CITY OF RIVERBANK
Regular Planning Commission Meeting
Tuesday, October 15, 2024 AT 6:00 P.M.
Council Chambers, 6707 Third St., Suite B, Riverbank CA 95367

PLANNING COMMISSION AGENDA

TUESDAY, OCTOBER 15, 2024 **– 6:00 P.M.**
(THE AGENDA PACKET IS ONLINE AT T HTTP://WWW.RIVERBANK.ORG/AGENDACENTER)

CALL TO ORDER: Chair: Joan Stewart

ROLL CALL:

Chair:	Joan Stewart
Vice Chair:	Taide Zamora
Commissioner:	John Dinan
Commissioner:	Michael "Syd" Halterman
Commissioner:	Natasha Basso
Commissioner (Alternant):	Steve Link
Commissioner (Alternant):	Ben Reuben

CONFLICT OF INTEREST

Any Planning Commission Member or Staff who has a direct Conflict of Interest on any scheduled agenda item to be considered is to declare their conflict at this time.

1. PUBLIC COMMENTS (No Action Can Be Taken)

At this time, members of the public may comment on any item **not appearing on the agenda** and within the subject matter jurisdiction of the Planning Commission Board. Individual comments will be limited to a **maximum of 3 minutes (or as stated by the presiding Officer)** and time cannot be yielded to another person. Under State Law, matters presented during the public comment period **cannot be discussed or acted upon**. For record purposes, state your name and City of residence. Please make your comments directly to the Planning Commission Members.

2. CONSENT CALENDAR

All items listed on the Consent Calendar are to be acted upon by a single action of the Planning Commission Board unless requested by an individual Planning Commission Member or member of the public for special consideration. Otherwise, the recommendation of staff will be accepted and acted upon by motion of the Planning Commission Board.

Item 2.1: Posting of the Agenda. The Agenda for the October 15, 2024 Planning Commission meeting was posted on the City Community Center bulletin board, City Hall North & South bulletin boards, Post Office, City website, and emailed to the Library on October 10, 2024.

Item 2.2: Approval of the October 15, 2024 Agenda. This provides an opportunity for the Planning Commission or Staff to recommend that an item be placed on the agenda for discussion or to adjust the proposed agenda to allow an item to be taken out of order.

Item 2.3: Approval of the September 17, 2024 Planning Commission Meeting minutes, having been read by the individual Commissioners and stands approved as submitted. *Abstain from voting: None*

Recommendation: Approval by roll call vote.

1st_____ 2nd _____

3. PLANNING COMMISSION PUBLIC HEARINGS

The public notice for item 3.1was published on September 4, 2024 in the Riverbank News Paper, Item 3.1 was Continued at the meeting to the October 12, 2024 Meeting date, Continuance was posted September 18, 2024.

Item 3.1: Draft 6th Cycle Housing Element Update – To consider recommending to the City Council of the City of Riverbank to authorize Staff to submit the Draft 6th Cycle Housing Element Update to the California Department of Housing and Community Development (HCD) for a mandated 90-day compliance evaluation with State laws.

The City's Draft 6th Cycle Housing Element Update has been prepared in accordance with Government Code Section 65800 et. al., which specifies the content of the Housing Element. The Housing Element is one of the elements of the General Plan that presents a plan for meeting the community's housing needs. It addresses constraints to housing development; available land and resources; housing needs; fair housing; and goals, policies and programs to provide housing to meet the needs of households at all income levels.

Recommendation: Recommend approval to City Council

1st_____ 2nd _____

4. PLANNING COMMISSION COMMENTS

5. COUNTY REFERRAL/CORRESPONDENCE/INFORMATION (Information only – No Action)

Item 6.1: Received a notice from Stanislaus County for a Use Permit Application for Horizon Landscaping Wholesale Nursery at 1367 Crawford Rd. between Coffee and Oakdale Roads.

6. STAFF COMMENTS (Information Only – No Action)

Item 7.1: Joshua Mann, Community Development Director to update the Commission on upcoming planning applications and Council actions.

7. ADJOURNMENT
Next Regular Planning Commission meeting – November 19, 2024 @ 6:00 pm.

AFFIDAVIT OF POSTING

I hereby certify under penalty of perjury, under the laws of the State of California that the foregoing agenda was posted at the meeting location, on the North & South City Hall public exterior bulletin board, Riverbank Community Center exterior bulletin, and the City's website 72 hours prior to the meeting in accordance to the California Ralph M. Brown Act. Posted this 10th day of October, 2024.

/s/ Janet Smallen, Sr. CDS, City of Riverbank

ADA COMPLIANCE STATEMENT

In compliance with the Americans with Disabilities Act, and the Governor's Executive Order N-29-20, the City will make every effort to make reasonable modifications or accommodations from individuals with disabilities. Contact the Administration Dept. at (209) 863-7122 or the City Clerk at cityclerk@riverbank.org at least (48) hours prior to the meeting to enable the City to make reasonable arrangements for accessibility.

NOTICE REGARDING NON-ENGLISH SPEAKERS

Pursuant to California Constitution Article III, Section IV, establishing English as the official language for the State of California, and in accordance with California Code of Civil Procedures Section 185, which requires proceedings before any State Court to be in English, notice is hereby given that all proceedings before the City of Riverbank City Planning Commission shall be in English and anyone wishing to address the Planning Commission is required to have a translator present who will take an oath to make an accurate translation from any language not English into the English language. (Exception: When a State statute requires that at a public hearing that includes a substantial number of the population that are not able to speak or understand English, the City should provide interpreters. This determination is left at the discretion of the City.)

General Information

Meeting Schedule: The Planning Commission meets on the third Tuesday of each month at 6:00 p.m.

Any documents that are not privileged or part of a Closed Session provided to a majority of the Planning Commission Board after distribution of the agenda packet, regarding any item on this agenda, will be made available for public inspection at the City Clerk's Office, 6707 Third Street, Suite A, Riverbank, CA, during normal business hours.

TELECONFERENCE/VIRUAL PLATFORM PUBLIC PARTICIPATION COMMENT PROCEDURES FOR THE PLANNING COMMISSION MEETING HELD IN CONFORMANCE WITH THE BROWN ACT

PUBLIC "LIVE" VIEWING

- Government Channels: Charter – 2 and AT&T U-VERSE – 99
- YouTube Live – City of Riverbank
- Via ZOOM Platform (See instructions below)

SUBMITTING PUBLIC COMMENTS FOR THE RECORD

Written comments must be received before 4:00 p.m. on the day of the meeting in order for them to be distributed to the Planning Commission prior to consideration of the matter. Written comments will not be read aloud at the meeting, but will be reported as received for the record. If you do not receive an acknowledgement of receipt within an hour of submission or by 5:00 p.m., please call the Planning and Building Manager at (209) 863-7124.

ACCEPTABLE METHODS OF SUBMITTING COMMENTS BEFORE THE 4:00 PM DEADLINE

- **Via Mail Service:** Mail comments to City of Riverbank, Attn. Planning and Building Manager, 6707 Third Street, Suite A, Riverbank, CA 95367.
  (Call 209-863-7124 / 209-863-7198 to ensure they were received.)

- **Via Email:** Email to jmann@riverbank.org **(Note: This technology is not a guaranteed method.)**
  - Indicate Agenda Item # in the ***subject line.*** (Call 209-863-7124 / 209-863-7198 to ensure receipt.)

- **Oral Comments In-Person:** The Chair will ask the public if anyone wishes to comment, at that time you may approach the podium.
- **Oral Comments Via Zoom:** The Chair will announce when public comments may be made for a limit of 3minutes on the agenda item being considered, at which time you will:
  (please make sure the volume on your video device or any nearby device is turned down.)
  - Using a computer – click on the "raise hand" feature in the webinar controls. This will alert staff that you wish to speak, and you will be unmuted.
  - Using a Phone – press *9 to "raise the hand". This will alert staff that you wish to speak, and you will be unmuted.

Teleconference Phone Number (This system is a backup for ZOOM technical difficulties only when providing oral comments.) If there are technical difficulties or disconnection with ZOOM while making oral comments, please immediately call the teleconference phone number (209) 863-7151 so that Planning may receive your comments. Planning will be waiting for your call. Thank you.

JOIN THE MEETING VIA ZOOM PLATFORM

Join by this link: **https://us02web.zoom.us/j/86737881996**
Join by accessing website: https://zoom.us/join, enter Webinar ID: 867 3788 1996
Join by telephone: 1-669-444-9171 OR 1-669-900-9128 or 1-336-248-27799, enter Webinar ID: 867 3788 1996

Learn about using ZOOM: - Visit https://zoom.us/j/94943925973?status+success for a free account or to download the application.

City of Riverbank

6707 Third Street • Riverbank, CA 95367-2396
Phone: (209) 869-7101 • Fax: (209) 869-7100

NOTICE OF CONTINUANCE

AFFIDAVIT OF POSTING NOTICE OF CONTINUANCE:

TUESDAY, SEPTEMBER 17, 2024
PUBLIC HEARING ITEM 4.1 DRAFT 6TH CYCLE HOUSING ELEMENT UPDATE – ITEM HAS BEEN CONTINUED UNTIL THE OCTOBER 15, 2024 PLANNING COMMISSION MEETING.

POLICY FOR PUBLIC NOTICE POSTING REQUIREMENTS

I, JANET SMALLEN, SR. COMMUNITY DEVELOPMENT SPECIALIST, declare as follows:

That I am the Sr. Community Development Specialist of the City of Riverbank. That at a regular meeting of the City Planning Commission of the City of Riverbank held September 17, 2024, said Public Hearing Item was continued to the **October 15, 2024,** City Planning Commission meeting at 6:00 p.m. in the Council Chambers, 6707 Third Street, Riverbank, California; and that a copy of said notice was posted at a conspicuous place near the door at which said meeting was held.

I declare under penalty of perjury that the foregoing is true and correct.

Dated this 18th day of September 2024.

/s/ Janet Smallen,
Sr. Community Development Specialist
City of Riverbank

For official use only:

Posted: 09/18/2024	Publish: n/a	Remove: 10/16/2024

City of Riverbank

6707 Third Street ● Riverbank CA 95367
Office: (209) 863-7128 ● FAX: (209) 869-7126

This table is not for publication	
PUBLISH DATE: September 4, 2024	**TO LEGAL: August 29, 2024**
DEPT.: Planning	Riverbank News

NOTICE OF PUBLIC HEARING

CITY OF RIVERBANK PLANNING COMMISSION

NOTICE IS HEREBY GIVEN that the Planning Commission of the City of Riverbank will hold a hold a public hearing on **Tuesday, September 17, 2024 at 6:00 p.m**. or soon thereafter as practical via the Zoom virtual platform and in-person attendance in the City Council Chambers at 6707 Third Street, Suite B, Riverbank, CA. This meeting will be held in accordance with the Brown Act amendment (AB 361). This public hearing is to consider the following matter:

DRAFT 6th CYCLE HOUSING ELEMENT UPDATE – To consider recommending to the City Council of the City of Riverbank to authorize Staff to submit the Draft 6th Cycle Housing Element Update to the California Department of Housing and Community Development (HCD) for a mandated 90-day compliance evaluation with State laws.

The City's Draft 6th Cycle Housing Element Update has been prepared in accordance with Government Code Section 65800 et. al., which specifies the content of the Housing Element. The Housing Element is one of the elements of the General Plan that presents a plan for meeting the community's housing needs. It addresses constraints to housing development; available land and resources; housing needs; fair housing; and goals, policies and programs to provide housing to meet the needs of households at all income levels.

The City is posting the Draft 6th Cycle Housing Element for review by the public. The Public Review period for the 6th Cycle Housing Element Update begins on September 17, 2024, and ends on October 22, 2024. The Public Review Draft and notice can be found below.

Web link: https://www.riverbank.org/652/Housing-Element
Please submit comments in writing to the City at 6707 Third Street or via email at riverbankhousing@riverbank.org.

The Draft 6th Cycle Housing Element will be presented to Planning Commission at its regular meeting on September 17, 2024, and to the City Council on October 22, 2024, prior to being transmitted to HCD for a mandated 90-day compliance evaluation with State laws.

The 6th Cycle Housing Element Update is considered a "Project" as defined by Section 21065 of the California Environmental Quality Act (CEQA) and as such, environmental review and analysis in accordance with CEQA will be required. However, CEQA is not required at this time, as the Project is in "Draft" form, and subject to further revisions based on future discussions with HCD. Upon review by HCD, and prior to any action taken by the City's Planning Commission and City Council, the appropriate level of CEQA analysis will be completed.

Planning Commission Meeting
September 17, 2024 at 6:00 pm
City Hall Council Chambers - 6707 Third St., Suite B - Riverbank, California

REPORT AVAILABILITY: Public materials pertaining to the presentation of the subject matter are made available as part of the agenda packet at http://www.riverbank.org/AgendaCenter upon distribution to a majority of the Planning Commission, (72 hours prior to the meeting), and may be viewed at the City Clerk's Office, 6707 Third St., Suite A, Riverbank, during normal business hours.

ALL INTERESTED PERSONS are invited to participate in this public meeting to express views or submit evidence for or against the subject matter being considered. Comments are not accepted via telephone. The following submission of comments are accepted for the record.

Written Comments Prior to the Meeting. Written comments may be delivered in-person to the City of Riverbank, City Clerk's Office, 6707 Third Street, Suite A, Riverbank, 95367. Written comments submitted via email to jmann@riverbank.org or via Mail Delivery Service requires a follow up phone call to (209) 863-7122 for verification of receipt by staff. All written comments must be received by the City Clerk **no later than 4:00 p.m. on the day of the meeting**. Comments received by the deadline will be distributed to the City Council for consideration and will be made part of the official record, but will not be read aloud during the meeting.

Oral Comments In-Person During the Meeting. Oral comments may be made at the time the Chair officially opens the hearing for public comment and in the order as called upon by the Chair. Public attendees in the Council Chambers may approach the podium upon the Chair's request to do so.

ADA COMPLIANCE: In accordance with ADA, every effort will be made to accommodate any person requiring special assistance to participate in the meeting. Contact the City Clerk at (209) 863-7198 or cityclerk@riverbank.org at least (48) hours prior to the meeting.

Questions regarding the proposed subject matter may be made to Community Development Director Joshua Mann at (209) 863 7124 or email jmann@riverbank.org or email the City Clerk. Questions in regards to meeting procedures contact the City Clerk (209) 863-7198 or by call the Administration Dept. at (209) 863-7122 prior to 4:00 p.m. on the day of the meeting.

Published this 4th day of September, 2024.
/s/ Joshua Mann, Community Development Director, City of Riverbank

AFFIDAVIT OF POSTING
I, Janet Smallen, hereby certify under penalty of perjury under the laws of the State of California that the foregoing public notice was posted on the exterior bulletin board of North City Hall, South City Hall, and at the Community Center, Riverbank, CA. Dated this 6th of October 2021. **/s/ Janet Smallen, Sr. Community Development Specialist, Riverbank, CA**

For official use only:

Posted: 9/4/2024	Published: 9/4/2024	Remove: 9/18/2024

PUBLIC NOTICE
NOTICE OF PUBLIC HEARING
CITY OF RIVERBANK PLANNING COMMISSION

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Planning Commission Meeting
September 17, 2024 at 6:00 pm

City Hall Council Chambers - 6707 Third St., Suite B - Riverbank, California

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ALL INTERESTED PERSONS are invited to participate in this public meeting to express views or submit evidence for or against the subject matter being considered. Comments are not accepted via telephone. The following submission of comments are accepted for the record.

Written Comments Prior to the Meeting. Written comments may be delivered in-person to the City of Riverbank, City Clerk's Office, 6707 Third Street, Suite A, Riverbank, 95367. Written comments submitted via email to jmann@riverbank.org or via Mail Delivery Service requires a follow up phone call to (209) 863-7122 for verification of receipt by staff. All written comments must be received by the City Clerk **no later than 4:00 p.m. on the day of the meeting.** Comments received by the deadline will be distributed to the City Council for consideration and will be made part of the official record, but will not be read aloud during the meeting.

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Published this 4th day of September, 2024.

/s/ Joshua Mann, Community Development Director, City of Riverbank

Sept. 4, 2024

RN#24-119

City of Riverbank
Planning Commission Meeting
City Hall North • Council Chambers
6707 Third Street • Suite B • Riverbank • CA 95367

MINUTES

Tuesday, September 17, 2024
(In-Person)

The following minutes reflect action minutes, with added clarification for the record. A copy of the verbatim recording may be obtained, if available, for a fee by contacting the Development Services Department at (209) 863-7128.

CALL TO ORDER/ROLL CALL:

Present: Commissioners: Stewart, Zamora, Dinan, Halterman, Basso, (Alternate) Link and (Alternate) Reuben

Absent: Commissioners: None

CONFLICT OF INTEREST: Any Planning Commissioner and Staff who would have a direct Conflict of Interest on any scheduled agenda item to be considered are to declare their conflict.

None

1. PUBLIC COMMENTS (No action to be taken)

At this time, members of the public may comment on any item not appearing on the agenda, and within the subject matter jurisdiction of the Planning Commission. Individual comments will be limited to a **maximum of 3 minutes** per person and each person may speak once during this time; time cannot be yielded to another person. Under State Law, matters presented during the public comment period cannot be discussed or acted upon. For record purposes, state your name and City of residence. Please make your comments directly to the Planning Commission. *None*

2. CONSENT CALENDAR

All items on the Consent Calendar are to be acted upon by a single action of the Planning Commission unless otherwise requested by an individual Planning Commissioner for special consideration. Otherwise, the recommendation of staff will be accepted and acted upon by roll call vote.

