information System (HMIS) lead agency. As part of a memorandum of understanding (MOU) with the Continuum of Care program, CVLIHC trains users and participating agencies, negotiates data agreement, conducts the Point-in-Time (PIT) homeless count, reports the number of beds available, and conducts Homeless Housing Assistance and prevention reporting to the state.

The CVLIHC has several funding sources for their programs: Continuum of Care Program from the United States Department of Housing and Urban Development (HUD), Emergency Solutions Grant, Mental Health Services Act Fund, and Homekey Funding. More specifically, funding coming from the CARES Act and the Emergency Solutions Grant is used for Rapid Re-Housing and Homeless Prevention rental assistance for those who meet the eligibility criteria.

In consultation with CVLIHC, it was expressed that the housing market in San Joaquin County is unaffordable for residents looking to own and rent and high levels of unaffordability in the county are directly correlated with increasing homelessness. Addressing homelessness has become an important issue in San Joaquin County, although there seems to be a disconnect between the public's understanding of how to address homelessness and current programs readily available to address homelessness. CVLIHC says there is insufficient staffing for homeless facilities, programs, and organizations that work to address homelessness. Furthermore, there may be a scattered focus when choosing which projects to fund, which may lead to non-strategic efforts for addressing homelessness issues. One approach CVLIHC would like to attempt is to own more single-family units to address the needs of persons in need of low-barrier and permanent housing. Owning the units does away with the need to negotiate with any landlords.

CVLIHC expressed that there needs to be more investment in coordinated entry efforts that can provide individuals and families with quick access to seeking assistance through a coordinated referral and housing placement. There also needs to be collaboration with other community organizations to better serve greater parts of the community. CVLIHC would like the County and other jurisdictions to implement adaptive reuse in communities where residential and



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nonresidential uses are present. This could happen in the way of rehabilitation of motels to housing units, which also assist in the quality of neighborhoods. CVLIHC looks to own a variety of housing units as well as continuing to partner with landlords to maintain an adequate inventory of affordable housing options.

During COVID, financial and nonfinancial resources that went towards preventing homelessness were effective in keeping people from becoming newly homeless. However, it was difficult to move people into supportive housing. Post-COVID, the housing market has opened slightly and moving people off the streets has just started. The Emergency Solutions Grant and the CARES Act, specifically ESG-CV funds, were made available during COVID and are still available and are being used to continue Rapid Re-Housing and Homeless Prevention programs. The expenditure deadline for these funds is September 2023 and because of the ESG Rules and Regulations, there are limitation on how those funds can be spent.

San Joaquin Fair Housing, Inc.

A consultation with two representatives from San Joaquin Fair Housing (SJFH) was conducted on August 10, 2023. SJFH works to eliminate discrimination in housing and to ensure that residents of San Joaquin County have equal access to safe, affordable housing. The services SJFH provide include educating tenants and landlords on their rights and responsibilities. SJFH tracks all fair housing complaints by jurisdiction and by type of complaint into a database. Furthermore, the database is organized by household type, income level, tenure, and city.

Based on conversations with SJFH, repair issues, discrimination, illegal notices, and retaliation from landlords were the most common fair housing complaints. For example, there often are cases where a tenant reports a repair issue and a landlord attempts eviction. In these cases of retaliation, SJFH first contacts the landlord to remind them of their rights and responsibilities. In the cases where the landlords refuse a repair, SJFH contacts code enforcement. One of the most common complaints received by SJFH is landlord negligence regarding repairs. Often, a change in weather conditions brings increasing complaints, including leaking roofs in the winter or a broken heating, ventilation, and air conditioning (HVAC) system in the summer. Complaints are not limited to one specific jurisdiction and occur countywide. SJFH identified that due to costs associated with making repairs, landlords do not always keep rental units in safe and livable conditions. Currently, the City of Stockton has an inspection of rental units where landlords self-report the condition of their units and as of 2023, the City has checked about 10 percent of the reported units. Additionally, other service providers identified that some housing providers are reluctant and resistant to accepting Housing Choice Vouchers (HCV) (Section 8), despite legal requirements. This, paired with a shortage of HCVs to meet demand, has created barriers for lower-income households seeking affordable housing options. SJFH maintains an inventory list of rentals where HCV vouchers are accepted by private owners in San Joaquin County. This list has decreased from 20 private owners to only 3 private owners.

According to the SJFH, the rise of housing prices due to people moving to San Joaquin County from the Bay Area has contributed to the decrease of available housing stock. During the pandemic, lower-income families who needed access to affordable housing were especially challenged because the expenses associated with utilities were at an all-time high. According to SJFH, current rental prices do not match the income of the region, resulting in overpayment for housing and a growing need for financial assistance for lower-income families. SJFH also works to bring attention to the increasing number of unhoused families who are beginning to make up a large demographic of the current homeless population in San Joaquin County.

SJFH has identified the housing needs for seniors and large families. Since seniors are often on a fixed income and subsidized rent remains stable, subsidized senior housing is often full and has minimal turnover. SJFH said that subsidized housing has a two to three year waiting list and there does not seem to be any available alternatives for seniors. It has also become increasingly difficult for lower-income large families to find and afford rental homes with three to four bedrooms.

STAND

A consultation was conducted with a representative of STAND on July 12, 2023. STAND works to make minority and low-income neighborhoods safer and more desirable places to live. STAND has been able to extend resources throughout Stockton city limits and adjacent unincorporated county neighborhoods. STAND also buys, builds, and rehabilitates homes before selling them to low- and moderate-income households. Additionally, STAND works to connect residents with First-Time Homebuyer Loans. As of August 2023, STAND has four apartment buildings available for low-income households, three single-family rentals, and three shared homes for homeless individuals. STAND has no rehabilitated properties in the unincorporated county but has several single-family homes.

In consultation with STAND, the stakeholder identified recent home flipping activity as a barrier for families hoping to become homeowners. Home flipping is leaving little to no stock of affordable housing and has become a competing entity for lower-income families who want to purchase homes. Furthermore, market factors have also affected access to homeownership for lower-income families. For example, during the pandemic, the federal reserve lowered interest rates to zero, which increased competition in the housing market. Fast forwarding to the current housing market, interest rates for loans have become too high for homebuyers. Another theme that emerged was the cost of constructing affordable housing and the impact of increasing cost of housing on financial assistance programs. Currently, the cost of constructing affordable units has increased due to prevailing wages and increasing cost of material. Furthermore, housing has continued to become increasingly unaffordable to residents who have access to assistance programs and Section 8 HCVs.

Accessible housing was also identified as a barrier to housing. Instances of landlords declining to modify homes to include ramps or other compliance measures has lessened housing options for individuals with disabilities. Additionally, STAND shared that ADA compliance is expensive to install for developers, landlords, and homeowners. STAND expressed that many single-family homes suffered from blight and there is a need for rehabilitation. Strategies for addressing housing condition included collaborative partnerships between STAND and the Housing Authority of San Joaquin County to identify funds and other partnerships to fix up the units. STAND also acknowledged that all housing types are in demand; however, housing units for large families are especially needed. Specifically, affordable rental units with three to four bedrooms.

Visionary Home Builders of California

Visionary Home Builders of California (VHB) work to rehabilitate and develop affordable housing units for low-income households, farmworkers, and seniors. VHB has implemented adaptive reuse strategies to increase the affordable housing stock within the City of Stockton. Adaptive reuse is the process of reusing an existing building for a purpose other than which it was originally built or designed for. Between 2015 and 2022, VHB rehabilitated 50 single-family homes and 75 multifamily units within city limits. The typical construction costs of rehabilitation construction are



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between \$60,000 and \$100,000, while the typical cost of new construction is \$600,000 a unit. Therefore, the costs associated with rehabilitation are more affordable than constructing new housing.

In consultation with VHB, it was mentioned that barriers to providing affordable housing included cost of living, construction costs, funding sources, and collaborative relationships. VHB identified that the cost of living is only increasing and causing home affordability to be more difficult. The costs associated with constructing housing units are too high. VHB says that banks are hesitant to loan large amounts of money to affordable housing developers and says there needs to be alternative funding sources identified or created. There also needs to be a supportive relationship between affordable housing organizations and the local council of government.

VHB identified a Regional Housing Trust Fund and adaptive reuse strategies as opportunities to expand and increase the affordable housing stock. A regional housing trust fund is needed so funding is no longer a constraint to building affordable housing. The success of the trust fund is founded on full participation of the County and neighboring jurisdictions. The trust fund would result in the development of more affordable housing by providing financial assistance to participating jurisdictions. Additional opportunities to build affordable housing include adaptive reuse principles of County- or City-owned buildings that are now abandoned. Using government-owned buildings allows for development costs to be lowered because the existing facility connections are already there. VHB expressed that adaptive reuse and rehabilitation have been the most cost-effective solution, including mixed-use housing opportunities.

VHB also cited the importance of educating the public on the difference between affordable housing and housing that addresses homelessness. For example, housing that addresses homelessness often has medical staff and security that are required to be present to address the different needs of that population. Affordable housing for lower-income households does not require the same wrap-around services but rather childcare or enrichment programs. Overall, perceptions of affordable housing have slowly shifted among the community. The pandemic changed how the community perceived access to affordable housing, especially as housing affordability became a noticeable problem. Recently, the community has recognized that access and availability of affordable housing is an issue that needs to be addressed.

APPENDIX B: AFH SITES ANALYSIS TABLES

TABLE 7-76 SITES ANALYSIS: OPPORTUNITY, SEGREGATION, AND DISPLACEMENT													
Census Tract	Number of Existing Households	Percent of Units Counted Toward RHNA				TCAC Opportunity Area Designation	In an Area of High Segregation and Poverty?	In a Racially Concentrated Area of Affluence?	Overall Displacement Risk	Median Household Income	Percent of Households with Low to Moderate income	Percent of Households with Income Under the Poverty Line	Percent of Population Non-White
		Lower	Moderate	Above Moderate	Total								
August													
15.01	1286	5.72%	0.39%	1.04%	2.03%	Moderate Resource	No	No	Lower Displacement Risk	\$83,036	59.32	11	94.7
15.02	1185	0.00%	0.00%	0.69%	0.37%	Moderate Resource	No	No	Lower Displacement Risk	\$42,024	59.32	23.4	83.8
16	751	0.00%	0.00%	0.35%	0.19%	Low Resource	No	No	At Risk of Displacement	\$51,599	45.32	22.6	83.0
17	1116	1.25%	0.00%	1.93%	1.37%	High Segregation & Poverty	Yes	No	Lower Displacement Risk	\$48,673	82.08	28	83.0
Banta/Stoneridge													
52.14	1912	4.68%	0.00%	0.20%	1.31%	High Resource	No	No	Lower Displacement Risk	\$118,889	30.28	3.7	70.5
Country Club													
10	1961	0.00%	2.80%	1.38%	1.31%	Moderate Resource	No	No	Lower Displacement Risk	\$71,137	34.69	14.9	69.3
11.01	1791	0.00%	0.93%	0.15%	0.27%	Low Resource	No	No	Lower Displacement Risk	\$75,345	35.57	9.9	66.3
11.02	1941	0.00%	0.28%	0.64%	0.35%	Low Resource	No	No	Lower Displacement Risk	\$53,586	55.57	14.5	70.8
French Camp and Taft Mosswood													
24.02	622	0.00%	26.80%	3.66%	7.36%	Low Resource	No	No	Lower Displacement Risk	\$50,104	63.62	23.2	97.5
38.03	1053	19.04%	9.73%	3.31%	8.65%	Low Resource	No	No	Lower Displacement Risk	\$87,344	44.72	11.1	81.2
Garden Acres													
27.01	1883	1.98%	4.67%	2.42%	2.76%	Low Resource	No	No	Lower Displacement Risk	\$49,053	54.11	15.4	85.6
27.02	1028	0.00%	5.33%	11.91%	7.52%	Low Resource	No	No	Lower Displacement Risk	\$48,914	51.5	12.5	89
Unincorporated "Island" Areas in Central Stockton													
8.02	438	0.00%	2.53%	2.77%	2.01%	Low Resource	No	No	Lower Displacement Risk	\$63,333	56.25	9.2	98.5
13	1949	0.00%	0.00%	0.25%	0.13%	High Resource	No	No	Lower Displacement Risk	\$60,723	58.73	13.5	72.6
14	1736	0.00%	0.00%	0.05%	0.03%	Moderate Resource	No	No	Lower Displacement Risk	\$50,217	47.31	24.1	65.4
Kennedy													
21	1579	3.12%	0.93%	0.59%	1.31%	Low Resource	No	No	At Risk of Displacement	\$43,594	69.95	25.4	93.4
22.02	1293	0.00%	0.93%	2.72%	1.66%	High Segregation & Poverty	Yes	No	At Risk of Displacement	\$40,152	65.71	33.1	97.6
28	1727	0.00%	1.33%	0.10%	0.32%	Low Resource	No	No	Lower Displacement Risk	\$56,230	53.7	20.7	92.9
Morada													
35.01	794	0.00%	0.00%	0.99%	0.54%	Highest Resource	No	No	Lower Displacement Risk	\$83,542	32.37	5.9	28.7
35.02	1100	0.94%	0.00%	2.03%	1.34%	Highest Resource	No	No	Lower Displacement Risk	\$82,045	32.37	12.8	24.1



TABLE 7-76 SITES ANALYSIS: OPPORTUNITY, SEGREGATION, AND DISPLACEMENT													
Census Tract	Number of Existing Households	Percent of Units Counted Toward RHNA				TCAC Opportunity Area Designation	In an Area of High Segregation and Poverty?	In a Racially Concentrated Area of Affluence?	Overall Displacement Risk	Median Household Income	Percent of Households with Low to Moderate income	Percent of Households with Income Under the Poverty Line	Percent of Population Non-White
		Lower	Moderate	Above Moderate	Total								
Linden													
48	2071	1.46%	0.07%	1.14%	0.99%	High Resource	No	No	Lower Displacement Risk	\$91,358	33.65	10.5	49.2
Lockeford													
47.01	1,237	2.50%	0.00%	44.47%	24.74%	High Resource	No	No	Lower Displacement Risk	\$80,231	34.8	11.9	36.8
Noble Acres													
36.02	1,225	0.00%	0.00%	0.25%	0.13%	Low Resource	No	No	Lower Displacement Risk	\$53,027	55.57	22.9	70.8
Terminus and Thornton													
40.01	771	9.37%	0.80%	4.99%	5.27%	Low Resource	No	No	Lower Displacement Risk	\$45,250	47.88	26.1	57.7
Woodbridge													
41.05	2,109	0.94%	0.00%	0.79%	0.67%	Highest Resource	No	No	Lower Displacement Risk	\$102,383	37.88	6.4	29.8
Woodbridge, Victor, Collierville, and Acampo													
46	2,099	0.00%	0.00%	0.44%	0.24%	High Resource	No	No	Lower Displacement Risk	\$74,107	38.87	5.6	38.8
Victor, Lockeford, and Clements													
47.04	1,665	3.85%	0.00%	0.25%	1.12%	Moderate Resource	No	No	Lower Displacement Risk	\$82,734	30.58	6.9	38.8
Clements													
47.03	1,390	1.87%	0.00%	0.64%	0.83%	Moderate Resource	No	No	Lower Displacement Risk	\$107,750	31.03	8.5	37.3
Other, Including Units Not Within Planning Areas or CDPs													
18	1,089	0.73%	0.00%	0.84%	0.64%	Low Resource	No	No	Lower Displacement Risk	\$57,608	67.11	18.6	89.8
20	1,095	0.00%	3.60%	1.04%	1.29%	High Segregation & Poverty	Yes	No	At Risk of Displacement	\$38,537	71.3	34.6	91.8
32.03	1,405	0.00%	1.60%	0.89%	0.80%	Highest Resource	No	No	Lower Displacement Risk	\$82,240	28.99	6.5	48.3
32.05	1,363	0.00%	0.00%	0.35%	0.19%	Moderate Resource	No	No	Lower Displacement Risk	\$79,391	31.83	10.6	65.3
32.1	888	0.00%	2.13%	0.00%	0.43%	Moderate Resource	No	No	Lower Displacement Risk	\$85,976	20.1	8.3	64.5
32.18	872	0.52%	0.00%	0.00%	0.13%	Highest Resource	No	No	Lower Displacement Risk	\$78,494	26.49	10.8	75.1
32.19	2,692	6.87%	0.00%	0.00%	1.77%	Highest Resource	No	No	Lower Displacement Risk	\$102,896	26.49	5.2	81.2
35.04	1,948	2.39%	0.00%	0.00%	0.62%	Highest Resource	No	No	Lower Displacement Risk	\$83,333	32.37	8.6	85.8
36.01	1,154	6.87%	1.07%	0.64%	2.33%	Moderate Resource	No	No	Lower Displacement Risk	\$56,557	31.22	14.5	54.3
37	1,246	0.00%	20.40%	1.98%	5.17%	Low Resource	No	No	Lower Displacement Risk	\$41,447	52.94	30.8	67.6
41.06	611	11.45%	0.00%	0.10%	3.00%	Highest Resource	No	No	Lower Displacement Risk	\$106,696	46.21	9.2	44.9
41.07	1,084	0.00%	0.00%	0.25%	0.13%	Highest Resource	No	No	Lower Displacement Risk	\$61,774	26.01	3.5	65.7
51.22	2,012	1.25%	0.00%	0.05%	0.35%	Highest Resource	No	No	Lower Displacement Risk	\$115,851	27.51	6.6	76.5
51.26	1,372	0.00%	0.00%	0.10%	0.05%	High Resource	No	No	Lower Displacement Risk	\$68,182	39.65	5.8	66.1
51.31	1,224	3.23%	0.00%	0.00%	0.83%	Low Resource	No	No	Lower Displacement Risk	\$71,534	36.13	13.3	63.1

TABLE 7-76 SITES ANALYSIS: OPPORTUNITY, SEGREGATION, AND DISPLACEMENT													
Census Tract	Number of Existing Households	Percent of Units Counted Toward RHNA				TCAC Opportunity Area Designation	In an Area of High Segregation and Poverty?	In a Racially Concentrated Area of Affluence?	Overall Displacement Risk	Median Household Income	Percent of Households with Low to Moderate income	Percent of Households with Income Under the Poverty Line	Percent of Population Non-White
		Lower	Moderate	Above Moderate	Total								
52.13	865	0.00%	0.00%	0.20%	0.11%	Highest Resource	No	No	Lower Displacement Risk	\$126,442	11.68	1.1	64.0
52.15	1,285	0.00%	0.00%	0.79%	0.43%	High Resource	No	No	Lower Displacement Risk	\$160,953	30.28	7.4	59.4
52.19	1,491	0.00%	0.00%	0.05%	0.03%	Highest Resource	No	No	Lower Displacement Risk	\$142,835	22.32	5.4	69.6
52.25	1,167	0.00%	13.07%	1.63%	3.51%	Highest Resource	No	No	Lower Displacement Risk	\$92,650	16.43	4.8	56.5
53.12	972	0.00%	1.33%	0.15%	0.35%	Low Resource	No	No	Lower Displacement Risk	\$96,250	38.18	7.2	64.8
55.02	651	0.43%	0.00%	0.79%	0.64%	High Resource	No	Yes	Lower Displacement Risk	\$150,511	10.29	9.7	69.0
55.03	601	9.16%	0.00%	0.05%	2.38%	Moderate Resource	No	No	Lower Displacement Risk	\$52,583	29.25	16.6	43.0

Note: Unit percentages are bolded where a census tract contains at least 1.00 percent of RHNA units, either within the income category or as a percentage of all RHNA units.

