

EXISTING NEEDS ASSESSMENT

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MAJOR FINDINGS

- Since 2005, Stockton has experienced an average annual growth rate (AAGR) of 0.9 percent and grew as a whole by 15.8 percent (an increase of 43,974 people). However, between 2021 and 2022, the population decreased by over 1,395. This was the first year of population decrease since 2008.
- Stockton's population was slightly younger than the county and state average in 2020. The city had a higher percentage of residents under the age of 34 than San Joaquin County, and the median age in Stockton (33.0) was lower than that of the county (34.4) and the state (36.7).
- Stockton's population was more ethnically and racially diverse than the county and state in 2020. Asian and Hispanic populations continue to make up about 64 percent of the population in Stockton.
- Between 2018 and 2020, the per-capita personal income increased by 20.3 percent in the City of Stockton, 13.9 percent in California, and 10.0 percent in the U.S. Although income increased in Stockton between 2018 and 2020 at a higher rate than income in California and the United States, as of 2020, average personal income in Stockton was approximately \$7,500 less than the United States and approximately \$18,000 less than California.
- Stockton's household income distribution is more heavily concentrated in the lower end of the income spectrum than the county and state. In 2020, 21.0 percent of Stockton households earned less than \$25,000 compared to 17.0 percent countywide and 16.0 percent statewide. Households earning \$100,000 or more made up 26.0 percent of Stockton households but accounted for 33.0 percent of households countywide and 39.7 percent of all California households.
- In August 2022, 9.7 percent of Stockton residents and San Joaquin County residents were unemployed, which was approximately twice the statewide unemployment rate (4.1 percent).
- Homeownership rates in Stockton decreased from 51.6 percent in 2000 to 45.1 percent in 2014 following the housing market crash and foreclosure crisis. Since then, it rebounded to 49.9 percent in

2020. However, Stockton's homeownership rate is lower than the countywide (57.7 percent) and statewide (55.3 percent) rates. Stockton has a greater need for large housing units than the county and state. Stockton had a larger average household size, smaller number of housing units, and higher overcrowding rates than the county and state.

- As of 2020, about 1.9 percent of Stockton's housing stock was built after 2010 and another 17.4 percent of the housing stock was built between 1990 and 1999. The majority of new home construction occurred prior to the recession from 2000 to 2007. According to the California Department of Housing and Community Development (HCD) Data Dashboard from January 1, 2016, to April 13, 2021, only 888 residential building permits were issued.
- The rate of housing cost burden for lower-income households is slightly higher in Stockton (75.0 percent) than in San Joaquin County (72.0 percent) and California (70.0 percent), pointing to a need for more affordable housing units in Stockton.
- The 2022 countywide point-in-time homeless count identified a total of 2,319 unsheltered persons in San Joaquin County, of which, 921 persons were counted in Stockton.

INTRODUCTION

This section begins with a description of housing and demographic characteristics of Stockton. The section then discusses the existing housing needs of the city based on housing and demographic characteristics, and the housing needs of "special" population groups as defined in State law. Data for Stockton is presented, wherever possible, alongside data for San Joaquin County and California for comparison. This facilitates an understanding of the city's characteristics by illustrating how the city is similar

to, or differs from, the county and state in various aspects related to demographic, employment, and housing characteristics and needs.

DEMOGRAPHIC AND EMPLOYMENT PROFILE

The purpose of this section is to establish "baseline" population, employment, and housing characteristics for Stockton. The main sources of the information in this section are the HCD pre-approved data package, 2020 American Community Survey (ACS) 5-Year Estimates (2016-2020), and the California Department of Finance (DOF). Other sources of information include the San Joaquin Council of Governments (SJCOG), the California Employment Development Department (EDD), and the U.S. Department of Housing and Urban Development (HUD), including HUD's Comprehensive Housing Affordability Strategy (CHAS). It is important to note that the ACS data is a multi-year estimate based on sample data and has a large margin of error. It is noted in the data source at the bottom of tables in this section where this data package was used.

DEMOGRAPHICS

Population

As shown in Table HE-2, overall, Stockton's population has grown steadily in the last two decades. Since 2005, Stockton has experienced an AAGR of 0.9 percent and grew as a whole by 15.8 percent (an increase of 43,974 people). However, between 2021 and 2022, the population decreased by over 1,395 residents. This was the first year of population decrease since 2008.

Table HE-3 shows the population growth rate in Stockton relative to San Joaquin County and the state of California. From 2000 to 2022, both the city of Stockton and the county as a whole grew at a faster rate than the state average. In each jurisdiction, population increased between 2000 and 2010 at approximately twice the rate of population growth between 2010 and 2022.

Table HE-2: Historical Population Change

Stockton, 2000-2022

YEAR	POPULATION	CHANGE	AAGR
2000	243,771	-	-
2005	278,515	34,744	2.9%
2006	284,418	5,903	2.1%
2007	295,070	10,652	3.7%
2008	275,885	-19,185	-6.5%
2009	287,584	11,699	4.2%
2010	292,747	5,163	0.4%
2011	296,367	3,620	1.2%
2012	297,975	1,608	0.5%
2013	298,115	140	0.0%
2014	302,405	4,290	1.4%
2015	306,138	3,733	1.2%
2016	309,829	3,691	0.2%
2017	313,255	3,426	1.1%
2018	315,099	1,844	0.6%
2019	317,356	2,257	0.7%
2020	319,188	1,832	0.6%
2021	323,884	4,696	1.5%
2022	322,489	-1,395	-0.4%

Source: DOF, Report E-4 Population Estimates for Cities, Counties, and the State, 2011-2022, with 2010 Census Benchmark; DOF, Table 2a Historical Census Populations of California State, Counties, Cities, Places, and Towns.

Age

Table HE-3: Population Change

Stockton, San Joaquin County, and California, 2000 to 2022

	STOCKTON			SAN JOAQUIN COUNTY			CALIFORNIA		
	2000	2010	2022	2000	2010	2022	2000	2010	2022
Population	243,771	291,707	322,489	556,229	685,306	784,298	33,873,086	37,253,956	39,185,605
Growth from Previous Period		47,936	30,782		129,077	98,992		3,380,870	1,931,649
AAGR from Previous Period		1.8%	0.9%		2.1%	1.2%		1.0%	0.4%

Source: U.S. Census.

Table HE-4 shows the distribution of Stockton's population by age in 2020. According to the 2020 ACS 5-Year Estimates (2016-2020), the median age in Stockton is 33.0 years, which is lower than the county (34.4 years) and the state (36.7 years). In 2020, 58.6 percent of the population in Stockton was 5 to 45 years of age. Young adults and middle-aged adults, which make up the workforce, may need homes near employment or transit centers with adequate size for families. Those 65 years and older represented about 12.5 percent of the population. When compared to San Joaquin County, the age distribution was similar although Stockton had a higher percentage of persons between the age of 45 and 64 and San Joaquin had a higher percentage of persons 65 and older.

Table HE-4: Age Characteristics

Stockton and San Joaquin County, 2020

AGE GROUP	STOCKTON		SAN JOAQUIN COUNTY		CALIFORNIA	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Under 5 Years	22,922	7.4%	52,370	13.7%	2,409,082	12.9%
5 to 17 Years	63,563	20.4%	57,392	15.0%	2,431,647	13.0%
18 to 24 Years	32,757	10.5%	59,177	15.5%	2,597,443	13.9%
25 to 34 Years	45,143	14.5%	34,731	9.1%	1,518,469	8.1%
35 to 44 Years	41,033	13.2%	20,997	5.5%	1,029,603	5.5%
45 to 54 Years	35,355	11.4%	10,858	2.8%	545,047	2.9%
55 to 64 Years	31,725	10.2%	11,504	3.0%	540,872	2.9%
65 to 74 Years	22,950	7.4%	29,126	7.6%	1,608,717	8.6%
75 to 84 Years	11,130	3.6%	54,303	14.2%	3,084,036	16.5%
85 Years and Over	4,525	1.5%	51,063	13.4%	2,923,877	15.6%
Total	311,103	100.0%	381,521	100.0%	18,688,793	100.0%

Source: Stockton Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Race and Ethnicity

Table HE-5 summarizes data related to the race and ethnicity of residents of Stockton, San Joaquin County, and California in 2020. Compared to San Joaquin County and California, Stockton is more racially and ethnically diverse. In 2020, approximately 43.5 percent of the city's population was Hispanic or Latino, compared to 41.7 percent in the county and 39.1 percent in the state. The city also has a higher proportion of persons identifying as Asian at 20.5 percent, compared to the county at 15.5 percent and state at 14.6 percent. Additionally, 11.0 percent of Stockton's population was Black or African American, which is a greater proportion than countywide at 6.8 percent and statewide at 5.4 percent. Stockton has a smaller percentage of whites at 19.4 percent compared to 30.7 percent in the county and 36.5 percent in the state.

Table HE-5: Population Breakdown by Race/Ethnicity
Stockton, San Joaquin County, and California, 2020

RACE/ETHNICITY	STOCKTON		SAN JOAQUIN COUNTY		CALIFORNIA	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Hispanic or Latino	135,457	43.5%	313,385	41.7%	15,380,929	39.1%
<i>Not Hispanic or Latino</i>						
White	60,442	19.4%	230,857	30.7%	14,365,145	36.5%
Black or African American	34,195	11.0%	50,920	6.8%	2,142,371	5.4%
American Indian and Alaska Native	493	0.2%	1,447	0.2%	131,724	0.3%
Asian	63,657	20.5%	116,618	15.5%	5,743,983	14.6%
Native Hawaiian and Other Pacific Islander	1,404	0.5%	4,228	0.6%	135,524	0.3%
Some Other Race	1,252	0.4%	2,043	0.3%	124,148	0.3%
Two or more Races	14,203	4.6%	32,117	4.3%	1,322,199	3.4%
TOTAL POPULATION	311,103	100%	751,615	100%	39,346,023	100%

Source: Stockton Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

INCOME AND EMPLOYMENT

Local demand for housing is significantly impacted by income, employment characteristics, and regional job growth. To effectively address the housing and jobs relationship, an understanding of local salary and job profiles is needed. This section analyzes personal income, household income, and employment characteristics for San Joaquin County and the city of Stockton, when available.

Personal Income

Table HE-6 shows the change in average per-capita income for the Stockton Metropolitan Statistical Area (MSA), California, and the United States from 2018 to 2020. Between 2018 and 2020, the Per-Capita Personal Income increased by 20.3 percent in the City of Stockton, 13.9 percent in California, and 10.0 percent in the United States. Although income increased in Stockton between 2018 and 2020 at a higher rate than income in California and the United States, as of 2020, average personal income in Stockton was approximately \$7,500 less than the United States and approximately \$18,000 less than California.

Table HE-6: Personal Income¹
Stockton, California, and United States, 2018 to 2020

	PER-CAPITA PERSONAL INCOME ¹			
	2018	2019	2020	PERCENTAGE CHANGE
Stockton	\$43,077	\$45,075	\$51,816	20.3%
California	\$61,633	\$64,513	\$70,192	13.9%
United States	\$54,098	\$56,047	\$59,510	10.0%

¹ Per-capita personal income was computed using Census Bureau midyear population estimates.

Source: Department of Commerce, Bureau of Economic Analysis, 2020.

Household Income

As shown in Table HE-7, household incomes in Stockton are generally lower than incomes countywide and in the state. The most significant income disparities when comparing Stockton with the county or state occur at either end of the income spectrum. For example, 21.0 percent of Stockton households earned less than \$25,000 in 2020 compared to 17.0 percent countywide and 16.0 percent statewide. Households earning \$100,000 or more made up 26.0 percent of Stockton households but accounted for 33.0 percent of households countywide and 39.7 percent of all California households.

Table HE-7: Household Income Distribution
Stockton, San Joaquin County, and California, 2020

INCOME	STOCKTON		SAN JOAQUIN COUNTY		CALIFORNIA	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Less than \$29,999	24,229	25.4%	48,181	20.9%	2,486,133	19.0%
\$30,000-\$44,999	10,271	10.8%	27,050	11.7%	1,377,391	10.5%
\$45,000-\$59,999	11,434	12.0%	26,081	11.3%	1,258,858	9.6%
\$60,000-\$74,999	9,869	10.4%	23,343	10.1%	1,162,681	8.9%
\$75,000- \$125,000	20,420	21.4%	53,173	23.0%	2,911,428	22.2%
Above \$125,000	19,013	20.0%	53,264	23.0%	3,906,623	29.8%
Total	95,236	100.0%	231,092	100.0%	13,103,114	100.0%
Median Income	\$58,393		\$68,628		\$78,672	

Source: American Community Survey (2016-2020)

Income Categories and the Regional Housing Needs Allocation

The Regional Housing Needs Allocation (RHNA) for the Housing Element planning period from December 31, 2023, through December 31, 2031, for San Joaquin County as a whole is 52,719. SJCOG developed a methodology to sub-allocate the county-level projection to the unincorporated county and the cities of Escalon, Lathrop, Lodi, Manteca, Ripon, Tracy, and Stockton. Of the total 52,719 needed units in the SJCOG region, 12,673 are allocated to the City of Stockton.

Per State law, SJCOG further divided the housing need for each jurisdiction into four income categories. This division is intended to ensure adequate affordable housing for all income levels in the region. The four categories are Very Low Income, Low Income, Moderate Income, and Above Moderate Income. According to California Government Code Section 65583(a)(1), the City may “presume that 50 percent of the very low-income households qualify as extremely low-income households.” Stockton’s RHNA by income category is shown in Table HE-8 alongside representative income ranges that correlate with the RHNA categories.

The income categories shown in Table HE-8 are additionally used for the purpose of determining eligibility for housing assistance through State, federal and local programs. HCD publishes these

income limits for the following categories annually for each county in California.

Table HE-8: Income Limits for San Joaquin County and Regional Housing Needs Allocation
2022

INCOME CATEGORY	2022 INCOME RANGE (HOUSEHOLD OF 4)	RHNA	RHNA PERCENT-AGE
Extremely Low <30% of Median Income	<\$27,750		
Very Low Income 31-50% of Median Income	\$27,751-\$41,400	2,465*	19.5%
Low Income 51-80% of Median Income	\$41,401 - \$66,200	1,548	12.2%
Moderate Income 81-120% of Median Income	\$66,201 - \$102,000	2,572	20.3%
Above Moderate Income >120% of Median Income	>\$102,000	6,088	48.0%
Total RHNA		12,673	100%

HCD 2022 Median Income for a household of four in San Joaquin County: \$85,000

*For purposes of the Housing Element, it is assumed that 50 percent of the City’s RHNA allocation of very low-income units represents the additional housing needed to be provided for extremely low-income households.

