



Stockton Housing Workshop

Wednesday October 19th, 5 - 7 PM

Housing Element + Housing Action Plan



Workshop Agenda

- Introductions
- “Shape Stockton” Efforts
- Housing Element Update
- Housing Action Plan
- Questions and Answers, Discussion



Related Efforts - Get involved in shaping your community!



**Development Code
Overhaul + Design
Standards**



**Housing Element +
Housing Action Plan**



**Neighborhood
Action Plans**



Stockton Housing Element + Housing Action Plan

Website: [Stocktonca.gov/ShapeStockton](https://stocktonca.gov/ShapeStockton)

Video of September Sites Workshop:

<https://youtu.be/9utNIBYcWUY>

Shape Stockton Phone: (209) 937-7220

Email: shapestockton@stocktonca.gov

Transformative Climate Communities

Displacement Avoidance Plan

Community Survey:

<https://forms.office.com/r/jXZiT9Rc9s>

October 19, 2022

Sites Analysis

- **First Sites Workshop for Housing Element and Housing Action Plan was held September 14, 2022**
- **Housing Element Sites Analysis to Meet the RHNA**
 - » Draft list of sites with sufficient sites to address the RHNA plus surplus
 - » Draft list of sites will be included in the Draft Housing Element
- **Sites for Analysis in Housing Action Plan**
 - » Best sites to catalyze desired housing development in Stockton
 - » Draft list of sites was presented at workshop
 - » City is working on further refining the list of sites and it will be presented for additional public input



Housing Element Overview

Housing Element Update Overview

- **One of the eight mandated elements of the General Plan**
- **Must be updated every 8 years**
- **Adoption Deadline: December 31, 2023**
 - » 6th Cycle Planning Period: December 31, 2023 – December 31, 2031
 - » 5th Cycle Planning Period: December 31, 2015 – December 31, 2023
- **Plan for accommodating the jurisdiction’s “fair share” of the regional housing need**
- **Many new laws impact this cycle, requiring new content**
 - » Particularly AB 686: Fair Housing