Source: TCAC, 2023; ACS, 2017-2021; California Urban Displacement Project,2022



TABLE 7-77 SITES ANALYSIS: ENVIRONMENT, JOBS, EDUCATION, AND TRANSPORTATION								
Census Tract	Number of Existing Households	Percent of Units Counted Toward RHNA				TCAC Education Score	CalEnviroScreen Percentile	Housing and Transit Costs as a Percentage of Income
		Lower	Moderate	Above Moderate	Total			
August								
15.01	1,286	5.72%	0.00%	1.04%	2.03%	0.49	90	53%
15.02	1,185	0.00%	0.00%	0.69%	0.37%	0.49	90	34%
16	751	0.00%	0.00%	0.35%	0.19%	0.15	87	39%
17	1,116	1.25%	0.00%	1.93%	1.37%	0.17	92	40%
Banta/Stoneridge								
52.14	1,912	4.68%	0.00%	0.20%	1.31%	0.91	72	69%
Country Club								
10	1,961	0.00%	2.80%	1.38%	1.31%	0.56	85	56%
11.01	1,791	0.00%	0.93%	0.15%	0.27%	0.08	64	49%
11.02	1941	0.00%	0.00%	0.64%	0.35%	0.15	69	42%
French Camp and Taft Mosswood								
24.02	622	0.00%	26.80%	3.66%	7.36%	0.03	97	45%
38.03	1,053	19.04%	9.73%	3.31%	8.65%	0.20	99	53%
Garden Acres								
27.01	1,883	1.98%	4.67%	2.42%	2.76%	0.06	93	45%
27.02	1,028	0.00%	5.33%	11.91%	7.52%	0.07	78	42%
Unincorporated "Island" Areas in Central Stockton								
8.02	438	0.00%	2.53%	2.77%	2.01%	0.13	99	45%
13	1,949	0.00%	0.00%	0.25%	0.13%	0.54	71	38%
14	1,736	0.00%	0.00%	0.05%	0.03%	0.51	79	51%
Kennedy								
21	1,579	3.12%	0.93%	0.59%	1.31%	0.05	88	40%
22.02	1,293	0.00%	0.93%	2.72%	1.66%	0	81	42%
28	1,727	0.00%	1.33%	0.10%	0.32%	0.02	88	55%
Morada								
35.01	794	0.00%	0.00%	0.99%	0.54%	0.83	69	69%
35.02	1,100	0.94%	0.00%	2.03%	1.34%	0.83	69	19%
Linden								
48	2,071	1.46%	0.00%	1.14%	0.99%	0.63	44	63%
Lockeford								
47.01	1,237	2.50%	0.00%	44.47%	24.74%	0.667	66	63%
Noble Acres								
36.02	1,225	0.00%	0.00%	0.25%	0.13%	0.23	53	60%

TABLE 7-77 SITES ANALYSIS: ENVIRONMENT, JOBS, EDUCATION, AND TRANSPORTATION								
Census Tract	Number of Existing Households	Percent of Units Counted Toward RHNA				TCAC Education Score	CalEnviroScreen Percentile	Housing and Transit Costs as a Percentage of Income
		Lower	Moderate	Above Moderate	Total			
Terminous and Thornton								
40.01	771	9.37%	0.80%	4.99%	5.27%	0.61	81	46%
Woodbridge								
41.05	2,109	0.94%	0.00%	0.79%	0.67%	0.87	36	73%
Woodbridge, Victor, Collierville, and Acampo								
46	2,099	0.00%	0.00%	0.44%	0.24%	0.75	54	70%
Victor, Lockeford, and Clements								
47.04	1,665	3.85%	0.00%	0.25%	1.12%	0.39	43	65%
Clements								
47.03	1,390	1.87%	0.00%	0.64%	0.83%	0.39	32	73%
Other, Including Units Not Within Planning Areas or CDPs								
18	1,089	0.73%	0.00%	0.84%	0.64%	0.11	94	41%
20	1,095	0.00%	3.60%	1.04%	1.29%	0.09	97	42%
32.03	1,405	0.00%	1.60%	0.89%	0.80%	0.64	63	50%
32.05	1,363	0.00%	0.00%	0.35%	0.19%	0.29	59	44%
32.1	888	0.00%	2.13%	0.00%	0.43%	0.23	44	50%
32.18	872	0.52%	0.00%	0.00%	0.13%	0.80	50	54%
32.19	2,692	6.87%	0.00%	0.00%	1.77%	0.80	50	65%
35.04	1,948	2.39%	0.00%	0.00%	0.62%	0.83	69	55%
36.01	1,154	6.87%	1.07%	0.64%	2.33%	0.49	67	50%
37	1,246	0.00%	20.40%	1.98%	5.17%	0.07	94	28%
41.06	611	11.45%	0.00%	0.10%	3.00%	0.86	54	61%
41.07	1,084	0.00%	0.00%	0.25%	0.13%	0.83	72	60%
51.22	2,012	1.25%	0.00%	0.05%	0.35%	0.97	79	66%
51.26	1,372	0.00%	0.00%	0.10%	0.05%	0.85	75	42%
51.31	1,224	3.23%	0.00%	0.00%	0.83%	0.71	94	57%
52.13	865	0.00%	0.00%	0.20%	0.11%	0.78	43	81%
52.15	1,285	0.00%	0.00%	0.79%	0.43%	0.91	72	87%
52.19	1,491	0.00%	0.00%	0.05%	0.03%	0.98	28	72%
52.25	1,167	0.00%	13.07%	1.63%	3.51%	1	58	67%
53.12	972	0.00%	1.33%	0.15%	0.35%	0.12	67	58%
55.02	651	0.83%	0.00%	0.79%	0.64%	0.73	55	84%
55.03	601	9.16%	0.00%	0.05%	2.38%	0.74	55	63%

Note: Unit percentages are bolded where a census tract contains at least 1.00 percent of RHNA units, either within the income category or as a percentage of all RHNA units.

Source: ACS, 2017-2021; CalEnviroScreen 4.0; Center for Neighborhood Technology



TABLE 7-78 SITES ANALYSIS: SPECIAL HOUSING NEEDS							
Census Tract	Number of Existing Households	Percent of Units Counted Toward RHNA				Percent of Population with a Disability	Percent of Children in Female-Headed Households
		Lower	Moderate	Above Moderate	Total		
August							
15.01	1,286	5.72%	0.00%	1.04%	2.03%	10.7	13.1
15.02	1,185	0.00%	0.00%	0.69%	0.37%	12.2	11.2
16	751	0.00%	0.00%	0.35%	0.19%	14.4	25.4
17	1,116	1.25%	0.00%	1.93%	1.37%	14	24.5
Banta/Stoneridge							
52.14	1,912	4.68%	0.00%	0.20%	1.31%	11.3	2.2
Country Club							
10	1,961	0.00%	2.80%	1.38%	1.31%	13.5	15.9
11.01	1,791	0.00%	0.93%	0.15%	0.27%	17.9	24.4
11.02	1,941	0.00%	0.00%	0.64%	0.35%	12.5	12.7
French Camp and Taft Mosswood							
24.02	622	0.00%	26.80%	3.66%	7.36%	19.2	9.6
38.03	1,053	19.04%	9.73%	3.31%	8.65%	8.8	15.5
Garden Acres							
27.01	1,883	1.98%	4.67%	2.42%	2.76%	14.6	9
27.02	1,028	0.00%	5.33%	11.91%	7.52%	18.1	26.5
Unincorporated "Island" Areas in Central Stockton							
8.02	438	0.00%	2.53%	2.77%	2.01%	7.2	0
13	1,949	0.00%	0.00%	0.25%	0.13%	9.4	22.9
14	1,736	0.00%	0.00%	0.05%	0.03%	24.3	31.7
Kennedy							
21	1,579	3.12%	0.93%	0.59%	1.31%	12.4	28.3
22.02	1,293	0.00%	0.93%	2.72%	1.66%	12.8	43.4
28	1,727	0.00%	1.33%	0.10%	0.32%	9.7	14.5
Morada							
35.01	794	0.00%	0.00%	0.99%	0.54%	20	0
35.02	1,100	0.94%	0.00%	2.03%	1.34%	22.6	16
Linden							
48	2,071	1.46%	0.00%	1.14%	0.99%	8.5	14.7
Lockeford							
47.01	1,237	2.50%	0.00%	44.47%	24.74%	9.9	27.3
Noble Acres							
36.02	1,225	0.00%	0.00%	0.25%	0.13%	10.2	24.7

TABLE 7-78 SITES ANALYSIS: SPECIAL HOUSING NEEDS							
Census Tract	Number of Existing Households	Percent of Units Counted Toward RHNA				Percent of Population with a Disability	Percent of Children in Female-Headed Households
		Lower	Moderate	Above Moderate	Total		
Terminous and Thornton							
40.01	771	9.37%	0.80%	4.99%	5.27%	18.2	30.6
Woodbridge							
41.05	2,109	0.94%	0.00%	0.79%	0.67%	10.1	3.8
Woodbridge, Victor, Collierville, and Acampo							
46	2,099	0.00%	0.00%	0.44%	0.24%	11.3	36.9
Victor, Lockeford, and Clements							
47.04	1,665	3.85%	0.00%	0.25%	1.12%	11.5	12.5
Clements							
47.03	1,390	1.87%	0.00%	0.64%	0.83%	14.3	1.4
Other, Including Units Not Within Planning Areas or CDPs							
18	1,098	0.73%	0.00%	0.84%	0.64%	11.1	25.5
20	1,095	0.00%	3.60%	1.04%	1.29%	18.3	35.3
32.03	1,405	0.00%	1.60%	0.89%	0.80%	14.7	19.6
32.05	1,363	0.00%	0.00%	0.35%	0.19%	12.7	10.6
32.1	888	0.00%	2.13%	0.00%	0.43%	21.6	21.6
32.18	872	0.52%	0.00%	0.00%	0.13%	18.6	20.9
32.19	2,692	6.87%	0.00%	0.00%	1.77%	12.8	6.4
35.04	1,948	2.39%	0.00%	0.00%	0.62%	11.9	20.5
36.01	1,154	6.87%	1.07%	0.64%	2.33%	23.5	9.3
37	1,246	0.00%	20.40%	1.98%	5.17%	28.8	8.1
41.06	611	11.45%	0.00%	0.10%	3.00%	6.6	9.3
41.07	1,084	0.00%	0.00%	0.25%	0.13%	10.1	8.4
51.22	2,012	1.25%	0.00%	0.05%	0.35%	9.7	1.3
51.26	1,372	0.00%	0.00%	0.10%	0.05%	12.4	13.9
51.31	1,224	3.23%	0.00%	0.00%	0.83%	19.2	17.2
52.13	865	0.00%	0.00%	0.20%	0.11%	8.6	2.4
52.15	1,285	0.00%	0.00%	0.79%	0.43%	8.5	3.3
52.19	1,491	0.00%	0.00%	0.05%	0.03%	9.5	10.1
52.25	1,167	0.00%	13.07%	1.63%	3.51%	3.6	0
53.12	972	0.00%	1.33%	0.15%	0.35%	17.5	22
55.02	651	0.83%	0.00%	0.79%	0.64%	8.2	3.8
55.03	601	9.16%	0.00%	0.05%	2.38%	16.1	18.5

Note: Unit percentages are bolded where a census tract contains at least 1.00 percent of RHNA units, either within the income category or as a percentage of all RHNA units.

Source: ACS, 2017-2021



TABLE 7-79 SITES ANALYSIS: SITES FOR FARMWORKER HOUSING										
Census Tract	Farmworker Units	Percent of Farmworker Units	Opportunity Category (Tract, TCAC 2023)	Percent of Population whose income in the past 12 months is below poverty level (Tract, ACS 2021)	RCAA (Tract, HCD 2019)	Education Domain Score (Tract, TCAC 2023)	CES 4.0 Composite Score Percentile	Decade Majority of Units Built (Tract, ACS 2021)	Percent of Renter Occupied Households (Tract, ACS 2021)	Percent of Renter Households for whom Gross Rent (Contract Rent Plus Tenant-Paid Utilities) is 30.0 Percent or More of Household Income (Tract, ACS 2021)
35.02	12	2.4%	Highest Resource	12.8	0	0.83	69	1970-1979	11.0	0.0
36.01	18	3.7%	Moderate Resource	14.5	0	0.49	67	1970-1979	21.2	29.8
36.02	36	7.3%	Low Resource	22.9	0	0.23	53	Prior to 1939	42.2	42.6
47.04	24	4.9%	Moderate Resource	6.9	0	0.39	43	1970-1979	30.3	32.9
48	60	12.2%	High Resource	10.5	0	0.63	44	1980-1989	35.6	27.6
49.05	72	14.6%	High Resource	8.2	0	0.91	59	1990-2000	31.1	22.0
49.06	48	9.8%	High Resource	18	0	0.91	59	2000-2009	41.6	18.0
50.03	90	18.3%	Highest Resource	13.2	1	0.99	52	2000-2009	19.9	9.2
51.31	30	6.1%	Low Resource	13.3	0	0.71	94	1970-1979	41.3	38.6
51.35	18	3.7%	Highest Resource	6.4	0	0.96	65	2000-2009	13.5	40.7
52.13	18	3.7%	Highest Resource	1.1	0	0.78	43	2000-2009	20.9	16.6
52.14	18	3.7%	High Resource	3.7	0	0.91	72	2010-2019	20.5	51.3
52.25	6	1.2%	Highest Resource	4.8	0	1.00	58	2010-2019	66.1	56.2
55.02	30	6.1%	High Resource	9.7	1	0.73	55	2000-2009	20.3	53.8
55.03	12	2.4%	Moderate Resource	16.6	0	0.74	55	1950-1959	22.1	28.6

TABLE 7-80 SITES ANALYSIS: OVERCROWDING AND OVERPAYMENT									
Census Tract	Number of Existing Households	Percent of Units Counted Toward RHNA				Percent of Households that are Renters	Percent of Households Experiencing Overcrowding	Percent of Renters Overpaying for Housing	Percent of Owners Overpaying for Housing
		Lower	Moderate	Above Moderate	Total				
August									
15.01	1286	5.72%	0.00%	1.04%	2.03%	39.2	26.52	50.6	20.9
15.02	1185	0.00%	0.00%	0.69%	0.37%	60.7	9.62	48.7	28.7
16	751	0.00%	0.00%	0.35%	0.19%	67.9	15.31	58.4	7.7
17	1116	1.25%	0.00%	1.93%	1.37%	51.3	13.17	52.8	43
Banta and Stoneridge									
52.14	1912	4.68%	0.00%	0.20%	1.31%	20.5	3.14	51.3	44.9
Country Club									
10	1961	0.00%	2.80%	1.38%	1.31%	26.5	1.27	71.5	42.3
11.01	1791	0.00%	0.93%	0.15%	0.27%	33.0	4.30	53.3	38.4
11.02	1941	0.00%	0.00%	0.64%	0.35%	52.0	7.62	56.8	35.2
French Camp and Taft Mosswood									
24.02	622	0.00%	26.80%	3.66%	7.36%	60.9	9.16	57.3	11.2
38.03	1053	19.04%	9.73%	3.31%	8.65%	40.0	19.47	35.4	23.4
Garden Acres									
27.01	1883	1.98%	4.67%	2.42%	2.76%	49.7	15.61	42.4	44
27.02	1028	0.00%	5.33%	11.91%	7.52%	47.3	9.73	44.7	46
Unincorporated "Island" Areas in Central Stockton									
8.02	438	0.00%	2.53%	2.77%	2.01%	61.9	24.66	23.6	100
13	1949	0.00%	0.00%	0.25%	0.13%	51.2	3.95	55.3	25.6
14	1736	0.00%	0.00%	0.05%	0.03%	57.9	2.13	53.3	23.1
Kennedy									
21	1579	3.12%	0.93%	0.59%	1.31%	44.3	15.26	66.3	39.9
22.02	1293	0.00%	0.93%	2.72%	1.66%	62.4	17.56	63.4	56
28	1727	0.00%	1.33%	0.10%	0.32%	24.5	3.01	46.6	47.3
Morada									
35.01	794	0.00%	0.00%	0.99%	0.54%	4.8	0.00	63.2	49.2
35.02	1100	0.94%	0.00%	2.03%	1.34%	11.0	0.00	0	12.3
Linden									
48	2071	1.46%	0.00%	1.14%	0.99%	35.6	3.57	27.6	43.4
Lockeford									
47.01	1237	2.50%	0.00%	44.47%	24.74%	12.9	5.58	80	41.8
Noble Acres									
36.02	1225	0.00%	0.00%	0.25%	0.13%	42.2	11.10	42.6	16.8