Sources: California Department of Housing and Community Development, State Income Limits for San Joaquin County, 2022; San Joaquin County Subregion 6th Cycle Regional Housing Needs Allocation, Final Methodology

Employment

Table HE-9 shows the top employers in the City of Stockton in 2021 by number of employees. The top employers in Stockton were the Stockton Unified School District, St. Joseph’s Medical Center, and Amazon. Table HE-10 shows industry employment by major classification for Stockton, San Joaquin County, and California in 2020. Whether living in Stockton or elsewhere in the county or state, the most common industry of employment was Educational and Health Services (22.0 percent in Stockton, 21.0 percent in San Joaquin County and California. In Stockton and San Joaquin County, this was followed by Retail Trade (12.0 percent), while the second most common industry of employment statewide was Professional, Scientific, and Management, and Administrative, and Waste Management Services (14.0 percent).

Table HE-9: Top Employers in the City of Stockton

City of Stockton, 2021

EMPLOYERS	NUMBER OF EMPLOYEES
Stockton Unified School District	5,205
St. Joseph’s Medical Center	4,600
Amazon	2,100
City of Stockton	2,099
San Joaquin County	2,000
Pacific Gas and Electric Company	1,550
Lincoln Unified School Distinct	1,212
Kaiser Permanente	1,065
University of the Pacific	1,021
San Joaquin Delta College	1,007
Total	21,859

Source: Annual Comprehensive Financial Report, City of Stockton, 2021

Table HE-10: Employment by Industry
Stockton, San Joaquin County, and California, 2020

	STOCKTON		SAN JOAQUIN COUNTY		CALIFORNIA	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Jobs by Place of Employment						
Agriculture, Forestry, Fishing and Hunting, and Mining	5,010	3.9%	14,472	4.5%	394,290	2.1%
Construction	9,207	7.1%	27,114	8.5%	1,190,537	6.4%
Manufacturing	10,425	8.1%	30,223	9.5%	1,676,497	9.0%
Wholesale Trade	3,679	2.9%	9,655	3.0%	514,234	2.8%
Retail Trade	15,650	12.1%	37,996	11.9%	1,942,421	10.4%
Transportation, Warehousing, and Utilities	12,342	9.6%	27,176	8.5%	1,028,818	5.5%
Information	1,358	1.1%	4,015	1.3%	542,674	2.9%
Financial Activities	5,690	4.4%	14,579	4.6%	1,118,253	6.0%
Professional, Scientific, and Management, and Administrative, and Waste Management Services	10,947	8.5%	30,877	9.7%	2,581,266	13.8%
Educational and Health Services	28,702	22.3%	65,614	20.5%	3,960,265	21.2%
Arts, Entertainment, and Recreation, and Accommodation and Food Services	11,358	8.8%	25,917	8.1%	1,894,858	10.2%
Other Services	7,090	5.5%	15,573	4.9%	952,302	5.1%
Public Administration	7,494	5.8%	16,597	5.2%	850,479	4.6%

Source: Stockton Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Table HE-11 illustrates average annual unemployment rates in Stockton, San Joaquin County, and California from January 2010 to August 2022. Throughout the timeline, the unemployment rate in Stockton and San Joaquin County has been consistently higher than statewide, with Stockton's rate slightly higher than the county's rate. Overall, the unemployment rate in Stockton, San Joaquin County, and California steadily decreased by an average of 8.0 percent from January 2010 to August 2022. In August 2022, 9.7 percent of Stockton residents and San Joaquin County residents were unemployed, which was approximately twice the statewide unemployment rate (4.1 percent).

**Table HE-11: Unemployment Rate
Stockton, San Joaquin County, and California,
January 2010 to August 2022**

YEAR	STOCKTON	SAN JOAQUIN COUNTY	CALIFORNIA
2010	18.1%	16.9%	12.5%
2011	17.7%	16.5%	11.9%
2012	15.7%	14.6%	10.5%
2013	13.4%	12.5%	9.0%
2014	11.5%	10.7%	7.6%
2015	9.7%	8.9%	6.3%
2016	9.1%	8.2%	5.5%
2017	8.1%	7.0%	4.8%
2018	7.1%	6.1%	4.3%
2019	7.0%	6.0%	4.1%
2020	13.2%	11.6%	10.2%
2021	10.0%	8.7%	7.3%
2022 ¹	9.7%	9.7%	4.1%

Note: Rates shown are a percentage of the labor force.

¹ August 2022.

Source: Employment Development Department; Unemployment Rate (2010-2021), 2022.

POPULATION AND EMPLOYMENT PROJECTIONS

SJCOG produces projections of population and employment for the cities in San Joaquin County, including Stockton. SJCOG's most recent projections, released in 2016, cover the period from 2020 to 2045. Table HE-12 shows SJCOG's population and employment estimates using 2015 as the base year with population and employment projections through 2045.

As shown in Table HE-12, Stockton's population is projected to increase at an average annual rate of 1.4 percent from 329,729 in 2020 to 463,445 in 2045 (total increase of 40.6 percent). The report was released in 2016 and does not account for the loss of jobs from the COVID-19 pandemic. According to the report, employment growth in Stockton is projected to occur at a lower rate than population growth. The number of jobs is projected to increase at an average rate of 1.2 percent each year from 121,350 jobs in 2020 to 158,946 in 2045 (total increase of 31.0 percent). The ratio of jobs per capita is projected to decline slightly from 0.4 jobs per person estimated in 2020 to 0.3 jobs per person estimated in 2045.

**Table HE-12: Population and
Employment Projections
Stockton, 2015 - 2045**

YEAR	POPULATION		EMPLOYMENT		JOBS/ POPULATION RATIO
	HOUSEHOLDS	AAGR	JOBS	AAGR	
2015	309,919	-	112,225	-	0.4
2020	329,729	1.3%	121,350	1.6%	0.4
2025	352,239	1.4%	128,522	1.3%	0.4
2030	374,939	1.3%	136,280	1.2%	0.4
2035	401,961	1.4%	144,228	1.2%	0.4
2040	432,627	1.5%	151,979	1.1%	0.4
2045	463,445	1.4%	158,946	0.9%	0.3

Source: Center for Business and Policy Research 2015 to 2045 Population, Household, Employment Update, 2016.

HOUSEHOLD CHARACTERISTICS AND HOUSING SUPPLY

This section provides an analysis of household characteristics and housing supply. The first section analyzes household characteristics, such as household population, composition, size, tenure, and overcrowding. The second section analyzes the city's housing inventory and supply, including a discussion of vacant units.

The US Census defines a household as consisting of all the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, such as partners or roomers, is also counted as a household. Data on households does not include people living in group homes. The US Census defines group quarters as places where people live or stay in a group living arrangement that is owned or managed by an organization providing housing and/or services for the residents. Group quarters include such places as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, prisons, and worker dormitories.

The US Census defines a family as a group of two or more people (one of whom is the householder) related by birth, marriage, or adoption and residing together. However, to facilitate fair housing, and remove constraints (for example housing for people with disabilities) under State Housing Element law, local jurisdictions are required to define "family" in a manner that does not distinguish between related and unrelated persons and does not impose limitations on the number of people that may constitute a family.

The US Census defines a family household as a household maintained by a householder who is in a family (as defined previously) and includes any unrelated people (unrelated subfamily members and/or secondary individuals) who may be residing there. In US Census data, the number of family households is equal to the number of families. However, the count of family household members differs from the count of family members in that the family household members include all people living in the household, whereas family members include only the householder and his/her relatives. In US Census data, a nonfamily household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related.

Families often prefer single-family homes to accommodate children, while single persons often occupy smaller apartments or condominiums. Single-person households often include seniors living alone or young adults.

HOUSEHOLD CHARACTERISTICS

Household Population

Household population is an important measure for establishing the number of persons residing in private households. Persons in institutional or group quarters are not included in the count of household population. According to the 2020 ACS 5-Year Estimates (2016-2020), as of 2020, Stockton had a total population of 319,188 comprising 95,236 households. The city had an average of 3.20 persons per household.

Household Composition

The U.S. Census divides households into two different categories, depending on their composition: family and nonfamily. Family households are those consisting of two or more related persons living together and may also include nonrelated individuals. Nonfamily households include persons who live alone or in groups composed of unrelated individuals. As shown in Table HE-13, family households have

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made up a larger share of the population in Stockton and San Joaquin County than the state average. In 2020, 72.5 percent of Stockton households were family households compared to

74.7 percent countywide and 68.6 percent in the state. These proportions are very close to what they were in 2013 and 2000.

Table HE-13: Family and Nonfamily Households
Stockton, San Joaquin County, and California, 2000, 2013, and 2020

	STOCKTON		SAN JOAQUIN COUNTY		CALIFORNIA	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
2000						
Family Households	56,186	71.5%	134,708	74.2%	7,920,049	68.9%
Nonfamily Households	22,370	28.5%	46,921	25.8%	3,582,821	31.1%
Total Households	78,556	100.00%	181,629	100.00%	11,502,870	100.00%
2013						
Family Households	66,226	73.3%	160,476	74.4%	8,603,822	68.6%
Nonfamily Households	24,146	26.7%	55,087	25.6%	3,938,638	31.4%
Total Households	90,372	100.00%	215,563	100.00%	12,542,460	100.00%
2020						
Family Households	69,029	72.5%	172,583	74.7%	8,986,666	68.6%
Nonfamily Households	26,207	27.5%	58,509	25.3%	4,116,448	31.4%
Total Households	95,236	100.00%	231,092	100.00%	13,103,114	100.00%

Source: 2000 U.S. Census, 2014 American Community Survey; 2016-2020 American Community Survey 5-Year Estimates.

Tenure

Tenure is a measure of the rates of homeownership in a jurisdiction. Tenure for a type of unit and the number of bedrooms can help estimate demand for a diversity of housing types. The owner versus renter distribution of a community's housing stock influences several aspects of the local housing market. Residential stability is influenced by tenure, with ownership housing typically having a much lower turnover rate than rental housing.

Home equity is the largest single source of household wealth for most Americans. According to the National Builders Association in 2021, on average, homeowners had a median

net worth of \$255,000, which is approximately 40 times the median net worth of renters (\$6,300), which reflects the value of homeownership.

Table HE-14 shows rates of homeownership and renter occupancy in Stockton in 2000, 2014, and 2020, and San Joaquin County and California in 2020. Homeownership rates in Stockton decreased from 51.6 percent in 2000 to 45.1 percent in 2014 following the housing market crash and foreclosure crisis. Since then, it rebounded to 49.9 percent in 2020. However, Stockton's homeownership is lower than countywide (57.7 percent) and statewide (55.3 percent) rates.

Table HE-14: Tenure

Stockton, San Joaquin County, and California, 2000, 2014, and 2020

	STOCKTON						SAN JOAQUIN COUNTY		CALIFORNIA	
	2000		2014		2020		2020		2020	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
Owner Occupied	40,534	51.6%	42,962	45.1%	47,481	49.9%	133,381	57.7%	7,241,318	55.3%
Renter Occupied	38,022	48.4%	52,204	54.9%	47,755	50.1%	97,711	42.28%	5,861,796	44.7%
Total Units	78,556	100.0%	95,166	100.0%	95,236	100.0%	231,092	100.0%	13,103,114	100.0%

Source: 2000 U.S. Census, 2014 American Community Survey; 2016-2020 American Community Survey 5-Year Estimates

Overcrowding

U.S. Census Bureau standards define a housing unit as overcrowded when the total number of occupants is greater than one person per room, excluding kitchens, porches, balconies, foyers, halls, half-rooms, or bathrooms. For example, if there were more than five people living in a home with five rooms (three bedrooms, living room, and dining room), it would be considered overcrowded. Units with more than 1.5 persons per room are considered severely overcrowded and should be recognized as a significant housing problem.

Countywide, 2.9 percent of owner households and 12.0 percent of renter households were overcrowded. Statewide, overcrowding was also greater among renter households (13.2 percent) compared to owner households (4.2 percent).

Table HE-15 compares housing overcrowding data for Stockton with data for San Joaquin County and California. In 2020, 90.7 percent of Stockton's households had 1.0 or fewer persons per room with only 9.2 percent considered overcrowded or severely overcrowded. Of all units in Stockton, 6.6 percent had between 1.01 and 1.5 persons per room, and 2.6 percent were severely overcrowded with more than 1.51 persons per room. Overcrowding was slightly more of a problem in Stockton in 2020 than countywide, where 5.6 percent of all households had more than 1.0 persons per room, and in California, where 8.2 percent of households were considered overcrowded.

Overcrowding is typically more of a problem in rental units than owner-occupied units. Only 6.0 percent of Stockton's owner households were overcrowded, while 12.4 percent of renter households were overcrowded in 2020.

Table HE-15: Overcrowding
Stockton, San Joaquin County, and California, 2020

	STOCKTON		SAN JOAQUIN COUNTY		CALIFORNIA	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Owner-Occupied (persons per room)						
1.0 or less	44,601	93.9%	219,709	97.1%	6,938,861	95.8%
Overcrowded 1.01 to 1.5	2,058	4.3%	4,980	2.2%	223,040	3.1%
Severely Overcrowded 1.51 or more	822	1.7%	1,586	0.7%	79,417	1.1%
Total	47,481	100.0%	226,275	100.0%	7,241,318	100.0%
Renter-Occupied (persons per room)						
1.0 or less	41,814	87.6%	86,044	88.1%	5,088,515	86.8%
Overcrowded 1.01 to 1.5	4,270	8.9%	8,098	8.3%	457,713	7.8%
Severely Overcrowded 1.51 or more	1,671	3.5%	3,569	3.7%	315,568	5.4%
Total	47,755	100.0%	97,711	100.0%	5,861,796	100.0%
Total Occupied Housing Units (persons per room)						
1.0 or less	86,415	90.7%	305,753	94.4%	12,027,376	91.8%
Overcrowded 1.01 to 1.5	6,328	6.6%	13,078	4.0%	680,753	5.2%
Severely Overcrowded 1.51 or more	2,493	2.6%	5,155	1.6%	394,985	3.0%
Total	95,236	100.0%	323,986	100.0%	13,103,114	100.0%

Source: Stockton Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Household Size

Table HE-16 shows average household size by tenure for Stockton, San Joaquin County, and California in 2020. Stockton had a greater percentage (21.2 percent) of large households (five or more members) than countywide (19.6 percent) and in California (13.8 percent). Relative to the state, Stockton and San Joaquin County had a much greater percentage of large, renter-occupied households (21.8 percent and 21.0 percent compared to 13.8).

