SAN JOAQUIN COUNTY

2023 – 2031 Housing Element Update Community Workshop

August 21st and 22nd

PLACEWORKS

Agenda

Introductions

Housing Element Overview/Contents

Regional Housing Needs Allocation (RHNA)

Housing Needs Findings

SAN JOAQUIN
COUNTY

Zoom Meeting Controls (Desktop/Laptop)

How You Can Participate: Submit Comments/Questions during the Workshop
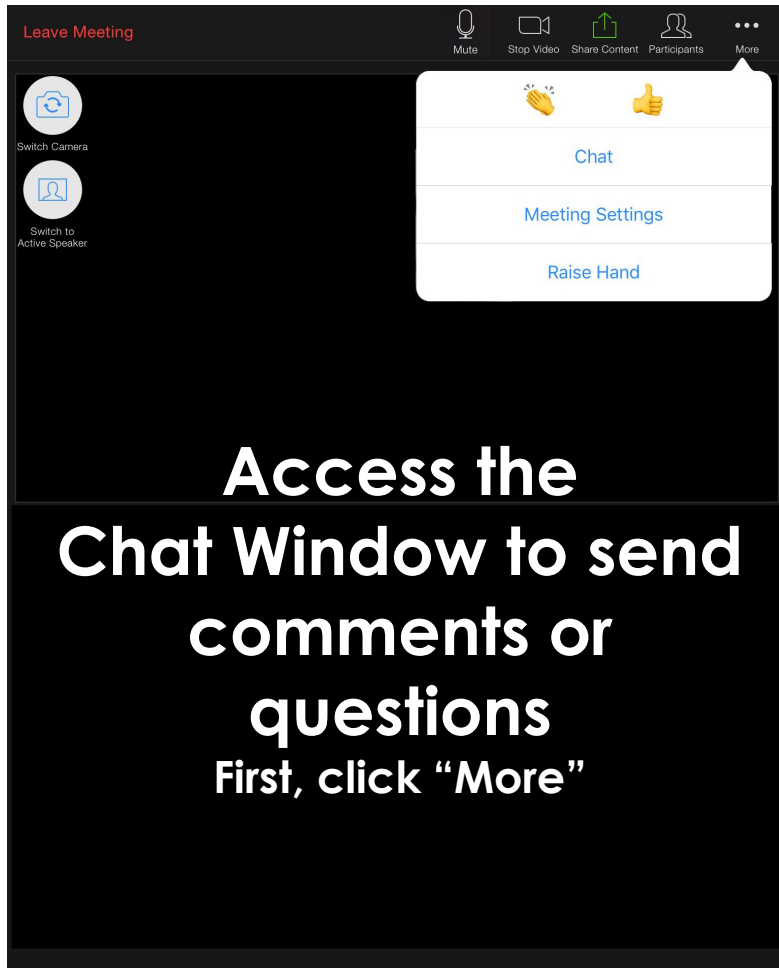
Send a Chat Message in drop down chat menu

Participant list
View meeting participant list

Use Chat window To send comments/questions

Type Message Here

Zoom Meeting Controls (Tablet or Smart Phone)
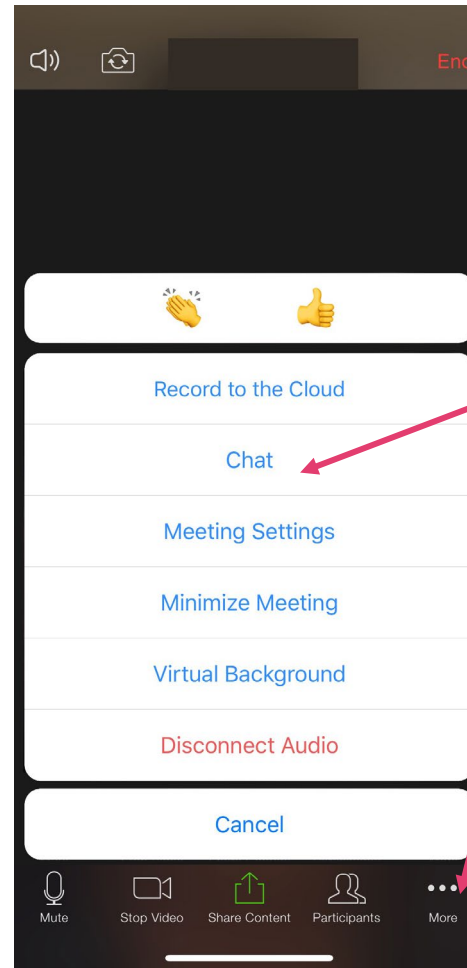
Access the Chat Window to send comments or questions
First, click "More"

Tablet

Access the Chat Window to send comments or questions
First, click "More"

Smart Phone

Meeting Objective

- Provide an overview of the Housing Element Update process

- Share information about housing needs to inform housing plan

- Gather initial community input on housing assets, issues and opportunities
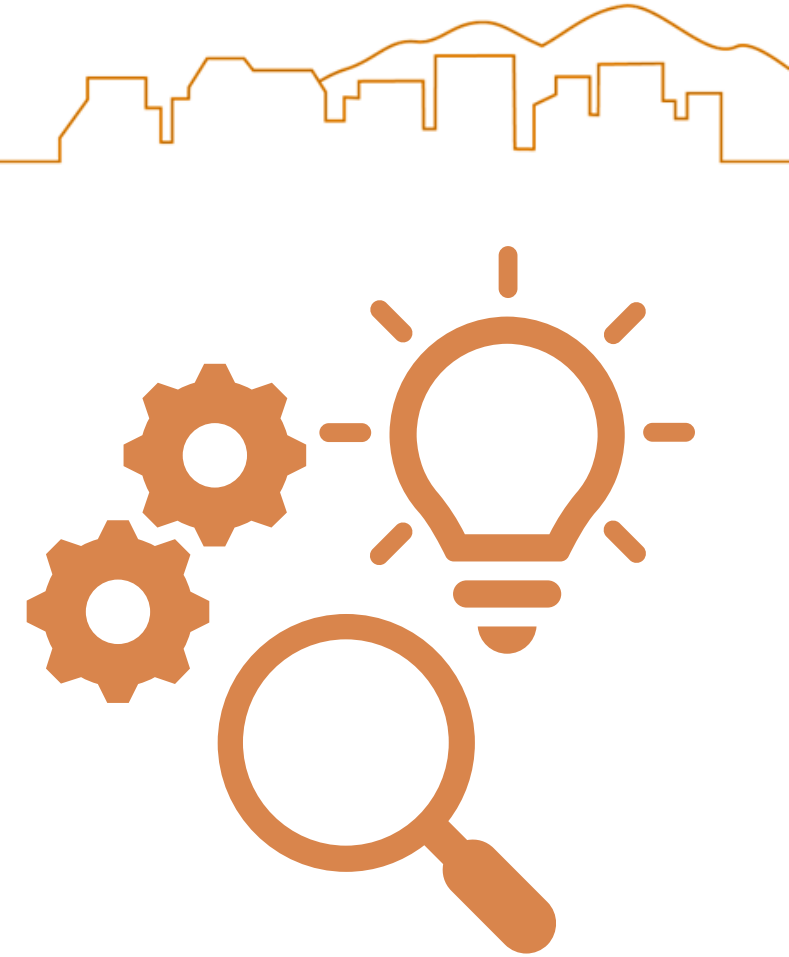
Polling Question

Where do you live in San Joaquin County?

Manteca 14%
Stockton 57%
Tracy 29%

Housing Element Update Community Workshop
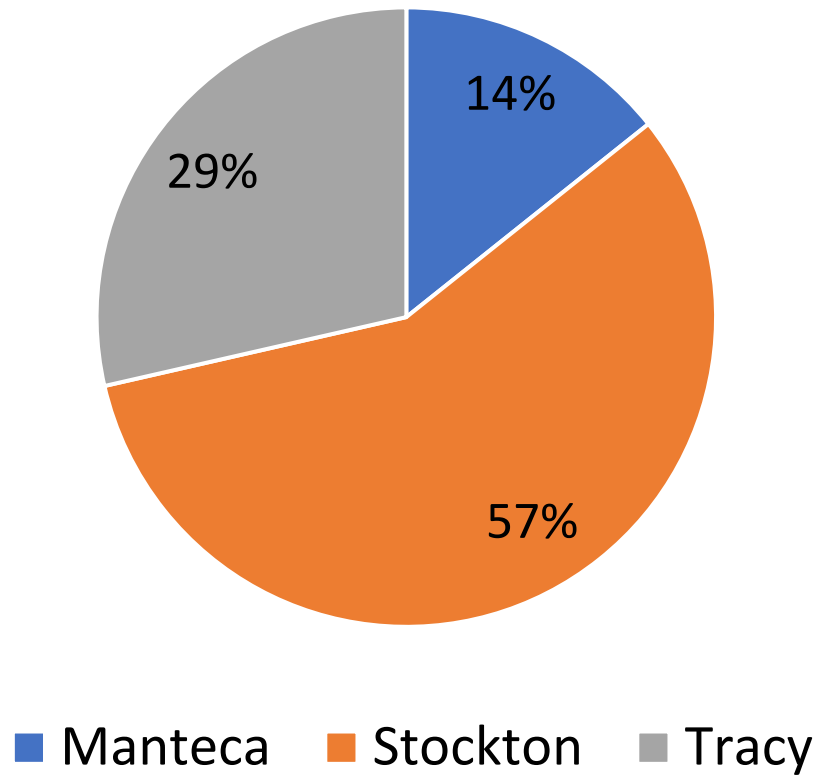
Housing Element Overview

What is the Housing Element?