TABLE 7-80 SITES ANALYSIS: OVERCROWDING AND OVERPAYMENT									
Census Tract	Number of Existing Households	Percent of Units Counted Toward RHNA				Percent of Households that are Renters	Percent of Households Experiencing Overcrowding	Percent of Renters Overpaying for Housing	Percent of Owners Overpaying for Housing
		Lower	Moderate	Above Moderate	Total				
Terminous and Thornton									
40.01	771	9.37%	0.80%	4.99%	5.27%	42.3	3.76	37.4	53.8
Woodbridge									
41.05	2109	0.94%	0.00%	0.79%	0.67%	20.4	3.98	30	26
Woodbridge, Victor, Collierville, and Acampo									
46	2099	0.00%	0.00%	0.44%	0.24%	41.0	6.24	47.4	43.9
Victor, Lockeford, and Clements									
47.04	1665	3.85%	0.00%	0.25%	1.12%	30.3	1.86	32.9	31.5
Clements									
47.03	1390	1.87%	0.00%	0.64%	0.83%	19.9	5.04	49.5	39.4
Other, Including Units Not Within Planning Areas or CDPs									
18	1089	0.73%	0.00%	0.84%	0.64%	56.9	9.37	44.2	13.7
20	1095	0.00%	3.60%	1.04%	1.29%	48.9	11.96	63.4	37.4
32.03	1405	0.00%	1.60%	0.89%	0.80%	21.8	0.00	55.2	26.6
32.05	1363	0.00%	0.00%	0.35%	0.19%	31.7	6.02	47.5	27.5
32.1	888	0.00%	2.13%	0.00%	0.43%	43.5	4.17	80.3	25.9
32.18	872	0.52%	0.00%	0.00%	0.13%	26.3	0.00	73.4	17.7
32.19	2692	6.87%	0.00%	0.00%	1.77%	17.3	3.79	49.9	31.8
35.04	1948	2.39%	0.00%	0.00%	0.62%	19.7	5.95	55.4	40.6
36.01	1154	6.87%	1.07%	0.64%	2.33%	21.2	2.34	29.8	59.7
37	1246	0.00%	20.40%	1.98%	5.17%	42.8	5.14	44.7	73.4
41.06	611	11.45%	0.00%	0.10%	3.00%	31.4	12.27	2.6	31.1
41.07	1084	0.00%	0.00%	0.25%	0.13%	31.8	11.72	31	30.8
51.22	2012	1.25%	0.00%	0.05%	0.35%	18.6	6.31	48.1	32.4
51.26	1372	0.00%	0.00%	0.10%	0.05%	45.3	0.00	42.8	43.5
51.31	1224	3.23%	0.00%	0.00%	0.83%	41.3	5.80	38.6	57.4
52.13	865	0.00%	0.00%	0.20%	0.11%	20.9	3.70	16.6	32.9
52.15	1285	0.00%	0.00%	0.79%	0.43%	16.0	1.79	54.6	33.5
52.19	1491	0.00%	0.00%	0.05%	0.03%	24.9	1.74	37.2	21.3
52.25	1167	0.00%	13.07%	1.63%	3.51%	66.1	13.97	56.2	51.8
53.12	972	0.00%	1.33%	0.15%	0.35%	34.3	10.80	55.6	42.3
55.02	651	0.83%	0.00%	0.79%	0.64%	20.3	4.76	53.8	26.6
55.03	601	9.16%	0.00%	0.05%	2.38%	22.1	2.33	28.6	37

Note: Unit percentages are bolded where a census tract contains at least 1.00 percent of RHNA units, either within the income category or as a percentage of all RHNA units.

Source: ACS, 2017-2021

TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
1	01516014	0.63	R-M	Residential/Medium Density	10	6	70%	4			4	Dam Inundation Area
2	01524013	0.64	R-M	Residential/Medium Density	10	6	70%	4			4	100-Year Flood Zone, Dam Inundation Area
3	09125009	0.47	R-M	Residential/Medium Density	10	5	70%	3			3	None
4	00115023	0.36	R-L	Residential/Low Density	8	3	70%	2			2	Dam Inundation Area
5	00116002	0.99	R-L	Residential/Low Density	8	8	70%	6			6	Dam Inundation Area
6	00116023	0.24	R-L	Residential/Low Density	8	2	70%	1			1	100-Year Flood Zone, Dam Inundation Area
7	00119060	0.26	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
8	00120003	0.23	R-L	Residential/Low Density	8	2	70%	1			1	100-Year Flood Zone, Dam Inundation Area
9	00120020	0.46	R-L	Residential/Low Density	8	4	70%	3			3	100-Year Flood Zone, Dam Inundation Area
10	00120022	0.23	R-L	Residential/Low Density	8	2	70%	1			1	100-Year Flood Zone, Dam Inundation Area
11	00120059	0.33	R-L	Residential/Low Density	8	3	70%	2			2	Dam Inundation Area
12	00122034	1.09	R-L	Residential/Low Density	8	9	70%	6		6		Dam Inundation Area
13	01510001	0.14	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
14	01521009	0.31	R-L	Residential/Low Density	8	2	70%	2			2	Dam Inundation Area
15	01563005	0.24	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
16	01563028	0.36	R-L	Residential/Low Density	8	3	70%	2			2	Dam Inundation Area
17	01902055	0.13	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
18	01903023	0.26	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
19	01903029	0.25	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
20	01903030	0.26	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
21	01903031	0.31	R-L	Residential/Low Density	8	2	70%	2			2	Dam Inundation Area
22	01904001	0.13	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
23	01904004	0.12	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
24	01905058	0.13	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
25	01906029	124.73	R-L	Residential/Low Density	8	998	70%	698			698	100-Year Flood Zone, Dam Inundation Area
26	01908027	0.23	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
27	01908028	0.28	R-L	Residential/Low Density	8	2	70%	2			2	Dam Inundation Area
28	01909075	0.13	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
29	01944001	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area



TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
30	01944002	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
31	01944003	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
32	01944004	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
33	01944005	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
34	01944006	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
35	01944007	0.18	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
36	01944008	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
37	01944009	0.26	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
38	01944010	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
39	01944011	0.2	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
40	01944012	0.26	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
41	01944013	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
42	01944014	0.16	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
43	01944015	0.13	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
44	01944016	0.15	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
45	01944017	0.1	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
46	01944019	0.1	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
47	01944021	0.1	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
48	01944023	0.1	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
49	01944025	0.1	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
50	01944027	0.1	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
51	01944029	0.1	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
52	01944031	0.1	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
53	01944033	0.1	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
54	01944035	0.1	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
55	01944037	0.1	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
56	01944039	0.1	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
57	01944040	0.09	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
58	01944041	0.1	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
59	01944043	0.18	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
60	01944044	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
61	01944045	0.18	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
62	01944046	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area

TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
63	01944047	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
64	01944048	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
65	01944049	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
66	01944050	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
67	01944051	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
68	01944052	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
69	01944053	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
70	01944054	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
71	01945002	0.21	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
72	01945003	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
73	01945004	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
74	01945005	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
75	01945006	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
76	01945007	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
77	01945008	0.2	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
78	01945009	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
79	01945010	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
80	01945011	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
81	01945012	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
82	01945013	0.09	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
83	01945015	0.09	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
84	01945017	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
85	01945019	0.09	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
86	01945021	0.09	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
87	01945023	0.09	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
88	01945025	0.09	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
89	01945027	0.1	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
90	01945029	0.14	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
91	01945031	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
92	01945032	0.2	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
93	01945033	0.21	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
94	01945034	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
95	01945035	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area



TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
96	01945036	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
97	01945037	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
98	01945038	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
99	01945039	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
100	01945040	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
101	01945041	0.2	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
102	01945042	0.23	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
103	01945043	0.21	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
104	01945044	0.2	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
105	01945045	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
106	01945046	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
107	01945047	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
108	01945048	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
109	01945049	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
110	01945050	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
111	01946001	0.21	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
112	01946002	0.2	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
113	01946003	0.2	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
114	01946004	0.2	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
115	01946005	0.2	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
116	01946006	0.24	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
117	01946007	0.39	R-L	Residential/Low Density	8	3	70%	2			2	Dam Inundation Area
118	01946008	0.31	R-L	Residential/Low Density	8	2	70%	2			2	Dam Inundation Area
119	01946009	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
120	01946010	0.18	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
121	01946011	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
122	01946012	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
123	01946013	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
124	01946014	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
125	01946015	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
126	01946016	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
127	01946017	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
128	01946018	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area

TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
129	01946019	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
130	01946020	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
131	01946021	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
132	01946022	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
133	01946023	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
134	01946024	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
135	01946025	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
136	01946026	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
137	01946027	0.21	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
138	01946028	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
139	01946029	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
140	01946030	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
141	01946031	0.22	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
142	01946032	0.2	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
143	01946033	0.18	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
144	01946034	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
145	01946035	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
146	01946036	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
147	01946037	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
148	01946038	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
149	01946039	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
150	01946040	0.21	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
151	01946041	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
152	01946042	0.25	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
153	01947001	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
154	01947002	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
155	01947003	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
156	01947004	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
157	01947005	0.28	R-L	Residential/Low Density	8	2	70%	2			2	Dam Inundation Area
158	01947006	0.32	R-L	Residential/Low Density	8	3	70%	2			2	Dam Inundation Area
159	01947007	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
160	01947008	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
161	01947009	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area



TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
162	01947010	0.2	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
163	01947011	0.25	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
164	01947012	0.21	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
165	01947013	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
166	01947014	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
167	01947015	0.22	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
168	01947016	0.22	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
169	01947017	0.21	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
170	01947018	0.26	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
171	01947019	0.59	R-L	Residential/Low Density	8	5	70%	3			3	Dam Inundation Area
172	01947020	0.41	R-L	Residential/Low Density	8	3	70%	2			2	Dam Inundation Area
173	01947021	0.24	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
174	01947022	0.22	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
175	01947023	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
176	01947024	0.18	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
177	01947025	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
178	01947026	0.18	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
179	01947027	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
180	01947028	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
181	01947029	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
182	01947030	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
183	01947031	0.18	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
184	01947032	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
185	01947033	0.2	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
186	01947034	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
187	01947035	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
188	01947036	0.18	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
189	01947037	0.18	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
190	07520031	0.35	R-L	Residential/Low Density	8	3	70%	2			2	Dam Inundation Area
191	07520032	0.35	R-L	Residential/Low Density	8	3	70%	2			2	Dam Inundation Area
192	07522005	0.13	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
193	07523019	0.22	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
194	07523020	0.24	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area

TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
195	07724003	0.74	R-L	Residential/Low Density	8	6	70%	4			4	Dam Inundation Area
196	07724005	0.71	R-L	Residential/Low Density	8	6	70%	4			4	Dam Inundation Area
197	07732001	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
198	07735020	0.3	R-L	Residential/Low Density	8	2	70%	2			2	Dam Inundation Area
199	07735021	0.3	R-L	Residential/Low Density	8	2	70%	2			2	Dam Inundation Area
200	07735022	0.3	R-L	Residential/Low Density	8	2	70%	2			2	Dam Inundation Area
201	07746001	0.48	R-L	Residential/Low Density	8	4	70%	3			3	Dam Inundation Area
202	07748004	1	R-L	Residential/Low Density	8	8	70%	6		6		Dam Inundation Area
203	07748006	1	R-L	Residential/Low Density	8	8	70%	6		6		Dam Inundation Area
204	08018008	2.84	R-L	Residential/Low Density	8	23	70%	16		16		100-Year Flood Zone, Dam Inundation Area
205	08705116	1.4	R-L	Residential/Low Density	8	11	70%	8		8		100-Year Flood Zone, Dam Inundation Area
206	08712203	0.17	R-L	Residential/Low Density	8	1	70%	1			1	None
207	08712215	0.17	R-L	Residential/Low Density	8	1	70%	1			1	None
208	08712240	0.17	R-L	Residential/Low Density	8	1	70%	1			1	None
209	08713034	0.45	R-L	Residential/Low Density	8	4	70%	3			3	None
210	10904014	0.34	R-L	Residential/Low Density	8	3	70%	2			2	Dam Inundation Area
211	10904055	2.27	R-L	Residential/Low Density	8	18	70%	13		13		100-Year Flood Zone, Dam Inundation Area
212	10907044	0.61	R-L	Residential/Low Density	8	5	70%	3			3	100-Year Flood Zone, Dam Inundation Area
213	10909055	0.15	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
214	10938017	0.49	R-L	Residential/Low Density	8	4	70%	3			3	100-Year Flood Zone, Dam Inundation Area
215	11102013	1.3	R-L	Residential/Low Density	8	10	70%	7		7		100-Year Flood Zone, Dam Inundation Area
216	11102049	0.16	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
217	11106027	0.16	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
218	11110023	0.18	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
219	11110038	0.48	R-L	Residential/Low Density	8	4	70%	3			3	100-Year Flood Zone, Dam Inundation Area
220	11111049	0.1	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area



TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
221	11529016	0.21	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
222	11704023	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
223	11704042	0.16	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
224	11705008	0.12	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
225	11711025	0.17	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
226	11717001	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
227	11717003	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
228	11718301	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
229	11718302	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
230	11718506	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
231	11903501	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
232	11903523	0.14	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
233	11903524	0.2	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
234	11903525	0.14	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
235	11903702	0.14	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
236	11905045	0.69	C-G	Residential/Low Density	8	6	70%	4			4	Dam Inundation Area
237	11905046	0.23	C-G	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
238	11906219	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
239	11909037	0.17	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
240	11914003	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
241	11914056	0.13	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
242	11919037	0.32	R-L	Residential/Low Density	8	3	70%	2			2	None
243	11919043	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
244	11921029	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
245	11923026	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
246	11923033	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
247	11924005	0.29	R-L	Residential/Low Density	8	2	70%	2			2	None
248	11926113	0.23	R-L	Residential/Low Density	8	2	70%	1			1	None
249	11926115	0.46	R-L	Residential/Low Density	8	4	70%	3			3	None
250	11927021	0.22	R-L	Residential/Low Density	8	2	70%	1			1	None
251	11927046	0.23	R-L	Residential/Low Density	8	2	70%	1			1	None
252	11927054	0.23	R-L	Residential/Low Density	8	2	70%	1			1	None
253	11927056	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None

TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
254	11929024	0.17	R-L	Residential/Low Density	8	1	70%	1			1	None
255	12103002	1.36	R-L	Residential/Low Density	8	11	70%	8		8		100-Year Flood Zone, Dam Inundation Area
256	12103045	0.57	R-L	Residential/Low Density	8	5	70%	3			3	100-Year Flood Zone, Dam Inundation Area
257	12104026	0.85	R-L	Residential/Low Density	8	7	70%	5			5	100-Year Flood Zone, Dam Inundation Area
258	12109043	0.18	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
259	12109044	0.18	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
260	12109045	0.18	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
261	12110002	0.15	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
262	12110040	0.86	R-L	Residential/Low Density	8	7	70%	5			5	100-Year Flood Zone, Dam Inundation Area
263	12314023	0.1	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
264	12315328	0.13	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
265	12318402	0.23	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
266	12318418	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
267	12321226	0.46	R-L	Residential/Low Density	8	4	70%	3			3	Dam Inundation Area
268	12321229	0.35	R-L	Residential/Low Density	8	3	70%	2			2	100-Year Flood Zone, Dam Inundation Area
269	12728007	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
270	12728039	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
271	12728040	0.12	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
272	12729018	0.13	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
273	12729041	0.1	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
274	14105013	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
275	14108112	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
276	14108219	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
277	14108409	0.13	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
278	14116007	0.28	R-L	Residential/Low Density	8	2	70%	2			2	Dam Inundation Area
279	14119529	0.14	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
280	14119530	0.12	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area



TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
281	14127032	0.17	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
282	14127036	0.14	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
283	14128514	0.13	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
284	14312107	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
285	14312211	0.09	R-L	Residential/Low Density	8	1	70%	1			1	None
286	14312212	0.09	R-L	Residential/Low Density	8	1	70%	1			1	None
287	14312518	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
288	14312608	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
289	14316002	0.22	R-L	Residential/Low Density	8	2	70%	1			1	None
290	14316060	0.09	R-L	Residential/Low Density	8	1	70%	1			1	None
291	14317048	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
292	14318005	0.09	R-L	Residential/Low Density	8	1	70%	1			1	None
293	14330005	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
294	14330009	0.48	R-L	Residential/Low Density	8	4	70%	3			3	None
295	14330011	0.7	R-L	Residential/Low Density	8	6	70%	4			4	None
296	14332042	0.3	R-L	Residential/Low Density	8	2	70%	2			2	None
297	14333044	0.22	R-L	Residential/Low Density	8	2	70%	1			1	None
298	14335019	0.42	R-L	Residential/Low Density	8	3	70%	2			2	None
299	14335020	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
300	14335021	0.51	R-L	Residential/Low Density	8	4	70%	3			3	None
301	14335024	0.48	R-L	Residential/Low Density	8	4	70%	3			3	None
302	14335025	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
303	14335026	0.36	R-L	Residential/Low Density	8	3	70%	2			2	None
304	14335027	0.36	R-L	Residential/Low Density	8	3	70%	2			2	None
305	14338027	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
306	14338032	0.25	R-L	Residential/Low Density	8	2	70%	1			1	None
307	14338033	0.24	R-L	Residential/Low Density	8	2	70%	1			1	None
308	14340005	0.66	R-L	Residential/Low Density	8	5	70%	4			4	None
309	14340025	0.16	R-L	Residential/Low Density	8	1	70%	1			1	None
310	14340045	0.34	R-L	Residential/Low Density	8	3	70%	2			2	None
311	14342019	0.94	R-L	Residential/Low Density	8	8	70%	5			5	None
312	14504010	0.13	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
313	14505013	0.12	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area

TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
314	14505034	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
315	14505046	0.45	R-L	Residential/Low Density	8	4	70%	3			3	Dam Inundation Area
316	14506216	0.13	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
317	14506223	0.22	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
318	14506301	0.13	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
319	14506305	0.14	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
320	14506325	0.44	R-L	Residential/Low Density	8	4	70%	2			2	Dam Inundation Area
321	14506402	0.62	R-L	Residential/Low Density	8	5	70%	3			3	Dam Inundation Area
322	14506404	0.57	R-L	Residential/Low Density	8	5	70%	3			3	Dam Inundation Area
323	14506406	0.5	R-L	Residential/Low Density	8	4	70%	3			3	Dam Inundation Area
324	14506410	0.13	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
325	14508028	1	R-L	Residential/Low Density	8	8	70%	6		6		Dam Inundation Area
326	14508031	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
327	14509004	0.87	R-L	Residential/Low Density	8	7	70%	5			5	Dam Inundation Area
328	14509011	0.13	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
329	14509026	0.13	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
330	14509027	0.13	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
331	14509030	0.14	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
332	14509038	0.2	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
333	14509054	1.22	R-L	Residential/Low Density	8	10	70%	7		7		Dam Inundation Area
334	14509064	0.12	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
335	14509075	0.12	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
336	14514007	1.01	R-L	Residential/Low Density	8	8	70%	6		6		Dam Inundation Area
337	14514009	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
338	14515011	0.99	R-L	Residential/Low Density	8	8	70%	6			6	Dam Inundation Area
339	14515018	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
340	14515023	0.23	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
341	14515030	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
342	14515031	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
343	14515032	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
344	14515034	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
345	14515042	0.12	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
346	14515043	0.13	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area



TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
347	14516019	0.28	R-L	Residential/Low Density	8	2	70%	2			2	Dam Inundation Area
348	14516048	0.15	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
349	14517031	0.47	R-L	Residential/Low Density	8	4	70%	3			3	Dam Inundation Area
350	15713011	0.93	R-L	Residential/Low Density	8	7	70%	5			5	None
351	15714003	4.91	R-L	Residential/Low Density	8	39	70%	27		27		None
352	15714021	0.17	R-L	Residential/Low Density	8	1	70%	1			1	None
353	15714054	1.38	R-L	Residential/Low Density	8	11	70%	8		8		None
354	15714058	3.8	R-L	Residential/Low Density	8	30	70%	21		21		None
355	15714060	0.81	R-L	Residential/Low Density	8	6	70%	5			5	None
356	15721048	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
357	15721049	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
358	15725110	0.21	R-L	Residential/Low Density	8	2	70%	1			1	None
359	15727211	0.2	R-L	Residential/Low Density	8	2	70%	1			1	None
360	15727212	0.22	R-L	Residential/Low Density	8	2	70%	1			1	None
361	15730053	0.28	R-L	Residential/Low Density	8	2	70%	2			2	None
362	15731023	0.18	R-L	Residential/Low Density	8	1	70%	1			1	None
363	15732121	0.29	R-L	Residential/Low Density	8	2	70%	2			2	None
364	15733708	0.29	R-L	Residential/Low Density	8	2	70%	2			2	None
365	15734321	0.17	R-L	Residential/Low Density	8	1	70%	1			1	None
366	15906413	0.19	R-L	Residential/Low Density	8	2	70%	1			1	None
367	15906614	0.19	R-L	Residential/Low Density	8	2	70%	1			1	None
368	15907054	0.15	R-L	Residential/Low Density	8	1	70%	1			1	None
369	15912052	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
370	15914204	0.18	R-L	Residential/Low Density	8	1	70%	1			1	None
371	15917040	0.09	R-L	Residential/Low Density	8	1	70%	1			1	None
372	15919112	0.19	R-L	Residential/Low Density	8	2	70%	1			1	None
373	15919208	0.19	R-L	Residential/Low Density	8	2	70%	1			1	None
374	15920008	0.2	R-L	Residential/Low Density	8	2	70%	1			1	None
375	15921301	0.19	R-L	Residential/Low Density	8	2	70%	1			1	None
376	15921334	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
377	15921336	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
378	15922005	0.34	R-L	Residential/Low Density	8	3	70%	2			2	None
379	15924212	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None

TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
380	15925020	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
381	15929036	0.19	R-L	Residential/Low Density	8	2	70%	1			1	None
382	15930005	0.29	R-L	Residential/Low Density	8	2	70%	2			2	None
383	15930013	0.41	R-L	Residential/Low Density	8	3	70%	2			2	None
384	15935003	5	R-L	Residential/Low Density	8	40	70%	28		28		None
385	15935004	0.44	R-L	Residential/Low Density	8	4	70%	2			2	None
386	15941001	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
387	15941002	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
388	15941003	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
389	15941004	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
390	15941005	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
391	15941006	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
392	15941007	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
393	15941008	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
394	15941009	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
395	15941010	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
396	15941011	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
397	15941012	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
398	15941013	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
399	15941014	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
400	15941015	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
401	15941016	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
402	15941017	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
403	15941018	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
404	15941019	0.16	R-L	Residential/Low Density	8	1	70%	1			1	None
405	15941020	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
406	15941021	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
407	15941022	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
408	15941023	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
409	15941024	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
410	15941025	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
411	15941026	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
412	15941027	0.15	R-L	Residential/Low Density	8	1	70%	1			1	None



TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
413	15941028	0.2	R-L	Residential/Low Density	8	2	70%	1			1	None
414	15941029	0.19	R-L	Residential/Low Density	8	2	70%	1			1	None
415	15941030	0.15	R-L	Residential/Low Density	8	1	70%	1			1	None
416	15941031	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
417	15941032	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
418	15941033	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
419	15941034	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
420	15941035	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
421	15941036	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
422	15941037	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
423	15941038	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
424	15941039	0.17	R-L	Residential/Low Density	8	1	70%	1			1	None
425	15941040	0.23	R-L	Residential/Low Density	8	2	70%	1			1	None
426	15941041	0.17	R-L	Residential/Low Density	8	1	70%	1			1	None
427	15941042	0.22	R-L	Residential/Low Density	8	2	70%	1			1	None
428	15941043	0.16	R-L	Residential/Low Density	8	1	70%	1			1	None
429	15941044	0.22	R-L	Residential/Low Density	8	2	70%	1			1	None
430	15941045	0.22	R-L	Residential/Low Density	8	2	70%	1			1	None
431	15941046	0.21	R-L	Residential/Low Density	8	2	70%	1			1	None
432	15941047	0.2	R-L	Residential/Low Density	8	2	70%	1			1	None
433	15941048	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
434	15941049	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
435	15941050	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
436	15941051	0.25	R-L	Residential/Low Density	8	2	70%	1			1	None
437	15941052	0.25	R-L	Residential/Low Density	8	2	70%	1			1	None
438	15941053	0.47	R-L	Residential/Low Density	8	4	70%	3			3	None
439	15941054	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
440	15941055	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
441	15941056	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
442	15941057	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
443	15941058	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
444	15941059	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
445	15941060	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None

TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
446	15941061	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
447	15941062	0.15	R-L	Residential/Low Density	8	1	70%	1			1	None
448	15941063	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
449	15941064	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
450	15941065	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
451	15941066	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
452	15941067	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
453	15941068	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
454	15941069	0.15	R-L	Residential/Low Density	8	1	70%	1			1	None
455	15942001	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
456	15942002	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
457	15942003	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
458	15942004	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
459	15942005	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
460	15942006	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
461	15942007	2.16	R-L	Residential/Low Density	8	17	70%	12		12		None
462	15942008	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
463	15942009	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
464	15942010	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
465	15942011	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
466	15942012	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
467	15942013	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
468	15942014	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
469	15942015	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
470	15942016	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
471	15942017	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
472	15942018	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
473	15942019	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
474	15942020	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
475	15942021	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
476	15942022	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
477	15942023	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
478	15942024	0.33	R-L	Residential/Low Density	8	3	70%	2			2	None



TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
479	15942025	0.29	R-L	Residential/Low Density	8	2	70%	2			2	None
480	15942026	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
481	15942027	0.15	R-L	Residential/Low Density	8	1	70%	1			1	None
482	15942028	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
483	15942029	0.19	R-L	Residential/Low Density	8	2	70%	1			1	None
484	15942030	0.2	R-L	Residential/Low Density	8	2	70%	1			1	None
485	15942031	0.38	R-L	Residential/Low Density	8	3	70%	2			2	None
486	15942032	0.22	R-L	Residential/Low Density	8	2	70%	1			1	None
487	15942033	0.24	R-L	Residential/Low Density	8	2	70%	1			1	None
488	15942034	0.16	R-L	Residential/Low Density	8	1	70%	1			1	None
489	15942035	0.17	R-L	Residential/Low Density	8	1	70%	1			1	None
490	15942036	0.2	R-L	Residential/Low Density	8	2	70%	1			1	None
491	15942037	0.15	R-L	Residential/Low Density	8	1	70%	1			1	None
492	15942038	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
493	15942039	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
494	15942040	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
495	15942041	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
496	15942042	0.15	R-L	Residential/Low Density	8	1	70%	1			1	None
497	15942043	0.15	R-L	Residential/Low Density	8	1	70%	1			1	None
498	15942044	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
499	15942045	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
500	15942046	0.15	R-L	Residential/Low Density	8	1	70%	1			1	None
501	15942047	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
502	15942048	0.15	R-L	Residential/Low Density	8	1	70%	1			1	None
503	15942049	0.21	R-L	Residential/Low Density	8	2	70%	1			1	None
504	15942050	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
505	15942051	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
506	15942052	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
507	15942053	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
508	15943001	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
509	15943002	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
510	15943003	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
511	15943004	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None

TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
512	15943005	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
513	15943006	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
514	15943007	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
515	15943008	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
516	15943009	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
517	15943010	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
518	15943011	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
519	15943012	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
520	15943013	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
521	15943014	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
522	15943015	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
523	15943016	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
524	15943017	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
525	15943018	0.19	R-L	Residential/Low Density	8	2	70%	1			1	None
526	15943019	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
527	15943020	0.2	R-L	Residential/Low Density	8	2	70%	1			1	None
528	15943021	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
529	15943022	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
530	15943023	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
531	15943024	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
532	15943025	0.21	R-L	Residential/Low Density	8	2	70%	1			1	None
533	15943026	0.17	R-L	Residential/Low Density	8	1	70%	1			1	None
534	15943027	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
535	15943028	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
536	15943029	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
537	15943030	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
538	15943031	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
539	15943032	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
540	15943033	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
541	15943034	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
542	15943035	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
543	15943036	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
544	15943037	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None



TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
545	15943038	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
546	15943039	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
547	15943040	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
548	15943041	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
549	15943042	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
550	15943043	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
551	15943044	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
552	15943045	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
553	15943046	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
554	15943047	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
555	15943048	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
556	15943049	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
557	15943050	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
558	15943051	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
559	15943052	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
560	15943053	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
561	15943054	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
562	15943055	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
563	15944001	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
564	15944002	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
565	15944003	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
566	15944028	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
567	15944029	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
568	15944030	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
569	15944031	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
570	15944033	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
571	15944034	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
572	15944035	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
573	15944036	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
574	15944037	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
575	15944038	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
576	15944039	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
577	15944040	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None

TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
578	15944041	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
579	15944042	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
580	15944043	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
581	15944044	0.12	R-L	Residential/Low Density	8	1	70%	1			1	None
582	15944047	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
583	15944048	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
584	15944049	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
585	15944050	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
586	15944051	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
587	15944052	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
588	15944053	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
589	15944054	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
590	15944055	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
591	15944056	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
592	15944057	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
593	15944058	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
594	15944059	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
595	17104305	0.23	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
596	17105013	0.22	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
597	17106010	0.22	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
598	17107014	1.18	R-L	Residential/Low Density	8	9	70%	7		7		Dam Inundation Area
599	17107015	0.53	R-L	Residential/Low Density	8	4	70%	3			3	Dam Inundation Area
600	17107020	0.25	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
601	17107055	0.14	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
602	17107058	0.71	R-L	Residential/Low Density	8	6	70%	4			4	Dam Inundation Area
603	17107059	0.92	R-L	Residential/Low Density	8	7	70%	5			5	Dam Inundation Area
604	17107062	0.28	R-L	Residential/Low Density	8	2	70%	2			2	Dam Inundation Area
605	17107063	0.28	R-L	Residential/Low Density	8	2	70%	2			2	Dam Inundation Area
606	17108018	0.22	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
607	17114002	0.1	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
608	17115105	0.32	R-L	Residential/Low Density	8	3	70%	2			2	Dam Inundation Area
609	17115140	0.21	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
610	17115141	0.21	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area



TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
611	17115142	0.21	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
612	17115201	0.22	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
613	17115205	0.22	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
614	17116110	0.15	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
615	17116111	0.21	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
616	17116113	0.18	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
617	17116117	0.18	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
618	17116119	0.18	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
619	17116123	0.18	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
620	17116148	0.22	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
621	17116204	0.12	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
622	17116305	0.17	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
623	17118043	0.18	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
624	17120053	0.22	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
625	17120055	0.26	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
626	17121044	0.33	R-L	Residential/Low Density	8	3	70%	2			2	Dam Inundation Area
627	17122021	0.2	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
628	17123108	0.21	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
629	17123235	0.24	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
630	17125007	0.26	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
631	17302003	0.67	C-G	Residential/Low Density	8	5	70%	4			4	None
632	17302010	0.57	R-L	Residential/Low Density	8	5	70%	3			3	None
633	17302056	1.18	R-L	Residential/Low Density	8	9	70%	7		7		None
634	17303007	0.56	R-L	Residential/Low Density	8	4	70%	3			3	None
635	17306013	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
636	17309001	0.13	R-L	Residential/Low Density	8	1	70%	1			1	None
637	17309018	0.1	R-L	Residential/Low Density	8	1	70%	1			1	None
638	17309020	0.09	R-L	Residential/Low Density	8	1	70%	1			1	None
639	17309021	0.09	R-L	Residential/Low Density	8	1	70%	1			1	None
640	17309025	0.23	R-L	Residential/Low Density	8	2	70%	1			1	None
641	17309026	0.09	R-L	Residential/Low Density	8	1	70%	1			1	None
642	17309032	0.27	R-L	Residential/Low Density	8	2	70%	2			2	None
643	17309033	0.5	R-L	Residential/Low Density	8	4	70%	3			3	None

TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
644	17310006	0.32	R-L	Residential/Low Density	8	3	70%	2			2	None
645	17310010	0.67	R-L	Residential/Low Density	8	5	70%	4			4	None
646	17312111	0.19	R-L	Residential/Low Density	8	2	70%	1			1	None
647	17312212	0.26	R-L	Residential/Low Density	8	2	70%	1			1	None
648	17312226	0.25	R-L	Residential/Low Density	8	2	70%	1			1	None
649	17312228	0.25	R-L	Residential/Low Density	8	2	70%	1			1	None
650	17313202	0.11	R-L	Residential/Low Density	8	1	70%	1			1	None
651	17313203	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
652	17313228	0.1	R-L	Residential/Low Density	8	1	70%	1			1	None
653	17314025	0.33	R-L	Residential/Low Density	8	3	70%	2			2	None
654	17314026	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
655	17314043	0.1	R-L	Residential/Low Density	8	1	70%	1			1	None
656	17317050	0.5	R-L	Residential/Low Density	8	4	70%	3			3	None
657	17319043	0.09	R-L	Residential/Low Density	8	1	70%	1			1	None
658	17321012	1.02	R-L	Residential/Low Density	8	8	70%	6		6		None
659	17325025	0.34	R-L	Residential/Low Density	8	3	70%	2			2	None
660	17325027	0.3	R-L	Residential/Low Density	8	2	70%	2			2	None
661	17325028	0.3	R-L	Residential/Low Density	8	2	70%	2			2	None
662	17352019	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
663	17352020	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
664	17352021	0.14	R-L	Residential/Low Density	8	1	70%	1			1	None
665	17502302	0.21	R-L	Residential/Low Density	8	2	70%	1			1	100-Year Flood Zone, Dam Inundation Area
666	17502305	0.12	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
667	17502309	0.11	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
668	17502415	0.27	R-L	Residential/Low Density	8	2	70%	2			2	100-Year Flood Zone, Dam Inundation Area
669	17503103	0.24	R-L	Residential/Low Density	8	2	70%	1			1	100-Year Flood Zone, Dam Inundation Area
670	17503104	0.26	R-L	Residential/Low Density	8	2	70%	1			1	100-Year Flood Zone, Dam Inundation Area
671	17503105	0.23	R-L	Residential/Low Density	8	2	70%	1			1	100-Year Flood Zone, Dam Inundation Area