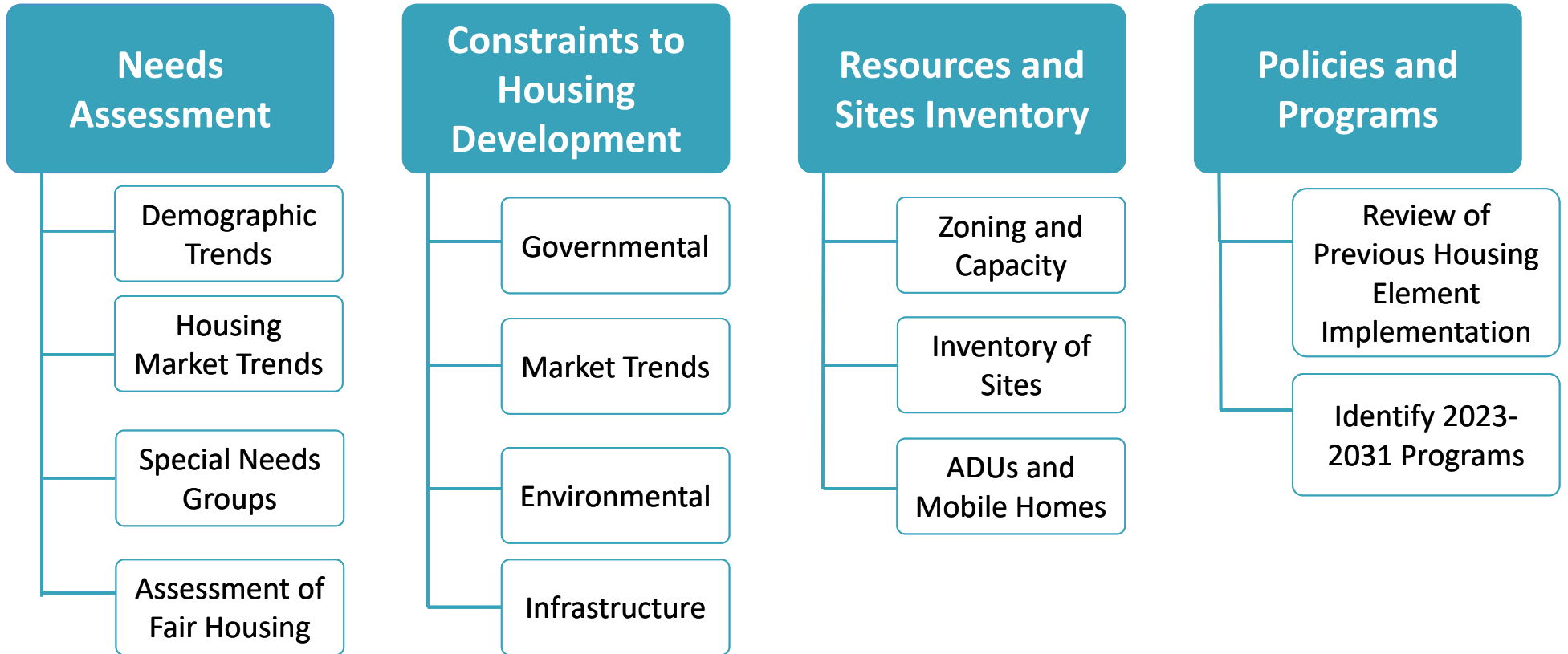


About the Housing Element

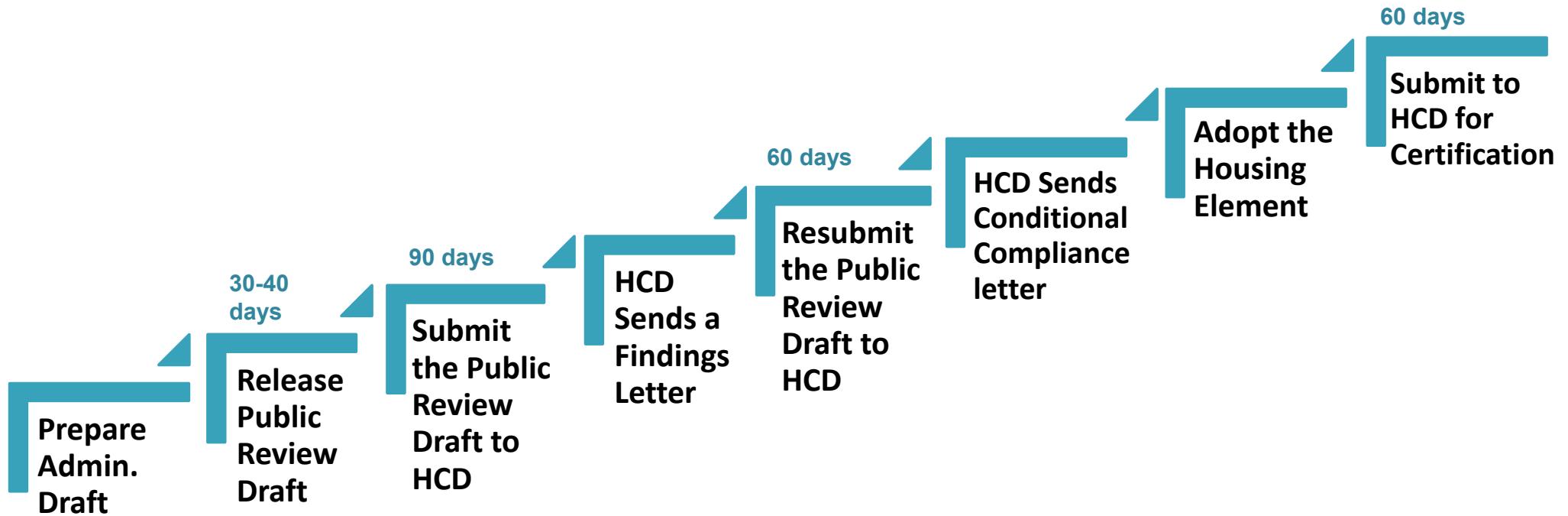
- **Plans for housing needs of all economic segments of the community**
 - » Must have adequate zoning to meet the housing needs (ordinance and zoning changes may be required as a result of the Housing Element)
 - » Must include goals and policies to ensure each jurisdiction provides adequate housing support for the entire community, including special needs households.
- **Does not:**
 - » Require the city or county to build the units
 - » Provide funding to build units
 - » Approve specific residential developments or projects