Table HE-17 shows the number of bedrooms per housing unit by tenure in Stockton, San Joaquin County, and California in 2020. As shown in the table, 63.8 percent of all housing units in Stockton contained three or more bedrooms in 2020. This is slightly lower than the percentage of units with three or more bedrooms countywide (68.5 percent) and higher than California (56.0 percent).

Renter-occupied units typically have a smaller number of bedrooms than owner-occupied units. This was the case in Stockton in 2020, where 85.2 percent of owner-occupied units had three or more bedrooms, compared to only 42.5 percent of renter-occupied units. The percentage of renter-occupied units in Stockton with three or more bedrooms was lower than the percentage countywide (44.6 percent) but higher than California (27.8 percent).

Table HE-16: Household Size by Tenure
Stockton, San Joaquin County, and California, 2020

	STOCKTON		SAN JOAQUIN COUNTY		CALIFORNIA	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Owner Occupied						
1 Person	9,617	20.3%	24,428	18.3%	1,416,913	19.6%
2-4 Persons	28,151	59.3%	84,113	63.1%	4,822,685	66.6%
5 Persons or more	9,713	20.5%	24,840	18.6%	1,001,720	13.8%
Total	47,481	100.0%	133,381	100.0%	7,241,318	100.0%
Renter Occupied						
1 Persons	11,557	24.2%	22,175	22.7%	1,697,906	29.0%
2-4 Persons	25,766	54.0%	55,055	56.3%	3,356,092	57.3%
5 Persons or more	10,432	21.8%	20,481	21.0%	807,798	13.8%
Total	47,755	100.0%	97,711	100.0%	5,861,796	100.0%
All Households						
1 Person	21,174	22.2%	46,603	20.2%	3,114,819	23.8%
2-4 Persons	53,917	56.6%	139,168	60.2%	8,178,777	62.4%
5 Persons or more	20,145	21.2%	45,321	19.6%	1,809,518	13.8%
Total	95,236	100.0%	231,092	100.0%	13,103,114	100.0%

Source: Stockton Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Table HE-17: Number of Bedrooms by Tenure
Stockton, San Joaquin County, and California, 2020

	STOCKTON		SAN JOAQUIN COUNTY		CALIFORNIA	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Owner Occupied						
No bedroom	328	0.7%	699	0.5%	50,963	0.7%
1 bedroom	388	0.8%	1,589	1.2%	173,846	2.4%
2 bedrooms	6,294	13.3%	16,453	12.3%	1,307,148	18.1%
3 bedrooms	22,332	47.0%	62,621	46.9%	3,228,533	44.6%
4 bedrooms	13,829	29.1%	40,609	30.4%	1,964,487	27.1%
5 or more bedrooms	4,310	9.1%	11,410	8.6%	516,341	7.1%
Total	47,481	100.0%	133,381	100.0%	7,241,318	100.0%
Renter Occupied						
No bedroom	2,737	5.7%	4,582	4.7%	496,503	8.5%
1 bedroom	8,255	17.3%	14,839	15.2%	1,512,885	25.8%
2 bedrooms	16,491	34.5%	34,668	35.5%	2,220,822	37.9%
3 bedrooms	14,035	29.4%	30,493	31.2%	1,189,552	20.3%
4 bedrooms	5,501	11.5%	11,472	11.7%	372,132	6.3%
5 or more bedrooms	736	1.5%	1,657	1.7%	69,902	1.2%
Total	47,755	100.0%	97,711	100.0%	5,861,796	100.0%
All Occupied Housing Units						
No bedroom	3,065	3.2%	5,281	2.3%	547,466	4.2%
1 bedroom	8,643	9.1%	16,428	7.1%	1,686,731	12.9%
2 bedrooms	22,785	23.9%	51,121	22.1%	3,527,970	26.9%
3 bedrooms	36,367	38.2%	93,114	40.3%	4,418,085	33.7%
4 bedrooms	19,330	20.3%	52,081	22.5%	2,336,619	17.8%
5 or more bedrooms	5,046	5.3%	13,067	5.7%	586,243	4.5%
Total	95,236	100.0%	231,092	100.0%	13,103,114	100.0%

Source: Stockton Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Average household size is a function of household population (group quarters population is not counted) divided by the number of occupied housing units. Table HE-18 shows the average household size for Stockton, San Joaquin County, and California. The average number of persons per household in Stockton increased slightly from 3.02 in 2000 to 3.17 in 2012 to 3.20 in 2020. The average

household sizes in Stockton in 2020 were similar to those countywide (3.18) during this time period, and slightly larger than the statewide average (2.94). Both Stockton and San Joaquin County had greater average household sizes in 2020 for owner-occupied households (3.23 and 3.18) compared to renter-occupied households (3.16 and 3.17).

Table HE-18: Average Household Size by Tenure
Stockton, San Joaquin County, and California, 2000, 2012, and 2020

TENURE	STOCKTON			SAN JOAQUIN COUNTY			CALIFORNIA		
	2000	2012	2020	2000	2012	2020	2000	2012	2020
All Households	3.02	3.17	3.20	3	3.14	3.18	2.87	2.94	2.94
Owner Occupied	3.01	3.14	3.23	2.98	3.07	3.18	2.95	2.98	3.01
Renter Occupied	3.03	3.2	3.16	3.03	3.23	3.17	2.78	2.88	2.85

Source: 2008-2012 American Community Survey; 1990 and 2000 U.S. Census; 2016-2020 American Community Survey 5-Year Estimates.

Based on the information regarding housing units and household sizes, Stockton has a greater need for large housing units than the county and state. Stockton had a larger average household size, smaller housing units, and higher overcrowding rates than the county and state in 2020.

HOUSING INVENTORY AND SUPPLY

Housing Units

Table HE-19 compares housing stock data by structure type for Stockton, San Joaquin County, and California in 2014 and 2020. The table shows the total housing stock in each area according to the type of structures in which units are located. Single-family detached housing units accounted for the majority of housing in Stockton in 2020. At 67.1 percent of the total housing stock, single-family detached units in Stockton made up a much larger share of the total than in the state overall, where only 57.7 percent of all units are single-family detached units. From 2014 to 2020, 2,649 single-family detached units were built in Stockton, representing 3.7 percent change for all new single-family residential units constructed. The majority of new home

construction occurred prior to the recession from 2000 to 2007. According to the HCD Data Dashboard from January 1, 2016, to April 13, 2021, only 888 residential building permits were issued.

Multifamily housing complexes with five or more units make up the next-largest segment of Stockton's housing stock, comprising 17.7 percent (18,043 units) of the total in 2020. Between 2014 and 2020, only 61 units were built in multifamily complexes with five or more units. Between 2014 and 2020, the number of mobile homes in the city increased, and the overall share of mobile homes as a percentage of the entire housing stock stayed the same at 1.1 percent for 2014 and 2020.

Table HE-19: Housing Units by Type
Stockton, San Joaquin County, and California, 2014 and 2020

YEAR	TOTAL UNITS	SINGLE-FAMILY		MULTIFAMILY		MOBILE HOMES	BOAT, RV, VAN, ETC.	
		DETACHED	ATTACHED	2 TO 4	5 PLUS			
Stockton								
2014	#	100,025	64,841	7,058	9,036	17,982	1,108	-
	%	100.0%	64.8%	7.1%	9.0%	18.0%	1.1%	-
2020	#	101,954	68,412	6,136	8,180	18,043	1,161	22
	%	100.0%	67.1%	6.0%	8.0%	17.7%	1.1%	0.0%
San Joaquin County								
2014	#	236,943	179,059	12,279	14,862	29,158	8,585	-
	%	100.0%	72.6%	5.2%	6.3%	12.3%	3.6%	-
2020	#	245,192	181,875	10,990	14,045	30,024	8,074	184
	%	100.0%	74.2%	4.5%	5.7%	12.2%	3.3%	0.1%
California								
2014	#	13,845,281	8,038,217	972,976	1,119,175	3,154,907	560,000	-
	%	100.0%	58.1%	7.0%	8.1%	22.8%	4.0%	-
2020	#	14,210,945	8,206,621	1,009,488	1,113,840	3,350,125	515,666	15,205
	%	100.0%	57.7%	7.1%	7.8%	23.6%	3.6%	0.1%

Source: Stockton Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Occupancy/Vacancy Rates

Table HE-20 shows the occupancy and vacancy rates for Stockton, San Joaquin County, and California in 2000, 2010, and 2020. Stockton and San Joaquin County had lower vacancy rates than the state average in 2000 until 2010, when

all three jurisdictions increased to the 8 to 9 percent range. In 2020, the vacancy rates resumed the vacancy trends, with the city and county having lower rates than the state average.

Table HE-20: Occupancy/Vacancy
Stockton, San Joaquin County, and California, 2000, 2010, and 2020

	2000		2010		2020	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Stockton						
Occupied Units	78,522	95.60%	90,605	90.90%	99,084	95.90%
Vacant Units	3,603	4.4%	9,032	9.1%	4,234	4.1%
Total Housing Units	82,125	100.0%	99,637	100.0%	103,318	100.0%
San Joaquin County						
Occupied Units	181,629	96.00%	215,007	92.00%	247,542	95.74%
Vacant Units	7,531	4.0%	18,748	8.0%	11,024	4.3%
Total Housing Units	189,160	100.0%	233,755	100.0%	258,566	100.0%
California						
Occupied Units	11,502,870	94.20%	12,577,498	91.90%	13,612,650	93.34%
Vacant Units	711,679	5.8%	1,102,583	8.1%	971,348	6.7%
Total Housing Units	12,214,549	100.0%	13,680,081	100.0%	14,583,998	100.0%

Source: Department of Finance, E5, 2021-2022.

Table HE-21 provides details on the vacancy rates of different housing types for Stockton, San Joaquin County, and California in 2020.

Table HE-21: Vacant Units by Type
Stockton, San Joaquin County, and California, 2020

VACANCY STATUS	STOCKTON		SAN JOAQUIN COUNTY		CALIFORNIA	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
For rent	2,455	2.6%	3,792	1.6%	227,993	1.7%
For sale only	411	0.4%	1,161	0.5%	77,702	0.6%
Sold, not occupied	380	0.4%	1,219	0.5%	53,437	0.4%
Rented or sold; not occupied	350	0.4%	741	0.3%	54,898	0.4%
For seasonal, recreational, or occasional use	455	0.5%	1,535	0.7%	378,023	2.9%
For migrant workers	0	0.0%	117	0.1%	3,326	0.0%
Other vacant	2,667	2.8%	5,535	2.4%	312,452	2.4%
Total Vacant	6,718	7.1%	14,100	6.1%	1,107,831	8.5%
Total Units	95,236	100.0%	231,092	100.0%	13,103,114	100.0%

Source: Stockton Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Housing Conditions

The U.S. Census provides limited data that can be used to infer the condition of Stockton's housing stock. For example, the Census reports on whether housing units have complete plumbing and kitchen facilities. A very small percentage of all housing units in Stockton lack complete plumbing or kitchen facilities (see Table HE-22), although a greater percentage of renter-occupied housing units lack these facilities compared to owner-occupied housing units.

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. As shown in Table HE-22, approximately two-thirds of Stockton's homes were built over 30 years ago. As of 2020, about 1.9 percent of Stockton's housing stock was built after 2010 and another 17.4 percent of the housing stock was built between 2000 and 2009.

Table HE-22 also shows the number and percentage of units lacking complete plumbing facilities and units lacking complete kitchen facilities. These rates were similar in Stockton as compared with San Joaquin County and California. In all three locations, rental units were more likely to lack complete plumbing or kitchen facilities, as compared with ownership units. This trend points to the need for home improvement programs focused on rental properties.

Based on an early 2023 survey of former redevelopment areas and opportunity zones, the City estimates that approximately 2,900 (or 4%) of homes are blighted and in need replacement citywide.