- **One of the eight mandate elements of the General Plan**

- **Must be updated every 8 years**

- **Adoption Deadline: December 31, 2023**
  - » 6th Cycle Planning Period: December 31, 2023-December 31, 2031
  - » 5th Cycle Planning Period: December 31, 2015-December 31, 2023

- **Plan for accommodating the jurisdiction's "fair share" of the regional housing need**

About the Housing Element

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

Housing Element Contents

Housing Needs Assessment
- Demographic Trends
- Housing Market Trends
- Special Needs Groups

Assessment of Fair Housing
- Outreach
- Fair Housing Issues
- Site Inventory Analysis
- Contributing Factors

Constraints to Housing Development
- Governmental and Non-Governmental
- Market Trends
- Environmental
- Infrastructure

Resources and Sites Inventory
- Zoning and Capacity
- Inventory of Sites
- ADUs and Mobile Homes

Policies and Programs
- Review of Previous Housing Element Implementation
- Identify 2023- 2031 Programs

Typical Housing Element Update Process

Prepare Admin. Draft

Release Public Review Draft (30-45 days)

Submit the Public Review Draft to HCD (90days)

HCD Sends a Findings Letter

Resubmit the Public Review Draft to HCD (60-days)

HCD Sends Letter of Compliance

Adopt the Housing Element

Submit to HCD for Certification (60-days)
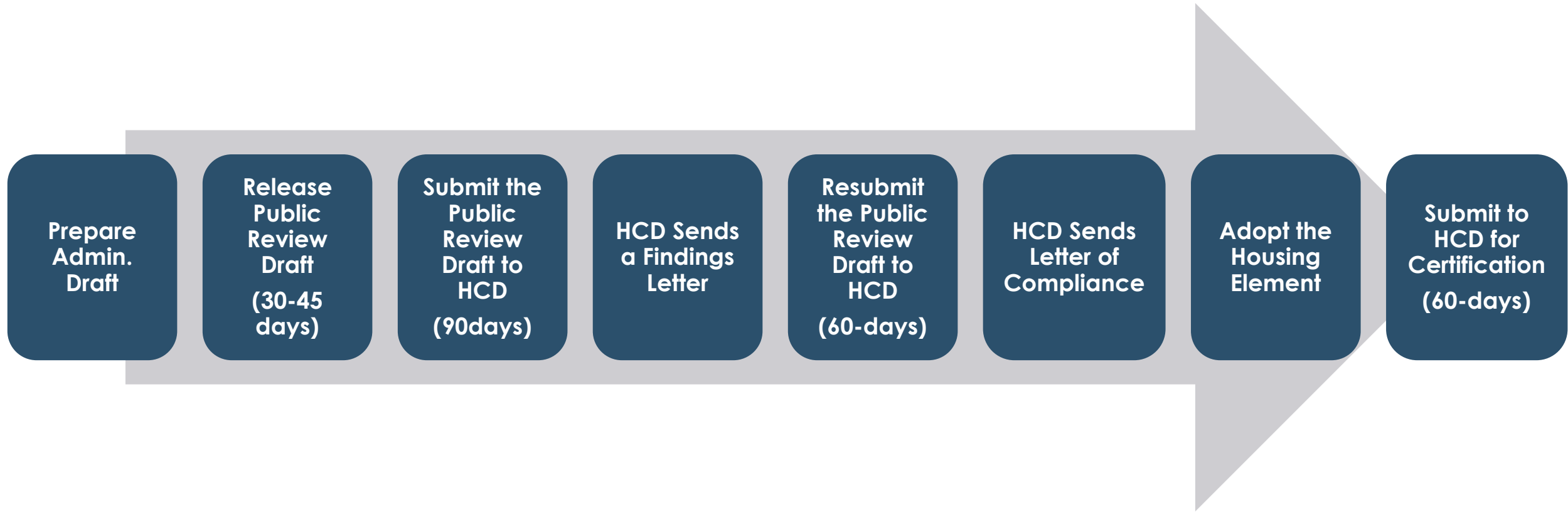
Key Terms and Acronyms

- **HCD:** California Department of Housing and Community Development

- **COG:** Council of Government

- **SJCOG:** San Joaquin County Council of Governments

- **RHNA:** Regional Housing Needs Allocation

- **AFH / AFFH:** Assessment of Fair Housing / Affirmatively Furthering Fair Housing

- **AMI:** Area Median Income

- **APR:** Annual Progress Report

- **SB / AB:** Senate Bill / Assembly Bill

Regional Housing Needs Allocation (RHNA)

How is the RHNA Determined?

State Role

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

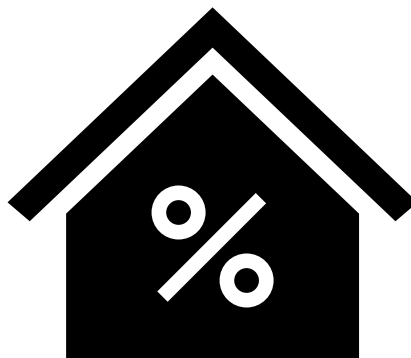**Total RHNA = 2,502,971**

Regional Role

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

SJCOG RHNA = 52,719 Adopted September 2022

Local Role

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

Unincorporated County RHNA = 8,808

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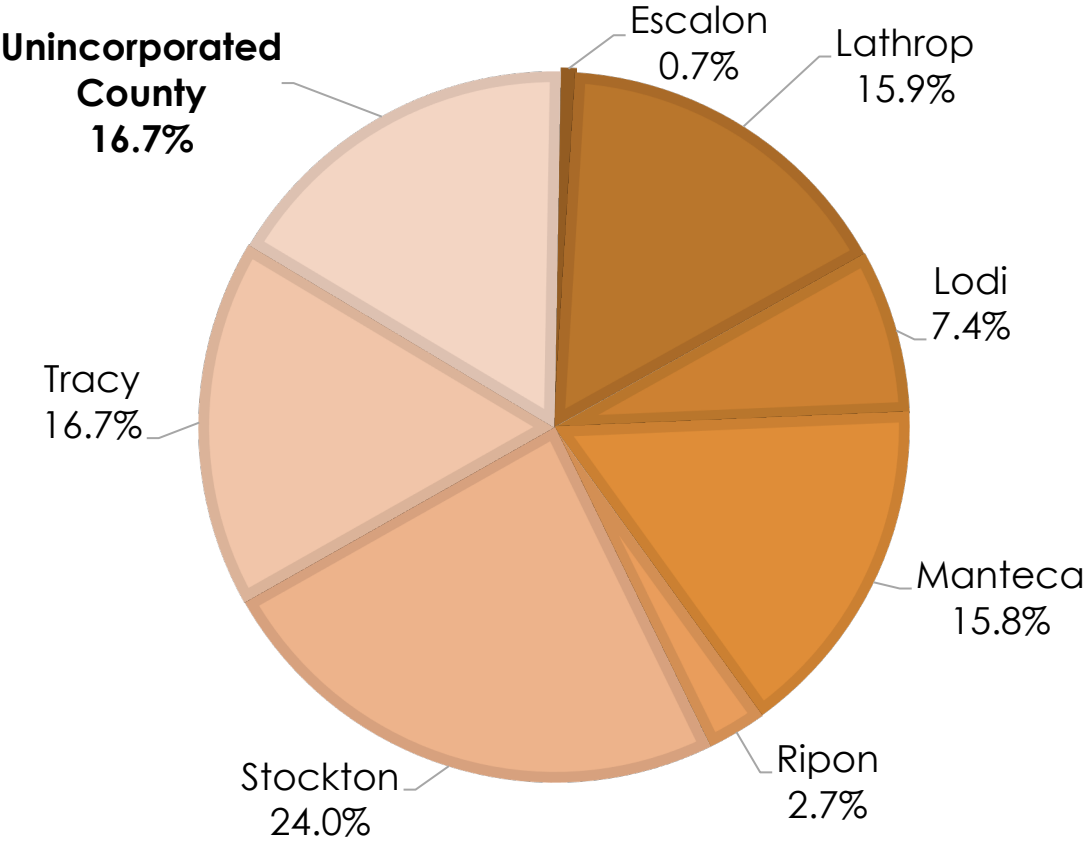
Jurisdiction	RHNA Allocation	RHNA Percentage
Escalon	367	0.7%
Lathrop	8,402	15.9%
Lodi	3,909	7.4%
Manteca	8,306	15.8%
Ripon	1,424	2.7%
Stockton	12,673	24.0%
Tracy	8,830	16.7%
Unincorporated County	**8,808**	**16.7%**
Total San Joaquin County	52,719	100%

Source: San Joaquin Council of Governments 2022

Unincorporated San Joaquin County RHNA

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

Source: San Joaquin Council of Governments 2022

Unincorporated San Joaquin County RHNA

- **Cities and counties must show adequate land zones for housing to accommodate the RHNA at each income level**

- Housing Element Assumption is: Density = Affordability

- Default Density = presumed to provide housing at costs affordable to lower income tiers

  » Default density standard for lower-income housing is **20 units per acre** for suburban jurisdictions.