Housing Element Contents



Housing Element Update Process

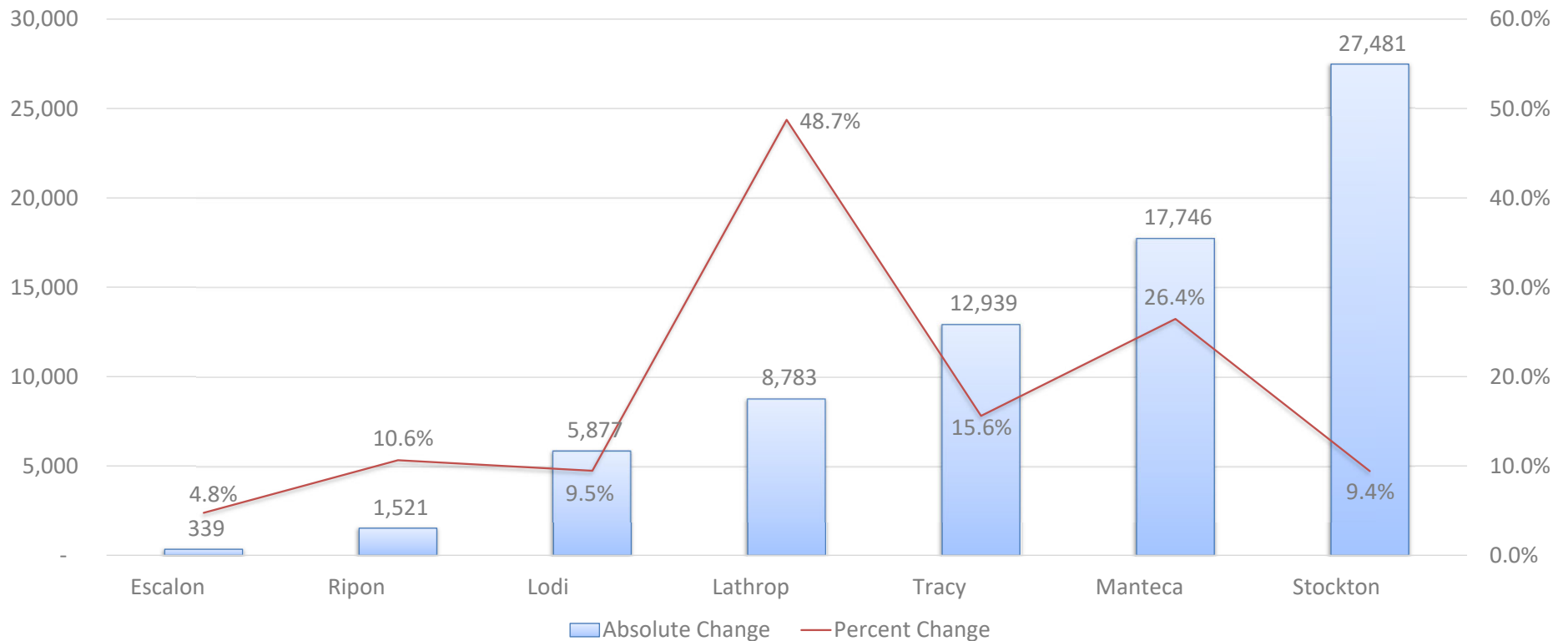


Outreach throughout the process



Background Data

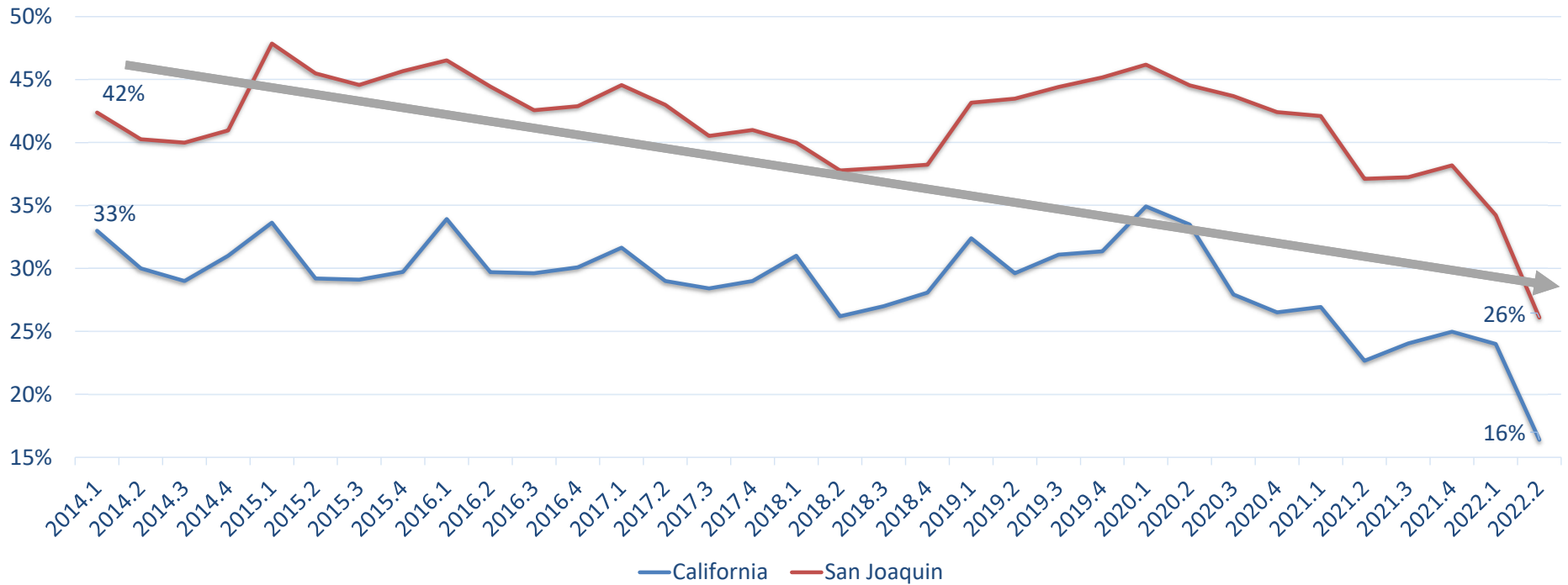
Historical Population Growth, 2010-2020



Sources: California Department of Finance; BAE, 2022.