Table HE-22: Age of Housing Stock and Housing Stock Conditions by Tenure
Stockton, San Joaquin County, and California, 2020

	STOCKTON		SAN JOAQUIN COUNTY		CALIFORNIA	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Owner-Occupied Housing Units						
Built 2010 or later	974	2.1%	8,442	6.3%	272,900	3.8%
Built 2000 to 2009	11,499	24.2%	31,320	23.5%	924,495	12.8%
Built 1990 to 1999	7,461	15.7%	21,185	15.9%	811,147	11.2%
Built 1980 to 1989	6,335	13.3%	19,343	14.5%	1,068,601	14.8%
Built 1970 to 1979	7,610	16.0%	17,051	12.8%	1,175,870	16.2%
Built 1960 to 1969	3,520	7.4%	10,408	7.8%	906,490	12.5%
Built 1950 to 1959	3,966	8.4%	11,995	9.0%	1,077,380	14.9%
Built 1940 to 1949	2,743	5.8%	6,315	4.7%	430,809	5.9%
Built 1939 or earlier	3,373	7.1%	7,322	5.5%	573,626	7.9%
Total	47,481	100.0%	133,381	100.0%	7,241,318	100.0%
Units Lacking Complete Plumbing Facilities	74	0.2%	342	0.3%	17,434	0.2%
Units Lacking Complete Kitchen Facilities	135	0.3%	658	0.5%	36,908	0.5%
Renter-Occupied Housing Units						
Built 2010 or later	858	1.8%	3,374	3.5%	256,413	4.4%
Built 2000 to 2009	5,082	10.6%	12,571	12.9%	508,460	8.7%
Built 1990 to 1999	5,787	12.1%	12,027	12.3%	637,220	10.9%
Built 1980 to 1989	7,231	15.1%	15,380	15.7%	898,705	15.3%
Built 1970 to 1979	10,368	21.7%	18,071	18.5%	1,114,211	19.0%
Built 1960 to 1969	5,767	12.1%	11,573	11.8%	834,432	14.2%
Built 1950 to 1959	5,008	10.5%	10,681	10.9%	689,973	11.8%
Built 1940 to 1949	3,357	7.0%	5,964	6.1%	332,220	5.7%
Built 1939 or earlier	4,297	9.0%	8,070	8.3%	590,162	10.1%
Total	47,755	100.0%	97,711	100.0%	5,861,796	100.0%
Units Lacking Complete Plumbing Facilities	323	0.7%	467	1.0%	23,476	0.4%
Units Lacking Complete Kitchen Facilities	1,012	2.1%	1,905	4.0%	128,184	2.2%
Total Occupied Housing Units						
Built 2010 or later	1,832	1.9%	11,816	5.1%	529,313	4.8%
Built 2000 to 2009	16,581	17.4%	43,891	19.0%	1,432,955	12.9%
Built 1990 to 1999	13,248	13.9%	33,212	14.4%	1,448,367	13.1%
Built 1980 to 1989	13,566	14.2%	34,723	15.0%	1,068,601	9.6%
Built 1970 to 1979	17,978	18.9%	35,122	15.2%	1,175,870	10.6%
Built 1960 to 1969	9,287	9.8%	21,981	9.5%	1,740,922	15.7%
Built 1950 to 1959	8,974	9.4%	22,676	9.8%	1,767,353	15.9%
Built 1940 to 1949	6,100	6.4%	12,279	5.3%	763,029	6.9%

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	STOCKTON		SAN JOAQUIN COUNTY		CALIFORNIA	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Built 1939 or earlier	7,670	8.1%	15,392	6.7%	1,163,788	10.5%
Total	95,236	100.0%	231,092	100.0%	11,090,198	100.0%
Units Lacking Complete Plumbing Facilities	397	0.4%	809	0.4%	40,910	0.4%
Units Lacking Complete Kitchen Facilities	1,147	1.2%	2,563	1.1%	165,092	1.5%

Source: Stockton Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

The Neighborhood Services Section of the Police Department enforces codes, laws, and regulations for the abatement of substandard housing conditions and blight issues. Code enforcement statistics from the Neighborhood Services Section provide a sense of the number of units that may need renovation, rehabilitation, or replacement in the city. As shown in Table HE-23, the Neighborhood Services Division processed 234,924 housing code enforcement cases over the past 17 years at an average of about 14,683 cases each year. The most common housing violations are deferred maintenance issues like plumbing leaks, worn/deteriorated materials, and lack of weather protection. Others include structural problems, raw sewage, exposed wiring, and other exterior housing problems. The majority of housing cases usually take a minimum of 45 days to resolve depending on the amount and severity of the violations.

Table HE-23: Code Enforcement Cases Stockton, Fiscal Year 2005/06-2021/22

FISCAL YEAR	NUMBER OF CASES*
2005/06	13,866
2006/07	17,291
2007/08	19,522
2008/09	13,841
2009/10	12,703
2010/11	10,502
2011/12	10,102
2012/13	11,664
2013/14	14,190
2014/15	11,775
2015/16	13,138
2016/17	13,508
2017/18	16,285
2018/19	19,646
2019/20	12,320
2020/21	10,990
2021/22	13,581
Total	234,924

Note: *Includes addresses with graffiti consent forms on file
Source: Police Department, Neighborhood Services Division, November 2022.

Housing Affordability

Housing is classified as “affordable” if households do not pay more than 30 percent of income for payment of rent (including a monthly allowance for water, gas, and electricity) or monthly homeownership costs (including mortgage payments, taxes, and insurance). State law (California Government Code Section 65583(a)(2)) requires “an analysis and documentation of household characteristics, including level of payment compared to ability to pay, housing characteristics, including

overcrowding, and housing stock condition." Identifying and evaluating existing housing needs are a critical component of the housing element. This requires comparison of resident incomes with the local cost of housing. The analysis helps local governments identify existing housing conditions that require addressing and households with housing cost burdens or unmet housing needs. This section includes an analysis of housing cost burden, ability to pay for housing, and the cost of housing.

The data in this section uses HUD's Comprehensive Housing Affordability Strategy (CHAS) database. Income groups are shown in the CHAS tabulation based on the HUD-adjusted area median family income (AMI).

Housing Cost Burdens

This section provides an analysis of the proportion of households "overpaying for housing." An "excessive cost burden" is defined by HUD as gross housing costs exceeding 30 percent of gross monthly income. A "severe cost burden" is defined as gross housing costs exceeding 50 percent of gross monthly income.

Income groups are based on the HUD-adjusted AMI. The AMI is based on the Stockton Metropolitan Statistical Area (MSA), encompassing all of San Joaquin County. In 1974, Congress defined "low income" and "very low income" for HUD rental programs as incomes not exceeding 80 and 50 percent, respectively, of the AMI, as adjusted by HUD.¹

Table HE-24 shows the CHAS special tabulation data from the 2014-2018 ACS regarding the percentage of households with an excessive housing cost burden (greater than 30 percent) and severe cost burden (greater than 50 percent) by income group and tenure for Stockton, San Joaquin County, and California.

As shown in Table HE-24, 41.8 percent of all households in Stockton had an excessive housing cost burden in 2018. This rate is slightly higher than countywide (37.2 percent) and in California (39.5 percent). In Stockton, 21.0 percent of households had a severe housing cost burden in 2018 compared to 17.5 percent and 19.0 percent for San Joaquin County and California, respectively. As would be expected, housing cost burdens were more severe for households with lower incomes. Among lower-income households in Stockton (incomes less than or equal to 80 percent of the AMI), 75.0 percent of households had an excessive housing cost burden in 2018 compared to 15.8 percent of non-lower-income households. This rate of housing cost burden for lower-income households is slightly higher in Stockton than in San Joaquin County (72.0 percent) and California (70.0 percent). This data points to the need for more affordable housing units in Stockton to meet the needs of lower-income households.

Rates of housing cost burden were greater among low-income renter households than among low-income owner households for Stockton, San Joaquin County, and California. However, for non-lower-income renter households, rates of housing cost burden were lower than those of non-lower-income owner-occupied households. This trend was common across the city, county, and state. In Stockton, 79.4 percent of low-income renter households paid 30 percent or more of their monthly incomes for housing costs in 2018, compared to 63.5 percent of low-income owner households. Among moderate- and above moderate-income households, the percentage of owner households with excessive housing cost burdens was slightly higher than renter households (15.8 percent compared to 15.7 percent).

¹ Statutory adjustments now include upper and lower caps for areas with low or high ratios of housing costs to income and, for each non-metropolitan county, a lower cap equal to its state's non-metropolitan average. Estimates of the median family income and the official income cutoffs for each metropolitan area and non-metropolitan county are based on the most recent Decennial Census results and updated each year by HUD. Each base income cutoff is assumed to apply to a household of four, and official cutoffs are further adjusted by household size.

Table HE-24: Housing Cost Burden by Household Income Classification

Stockton, San Joaquin County, and California, 2014-2018

		STOCKTON			SAN JOAQUIN COUNTY			CALIFORNIA		
		OWNERS	RENTERS	TOTAL	OWNERS	RENTERS	TOTAL	OWNERS	RENTERS	TOTAL
Household Income <= 80% MFI (Low-Income Households)										
Total Households		11,510	30,315	41,825	28,970	54,595	83,565	2,008,045	3,387,335	5,395,380
Cost Burdened >30%	Number	7,305	24,080	31,385	17,935	42,250	60,185	1,222,400	2,556,085	3,778,485
	Percent	63.5%	79.4%	75.0%	61.9%	77.4%	72.0%	60.9%	75.5%	70.0%
Severely Cost Burdened >50%	Number	4,705	14,105	18,810	11,395	24,815	36,210	761,685	1,510,795	2,272,480
	Percent	40.9%	46.5%	45.0%	39.3%	45.5%	43.3%	37.9%	44.6%	42.1%
Household Income > 80% MFI (Moderate- and Above Moderate-Income Households)										
Total Households		33,720	19,645	53,365	97,130	46,035	143,165	5,077,390	2,492,665	7,570,055
Cost Burdened >30%	Number	5,325	3,090	8,415	15,995	8,195	24,190	916,480	419,965	1,336,445
	Percent	15.8%	15.7%	15.8%	16.5%	17.8%	16.9%	18.1%	16.8%	17.65%
Severely Cost Burdened >50%	Number	920	265	1,185	2,615	835	3,450	161,640	34,230	195,870
	Percent	2.7%	1.3%	2.2%	2.7%	1.8%	2.4%	3.2%	1.4%	2.6%
Total Households										
Total Households		45,230	49,960	95,190	126,100	100,630	226,730	7,085,435	5,880,000	12,965,435
Cost Burdened >30%	Number	12,630	27,170	39,800	33,930	50,445	84,375	2,138,880	2,976,050	5,114,930
	Percent	27.9%	54.4%	41.8%	26.9%	50.1%	37.2%	30.2%	50.6%	39.5%
Severely Cost Burdened >50%	Number	5,625	14,370	19,995	14,010	25,650	39,660	923,325	1,545,025	2,468,350
	Percent	12.4%	28.8%	21.0%	11.1%	25.5%	17.5%	13.0%	26.3%	19.0%

Source: Stockton Data Packet, 2022 -- CHAS (2014-2018).

Housing Cost and Affordability

Housing affordability can be inferred by comparing the cost of renting or owning a home in Stockton with the presumed maximum affordable housing costs for households at different income levels. This information can provide a picture of who can afford what size and type of housing. It can also indicate the type of households that would likely experience overcrowding or overpayment.

Housing affordability is based on AMI. According to HCD, the AMI for a four-person household in the San Joaquin County was \$85,000 in 2022. Income limits for larger or smaller households were higher or lower, respectively, and are calculated using a formula developed by HCD (see Table HE-25).

The following section compares the cost limits for affordable owner and rental housing by income limit as defined by the California Health and Safety Code.² The State income limits are used in affordable housing programs and projects. Because above moderate-income households

² Health and Safety Code Section 50052.5 establishes affordable housing cost, and Section 50053 establishes affordable rents.

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do not generally have problems locating affordable units, affordable housing is usually defined as units that are reasonably priced for low- and moderate-income households. The following list shows the definition of housing income limits.

- **Extremely Low-Income Household** is one whose combined income is between the floor set at the minimum Supplemental Security Income (SSI) and 30 percent of the AMI. A household of four is considered to be extremely low-income in Stockton if its combined income is \$27,750 or less for the year 2022.
- **Very Low-Income Household** is one whose combined income is at or between 31 and 50 percent of the AMI. A household of four is considered to be very low-income in Stockton if its combined income is between \$27,751 and \$41,400 for the year 2022.
- **Low-Income Household** is one whose combined income is at or between 50 and 80 percent of the AMI. A household of four is considered to be low-income in Stockton if its combined income is between \$41,401 and \$62,200 for the year 2022.
- **Moderate-Income Household** is one whose combined income is at or between 81 and 120 percent of the AMI. A household of four is considered to be moderate-income in Stockton if its combined income is between \$62,201 and \$102,000 for the year 2022.
- **Above Moderate-Income Household** is one that whose combined income is above 120 percent of the AMI. A household of four is considered to be above moderate-income in Stockton if its combined income exceeds \$102,001 for the year 2022.

**Table HE-25: HCD Household Income Limits
San Joaquin County, 2022**

INCOME CATEGORIES	PERSONS PER HOUSEHOLD				
	1	2	3	4	5
Acutely Low (>30%)	\$8,950	\$10,200	\$11,500	\$12,750	\$13,750
Extremely Low-Income (30%)	\$17,400	\$19,900	\$23,030	\$27,750	\$32,470
Very Low-Income (50%)	\$29,000	\$33,150	\$37,300	\$41,400	\$44,750
Low-Income (80%)	\$46,350	\$53,000	\$59,600	\$66,200	\$71,500
Median-Income (100%)	\$59,500	\$68,000	\$76,500	\$85,000	\$91,800
Moderate-Income (120%)	\$71,400	\$81,600	\$91,800	\$102,000	\$110,150

Source: HCD Memorandum: May 13, 2022, <https://www.hcd.ca.gov/docs/grants-and-funding/inc2k22.pdf>

Table HE-26 shows the 2022 HCD-defined household income limits for extremely low-, very low-, low-, and moderate-income households in the Stockton MSA by the number of persons in the household. It also shows maximum affordable monthly rents and maximum affordable purchase prices for homes. For example, a three-person household was classified as low-income (80 percent of median) with an annual income of up to \$59,600 in 2022. A household with this income could afford to pay a monthly gross rent (not including utilities) of up

to \$1,490 or could afford to purchase a house priced at or below \$243,455.

Table HE-26: Ability to Pay for Housing based on HCD Income Limits¹
San Joaquin County, 2022

NUMBER OF PERSONS	1	2	3	4	5
Extremely Low-Income Households at 30% of 2022 Area Median Income					
Income Level	\$17,400	\$19,900	\$23,030	\$27,750	\$32,470
Max. Monthly Gross Rent ²	\$435	\$498	\$576	\$694	\$812
Max. Purchase Price ³	\$71,076	\$81,288	\$94,073	\$113,354	\$132,634
Very Low-Income Households at 50% of 2022 Area Median Income					
Income Level	\$29,000	\$33,150	\$37,300	\$41,400	\$44,750
Max. Monthly Gross Rent ²	\$725	\$829	\$933	\$1,035	\$1,119
Max. Purchase Price ³	\$118,460	\$135,412	\$152,364	\$169,111	\$182,795
Low-Income Households at 80% of 2022 Area Median Income					
Income Level	\$46,350	\$53,000	\$59,600	\$66,200	\$71,500
Max. Monthly Gross Rent ²	\$1,159	\$1,325	\$1,490	\$1,655	\$1,788
Max. Purchase Price ³	\$189,331	\$216,495	\$243,455	\$270,415	\$292,064
Median-Income Households at 100% of 2022 Area Median Income					
Income Level	\$59,500	\$68,000	\$76,500	\$85,000	\$91,800
Max. Monthly Gross Rent ²	\$1,488	\$1,700	\$1,913	\$2,125	\$2,295
Max. Purchase Price ³	\$243,046	\$277,767	\$312,488	\$347,209	\$374,986
Moderate-Income Households at 120% of 2022 Area Median Income					
Income Level	\$71,400	\$81,600	\$91,800	\$102,000	\$110,150
Max. Monthly Gross Rent ²	\$1,785	\$2,040	\$2,295	\$2,550	\$2,754
Max. Purchase Price ³	\$291,656	\$333,321	\$374,986	\$416,651	\$449,942

¹ Incomes based on HCD's 2022 San Joaquin County Median Family Income for four persons: \$85,000.