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Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
672	17503113	0.11	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
673	17503205	0.12	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
674	17503208	0.24	R-L	Residential/Low Density	8	2	70%	1			1	100-Year Flood Zone, Dam Inundation Area
675	17503316	0.12	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
676	17503401	0.16	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
677	17504018	1.1	R-L	Residential/Low Density	8	9	70%	6		6		100-Year Flood Zone, Dam Inundation Area
678	17504019	2.35	R-L	Residential/Low Density	8	19	70%	13		13		100-Year Flood Zone, Dam Inundation Area
679	17505001	2.86	R-L	Residential/Low Density	8	23	70%	16		16		100-Year Flood Zone, Dam Inundation Area
680	17505004	2.86	R-L	Residential/Low Density	8	23	70%	16		16		100-Year Flood Zone, Dam Inundation Area
681	17506001	1.54	R-L	Residential/Low Density	8	12	70%	9		9		100-Year Flood Zone, Dam Inundation Area
682	17506003	0.26	R-L	Residential/Low Density	8	2	70%	1			1	100-Year Flood Zone, Dam Inundation Area
683	17506006	2.01	R-L	Residential/Low Density	8	16	70%	11		11		100-Year Flood Zone, Dam Inundation Area
684	17506012	0.14	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
685	17508013	6.06	R-L	Residential/Low Density	8	48	70%	34		34		100-Year Flood Zone, Dam Inundation Area
686	17508014	0.09	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
687	17510002	0.97	R-L	Residential/Low Density	8	8	70%	5			5	100-Year Flood Zone, Dam Inundation Area
688	17510007	0.1	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
689	17511005	0.71	R-L	Residential/Low Density	8	6	70%	4			4	100-Year Flood Zone, Dam Inundation Area
690	17511008	0.11	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
691	17511028	2.17	R-L	Residential/Low Density	8	17	70%	12		12		100-Year Flood Zone, Dam Inundation Area

TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
692	17512015	0.93	R-L	Residential/Low Density	8	7	70%	5			5	100-Year Flood Zone, Dam Inundation Area
693	17512016	0.93	R-L	Residential/Low Density	8	7	70%	5			5	100-Year Flood Zone, Dam Inundation Area
694	17512017	0.93	R-L	Residential/Low Density	8	7	70%	5			5	100-Year Flood Zone, Dam Inundation Area
695	17512024	1	R-L	Residential/Low Density	8	8	70%	6		6		Dam Inundation Area
696	17512026	1.85	R-L	Residential/Low Density	8	15	70%	10		10		100-Year Flood Zone, Dam Inundation Area
697	17512027	1.85	R-L	Residential/Low Density	8	15	70%	10		10		Dam Inundation Area
698	17515003	0.17	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
699	17515007	0.23	R-L	Residential/Low Density	8	2	70%	1			1	100-Year Flood Zone, Dam Inundation Area
700	17515010	0.94	R-L	Residential/Low Density	8	8	70%	5			5	100-Year Flood Zone, Dam Inundation Area
701	17515011	0.19	R-L	Residential/Low Density	8	2	70%	1			1	100-Year Flood Zone, Dam Inundation Area
702	17515039	0.36	R-L	Residential/Low Density	8	3	70%	2			2	100-Year Flood Zone, Dam Inundation Area
703	17515050	0.3	R-L	Residential/Low Density	8	2	70%	2			2	100-Year Flood Zone, Dam Inundation Area
704	17515056	0.19	R-L	Residential/Low Density	8	2	70%	1			1	100-Year Flood Zone, Dam Inundation Area
705	17515057	0.25	R-L	Residential/Low Density	8	2	70%	1			1	100-Year Flood Zone, Dam Inundation Area
706	17516005	0.13	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
707	17516016	0.11	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
708	17516019	0.12	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
709	17516043	0.59	R-L	Residential/Low Density	8	5	70%	3			3	100-Year Flood Zone, Dam Inundation Area
710	17517006	0.4	R-L	Residential/Low Density	8	3	70%	2			2	100-Year Flood Zone, Dam Inundation Area
711	17517007	0.12	R-L	Residential/Low Density	8	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
712	17517018	3.13	R-L	Residential/Low Density	8	25	70%	18		18		100-Year Flood Zone, Dam Inundation Area



TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
713	17517019	2.9	R-L	Residential/Low Density	8	23	70%	16		16		100-Year Flood Zone, Dam Inundation Area
714	17517026	0.19	R-L	Residential/Low Density	8	2	70%	1			1	100-Year Flood Zone, Dam Inundation Area
715	17517028	1.69	R-L	Residential/Low Density	8	14	70%	9		9		100-Year Flood Zone, Dam Inundation Area
716	17517030	0.37	R-L	Residential/Low Density	8	3	70%	2			2	100-Year Flood Zone, Dam Inundation Area
717	17518021	0.25	R-L	Residential/Low Density	8	2	70%	1			1	100-Year Flood Zone, Dam Inundation Area
718	17519001	2.67	R-L	Residential/Low Density	8	21	70%	15		15		100-Year Flood Zone, Dam Inundation Area
719	17520006	0.93	R-L	Residential/Low Density	8	7	70%	5			5	100-Year Flood Zone, Dam Inundation Area
720	17520007	1.25	R-L	Residential/Low Density	8	10	70%	7		7		100-Year Flood Zone, Dam Inundation Area
721	17520008	1.25	R-L	Residential/Low Density	8	10	70%	7		7		100-Year Flood Zone, Dam Inundation Area
722	17521008	0.23	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
723	17521010	1.21	R-L	Residential/Low Density	8	10	70%	7		7		Dam Inundation Area
724	17521011	3.31	R-L	Residential/Low Density	8	26	70%	19		19		100-Year Flood Zone, Dam Inundation Area
725	17521013	3.61	R-L	Residential/Low Density	8	29	70%	20		20		Dam Inundation Area
726	17521014	2.3	R-L	Residential/Low Density	8	18	70%	13		13		Dam Inundation Area
727	17522009	0.32	R-L	Residential/Low Density	8	3	70%	2			2	100-Year Flood Zone, Dam Inundation Area
728	17524013	0.94	R-L	Residential/Low Density	8	8	70%	5			5	Dam Inundation Area
729	17524020	0.94	R-L	Residential/Low Density	8	8	70%	5			5	Dam Inundation Area
730	17524026	0.94	R-L	Residential/Low Density	8	8	70%	5			5	Dam Inundation Area
731	17524043	0.94	R-L	Residential/Low Density	8	8	70%	5			5	Dam Inundation Area
732	17525017	0.3	R-L	Residential/Low Density	8	2	70%	2			2	Dam Inundation Area
733	17525029	0.34	R-L	Residential/Low Density	8	3	70%	2			2	Dam Inundation Area
734	17525032	0.19	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
735	17724007	0.5	R-L	Residential/Low Density	8	4	70%	3			3	Dam Inundation Area
736	17724017	0.22	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
737	17724018	0.24	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
738	17724060	0.14	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area

TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
739	17724061	0.16	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
740	17724062	0.2	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
741	17910017	0.33	R-L	Residential/Low Density	8	3	70%	2			2	100-Year Flood Zone, Dam Inundation Area
742	17915014	1.85	I-L	Residential/Low Density	8	15	70%	10		10		None
743	17916042	1.55	I-L	Residential/Low Density	8	12	70%	9		9		None
744	17916045	0.71	I-L	Residential/Low Density	8	6	70%	4			4	None
745	17916048	0.71	I-L	Residential/Low Density	8	6	70%	4			4	None
746	17917206	0.95	R-L	Residential/Low Density	8	8	70%	5			5	None
747	17917251	1.89	R-L	Residential/Low Density	8	15	70%	11		11		None
748	17917254	5.06	I-L	Residential/Low Density	8	40	70%	28		28		None
749	17917255	4.68	I-L	Residential/Low Density	8	37	70%	26		26		None
750	17917256	11.31	I-L	Residential/Low Density	8	90	70%	63		63		None
751	17920037	2.79	R-L	Residential/Low Density	8	22	70%	16		16		100-Year Flood Zone
752	19310006	0.23	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
753	19310030	0.23	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
754	19310031	0.23	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
755	19310032	0.23	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
756	19310033	0.23	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
757	19310034	0.23	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
758	19310035	0.23	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
759	19311005	0.23	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
760	19311011	0.44	R-L	Residential/Low Density	8	4	70%	2			2	Dam Inundation Area
761	19313016	0.11	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
762	19315020	0.13	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
763	21217008	3.12	R-L	Residential/Low Density	8	25	70%	17		17		100-Year Flood Zone, Dam Inundation Area
764	21217011	1	R-L	Residential/Low Density	8	8	70%	6		6		100-Year Flood Zone, Dam Inundation Area
765	21217016	0.87	R-L	Residential/Low Density	8	7	70%	5			5	100-Year Flood Zone, Dam Inundation Area
766	21217038	0.24	R-L	Residential/Low Density	8	2	70%	1			1	Dam Inundation Area
767	21217043	3.49	R-L	Residential/Low Density	8	28	70%	20		20		Dam Inundation Area
768	21218012	2.01	R-L	Residential/Low Density	8	16	70%	11		11		100-Year Flood Zone, Dam Inundation Area



TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
769	21218014	0.94	R-L	Residential/Low Density	8	8	70%	5			5	100-Year Flood Zone, Dam Inundation Area
770	21218016	0.54	R-L	Residential/Low Density	8	4	70%	3			3	100-Year Flood Zone, Dam Inundation Area
771	21218023	0.96	R-L	Residential/Low Density	8	8	70%	5			5	100-Year Flood Zone, Dam Inundation Area
772	21218027	0.68	R-L	Residential/Low Density	8	5	70%	4			4	100-Year Flood Zone, Dam Inundation Area
773	21219021	1.46	R-L	Residential/Low Density	8	12	70%	8		8		100-Year Flood Zone, Dam Inundation Area
774	21219022	0.95	R-L	Residential/Low Density	8	8	70%	5			5	100-Year Flood Zone, Dam Inundation Area
775	21219026	0.95	R-L	Residential/Low Density	8	8	70%	5			5	100-Year Flood Zone, Dam Inundation Area
776	21219031	4.33	R-L	Residential/Low Density	8	35	70%	24		24		100-Year Flood Zone, Dam Inundation Area
777	21219061	2.13	R-L	Residential/Low Density	8	17	70%	12		12		100-Year Flood Zone, Dam Inundation Area
778	21418007	0.55	R-L	Residential/Low Density	8	4	70%	3			3	Dam Inundation Area
779	21418048	1.8	R-L	Residential/Low Density	8	14	70%	10		10		Dam Inundation Area
780	24157012	0.14	R-L	Residential/Low Density	8	1	70%	1			1	Dam Inundation Area
781	01312064	0.45	R-VL	Residential/Very Low Density	2	1	70%	1			1	100-Year Flood Zone, Dam Inundation Area
782	01942008	1.21	R-VL	Residential/Very Low Density	2	2	70%	2			2	100-Year Flood Zone, Dam Inundation Area
783	05807031	1.22	C-L	Residential/Very Low Density	2	2	70%	2			2	Dam Inundation Area
784	05807032	2.06	C-L	Residential/Very Low Density	2	4	70%	3			3	Dam Inundation Area
785	08510316	0.5	R-VL	Residential/Very Low Density	2	1	70%	1			1	Dam Inundation Area
786	09120030	2.11	R-VL	Residential/Very Low Density	2	4	70%	3			3	None
787	19328002	1.73	R-VL	Residential/Very Low Density	2	3	70%	2			2	Dam Inundation Area
788	19328041	0.5	R-VL	Residential/Very Low Density	2	1	70%	1			1	Dam Inundation Area
789	19330001	0.72	R-VL	Residential/Very Low Density	2	1	70%	1			1	Dam Inundation Area

TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
790	19335010	1.49	R-VL	Residential/Very Low Density	2	3	70%	2			2	Dam Inundation Area
791	19335016	1.49	R-VL	Residential/Very Low Density	2	3	70%	2			2	Dam Inundation Area
792	24010020	0.67	R-VL	Residential/Very Low Density	2	1	70%	1			1	None
793	24013001	0.95	R-VL	Residential/Very Low Density	2	2	70%	1			1	None
794	24013007	1.46	R-VL	Residential/Very Low Density	2	3	70%	2			2	None
795	24809017	6.6	R-VL	Residential/Very Low Density	2	13	70%	9			9	None
796	24858012	0.42	R-VL	Residential/Very Low Density	2	1	70%	1			1	None
797	24862004	0.54	R-VL	Residential/Very Low Density	2	1	70%	1			1	None
798	24862015	0.43	R-VL	Residential/Very Low Density	2	1	70%	1			1	None
799	24863004	0.37	R-VL	Residential/Very Low Density	2	1	70%	1			1	None
800	24863006	0.38	R-VL	Residential/Very Low Density	2	1	70%	1			1	None
801	24863007	0.42	R-VL	Residential/Very Low Density	2	1	70%	1			1	None
802	00514544	2.06	R-R	Residential/Rural	1	2	70%	1			1	None
803	00529007	2.3	R-R	Residential/Rural	1	2	70%	2			2	Dam Inundation Area
804	08511058	1.08	R-R	Residential/Rural	1	1	70%	1			1	Dam Inundation Area
805	08511060	1.12	R-R	Residential/Rural	1	1	70%	1			1	Dam Inundation Area
806	08511077	1.65	R-R	Residential/Rural	1	2	70%	1			1	Dam Inundation Area
807	08525052	1.17	R-R	Residential/Rural	1	1	70%	1			1	Dam Inundation Area
808	08531010	2.18	C-L	Residential/Rural	1	2	70%	2			2	Dam Inundation Area
809	08539009	0.93	R-R	Residential/Rural	1	1	70%	1			1	None
810	08559001	2	R-R	Residential/Rural	1	2	70%	1			1	None
811	08559002	2	R-R	Residential/Rural	1	2	70%	1			1	None
812	08559005	2	R-R	Residential/Rural	1	2	70%	1			1	None
813	08559006	2	R-R	Residential/Rural	1	2	70%	1			1	None
814	08559007	2.14	R-R	Residential/Rural	1	2	70%	1			1	None
815	08640035	4.34	R-R	Residential/Rural	1	4	70%	3			3	None
816	08640042	2.19	R-R	Residential/Rural	1	2	70%	2			2	None



TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
817	08663020	1.49	R-R	Residential/Rural	1	1	70%	1			1	Dam Inundation Area
818	08665006	1.51	R-R	Residential/Rural	1	2	70%	1			1	Dam Inundation Area
819	08665009	1.5	R-R	Residential/Rural	1	2	70%	1			1	Dam Inundation Area
820	08666005	1.46	R-R	Residential/Rural	1	1	70%	1			1	Dam Inundation Area
821	08666027	1.17	R-R	Residential/Rural	1	1	70%	1			1	Dam Inundation Area
822	08668002	1.08	R-R	Residential/Rural	1	1	70%	1			1	Dam Inundation Area
823	08668006	1.05	R-R	Residential/Rural	1	1	70%	1			1	Dam Inundation Area
824	08668016	1.27	R-R	Residential/Rural	1	1	70%	1			1	Dam Inundation Area
825	08668022	1.02	R-R	Residential/Rural	1	1	70%	1			1	Dam Inundation Area
826	08668036	1.03	R-R	Residential/Rural	1	1	70%	1			1	Dam Inundation Area
827	08668046	1.21	R-R	Residential/Rural	1	1	70%	1			1	Dam Inundation Area
828	08668058	1.4	R-R	Residential/Rural	1	1	70%	1			1	Dam Inundation Area
829	08668062	4.13	R-R	Residential/Rural	1	4	70%	3			3	100-Year Flood Zone, Dam Inundation Area
830	08669001	5	R-R	Residential/Rural	1	5	70%	4			4	None
831	08669002	4.66	R-R	Residential/Rural	1	5	70%	3			3	None
832	08670015	0.96	R-R	Residential/Rural	1	1	70%	1			1	Dam Inundation Area
833	08671003	2	R-R	Residential/Rural	1	2	70%	1			1	None
834	08672001	2.8	R-R	Residential/Rural	1	3	70%	2			2	None
835	08672003	2.15	R-R	Residential/Rural	1	2	70%	2			2	Dam Inundation Area
836	08672005	2.17	R-R	Residential/Rural	1	2	70%	2			2	Dam Inundation Area
837	08672006	2.4	R-R	Residential/Rural	1	2	70%	2			2	Dam Inundation Area
838	08672007	2.4	R-R	Residential/Rural	1	2	70%	2			2	Dam Inundation Area
839	08672008	2.1	R-R	Residential/Rural	1	2	70%	1			1	Dam Inundation Area
840	08672009	2.1	R-R	Residential/Rural	1	2	70%	1			1	Dam Inundation Area
841	08672010	2.12	R-R	Residential/Rural	1	2	70%	1			1	Dam Inundation Area
842	08672012	2.12	R-R	Residential/Rural	1	2	70%	1			1	Dam Inundation Area
843	08672013	2.1	R-R	Residential/Rural	1	2	70%	1			1	Dam Inundation Area
844	08672015	2.1	R-R	Residential/Rural	1	2	70%	1			1	Dam Inundation Area
845	08672016	2.21	R-R	Residential/Rural	1	2	70%	2			2	Dam Inundation Area
846	08672017	2.14	R-R	Residential/Rural	1	2	70%	1			1	Dam Inundation Area
847	10312011	0.91	R-R	Residential/Rural	1	1	70%	1			1	None
848	10328036	2.27	R-R	Residential/Rural	1	2	70%	2			2	None
849	10328037	2.58	R-R	Residential/Rural	1	3	70%	2			2	None
850	12103052	2	R-R	Residential/Rural	1	2	70%	1			1	100-Year Flood Zone, Dam Inundation Area