CAR Housing Affordability Index, 2014-2022

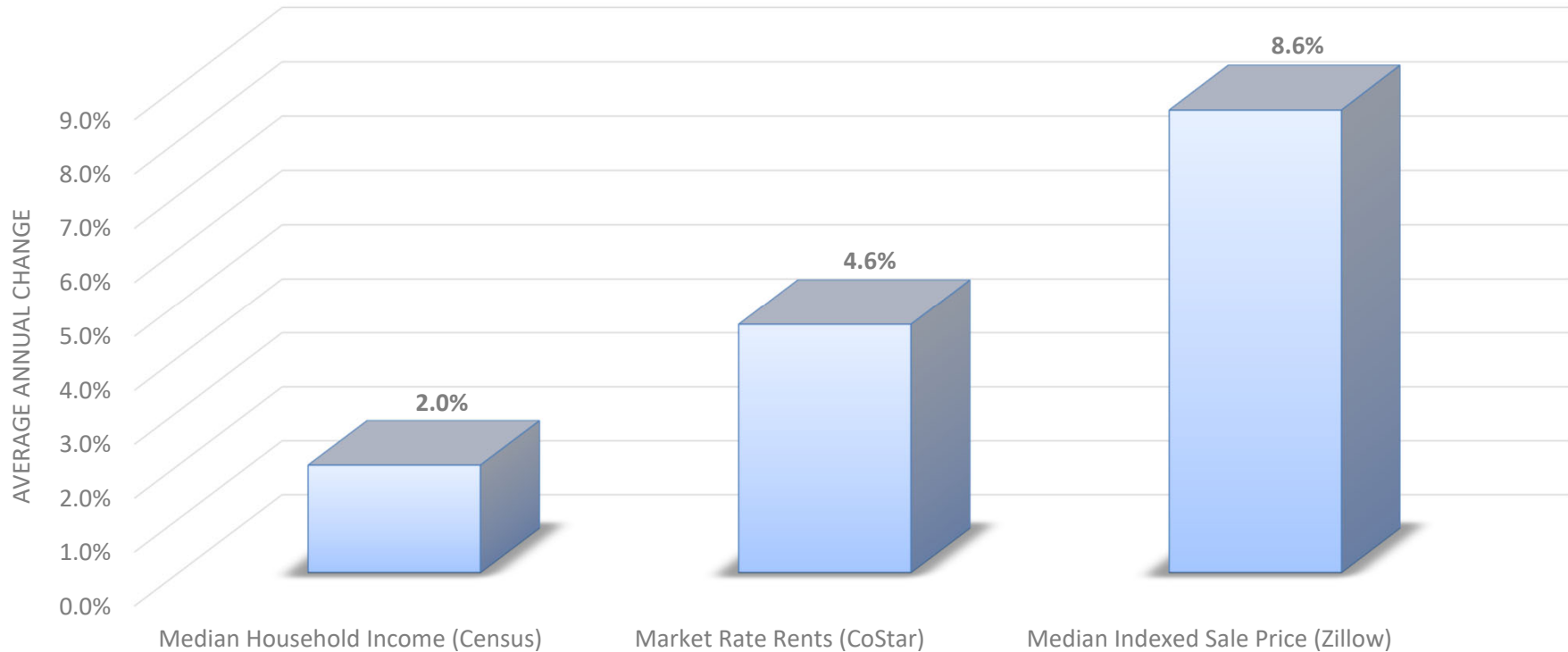


Note: The Housing Affordability Index (HAI) measures the percentage of households that can afford to purchase a median-priced single-family home.

Sources: California Association of Realtors, Housing Affordability Index First-Time Buyer; BAE, 2022.



Income and Housing Cost Change, 2010-2020



Sources: U.S. Census Bureau, Decennial Census 2010 and 2020; CoStar Group; Zillow; BAE, 2022.



Who is considered Low Income?

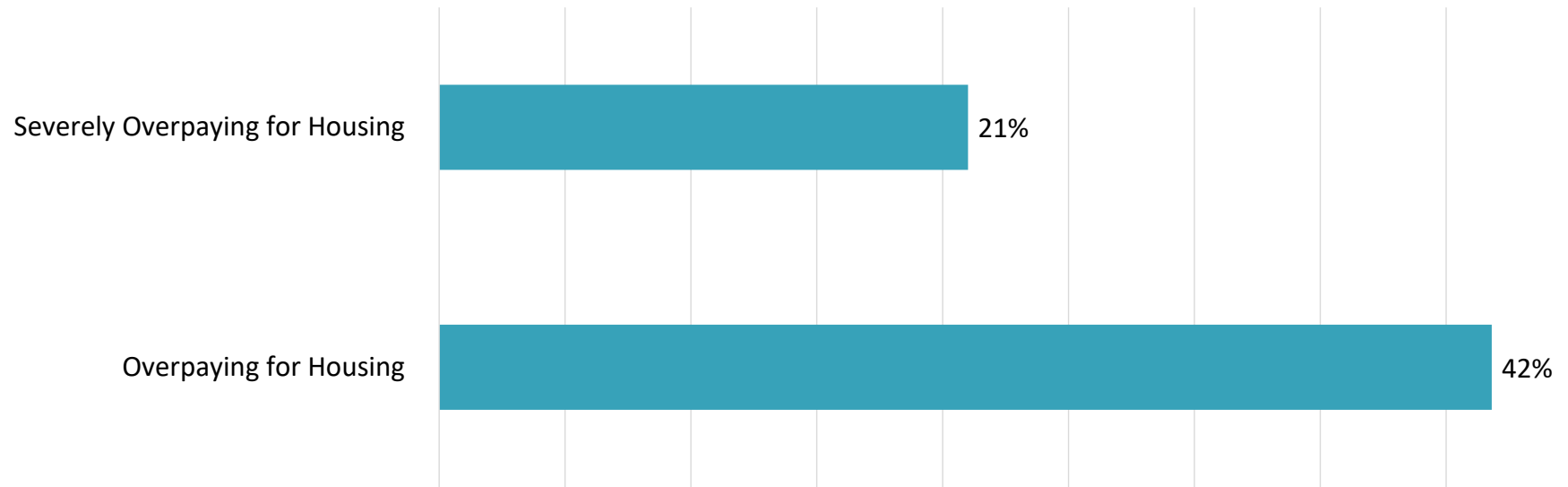
- **HCD 2022 Median Income for a household of four in Stockton: \$85,000**
- A household of four earning 80% or less of the median income ($\leq \$66,200$) is considered low income
 - » *Approximately 44 percent of households in Stockton fall into the lower income category*

Income Category	Percent of Median	Example of Designations and Zones with Applicable Density
Extremely Low	<30%	Part-Time Employees, Social Security Income Recipients
Very Low Income	31%-50%	Personal Care Aides, Veterinary Assistants
Low Income	51%-80%	Graphic Designers, School Social Workers, Mail Carriers