Item 2.1: Posting of the Agenda. The Agenda for the September 17, 2024, Planning Commission Meeting was posted on the City Community Center bulletin board, City Hall North & South bulletin boards, Post Office, city website and emailed to the Library on September 11, 2024.

Item 2.2: Approval of the September 17, 2024 Agenda. This provides an opportunity for the Planning Commission or Staff to recommend that an item be placed on the agenda for discussion or to adjust the proposed agenda to allow an item to be taken out of order.

Item 2.3: Approval of the August 20, 2024 Planning Commission Meeting minutes, having been read by the individual Commissioners and stands approved as submitted. *Abstain from voting: None*.

ACTION: *By motion moved/second (Zamora / Halterman passed 5-0-0) was approved as submitted; Motion carried by unanimous roll call vote.*

Ayes: Planning Commissioners: Stewart, Zamora, Dinan, Basso and Halterman

Nays: None

Absent: None

Abstained: None

3. HOUSING ELEMENT PRESENTATION – (Informational Only – No Action)

Item 3.1: Miguel Galvez, contract Planner with JB Anderson Land Use Planning presented Item 3.1 and PowerPoint.

- Chair Stewart asked a question to Miguel Galvez.
- Miguel Galvez responded to her question.
- No additional comments were made.

4. PLANNING COMMISSION PUBLIC HEARINGS

The public notice for items 4.1, 4.2 & 4.3 were published on September 4, 2024 in the Riverbank News.

Item 4.1: Draft 6th Cycle Housing Element Update – To consider recommending to the City Council of the City of Riverbank to authorize Staff to submit the Draft 6th Cycle Housing Element Update to the California Department of Housing and Community Development (HCD) for a mandated 90-day compliance evaluation with State laws.

The City's Draft 6th Cycle Housing Element Update has been prepared in accordance with Government Code Section 65800 et. al., which specifies the content of the Housing Element. The Housing Element is one of the elements of the General Plan that presents a plan for meeting the community's housing needs. It addresses constraints to housing development; available land and resources; housing needs; fair housing; and goals, policies and programs to provide housing to meet the needs of households at all income levels.

- Public Hearing was opened up at 6:31 p.m.
- Jamie Aggers commented on item 4.1.
- Gary Pearson commented on item 4.1
- Evelyn Halbert commented on item 4.1 (via Zoom)
- Being no additional comments, the Public Hearing was closed at 6:42 p.m.

ACTION: *By motion moved/second (Zamora / Dinan passed 5-0-0) Item 4.1 was Continued until the October 15, 2024 Regular Planning Commission Meeting. submitted; Motion carried by unanimous roll call vote.*

- *Ayes: Planning Commissioners: Stewart, Zamora, Dinan, Basso and Halterman*
- *Nays: None*
- *Absent: None*
- *Abstained: None*

Item 4.2: Exception Request and Vesting Tentative Parcel Map (Dept. File #24-0011) – Alcala

The proposed Project is an application for Vesting Tentative Parcel Map (VTPM) to divide an existing 51,416 sq. ft. parcel into four (4) resulting parcels. The four (4) resulting parcels will vary in size from 6,005 sq. ft. to 26,220 sq. ft. As part of the proposed Project, the Applicants are requesting an exception to the Riverbank Municipal Code Sections 153.033(G)(3) and Section 152.029(C) to allow for the creation of one (1) Flag Lot for proposed parcel two (2). The proposed Project is located east of Hutcheson Way between Turpin Avenue and Deep River Drive. Pursuant to the CEQA Guidelines, the proposed Project is categorically exempt per Article 19, Section 15332, In-Fill Development Projects.

- Joshua Mann, Community Development Director presented item 4.2 and PowerPoint.
- Commissioner Halterman asked a question on the project.
- Public Hearing was opened at 6:50 p.m.
- Rod Hawkins applicants Engineer spoke on behalf of the project. He informed staff that landscape plans would be done at later date if and when homes would be developed.
- Sandra Sanchez who lives next door asked about fencing.
- Joshua Mann responded to her question.
- Sandra Sanchez asked who would built the fence.
- City attorney Josh Varinsky responded that the VTM at hand is what is being approved, that the fence is no a requirement of the VTM.
- Staff had some additional question to the applicant.
- Raquel Torro also a neighbor asked about the fence.
- Being no further question the Public Hearing was closed at 7:02 p.m.

ACTION: *By motion moved/second (Halterman / Zamora passed 5-0-0) was approved as submitted; Motion carried by unanimous roll call vote.*

Ayes: Planning Commissioners: Stewart, Zamora, Dinan, Basso and Halterman

Nays: None

Absent: None

Abstained: None

Item 4.3: General Plan Amendment, Rezone, Tentative Subdivision Map, and Architecture and Site Plan Review (Dept. File #24-0017) – Heritage II

The proposed Project is an application for a General Plan Amendment, Rezone, Tentative Subdivision Map, and Architecture and Site Plan Review for the property at 6448 Claus Road (APN 062-039-048) located north of Riverbank Highschool, north of the Railroad Right of Way, and east of Claus Road. The application proposes to amend the General

Plan Land Use designation from Community Commercial (C/C) to Medium Density Residential (MDR), rezone the subject property to a new Planned Development (PD) zoning district, a Tentative Subdivision Map to allow for the subdivision of the 5.9± acre parcel into forty-seven (47) single-family lots, and the architecture and site plan review for the proposed single-family dwellings. The proposed Planned Development zoning will allow for unique development standards to be established on the subject property. The Tentative Subdivision Map proposes to create residential lots of approximately 3,141± sq. ft. to 6,153± sq. ft. This application for a General Plan Amendment, Rezone, Tentative Subdivision Map, and Architecture and Site Plan Review was analyzed pursuant to the California Environmental Quality Act (CEQA), and the proposed Project has been found to be exempt pursuant to CEQA Guidelines Section 15061(b)(3) Common Sense Exemption.

- Joshua Mann, Community Development Director presented item 4.3 and PowerPoint.
- Commissioner Dinan asked if Heritage 1 has the same lots being purposed in Heritage 2.
- Joshua Mann responded that the lots sizes will be for the most part the same size except for a few corner lot areas.
- Public Hearing was opened at 7:14 p.m.
- Being no public comments, it was closed at 7:15 p.m.
- Commissioner Halterman asked about a crosswalk at Claus and Santa Fe St.
- Joshua Mann, responded to his comment.
- Commission Halterman asked if the storm basin at Diamond Bar East was sized to fit this project.
- Joshua Mann, responded that it was.

ACTION: *By motion moved/second (Zamora / Dinan passed 5-0-0) was approved as submitted; Motion carried by unanimous roll call vote.*

Ayes: Planning Commissioners: Stewart, Zamora, Dinan, Basso and Halterman

Nays: None

Absent: None

Abstained: None

5. PLANNING COMMISSION COMMENTS

Item 5: Commissioner Link liked to see item 4.3 as he sees it allowing additional housing and affordability.

6. COUNTY REFERRAL/CORRESPONDENCE/INFORMATION (Information Only - No Action)

Item 6.1: Joshua Mann, Community Development Director informed staff of the letter we had received from Riverbank Unified School District on fee increase for impact fees for building fees.

7. STAFF COMMENTS (Information Only) NO ACTION

Item 7.1: Joshua Mann, Community Development Director, updated the Commission on items that have gone to City Council and will be going to City Council and also informed them of some applications that will be coming to the Planning Commission at our next meeting.

8. ADJOURNMENT - Regular Planning Commission Meeting – September 17, 2024 at 6:30 p.m.

9. Next Regular Planning Commission meeting – October 17, 2024 @ 6:00 pm.

ATTEST:

Joshua Mann
Community Development Director

APPROVED:

Joan Stewart
Planning Commission Chair

CITY OF RIVERBANK
COMMUNITY DEVELOPMENT DEPARTMENT
PLANNING COMMISSION - STAFF REPORT
October 15, 2024

ITEM NO: **3.1**

ACTION: **City of Riverbank Public Review Draft Sixth Cycle Housing Element Update**

GENERAL PLAN: Varies Citywide

ZONING: Varies Citywide

ENVIRONMENTAL DETERMINATION: The Draft Sixth Cycle Housing Element Update is considered a "Project" as defined by Section 21065 of the California Environmental Quality Act (CEQA) and such, environmental review, and analysis in accordance with CEQA will be required. However, CEQA is not required currently, as the Project is in "Draft" form, and subject to further revisions from community input and future discussions with HCD staff. Upon review by HCD, and prior to any action taken by the City's Planning Commission and City Council, the proper level of CEQA compliance review and analysis will be completed.

PROJECT PLANNER: Miguel Galvez, Contract City Planner

ATTACHMENTS:

1. Public Review Draft Sixth Cycle Housing Element Update
2. Public Notice for the Sixth Cycle Housing Element Update
3. Riverbank News Proof of Publication of Planning Commission Public Hearing Notice
4. City of Riverbank Notice of Continuance posted September 18, 2024.

I. SUMMARY:

City staff has prepared the Public Review Draft Sixth Cycle Housing Element, and the draft document is ready to commence a 30-day public review period (October 15, 2024, to November 14, 2024). Public comments on the public review draft will be reviewed by staff after the end of the public review period. The Public Review Draft Housing Element will then be amended by staff to address pertinent comments received and the Housing Element document will be re-published on the City's website as the City of Riverbank HCD Review Draft Sixth Cycle Housing Element, which will then be submitted to the California Department of Housing and Community Development (HCD) for a mandated ninety (90) day compliance evaluation with State laws.

On November 12, 2024, the City Council is scheduled to conduct a public hearing and authorize staff to make amendments to Draft Public Review Housing Element as necessary and to authorize staff to submit the revised Draft Housing Element to the State HCD to commence their 90-day review for compliance with State Housing Law.

Once HCD reviews the City's HCD Review Draft Sixth Cycle Housing Element, HCD will provide a review comment letter to the City, identifying any Housing Element components that require amendment to meet State Housing Law. Staff will then make any additional amendments to the HCD Review Draft Housing Element and resubmit to HCD for subsequent review (e.g., the 2nd HCD Review Draft Housing Element). Once amendments are made to the satisfaction of HCD, the revised document are completed, the Final Sixth Cycle Housing Element will be scheduled for adoption as a General Plan Amendment via Public Hearings with both the Planning Commission and the City Council. These public hearings are planned to take place in the Spring of 2025. All Draft Sixth Cycle Housing Element documents will be published on the City's website, including redline changes per public and HCD comments, as necessary.

Once the City Council adopts the City's Final Sixth Cycle Housing Element, it is then resubmitted back to HCD for review and a State determination that the adopted Housing Element complies with State Housing Law (Certification).

II. BACKGROUND:

The Housing Element is one of the seven (7) State mandated Elements of a City's General Plan. Pursuant to Section 65800 of the California Government Code, the Housing Element is required to include the following:

a) An analysis of population and employment trends, including projections, a quantification of the locality's existing and projected needs for all income levels.
b) An analysis and documentation of household characteristics, including the level of payment compared to ability to pay, housing characteristics, overcrowding, and housing stock condition.
c) An inventory of land suitable and available for residential development, including vacant sites and sites having realistic and demonstrated potential for redevelopment during the planning period to meet the locality's housing need for a designated income level.
d) The identification of one or more zoning designations that allow residential uses, including mixed uses, where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit and that are suitable for residential uses.
e) An analysis of potential and actual governmental constraints.
f) An analysis of potential and actual non-governmental constraints.
g) An analysis of any special housing needs, such as those of the elderly; persons with disabilities, including the developmentally disabled; large families; farmworkers; families with female head of households; and families and persons in need for emergency shelter.
h) An analysis of opportunities for energy conservation with respect to residential development.
i) An analysis of existing assisted housing developments that are eligible to change from low-income housing units during the next 10 years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use.
j) An Affirmatively Furthering Fair Housing Analysis.

State law requires every local jurisdiction to update its Housing Element every eight (8) years to reflect a community's changing housing needs and to demonstrate that the City has capacity to meet the City's shared of allotted housing units from the locally adopted Regional Housing Needs Assessment (RHNA). The current sixth housing update cycle is from June 30, 2023, to December 31, 2031. As part of the overall update to the Housing Element, Section 65585(b) of the California Government Code requires the Draft Sixth Cycle Housing Element Update to be submitted to HCD for a ninety (90) day review period. After the ninety (90) day review period, HCD shall submit written findings and comments to the City regarding the Housing Element's consistency with State Housing Law. As such, it is anticipated that further revisions and refinements to the Draft Sixth Cycle Housing Element Update will be required in response to HCD's findings to bring the Housing Element into compliance with State Law and achieve HCD Certification.

The City's Draft Sixth Cycle Housing Element Update has been prepared in accordance with Section 65800 of the State Government Code, and is organized into the following ten (10) Sections:

Section I – Introduction. This section introduces the Housing Element and its Statutory requirements. This section also includes a description of the public participation strategy.

Section II - Household and Employment Characteristics. This section provides a community profile of the City of Riverbank's population trends, population characteristic, employment trends and jobs/housing balance.

Section III - Housing Stock Characteristics. This Section provides an analysis of the housing conditions within the City, including housing stock, housing growth, housing quality, vacancy rates, economics of housing, housing choices and identifies any subsidized housing.

Section IV - Housing Supply and Needs. This Section is an analysis of demographic and socio-economic conditions, including local housing supply, overpayment of income levels, overcrowded households, housing needing rehabilitation, special housing needs, market-rate and non-market-rate housing needs, special populations housing needs (e.g., elderly, the disabled/handicapped, developmental disabilities, female heads of households, large families), farmworkers, emergency housing/homeless, agencies offering emergency housing assistance, persons requiring temporary shelter (homeless), and agencies providing shelter, and/or services and/or meals.

Section V – Affirmatively Furthering Fair Housing. Analysis of Fair Housing in the City of Riverbank. The section analyzes past and current socioeconomic patterns of the City of Riverbank to determine if there are any patterns of concentrations of low-income households and efforts to promote housing opportunities to all socio-economic levels throughout the community.

Section VI - Housing Production Opportunities This Section provides an inventory of sites available for the development of manufactured housing, mobile home parks and emergency shelters. It also identifies properties and strategies to be considered for meeting the projected very-low- and low-income housing needs of the community.

Section VII - Housing Production Constraints. The constraints analysis addresses governmental constraints to housing development such as zoning, development fees, development standards, and the development review process. It also analyzes non-governmental constraints, such as high land

and construction costs and public opposition to housing construction. This Section also identifies energy conservation opportunities and current trends in housing.

Section VIII - Housing Development Opportunities and Units Eligible At Risks of Converting to Market rate units. This Section includes identification of housing projects that are at risk of converting to market rate units and identification of funding programs for maintaining housing developments with low-income units. It also includes an analysis of financial resources available for residential development, including funding available for development of low-income housing.

Section IX - Evaluation of Previous Housing Element. This Section includes an evaluation of the City's fifth cycle Housing Element, including an analysis of the City's progress toward achieving its fifth cycle RHNA objectives and an assessment of the City's progress toward implementing the programs from the previous Housing Element.

Section X – 2023-2024 - Housing Goals and Policies. This Section include a series of goals, policies, and programs to address the City's housing needs as well as quantified objectives for housing development and preservation during the planning period.

Regional Housing Needs Allocation

As part of the Draft Sixth Cycle Housing Element Update, the City is required to identify available sites to accommodate its share of the Regional Housing Needs Allocation (RHNA), as determined by HCD and the Stanislaus Council of Governments (StanCOG). In the Sixth Cycle Regional Housing Needs Allocation Plan for Stanislaus County, StanCOG provided the City with the adopted RHNA distribution for the timeframe of June 30, 2023, to December 31, 2031. The table below identifies the City's allocation of the RHNA**.**

HCD REGIONAL HOUSING NEEDS DETERMINATION 2023 - 2031 Household Income Categories				
Very Low	**Low**	**Moderate**	**Above Moderate**	**Total**
970	**672**	**594**	**1,355**	**3,591**

City staff conducted a Site Inventory utilizing information from the Stanislaus County Parcel Database, Google Maps, and the City's General Plan. The Site Inventory identified approximately 56.24 net acres of vacant residentially zoned land within the City's existing City Limits that can accommodate residential development. Additional property will need to be rezoned to a high density to meet the City's RHNA allocations. Staff identified parcels that can be considered for rezoning to R-3 or to a Mixed Use-2 zoning designation that will allow residential development to occur at a density of twenty (20) units per acre. The City's Zoning Ordinance will require amendment to allow high density residential development by right in the Mixed Use-2 zoning district or to rezone candidate sites to high density residential. These amendments will enable the City to meet its RHNA allocation by income category.

Sixth Cycle Housing Goals and Policies

Although most of the programs established in the fifth cycle Housing Element remains valid, there are new and revised programs included in the City's Sixth Cycle Housing Element Update to reflect community needs and consistency with State Housing Law.

III. Public Participation

The Planning Commission public hearing notice for the public review draft of housing element was published in the Riverbank News Newspaper on September 4, 2024, and posted at City Hall on September 4, 2024. On September 17, 2024, the Public Hearing was opened and continued to October 15, 2024. A Notice of continuance of the Public Hearing was posted at Riverbank City Hall on September 18, 2024. The Draft Sixth Cycle Housing Element was made available to the public at City Hall and the City's website as of October 15, 2024, for a public review period of October 15, 2024, through November 14, 2024. The Sixth Cycle Housing Element Update is available to download from the City's website at https://www.riverbank.org/652/Housing-Element.