TABLE 7-81 RESIDENTIAL SITES												
Site Number	APN	Acres	Zoning	General Plan Land Use Designation	Max. Allowable Density	Max Capacity	Realistic Capacity Modifier	Realistic Capacity	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
851	12103053	2	R-R	Residential/Rural	1	2	70%	1			1	100-Year Flood Zone, Dam Inundation Area
852	18722031	1.43	R-R	Residential/Rural	1	1	70%	1			1	100-Year Flood Zone
853	24806023	0.97	R-R	Residential/Rural	1	1	70%	1			1	None
854	24807025	2.66	R-R	Residential/Rural	1	3	70%	2			2	None
855	24808040	2	R-R	Residential/Rural	1	2	70%	1			1	None
856	24808041	2.36	R-R	Residential/Rural	1	2	70%	2			2	None
857	24811055	2.68	R-R	Residential/Rural	1	3	70%	2			2	None
858	24815002	1.5	R-R	Residential/Rural	1	2	70%	1			1	None
859	24818005	1.49	R-R	Residential/Rural	1	1	70%	1			1	None
860	24841002	1.13	R-R	Residential/Rural	1	1	70%	1			1	None
861	24842016	1.27	R-R	Residential/Rural	1	1	70%	1			1	None
862	24844035	1.51	R-R	Residential/Rural	1	2	70%	1			1	None
863	25334021	1.74	R-R	Residential/Rural	1	2	70%	1			1	None
864	25531034	1.55	R-R	Residential/Rural	1	2	70%	1			1	None
							Total	2,557	0	750	1,807	

Source: San Joaquin County, 2023



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APPENDIX C: RESIDENTIAL SITES INVENTORY

TABLE 7-82 COMMERCIAL SITES											
Site	APN	Acres	Zoning	General Plan Land Use	Maximum Capacity	Realistic Capacity Modifier	Commercial Realistic Capacity (35%)	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
865	00114023	10.05	C-FS	Commercial/Freeway Service	201	35%	71	0	0	71	100-Year Flood Zone, Dam Inundation Area
866	00115048	0.6	C-G	Commercial/General	12	35%	5	5	0	0	Dam Inundation Area
867	00119054	0.41	C-G	Commercial/General	8	35%	3	0	0	3	Dam Inundation Area
868	00514205	0.45	C-RS	Commercial/Rural Service	9	35%	4	0	0	4	Dam Inundation Area
869	01514013	0.69	C-C	Commercial/Community	13	35%	5	5	0	0	Dam Inundation Area
870	01521022	0.56	C-C	Commercial/Community	11	35%	4	4	0	0	Dam Inundation Area
871	01521023	0.28	C-C	Commercial/Community	5	35%	2	0	0	2	Dam Inundation Area
872	01902007	0.13	C-O	Commercial/Office	2	35%	1	0	0	1	Dam Inundation Area
873	01902053	0.74	C-G	Commercial/General	14	35%	5	5	0	0	Dam Inundation Area
874	01902054	0.38	C-G	Commercial/General	7	35%	3	0	0	3	Dam Inundation Area
875	01904016	0.06	C-C	Commercial/Community	1	35%	1	0	0	1	Dam Inundation Area
876	01905003	0.13	C-C	Commercial/Community	2	35%	1	0	0	1	Dam Inundation Area
877	01907020	0.38	C-C	Commercial/Community	7	35%	3	0	0	3	Dam Inundation Area
878	01909054	0.21	C-C	Commercial/Community	4	35%	2	0	0	2	Dam Inundation Area
879	01924001	0.34	C-RS	Commercial/Rural Service	6	35%	3	0	0	3	Dam Inundation Area, Higher Landslide Probability Area
880	01924003	0.17	C-RS	Commercial/Rural Service	3	35%	2	0	0	2	Dam Inundation Area, Higher Landslide Probability Area
881	01924009	0.17	C-RS	Commercial/Rural Service	3	35%	2	0	0	2	Dam Inundation Area
882	01924048	0.31	C-RS	Commercial/Rural Service	6	35%	3	0	0	3	Dam Inundation Area
883	01924076	0.13	C-RS	Commercial/Rural Service	2	35%	1	0	0	1	Dam Inundation Area
884	01924078	0.13	C-RS	Commercial/Rural Service	2	35%	1	0	0	1	Dam Inundation Area
885	01924080	2.58	C-RS	Commercial/Rural Service	51	35%	18	18	0	0	Dam Inundation Area
886	01925014	0.46	C-RS	Commercial/Rural Service	9	35%	4	0	0	4	Dam Inundation Area
887	01926054	5.16	C-RS	Commercial/Rural Service	103	35%	37	37	0	0	Dam Inundation Area
888	02519005	0.16	C-FS	Commercial/Freeway Service	3	35%	2	0	0	2	Dam Inundation Area
889	02519009	0.12	C-FS	Commercial/Freeway Service	2	35%	1	0	0	1	Dam Inundation Area
890	02519010	0.42	C-FS	Commercial/Freeway Service	8	35%	3	0	0	3	Dam Inundation Area
891	02519022	1.22	C-FS	Commercial/Freeway Service	24	35%	9	9	0	0	Dam Inundation Area
892	02519024	0.47	C-FS	Commercial/Freeway Service	9	35%	4	0	0	4	Dam Inundation Area
893	02519025	0.75	C-FS	Commercial/Freeway Service	15	35%	6	6	0	0	Dam Inundation Area
894	02519026	1.03	C-FS	Commercial/Freeway Service	20	35%	7	7	0	0	Dam Inundation Area
895	02519030	1.03	C-FS	Commercial/Freeway Service	20	35%	7	7	0	0	Dam Inundation Area
896	05105007	0.14	C-RS	Commercial/Rural Service	2	35%	1	0	0	1	Dam Inundation Area
897	05108003	0.23	C-RS	Commercial/Rural Service	4	35%	2	0	0	2	Dam Inundation Area



TABLE 7-82 COMMERCIAL SITES											
Site	APN	Acres	Zoning	General Plan Land Use	Maximum Capacity	Realistic Capacity Modifier	Commercial Realistic Capacity (35%)	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
898	05130027	0.66	C-C	Commercial/Community	13	35%	5	5	0	0	Dam Inundation Area
899	05130028	0.4	C-C	Commercial/Community	8	35%	3	0	0	3	Dam Inundation Area
900	05130029	0.29	C-C	Commercial/Community	5	35%	2	0	0	2	Dam Inundation Area
901	05130030	0.33	C-C	Commercial/Community	6	35%	3	0	0	3	Dam Inundation Area
902	05131050	2.03	C-G	Commercial/General	40	35%	14	14	0	0	Dam Inundation Area
903	05503001	1	C-R	Commercial/Recreation	20	35%	7	7	0	0	100-Year Flood Zone, Dam Inundation Area
904	05515030	1.43	C-FS	Commercial/Freeway Service	28	35%	10	10	0	0	Dam Inundation Area
905	05515031	1.47	C-FS	Commercial/Freeway Service	29	35%	11	11	0	0	Dam Inundation Area
906	05515032	1.21	C-FS	Commercial/Freeway Service	24	35%	9	9	0	0	Dam Inundation Area
907	05515033	1.18	C-FS	Commercial/Freeway Service	23	35%	9	9	0	0	Dam Inundation Area
908	05515034	1.14	C-FS	Commercial/Freeway Service	22	35%	8	8	0	0	Dam Inundation Area
909	05515035	1.25	C-FS	Commercial/Freeway Service	25	35%	9	9	0	0	Dam Inundation Area
910	05516070	0.26	C-FS	Commercial/Freeway Service	5	35%	2	0	0	2	Dam Inundation Area
911	05516076	1.24	C-FS	Commercial/Freeway Service	24	35%	9	9	0	0	Dam Inundation Area
912	05532026	0.69	C-FS	Commercial/Freeway Service	13	35%	5	5	0	0	Dam Inundation Area
913	05532033	1.4	C-FS	Commercial/Freeway Service	28	35%	10	10	0	0	Dam Inundation Area
914	05532034	1.5	C-FS	Commercial/Freeway Service	30	35%	11	11	0	0	Dam Inundation Area
915	05532035	1.66	C-FS	Commercial/Freeway Service	33	35%	12	12	0	0	Dam Inundation Area
916	05532036	1.67	C-FS	Commercial/Freeway Service	33	35%	12	12	0	0	Dam Inundation Area
917	05532060	0.81	C-FS	Commercial/Freeway Service	16	35%	6	6	0	0	Dam Inundation Area
918	05532061	0.84	C-FS	Commercial/Freeway Service	16	35%	6	6	0	0	Dam Inundation Area
919	05532065	1.76	C-FS	Commercial/Freeway Service	35	35%	13	13	0	0	Dam Inundation Area
920	05532066	2.71	C-FS	Commercial/Freeway Service	54	35%	19	19	0	0	Dam Inundation Area
921	07014035	9.38	C-C	Commercial/Community	187	35%	66	66	0	0	Dam Inundation Area
922	07245026	0.68	C-G	Commercial/General	13	35%	5	5	0	0	Dam Inundation Area
923	08530003	0.72	C-G	Commercial/General	14	35%	5	5	0	0	Dam Inundation Area
924	08704034	0.53	C-FS	Commercial/Freeway Service	10	35%	4	4	0	0	Dam Inundation Area
925	08710071	0.59	C-G	Commercial/General	11	35%	4	4	0	0	100-Year Flood Zone
926	08710075	4.19	C-G	Commercial/General	83	35%	30	30	0	0	100-Year Flood Zone, Dam Inundation Area
927	09126006	0.27	C-C	Commercial/Community	5	35%	2	0	0	2	None
928	09126007	0.21	C-C	Commercial/Community	4	35%	2	0	0	2	None
929	09127040	1.91	C-G	Commercial/General	38	35%	14	14	0	0	None
930	10118015	0.35	C-FS	Commercial/Freeway Service	7	35%	3	0	0	3	100-Year Flood Zone, Dam Inundation Area
931	10118018	0.48	C-FS	Commercial/Freeway Service	9	35%	4	0	0	4	100-Year Flood Zone, Dam Inundation Area
932	10517052	0.5	C-C	Commercial/Community	10	35%	4	0	0	4	None

TABLE 7-82 COMMERCIAL SITES											
Site	APN	Acres	Zoning	General Plan Land Use	Maximum Capacity	Realistic Capacity Modifier	Commercial Realistic Capacity (35%)	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
933	10517054	0.27	C-C	Commercial/Community	5	35%	2	0	0	2	None
934	10517056	0.23	C-C	Commercial/Community	4	35%	2	0	0	2	None
935	10517057	0.5	C-C	Commercial/Community	10	35%	4	0	0	4	None
936	11702007	1.36	C-G	Commercial/General	27	35%	10	10	0	0	Dam Inundation Area
937	11702008	0.62	C-G	Commercial/General	12	35%	5	5	0	0	Dam Inundation Area
938	11702022	2.35	C-G	Commercial/General	47	35%	17	17	0	0	Dam Inundation Area
939	11702023	3.19	C-G	Commercial/General	63	35%	23	23	0	0	Dam Inundation Area
940	11706036	0.17	C-G	Commercial/General	3	35%	2	0	0	2	Dam Inundation Area
941	11707021	0.17	C-G	Commercial/General	3	35%	2	0	0	2	Dam Inundation Area
942	11904322	0.05	C-G	Commercial/General	1	35%	1	0	0	1	None
943	11913005	0.46	C-G	Commercial/General	9	35%	4	0	0	4	Dam Inundation Area
944	11913006	0.48	C-G	Commercial/General	9	35%	4	0	0	4	Dam Inundation Area
945	11913013	1.66	C-G	Commercial/General	33	35%	12	12	0	0	Dam Inundation Area
946	11923031	0.17	C-C	Commercial/Community	3	35%	2	0	0	2	None
947	12610008	3.28	C-FS	Commercial/Freeway Service	65	35%	23	23	0	0	Dam Inundation Area
948	13202022	4.55	C-G	Commercial/General	91	35%	32	32	0	0	Dam Inundation Area
949	14105003	0.12	C-C	Commercial/Community	2	35%	1	0	0	1	Dam Inundation Area
950	14118301	0.05	C-G	Commercial/General	1	35%	1	0	0	1	Dam Inundation Area
951	14304049	0.2	C-G	Commercial/General	4	35%	2	0	0	2	None
952	14313006	0.08	C-G	Commercial/General	1	35%	1	0	0	1	None
953	14314039	0.14	C-G	Commercial/General	2	35%	1	0	0	1	None
954	14332008	0.31	C-G	Commercial/General	6	35%	3	0	0	3	None
955	14332010	0.11	C-G	Commercial/General	2	35%	1	0	0	1	None
956	14332037	0.16	C-G	Commercial/General	3	35%	2	0	0	2	None
957	14333029	0.69	C-G	Commercial/General	13	35%	5	5	0	0	None
958	14341001	0.39	C-G	Commercial/General	7	35%	3	0	0	3	None
959	14342065	0.93	C-G	Commercial/General	18	35%	7	7	0	0	None
960	14343062	0.12	C-G	Commercial/General	2	35%	1	0	0	1	None
961	15726211	0.26	C-G	Commercial/General	5	35%	2	0	0	2	None
962	15727503	0.57	C-G	Commercial/General	11	35%	4	4	0	0	None
963	17110011	1.52	C-G	Commercial/General	30	35%	11	11	0	0	None
964	17110016	2.08	C-G	Commercial/General	41	35%	15	15	0	0	None
965	17305043	0.54	C-G	Commercial/General	10	35%	4	4	0	0	None
966	17320001	0.26	C-C	Commercial/Community	5	35%	2	0	0	2	None
967	17320014	1.37	C-C	Commercial/Community	27	35%	10	10	0	0	None



TABLE 7-82 COMMERCIAL SITES											
Site	APN	Acres	Zoning	General Plan Land Use	Maximum Capacity	Realistic Capacity Modifier	Commercial Realistic Capacity (35%)	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Constraints
968	19302002	1.78	C-G	Commercial/General	35	35%	13	13	0	0	100-Year Flood Zone, Dam Inundation Area
969	19302056	6.85	C-G	Commercial/General	137	35%	48	48	0	0	Dam Inundation Area
970	19306053	3.66	C-FS	Commercial/Freeway Service	73	35%	26	26	0	0	Dam Inundation Area
971	19306054	0.94	C-FS	Commercial/Freeway Service	18	35%	7	7	0	0	Dam Inundation Area
972	19307011	7.52	C-G	Commercial/General	150	35%	53	53	0	0	Dam Inundation Area
973	19307013	4.11	I-L	Commercial/General	82	35%	29	29	0	0	Dam Inundation Area
974	19314001	0.44	C-C	Commercial/Community	8	35%	3	0	0	3	Dam Inundation Area
975	19316002	0.24	C-G	Commercial/General	4	35%	2	0	0	2	Dam Inundation Area
976	19317010	0.17	C-C	Commercial/Community	3	35%	2	0	0	2	Dam Inundation Area
977	19317011	0.17	C-C	Commercial/Community	3	35%	2	0	0	2	Dam Inundation Area
978	19317016	1.04	C-C	Commercial/Community	20	35%	7	7	0	0	Dam Inundation Area
979	19317021	0.22	C-C	Commercial/Community	4	35%	2	0	0	2	Dam Inundation Area
980	19317022	0.21	C-C	Commercial/Community	4	35%	2	0	0	2	Dam Inundation Area
981	19317023	0.08	C-C	Commercial/Community	1	35%	1	0	0	1	Dam Inundation Area
982	19317024	0.28	C-G	Commercial/General	5	35%	2	0	0	2	Dam Inundation Area
983	19317032	0.42	C-G	Commercial/General	8	35%	3	0	0	3	Dam Inundation Area
984	19710016	4.38	C-FS	Commercial/Freeway Service	87	35%	31	31	0	0	None
985	21317051	0.51	C-RS	Commercial/Rural Service	10	35%	4	4	0	0	100-Year Flood Zone, Dam Inundation Area
986	21809008	0.24	C-G	Commercial/General	4	35%	2	0	0	2	None
987	24154014	1.63	C-R	Commercial/Recreation	32	35%	12	12	0	0	Dam Inundation Area
988	25005021	0.25	C-RS	Commercial/Rural Service	5	35%	2	0	0	2	Dam Inundation Area
989	25005022	0.07	C-RS	Commercial/Rural Service	1	35%	1	0	0	1	Dam Inundation Area
990	25005023	0.51	C-RS	Commercial/Rural Service	10	35%	4	4	0	0	Dam Inundation Area
991	25006008	0.13	C-RS	Commercial/Rural Service	2	35%	1	0	0	1	Dam Inundation Area
992	25015016	1.84	C-G	Commercial/General	36	35%	13	13	0	0	None
993	25015017	1.29	C-G	Commercial/General	25	35%	9	9	0	0	None
994	25016004	2.05	C-G	Commercial/General	41	35%	15	15	0	0	None
995	25318005	0.46	C-RS	Commercial/Rural Service	9.0	35%	4	0	0	4	None
996	25326005	1.09	C-RS	Commercial/Rural Service	21.0	35%	8	8	0	0	None
997	25502011	3	C-FS	Commercial/Freeway Service	60	35%	21	21	0	0	None
998	25502014	9.49	C-FS	Commercial/Freeway Service	189	35%	67	67	0	0	None
						Total	1,178	961	0	217	

Source: San Joaquin County, 2023
Note: No barriers related to shape, access, contamination, easements, current site conditions, or compatibility were identified for the parcels above.