Housing Cost Burden in Stockton

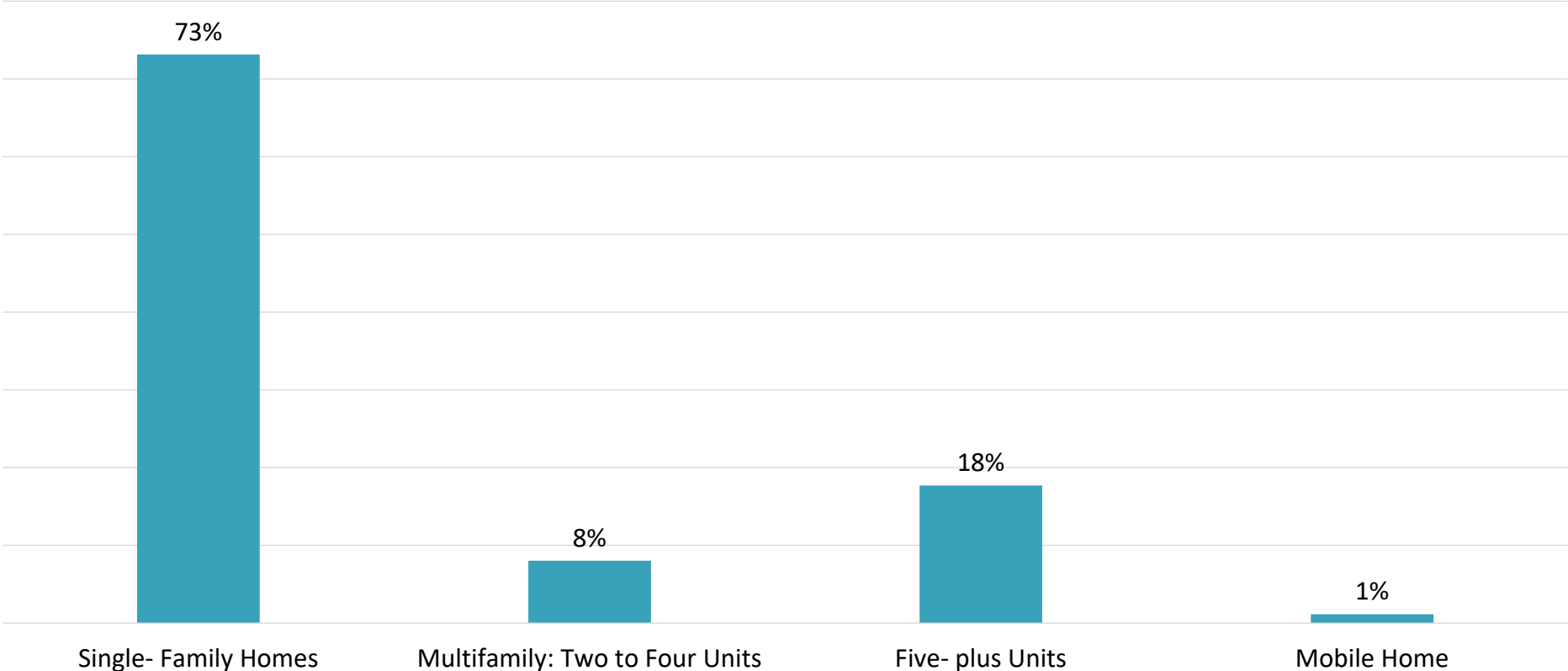
- **Housing Cost Burden** refers to households overpaying for housing
- Overpaying = Paying more than 30% for housing
- Severely Overpaying = Paying more than 50% for housing



Source: 2014-2018 CHAS



Housing types in Stockton



Source: American Community Survey 5 Year Estimates Data (2020)



Homelessness

	Unsheltered		Emergency		Transitional	
Adult	1,355	99%	506	63%	130	81%
Child	1	0.1%	298	37%	30	19%
Total	1,355	100%	804	100%	160	100%
Hispanic/ Latino	411	30%	260%	32	55	34%
Non- White	425	31%	379	47%	52	33%

Sources: San Joaquin County Continuum of Care, 2022 Point in Time Count; BAE, 2022.



Regional Housing Needs Allocation (RHNA)

How is the RHNA Determined?