Source: San Joaquin Council of Governments 2022

Lower Income Sites
(Multifamily Zones)

R-H:
15-40 du/acre

Moderate-Income Sites
(Single and Multifamily Zones)

R-L:
2-6 du/acre

R-M:
6-10 du/acre

R-MH:
10-15 du/acre

Above Moderate-Income Sites
(Single Family Zones)

R-R:
0.2-1 du/acre

R-VL:
1-2 du/acre

Housing Types and Affordability

Low Density ← Density = Affordability → High Density

Large-Lot Single Family Home

Accessory Dwelling Unit (ADU)

Townhome

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

Small-Lot Single Family Home

Duplex

Mobile/ Manufactured Home

Polling Question

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

Housing Type	Percentage
Community Land Trusts/Cooperative housing	4%
Farmworker housing/Service worker housing	4%
Supportive housing/Assisted living	11%
Temporary/seasonal housing	7%
Student	4%
Senior Housing	26%
Apartments	19%
Duplex	7%
Single-family home (larger lot)	11%
Single-family home (smaller lot)	26%
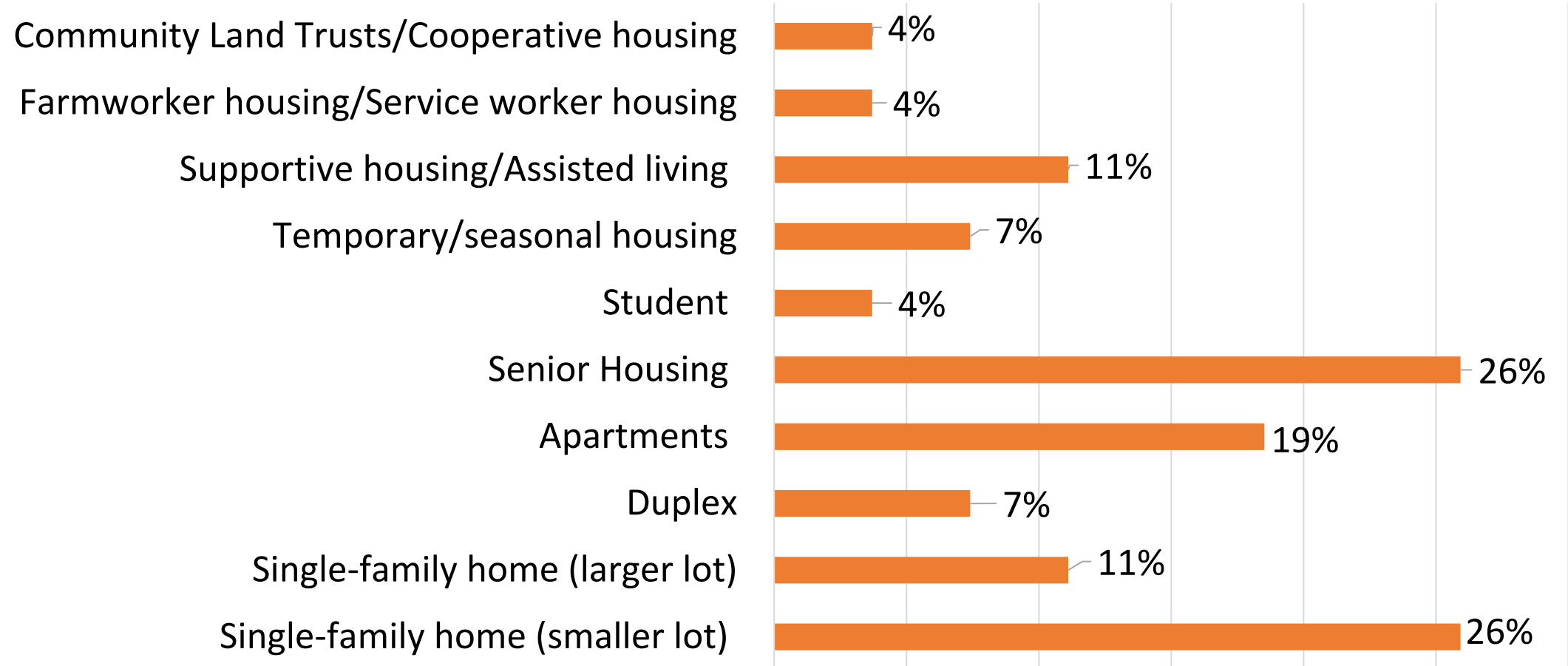
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Housing Needs

2023 Income Limits

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

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

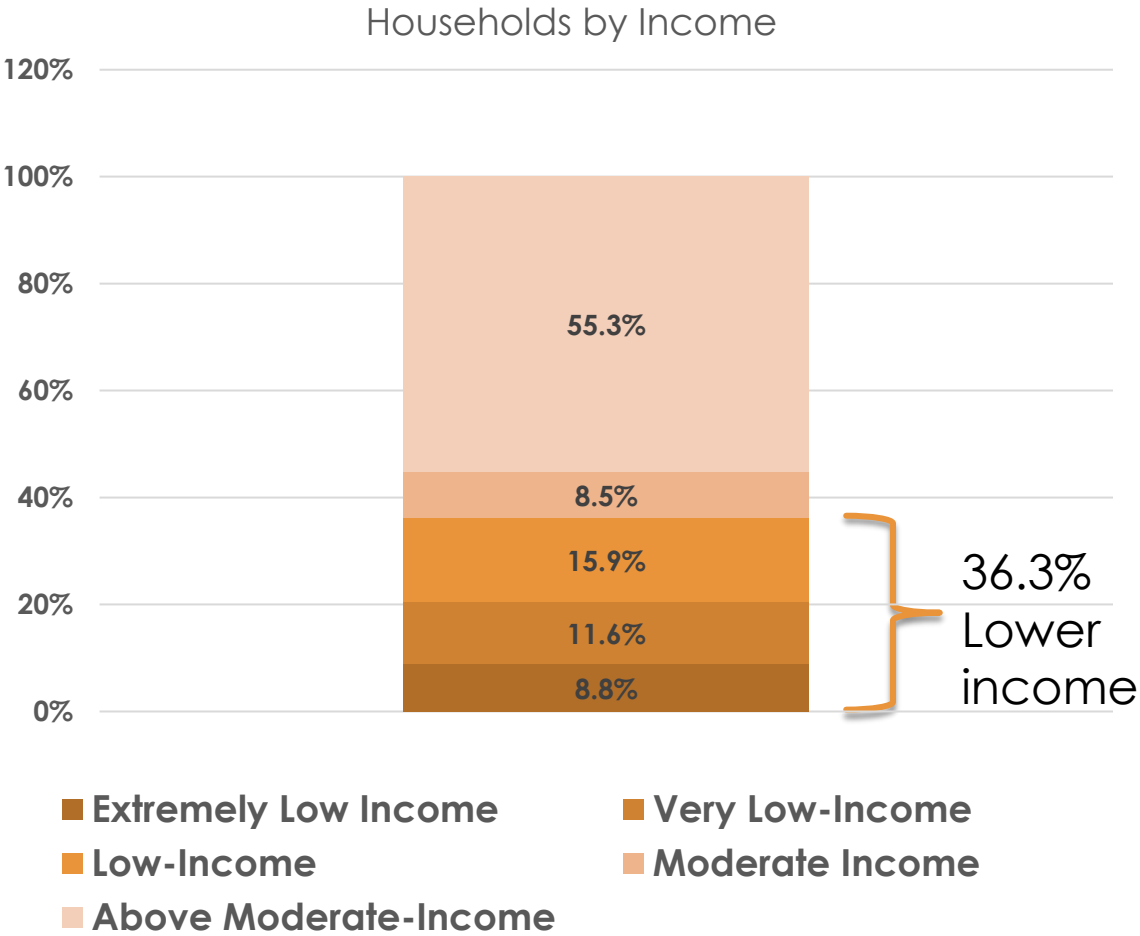Source: HUD Income Limits 2023

Who is Considered Low Income?

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

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

San Joaquin County Households by Income

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

Households by Income

55.3%
8.5%
15.9%
11.6%
8.8%

36.3% Lower income

■ Extremely Low Income   ■ Very Low-Income
■ Low-Income   ■ Moderate Income
■ Above Moderate-Income

Source: HUD CHAS 2014-2018

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How affordable in San Joaquin County?