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 Affordability estimates do not include utility costs.

Notes: Total affordable mortgage based on a 5 percent down payment, an annual 6.25 percent interest rate, 30-year mortgage, and monthly payment equal to 30 percent of income.

Source: HCD Memorandum: May 13, 2022, <https://www.hcd.ca.gov/docs/grants-and-funding/inc2k22.pdf>

Table HE-27 shows HUD-defined fair market rent levels (FMR) for the Stockton MSA for 2022. In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, safe, and sanitary rental housing of a modest (non-luxury) nature with suitable amenities. FMRs are housing market-wide estimates of rents that provide opportunities to rent standard quality housing throughout the geographic area in which rental housing units are in competition. The rents are drawn from the distribution of rents of all units that are occupied by recent movers. Adjustments are made to exclude public housing units, newly built units, and substandard units.

HUD uses FMRs for a variety of purposes: FMRs determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program; Section 8 Rental Certificate program participants cannot rent units whose rents exceed the FMRs; and FMRs also serve as the payment standard used to calculate subsidies under the Rental Voucher program.

Comparing the current FMR levels to Table HE-27, a three-person household classified as low-income (between 51 and 80 percent of median) with an annual income of up to \$59,600 could afford to pay \$1,490 monthly gross rent (not including utilities). The 2022 FMR for a two-

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bedroom unit is \$1,137 which is affordable to the household, assuming such a unit was available in Stockton. However, a three-person very low-income household (\$37,300) could afford to pay only \$933, which is below the 2022 FMR amount.

Since the FMR levels apply to the entire Stockton MSA (i.e., San Joaquin County) residents of communities with higher rental rates are likely to find that there is a limited supply of rental units at the regional FMR levels. The lack of affordability would be even worse for the very low-income household mentioned previously if the household has to spend more than the FMR amount to rent a unit in Stockton.

**Table HE-27: HUD Fair Market Rent
Stockton MSA, 2022**

BEDROOMS IN UNIT	2020 FMR
Studio	\$899
1 Bedroom	\$904
2 Bedrooms	\$1,137
3 Bedrooms	\$1,607
4 Bedrooms	\$1,847

Source: U.S Department of Housing and Urban Development (HUD) User Data: 2022 FY FMR Geography Summary for San Joaquin County, California, 2022

Table HE-28: Median Home Value

	CITY OF STOCKTON	SAN JOAQUIN COUNTY	CITY % OF COUNTY	CALIFORNIA	CITY % OF STATE
Median Value (Dollars)	\$298,200	\$367,900	81.1%	\$538,500	55.4%

Source: U.S. Census Bureau, ACS 2016-2020 (5-year Estimates), Table B25077

Table HE-29: Median Housing Value Over Time (Owner-Occupied)

	1980	1990	2000	2010	2020
Median Value (Dollars) of Owner Occupied Homes	\$55,500	\$106,700	\$117,500	\$276,600	\$298,200
Percentage Change		92.3%	10.1%	135.4%	7.8%

Source: U.S. Census Bureau, Census 1980(ORG STF1), 1990(STF3), 2000(SF3); ACS 2006-2010, 2016-2020 (5-year Estimates), Table B25077

Housing Values and Median Sales Price

Table HE-28 shows the median home values according to 2016-2020 ACS, adjusted for inflation. The median home value in Stockton was lower than the county and state. The median home value in Stockton was 81.1 percent of the San Joaquin County median home value, and 55.4 percent of the state median home value.

Table HE-29 shows the median home value in Stockton in 1980, 1990, 2000, 2010, and 2020. The median home value in Stockton increased most dramatically between 1980 and 1990 (92.3 percent) and between 2000 and 2010 (135.4 percent). In contrast, median home value grew more slowly between 1990 and 2000 (10.1 percent) and between 2010 and 2020 (7.8 percent).

According to Redfin, as of November 2022, the median sales price in Stockton was \$420,000 for all home types.

Rental Costs

Table HE-30 contains data on an apartment rental survey conducted in October 2022 provided by Zillow. The average rent for a three-bedroom, the most common unit size in Stockton according to the rent survey, requires an annual household income of approximately \$102,000 to cover the \$2,357 monthly rent. Based on the HCD income limits, the average apartment is affordable to a moderate-income household of four or five persons (120 percent of the AMI).

Additionally, Zillow provides data on average median rent for all home types. According to Zillow, the median rent for apartments and condos in the rental market in Stockton is \$1,483 with 97 available rentals as of October 12, 2022. The price range for apartments is between \$1,850 and \$2,437. Stockton's median rent was 26.0 percent lower than the median rent in the neighboring city of Lodi. The data demonstrates that Stockton may have units affordable to lower-income households; however, may need more rental housing, particularly housing affordable to extremely low-income and very low-income households.

**Table HE-30: Average Rental Rates
Stockton, October 2022**

UNIT SIZE	2022
Studio	\$1,183
1-Bedroom	\$1,338
2-Bedroom	\$1,615
3-Bedroom	\$2,357
4- Bedroom	\$2,624
Average	\$1,823

Source: Zillow, October 2022.

SPECIAL HOUSING NEEDS

Within the general population of Stockton, 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 the special housing needs of six groups identified in State housing element law: the elderly; persons

with disabilities, including developmental disabilities; large families; farmworkers; families with female heads of households; and families and persons in need of emergency shelter. In addition to these six groups, the section also discusses the housing needs of extremely low-income households and persons living with AIDS and related diseases. Where possible, estimates of the population or number of households in Stockton belonging to each group are shown.

SENIOR HOUSEHOLDS

Seniors are defined as persons 65 years and older, while senior households are those households headed by a person 65 years and older. Seniors often face unique housing problems. While many may own their homes outright, fixed retirement incomes may not always be adequate to cover rising utility rates and insurance. Also, many elderly homeowners do not have sufficient savings to finance the necessary repair costs. This is a situation commonly described as “house-rich and cash-poor.”

Table HE-31 shows information on the number of seniors, the number of senior households, and senior households by housing tenure in Stockton, San Joaquin County, and California in 2020. Seniors represented 6.6 percent of the population in Stockton in 2020, compared to 6.9 percent of the population countywide, and 8.1 percent of the population in California. Because of smaller household sizes, senior households as a percentage of all households, is higher. Senior households represented 21.6 percent of all households in Stockton, 22.5 percent countywide, and 24.4 percent in California. Senior households have a high homeownership rate; 68.0 percent of senior households in Stockton, 74.4 percent of senior households in San Joaquin County, and 73.2 percent of senior households in California were owner-occupied in 2020. Senior households represented 29.5 percent of all owner-occupied households in Stockton and 13.8 percent of all renter households.

Table HE-31: Senior Populations and Households
Stockton, San Joaquin County, and California, 2020

	STOCKTON		SAN JOAQUIN COUNTY		CALIFORNIA	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Population						
TOTAL POPULATION	311,103	-	751,615	-	39,346,023	-
Total Persons 65 years and older	20,606	6.6%	51,927	6.9%	3,198,850	8.1%
Households						
TOTAL HOUSEHOLDS	95,236	100.0%	231,092	100.0%	13,103,114	100.0%
Owner	47,481	49.9%	133,381	57.7%	7,241,318	55.3%
Renter	47,755	50.1%	97,711	42.3%	5,861,796	44.7%
Senior-Headed Households	20,606	100.0%	51,927	100.0%	3,198,850	100.0%
Owner	14,012	68.0%	38,627	74.4%	2,340,689	73.2%
Renter	6,594	32.0%	13,300	25.6%	858,161	26.8%
Seniors as % of all Households	-	21.6%	-	22.5%	-	24.4%
% of Owner households headed by a senior	-	29.5%	-	29.0%	-	32.3%
% of Renter households headed by a senior	-	13.8%	-	13.6%	-	14.6%

Source: Stockton Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

While some seniors may prefer to live in single-family detached homes, others desire a smaller, more affordable home with less upkeep, such as condos, townhouses, apartments, or mobile homes. In general, most senior households consist of a single elderly person living alone, or a couple. Housing developments for senior households should contain greater proportions of smaller housing units than projects intended for the general population.

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

marked crosswalks, and longer walk signals at intersections.

As shown in Table HE-32, senior households tend to have lower incomes, as compared with all households throughout California, including in San Joaquin County and Stockton. Senior households earning less than \$25,000 comprise 29.6 percent of all households in Stockton, 26.3 percent of all households countywide, and 24.0 percent of all households statewide.

Table HE-32: Senior Household Income Distribution

Stockton, San Joaquin County, and California, 2020

INCOME	STOCKTON				SAN JOAQUIN COUNTY				CALIFORNIA			
	SENIOR HOUSEHOLDS		ALL HOUSEHOLDS		SENIOR HOUSEHOLDS		ALL HOUSEHOLDS		SENIOR HOUSEHOLDS		ALL HOUSEHOLDS	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Less than \$25,000	6,102	29.6%	19,539	20.5%	13,667	26.3%	38,609	16.7%	767,317	24.0%	2,031,760	15.5%
\$25,000-\$39,999	3,259	15.8%	13,928	14.6%	7,516	14.5%	28,083	12.2%	436,153	13.6%	1,369,810	10.5%
\$40,000-\$59,999	3,133	15.2%	15,467	16.2%	8,868	17.1%	34,620	15.0%	456,669	14.3%	1,720,812	13.1%
\$60,000-\$99,999	3,947	19.2%	21,835	22.9%	10,525	20.3%	53,415	23.1%	635,254	19.9%	2,779,019	21.2%
\$100,000 or more	4,165	20.2%	24,467	25.7%	11,351	21.9%	76,365	33.0%	903,457	28.2%	5,201,713	39.7%
Total	20,606	100.0%	95,236	100%	51,927	100.0%	231,092	100%	3,198,850	100.0%	13,103,114	100%

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B19037

PERSONS WITH DISABILITIES

Table HE-33 shows information from the 2020 ACS 5-Year Estimates (2016-2020) on the disability status and types of disabilities by age group for persons five years and older in Stockton, San Joaquin County, and California. As shown in the table, 14.6 percent of the total population in Stockton five years and older had one or more disabilities in 2020, compared 13.3 percent countywide, and 8.0 percent in California. In terms of the three age groups shown in the table, 5.3 percent of the city's population 5 to 17 years of age, 12.5 percent of the population 18 to 64 years of age, and 40.7 percent of seniors (65 years and older) had one or more disabilities in 2020. The percentage of individuals with a disability is higher for all three age groups in

Stockton compared to San Joaquin County and California.

Table HE-33 also provides information on the nature of these disabilities. The total number of disabilities shown for all age groups in Stockton (85,544) exceeds the number of persons with disabilities (41,707) because a person can have more than one disability. Among school-age children, the most frequent disability was cognitive (48.6 percent). For persons ages 18 to 64 years, the most frequent disabilities were ambulatory (27.4 percent), cognitive (23.2 percent), and independent living (20.8 percent). Finally, for seniors, ambulatory and independent living disabilities were the most frequent (29.2 and 21.6 percent, respectively).

Table HE-33: Disability Status and Types of Disabilities by Age Group, Persons Five Years and Older
Stockton, San Joaquin County, and California, 2020

	STOCKTON		SAN JOAQUIN COUNTY		CALIFORNIA	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Population 5 to 17 years						
Persons age 5 to 17 years	63,462	-	150,947	-	6,534,036	
Persons age 5 to 17 years with a disability	3,377	5.3%	6,768	4.5%	289,883	4.4%
Total disabilities tallied	4,628	100.00%	9,008	100.0%	407,003	100.0%
Hearing	343	7.4%	582	6.5%	33,872	8.3%
Vision	555	12.0%	925	10.3%	51,363	12.6%
Cognitive	2,250	48.6%	4,823	53.5%	215,338	52.9%
Ambulatory	597	12.9%	1,024	11.4%	35,249	8.7%
Self-Care	883	19.1%	1,654	18.4%	71,181	17.5%
Population 18 to 64 years						
Persons age 18 to 64 years	185,547	-	444,781	-	27,586,271	
Persons age 18 to 64 years with a disability	23,155	12.5%	48,181	10.8%	1,944,580	7.0%
Total disabilities tallied	44,809	100.0%	90,284	100.0%	3,525,445	100.0%
Hearing	3,348	7.5%	8,351	9.2%	356,388	10.1%
Vision	4,879	10.9%	9,751	10.8%	374,002	10.6%
Cognitive	10,398	23.2%	20,549	22.8%	844,846	24.0%
Ambulatory	12,287	27.4%	23,972	26.6%	855,712	24.3%
Self-Care	4,581	10.2%	8,956	9.9%	360,887	10.2%
Independent Living	9,316	20.8%	18,705	20.7%	733,610	20.8%

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	STOCKTON		SAN JOAQUIN COUNTY		CALIFORNIA	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Population 65 years and over						
Persons 65 years and over	37,277	-	92,839	-	5,548,424	-
Persons 65 years and over with a disability	15,175	40.7%	36,490	39.3%	920,600	16.6%
Total disabilities tallied	36,107	100.0%	82,261	100.0%	4,294,971	100.0%
Hearing	5,663	15.7%	14,391	17.5%	744,976	17.3%
Vision	3,235	9.0%	6,628	8.1%	343,295	8.0%
Cognitive	4,899	13.6%	9,967	12.1%	525,785	12.2%
Ambulatory	10,558	29.2%	25,007	30.4%	1,227,804	28.6%
Self-Care	3,943	10.9%	9,289	11.3%	532,511	12.4%
Independent Living	7,809	21.6%	16,979	20.6%	920,600	21.4%
Total Population 5 years and over						
Persons 5 years and over	286,286	-	688,567	-	39,668,731	-
Persons 5 years and over with a disability	41,707	14.6%	91,439	13.3%	3,155,063	8.0%
Total disabilities tallied	85,544	100.0%	181,553	100.9%	8,298,600	100.0%
Hearing	9,354	10.9%	23,324	12.8%	1,135,236	13.7%
Vision	8,669	10.1%	17,304	9.5%	768,660	9.3%
Cognitive	17,547	20.5%	35,339	19.5%	1,585,969	19.1%
Ambulatory	23,442	27.4%	50,003	27.5%	2,118,765	25.5%
Self-Care	9,407	11.0%	19,899	11.0%	964,579	11.6%
Independent Living	17,125	20.0%	37,338	20.6%	1,725,391	20.8%

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020).