State Role

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

Total RHNA = 2,502,971



Regional Role

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

San Joaquin COG RHNA = 52,719
Adopted September 2022

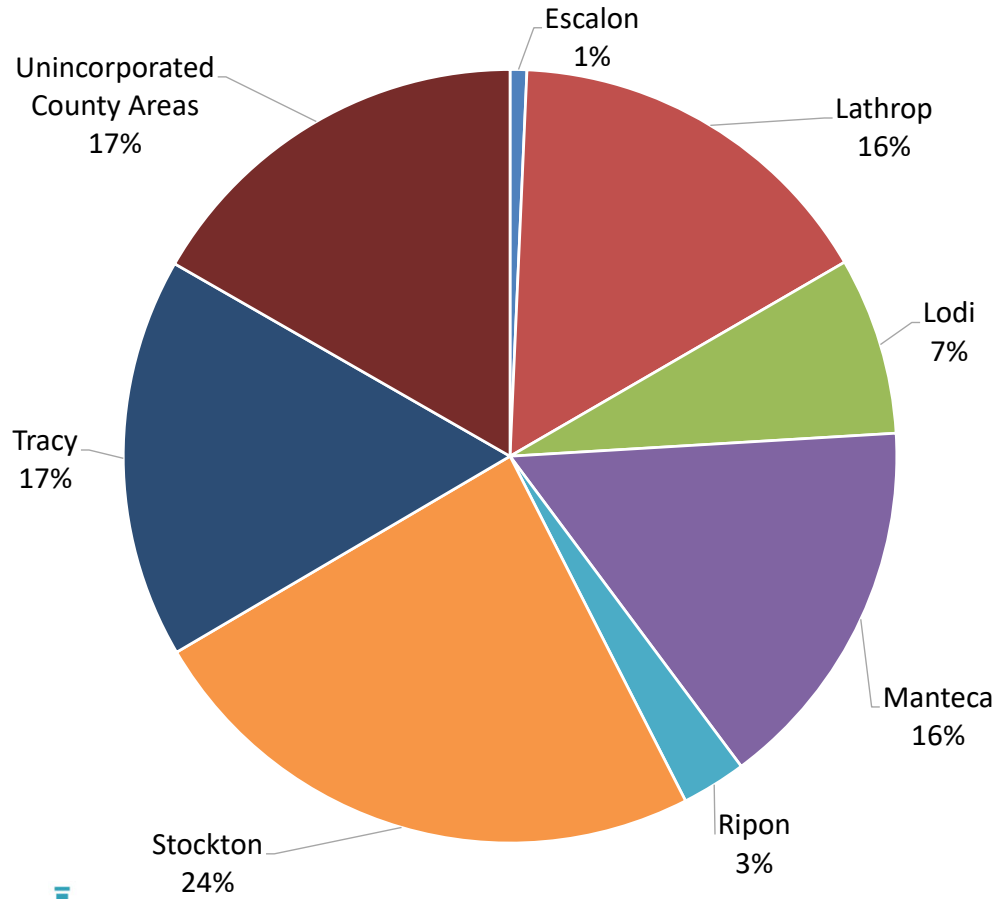


Local Role

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



San Joaquin COG RHNA



Jurisdiction	RHNA Allocation	RHNA Allocation Percentage
Escalon	367	1%
Lathrop	8,402	16%
Lodi	3,909	7%
Manteca	8,306	16%
Ripon	1,432	3%
Stockton	12,673	24%
Tracy	8,830	17%
Unincorporated County	8,808	17%
Total	52,719*	100%

Source: San Joaquin Council of Governments, September 2022
 *Due to rounding sum does not equal total shown. HCD and SJCOG are working to resolve this.



Housing Types and Affordability



Large-Lot Single Family Home



Accessory Dwelling Unit (ADU)



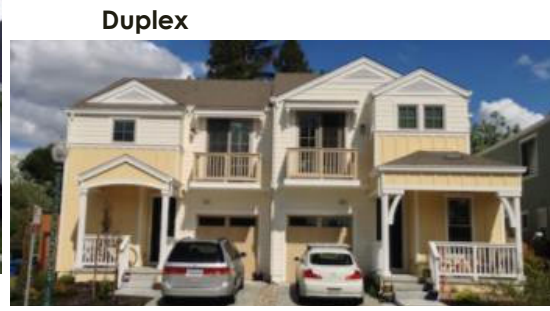
Townhome



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



Small-Lot Single Family Home



Duplex



Mobile/ Manufactured Home



Draft Housing Element Sites Inventory

Income Group	RHNA	Entitled Projects	Sites*	Total Capacity	Surplus
Lower Income (<80% AMI)	4,013	0	5,273	5,273	1,260
Moderate Income (81-120% of Median Income)	2,587	2,050	2,193	4,243	1,656
Above Moderate Income (>120% of Median Income)	6,072	11,620	2,177	13,797	7,725
TOTAL	12,672	13,670	9,643	23,313	10,641

**Draft Sites Inventory contains 723 properties totaling 573.47 acres*



Income Limits and Affordability

Income Level (HAMFI)	Persons Per Household					Existing (Est.)	RHNA	
	One	Two	Three	Four	Five			
Very Low (50%)	\$29,000	\$33,150	\$37,300	\$41,400	\$44,750	88,914	2,465	BMR Rent
Low (80%)	\$46,350	\$53,000	\$59,600	\$66,200	\$71,500	52,766	1,548	Rent by Necessity
Moderate (120%)	\$71,400	\$81,600	\$91,800	\$102,000	\$110,150	59,508	2,587	Potential Owner
Above Moderate (120%+)	>\$71,400	>\$81,600	>\$91,800	>\$102,000	>\$110,150	121,302	6,072	

- » Based on comparison between affordable home prices and market rate rents/sale prices.
- » Some overlap between rent by necessity segment and possible condo buyers.
- » Shortage of more affordable for-sale options and liquidity necessary for down payments.



Housing Action Plan

Housing Action Plan (HAP)

- Development of near-term actions to produce housing
- Broadly targeted to facilitate all types of housing
 - » Emergency
 - » Transitional
 - » Permanent
 - » All income levels
- Both high-level and site/area specific





Outline of the HAP

- **Market and Needs Assessment**
 - » Summary of current market conditions
 - » Estimated need by type and income level
- **Policy Inventory and Assessment**
 - » Summarize existing policy framework
 - » Identify policy gaps and best practices
 - » Inventory specialty tools and incentives
- **Priority Sites Evaluation**
- **Action Plan Implementation Matrix**



Eviction and Displacement

- **SJCOG Community, Diversity, and Displacement Study**
 - » Prepared by Enterprise Community Partners in early 2022
 - » City has commissioned similar research which is ongoing
- **Evictions directly contribute to displacement**
 - » County average +/- 2,000 evictions per year (2007-2016)
 - » Concentrated in neighborhoods experiencing “severe poverty” and with high concentrations of non-white households