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

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

San Joaquin Sales Prices and Rental Rates, August 2023

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

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

Who is affected by high prices?

- **Housing Cost Burden refers to households overpaying for housing**

  » **Overpaying = Paying more than 30% for housing**

    - 30.5% of all households are overpaying for housing

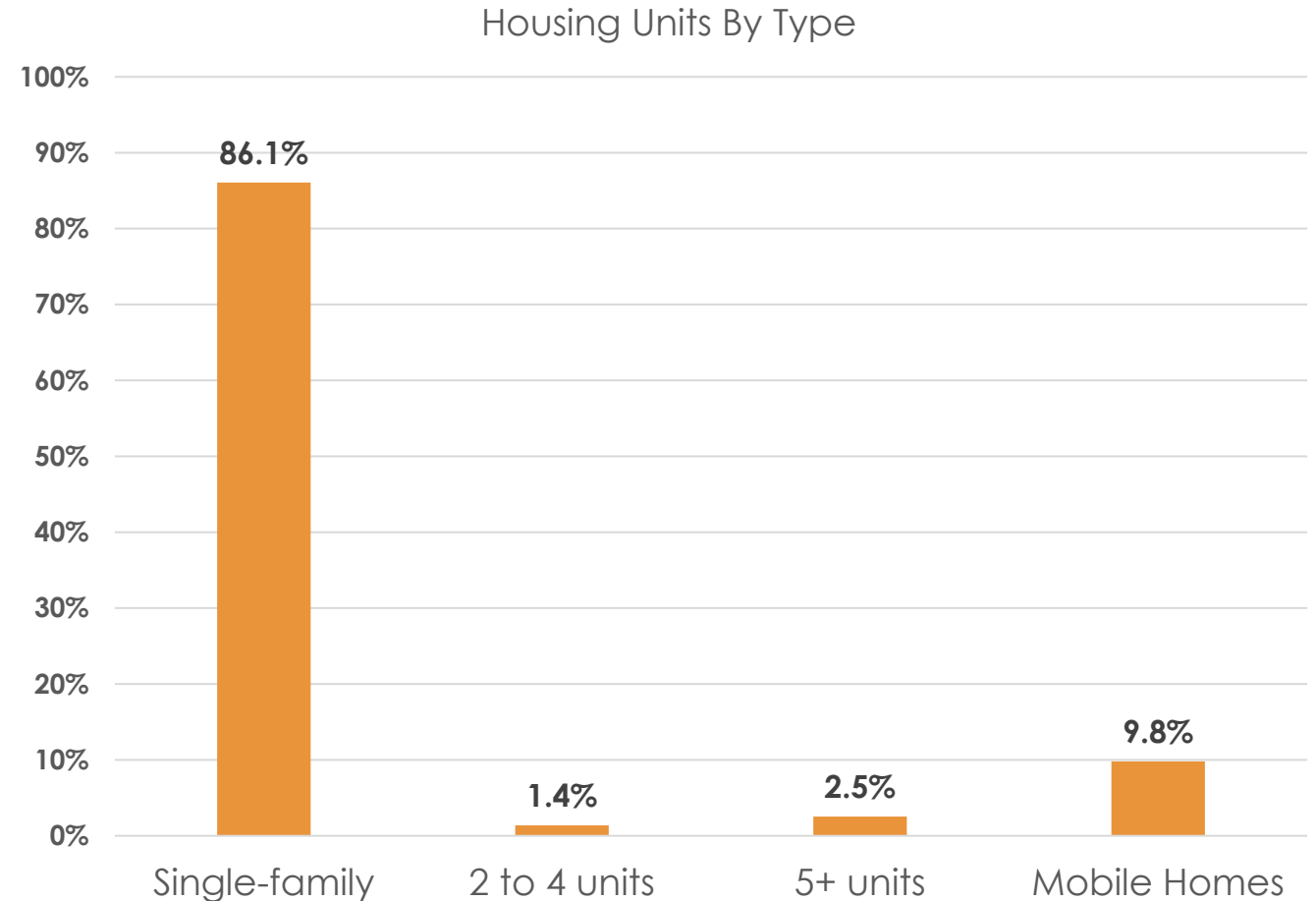 » **Severely Overpaying = Paying more than 50% for housing**

    - 13.8% of all households are severely overpaying for housing

Source: HUD CHAS 2014-2018

Cost Burden by Income

	Extremely Low Income	Very Low Income	Low Income	Moderate Income	Above Moderate	Total
Overpaying for Housing	74.1%	70.1%	44.1%	30.1%	11.4%	30.5%
Severely Overpaying for Housing	66.3%	36.9%	13.6%	8.3%	1.5%	13.8%

■ **Overpaying for Housing**   ■ **Severely Overpaying for Housing**
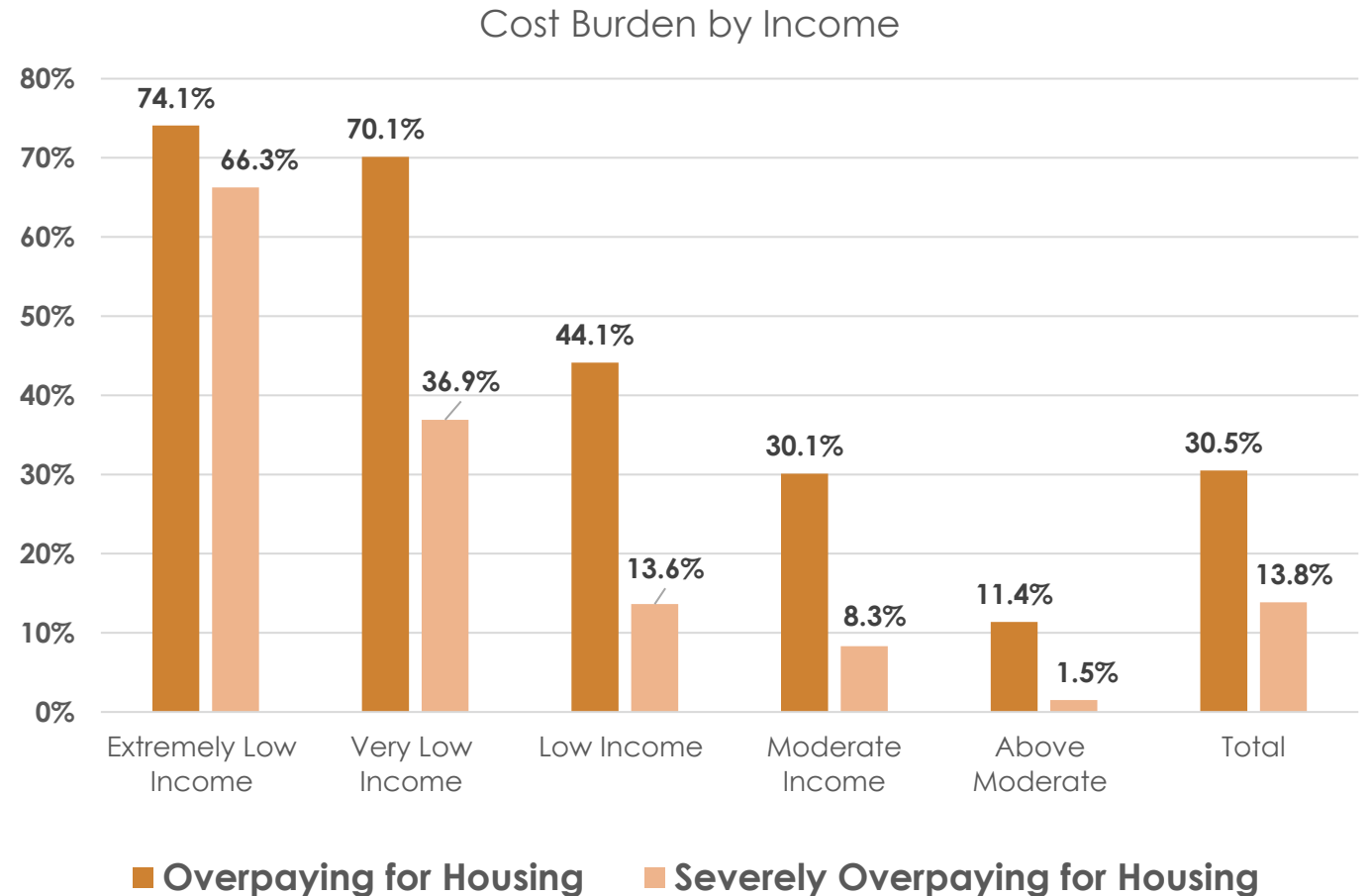
Housing Types

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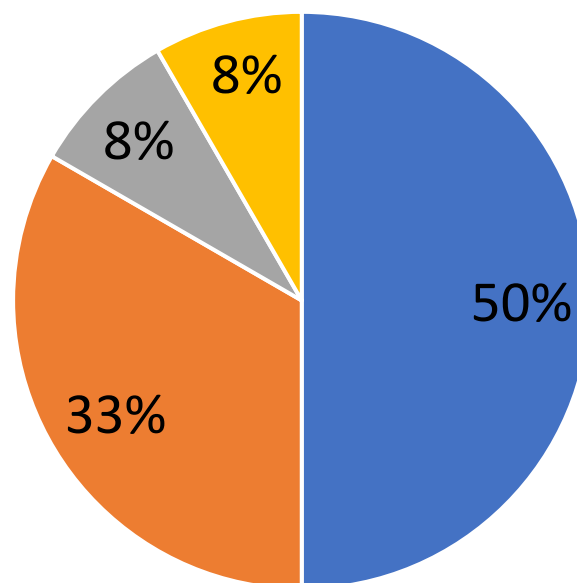- The Unincorporated County has a **vacant rate of 5.7%.**

Housing Units By Type

Type	Percentage
Single-family	86.1%
2 to 4 units	1.4%
5+ units	2.5%
Mobile Homes	9.8%

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

Polling Question

What type of housing do you currently live in?