IV. ENVIRONMENTAL REVIEW:

The Draft Sixth Cycle Housing Element Update is considered a "Project" as defined by Section 21065 of the California Environmental Quality Act (CEQA) and such, environmental review, and analysis in accordance with CEQA will be required. However, CEQA is not required currently, as the Project is in "Draft" form, and subject to further revisions from community input and future discussions with HCD staff. Upon review by HCD, and prior to any action taken by the City's Planning Commission and City Council, the proper level of CEQA compliance review and analysis will be completed.

V. RECOMMENDATION:

There is no action requested of the Planning Commission this evening. The Planning Commission and the public are invited to review the City of Riverbank's Draft Public Review Sixth Cycle Housing Element and provide comments to the City of Riverbank. Comments can be provided in person at Riverbank City Hall South (6617 3rd Street, Riverbank, CA 95367) or at the following email address: riverbankhousing@riverbank.org.

ATTACHMENTS

1. Public Review Draft Sixth Cycle Housing Element Update
2. Public Notice for the Sixth Cycle Housing Element Update
3. Riverbank News Proof of Publication of Planning Commission Public Hearing Notice
4. City of Riverbank Notice of Continuance posted September 18, 2024

2023-2031 HOUSING ELEMENT

CITY OF RIVERBANK

Public Review Draft

October 2024

Prepared by:

J.B. ANDERSON LAND USE PLANNING 209.599.8377

Urban Planning • Design • Public Policy Development • Land Use Entitlements

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SECTION I
Introduction

A. PURPOSE OF THE HOUSING ELEMENT

The State Legislature has declared that the provision of decent housing in a suitable living environment is of the highest priority (Government Code Section 65580). The Legislature has determined that local governments are responsible for facilitating improvements and the development of housing to meet the housing needs of all economic segments of the community while considering other fiscal, environmental, and community goals set forth in the General Plan. To address these goals, the City's Housing Element represents a nine-year program to conserve, improve, and develop housing in the community. Regional growth for the area is projected from June 30, 2023, to December 31, 2031. This 8-year period will be used to show the City's plan to accommodate its share of the regional housing needs.

1. Substantive Requirements

To meet substantive requirements, the Riverbank 2023-2031 Housing Element contains:

- Identification and analysis of existing and projected housing needs for all income levels, including an inventory of resources and constraints.

- An inventory of land suitable for residential development including vacant sites, and sites having potential for redevelopment.

- Revised housing goals, policies, and quantified objectives reflecting an updated housing needs analysis. These will be incorporated into a new schedule of actions to meet the goals and policies of the City's Housing Element during the planning period.

2. Procedural Requirements

The City must consider guidelines adopted by the State Department of Housing and Community Development (HCD) when undertaking revision of the Housing Element. The City will submit a draft of the revised Housing Element to HCD for review at least 90 days prior to formal adoption. The City must amend the draft Housing Element, taking into consideration HCD's findings, or make findings as to why the City believes it is in substantial compliance with the law.

3. Relationship to the General Plan

The City Housing Element is one of seven mandated elements of the General Plan. State requirements for the content of the Housing Element are more specific than other parts of the General Plan, and all parts of the General Plan must be internally consistent.

Local planning actions involving zoning, subdivision approval and redevelopment must be consistent with the City's Housing Element. The Housing Element is consistent with the City of Riverbank's general plan land use designations, as well as with the overall theme of the general plan. These highlight balance among housing types, among economic sectors, in transportation mode choices, and between housing and jobs. Consistency with the general plan will be maintained by evaluating the consistency of proposed housing policies with all other general plan elements. When any element of the General Plan is amended, the City will review the Housing Element and if necessary, amend it to ensure continued consistency among elements. For continued consistency between the Housing Element and other Elements of the General Plan, Program 5.1d has been added to the 2023-2031 Housing Element, requiring the City to provide for public engagement and discussion in conjunction with the State requirement for written review of the General Plan (per Government Code §65400). Additional actions include the maintenance of the Draft General Plan Housing Element Review on the City's website annually and to develop an evaluation matrix to determine the consistency between the Housing Element policies and programs and the other Elements of the General Plan.

4. State Law Requirements

The California Legislature adopted requirements in 1980 for the contents of Housing Elements. Among these legislative requirements is the mandate that:

> "The Housing Element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing....The Housing Element shall make adequate provisions for the existing and projected needs of all economic segments of the community."

This Housing Element serves two main purposes which are based on the legislative requirements mentioned above. First, it contains information describing the City of Riverbank's residents and their homes in sufficient detail to evaluate current and future housing needs. Second, the Element contains recommended policies and programs aimed at meeting the identified housing needs.

Specifically, the Housing Element must contain the following pursuant to Section 65583 of the Government Code:

(a) An assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs, including:

1) Analysis of population and employment trends and quantification of the existing and projected housing needs for all income levels, including extremely low-income households;
2) Analysis and documentation of household/housing characteristics;
3) Inventory of land suitable for residential development;

4) Identification of a zone or zones where emergency shelters are allowed as a permitted use without a conditional use permit or other discretionary permit;
5) Analysis of potential and actual government constraints;
6) Analysis of potential and actual non-governmental constraints;
7) Analysis of special housing needs (including homeless needs);
8) Analysis of opportunities for energy conservation; and
9) The preservation or replacement of dwelling units in subsidized housing projects which are affordable to low-income households, and which may convert to market-rate rents.
10) Affirmatively further fair housing in accordance with Chapter 15 (commencing with Section 8899.50) of Division 1 of Title 2.

(b) A statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement, and development of housing. The total housing needs identified in (a) may exceed the available resources and the community's ability to satisfy those needs.

(c) A program that sets forth a schedule of actions during the planning period, each with a timeline for implementation, that may recognize that certain programs are ongoing, such that there will be beneficial impacts of the programs within the planning period, that the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the housing element through the administration of land use and development controls, the provision of regulatory concessions and incentives, and the utilization of appropriate federal and state financing and subsidy programs when available, and the utilization of moneys in a low- and moderate-income housing fund of an agency if the locality has established a redevelopment project area pursuant to Community Redevelopment Law.

(d) State Law Relationship to City of Riverbank's Critical Housing Issues

Among the provisions of California Housing Element Law are requirements that:

1) The City adopt, as a minimum goal, a share of the projected regional growth in lower- and moderate-income households as determined by the council of governments operating within the region (Stanislaus Council of Governments—StanCOG).

2) Financial resources must be identified that can make the construction of lower- and moderate-income households feasible; and,

3) Existing housing, affordable to lower- and moderate-income households be conserved, especially Federally or State-subsidized housing that may convert to market-rate housing within the time frame of the housing element.

These requirements of State law address the most critical effects of the public actions that the City is pursuing.

To date, the City has pursued a market-based strategy to meet its residents' housing needs. The City has designated lands for diverse types of housing at several density levels, including land for multi-family housing, which could meet a portion of the lower- and moderate-income housing needs. The City does not require developers to construct housing at the maximum allowed density.

Market decisions made by individual developers have traditionally determined timing and types of housing constructed. The City of Riverbank cooperates with private and/or non-profit developers interested in building affordable housing projects and helps them to identify economic incentives and government subsidies. The City has also begun to consider requesting that new developments include mix of housing types, including multi-family housing, in order to make up for the lack of such housing in the current inventory.

5. Regional Nature

The provision of adequate housing is a regional problem, and the City of Riverbank cannot implement a housing program without recognizing how land use and transportation decisions made by other jurisdictions affect the City's regional share of the area-wide housing needs. Conversely, land-use actions taken by the City may have extra-territorial effects which should be recognized. Because of the regional nature of housing needs in the greater Stanislaus area, the City's housing program requires coordination with other agencies.

B. METHODOLOGY

The Housing Element Update has included updated statistical data reported in the 2020 Census, StanCOG's Regional Housing Needs Allocation Report, State Department of Finance data, the State of California Economic Development Department, the Stanislaus Economic Development and Workforce ALLIANCE, and other pertinent housing and technical reports.

The existing 2014-2023 City of Riverbank Housing Element was an update to the 2009-2014 Housing Element. The analysis in the 2014-2023 Housing Element relied primarily on 2010 U.S. Census data. The 2023-2031 Housing Element Update will be based on the 2020 Census data, while at the same time, every attempt will be made to include newer census data from other reliable sources such as Employment Development Department (EDD) statistics on jobs and homelessness, Department of Finance (DOF) estimates and projections on population and housing and information from the U.S. Department of Housing and Urban Development (HUD).

The data for Riverbank is presented whenever possible, alongside comparable data for Stanislaus County and the State of California. This facilitates an understanding of Riverbank’s characteristics by illustrating how the City is similar to, or differs from, the

county and state in various aspects related to demographic characteristics and housing conditions and needs.

C. PUBLIC PARTICIPATION

State law requires cities and counties to make a diligent effort to achieve participation from all segments of the community in preparing a Housing Element. Section 65583(c)(6) of the California Government Code specifically requires that "The local government shall make a diligent effort to achieve public participation of all economic segments of the community in the development of the Housing Element, and the program shall describe this effort."

The diligent effort required means that local jurisdictions must do more than issue the customary public notices and conduct standard public hearings prior to adopting a Housing Element. State law requires cities and counties to take active steps to inform, involve, and solicit input from the public, particularly low-income and racial and ethnic households that might otherwise not participate in the process.

To meet the requirements of state law, Riverbank completed the public outreach and encouraged community involvement, summarized below, and described herein.

- Stakeholder Consultations
- Planning Commission, City Council, and Community Workshops
- Online Community Survey
- City Council Presentations
- Planning Commission and City Council Meetings

1. Stakeholder Consultations

To ensure that the City solicits feedback from all segments of the community, a consultation meeting was conducted with local builders, service providers and other stakeholders who represent different socioeconomic groups.

On September 11, 2024, stakeholders were invited to participate in a meeting to discuss housing issues in the City of Riverbank. The following stakeholders were invited to participate:

Residential Developers

- DMG Development / FCB Homes
- KB Home
- DR Horton
- LGI Homes
- McRoy Wilbur Communities
- Browman Development Company
- Windward Pacific Builders
- Fitzpatrick Homes

- Florsheim Homes
- Bright Development
- Signature Homes
- Chaparral-Pacific Development
- Self-Help Enterprises
- Visionary Home Builders

Housing Service Providers

- Stanislaus County Habitat for Humanity
- Stanislaus County Affordable Housing Corp.
- Building Industry Association of the Greater Valley
- Stanislaus Regional Housing Authority
- California Rural Legal Assistance
- Area Agency for Housing
- Center for Human Services
- Central Valley Opportunity Center
- Project Sentinel: Modesto Office
- Community Housing and Shelter Services
- Haven Women's Center of Stanislaus
- Olivia Arambula - Realtor

The stakeholders were asked the following questions:

1. What are the top housing issues that should be addressed in our community?
2. What challenges do you face in developing housing in our community?
3. What can the City of Riverbank do to facilitate housing development?
4. What housing-related activities should the City prioritize?

Developers expressed concern with the feasibility of developing multi-family housing projects consisting of less than 50 units. They encourage the City to amend development standards that would accommodate a reduced street width, a reduction in common open space, smaller lots, allowing duets/duplex units. They expressed support for mixed use zoning that allow horizontal mixed development in addition to vertical mixed development. They request increased flexibility with density ranges, which helps with financial viability. They requested minimizing required land use entitlements and allow development by right.

2. Planning Commission Workshop

The City held a Public Workshop at a regularly scheduled Planning Commission meeting on February 20, 2024. Public notice of the workshop was provided through the City's website and an ad placed in the Riverbank News. The purpose of this workshop was to provide a presentation on the City's Housing Element, the update process, new State laws affecting preparation of the Housing Element, and to solicit public comment on various housing questions and concerns. During the Public Workshop, the following issues/comments were discussed:

- Housing Element purpose and process of updating;
- Availability of various types of housing;
- Methodology of the Regional Housing Needs Allocation; and
- Housing Element contents and requirements per State Housing Law.

Comments received during the Public Workshop have been included in various sections of the Housing Element, including but not limited to, the Site Inventory and how the City can accommodate the RHNA, availability of Housing Grants, and Housing Law requirements.

3. City Council Presentation

On March 12, 2024, Staff made a presentation to City Council regarding the Housing Element Update. The presentation provided an overview of the Housing Element Update process, new State Housing Laws, the Regional Housing Needs Allocation, Site Inventory methodology, etc. The public were invited to participate in this discussion.

4. City Council-Planning Commission Public Workshop

On July 31, 2024, a joint City Council-Planning Commission Public Workshop was held at the Riverbank Community Center at 3600 Santa Fe Street. Advertisements for the Public Workshop included the following:

- Public Notice published in the Riverbank Newspaper;
- Advertisements on the City's Instagram and Facebook Page;
- Posting a Public Workshop Flyer at City Hall North and South, the Post Office, and Community Center; and
- Reminders of the Workshop at Planning Commission and City Council meetings prior to the Workshop date.

The Public Workshop was attended by four (4) members of the City Council, three (3) members of the Planning Commission, and eight (8) members of the public. The intent of the Public Workshop was to provide an overview of the Housing Element and RHNA process and to solicit input from the public regarding housing needs and constraints, housing sites inventory and opportunity sites, and housing programs. The Public Workshop was available in English and Spanish.

Staff created stations and asked for input from the public on the City's housing needs and constraints, types of housing needs and where this housing can be developed, housing opportunity sites (e.g., candidate sites for rezone), and input on existing Policies and Programs from the 2014 -2023 Housing Element. A series of maps were presented to the public, including the Vacant and Underutilized Site Inventory and Candidate Sites for rezone. The public was asked to rank the candidate sites via stickers on a spreadsheet that corresponded to the sites on the map.

Feedback included several topics related to housing, including, how the City can: increase housing stock for all affordability levels, address inclusionary housing practices, how to become compliant with Housing Element Law, and increase participation through community outreach. Lastly the public expressed interest in creating an inclusionary housing ordinance and expanding the opportunities for first time home buyers.

Photographs of the Public Workshop are included in Appendix G.

5. Online Community Survey

On June 21, 2024, the City launched a Housing Survey requesting feedback on the state of local housing which remained open until August 13, 2024. A press release was sent out notifying the community of the survey. The Housing Survey was made available in English and Spanish.

There were 77 survey responses, 2 of which were completed in Spanish (only two percent of the responses). Five (5) additional surveys were completed during the July 31, 2024, Public Workshop. Among the respondents, approximately 66 percent live in Riverbank, 10 percent live and work in Riverbank, 14 percent live in Riverbank but are retired/do not currently work and 8 percent work in Riverbank but live somewhere else. Approximately 90 percent live in a Single-Family Home, 1 percent in an attached home (Townhouse, Duplex) and 4 percent in a multifamily home (apartment, condominium). Approximately 21 percent of respondents rent, and 74 percent own their home.

As it relates to the physical condition of the residence the respondents live in, approximately 37 percent responded that the physical condition of the residence is in excellent condition, 32 responded that residence shows signs of minor deferred maintenance, 2 percent responded that the residences need extensive major repairs or renovations, and 14 percent responded that the residence needs one or more major systems upgrades (e.g., new roof, windows, electrical, plumbing, HVAC system, etc.).

When asked what issues are preventing you from owning a home at this time, 18 percent responded that they cannot find a home within my target price range in Riverbank. When asked about the main housing challenges in Riverbank, 72 percent responded that the cost of quality housing is too high, and 54 percent responded that there are not enough well-paid jobs. Additionally, when asked about the most urgent housing issues in Riverbank, 61 percent responded with affordability.

Additional comments:

- The best strategy to produce housing is to improve City processes (further streamlined application process and checklists, pre-application meetings, handouts, improved website design and navigation to find needed materials, etc.).
- The best way to assist people who are experiencing homelessness is to provide housing and supportive services (i.e., assistance with addition, mental health, recovery, displacement, and/or more transitional/emergency housing).
- Provide more housing programs to expand affordable housing inventory through new housing projects.

The Online Community Survey results are included in the Housing Element in Appendix G.

6. Project Website

A dedicated website (https://www.riverbank.org/652/Housing-Element) is a clearinghouse for all information related to the Housing Element Update. Community members can visit the site to access all public materials; learn about the latest project updates and opportunities to get involved; sign up for email updates; and submit comments via email to

riverbankhousing@riverbank.org. The project team also leverages the City's social media presence on Instagram and Facebook to promote the website, share updates, and highlight upcoming opportunities for involvement, including the Community Survey and workshops.

7. Progress Update meetings to the Planning Commission and City Council

On September 17, 2024, a Planning Commission Public Hearing meeting was held to present public comments received at the July 31, 2024, community workshop and at the September 11, 2024, Stakeholders meeting. The public was invited to share additional comments on Draft Housing Element prior to the formal 30-day public review of the draft Housing Element.

On September 24, 2024, a City Council meeting was also held to present public comments received at the July 31, 2024, community workshop and at the September 11, 2024, Stakeholders meeting. The public was invited to share additional comments on Draft Housing Element prior to the formal 30-day public review of the draft Housing Element.

8. Planning Commission and City Council Meetings

On October 15, 2024, a Planning Commission meeting was held to present the Draft Housing Element and receive feedback and comments prior to submittal to HCD.

On November 124, 2024, a City Council meeting was held to present the Draft Housing Element and receive authorization to submit the Draft Housing Element to HCD for a 90-day compliance evaluation with State law.

8. Public Comments

The City received ongoing public comments during the drafting of the Housing Element. All comments received were considered. Public comment themes included, but were not limited to, the following topics:

- Increasing low- and moderate-income housing production;
- Concerns related to Housing Element Law compliance;
- Availability of sites for low- and moderate-income;
- Options for inclusionary housing; and
- Development outside of City Limits and within the City's Sphere of Influence.