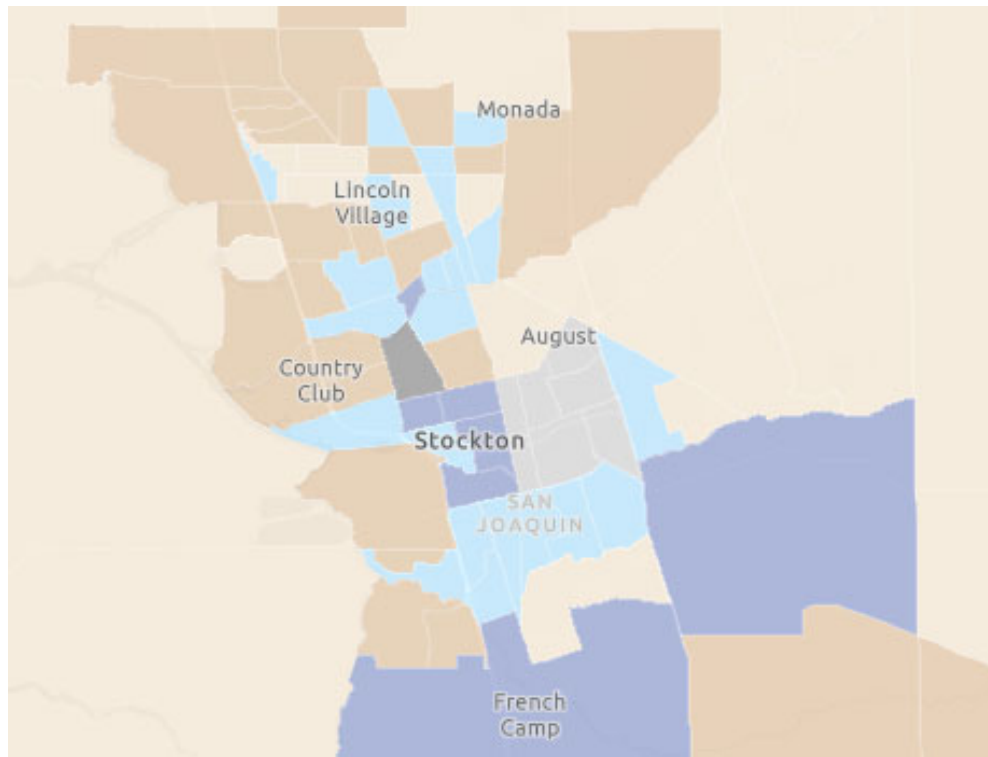
Eviction and Displacement

- **Evictions directly contribute to displacement (continued)**
 - » Single-family rentals fall outside of AB 1482 protections
 - » BIPOC populations are disproportionately impacted
 - » Need for increased code enforcement, fair housing education and testing, and improved community policing and violence prevention

Types and Causes of Displacement		
	<i>Forced</i>	<i>Responsive</i>
<i>Direct or Physical Causes</i>	<ul style="list-style-type: none"> • Formal Eviction • Informal eviction (e.g., landlord harrassment) • Landlord foreclosure • Eminent domain • Natural disaster • Building condemnation 	<ul style="list-style-type: none"> • Deterioration in housing quality • Neighborhood violence or disinvestment • Removing parking, utilities, etc.
<i>Indirect or Economic Causes</i>	<ul style="list-style-type: none"> • Foreclosure • Condo Conversion 	<ul style="list-style-type: none"> • Rent increases • Increased taxes • Loss of social networks or cultural significance of a place
<i>Exclusionary</i>	<ul style="list-style-type: none"> • Section 8 discrimination • Zoning Policies (resitriction on density, unit size, etc.) • NIMBY resistance to development 	<ul style="list-style-type: none"> • Unaffordable housing • Cultural dissonance • Lack of network









Gentrification and Displacement Risk



UDP: San Joaquin County Model 2020 (modified)

Typology (condensed)

-  Susceptible to and Ongoing Displacement
-  Varying Levels of Gentrification
-  Moderate and Mixed-Income
-  Varying Levels of Exclusiveness
-  High Student Population
-  Unavailable or Unreliable Data

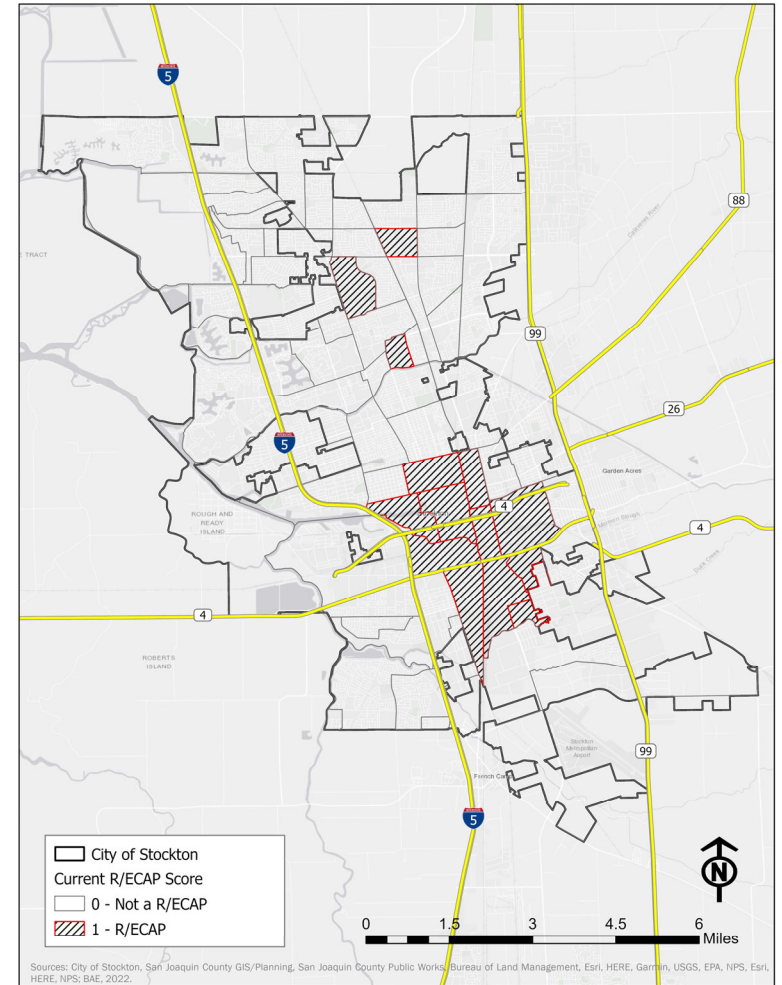
<https://www.sjocog.org/580/Community-Diversity-and-Displacement-Stu>

Sources: San Joaquin Council of Governments; Enterprise Community Partners, 2022.