TABLE 7-83 AGRICULTURAL SITES							
Site	APN	Acres	Zoning	General Plan Land Use	Existing Land Use	Total Capacity	Environmental Constraints
A1	06322029	1.45	AL-5	A/L	Vacant Homesite	6	None
A2	06328020	1.96	AL-5	A/L	Vacant Homesite	6	None
A3	06516003	2.3	AG-40	A/G	Irrigated Orchard	6	None
A4	06731011	2.6	AG-40	A/G	Irrigated Orchard	6	None
A5	08647047	1.63	AG-40	A/G	Vacant Homesite	6	None
A6	08647052	2	AG-40	A/G	Vacant Homesite	6	None
A7	08717013	2	AG-40	A/G	Vacant Homesite	6	None
A8	08908072	1.92	AG-40	A/G	Irrigated Orchard	6	None
A9	08908083	1.51	AG-40	A/G	Irrigated Orchard	6	None
A10	08910061	1.31	AG-40	A/G	Vacant Homesite	6	None
A11	09107020	1.01	AG-40	A/G	Vacant Homesite	6	None
A12	09115006	1.12	AG-40	A/G	Vacant Homesite	6	None
A13	09115008	1.12	AG-40	A/G	Vacant Homesite	6	None
A14	09334007	2.78	AG-160	A/G	Vacant Homesite	6	None
A15	10113068	3	AG-40	A/G	Vacant Homesite	6	None
A16	10125003	1.5	AG-40	A/G	Vacant Homesite	6	None
A17	10304033	1.58	AG-40	A/G	Vacant Homesite	6	None
A18	10311006	0.5	AG-40	A/G	Vacant Homesite	6	None
A19	10315021	1.83	R-R	A/G	Vacant Homesite	6	None
A20	10505017	3	AG-40	A/G	Irrigated Row Crops	6	None
A21	18325007	1.83	AG-40	A/G	Irrigated Row Crops	6	None
A22	18514012	2.64	AG-40	A/G	Vacant Homesite	6	None
A23	18514031	2.38	AG-40	A/G	Vacant Homesite	6	None
A24	18514033	2.39	AG-40	A/G	Vacant Homesite	6	None
A25	18731016	1.46	AG-160	A/G	Vacant Homesite	6	None
A26	19702039	1.32	AG-40	A/G	Irrigated Orchard	6	None
A27	19712017	3	AG-40	A/G	Vacant Homesite	6	None
A28	20305033	2.18	AG-40	A/G	Vacant Homesite	6	None
A29	20309009	1.55	AG-40	A/G	Vacant Homesite	6	None
A30	20311005	1	AG-40	A/G	Vacant Homesite	6	None
A31	20320002	1.17	AG-40	A/G	Vacant Homesite	6	None
A32	20322035	1.68	AG-40	A/G	Irrigated Orchard	6	None
A33	20322076	2.11	AG-40	A/G	Irrigated Orchard	6	None
A34	20405036	1.73	AG-40	A/G	Irrigated Orchard	6	None
A35	20405042	2.27	AG-40	A/G	Irrigated Row Crops	6	None
A36	20508029	0.5	AG-40	A/G	Irrigated Orchard	6	None



TABLE 7-83 AGRICULTURAL SITES							
Site	APN	Acres	Zoning	General Plan Land Use	Existing Land Use	Total Capacity	Environmental Constraints
A37	20520011	2	AG-40	A/G	Vacant Homesite	6	None
A38	20523008	2.95	AG-40	A/G	Vacant Homesite	6	None
A39	20526027	2	AG-40	A/G	Vacant Homesite	6	None
A40	20611013	2	AG-40	A/G	Irrigated Orchard	6	None
A41	20612005	2.7	AG-40	A/G	Vacant Homesite	6	None
A42	20703009	2.5	AG-40	A/G	Vacant Homesite	6	None
A43	20722027	2.64	AL-10	A/L	Irrigated Row Crops	6	None
A44	20725034	2.4	AL-10	A/L	Vacant Homesite	6	None
A45	20726022	2.01	AL-10	A/L	Vacant Homesite	6	None
A46	20726036	1.95	AL-10	A/L	Vacant Homesite	6	None
A47	20807010	2.98	AG-40	A/G	Irrigated Orchard	6	None
A48	20818022	1.7	AG-40	A/G	Vacant Homesite	6	None
A49	20919010	2.35	AG-40	A/G	Irrigated Row Crops	6	None
A50	20924018	2.43	AG-40	A/G	Vacant Homesite	6	None
A51	20924030	1.37	AG-40	A/G	Irrigated Row Crops	6	None
A52	20925023	1.41	AG-40	A/G	Vacant Homesite	6	None
A53	22740017	2.22	AL-10	A/L	Vacant Homesite	6	None
A54	22905025	1	AG-40	A/G	Vacant Homesite	6	None
A55	22913035	2.51	AL-10	A/L	Vacant Homesite	6	None
A56	22913036	2.51	AL-10	A/L	Vacant Homesite	6	None
A57	22913068	2.52	AL-10	A/L	Irrigated Row Crops	6	None
A58	22916032	2.91	AL-10	A/L	Irrigated Row Crops	6	None
A59	23919019	1.79	AG-40	A/G	Vacant Homesite	6	None
A60	24504042	2.33	AG-40	A/G	Vacant Homesite	6	None
A61	24506038	2.16	AG-40	A/G	Vacant Homesite	6	None
A62	24506040	2.01	AG-40	A/G	Vacant Homesite	6	None
A63	24506041	2.01	AG-40	A/G	Vacant Homesite	6	None
A64	24521036	2.11	AG-40	A/G	Vacant Homesite	6	None
A65	24538007	2.13	AG-40	A/G	Irrigated Orchard	6	None
A66	24538008	2	AG-40	A/G	Irrigated Orchard	6	None
A67	24538009	2.19	AG-40	A/G	Vacant Homesite	6	None
A68	24538026	1.87	AG-40	A/G	Vacant Homesite	6	None
A69	24538031	2	AG-40	A/G	Vacant Homesite	6	None
A70	24707012	2.82	AG-40	A/G	Irrigated Orchard	6	None
A71	24903003	1.2	AG-40	A/G	Vacant Homesite	6	None
A72	24909012	3	AG-40	A/G	Vacant Homesite	6	None

TABLE 7-83 AGRICULTURAL SITES							
Site	APN	Acres	Zoning	General Plan Land Use	Existing Land Use	Total Capacity	Environmental Constraints
A73	24919016	1.31	AG-40	A/G	Vacant Homesite	6	None
A74	25003005	1	AG-40	A/G	Irrigated Row Crops	6	None
A75	25010011	2.5	AG-40	A/G	Irrigated Row Crops	6	None
A76	25010012	2.5	AG-40	A/G	Irrigated Row Crops	6	None
A77	25331016	1.52	AG-40	A/G	Vacant Homesite	6	None
A78	25504026	2	AG-40	A/G	Irrigated Row Crops	6	None
A79	25504027	2	AG-40	A/G	Irrigated Row Crops	6	None
A80	25515029	1.99	AG-40	A/G	Irrigated Row Crops	6	None
A81	26323020	2.68	AG-160	A/G	Vacant Homesite	6	None
A82	26501014	1.31	AG-40	A/G	Vacant Homesite	6	None
					Total	492	

Source: San Joaquin County, 2023

Note: No barriers related to shape, access, contamination, easements, current site conditions, or compatibility were identified for the parcels above.



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FIGURE 7-33: SITES INVENTORY, COUNTY FULL EXTENT

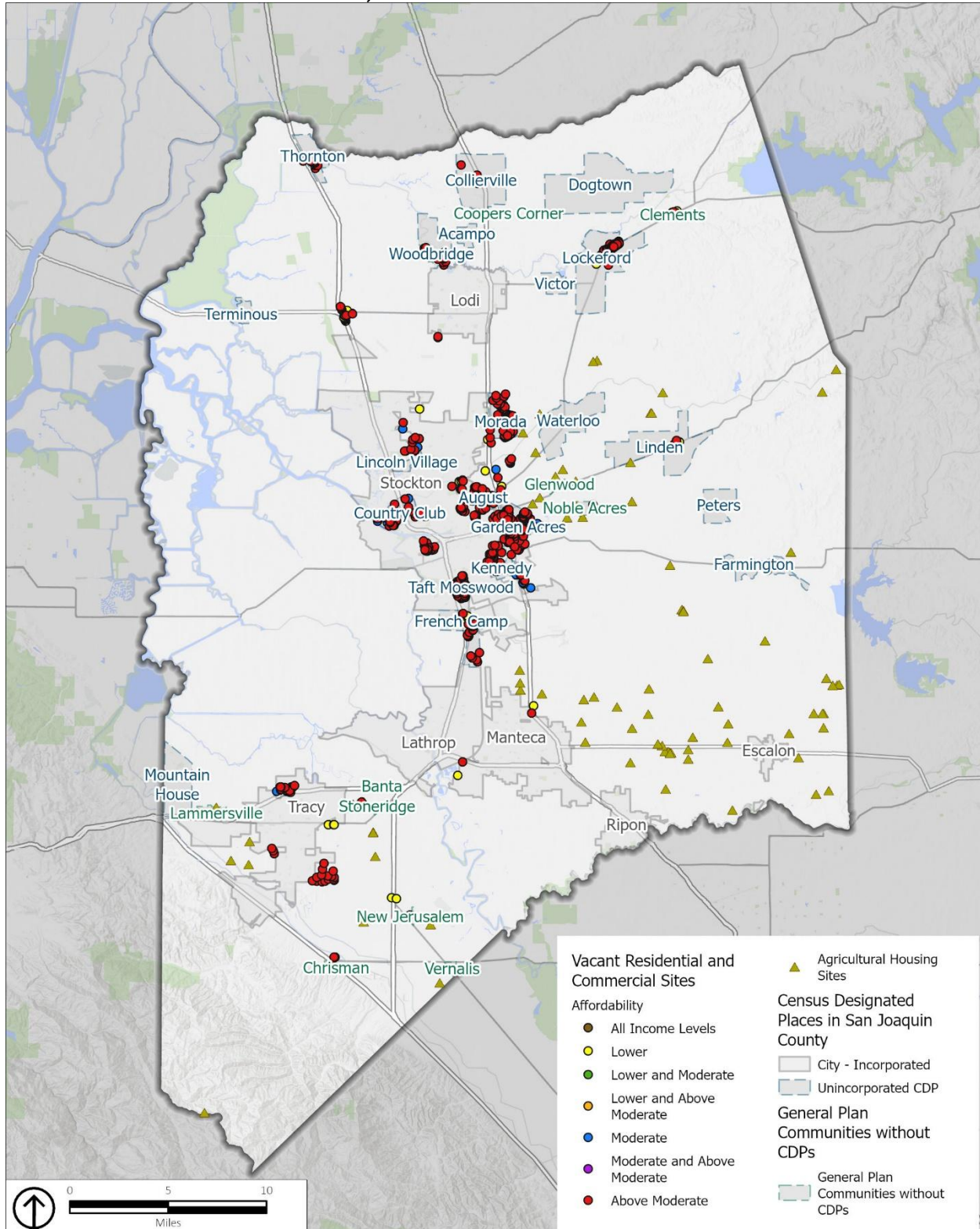




FIGURE 7-34: SITES INVENTORY, NORTHWEST COUNTY DETAIL

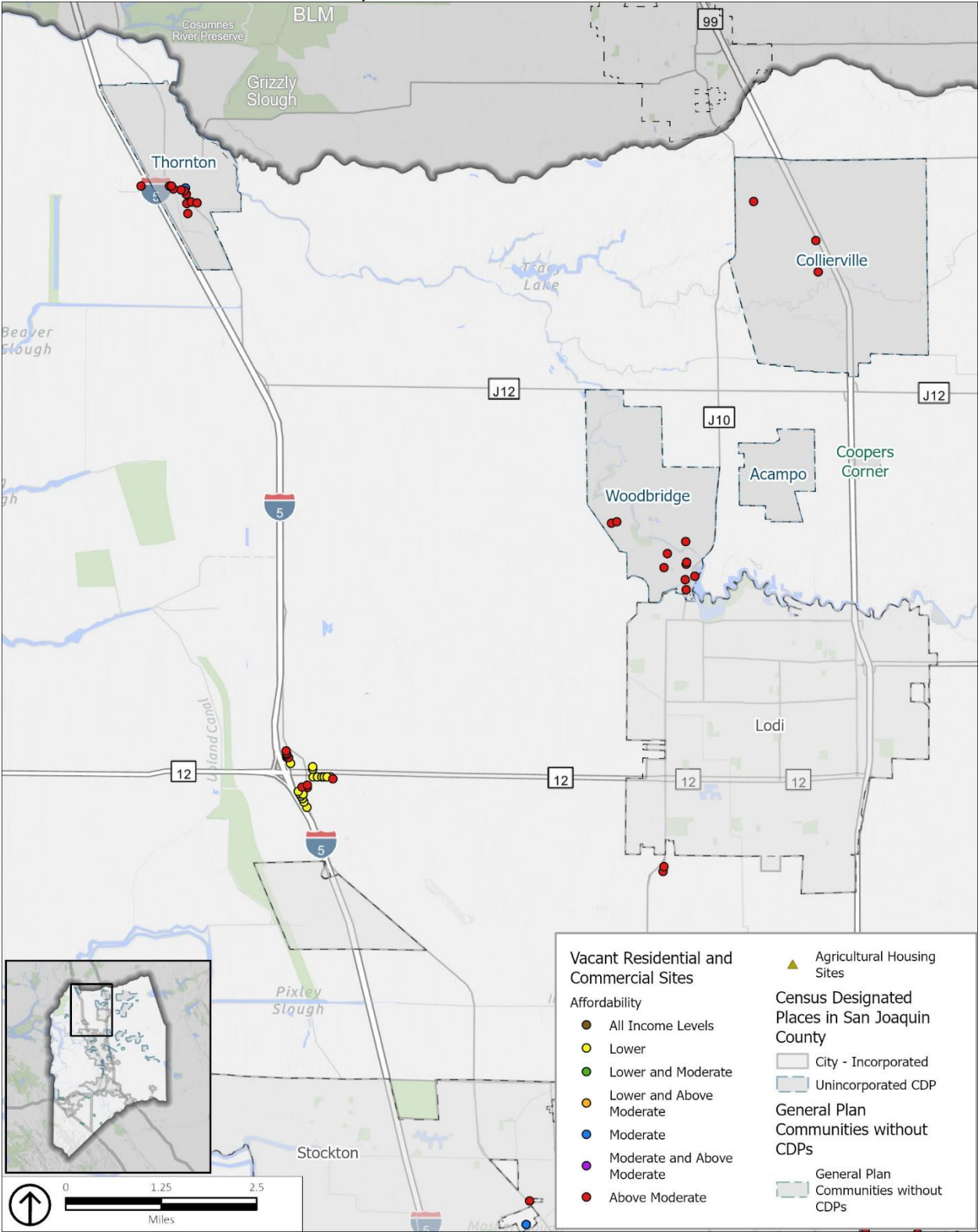
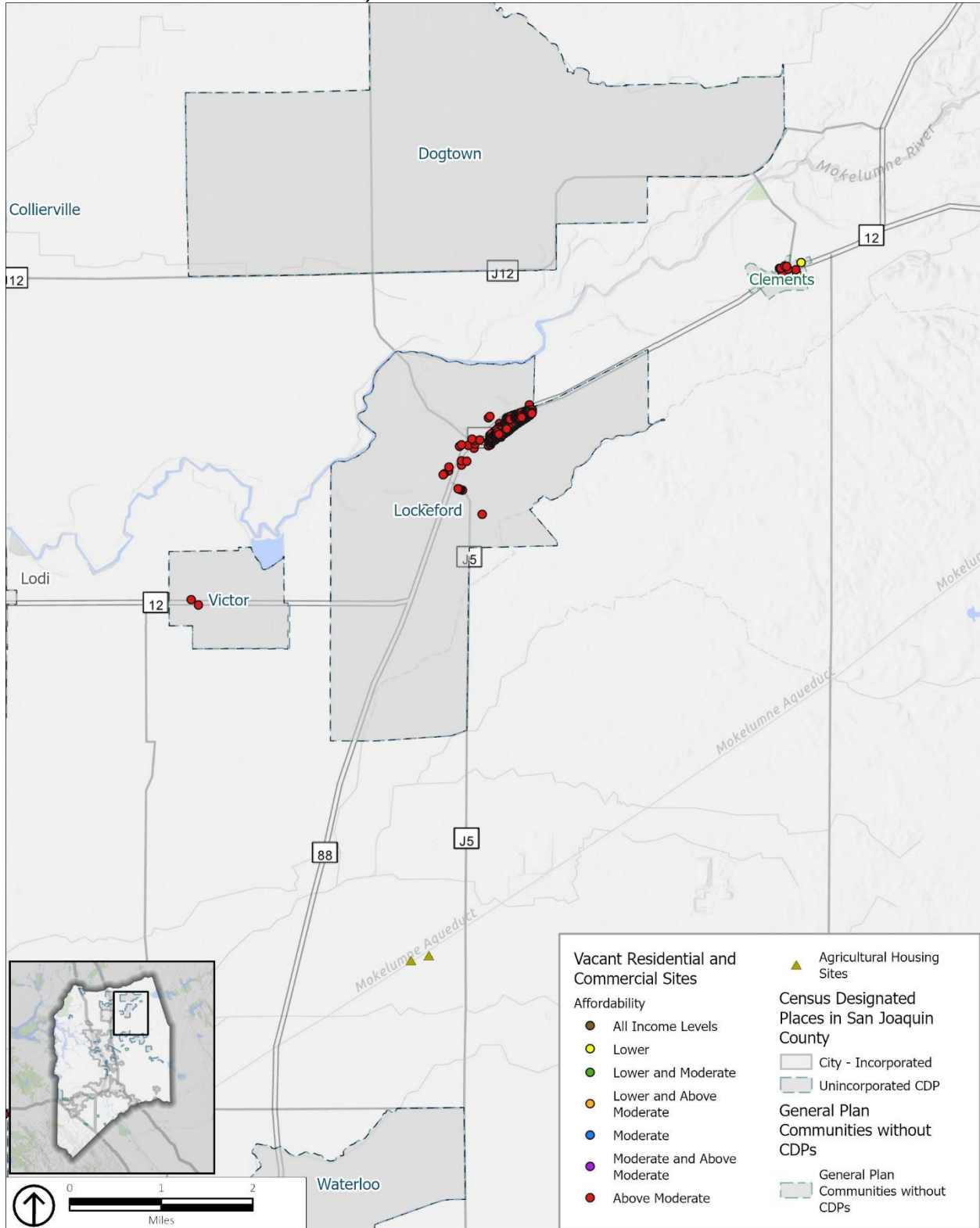