All comments received were considered and used to inform the sites analysis and assessment of fair housing issues, and goals, policies, and programs.

9. Notice of Draft Housing Element

Per California Government Code Section 65585, the Draft Housing Element was made available for public comment for at least 30 days, from October 15, 2024, to November 12, 2024. The Draft was made available on the City's website and was noticed to residents through the same methods as the Planning Commission and City Council meetings.

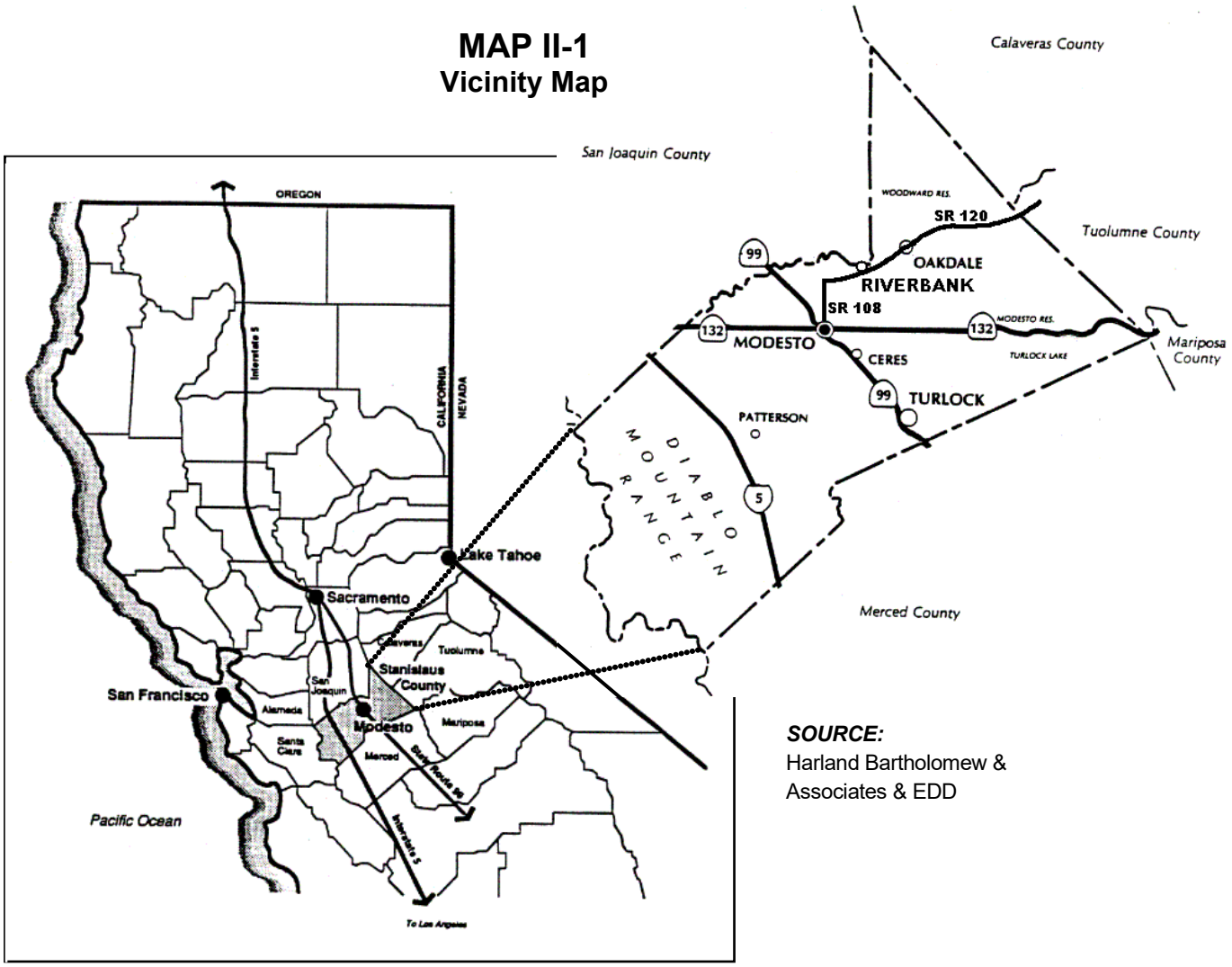
SECTION II
Household and Employment Characteristics

A. COMMUNITY PROFILE

Riverbank is located in Stanislaus County, northeast of Modesto (see Figure II-1). From the early 1930's up through the 1950's, Riverbank experienced significant immigration of families from the Mid-west and Mexico. These newcomers were drawn to the area by the promise of jobs in agricultural and related industries, as well as the possibility of finding low-cost housing.

The City of Riverbank was incorporated in 1922 and consisted of 340 acres of land area. In 1930, Riverbank had a population of 803 people. From its incorporation in 1922 until 1986 Riverbank was a small, agricultural, service town housing residents who worked within or near the City.

MAP II-1
Vicinity Map



SOURCE:
Harland Bartholomew & Associates & EDD

B. POPULATION TRENDS / GROWTH RATE

In 2013, the population in Riverbank was 23,100 according to the Department of Finance. Using the same source, in 2024, the population was 25,006. Based on these numbers, the growth rate for the 2013-2023 is just below 7% (see Table II-1, Population and Population Growth Rates 2013-2023).

Beyond 2024, projections indicate that the City of Riverbank will grow to approximately 30,048 by the year 2030 (see Table II-2 Historical and Projected Household Population - 2020-2050).

TABLE II-1
Population and Population Growth Rates
City of Riverbank – 2013-2023

YEAR	POPULATION	ANNUAL POPULATION CHANGE	ANNUAL % POPULATION CHANGE
JANUARY 2013	23,100	-	-
JANUARY 2014	23,243	143	0.62%
JANUARY 2015	23,741	498	2.14%
JANUARY 2016	24,094	353	1.49%
JANUARY 2017	24,566	472	1.96%
JANUARY 2018	24,856	290	1.18%
JANUARY 2019	25,041	185	0.74%
JANUARY 2020	25,133	92	0.37%
JANUARY 2021	24,825	-308	-1.23%
JANUARY 2022	24,670	-155	-0.62%
JANUARY 2023	24,695	25	0.10%
JAN. 2013-2023	-	1,595	6.90%

SOURCE: State of California, Department of Finance, E-5 Population and Housing Estimates for Cities, Counties, and the State – January 1, 2013-2023. Sacramento, California, May 2023.

Stanislaus County has two population growth projections, one by Stanislaus Council of Governments (StanCOG) and the other by the Department of Finance. StanCOG's growth projection for the County beyond 2020 up to 2050 is from 560,579 to 688,585 in population. The Department of Finance's growth projection for the same period is 553,706 to 593,396 in population, along with a projection out to 2060, which is 609,615 (see Table II-3 Historical and Projected Household Population - Stanislaus County 2020-2050).

As shown in Tables II-2 and II-3, population growth is anticipated to continue. Most of Stanislaus County is affected by Bay Area commuters; Riverbank has also been experiencing growth from this group. High population growth rates throughout Stanislaus County have placed significant stress on infrastructure. Thus far, the City of Riverbank has utilized an unrestricted growth policy which allows market demand to dictate housing construction and population growth. The closing of Gangi Brothers Cannery has resulted in available sewer facilities for the City to sufficiently serve a population of approximately 60,000.

Over the past decade, household size in Riverbank has had a slight decrease. In 2020, the average household size was 3.37 persons. In 2023, it was 3.29 persons per household. This minor change is not anticipated to affect the number of housing units needed to house a given population. (See Table II-4, Persons per Occupied Housing Units 2020-2023)

TABLE II-2
Historical & Projected Household Population, City of Riverbank – 2020-2050

YEAR	CENSUS	STANCOG
2020	24,865	24,926
2025		28,223
2030		30,048
2035		31,684
2040		33,579
2045		35,934
2050		38,310

SOURCE: *CENSUS:* U.S Census Bureau, 2020 Census
STANCOG: 2022 Regional Transportation Plan/Sustainable Communities Strategy (RTP/SCS), Appendix J Regional Demographic Forecast

TABLE II-3
Historical & Projected Household Population, Stanislaus County - 2020-2050

YEAR	CENSUS	STANCOG	DEPT OF FINANCE
2020	552,878	560,579	553,706
2025		592,112	548,695
2030		609,579	558,565
2035		625,219	568,984
2040		644,296	577,523
2045		665,867	585,648
2050		688,585	593,396

SOURCE: *CENSUS*: U.S. Census Bureau, 2020 Census
STANCOG: 2022 Regional Transportation Plan/Sustainable Communities Strategy (RTP/SCS), Appendix J Regional Demographic Forecast.
DEPARTMENT OF FINANCE: State of California, Department of Finance, Report P-2A (County): State and County Total Population Projections, 2020-2060. Sacramento, California, July 2023.

TABLE II-4
Persons per Occupied Housing Units For Riverbank, Stanislaus County, and California - 2020 and 2023

DOF Estimates		Total	Single-family		Multi-family		Mobile Homes	Occupied	Persons Per Household
			Detached	Attached	2 to 4	5 Plus			
Riverbank									
Units	**2020**	7,493	6,398	262	159	386	288	7,312	3.37
%		100%	85.39%	3.50%	2.12%	5.15%	3.84%	97.58%	-
Units	**2023**	7,634	6,539	262	159	386	288	7,450	3.29
%		100%	85.66%	3.43%	2.08%	5.06%	3.77%	97.59%	-
Stanislaus County									
Units	**2020**	183,140	137,369	7,736	12,120	17,701	8,214	176,738	3.09
%		100%	75.01%	4.22%	6.62%	9.67%	4.49%	96.50%	-
	2023	185,622	139,018	7,752	12,166	18,456	8,230	178,597	3.02
%		100%	74.89%	4.18%	6.55%	9.94%	4.43%	96.22%	-
California									
Units	**2020**	14,392,140	8,286,214	1,035,121	1,123,356	3,412,136	535,313	13,475,623	2.86
%		100%	57.57%	7.19%	7.81%	23.71%	3.72%	93.63%	-
Units	**2023**	14,707,698	8,420,792	1,056,780	1,146,148	3,545,018	538,960	13,739,470	2.77
%		100%	57.25%	7.19%	7.79%	24.10%	3.66%	93.42%	-

SOURCE: State of California, Department of Finance, E-5 Population and Housing Estimates for Cities, Counties, and the State – January 1, 2020-2023. Sacramento, California, July 2023

C. POPULATION CHARACTERISTICS (AGE AND ETHNICITY)

1. Age of Population

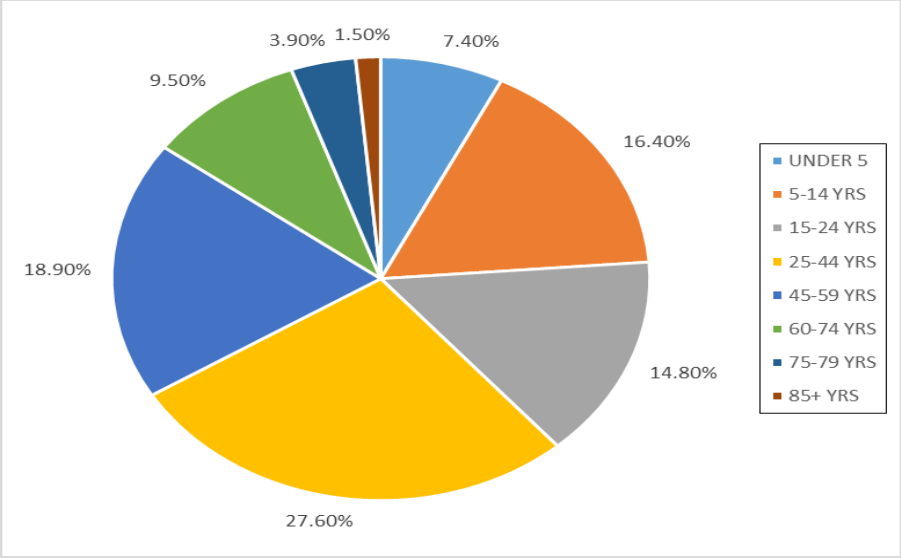
The age distribution for the City of Riverbank has remained relatively constant over the past ten years. There has been an increase in all the age groups except the population under 5 years. Also, the median age in the City of Riverbank increased from 31.0 years in 2010 to 33.3 years in 2020. (Also see Table II-7, Persons by Age and Sex)

TABLE II-5
Selected Age Groups
City of Riverbank - 2010 to 2020

	2010 Census		*2020 Census*	
AGE GROUP	#	% OF CITY POPULATION	#	% OF CITY POPULATION
< 5 YEARS	1,948	8.89%	1,821	7.40%
5 TO 14	3,866	17.05%	4,038	16.40%
15 TO 24	3,447	15.20%	3,651	14.80%
25 TO 44	6,633	29.25%	6,790	27.60%
45 TO 59	4,005	17.66%	4,650	18.90%
60 TO 74	1,958	8.63%	2,343	9.50%
75 TO 84	606	2.67%	961	3.90%
85 YEARS +	215	0.95%	369	1.50%
POPULATION	22,678	100.00%	24,623	100.00%

SOURCE: U.S. Census Bureau, 2010 Census, QT-P1: Age Groups and Sex; American Community Survey: S0101 Age and Sex, 2020

CHART II-1
Selected Age Groups
City of Riverbank - 2020



***SOURCE*:** American Community Survey: S0101 Age and Sex, 2020

2. Ethnic Groups

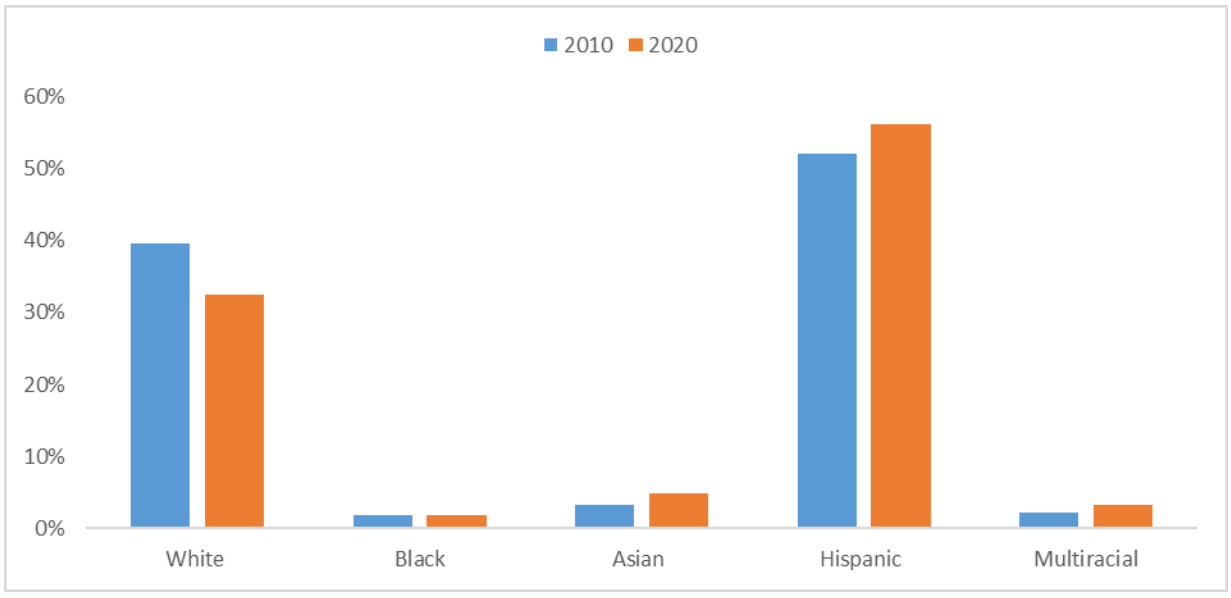
Table II-6, Persons by Race, indicates that the Hispanic population is the largest ethnic group in the City of Riverbank. The 2020 Census reports that the Hispanic or Latino population account for 56.14% of the population, greater than the white population at 32.56 percent. By comparison, California is approximately 40% of Hispanic origin, with Stanislaus County being the same at 49.4% of Hispanic origin, showing that Riverbank has a higher percentage of population which are of Hispanic origin.

TABLE II-6
Persons by Race
City of Riverbank – 2010 and 2020

RACE	2010	% OF TOTAL	2020	% OF TOTAL
WHITE	8,964	39.53%	8,095	32.56%
BLACK OR AFRICAN AMERICAN	410	1.81%	470	1.89%
AMER. INDIAN / ALASKAN NATIVE	129	0.57%	83	0.33%
ASIAN	733	3.23%	1,199	4.82%
NATIVE HAWAIIAN AND OTHER PACIFIC ISLANDER	81	0.36%	138	0.55%
OTHER RACE	34	0.15%	112	0.45%
HISPANIC OR LATINO (OF ANY RACE)	11,822	52.13%	13,958	56.14%
TWO OR MORE RACES	505	2.23%	810	3.26%%
TOTAL	**15,826**	**100%**	**24,865**	**100%**

SOURCE: U.S. Census Bureau, 2010 and 2020 Census, QT-PL, P2, and P9 Tables.

CHART II-2
Race and Ethnicity – 2010-2020



SOURCE: State of California, Department of Finance, Report P-1D and P-2D (Race): State and County Population Projections by Race/Ethnicity, 2020-2060. *Sacramento, California, July 2023.*

3. Gender

In 2010, the male and female populations in Riverbank were roughly equal. Males made up 49.83% and females made up 50.17% of the City's population. The percentage of males and females changed slightly in 2020, with the percentage of males decreasing to 48.4% and the percentage of females increasing to 51.6%.