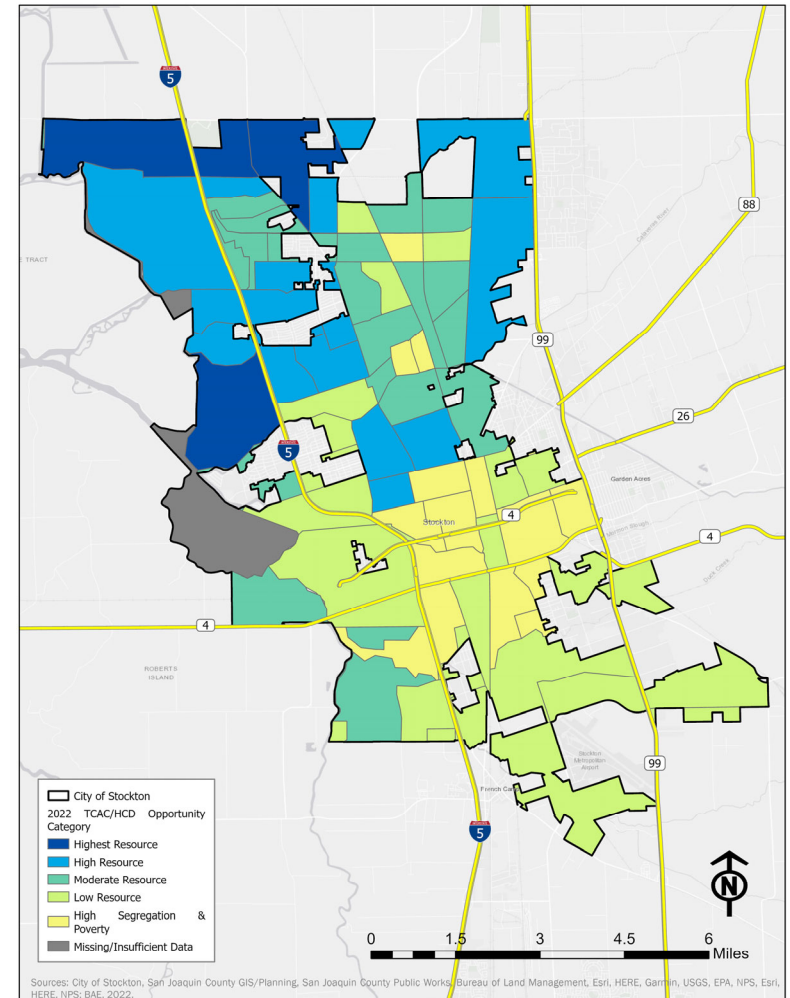
Racial/Ethnic Concentrated Areas of Poverty (R/ECAPs)

- **New requirement under Housing Element Law**
 - » Focused on affirmatively furthering fair housing
- **Based on HUD requirements for Consolidated Plan**
 - » Non-White population equal to 50 percent or more of population
 - » 40 percent or more of population below federal poverty line; or where poverty rate is 3x the poverty rate for the metro area
- **Alignment with other community risk factors**
 - » Gentrification and displacement risk
 - » Need for heightened code enforcement and public safety
 - » Infrastructure improvement and community services



Opportunity Index Scores

- **New requirement under Housing Element Law**
 - » Focused on affirmatively furthering fair housing
 - » HCD and the California Tax Credit Allocation Committee
- **Composite index of various opportunity factors**
 - » Starting with high segregation and poverty areas
 - » Different scores for economic, education, and environment
 - » Identifies low-, moderate-, high-, and highest-resource areas



Housing Policy Tools: Inventory and Assessment

- **Review existing frameworks for policy gaps**
 - » Review and summarize existing policy framework
 - » Identify real and perceived barriers to housing production
 - » Conduct interviews with local housing stakeholders
 - » Review equity/anti-displacement policies (with Enterprise)
- **Compile Inventory tools and incentives**
 - » Identify tools already in place in Stockton and peer communities
 - » Identify housing type and income levels assisted
 - » Identify special requirements (e.g., voter approval, etc.)
- **See Draft Tools Inventory in Workshop Handouts**



Next Steps

Schedule

Task	Timeline
Housing Element Sites Inventory	
Existing Inventory & Assessment	August – October 2022
Community Workshops on Sites	September 14 2022 and TBD
Identify Potential Housing Priority Sites Partnerships	September - October 2022
Final Housing Element Sites Inventory and Housing Priority Sites	November 2022
Housing Action Plan	
Existing Inventory & Assessment	August – October 2022
Community Workshop	October 19, 2022
Final Housing Action Plan	February - March 2023
Housing Element and Associated CEQA Review and Outreach	
Stakeholder Consultations	September - November 2022
Community Meetings	October 19, 2022 and TBD
Administrative Draft Housing Element	November 2022 – February 2023
Release Public Review Draft Housing Element	March 2023
Planning Commission Meeting to Review Draft Housing Element	March 2023
Draft Housing Element with HCD for Initial Review (90 days)	April – July 2023
Revised Draft Housing Element with HCD for Second Review (60 days)	August – October 2023
General Plan EIR Addendum Final Draft	October – November 2023
Planning Commission Review of Adoption Draft Housing Element	November 2023
City Council Review of Adoption Draft Housing Element	By December 15, 2023
Adopted Housing Element with HCD for Certification Review (60 days)	December 2023 – February 2024

Q&A - Discussion

Discussion Questions

- What do you think are the most critical housing issues in your community?
- What do you think are the housing types most need in the community?
- When assessing new housing development that might be built in the next 8 to 10 years, what should be the community's most important consideration?
- Is there anything else that you can share regarding additional housing opportunities in the community?
- Any suggestions for soliciting additional Housing Element feedback?



For more information:

Call: (209) 937-7220

Email: shapestockton@stocktonca.gov

Website: www.stocktonca.gov/ShapeStockton

Thank you!



PLACEWORKS

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