Persons with disabilities in Stockton have different housing needs depending on the nature and severity of the disability. Physically disabled persons generally require modifications to their homes such as wheelchair ramps, elevators, wide doorways, and modified fixtures and appliances. If a disability prevents a person from driving, then access to public transportation is 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 individuals with severe physical or mental disabilities may also require supportive housing, nursing facilities, or care facilities. In addition, many persons with disabilities rely solely on Social Security Income, which is insufficient for market-rate housing.

The City of Stockton has adopted the 2019 California Existing Building Code, including Title 24 regulations dealing with accessibility for persons with disabilities. Newer housing shall meet minimum standards for access for persons with disabilities. One of the key needs for persons with disabilities is assistance in retrofitting older homes.

Persons with Developmental Disabilities

According to Section 4512 of the Welfare and Institutions Code, “developmental disability” means a disability that originates before an individual attains 18 years of age, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual. It includes intellectual disabilities, cerebral palsy, epilepsy, and autism. This term

also includes disabling conditions found to be closely related to intellectual disability or to require treatment similar to that required for individuals with intellectual disabilities but does not include other conditions that are solely physical in nature. Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

According to the California Department of Developmental Services, as of April 2022, the Valley Mountain Regional Center served 16,443 residents with developmental disabilities in the region and 5,387 residents in Stockton. Of the total in the region, 54.7 percent of disabled persons are under the age of 18, and 45.3 percent are 18 or older (Table HE-34). A significant number of developmentally disabled Stockton residents receiving services from the Valley Mountain Regional Center lived in group home facilities (10.2 percent of adults). Most developmentally disabled individuals lived at home (76.8 percent). Many developmentally disabled persons are able to live and work independently. However, more severely disabled individuals require a group living environment with supervision, or an institutional environment with medical attention and physical therapy. Because developmental disabilities exist before adulthood, the first housing issue for the developmentally disabled is the transition from living with a parent/guardian as a child to an appropriate level of independence as an adult.

Table HE-34: Developmental Disability by Age Group

Stockton¹, April 2022

AGE GROUP	NUMBER	PERCENTAGE
00-17 years	2,946	54.7%
18 years	2441	45.3%
Total	5,387	100.00%

Source: California Department of Developmental Services, April 2022.

LARGE FAMILIES/HOUSEHOLDS

HUD defines a large household or family as consisting of five or more members. The most critical housing need of large families is access to larger housing units with more bedrooms than a standard two- or three-bedroom dwelling. Multifamily rental housing units typically provide one or two bedrooms and not the three or more bedrooms that are required by large families. As a result, the large families that are unable to rent single-family homes may be overcrowded in smaller units. 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.

Table HE-35 shows the number and share of large households in Stockton, San Joaquin County, and California in 2020. As shown in the table, 20.5 percent of all households in Stockton had five or more persons. Large households made up 20.5 percent of all owner-occupied households and 21.8 percent of all renter households in Stockton in 2020. The percentage of large households among all households in Stockton was larger than the percentages countywide (19.6 percent) and in California (13.8 percent).

Table HE-35: Large Households
Stockton, San Joaquin County, and California, 2020

	STOCKTON		SAN JOAQUIN COUNTY		CALIFORNIA	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
Owner-Occupied						
Less than 5 Persons	37,768	79.5%	108,541	81.4%	6,239,598	86.2%
5+ Persons	9,713	20.5%	24,840	18.6%	1,001,720	13.8%
TOTAL	47,481	100.0%	133,381	100.0%	7,241,318	100.0%
Renter-Occupied						
Less than 5 Persons	37,323	78.2%	77,230	79.0%	5,053,998	86.2%
5+ Persons	10,432	21.8%	20,481	21.0%	807,798	13.8%
TOTAL	47,755	100.0%	97,711	100.0%	5,861,796	100.0%
All Households						
Less than 5 Persons	75,091	78.8%	185,771	80.4%	100.0%	86.2%
5+ Persons	20,145	21.2%	45,321	19.6%	1,809,518	13.8%
TOTAL	95,236	100.0%	231,092	100.0%	13,103,114	

Source: Stockton Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

FEMALE-HEADED HOUSEHOLDS

Table HE-36 compares the number of female-headed households with children and poverty rates in Stockton, San Joaquin County, and California in 2020. Stockton has a greater proportion of single female-headed households

with children under the age of 18 (8.1 percent of all households) compared to countywide (5.8 percent) and statewide (4.7 percent). Among all households below the poverty level, female-headed households account for a greater proportion in Stockton (28.9 percent) in comparison to San Joaquin County as a whole (25.6 percent) and California (21.5 percent).

Table HE-36: Female-Headed Households
Stockton, San Joaquin County, and California, 2020

	STOCKTON		SAN JOAQUIN COUNTY		CALIFORNIA	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Householder Type						
Total Households	95,236	100.00%	231,092	100.00%	13,103,114	100.00%
Female-Headed Households	28,814	30.3%	58,087	25.14%	3,430,426	26.2%
Female-Headed Households with Children <18 Years	7,715	8.1%	13,427	5.8%	615,734	4.7%
Poverty Status						
Total Households Below Poverty Level	9,432	13.7%	18,652	10.8%	806,599	9.0%
Female-Headed Households Below Poverty Level	5,239	28.9%	8,916	25.6%	364,236	21.5%

Source: Stockton Data Packet, 2022 -- U.S. Census Bureau, American Community Survey 5-Year Estimates (2016-2020)

Female-headed households generally have lower incomes because there is only one potential wage earner. Individuals in this special-needs group often have more difficulties finding adequate, affordable housing than families with two adults. Female-headed households with small children may need to pay for childcare, which further reduces disposable income. This special-needs group will benefit generally from expanded affordable housing opportunities. More specifically, the need for dependent care also makes it important that housing for single-headed families be located near childcare facilities, schools, youth services, and medical facilities.

FARMWORKERS

Farmworkers are an essential component of Stockton's economy. Determining the number of farmworkers in a region is difficult due to the variability of the definitions used by government agencies and other characteristics of the farming industry, such as seasonal workers who migrate from place to place. A source of information on the number of families with school-age children is the San Joaquin County Office of Education (SJOE). According to the SJOE Department of Migrant Education, as of 2023, there are 885 migrant students in Stockton. However, not all farmworkers in Stockton have school-age children, and not all school-age children from migrant farmworker families are enrolled in the migrant education program.

Another source is the U.S. Census of Agriculture, which is conducted 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 data is from 2017. The Census has shown changes in the farmworker population over time. In 2012, 24,872 farmworkers were employed in the county. In 2017, 19,741 farmworkers worked in San Joaquin County, which is a significant decrease from 2012.

Housing conditions for migrant farmworkers are substantially different from the housing conditions of permanent residents employed full-time or part-time in agriculture. Since migrant farmworkers frequently move locations, they are typically renters. Additionally, migrant farmworkers earn a low income. This forces the farmworking community to compete for the lowest-cost housing, which is typically substandard. Most rental units available to migrant farmworkers are small; however, most farmworking families are above average in size. To afford the high rents that result from low vacancy rates, particularly at the height of the migrant worker season in the county, migrant workers often share rooms and housing units. As a result, housing affordability and overcrowding are critical issues among this special-needs group.

The San Joaquin County Housing Element contains numerous policies and programs to address the needs of farmworkers. A major policy approach in San Joaquin County is to encourage farmworker housing in the unincorporated county's agricultural zones. This reduces farmworkers' commute times, decreases transportation expenses, and provides more affordable housing options. While the City supports the efforts to provide farmworker housing, it is primarily the County's role to provide this housing. The City has included Program 26 to continue to work with the County and via Program 15 will ensure the Development Code is up to date to allow employee housing including housing for farmworkers consistent with State law.

The decline in grower-provided worker shelter resulted in the State government directing resources to farmworker housing through State-owned and local government-operated migrant labor camps. The Housing Authority of San Joaquin County operates three of these State-owned migrant camps totaling 220 units. This housing is available annually from May through the end of October. Day care centers are

provided for farmworkers, as well as services from the Employment Development Department, the Social Security Administration, and education and health care services. During the off-season, one of the migrant camps in French Camp is also used as a cold weather overflow homeless shelter for families (from mid-December through mid-March).

PERSONS IN NEED OF EMERGENCY SHELTER

Homelessness is a continuing concern in California. 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 remainder essentially lives in the homeless assistance system, or in a combination of shelters, hospitals, on the streets, or in 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).

The housing needs of homeless persons are more difficult to measure and assess than those of other population subgroups. Since these individuals have no permanent address, they are not likely to be counted in the Census.

The most recent information available on homeless individuals is a “point-in-time” (PIT) count that was conducted by the San Joaquin County Community Development Department and the Central Valley Low Income Housing Corporation in late January 2022 (Table HE-37). The PIT count was conducted in the cities of Stockton, Tracy, Lodi, and Manteca because the majority of homeless services are provided in these larger cities.

The 2022 PIT count reports a total of 2,319 individuals experiencing homelessness in San Joaquin County – about an 18.0 percent increase from the 2015 PIT count. While the results suggest there has been an increase in the number of unsheltered homeless, the increase may also be a result of a more complete and rigorous unsheltered count. Of the total 2,319 individuals, 41.6 percent were sheltered, while 58.4 percent were unsheltered. Among the total homeless persons counted, 38.4 percent were unsheltered males and 19.8 percent were unsheltered females. The majority of persons counted were Caucasian (63.1 percent) and 24 years or older (81.7 percent). A total of 329 persons ages 18 years or younger were counted (14.2 percent). Adults with serious mental illness accounted for 24.5 percent of the total homeless persons counted. Chronically homeless persons made up 34.9 percent of the total. These figures demonstrate the typical demographics of a homeless individual in San Joaquin County is a single, Caucasian male age 24 years or older.

Table HE-37: Homeless Population Survey
San Joaquin County, June 2022

	SHELTERED		UNSHELTERED		TOTAL	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Total Households and Persons						
Total Households	637	32.0%	1,355	68.0%	1,992	100.0%
TOTAL PERSONS	964	41.6%	1,355	58.4%	2,319	100.0%
Gender						
Female	432	18.6%	459	19.8%	891	38.4%
Male	530	22.9%	891	38.4%	1,421	61.3%

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	SHELTERED		UNSHELTERED		TOTAL	
	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE	NUMBER	PERCENTAGE
Gender Non-Conforming (i.e., not exclusively male or female)	1	0.0%	0	0.0%	0	0.0%
Ethnicity						
Hispanic/Latino	315	13.6%	411	17.7%	726	31.3%
Non- Hispanic/Latino	649	28.0%	944	40.7%	1,593	68.7%
Race						
Caucasian	533	23.0%	930	40.1%	1,463	63.1%
Black or African-American	248	10.7%	271	11.7%	519	22.4%
Asian	31	1.3%	35	1.5%	66	2.8%
American Indian or Alaska Native	26	1.1%	23	1.0%	49	2.1%
Native Hawaiian or Other Pacific Islander	19	0.8%	7	0.3%	26	1.1%
Multiple Races	107	4.6%	89	3.8%	196	8.5%
Age						
18 years or younger	328	14.1%	1	0.0%	329	14.2%
18 to 24 years	64	2.8%	32	1.4%	96	4.1%
24 years and older	572	24.7%	1,322	57.0%	1,894	81.7%
Family Type						
Persons in households with at least one adult and one child	487	21.0%	0	0.00%	487	21.0%
Persons in households with only children	2	0.1%	1	0.04%	3	0.1%
Persons in households without children	475	20.5%	1,354	58.39%	1,829	78.9%
Adults with Serious Mental Illness	118	5.1%	449	19.4%	567	24.5%
Substance Use Disorder	162	7.0%	440	19.0%	602	26.0%
Victims of Domestic Violence	22	0.9%	10	0.4%	32	1.4%
Persons with HIV/AIDS	1	0.0%	9	0.4%	10	0.4%
Veterans	1	0.0%	0	0.0%	1	0.0%
Chronically Homeless	153	6.6%	656	28.3%	809	34.9%

¹ These statistics are self-reported and are typically underreported.

Source: San Joaquin Continuum of Care PIT Count, June 2022.

The City of Stockton participates in the Continuum of Care (CoC), which is a comprehensive, three-fold approach, to meet the needs of the City's homeless. The first tier is emergency shelter and short-term housing, the second tier is transitional housing, and the third tier is permanent affordable housing. To address the problem of homelessness effectively, the City uses a comprehensive approach that combines these shelter and housing facilities with support services to address the needs of each of the sub-

populations within the homeless population. Treatment of mental illness and substance abuse, counseling and protection for domestic violence victims, the provision of job training, and intensive case management are critical to reducing homelessness. The goal of a comprehensive homeless service system is to ensure that homeless individuals and families move from homelessness to self-sufficiency, permanent housing, and independent living.

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In addition, the City works with San Joaquin County in administering the Shelter Plus Care Program to provide special supportive housing for persons with disabilities and for homeless individuals. City staff meets on a regular basis with staff of other local agencies to identify local issues and discuss appropriate programming of services for homeless persons and those individuals with special needs. The Shelter Plus Care Program is designed to provide housing and supportive services on a long-term basis for homeless persons with disabilities, primarily those with serious mental illnesses, chronic problems with alcohol and/or drugs, AIDS, or related diseases who are living in places not intended for human habitation or in emergency shelters.