FIGURE 7-35: SITES INVENTORY, NORTHEAST COUNTY DETAIL





Vacant Residential and Commercial Sites

Affordability

- All Income Levels
- Lower
- Lower and Moderate
- Lower and Above Moderate
- Moderate
- Moderate and Above Moderate
- Above Moderate

Agricultural Housing Sites

Census Designated Places in San Joaquin County

- City - Incorporated
- Unincorporated CDP

General Plan Communities without CDPs

General Plan Communities without CDPs

0 1.25 2.5 Miles

FIGURE 7-37: SITES INVENTORY, EAST OF STOCKTON DETAIL

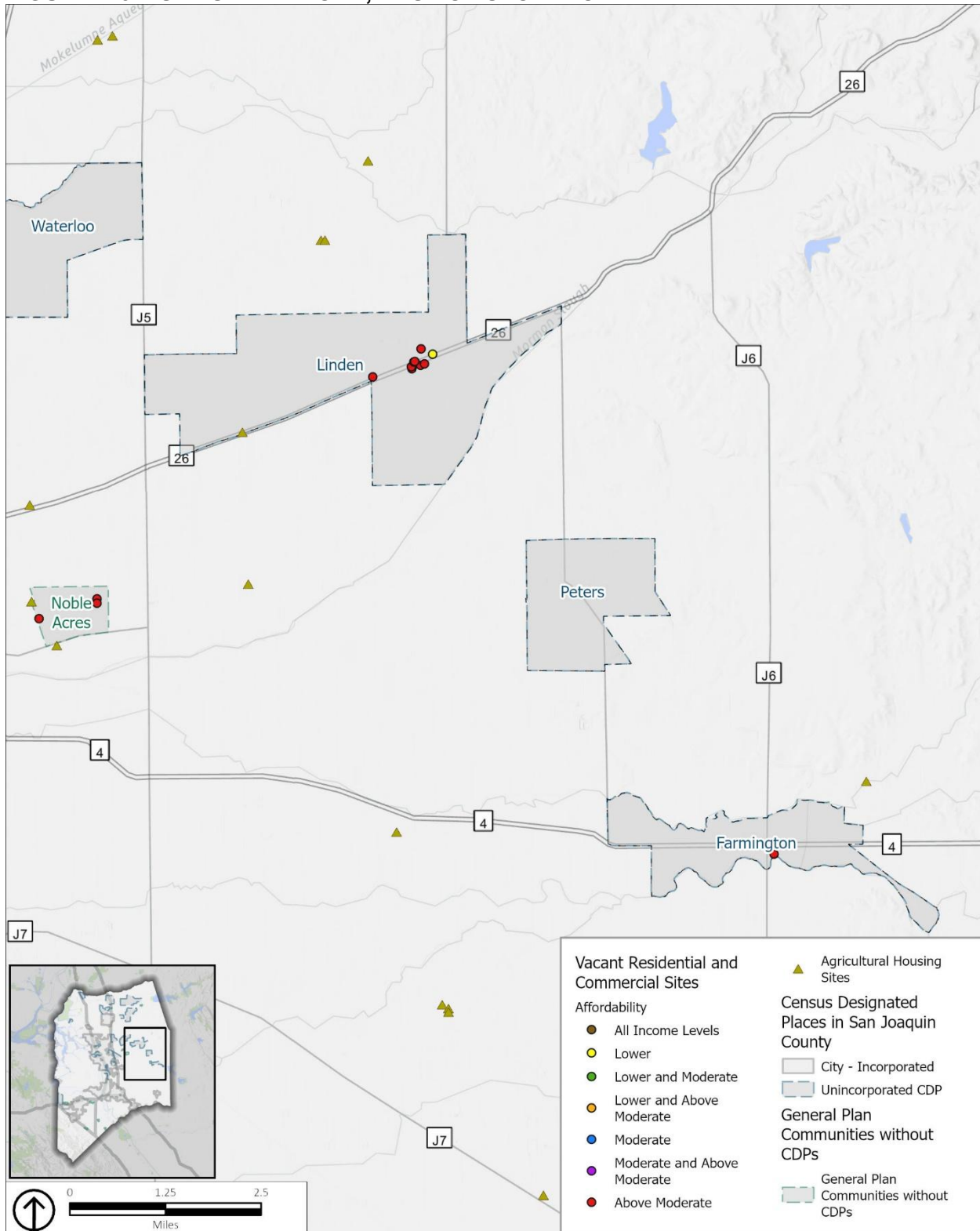




FIGURE 7-38: SITES INVENTORY, MOUNTAIN HOUSE AND TRACY AREA DETAIL

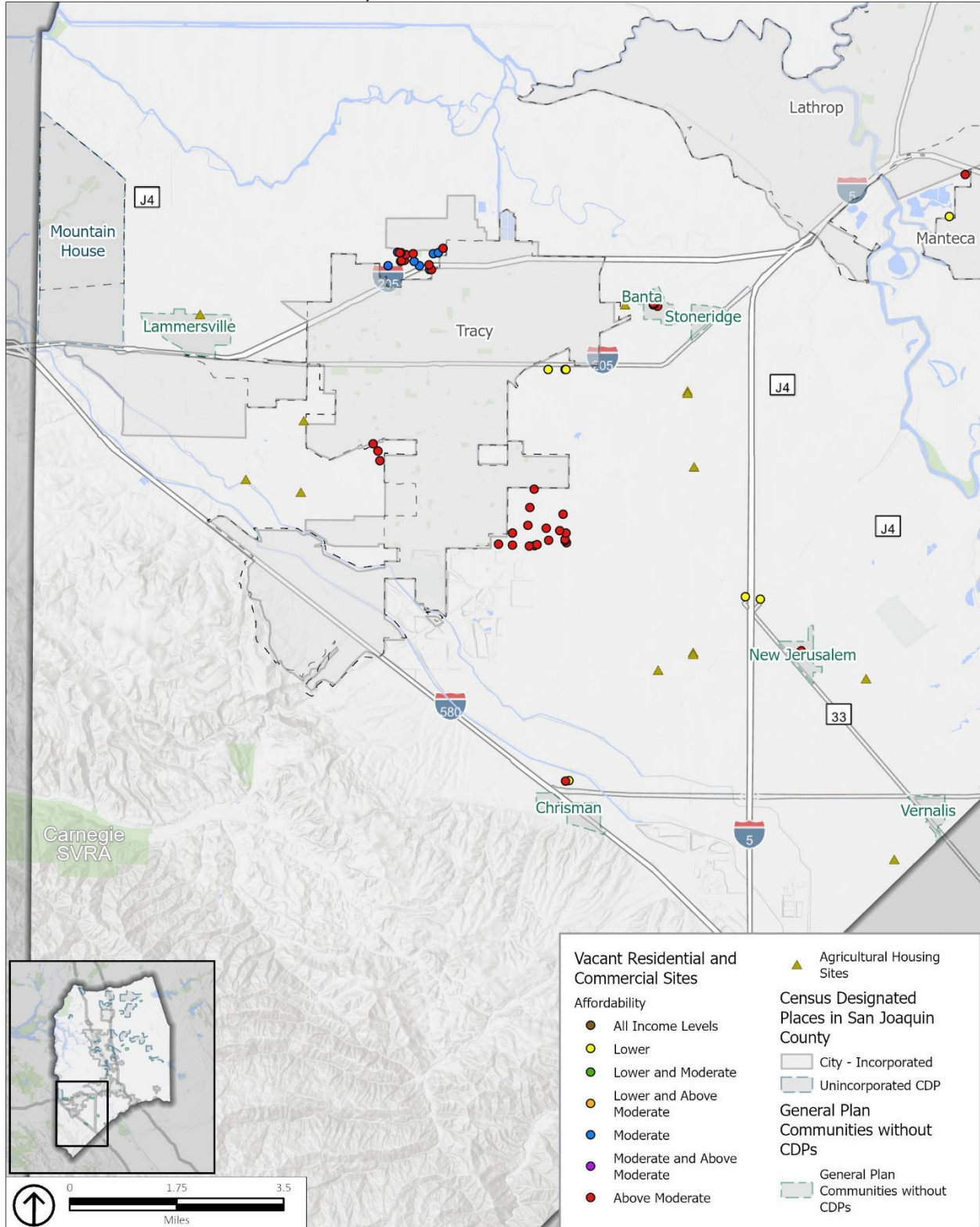


FIGURE 7-39: SITES INVENTORY, RIPON AND MANTECA AREA DETAIL

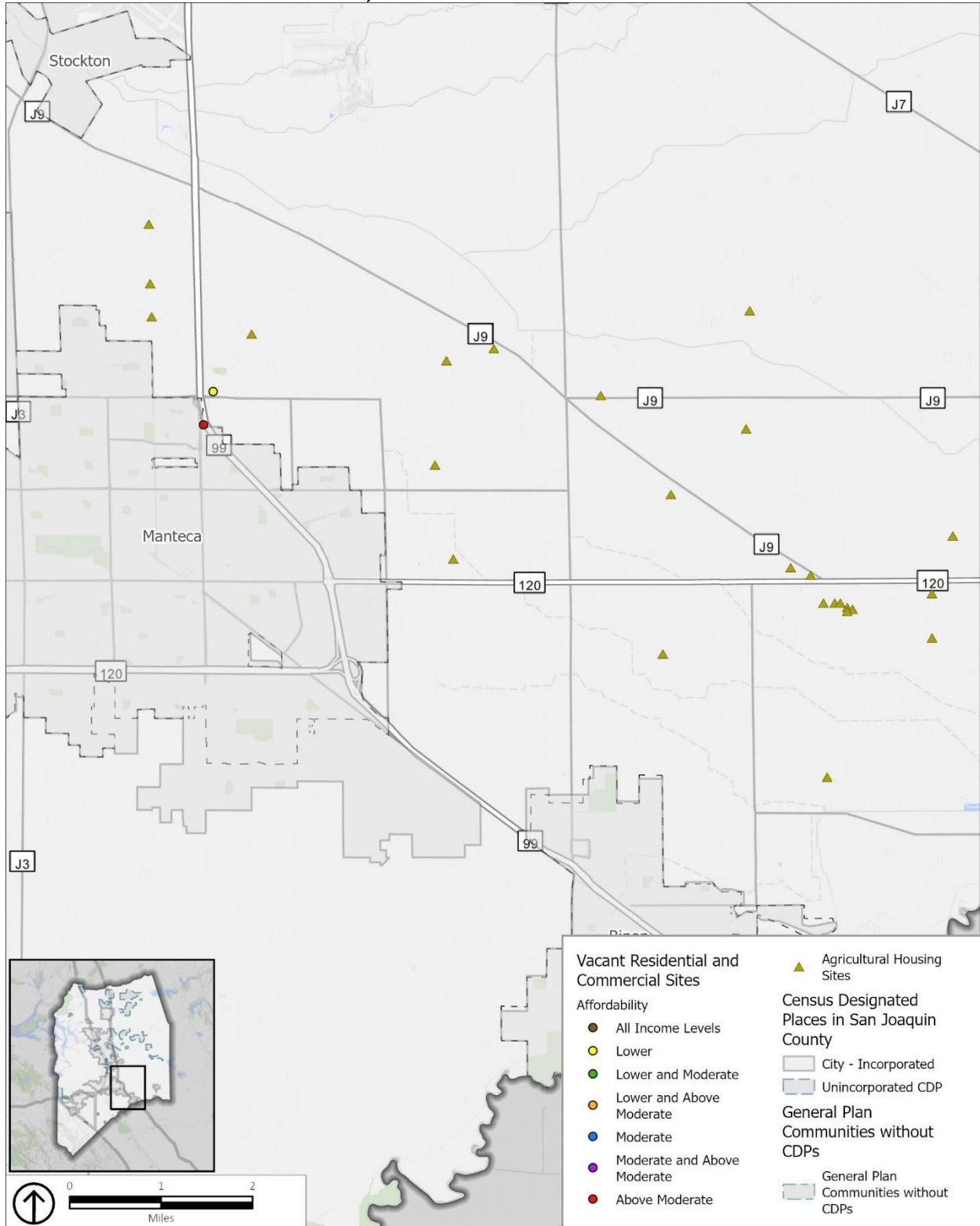
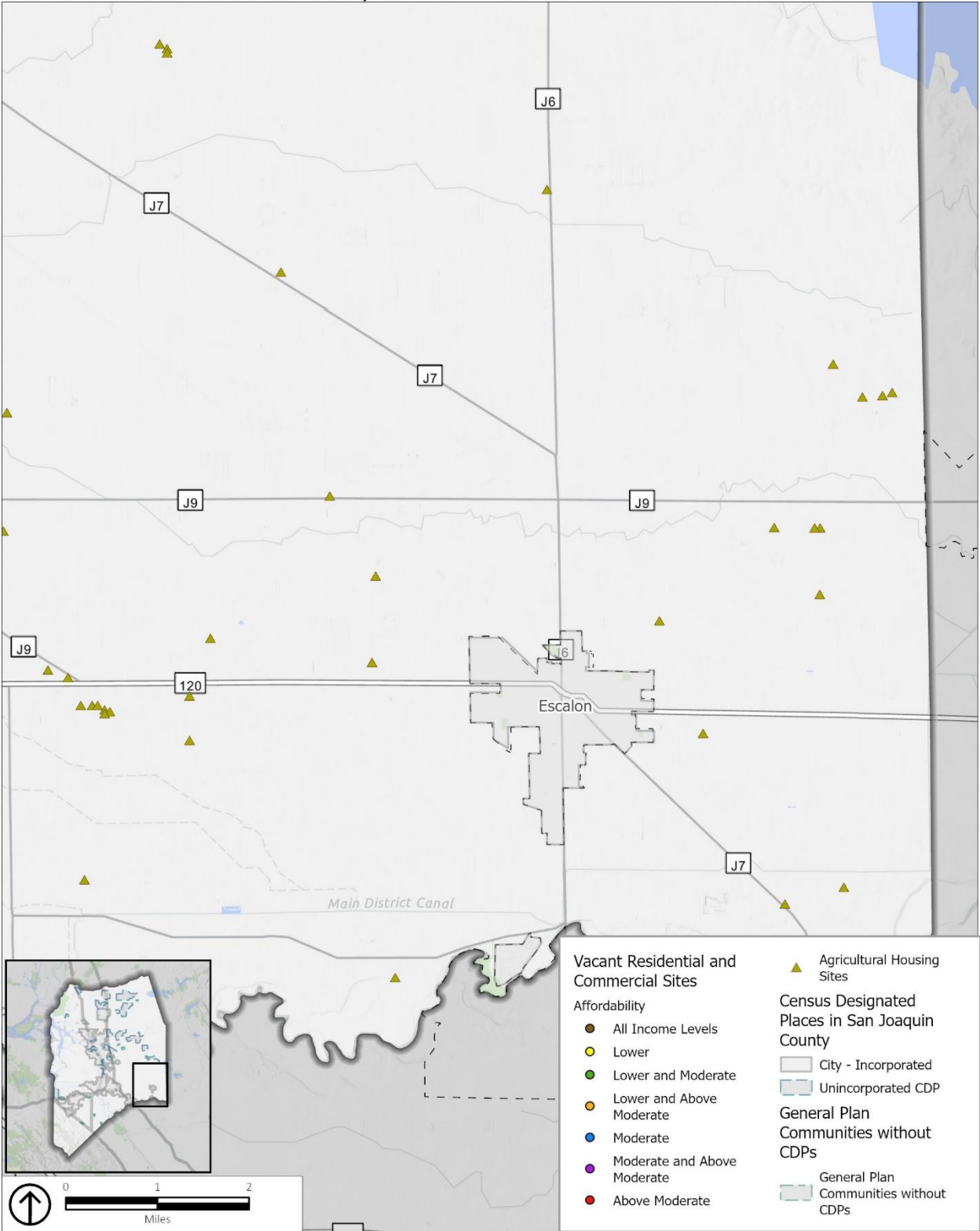




FIGURE 7-40: SITES INVENTORY, SOUTHEAST COUNTY DETAIL



APPENDIX D: Glossary

Accessory Dwelling Unit: an attached or a detached residential dwelling unit that provides complete independent living facilities for one or more persons and is located on a lot with a proposed or existing primary residence. It shall include permanent provisions for living, sleeping, eating, cooking, and sanitation on the same parcel as the single-family or multifamily dwelling is or will be situated. An Accessory dwelling unit also includes the following 1) An efficiency unit, 2) A manufactured home, as defined in Section 18007 of the Health and Safety Code.

Acre: a unit of land measure equal to 43,650 square feet.

Acreage: 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 qualify 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.



San Joaquin County General Plan

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.

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.



San Joaquin County General Plan

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 County Board of Supervisors, setting forth policies regarding long-term development, also known as General Plan 2035 for San Joaquin County. California law requires the preparation of nine elements or chapters in the General Plan: Land Use, Housing, Circulation, Conservation, Open Space, Noise, Safety, Environmental Justice and Air Quality. 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).



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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.

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.



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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.

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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