- Single-family detached home — 50%
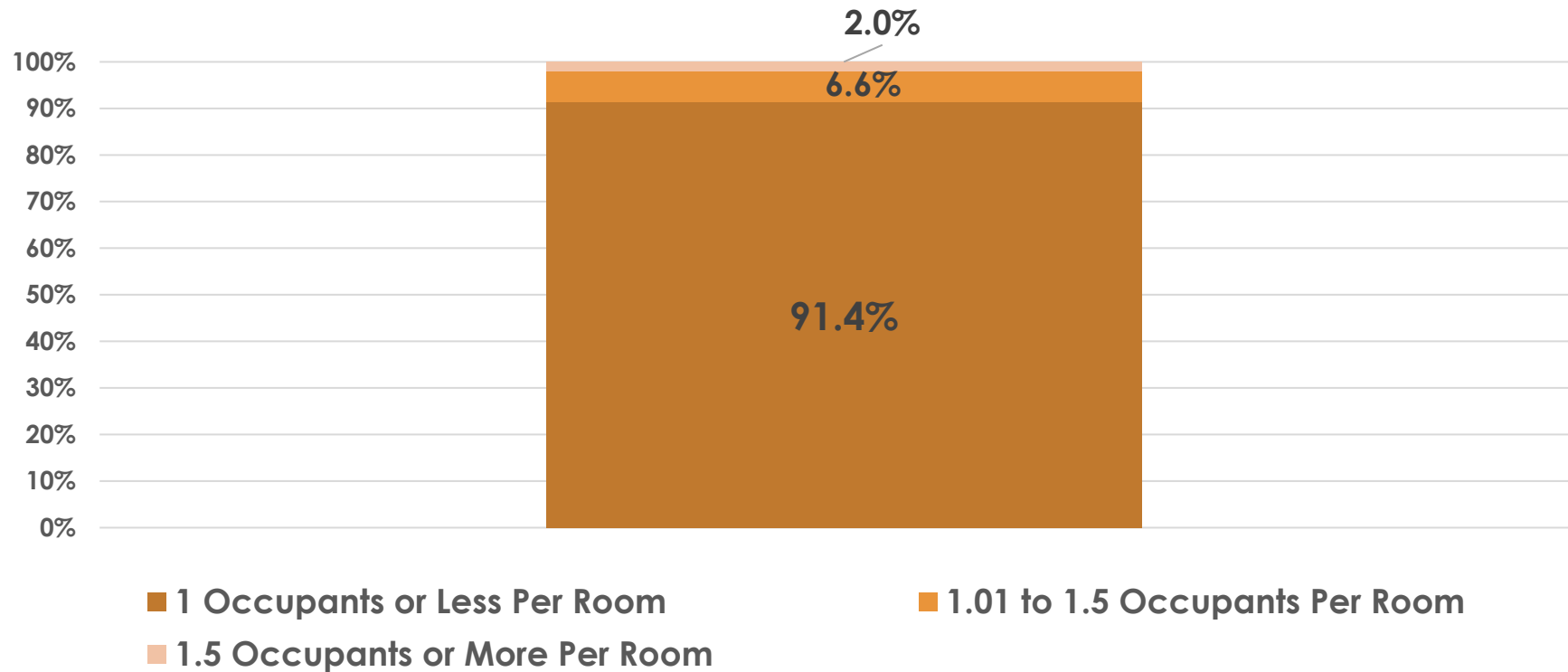- Apartment — 33%
- Condominium — 8%
- Mobile Home — 8%
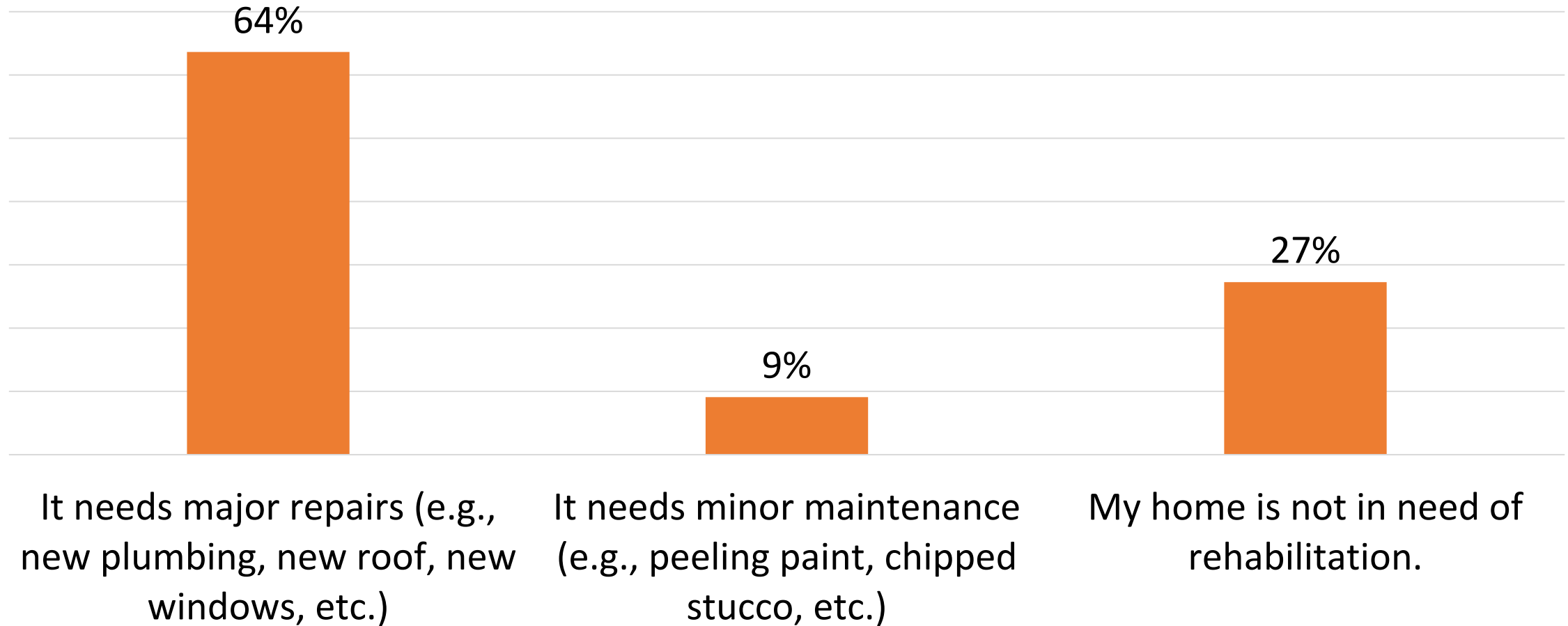
Overcrowding