TABLE II-7
Persons by Age and Sex
City of Riverbank – 2010, 2020, and 2022

AGE GROUP		2010 CENSUS		2020 CENSUS		2022 ESTIMATE	
		NUMBER	% OF TOTAL	NUMBER	% OF TOTAL	NUMBER	% OF TOTAL
UNDER 5	TOTAL	1,948	8.59%	1,821	7.40%	1,943	7.83%
	MALE	992	4.37%	907	3.68%	1,046	4.22%
	FEMALE	956	4.22%	914	3.71%	897	3.62%
5 TO 14	TOTAL	3,866	17.05%	4,038	16.40%	4,260	17.18%
	MALE	1,998	8.81%	1,928	7.83%	2,115	8.53%
	FEMALE	1,868	8.24%	2,110	8.57%	2,145	8.65%
15 TO 24	TOTAL	3,447	15.20%	3,651	14.83%	3,594	14.49%
	MALE	1,758	7.75%	1,901	7.72%	1,716	6.92%
	FEMALE	1,689	7.45%	1,750	7.11%	1,878	7.57%
25 TO 34	TOTAL	3,407	15.02%	3,500	14.21%	3,181	12.83%
	MALE	1,711	7.54%	1,725	7.01%	1,595	6.43%
	FEMALE	1,696	7.48%	1,775	7.21%	1,586	6.39%
35 TO 44	TOTAL	3,226	14.22%	3,290	13.36%	3,461	13.95%
	MALE	1,622	7.15%	1,728	7.02%	1,810	7.30%
	FEMALE	1,604	7.07%	1,562	6.34%	1,651	6.66%
45 TO 54	TOTAL	2,918	12.87%	3,141	12.76%	3,471	13.99%
	MALE	1,448	6.39%	1,695	6.88%	1,901	7.66%
	FEMALE	1,470	6.48%	1,446	5.87%	1,570	6.33%
55 TO 64	TOTAL	1,973	8.70%	2,517	10.22%	2,166	8.73%
	MALE	939	4.14%	970	3.94%	831	3.35%
	FEMALE	1,034	4.56%	1,547	6.28%	1,335	5.38%
65 TO 74	TOTAL	1,072	4.73%	1,335	5.42%	1,525	6.15%
	MALE	499	2.20%	587	2.38%	739	2.98%
	FEMALE	573	2.53%	748	3.04%	786	3.17%
75+	TOTAL	821	3.62%	1,330	5.40%	1,202	4.85%
	MALE	334	1.47%	477	1.94%	432	1.74%
	FEMALE	487	2.15%	853	3.46%	770	3.10%
CITY TOTAL		**22,678**	**100.00%**	**24,623**	**100.00%**	**24,803**	**100.00%**
	MALE	**11,301**	**49.83%**	**11,918**	**48.40%**	**12,185**	**49.13%**
	FEMALE	**11,377**	**50.17%**	**12,705**	**51.60%**	**12,618**	**50.87%**
MEDIAN AGE		*31.0*		*33.3*		*33.6*	

SOURCE: U.S. Census Bureau, 2010 Census, QT-P1, Age Groups and Sex: 2010; U.S. Census Bureau, 2016-2020, 2018-2020 American Community Survey, S0101, Age and Sex.

D. EMPLOYMENT TRENDS

1. City of Riverbank - Area Profile and Employment

The largest employer in Riverbank is the Riverbank Unified School District with 224 employees. In manufacturing, Silgan Containers, a metal food container manufacturer, is the largest manufacturing employer, at 90 employees. The current unemployment rate in Riverbank is 6.4% (Economic Development Department, Labor Market Info, Unemployment Rate and Labor Force, March 2024).

TABLE II-8
Top Employers – City of Riverbank, 2022

MANUFACTURING

COMPANY	PRODUCT TYPE	NUMBER OF EMPLOYEES
SILGAN CONTAINERS	METAL CAN CONTAINERS	90
MONSCHEIN INDUSTRIES	CABINET MANUFACTURER	75

NON-MANUFACTURING

COMPANY	PRODUCT TYPE	NUMBER OF EMPLOYEES
RIVERBANK SCHOOL DISTRICT	EDUCATION	224
KOHL'S DEPARTMENT STORE	RETAIL STORE	200
TARGET CORPORATION	GENERAL RETAIL STORE	185
HOME DEPOT	BUILDING SUPPLY	150
VALLEY WEST HEALTH	HEALTH CARE	100

SOURCE: Stanislaus County Comprehensive Economic Development Strategy– Riverbank Profile – 2022

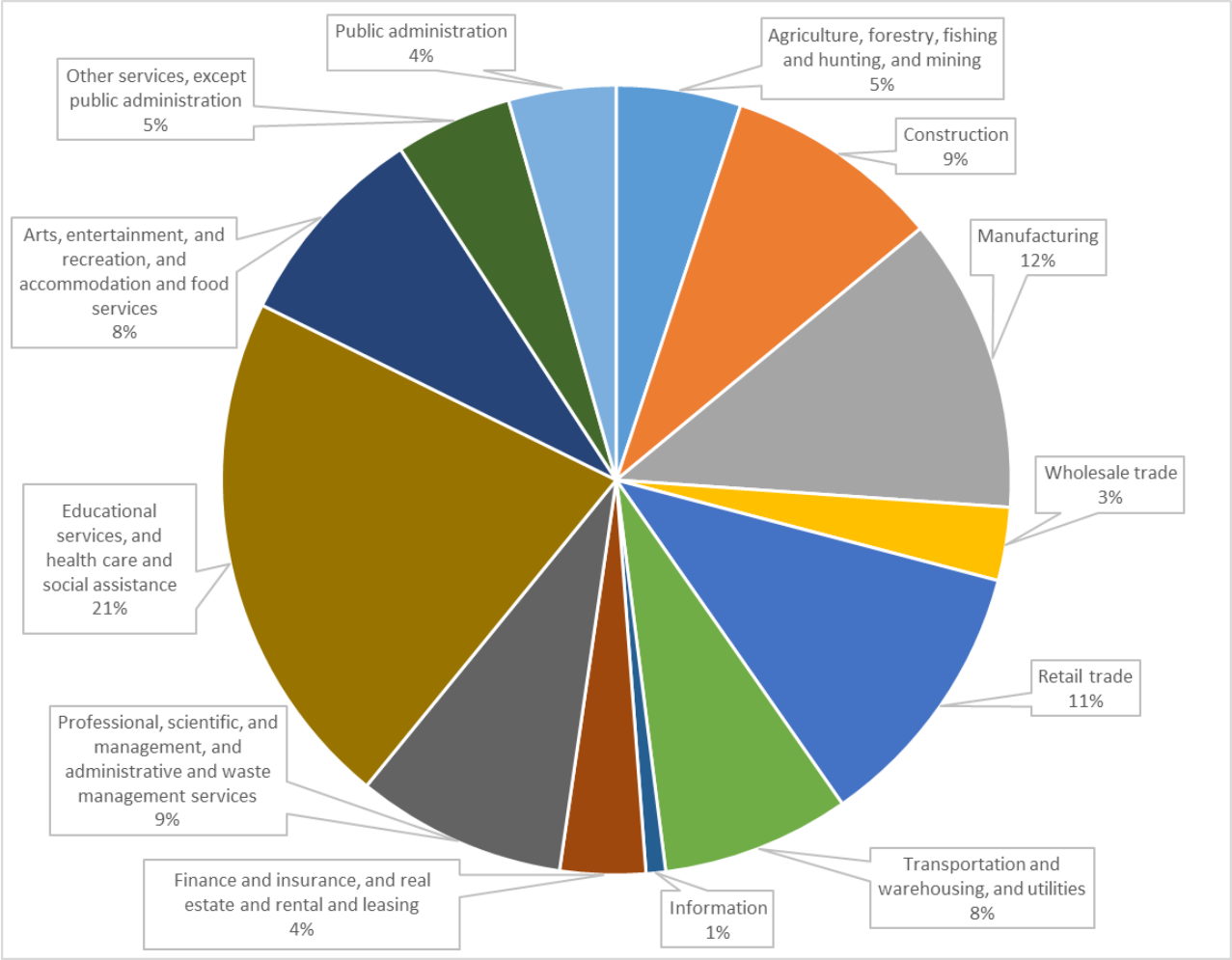
With the completion of the Riverbank Crossroads Regional Center and the anchoring of Target, Kohl's, Home Depot, SaveMart, Ulta and Beverages and More, Riverbank is now able to compete with the larger trade areas surrounding our community. Many small businesses have located in the shopping center to capture the exposure as well. In addition, with the approval and annexation of the Crossroads West Specific Plan, there are additional opportunities for regional serving retail, such as the under-construction Costco Wholesale at the northwest corner of Claribel Road and Oakdale Road.

2. Stanislaus County - Area Profile and Employment

Agriculture is the mainstay of Stanislaus County's economy. Farmers in this County grow over 250 commodities and produce value added products which are shipped world-wide. Agriculture represents over $3.7 billion gross dollars and one-third of the county's jobs. Stanislaus County is the number six agricultural county in the state. Milk, almonds and poultry lead the county in gross farm revenue.

According to a statistical report prepared for December 2023 by the Economic Development Department (EDD), the civilian labor force in Stanislaus County included 244,700 employed. (EDD, Current Employment Statistics, January 19, 2024) An industry breakdown is shown in the figure below using American Community Survey data.

CHART II-3
Jobs by Industry – ACS 2018-2022



SOURCE: U.S. Census Bureau, 2018-2022 American Community Survey, DP-03

The EDD also reports that Stanislaus County (Modesto Metropolitan Statistical Area) will continue to experience economic expansion through 2030. Total employment, including Self-employment, Private Household Workers, Farm Employment and Non-Farm Employment in Stanislaus County is expected to grow 16 percent between 2020 and 2030. The overall growth will add 32,000 new jobs, bringing Stanislaus County's total employment to 232,400 by 2030. (EDD, Modesto Metropolitan Statistical Area, Stanislaus County, 2020-2030 Industry Employment Projections, May 2023)

Non-Farm Employment, 86 percent of total employment, is expected to grow 1.8 percent annually for the next ten years. About sixty percent of all new wage and salary jobs are forecasted to occur in Professional and Business Services (9.7 percent), Retail Trade (6.8 percent), Education and Health Services (23 percent) and Leisure and Hospitality (21.2

percent). (EDD, Modesto Metropolitan Statistical Area, Stanislaus County, 2020-2030 Industry Employment Projections, May 2023)

Leisure and Hospitality is the fastest growing major industry, growing at an annual rate of 4.2 percent. Other major industries growing faster than the overall county average of 1.8 percent annually are Clothing and Clothing Accessories Stores (3.3 percent), Educational Services (3.3 percent), Transportation, Warehousing, and Utilities (2.8 percent), Information (2.5 percent), and Wholesale Trade (2.4 percent).

Occupational projection numbers include self-employment, private household workers and farm employment for the period 2020 to 2030. The forecast projects:

- 32,000 new jobs from industry growth
- Over 2,000 jobs openings from Retail Trade
- About 3,000 job openings from Government

The top 50 occupations with the most job openings will generate approximately 62 percent (or 172,570) total job openings in Stanislaus County during the 2020-2030 period. Of the 50 occupations listed, 46 require only a year or less of experience, which is 88 percent of the total job openings. This includes entry level occupations such as Retail Salespersons, Cashiers, Combined Food Prep and Serving Workers, and Waiters and Waitresses with minimal pay. Higher-skilled and higher-paying occupations are those with an AA degree or higher like Registered Nurses, Teachers, and Managers. They are forecasted to have over 42,250 job openings.

The 50 fastest growing occupations are all expected to grow at an annual rate of 3 percent or more. About 86 percent of the fastest growing occupations require a year's experience or less. The 7 top paying occupations all have higher education requirements. Source: Economic Development Department, 2020-2030 Occupational Employment Projections, Modesto Metropolitan Statistical Area, Stanislaus County, May 2023.

TABLE II-9
Annual Average Wage and Salary Employment* - Stanislaus County
Historical – 2020, Forecast – 2030

INDUSTRY	HISTORICAL 2020	FORECASTS 2030	ABSOLUTE CHANGE 2020-2030
TOTAL, ALL INDUSTRIES	*200,400*	*232,400*	*32,000*
SELF EMPLOYMENT	*12,600*	*13,200*	*600*
PRIVATE HOUSEHOLD WORKERS	*200*	*200*	*0*
TOTAL FARM	*14,500*	*14,800*	*300*
TOTAL NON-FARM	*173,100*	*204,200*	*31,100*
MINING, LOGGING, AND CONSTRUCTION	9,800	11,400	1,600
MANUFACTURING	*21,200*	*23,000*	*1,800*
NON-DURABLE GOODS MANUFACTURING	15,800	17,200	1,400
FOOD MANUFACTURING	9,600	10,200	600
TRADE, TRANSPORTATION AND UTILITIES	*36,800*	*42,800*	*6,000*
WHOLESALE TRADE	*5,900*	*7,300*	*1,400*
RETAIL TRADE	*21,900*	*24,000*	*2,100*
FOOD AND BEVERAGE STORES	*4,600*	*5,100*	*500*
CLOTHING AND CLOTHING ACCESSORIES STORES	*1,200*	*1,600*	*400*
GENERAL MERCHANDISE STORES	*4,800*	*5,400*	*600*
TRANSPORTATION, WAREHOUSING, AND UTILITIES	*9,000*	*11,500*	*2,500*
INFORMATION	*800*	*1,000*	*200*
FINANCIAL ACTIVITIES	*5,100*	*5,800*	*700*
PROFESSIONAL AND BUSINESS SERVICES	*15,100*	*18,100*	*3,000*
ADMIN AND SUPPORT AND WASTE MGMT. AND REMEDIATION SERVICES	*8,100*	*10,000*	*1,900*
EDUCATION SERVICES (PRIVATE), HEALTH CARE, AND SOCIAL ASSISTANCE	*34,600*	*41,600*	*7,000*
EDUCATION SERVICES (PRIVATE)	1,200	1,600	400
HEALTH CARE AND SOCIAL ASSISTANCE	*33,400*	*40,000*	*6,600*
LEISURE AND HOSPITALITY	15,800	22,400	6,600
OTHER SERVICES	5,100	6,300	1,200
GOVERNMENT	28,800	31,800	3,000
FEDERAL	900	900	0
STATE AND LOCAL	28,000	30,900	2,900

*Employment and projections contained in these tables are considered estimates. Annual average industry detail may not add up to totals due to independent rounding. Government data include all civilian government employees regardless of the activities in which they are engaged.

SOURCE: Employee Development Department Industry Employment Projections, Modesto Metropolitan Statistical Area, Stanislaus County, 2020-2030

3. Unemployment

The County's unemployment trends can also be a strong indicator of the future economic development in the County. Monthly unemployment trends rose drastically from 2019 to 2023, going from an annual average of 6.1% to 11.0%. The County has been able to recover to pre 2019 unemployment rates, with unemployment decreasing in 2022. Unemployment rates tend to drop significantly during the peak harvest months of July through October. Table II-10, Monthly Unemployment Rate, Stanislaus County 2015-2023, illustrates the unemployment trends in Stanislaus County. Unemployment in Stanislaus

County has seasonal fluctuations; however, the 2022 average unemployment rate was 5.4%. In September 2023, 14,400 persons were unemployed. The preliminary unemployment rate for September 2023 is 5.9%.

TABLE II-10
Monthly Unemployment Rate
Stanislaus County: 2015- September 2023

MONTH	2015	2016	2017	2018	2019	2020	2021	2022	2023
JANUARY	11.1%	9.7%	9.2%	7.5%	7.5%	6.8%	10.0%	7.0%	6.5%
FEBRUARY	11.0%	9.7%	9.1%	7.4%	7.0%	6.5%	9.9%	6.4%	6.8%
MARCH	10.9%	10.0 %	8.8%	7.4%	7.0%	9.4%	9.6%	5.9%	7.0%
APRIL	10.1%	9.2%	8.1%	6.6%	6.1%	17.5%	9.4%	5.3%	6.2%
MAY	9.6%	8.1%	7.3%	6.0%	5.6%	15.9%	8.6%	4.8%	6.4%
JUNE	9.9%	9.0%	7.8%	6.9%	6.4%	13.5%	9.5%	5.5%	6.8%
JULY	9.5%	8.5%	7.6%	6.8%	6.4%	13.0%	8.7%	5.3%	6.6%
AUGUST	8.5%	7.8%	6.9%	6.0%	5.8%	10.7%	8.1%	5.1%	6.4%
SEPTEMBER	7.9%	7.4%	6.1%	5.3%	4.9%	10.2%	6.9%	4.5%	5.9%
OCTOBER	8.4%	7.8%	6.1%	5.5%	5.1%	9.3%	6.8%	4.9%	N/A
NOVEMBER	8.8%	7.9%	6.5%	5.8%	5.5%	9.4%	6.3%	5.3%	N/A
DECEMBER	8.9%	8.5%	6.9%	6.5%	5.9%	9.7%	6.1%	5.3%	N/A
ANNUAL AVERAGE	**9.6%**	**8.6%**	**7.5%**	**6.5%**	**6.1%**	**11.0%**	**8.3%**	**5.4%**	**-**

SOURCE: Economic Development Department, California Labor Market Information, Historical Unemployment Rates (Labor Force) in Stanislaus County, 2015 – September 2023 (Preliminary)

E. JOBS/HOUSING BALANCE

It is desirable, at least theoretically, for a community to have a balance of jobs and housing within a specific area in order to achieve several commonly held goals such as the following:

a. A reduction in vehicle miles traveled (for home-work-home trips).
b. A reduction in air pollution (less travel time).
c. An improvement to the quality of life (more time for family and recreation).
d. An increased sense of community.