Overnight and Emergency Shelters

Table HE-38 summarizes overnight and emergency shelter facilities available in San Joaquin County, including Stockton, the bed capacity, and the characteristics of clients they serve. The majority of facilities serve unaccompanied males and females, adult couples without children, and single-parent and two-parent families. The Women's Center – Youth and Family Services (YFS) Safe House is the only shelter that specifically serves unaccompanied youth under 18. Stockton Shelter for the Homeless (SSH) and Gospel Center Rescue Mission (GCRM) have the greatest capacity at 357 and 240 beds, while the remaining shelters have an average capacity of 30 beds.

**Table HE-38: Overnight and Emergency Facilities
San Joaquin County, 2022**

FACILITY/PROVIDER	LOCATION	DESCRIPTION
Gospel Center Rescue Mission (GCRM)	Stockton	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.
Stockton Shelter for the Homeless (SSH)	Stockton	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	Stockton	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.
Haven of Peace	French Camp	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	Manteca	The Hope Family Shelter can house 8 families. Food, clothing, utilities, and counseling are provided.
Raymus House (Hope Family Shelter)	Manteca	An emergency shelter that services up to 10 families consisting of women and children who have been displaced for up to 60-90 days. Women may bring their children, girls ages 0-18 and boys 0-12.
Hope Harbor Shelter	Lodi	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.
Lodi House	Lodi	Lodi House is a shelter for women and their children. The facility houses approximately seven adults and their children.
McHenry House	Tracy	The McHenry House provides shelter and meals for single women, women with children, and couples, up to 18 people for a maximum stay of 15 days. The shelter typically serves seven families at a time.
Women's Center - Family and Youth Services, Serenity House	Tracy	Serenity House is an emergency shelter for battered women and their children. Serenity House offers a comprehensive 60-day program with the capacity to serve up to 12 women and their children at a given time.

Source: PlaceWorks; contacted agency or facility, 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 operate with State programs that require the unit to be cycled to other eligible program recipients after some predetermined 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 well and 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 transition 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, mental illness, victims of domestic violence, veterans, or those with AIDS/HIV.

There are several transitional or supportive housing programs offered in San Joaquin County, mostly in the city of Stockton. As shown in Table HE-39, transitional and permanent supportive housing programs are being provided by Central Valley Low Income Housing Corporation (CVLIHC), New Directions, Women's Center – Youth and Family Services, Gospel Center Rescue Mission, Dignity's Alcove, Stockton Shelter for the Homeless, Lutheran Social Services, and HOPE Family Shelter.

**Table HE-39: Transitional and Permanent Supportive Housing
San Joaquin County, 2022**

FACILITY/PROVIDER	LOCATION	DESCRIPTION
Central Valley Low Income Housing Corporation (CVLIHC)	Stockton and various locations throughout the county	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.
Dignity's Alcove	Stockton	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.
Lodi House	Lodi	Lodi House has a transitional housing program for women and their children. The facility houses approximately seven adults and their children.
Gospel Center Rescue Mission (GCRM)	Stockton	GCRM provides the New Life Program (NLP), a residential addiction treatment program for men, women, and families at the Gospel Center Rescue Mission. There is a max capacity of 40 men and 200 women and children.

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FACILITY/PROVIDER	LOCATION	DESCRIPTION
Lutheran Social Services' Project HOPE	Stockton	Lutheran Social Services' Project HOPE program provides permanent housing and supportive services to homeless emancipated foster youth. The program has capacity for 34 individuals and their children.
New Directions	Stockton	New Directions provides housing and supportive services for homeless adults who have an active substance abuse problem. New Directions has separate programs and facilities for men and women on the same campus. The total capacity is approximately 75 participants. New Directions provides 24 beds.
Stockton Shelter for the Homeless, Holman House	Stockton	Operated by the Stockton Homeless Shelter, the Holman House provides emergency shelter, transitional housing assistance, and supportive services for persons living with HIV/AIDS. Holman House has a max capacity of 10 beds.
Women's Center - Youth and Family Services, DAWN House	Stockton	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.
Women's Center - Youth and Family Services, Opportunity House Transitional Living Program	Stockton	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.
HOPE Family Shelter	Manteca	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.
Town Center Studios	Stockton	Town Center Studios is 40 units of housing for persons who are chronically homeless.

Source: PlaceWorks; contacted agency or facility, October 2022

Summary of Emergency Shelter and Transitional/Permanent Supportive Housing Capacity

Table HE-40 summarizes homeless facilities in Stockton including bed capacity and the characteristics of clients they serve. The majority of facilities serve unaccompanied males and females, adult couples without children, and single-parent and two-parent families. Overall, the Stockton facilities listed in Table HE-40 have the capacity for 1,172 persons at a given time.

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**Table HE-40: Emergency and Transitional/Permanent Supportive Shelter Provider Capacities
Stockton, 2022**

FACILITY NAME	HOMELESS BENEFICIARIES	BED CAPACITY
Berkley Food and Housing Project	Adult Couples with Children	21
	Unaccompanied Females	
	Unaccompanied Males	
	Single Parent Families	
Catholic Charities	-	1
Children's Home	Unaccompanied Male Youth Under 18	12
	Unaccompanied Female Youth Under 18	
Central Valley Low Income Housing Corporation	Adult Couples without Children	552 ¹
	Single-Parent Families	
	Two-Parent Families	
	Unaccompanied Females Unaccompanied Males	
Dignity's Alcove	Unaccompanied Males	22
	Unaccompanied Females	
Gospel Center Rescue Mission	Unaccompanied Males	272
	Unaccompanied Females	
	Single-Parent Families	
Haven of Peace	Unaccompanied Females (with children)	35
Hope Ministries	Unaccompanied Females (with children)	126
	Adult Couples without Children	
Lodi House	Unaccompanied Females (with children)	36
Lutheran Social Services' Project HOPE	Single-Parent Youth	34 (plus their children)
	Unaccompanied Female Youth Under 18	
	Unaccompanied Male Youth Under 18	
New Directions	Unaccompanied Females	24
	Unaccompanied Males	
Manteca	-	50
Mary Magdalene	Single-Parent Families	11
	Adult Couples with Children	
	Unaccompanied Females	
McHenry House	Single-Parent Families	30
	Adult Couples with Children	
Ready to Work	Unaccompanied Females	48
	Unaccompanied Males	
Salvation Army-Lodi	Single-Parent Families	115
	Single-Parent Families	
	Adult Couples with Children	

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FACILITY NAME	HOMELESS BENEFICIARIES	BED CAPACITY
Stockton Shelter for the Homeless	Unaccompanied Females	320
	Unaccompanied Males	
	Single-Parent Families	
	Two-Parent Families	
	Adult Couples without Children	
Stockton Shelter for the Homeless, Holman House	Unaccompanied Females	10
	Unaccompanied Males	
Town Center Studios	Stockton	Town Center Studios is 40 units of housing for persons who are chronically homeless.
Tracy Community Connection Center	Unaccompanied Females	12
Women's Center - Youth and Family Services, DAWN House, and Serenity House	Single-Parent Families	35
	Unaccompanied Females	
Women's Center - Youth and Family Services, Safe House	Unaccompanied Female Youth Under 18	8 (plus their children)
	Unaccompanied Male Youth Under 18	
	Single-Parent Youth	
WestCare California	Unaccompanied Females	16
	Unaccompanied Males	
Women's Center – Youth and Family Services, Opportunity House Transitional Living Program	Unaccompanied Females	16
	Unaccompanied Males	
	Unaccompanied Female Youth Under 18	
	Unaccompanied Male Youth Under 18	

Note: 1 Total bed capacity in Stockton is estimated based on roughly 60 percent of CVLIHC's transitional housing units are located at an address with a Stockton zip code. Regarding CVLIHC's permanent supportive housing units, roughly 90 percent of the units have a Stockton zip code.

"(-)" data not available

Source: PlaceWorks; contacted agency or facility, October 2022.

PERSONS DIAGNOSED WITH AIDS AND RELATED DISEASES

According to the California Department of Public Health, as of April 21, 2022, there have been 1,471 reported cases of AIDS since the onset of the disease in the county in the 1980s. Through the Housing Opportunities for Persons with AIDS (HOPWA) program, federal funds are allocated to the State and the County for the purpose of assisting people living with the disease in securing permanent and affordable housing. Through San Joaquin County Public Health Services, Stockton Shelter uses HOPWA funds to purchase and run transitional houses for AIDS-

infected persons who are homeless or having financial difficulties. Residents can stay in transitional housing for up to 18 months while they secure a job, home, or SSI benefits. Within the city, Stockton Shelter administers one transitional house, with capacity for 10 individuals, and five condominiums for families of three to four people. In addition to transitional housing, Stockton Shelter also provides emergency assistance for people who cannot afford their housing payments due to a health emergency or high health-care costs.

According to area health care providers, additional housing needs for people with AIDS and HIV include more emergency housing assistance, funding to cover first- and last-month's rent, low-cost housing for individuals such as residential hotels, and assisted living for persons in the middle- to late-stages of the disease.

EXTREMELY LOW-INCOME HOUSEHOLDS

Extremely low-income (ELI) households are defined as those households with incomes under 30 percent of the AMI. Extremely low-income households typically consist of minimum-wage workers, seniors on fixed incomes, disabled individuals, and farmworkers. This income group is likely to live in overcrowded and substandard housing conditions. This group of households has specific housing needs that require greater government subsidies and assistance, housing with supportive services, single-room occupancy (SRO), 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.

In Stockton, a household of three persons with an income of \$23,030 in 2022 would qualify as an extremely low-income household. Table HE-41 shows the number of extremely low-income households and their housing cost burden in Stockton, San Joaquin County, and California in 2018. As shown in the table, Stockton had a higher percentage (14.0 percent) of extremely low-income households than countywide (10.3 percent), although slightly less than the state (14.1 percent). Following the statewide and countywide trends, the city had a larger proportion of extremely low-income renter households (21.4 percent) than countywide (16.8 percent) and a slightly smaller proportion than the state (22.5 percent). Stockton had a similar

proportion of extremely low-income owner households (5.9 percent) than countywide (5.1 percent) and less than California (7.2 percent). Generally, households that pay more than 30 percent of their income on housing costs are considered to be overpaying for housing or cost burdened, while households that pay 50 percent or more are considered to be severely overpaying or severely cost burdened.

In Stockton, 82.5 percent of extremely low-income households had a moderate housing cost burden (> 30 percent or more) and 73.1 percent had a severe (>50 percent or more) housing cost burden. This was slightly higher than the cost burdens of extremely low-income households in the county and state. Extremely low-income renters in Stockton had a much higher incidence (84.2 percent) of a moderate housing cost burden than owners (75.7 percent) and 74.8 percent of renters had a severe cost burden compared to 66.4 percent of owners. This information suggests that there is a need for affordable rental units for extremely low-income residents in Stockton.

Table HE-41: Housing Cost Burden of Extremely Low-Income Households
Stockton, San Joaquin County, and California, 2018

	STOCKTON			SAN JOAQUIN COUNTY			CALIFORNIA		
	OWNERS	RENTERS	TOTAL	OWNERS	RENTERS	TOTAL	OWNERS	RENTERS	TOTAL
Number of ELI households	2,650	10,695	13,345	6,455	16,950	23,405	509,410	1,324,385	1,833,795
Number of total households	45,230	49,960	95,190	126,095	100,630	226,725	7,085,435	5,880,000	12,965,435
% of total households	5.9%	21.4%	14.0%	5.1%	16.8%	10.3%	7.2%	22.5%	14.1%
Number w/ cost burden > 30%	2,005	9,000	11,005	4,950	13,810	18,760	380,295	1,060,070	1,440,365
% w/ cost burden > 30%	75.7%	84.2%	82.5%	76.7%	81.5%	80.2%	74.7%	80.0%	78.5%
Number w/ severely cost burden > 50%	1,760	8,000	9,760	4,295	12,480	16,775	316,175	913,810	1,229,985
% w/ severely Cost Burden > 50%	66.4%	74.8%	73.1%	66.5%	73.6%	71.7%	62.1%	69.0%	67.1%

Source: Stockton Data Packet, 2022 -CHAS (2014-2018).

PRESERVING AT-RISK UNITS

Over the past several decades, hundreds of thousands of affordable rental housing units have been constructed in California with the assistance of federal, state, and local funding (loans or grants) that restricted rents and occupancy of units to low-income households for specified periods of time. Once these restrictions expire, a property owner may charge market rents. Low-income occupants are often displaced when rents rise to market levels.

State law requires that housing elements include an inventory of all publicly assisted multifamily rental housing facilities within the local jurisdiction and note those that are at risk of conversion to uses other than lower-income residential within 10 years of the beginning of the housing element planning period, which is December 31, 2023, so before December 31, 2033.

California Government Code requires that owners of federally assisted properties provide notice of intent to convert their properties to

market rate and provide information and options to tenants. The details about the requirements are included in Program 19.

Table HE-42 shows the assisted housing facilities in Stockton, including those that are considered “at risk.” There are four affordable housing facilities with a total of 392 units at risk of conversion before December 31, 2033: Steamboat Landing Apartments, Filipino Center, Villa de San Joaquin, and Inglewood Gardens (Table HE-42).