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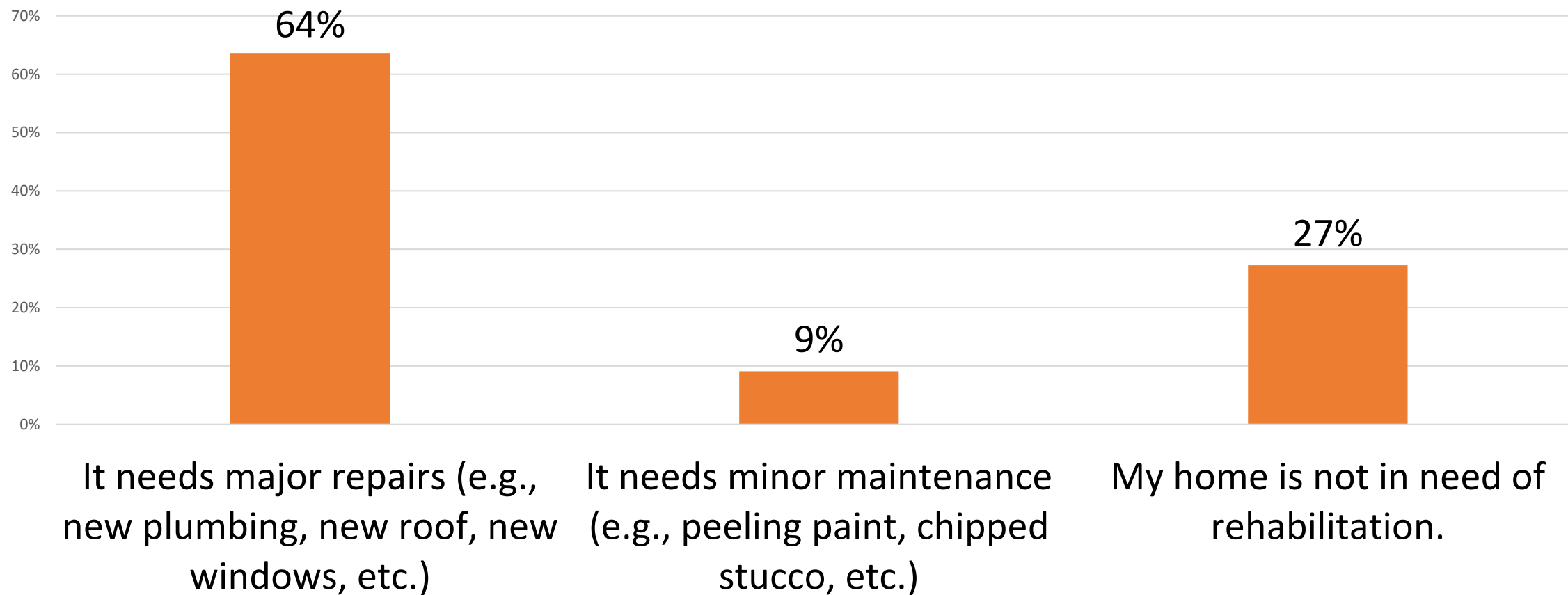- Severely Overcrowded = More than 1.5 persons per room

2.0%

6.6%

91.4%

- 1 Occupants or Less Per Room
- 1.01 to 1.5 Occupants Per Room
- 1.5 Occupants or More Per Room

Source: ACS 2015-2020, HCD Data Package 2023

Polling Question

AB 686 (2018): Fair Housing Considerations

Access
Transit Proximity

Population & Demographics
Household Characteristics
Student Housing
School District Housing

Tenant Protections
Anti-Displacement
Tenant Selection Criteria
Anti Speculation

Diverse Housing Types
Historic Preservation
Missing Middle – "plexes"
Neighborhood Context

Wildfires
Pollution

Affirmatively Furthering Fair Housing
Geographic Equity
Community Benefits
Environmental Equity

Affordability
Jobs-Housing Fit

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Polling Question

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

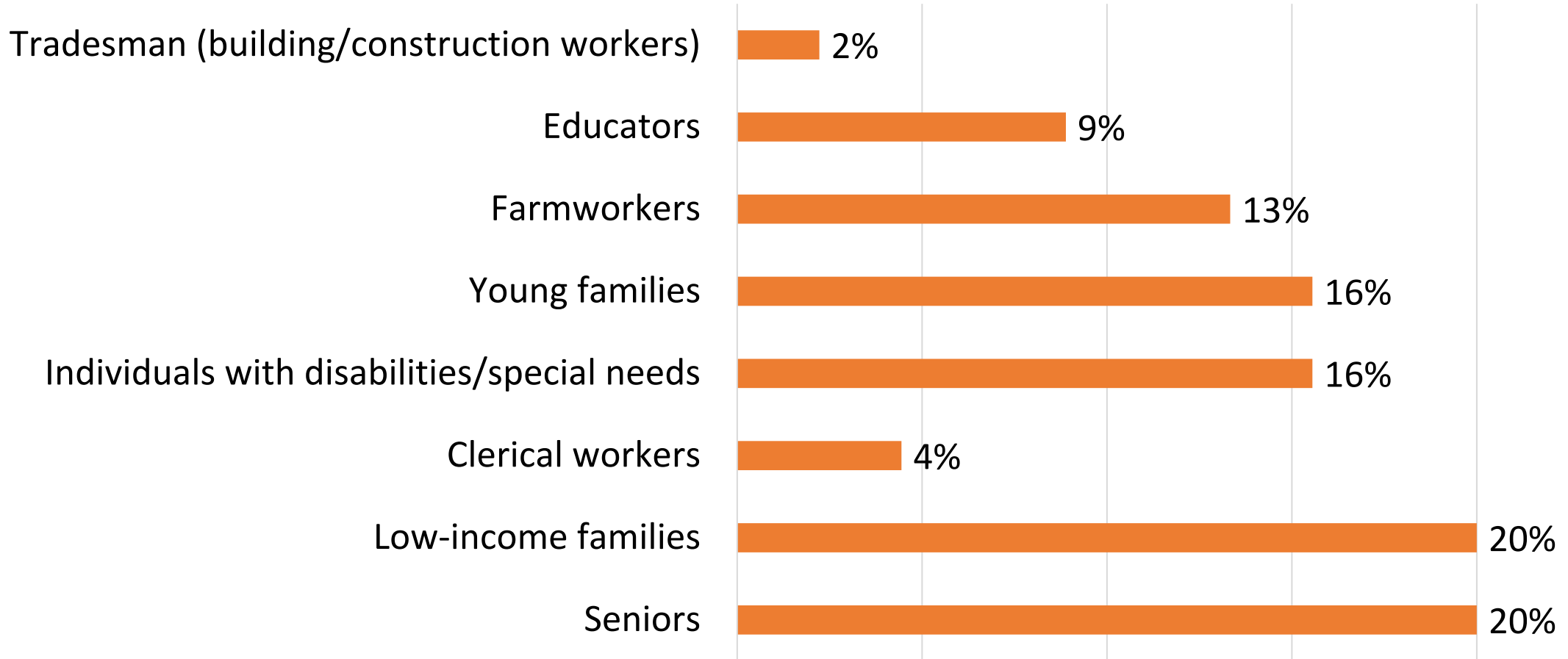| Barrier	Percentage
Fire insurance costs	6%
Real estate market	12%
Lack of schools	6%
Lack of adequate infrastructure (water,…	9%
High traffic/noise	3%
Real estate market	12%
Conditons of home	12%
Conditons of neighborhood	6%
Home prices/rents too high	33%
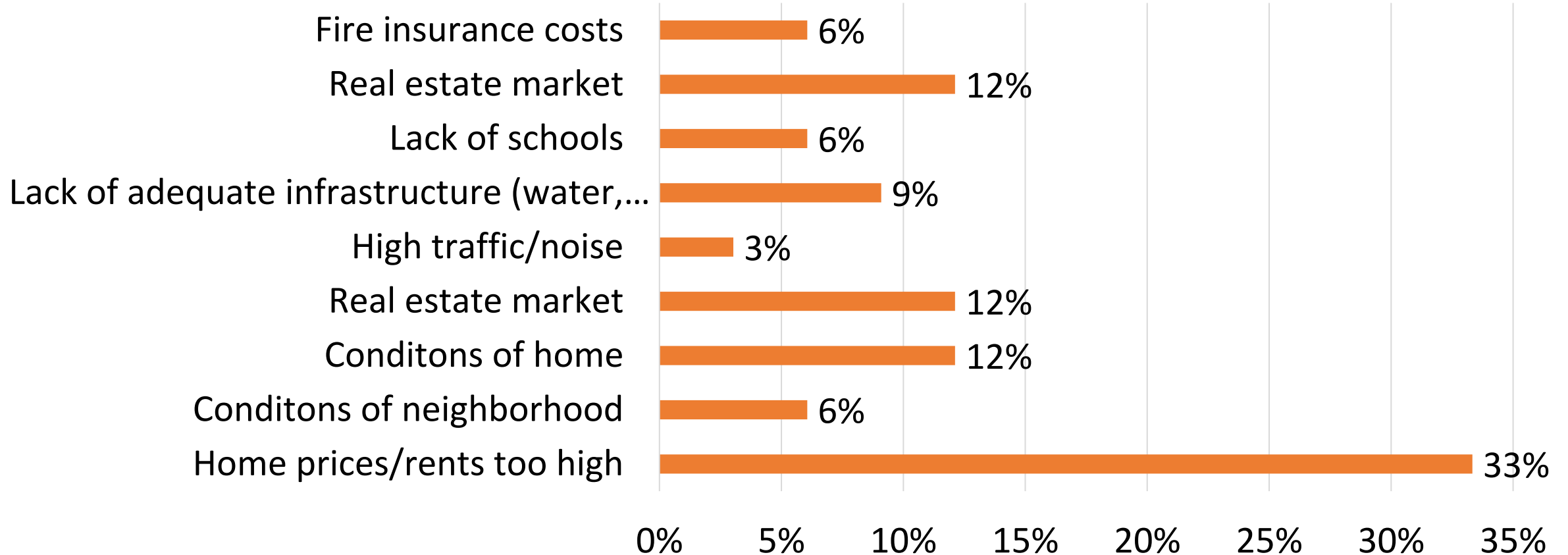
Special Needs Groups