The ideal ratio of jobs to housing units is expressed as 1:1, one job to one housing unit. Recent trends toward two wage earners per family indicate that a ratio of 2:1 might be more appropriate.

In order to plan for the provision of housing which matches the financial capabilities of the existing jobs in an area, or to encourage the types of employment opportunities that match skills of the persons who presently reside in the area, it is necessary to collect, quantify, and classify this type of information.

SECTION III
Housing Stock Characteristics

A. EXISTING HOUSING STOCK

The City of Riverbank had 7,634 housing units as of January 1, 2023. Detached single-family homes continue to make up the bulk of the City's housing stock (86%). Comparison of trends from 2020 to 2023 indicates a 2.2% (141 housing units) increase of single-family, detached units. During the same period, multi-family units stayed consistent (See Table III-1). There was a smaller increase in the number of owner-occupied units versus renter-occupied units in Stanislaus County by 2022 (See Table III-2). Comparison of tenure trends in Riverbank from 2010 to 2022 indicates a slight increase single-family, detached unit (10.3% increase) (See Table III-3).

TABLE III-1
Housing Stock by Type and Vacancy
For Riverbank, Stanislaus County, and California - 2020 and 2023

DOF Estimates		Total	Single-family		Multi-family		Mobile Homes	Occupied	Vacant %
			Detached	Attached	2 to 4	5 Plus			
Riverbank									
Units	**2020**	7,493	6,398	262	159	386	288	7,312	2.4%
%		100.00%	85.39%	3.50%	2.12%	5.15%	3.84%	97.58%	-
Units	**2023**	7,634	6,539	262	159	386	288	7,450	2.4%
%		100.00%	85.66%	3.43%	2.08%	5.06%	3.77%	97.59%	-
Stanislaus County									
Units	**2020**	183,140	137,369	7,736	12,120	17,701	8,214	176,738	3.5%
%		100.00%	75.01%	4.22%	6.62%	9.67%	4.49%	96.50%	-
Units	**2023**	185,622	139,018	7,752	12,166	18,456	8,230	178,597	3.8%
%		100.00%							-
California									
Units	**2020**	14,707,698	8,420,792	1,056,780	1,146,148	3,545,018	538,960	13,739,470	6.6%
%		100.00%	57.25%	7.19%	7.79%	24.10%	3.66%	93.42%	-
Units	**2023**	14,392,140	8,286,214	1,035,121	1,123,356	3,412,136	535,313	13,475,623	6.4%
%		100.00%	57.57%	7.19%	7.81%	23.71%	3.72%	93.63%	-

SOURCE: State of California, Department of Finance, E-5 Population and Housing Estimates for Cities, Counties and the State – January 1, 2020-2023, Sacramento, California, May 2023

TABLE III-2
Tenure by Unit Type
Stanislaus County and California – 2010 and 2022

Owner-Occupied Households				
	2010	**2022**	**Change**	**% Change**
Stanislaus County	101,826	106,359	4,533	4.5%
California	7,112,050	7,407,361	295,311	4.2%
Renter-Occupied Households				
	2010	**2022**	**Change**	**% Change**
Stanislaus County	62,015	69,388	7,373	11.9%
California	5,280,802	5,908,461	627,659	11.9%

SOURCE: U.S. Census Bureau, 2006-2010, 2018-2022 American Community Survey, B25032, Tenure by Units in Structure.

TABLE III-3
Tenure by Unit Type
City of Riverbank - 2010 and 2022

	HOUSING CATEGORY	TOTAL HOUSING UNITS*	TOTAL OCCUPIED UNITS	VACANCY (%)	OWNER OCCUPIED	% OF TOTAL OCCUPIED	RENTER OCCUPIED	% OF TOTAL OCCUPIED
2010	SF DETACHED	5,831	5,488	5.9%	4,381	75.1%	1,107	19.0%
	SF ATTACHED	240	195	18.8%	116	48.3%	79	32.9%
	2 UNITS	90	90	0%	10	11.1%	80	88.9%
	3 OR 4 UNITS	64	64	0%	11	17.2%	53	82.8%
	5 OR MORE UNITS	276	199	27.9%	0	0%	199	72.1%
	MOBILEHOME/TRAILER	284	260	8.5%	213	75.0%	47	16.5%
	CITY TOTALS	6,785	6,296	7.2%	4,731	75.1%	1,565	24.9%
2022	SF DETACHED	6,429	6,315	1.8%	4,881	75.9%	1,434	22.3%
	SF ATTACHED	297	288	3.0%	86	29.0%	202	68.0%
	2 UNITS	133	115	13.5%	4	3.0%	111	83.5%
	3 OR 4 UNITS	56	56	0.0%	0	0.0%	56	100.0%
	5 OR MORE UNITS	343	343	0.0%	0	0.0%	343	100.0%
	MOBILEHOME/TRAILER	197	197	0.0%	101	51.3%	96	48.7%
	CITY TOTALS	7,455	7,314	1.9%	5,072	69.3%	2,242	30.7%

SOURCE: U.S. Census Bureau, 2006-2010, 2018-2022 American Community Survey, B25032, Tenure by Units in Structure and DP04, Selected Housing Characteristics.

B. GROWTH OF HOUSING STOCK

The City has experienced some growth in housing stock between 2014 and 2023. During the 2014-2023 cycle, the city added 509 housing units. However, this did not meet StanCOG's 2014-2023 total projected need of 1,280 units. Table III-1 depicts growth by unit type between 2020 and 2023.

C. HOUSING QUALITY

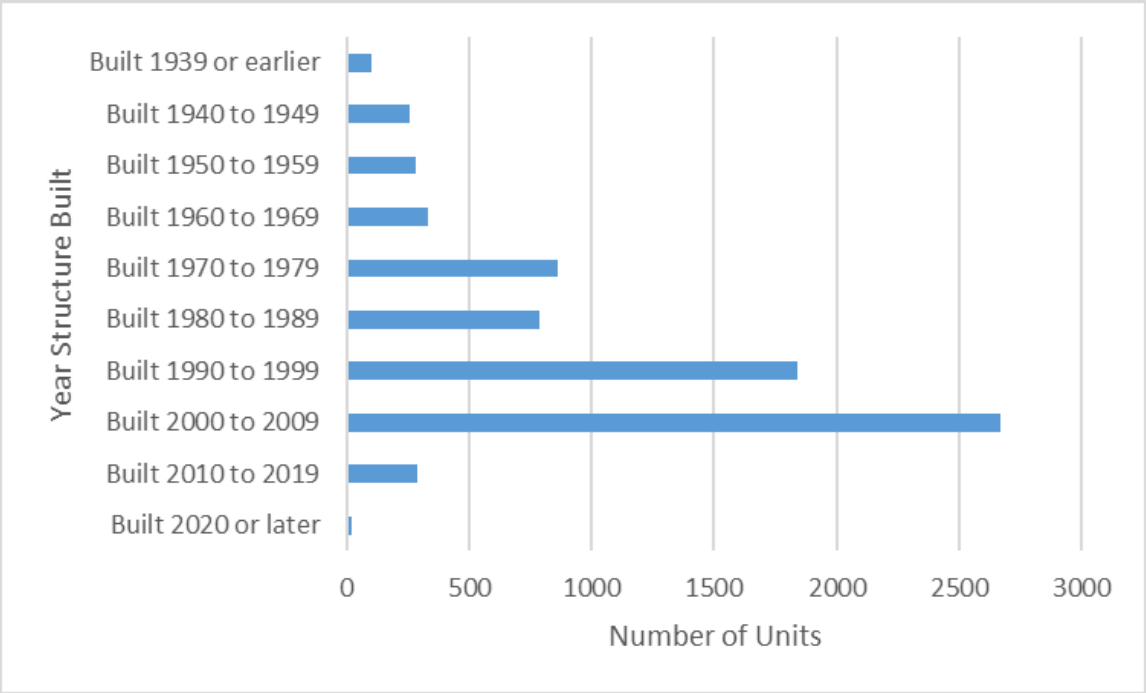
In May 2003, a housing condition survey was conducted by staff of the City of Riverbank. This survey identified that of the existing 4,954 units surveyed, 2,713 units were identified as sound (about 55% of the total units). Of the remaining units, 759 were identified as needing minor repair, 1,191 in need of moderate repair, 229 in substantial condition, and 62 identified as dilapidated units. This corresponds with the large supply of older housing stock in the city. Table III-4 and Chart III-1, Age of Housing Units, 2022, identifies that 982 units were built pre-1969. (More detailed results regarding the housing condition survey can be found in Appendix C.) Program 4.1c has been added to the 2014-2023 Goals, Policies and Implementation Measures for the City to update and complete a Housing Condition Survey by December 2016.

TABLE III-4
Age of Housing Units
City of Riverbank - 1939 to 2022

YEAR STRUCTURE BUILT	TOTAL HOUSING UNITS	% OF TOTAL
BUILT 2020 OR LATER	23	0.3%
BUILT 2010 TO 2019	291	3.9%
BUILT 2000 TO 2009	2,667	35.8%
BUILT 1990 TO 1999	1,840	24.7%
BUILT 1980 TO 1989	788	10.6%
BUILT 1970 TO 1979	864	11.6%
BUILT 1960 TO 1969	336	4.5%
BUILT 1950 TO 1959	285	3.8%
BUILT 1940 TO 1949	259	3.5%
BUILT 1939 OR EARLIER	102	1.4%
TOTAL	7,455	100%

SOURCE: U.S. Census Bureau, 2018-2022 American Community Survey, B25034 Year Structure Built.

CHART III-1
Age of Housing Units – 2022



D. VACANCY RATES

The decreasing vacancy rate for available housing limits choice for both new and existing housing in various price ranges. Vacancy rates have been more critical in lower income single and multiple housing units. It is difficult for people to find vacancies in lower-income housing, and there are long waiting lists for subsidized housing. State Department of Finance (DOF) estimates indicate that the overall vacancy rate for all dwelling units in the City has deceased from 5.8% in 2013 to 2.4% in 2023. (See Table III-5, Annual Vacancy Rates).

Table III-6, Detailed Features of Vacancies – 2022, provides a comparison between Riverbank and Stanislaus County.

TABLE III-5
Annual Vacancy Rates
City of Riverbank – 2013-2023

YEAR	TOTAL HOUSING UNITS	OCCUPIED HOUISNG UNITS	# OF VACANT UNITS	% OF VACANT
JAN 2013	7,098	6,688	410	5.8
JAN 2014	7,109	6,713	396	5.6
JAN 2015	7,125	6,733	392	5.5
JAN 2016	7,172	6,816	356	5.0
JAN 2017	7,287	6,938	349	4.8
JAN 2018	7,300	6,981	319	4.4
JAN 2019	7,342	7,038	304	4.1
JAN 2020	7,493	7,312	181	2.4
JAN 2021	7,509	7,328	181	2.4
JAN 2022	7,537	7,355	182	2.4
JAN 2023	7,634	7,450	184	2.4

SOURCE: State of California, Department of Finance, E-5 Population and Housing Estimates for Cities, Counties and the State – January 1, 2013-2023, Sacramento, California, May 2023.

TABLE III-6
Detailed Features of Vacancies
City of Riverbank and Stanislaus County – 2022

	RIVERBANK		STANISLAUS	
VACANT HOUSNG UNITS	NUMBER	% OF VACANT UNITS	NUMBER	% OF VACANT UNITS
FOR RENT	26	18.44%	1,919	25.35%
RENTED, NOT OCCUPIED	0	0.00%	353	4.66%
FOR SALE ONLY	22	15.60%	1,011	13.36%
SOLD, NOT OCCUPIED	16	11.35%	1,693	22.36%
FOR SEASONAL, RECREATIONAL, OCCASIONAL USE	31	21.99%	376	4.97%
FOR MIGRANT WORKERS	0	0.00%	0	0.00%
OTHER VACANT	46	32.62%	2,218	29.30%
TOTAL VACANT	141	100%	7,570	100%

SOURCE: U.S. Census Bureau, 2018-2022 5-Year American Community Survey, B25004

E. ECONOMIC CHARACTERISTICS OF HOUSING

According to Cary Pope, a Real Estate Agent and housing developer, the average hard costs (raw building materials, excluding permit fees, impact fees, etc.) is about 125 to 150 dollars a foot. For a 1,500 square foot construction, which equals $225,000. Construction costs have increased about 100 percent in the last decade. Increased costs affect the renter and homebuyer alike, ultimately affecting the cost and availability of labor due to the decreasing supply of affordable housing. This phenomenon is reflected in the escalation of median priced homes in Stanislaus County over the past decade. In 2020, a median priced home in Stanislaus County was $285,200. For the City of Riverbank, the median price for a home in 2020 was $253,700, according to the 2016-2020 American Community Survey. According to Zillow Home Value Index, the median home value was $461,094, as of November of 2023 (See Table III-7).

TABLE III-7
Median Home Values – 2020 and 2023
Median Rents – 2010 and 2022
Stanislaus County and California

MEDIAN HOMES VALUES	2020 HOME VALUES	% OF STANISLAUS MEDIAN	NOVEMBER, 2023 HOME VALUES	% OF STANISLAUS MEDIAN	% CHANGE IN MEDIAN VALUE: 2020 – 2023
CERES	$256,200	89.83%	$433,247	96.86%	69.10%
HUGHSON	$264,100	92.60%	$522,295	116.76%	97.76%
MODESTO	$282,500	99.05%	$427,902	95.66%	51.47%
NEWMAN	$217,900	76.40%	425,539	95.13%	95.29%
OAKDALE	$287,300	100.74%	$532,911	119.14%	85.49%
PATTERSON	$287,300	100.74%	$504,335	112.75%	75.54%
RIVERBANK	**$253,700**	**88.96%**	**$461,094**	**103.08%**	**81.75%**
TURLOCK	$294,100	103.12%	$462,943	103.49%	57.41%
WATERFORD	$239,100	83.84%	$403,434	90.19%	68.73%
STANISLAUS COUNTY	**$285,200**	**100.00%**	**$447,313**	100.00%	56.84%
CALIFORNIA	$458,500	160.76%	$746,055	166.79%	62.72%

MEDIAN CONTRACT RENT	2010 CONTRACT RENT	% OF STANISLAUS MEDIAN	2022 CONTRACT RENT	% OF STANISLAUS MEDIAN	% CHANGE IN MEDIAN VALUE: 2010-2022
CERES	$771	96.9%	$1,269	106.5%	64.59%
HUGHSON	$792	99.5%	$1,598	134.1%	101.77%
MODESTO	$819	102.9%	$1,250	104.9%	52.63%
NEWMAN	$712	89.4%	$908	76.2%	27.53%
OAKDALE	$863	108.4%	$1,129	94.7%	30.82%
PATTERSON	$913	114.7%	$1,161	97.4%	27.16%
RIVERBANK	**$838**	**105.3%**	**$1,161**	**97.4%**	38.54%
TURLOCK	$785	98.6%	$1,206	101.2%	53.63%
WATERFORD	$625	78.5%	$1,043	87.5%	66.88%
STANISLAUS COUNTY	**$796**	**100.0%**	**$1,192**	**100.0%**	49.75%
CALIFORNIA	$1,044	131.16%	$1,699	142.53%	62.74%

SOURCE: U.S. Census Bureau, 2016-2020 American Community Survey, B25077; 2006-2010, 2018-2022 American Community Survey, B25058; Zillow Home Values Index, November 2023.

In evaluating housing affordability, households are divided into four income categories relative to the median household income for Stanislaus County. The 2020 median income, as set by the Housing and Urban Development Department (HUD), for Stanislaus County was estimated to be $69,300 for a family of four. The 2023 median income is estimated to be $92,600 (Table III-8, Income Limits by Income Category and Size, 2023). The following illustrates how the four income categories are divided.

Extremely-low-income = Households who earn 30% or less of the median area income.
Very-Low-Income = Households who earn between 30% and 50% of the median area income.
Low-Income = Households who earn between 51% and 80% of the area median income.

Moderate-Income = Households who earn between 80% and 120% of the area median income. (100% of the area median income for 2023 is $92,600 for a family of four in Stanislaus County.)

Above Moderate Income = Above 120% of the County median income.

Income limits by income category and size are shown in Table III-8, Income Limits by Income Category and Size, 2023. The 2023 HUD Income Limits became effective on May 15, 2023.

TABLE III-8
Income Limits by Income Category and Size - Stanislaus County, 2023

PERSON(S)	EXTREMELY LOW INCOME	VERY LOW INCOME	LOW INCOME	MODERATE INCOME	ABOVE MODERATE INCOME
1	$17,750	$29,550	$47,250	$64,800	$77,750
2	$20,250	$33,800	$54,000	$74,100	$88,900
3	$24,860	$38,000	$60,750	$83,350	$100,000
4	$30,000	$42,200	$67,500	$92,600	$111,100
5	$35,140	$45,600	$72,900	$100,000	$120,000
6	$40,280	$49,000	$78,300	$107,400	$128,900
7	$45,420	$52,350	$83,700	$114,800	$137,750
8	$50,560	$55,750	$89,100	$122,250	$146,650

SOURCE: HUD Family Income Limits, FY 2023

In determining housing affordability, State and federal guidelines stipulate that a household should not spend more than 30 percent of its gross income on housing needs. Households paying more than 30 percent of their annual income on housing are determined by HUD as needing housing assistance. Table III-9 illustrates housing affordability by income category for a family of four.