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**Table HE-42: Federally Subsidized Rental Facilities At-Risk
Stockton, 2023-2031**

FACILITY NAME	ADDRESS	AFFORDABLE UNITS	TOTAL UNITS	TARGET GROUP	FUNDING SOURCE	EXPIRATION OF AFFORDABILITY
Delta Plaza Apts.	702 N. San Joaquin Street	29	30	Seniors	LIHTC; HCD; Local	2047
Kentfield Apartments	4545 Kentfield Rd.	89	90	Large Family	LIHTC; Local	2064
Town Center Studios	1604 N. Wilson Way	39		Homeless and At-Risk of Homelessness	HCD	2075
Sierra Vista I Apartments	Viva Plaza	114	115	Large Family	LIHTC	2071
Sierra Vista II Apartments	1520 Eleventh Street	99	100	Large Family	LIHTC	2072
Gleason Park	411 South Stanislaus Street	92	93	Large Family	LIHTC	2065
Plymouth Place	1320 N. Monroe St	65	65	Senior	LIHTC; HUD	2075
Casa de Esperanza	2260 S. Netherton Ave.	69	70	Large Family	LIHTC; USDA	2068
Westgate Townhomes	6119 Danny Drive	39	40	Large Family	LIHTC	2068
Bradford Apartments	1020 Rosemarie Lane	29	30	Large Family	LIHTC	2069
Liberty Square	804 N. Hunter Street	72	74	Large Family	LIHTC; HCD	2073
Santa Fe Townhomes	639 West Worth Street	30	31	Large Family	LIHTC; HCD	2072
Grand View Village	228 N. Hunter Street	74	75	Large Family	LIHTC	2074
Main Street Manor/Almond View	648 East Main Street	71	72	SRO	LIHTC; Local	2048
Cambridge Court	6507 Danny Drive	130	132	Large Family	LIHTC; Local	2050
Pacific Pointe Apartments (fka Stockton Gardens Apartments)	1025 Rose Marie Lane	79	80	Non Targeted	LIHTC	2052
Granite Ridge Apartments (fka Stockton Terrace Apartments)	246 Iris Avenue	79	80	Non Targeted	LIHTC	2052
Quan Ying Senior Apartments	301 South San Joaquin Street	20	20	Seniors	LIHTC; Local	2052
Delta Village Apartments	1625 Rosemarie Lane	79	80	Non Targeted	LIHTC	2053
Emerald Pointe Townhomes	9537 Kelley Dr	18	19	Large Family	LIHTC; Local	2053
Ladan Apartments (Site A)	402 S. San Joaquin St.	10	10	Large Family	LIHTC; Local	2057
Diamond Cove II Apartments	5506 Tam O Shanter Dr	39	40	Large Family	LIHTC	2058
Valle Del Sol Townhomes	4701 East Farmington Road	74	76	Large Family	LIHTC; USDA; HCD	2059
Church Street Triplex	418 E Church St	3	3	Working families	Local	2062
Marquis Place Apartments	5315 Carrington Circle	20	21	Large Family	LIHTC; Local	2062
Wysteria	1921 Pock Lane	64	65	Large Family	LIHTC	2063
Hotel Stockton	133 E. Weber Avenue	155	156	SRO	LIHTC; Local	2064

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FACILITY NAME	ADDRESS	AFFORDABLE UNITS	TOTAL UNITS	TARGET GROUP	FUNDING SOURCE	EXPIRATION OF AFFORDABILITY
Villas de Amistad	601 E. Main Street	89	91	SRO	LIHTC; HCD; Local	2065
Vintage Plaza (Site A)	336 California St.	17	18	Large Family	LIHTC	2065
Community of All Nations	2172 Dockery Court	73	75	Large Family	LIHTC; HUD; CalHFA; Local	2066
Cal Weber 40 Apartments	512 E. Weber Ave	39	40	Large Family	LIHTC	2068
Zettie Miller's Haven	1545 Rosemarie Lane	81	82	Developmentally Disabled, Mental Illness, Chronic illness	LIHTC; CalHFA	2069
Franco Center Apartments	144 Mun Kwok Ln	111	112	Senior	LIHTC; HUD	2069
Diamond Cove Townhomes	5358 Carrington Circle	59	60	Large Family	LIHTC; Local	2069
Village East Apartments	2501 E. Lafayette Street	187	189	Non-Targeted	LIHTC; HUD	2070
Polo Run Family Apartments	8165 Palisades Drive	315	318	Large Family	LIHTC	2070
Hampton Square Apartments	819 E. Hammer Lane	184	186	Large Family	LIHTC; Local	2070
Medici Artist Lofts	242 North Sutter Street	27	34	Large Family	LIHTC	2071
Casa Manana	3700 North Sutter Street	161	163	Senior	LIHTC; HUD	2074
Sonora Square	2 E. Sonora Street	37	38	Special Needs	LIHTC	2075
Steamboat Landing Apartments	25 S Commerce St	150	151	Senior	HUD	2022
Filipino Center	6 W. Main St	128	128	Family	HUD	2025
Villa de San Joaquin	324 East Jackson Street	30	30	Family	USDA	2026
Inglewood Gardens	6433 Inglewood Ave	84	84	Senior	HUD	2033
Stockton Silvercrest	123 N. Stanislaus St	82	83	Senior	HUD	2036
Park Village Apartments	3830 Alvarado Ave	207	208	Family	HUD; Local	2037
Hammer Lane Village	210 E Iris Ave.	130	130	Senior	HUD	2038
Filipino Community Building of Stockton	443 East Sonora St	68	69	SRO	LIHTC; Local	2050
Dewey Apartments	507 N. Pilgrim St	10	10	Family	HUD; Local	2051
Charleston Place Apartments	1515 E. Bianchi Road	80	82	Large Family	LIHTC; Local	2052
Grant Village Townhomes	2040 Grant Street	39	40	Large Family	LIHTC; Local	2059
Montecito Townhomes	1339 Kingsley Avenue	69	70	Large Family	LIHTC; Local	2062
Villa Monterey Apartments	4707 Kentfield Road	44	45	Large Family	LIHTC; Local	2064
Winslow Village Apartments	5926 Village Green Drive	39	40	Special Needs	LIHTC; HCD; Local	2064
Inglewood Oaks Apartments	7007 Inglewood Ave	64	64	Family/Individual	CalHFA	2072

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FACILITY NAME	ADDRESS	AFFORDABLE UNITS	TOTAL UNITS	TARGET GROUP	FUNDING SOURCE	EXPIRATION OF AFFORDABILITY
Anchor Village	601 N. Hunter Street	50	51	Veterans at risk of homeless, mentally ill individuals, families/ individuals	LIHTC; CalHFA; HCD	2074

Total Units At-Risk **392**

Source: California Housing Partnership Corporation, 2022.

At-Risk Housing

Affordable housing options for most lower-income households are limited primarily to rental housing. Therefore, preserving the existing affordable rental housing stock is an important goal for Stockton. Most affordable rental housing units in the city were achieved through subsidy contracts and deed restrictions/affordability covenants in exchange for construction and mortgage assistance. From time to time, restricted units lose their affordability controls and revert to market-rate units. For instance, development facilities are typically considered at-risk due to: (1) the prepayment provisions of HUD-insured mortgage loans; (2) expiration of Section 8 and Section 236 contracts; and (3) expiration of restrictions on mortgage revenue bonds. The following describes these conditions in detail.

- **Prepayment of HUD loans.** In the mid-1960s, the federal government provided low-interest financing or mortgage insurance to housing developers in return for guaranteeing that rents remain affordable to lower-income households. After 20 years, the owners could prepay the mortgages and lift their rent restrictions or maintain the affordability controls until their mortgages were paid.
- **Section 8 Program.** In the mid-1970s, the federal government provided two approaches to encouraging the production of affordable rental housing. Under the Section 8 program, HUD provided a 15- or 20-year agreement to provide rental subsidies to property owners in return for making the units affordable to very low-income

households. The income is typically the difference between 30 percent of the household's income and a negotiated fair market rent for the area. Due to expiring Section 8 contracts and uncertainty of future Section 8 funds, the future of an affordable complex receiving Section 8 funding is uncertain.

- **Section 236 Program.** The other federal program, Section 236, provided rent subsidies in the form of interest reduction, by which multifamily housing could be produced. Two rent schedules were used: market rent, based on a market-rate mortgage; and basic rent, based on a 1 percent mortgage. Tenants were required to pay the basic rent of 25 percent of their income, with rent payments never to exceed the market rents. Units were restricted to households that met the low- and moderate-income limits established for the program. The subsidized housing moratorium imposed by President Nixon in January 1973 brought an end to additional Section 236 construction.
- **Bond-Financed Facilities.** State, county, and local governments have the authority to issue tax-exempt mortgage revenue bonds to provide below market-rate financing for rental housing construction. State and federal law require that multifamily facilities built with tax-exempt bond proceeds set aside a portion of units as affordable to lower-income households for a specified period of time. The typical contractual period is 10 to 15 years. After the term expires, the

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property owners may rent the units at market rates.

- In many communities, bond-financed facilities typically convert to market rates. Over time, rent levels increase in the community, and the difference between market versus restricted rents increases to the point that, unless additional financial benefits are offered, property owners have no incentive to maintain the units as affordable.

PRESERVATION OPTIONS

State law also requires that housing elements include a comparison of the costs to replace the at-risk units through new construction or to preserve the at-risk units. Preserving at-risk units can be accomplished by facilitating a transfer of ownership to a qualified affordable housing organization, purchasing the affordability covenants, and/or providing rental assistance to tenants.

Acquisition and Rehabilitation

One method of ensuring long-term affordability of low-income units is to transfer ownership to a qualified nonprofit or for-profit affordable housing organization. This transfer would make the project eligible for refinancing using affordable housing financing programs, such as low-income housing tax credits and tax-exempt mortgage revenue bonds. These financing programs would ensure affordability for at least 55 years. Generally, rehabilitation often accompanies a transfer of ownership.

Table HE-43 shows the estimated costs to acquire and rehabilitate the at-risk units. Acquisition costs are based on the 2023 assessed value of each property, and a per-unit rehabilitation cost of \$50,000 is assumed. The total estimated cost to acquire and rehabilitate all of the at-risk affordable housing facilities in Stockton (Steamboat Landing, Filipino Center, Inglewood Gardens, and Villa de San Joaquin) is an estimated \$42.2 million. This is very likely an underestimate of the actual costs of acquisition

and rehabilitation since the assessed values are likely much lower than the market value for these properties.

Table HE-43: Estimated Acquisition/ Rehabilitation Costs
Stockton, 2023

AT-RISK PROJECT	NUMBER OF UNITS	TOTAL ESTIMATED COST
Steamboat Landing	150	\$17,939,633
Filipino Center	128	\$10,442,508
Inglewood Gardens	84	\$9,688,647
Villa de San Joaquin	30	\$4,104,987
Total	392	\$42,175,775

Source: San Joaquin County Assessor's Office, 2023

Rent Subsidy

Rent subsidies can also be used to preserve affordability of housing. Through a variety of funding sources, the City could potentially provide rental vouchers similar to those provided through the Housing Choice Vouchers Program (formerly Section 8). The amount of a rent subsidy would be equal to the difference between the fair market value for a unit and the cost that would be affordable to a lower-income household. Table HE-44 shows the estimated rent subsidies required to preserve the affordability of the at-risk units. Based on the assumptions shown in the table, it would cost the City an estimated \$775,125 annually to subsidize rent for these units, or nearly \$23,253,750 over 30 years.

Table HE-44: Estimated Cost to Subsidize Rents

Stockton, 2023

UNIT SIZE	AFFORDABLE RENT FOR VERY LOW-INCOME (50% AMI)	2022 FAIR-MARKET RENTS	MONTHLY SUBSIDY PER UNIT	ANNUAL SUBSIDY PER UNIT	TOTAL AT-RISK UNITS	TOTAL ANNUAL SUBSIDY
Studio	\$725	\$899	\$174	\$2,088	80	\$167,040
1-BR	\$829	\$904	\$75	\$903	223	\$201,369
2-BR	\$933	\$1,137	\$205	\$2,454	48	\$117,792
3-BR	\$1,035	\$1,607	\$572	\$6,864	37	\$253,968
4-BR	\$1,119	\$1,847	\$728	\$8,739	4	\$34,956
Total					392	\$775,125

Source: California Department of Housing and Community Development, State Income Limits for San Joaquin County, 2022. U.S. Department of Housing and Urban Development (HUD) User Data Sets: 2022 FY FMR Geography Summary for San Joaquin County, California.

Replacement (New Construction)

Per-square-foot construction costs from recent approved facilities were used to estimate the cost of replacing the at-risk units if they were to convert to market-rate housing. As shown in Table HE-45, the estimated cost to replace the 392 at-risk units is about \$92.3 million.

Summary of At-Risk Analysis

In summary, the above analyses show the costs of the different scenarios to be as follows:

- Acquisition and rehabilitation: \$42,175,775
- Rent subsidy: \$775,125 annually (\$23,253,750 over 30 years)
- Replacement: \$92,351,899

Table HE-45: Estimated Replacement Costs

Stockton, 2022

COST TYPE	PER-UNIT ESTIMATED COST	TOTAL ESTIMATED COST
Construction ¹	\$192,252	\$75,363,088
Land ²	\$1,604	\$628,600
Building Permit Fee	\$1,306	\$511,888
Plan Check Fee	\$548	\$214,993
School District Fee	\$5,840	\$5,840
Impact Fees ³	\$34,401	\$13,344,048
Total	\$235,592	\$92,351,899

Notes: Estimated cost per unit is based on a three-story residential building consisting of 27 one-bedroom units, including on-site work. Unit costs assume each unit is 1,000 square feet.

¹ The construction cost is based on \$192.25 per square foot for a three-story complex and 1,000 square feet per unit sums to \$192,252.78

² The average land cost per acre is assumed to be \$202,286.

³ Based on total fee estimates from Table HE-63.

Sources: Redfin and City of Stockton Master Fee Schedule, 2022-23.

Regardless of the method, preserving affordability of the at-risk units is costly. While providing rent subsidies appears to be the least costly method, Section 8 funding availability is limited and currently (2023) there are more federal and state funding sources to rehabilitate existing or build new affordable housing units. However, it may cost the City less to directly subsidize rent than assist in either the rehabilitation or replacement of the units.

Qualified entities to acquire at-risk properties and maintain long-term affordability are nonprofit or for-profit organizations with affordable housing development and managerial capacity. The following are organizations that can serve as qualified entities in San Joaquin County:

- **ACLIC, Inc.**
315 N. San Joaquin Street
Stockton, CA 95202
(209) 466-6811

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- **Eskaton Properties, Inc.**
5105 Manzanita Avenue
Carmichael, CA 95608
(916) 334-0810
- **Housing Corporation of America**
31423 Coast Highway, Ste. 7100
Laguna Beach, CA 92677
(323) 726-9672
- **L + M Fund Management LLC**
1879 Palmer Avenue
Westchester, NY 10552
(347) 393-3045
- **ROEM Development Corporation**
1650 Lafayette Circle
Santa Clara, CA 65050
(408) 984-5600
- **Rural California Housing Corp.,**
3120 Freeboard Drive, Suite 201
West Sacramento, CA 95691
(916) 414-4436
- **Stockton Shelter for the Homeless,**
P.O. Box 4803
Stockton, CA 95204
(209) 465-3612
- **Volunteers of America National Services,**
1108 34th Avenue
Sacramento, CA 95822
(916) 917-6848