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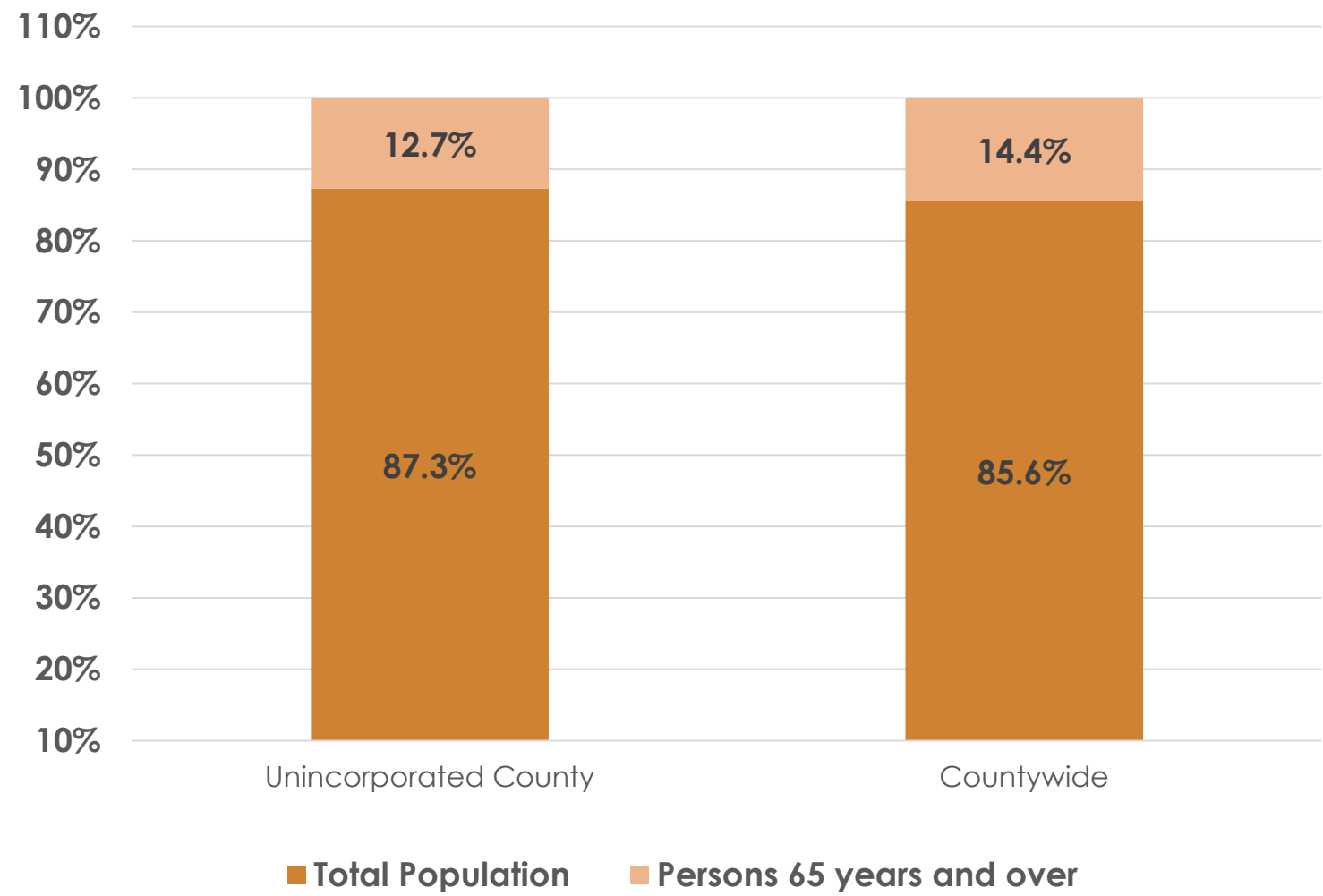- Persons Experiencing Homelessness

Polling Question

Which populations do you believe are most underserved?

- Tradesman (building/construction workers): 2%
- Educators: 9%
- Farmworkers: 13%
- Young families: 16%
- Individuals with disabilities/special needs: 16%
- Clerical workers: 4%
- Low-income families: 20%
- Seniors: 20%

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Senior Population 65+

Source: ACS 2015-2020, HCD Data Package 2023

Population with a Disability

Population with a Disability

	Unincorporated County	Countywide
No Disability	87.5%	87.6%
With a Disability	12.5%	12.4%

■ With a Disability   ■ No Disability
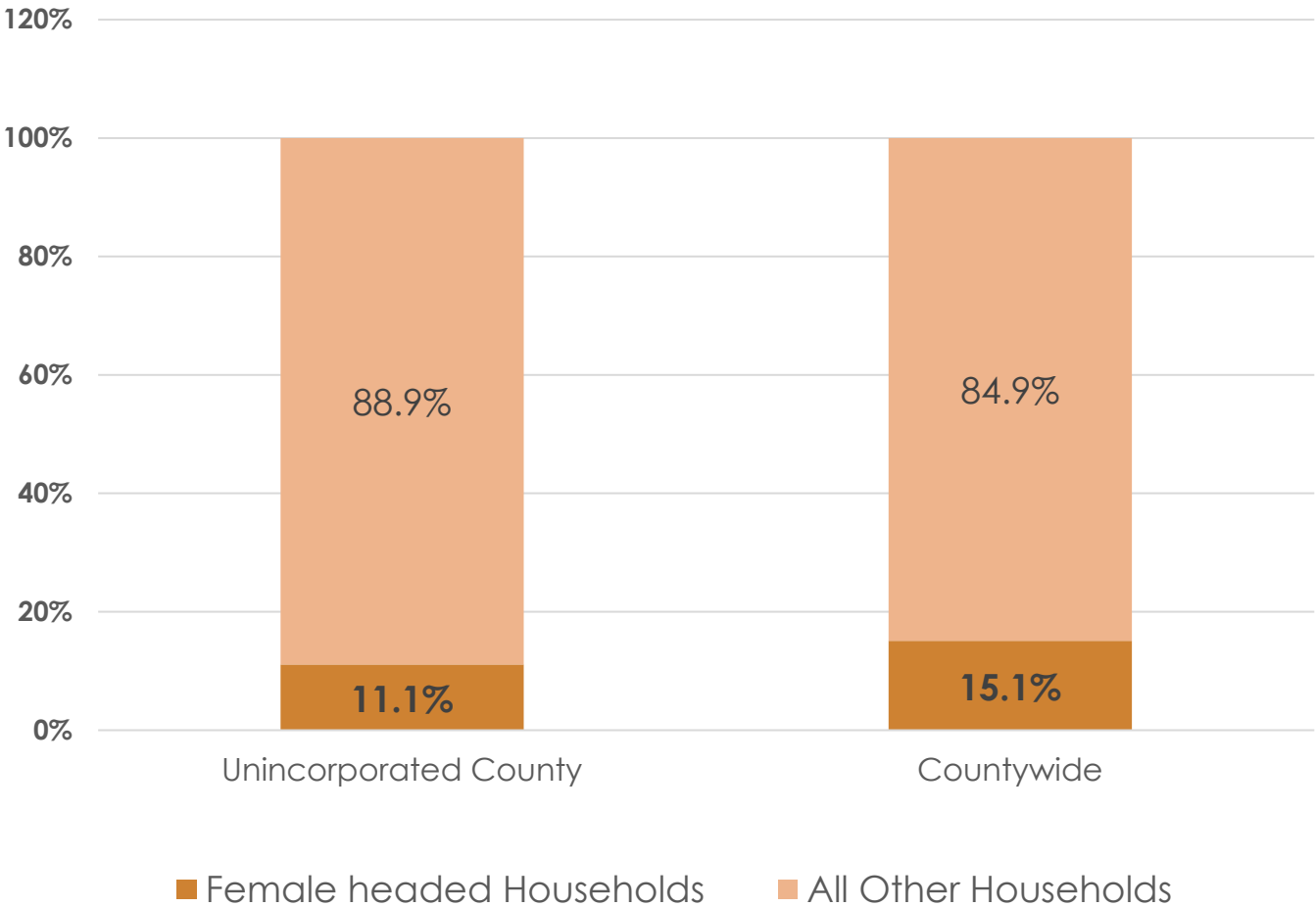
Disability by Type

Hearing Difficulty	Vision Difficulty	Cognitive Difficulty	Ambulatory Difficulty	Self-Care Difficulty	Independent Living Difficulty
28.2%	20.5%	35.4%	57.0%	18.8%	39.2%