TABLE III-9
Affordable Housing Guidelines by Income Category – 2023

Category	Income Range (Family of Four)	Maximum Rent or Mortgage*	Maximum Home Loan**	Riverbank Regional Share (units)
Extremely Low Income	up to $30,000	up to $750	$104,731	485
Very Low	$30,000 to $42,200	$750 to $1,055	$168,637	485
Low	$42,200 to $67,500	$1,055 to $1,688	$301,101	672
Moderate	$67,500 to $111,100	$1,688 to $2,778	$529,392	594
Above Moderate	$111,100 +	$2,2778 +	$529,392 +	1,355

SOURCE: HUD Median Income Limits, 2023, effective May 15, 2023. *Not to exceed 30% of monthly income
**Assumes 30% of income devoted to mortgage payment, taxes, mortgage insurance and homeowner's insurance; 97% loan @ 4% 30 year term, FHA. No consumer debt is assumed. https://myhome.freddiemac.com/resources/calculators/how-much-can-you-borrow

Table III-10 below shows HUD-defined Fair Market Rent levels (FMR) for Stanislaus County for FY 2019 and 2024. 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.

Comparing Table III-10 to Table III-9, a four-person household classified as Low-Income (80% of median) with an annual income of up to $67,500 could afford to pay $1,055 to $1,688 monthly gross rent (including utilities). The FY 2024 HUD FMR for a 2-bedroom unit is $1,528, which is affordable to the household assuming that such units are available in Riverbank. However, a four-person household classified as Extremely Low-Income (30% of median) with an annual income of up to $30,000 could afford to pay more than $750 monthly gross rent. No unit types would be affordable to this household. The table below indicates the FMRs by number of bedrooms for Stanislaus County.

TABLE III-10
FY 2019 and 2024 FMRs by Unit Bedrooms
Stanislaus County

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2019 FMR	$722	$803	$1,016	$1,451	$1,715
FY 2024 FMR	$1,143	$1,188	$1,528	$2,153	$2,536

SOURCE: HUD Final FY 2019 and 2024 FMR Summary for Stanislaus County, California

Table III-10, FY 2019 and 2024 FMR, reflects the increase in rental rates in two bedroom and more units and, when compared with Table III-9, the widening gap between rental rates and the amount that extremely low-income households can afford to pay.

F. HOUSING CHOICE

The availability of a mix of housing types and sizes is an important goal in meeting the varied social and economic needs of residents in the community. Availability of choice affects expanding families that need larger homes, retirees who would like to move from a large home to a smaller one requiring less maintenance, or the first-time buyer who is seeking an initial opportunity to own a modest sized starter home. Choice of housing is constrained by several factors. One factor is increased costs; for example, the median price of a resale home in Riverbank increased 81.75% between 2020 and 2023 (See Table III-7). Another factor is the prospect of established homeowners paying increased property taxes (under Proposition 13) if they move and purchase a smaller (or larger) home. A third factor is low vacancy rates, especially for lower-income and subsidized housing.

In Riverbank, an additional factor was a lack of larger, move-up housing stock. The City has traditionally provided more modest-sized affordable homes, in comparison to other communities. Almost all single-family homes built before 1969 are "starter" homes. In consequence, to move to larger homes, residents had to leave the community. With the approval of the Crossroads Community Specific Plan in 1998, this trend has shifted, meeting the demand for move-up housing stock. Currently, Crossroads West has issued 102 permits, with 81 permits being finaled.

G. SUBSIDIZED HOUSING (City of Riverbank Housing Authority)

Established in 1952, the Riverbank Housing Authority (RHA) oversees 60 units designated for use by eligible elderly/handicapped applicants and 30 units occupied by families.

Recently, the RHA entered into an agreement with the Stanislaus Housing Authority which will enable them to purchase land and develop more housing units. According to Lety Ibanez of the Riverbank Housing Division and Miriam Giebeler of the Riverbank Housing Authority the Riverbank Housing Authority continues to oversee 60 units designated for use by eligible elderly/handicapped applicants and 30 units occupied by families. The affordability of these units depend upon HUD funding and according to Jim Kruse, Executive Director of the Stanislaus Regional Housing Authority they will not expire in the foreseeable future and will not expire during the 2023-2031 Planning Period.

SECTION IV
Housing Supply and Needs

Section 65583 of the Government Code requires that Housing Elements identify and analyze existing and projected housing needs for all economic segments of the community. This is to include analysis of special housing needs, including handicapped, elderly, large families, farm workers, families with female heads of households, and families and persons in need of emergency shelter. The State mandates that existing and projected needs include the locality's share of the regional housing need, determined by the regional Council of Government (StanCOG). These requirements are discussed in the sections below.

A. LOCAL HOUSING SUPPLY

The City's housing supply reflects supply and demand in the real estate market, and residential growth policies contained in the General Plan. Current trends affecting private sector activity are discussed in other sections of the Element. The effects of growth management policies on housing supply are discussed below.

1. General Plan Policies

A foundational policy of the General Plan is that future growth shall not exceed the City's capability to provide infrastructure and services.

2. Estimated Costs to Purchase/Rent Housing

State law defines affordability as a housing unit where the household does not pay more than 30 percent of its income towards housing costs.

The State affordability income guidelines for a family of four (Table IV-1) can be compared with the following tables which profile cost trends in Riverbank's rental and for-sale housing market for different housing types over the last decade.

TABLE IV-1
Income Limits – Stanislaus County, 2023
Using HUD Affordability Guidelines for a Family of Four

Median Income: $92,600		
Extremely Low	**30% of Median**	**$30,000**
Very Low	**50% of Median**	**$42,200**
Low	**80% of Median**	**$67,500**
Moderate	**100%-120% of Median**	**$92,600**
Above Moderate	**120% of Median & up**	**$111,100**

SOURCE: California Department of Housing and Community Development, effective Mav 13. 2023

B. OVERPAYMENT OF LOWER-INCOME HOUSEHOLDS

Overpayment occurs when a household spends 30 percent or more of its gross income on housing and utilities. Household incomes are divided into five categories: extremely low, very low, low, moderate, and above moderate income. The lower income categories represent incomes of up to 80 percent of the regional median household income. The county's median income for a family of four is estimated to be $92,600 in 2023, so lower-income households were those with an income of $67,500 or less.

Table IV-2 below shows the proportions of lower-income households overpaying for housing in Riverbank in 2022. Appendix F contains method of calculation for the 2023 estimates.

TABLE IV-2
Number of Lower Income Owner and Rental Households Overpaying for Housing 2022

AMI	Households by Income Category Paying in Excess of 30% of Income Toward Housing Cost (Overpayment by Income Category)						
92,600	Riverbank						
Household	Extreme Low	Very Low	Low	Moderate	Above Moderate	Total	Lower Income
Ownership Households	199	289	385	715	3433	5021	873
Overpaying owner households	181	244	237	311	405	1378	662
Percentage of overpaying owners	91.0%	84.4%	61.6%	43.5%	11.8%	27.4%	75.8%
Renter Households	395	274	197	296	936	2098	866
Overpaying renter households	365	252	133	114	30	894	750
Percentage of overpaying renters	92.4%	92.0%	67.5%	38.5%	3.2%	42.6%	86.6%
Total Households	594	563	582	1011	4369	7119	1739
Overpaying Households	546	496	370	425	435	2272	1412
Percentage of overpaying households	91.9%	88.1%	63.6%	42.0%	10.0%	31.9%	81.2%

SOURCE: U.S. Census Bureau, 2018-2022 American Community Survey, B25106

C. EXISTING EXTREMELY LOW-INCOME (ELI) HOUSEHOLDS

Riverbank has 740 existing extremely low-income households, 69.6% of which have housing problems, according to the HUD and census data from the Comprehensive

Housing Affordability Strategy (CHAS) Data (2016-2020 ACS) (Table IV-3). Riverbank's regional housing need allocation (RHNA) for very low-income households is 970 dwelling units. The existing number of ELI households and very low-income households should equal the City's RHNA. Program 2.1b has been added to prioritize funding for the development of housing affordable to extremely low-income households. This incentive to develop this housing type will help rectify the disparity between existing extremely low-income households and Riverbank's RHNA for this category.

ELI households often require specific housing solutions such as deeper income targeting for subsidies; housing with supportive services; single-room occupancy (SROs) and/or shared housing; and rent subsidies (vouchers). Program 2.1b has been added to assist developers of extremely low-, low- and very low- income housing in the grant preparation process to help fund developments and services of this type.

Supportive housing is allowed by right in the R-1, R-2 and R-3 zoning districts, and with a conditional use permit in the C-1, C-2, and CM zoning districts (See Table D-1, Residential Types Permitted by Zone). There are 46.77 acres of undeveloped and underutilized land zoned R-1, R-2, and R-3 within Riverbank's city limits, which would provide sufficient capacity to accommodate the need for supportive housing. Program 2.1L__ has been added to amend the Riverbank Zoning Code to add provisions for single room occupancy (SRO) units.

TABLE IV-3
Housing Problems for All Households – Riverbank – September 2023

	Total Owners	Total Renters	Total Households
Household Income <=30% HAMFI	**225**	**515**	**740**
% with any housing problems	68.9%	69.9%	69.6%
% Cost Burden >30%	66.7%	69.9%	68.92%
% Cost Burden >50%	44.4%	61.2%	56.1%
Household Income >30% to <=50% HAMFI	**380**	**290**	**670**
% with any housing problems	68.4%	82.8%	74.6%
% Cost Burden >30%	68.4%	72.4%	70.15%
% Cost Burden >50%	26.3%	36.2%	30.6%
Household Income >50% to <=80% HAMFI	**715**	**535**	**1,250**
% with any housing problems	59.4%	79.4%	68.0%
% Cost Burden >30%	56.6%	68.2%	61.60%
% Cost Burden >50%	11.2%	5.6%	8.8%

SOURCE: State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data, 2016-2020 ACS, released September 5, 2023

D. NUMBER OF OVERCROWDED HOUSEHOLDS

Overcrowded households are defined by the Census Bureau as those having more than 1.01 persons per room. Severely Overcrowded is defined as those having more than 1.50 persons per room. This condition is reflective of one of three conditions: (1) a family or household inhabiting too small a dwelling; (2) a family living with extended family members; or (3) a family renting inadequate living space to non-family members.

Table IV-4, Persons per Room in Occupied Units for the City of Riverbank, presents information on the amount of overcrowded households based on the 2010 and 2022 American Community Survey. 309 (6.53%) households in owner-occupied units and 263 (16.81%) households in renter-occupied units were classified as overcrowded, according to the 2010 ACS data. Many of these renter households are exceptionally large families and the overcrowding in the renter units is worse than in the owner-occupied units. Overall, 572 (9.09%) of all the occupied units were overcrowded in 2010. Data more recent (2022 ACS) show that 285 (5.62%) households in owner-occupied are overcrowded and 187 (8.34%) in renter-occupied. 24 (0.47%) owner-occupied are severely overcrowded and 49 (2.19%) in renter-occupied are severely overcrowded.

There also seems to be a direct link between overcrowding and housing affordability. Homeowners or renters with large families are unable to afford larger dwellings, individuals on fixed incomes are left no alternative but inadequate housing, and the young are unable to make rental payments or secure home loans so they reside longer with their parents.

In addition, families with large numbers of children are most likely to live in overcrowded conditions. Therefore, children are usually the largest percentage of persons living in substandard conditions.

TABLE IV-4
Persons per Room in Occupied Housing Units
City of Riverbank - 2010 and 2022

PERSONS PER ROOM	# OF OCCUPIED UNITS	% OF UNITS	# OF OCCUPIED UNITS	% OF UNITS
ALL OCCUPIED HOUSING UNITS:	**2010 CENSUS**		**2022 CENSUS**	
1.00 OR LESS	5,724	90.91%	6,842	93.55%
1.01 TO 1.50	**437**	6.94%	**399**	5.46%
1.51 OR 2.00	**95**	1.51%	**38**	0.52%
2.01 OR MORE	**40**	0.35%	**35**	0.48%
CITY TOTALS	6,296	100%	7,314	100%
TOTAL OVERCROWDED	**572**	9.09%	**472**	6.45%
TOTAL SEVERELY OVERCROWDED	**135**	2.14%	**73**	1.00%
OWNER-OCCUPIED HOUSING UNITS:				
1.00 OR LESS	4,422	93.47%	4,787	94.38%
1.01 TO 1.50	**255**	5.39%	**261**	5.15%
1.51 OR 2.00	**36**	0.76%	**24**	0.47%
2.01 OR MORE	**18**	0.38%	**0**	0%
CITY TOTALS	4,731	100%	5,072	100%
TOTAL OVERCROWDED	**309**	6.53%	**285**	5.62%
TOTAL SEVERELY OVERCROWDED	**54**	1.14%	**24**	0.47%
RENTER-OCCUPIED HOUSING UNITS:				
1.00 OR LESS	1,302	83.19%	2,055	91.66%
1.01 TO 1.50	**182**	11.63%	**138**	6.16%
1.51 TO 2.00	**59**	3.77%	**14**	0.62%
2.01 OR MORE	**22**	1.41%	**35**	1.56%
CITY TOTALS	1,565	100%	2,242	100%
TOTAL OVERCROWDED	**263**	16.81%	**187**	8.34%
TOTAL SEVERELY OVERCROWDED	**81**	5.18%	**49**	2.19%

SOURCE: U.S. Census Bureau, 2006-2010, 2018-2022 American Community Survey, B25014, Tenure by Occupants Per Room

E. AMOUNT OF HOUSING NEEDING REHABILITATION

The City of Riverbank received Community Development Block Grants between 2014 and 2023. These grants assisted in providing 21 loans — 4 for home rehab and 17 to first-time homebuyers. The Housing Rehabilitation Program issued zero loans in 2023 according to Lety Ibañez of the Riverbank Housing Division. The 2003 Housing Condition Survey (see

Appendix B) conducted by city staff identified that of the 4,954 residential units surveyed, nearly 30% (1,482 units) were in need of *at least* moderate repair. This was consistent with the older housing stock numbers in the city.

F. SPECIAL NEEDS

State and federal law requires local governments to take steps to assure that housing programs are implemented in such a manner as to eliminate the effects of discrimination in housing based on race, color, religion, sex, or national origin. In addition, State anti-discrimination standards prohibit discrimination on the basis of marital status or family size. These policies apply to all income levels rather than just lower-income groups.

The special needs of other groups are defined by the unique circumstances of the group which require special housing considerations, and the ability of the groups to afford the special consideration. An effort to alleviate special needs must therefore consist of two separate phases: first, programs to assist special need groups which have inadequate financial resources; and second, assurances of equal access to all community housing resources for all segments of the community.

G. RIVERBANK HOUSING NEEDS

Federal regulations require that area-wide agencies "identify the housing needs of the current and prospective population by appropriate geographic sectors and identifiable segments of the population and provide for the distribution of housing resources (including assisted housing) to meet the needs of all citizens in order to provide a choice of housing type and location." The regulations further require that broad goals and annual objectives be specified and that a housing policy be established to allocate housing resources in a manner appropriate to the identified needs.

The purpose of the fair share allocation is to provide localities with a general measure of local responsibility for addressing a fair share of the market area housing need. Within Stanislaus County, the adopted StanCOG Regional Housing Needs Assessment serves as the fair share allocation for all jurisdictions.

H. MARKET-RATE HOUSING NEEDS

Market-rate households are those, which do not have to pay a disproportionate amount (30% or more) of gross household income in order to secure adequate housing. Riverbank has previously afforded market-rate households the opportunity to locate in the city by annexing for residential uses, by providing public services to those areas, and by encouraging increased employment opportunities in the urban area. Beyond the commitment to provide housing opportunities, a matter of continuing concern is the need to achieve a measure of economic balance in the value of new homes. At present, the city

has a preponderance of low and moderate-income households. A greater parity between the number of low, moderate, middle and upper-income homes could benefit the entire city.

Riverbank experienced a rate of growth over the past several years, with new construction at comparable rates to other cities in Stanislaus County. Table IV-5 identifies the yearly household increase from 2013 to January of 2023. During this time frame, the City of Riverbank added 536 units to its housing stock, which equates to a 7.55 percent increase. During this same time frame, the total increase in housing units for the county was 3.18 percent.

TABLE IV-5
Yearly Housing Unit Increase Stanislaus County and Cities (2013-2023)

CITY	2013	2014	2015	2016	2017	2018	2019
CERES	13,717	13,725	13,764	13,799	13,807	13,811	13,829
HUGHSON	2,310	2,350	2,365	2,381	2,398	2,426	2,432
MODESTO	75,601	75,711	75,712	75,715	75,816	75,953	76,196
NEWMAN	3,438	3,437	3,437	3,469	3,527	3,599	3,655
OAKDALE	7,903	7,961	8,019	8,112	8,185	8,281	8,376
PATTERSON	6,356	6,363	6,363	6,413	6,465	6,557	6,619
RIVERBANK	7,098	7,109	7,125	7,172	7,287	7,300	7,342
TURLOCK	24,680	24,727	24,779	24,838	24,896	24,920	24,931
WATERFORD	2,665	2,665	2,665	2,665	2,666	2,669	2,669
UNINCORP.	36,140	36,117	36,189	36,213	36,327	36,400	36,465
TOTAL	179,908	180,165	180,418	180,777	181,374	181,916	182,514

CITY	2020	2021	2022	2023	ABSOLUTE CHANGE	PERCENT CHANGE
CERES	13,828	13,832	13,834	13,837	120	0.87%
HUGHSON	2,486	2,499	2,524	2,577	267	11.56%
MODESTO	76,476	76,653	77,048	77,702	2,101	2.78%
NEWMAN	3,739	3,743	3,755	3,761	323	9.39%
OAKDALE	8,428	8,479	8,549	8,552	649	8.21%
PATTERSON	6,685	6,733	6,994	7,128	772	12.15%
RIVERBANK	7,493	7,509	7,537	7,634	536	7.55%
TURLOCK	25,105	25,210	25,313	25,388	708	2.87%
WATERFORD	2,707	2,715	2,720	2,786	121	4.54%
UNINCORP.	36,193	36,213	36,239	36,257	117	0.32%
TOTAL	183,140	183,586	184,513	185,622	5,714	3.18%

SOURCE: State of California, Department of Finance, E-5 Population and Housing Estimates for Cities, Counties and the State – January 1, 2013-2023, Sacramento, California, May 2023.