Source: ACS 2015-2020, HCD Data Package 2023

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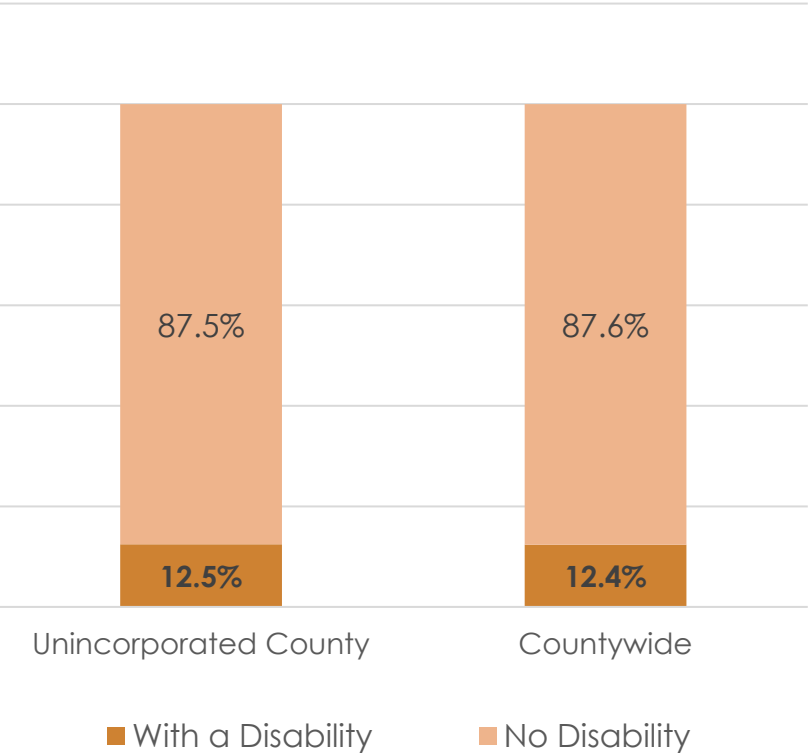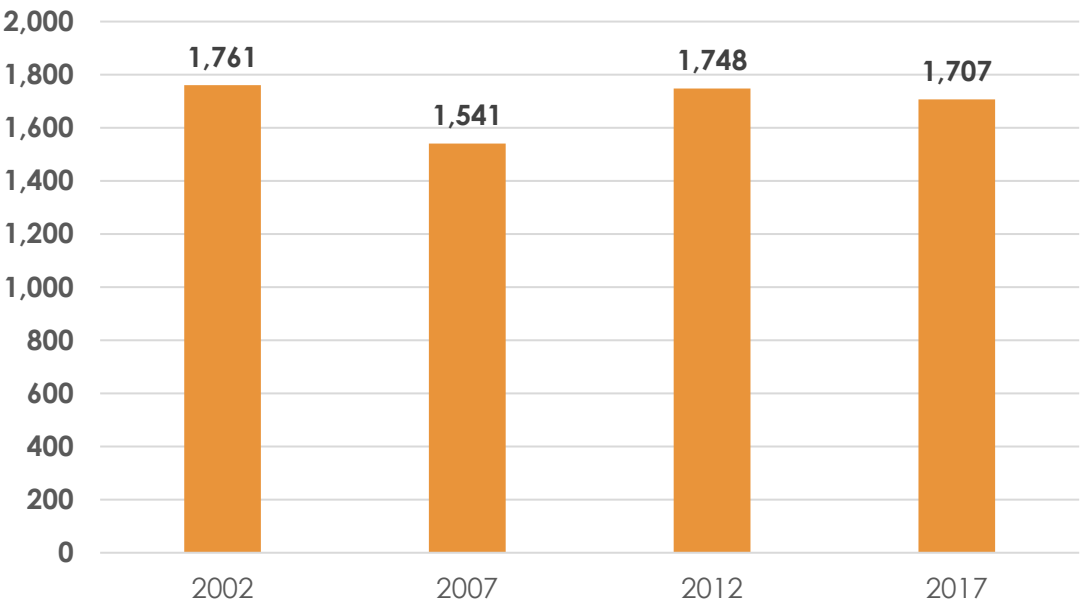
Female-Headed Households
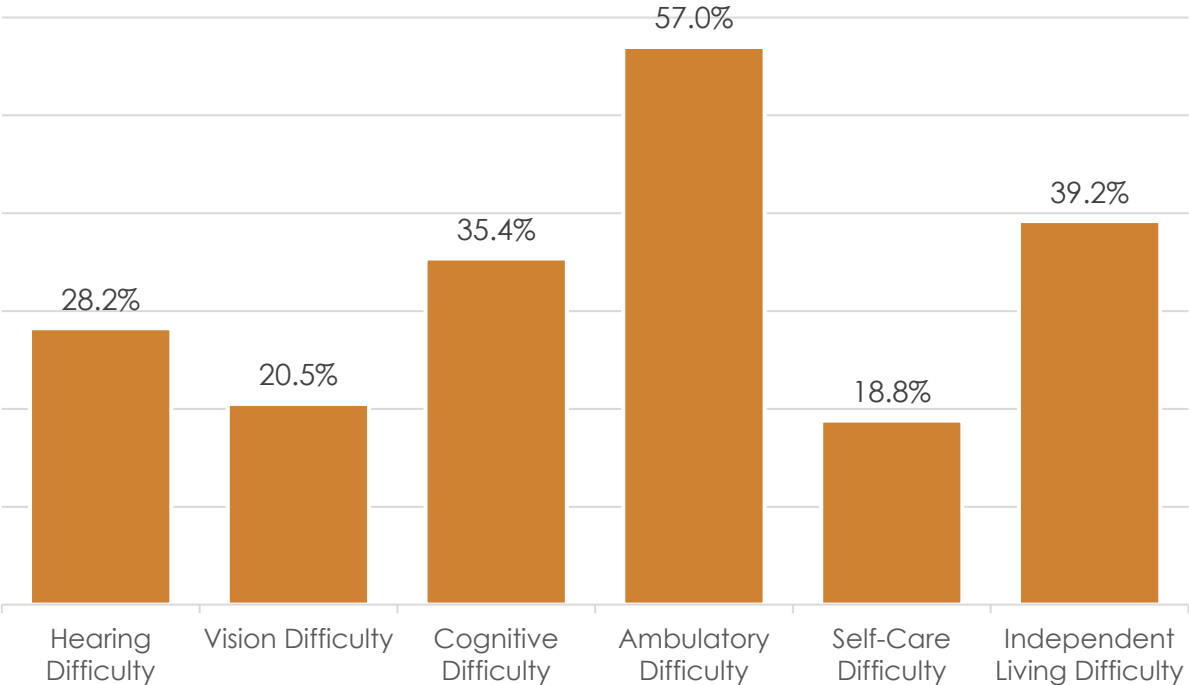
Source: ACS 2015-2020, HCD Data Package 2023
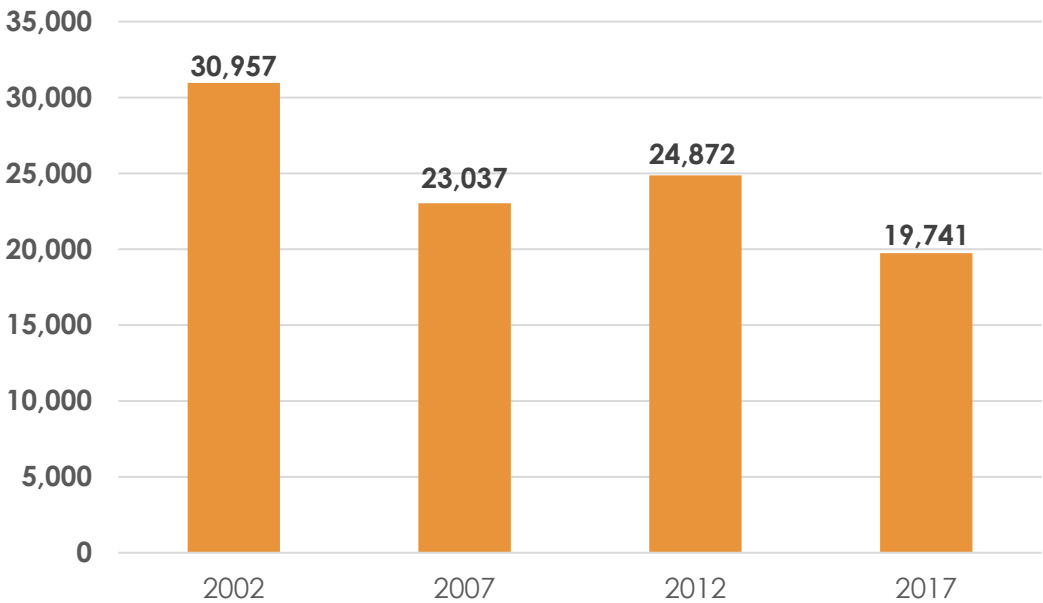
Farmworkers – San Joaquin County

- In 2017, Farmworkers made up 1**3.1 percent** of the population in unincorporated San Joaquin County

Total Farms by Year

Year	Total Farms
2002	1,761
2007	1,541
2012	1,748
2017	1,707

Total Farmworkers by Year

Year	Total Farmworkers
2002	30,957
2007	23,037
2012	24,872
2017	19,741

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

Residents Experiencing Homelessness

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

* Count was not conducted in these areas in 2022.

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

Source: 2019, 2022 PIT Count

Thank you

For more information, please contact:

Brian Millar, Community Development Department

(209) 468-0291 | bmillar@sjgov.org

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