In the estimate by the Department of Finance, dated January 1, 2023, the population of the City of Riverbank (24,695) represented 4.5 percent of Stanislaus County's total population. The Housing Needs Report predicts a countywide need to plan for 34,344 new homes between 2023 and 2031. The proportional share for Riverbank is 3,591 new units

(Table IV-6).

Currently, the City is at about 80% of meeting its above-moderate income housing units but is falling behind in its provision for moderate, low-income, very-low, and extremely-low households. The City has only met 13% of its low and very low-income provisions for the previous cycle.

The City of Riverbank, however, cannot guarantee construction or occupancy of new units consistent with present or future allocations, only that the City will take steps to assure that the opportunity exists for all households to locate in Riverbank.

Most homes in Riverbank are made available in the commercial marketplace through the efforts of the housing industry, and it is expected that housing construction and occupancy will continue to primarily be a function of private market forces.

TABLE IV-6
Housing Needs Allocation
June 30, 2023 – December 31, 2031

CITY	VERY LOW INCOME	LOW INCOME	MODERATE INCOME	ABOVE MODERATE INCOME	TOTAL PROJECTED NEED
Ceres	706	489	661	1,505	3,361
Hughson	284	196	122	279	881
Modesto	2,807	1,943	1,981	4,517	11,248
Newman	197	136	218	497	1,048
Oakdale	414	286	294	672	1,665
Patterson	1,046	724	593	1,353	3,716
Riverbank	**970**	**672**	**594**	**1,355**	**3,591**
Turlock	1,305	903	1,096	2,498	5,802
Waterford	107	74	115	261	557
Unincorporated	574	398	458	1,045	2,475
TOTAL	**8,410**	**5,821**	**6,132**	**13,981**	**34,344**

SOURCE: StanCOG Regional Housing Needs Assessment 2023-2031 (Note: Table may not add due to rounding)

I. NON-MARKET-RATE HOUSING NEEDS

Non-market rate households are those that are unable to secure adequate housing except at a cost which is disproportionate to the gross household income and, therefore, do not have the financial capability to meet their housing needs without sacrificing other essential needs. The adequacy of a housing unit is related to the physical condition of the structure or to the special needs of the household.

For the purpose of this housing element, special needs categories shall include housing units which are:

- dilapidated;
- deteriorated;
- overcrowded; or
- overpriced in relation to the gross household income.

Special need groups shall include very low, low, and moderate-income households which are defined as:

- elderly;
- handicapped;
- large family;
- farm workers;
- female heads of households; or
- homeless

While market-rate housing needs are expected to be met by the private housing market, addressing the inadequate conditions of non-market rate households may require action from the public sector. Indeed, one purpose of State and federal housing requirements is to encourage local jurisdictions to identify housing needs and to develop programs to mitigate the needs.

J. THE ELDERLY

The elderly often face a lack of housing in the marketplace suitable for their needs since they are likely to have fixed or limited incomes. In addition to financial considerations, the elderly require special needs in housing construction and location to allow for access and mobility. Elderly citizens must rely on public transportation if their dwellings are not located within close proximity to local services. The elderly often need additional mobile assistance in the form of ramps and handrails, which will allow access to public facilities.

Because the elderly often live alone, they are more vulnerable to abuse and theft and thus, need security devices to safeguard their homes against unwanted intrusions. Retirement and convalescent homes offer alternative housing choices, but the majority live in independent residences, often in substandard conditions. The 2020 Census shows that there are 4,117 people in the City of Riverbank who are aged 60 years or over (Table IV-7); this is 16.6 percent of the total population. Stanislaus County is slightly higher at 19.8 percent.

Census data show the vast majority of older Americans (96 percent) live in their homes within the community, as opposed to only 4 percent living in an institutional setting. Repeatedly, research such as the 2021 AARP survey shows that more than three-quarters of older Americans want to stay in their homes and communities as they age. Households with members over age 65 are three times less likely to relocate than those

under 65. While a large proportion of the elderly population lives alone; many seniors find single-family homes too costly to maintain; others cannot afford multifamily rental housing.

While a notable segment of the elderly population does not require constant care, to counter problems with affordability or when faced with the need to find housing, some seniors choose to live in alternative housing. For example, shared housing programs match people in need of housing with other homeowners or apartment dwellers looking for roommates. These arrangements reduce housing costs and often ameliorate the sense of loneliness and isolation the elderly feel when a spouse dies or extended family members move away.

The increasing number of elderly persons in the population is creating a demand for more affordable housing in the short-term. Long-range planning must recognize this need and design innovative programs to address the demand.

Connecting senior units with services, transportation and social community centers offer opportunities for social interaction for the elderly. Additional housing types considered appropriate for the elderly include townhouses, one-story duplexes and second units (granny flats). Congregate housing, which provides services on-site such as a common dining room and kitchen with support services, allows the elderly to maintain their independence.

In addition to incentivizing new construction of a variety of housing types to meet the needs of the growing elderly population, the City's Housing Rehabilitation Program for Low Income residents provides funds for minor retrofit and disabilities/handicap modifications to allow elderly persons to remain in their home. Within the program the City offers funds to address items of Health and Safety concern as well as State and local code violations. The following are typical items addressed by the Housing Rehabilitation Program: insulation for attic and walls, weather-stripping for doors and windows, energy efficient windows, installation of HVAC units, security lighting, security doors, smoke detectors, carbon monoxide detectors, and replacement of water heaters, roofs, and electrical,

The City has a variety of organizations which provide services to the elderly and assist with the specific housing needs of elderly households. A listing of these organizations is provided on Page IV-11:

Riverbank Senior Resources	
Brown Bag (Salvation Army) Christian Food Share Assembly of God Church Saint Vincent de Paul Society Reach Program (Former program provided by Christ the King Church) Senior Meals Program Riverbank Christian Food Sharing	Provide meals to qualifying families, individuals, and seniors. Also provide volunteer opportunities.
City Department of Parks and Recreation Senior Activities	Provides a social gathering place for seniors to exercise and interact.
Meals on Wheels	Provides meals to home-bound seniors.
Stanislaus Regional Transit – START. Dial-a-Ride	Provides door-to-door service for residents who have a qualifying disability or those at least 65 years of age.
Riverbank Public Library	Library books available in large print.

TABLE IV-7
Population 60 Years of Age and Older
City of Riverbank and Stanislaus County – 2020

	RIVERBANK			STANISLAUS COUNTY		
	2020 CENSUS			2020 CENSUS		
	#	% OF CITY POP.	% OF CITY POP. 60+	#	% OF COUNTY POP.	% OF COUNTY POP. 60+
	TOTAL POPULATION: 24,865			TOTAL POPULATION: 552,878		
60 YEARS+						
MALE	1,846	7.4%	44.8%	49,975	9.0%	45.6%
FEMALE	2,271	9.1%	55.2%	59,728	10.8%	54.4%
TOTAL	**4,117**	**16.6%**	**100%**	**109,703**	**19.8%**	**100%**
60 TO 64 YEARS						
MALE	577	2.3%	14.0%	14,949	2.7%	13.6%
FEMALE	679	2.7%	16.5%	16,321	3.0%	14.9%
TOTAL	**1,256**	**5.1%**	**30.5%**	**31,270**	**5.7%**	**28.5%**
65 TO 74 YEARS						
MALE	833	3.4%	20.2%	21,795	3.9%	19.9%
FEMALE	961	3.9%	23.3%	24,957	4.5%	22.7%
TOTAL	**1,794**	**7.2%**	**43.6%**	**46,752**	**8.4%**	**42.6%**
75 TO 84 YEARS						
MALE	347	1.4%	8.4%	9,852	1.8%	9.0%
FEMALE	457	1.8%	11.1%	12,841	2.3%	11.7%
TOTAL	**804**	**3.2%**	**19.5%**	**22,693**	**4.1%**	**20.7%**
85 YEARS +						
MALE	89	0.4%	2.2%	3,379	0.6%	3.1%
FEMALE	174	0.7%	4.2%	5,609	1.0%	5.1%
TOTAL	**263**	**1.1%**	**6.4%**	**8,988**	**1.6%**	**8.2%**

SOURCE: U.S Census Bureau, 2020 Census, DP1, Profile of General Population and Housing Characteristics: 2020 for Riverbank and Stanislaus County.

K. THE DISABLED/HANDICAPPED

Disabled individuals often require special access and design features within their housing units. Like the elderly, they also may need aid to travel to and from public facilities. California Administrative Code, Title 24, requires all public buildings be accessible to the public, and therefore, must meet architectural standards such as ramp ways, large door widths and restroom modifications enabling free access for the handicapped. Table IV-8 shows the 2022 estimate of persons' ages by age in Riverbank who have some type of disability (duplications exist in this data).

TABLE IV-8
Disabled Persons by Age
City of Riverbank, 2022

	Persons by Age		
Type of Disability	5-64 years	65+ years	
Hearing	288	402	
Vision	274	167	
Cognitive	599	286	
Ambulatory	645	659	
Self-Care Difficulty	375	231	
Independent Living Difficulty	547	412	**TOTAL**
	1,400	900	2,300

SOURCE: U.S. Census Bureau, 2018-2022 American Community Survey, S1810

Households with a member who has a cognitive disability include those whose disability is psychiatric and those with organic illness--such as organic brain disorders resulting from Alzheimer's disease or AIDS-related infections. The 2020 Census provided the number of individuals who are institutionalized with psychiatric disabilities. The following Table IV-9, Persons in Group Quarters, reflects the number of individuals that are institutionalized within the City of Riverbank and Stanislaus County.

TABLE IV-9
Persons in Group Quarters
City of Riverbank and Stanislaus County - 2020

	RIVERBANK		STANISLAUS COUNTY	
	# IN GROUP QUARTERS	*% OF TOTAL*	*# IN GROUP QUARTERS*	*% OF TOTAL*
INSTITUTIONALIZED PERSONS:	**107**	**54.59%**	**2,524**	**38.85%**
CORRECTION INSTITUTIONS	0	0%	377	5.80%
JUVENILE FACILITIES	0	0%	110	1.69%
NURSING HOMES	107	54.59%	2,037	31.35%
OTHER INSTITUTIONS	0	0%	0	0%
NONINSTITUTIONALIZED:	**89**	**45.41%**	**3,973**	**61.15%**
COLLEGE DORMITORIES	0	0%	725	11.16%
MILITARY QUARTERS	0	0%	0	0%
OTHER	89	45.41%	3,248	49.99%
TOTAL:	**196**	**100%**	**6,497**	**100%**

SOURCE: U.S. Census Bureau, 2020 Census, P5, Group Quarters Population by Major Group Quarters Type: 2020

L. DEVELOPMENTAL DISABILITIES

A “developmental disability” is defined as a disability that originates before an individual becomes eighteen (18) years old, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual. Senate Bill 812, Statutes of 2010, which took effect January 2011, amended State housing element law to require the analysis of the disabled to include an evaluation of the special housing needs of persons with developmental disabilities.

The U.S. Census does not have specific information regarding persons with developmental disabilities; however, each nonprofit regional center contracted with the California Department of Developmental Services (DDS) maintains an accounting of the number of persons served by zip code.

DDS currently provides community-based services to approximately 330,000 persons with developmental disabilities and their families through a statewide system of twenty-one (21)

reginal centers, two (2) developmental centers, one (1) community-based facility, and two (2) acute crisis homes. However, the DDS has announced the closing of the three (3) remaining developmental centers. The DDS submitted a closure plan to the Legislature on October 1, 2015, with the goal of closing the Sonoma Developmental Center (SDC), which was closed at the end of 2018. The closure of Fairview DC will follow the closure of Sonoma DC by the end of 2023 and lastly the closure of the General Treatment Area of Porterville DC. However, this will not affect Riverbank, as these Developmental Centers are located outside of Stanislaus County.

Table IV-10 is information from the Valley Mountain Regional Center on Developmentally Disabled Residents in the City of Riverbank:

TABLE IV-10
Developmentally Disabled Residents by Age
City Of Riverbank

Zip Code Area	0-17 Years	18+ Years	Total
95367	167	130	297
Source: California Department of Developmental Services (DDS), 2022			

As shown in the data above, the age group with the most individuals with a developmental disability is the 0 -17 year age group or 56.2 percent of the total number of developmental disabled residents.

TABLE IV-11
Developmentally Disabled Residents by Residence Type
City Of Riverbank

Zip Code Area	Home of Parent /Family /Guardian	Independent /Supported Living	Community Care Facility	Intermediate Care Facility	Foster /Family Home	Other	Total
95367	250	12	24	0	<11	<11	>286
Source: California Department of Developmental Services (DDS), 2022							

To assist in providing information to Riverbank residents and the development of housing for persons with developmental disabilities, Program 2.1h has been added to the 2014-2023 Housing Element which requires the City to refer residents to the Valley Mountain Regional Center for information on housing and services designed for persons with developmental disabilities and for the City to pursue monies for construction and rehabilitation of housing for persons with disabilities.

M. FEMALE HEADS OF HOUSEHOLDS

According to the U.S. Census Bureau, American Community Survey, City of Riverbank

had a total of 926 are female heads of household or 16.03 percent of all householders in Riverbank (Table IV-12, Female Headed Householders, 2018-2022 ACS). 367 female headed households are considered to be under the poverty level (6.35 percent of all households). Stanislaus County, by comparison, has 26,179 female headed households or 20.12 percent of all householders. These low-income households find it increasingly difficult to find adequate housing since they may have limited incomes that restrict their ability to rent or own large enough dwellings to accommodate their children. Female heads of households often spend more on immediate needs such as food, clothing, transportation, and medical care than on maintaining their dwelling. This may result in living units falling into disrepair and the incidence of poverty is more apparent and difficult to remedy.

TABLE IV-12
Female Headed Householders
City of Riverbank and Stanislaus County – 2018-2022 ACS

	RIVERBANK		STANISLAUS COUNTY	
HOUSEHOLD TYPE	NUMBER	% OF TOTAL	NUMBER	% OF TOTAL
FEMALE HEADED HOUSEHOLDS	**926**	**16.03%**	**26,179**	**20.12%**
FEMALE HEADS WITH OWN CHILDREN	729	12.62%	16,356	12.57%
FEMALE HEADS WITHOUT CHILDREN	197	3.41%	9,823	7.55%
FEMALE HEADED HOUSEHOLDS UNDER THE POVERTY LEVEL	367	6.35%	6,454	4.96%
TOTAL FAMILIES UNDER THE POVERTY LEVEL	**611**	**10.58%**	**14,029**	**10.78%**
TOTAL HOUSEHOLDERS	**5,775**	**100%**	**130,092**	100%

SOURCE: U.S. Census Bureau, 2018-2022 American Community Survey, B17012

Families with female heads of households experience a high incidence of poverty not only in this County, but generally statewide. For Stanislaus County, the incidence of poverty among families headed by women was greater in the unincorporated areas than in the cities.

N. LARGE FAMILIES

Households of five or more totaled 1,554 for Riverbank in 2022 (Table IV-13, Household Type and Size). Families falling into this category represent a higher percentage of 26.9% compared to the County average of 23.88%. Many large families face difficulty in securing adequate housing because they are in the low- or moderate-income range, and an adequate supply of rental units are unavailable in the market place. Large families are indicative not only of those households that require larger dwellings to meet their housing

needs, but also are reflective of a large number that live below the poverty level. Table IV-13 shows that the average persons per household has not changed since 2012. The 2018-2022 American Community Survey shows that 21.24 percent of occupied housing units are considered to be “Large Households” (5 or more persons).

TABLE IV-13
Household Type and Size, 2018-2022 ACS

		RIVERBANK			STANISLAUS COUNTY		
		NUMBER OF HHS	% OF HH TYPE	%OF ALL HHS	NUMBER OF HHS	% OF HH TYPE	% OF ALL HHS
FAMILY HHS	2 PERSONS	1,290	22.34%	17.64%	43,039	33.08%	24.49%
	3 PERSONS	1,575	27.27%	21.53%	29,226	22.47%	16.63%
	4 PERSONS	1,356	23.48%	18.54%	26,753	20.56%	15.22%
	5 PERSONS	874	15.13%	11.95%	16,544	12.72%	9.41%
	6 PERSONS	461	7.98%	6.30%	8,384	6.44%	4.77%
	7 OR MORE	219	3.79%	2.99%	6,146	4.72%	3.50%
	TOTAL FAMILY HH	5,775	100.00%	78.96%	130,092	100.00%	74.02%
	PERSONS PER FAMILY HH	3.71	-	-	3.51	-	-
NON-FAMILY HHS	1 PERSON	1,267	82.33%	17.32%	35,730	78.26%	20.33%
	2 PERSONS	242	15.72%	3.31%	8,223	18.01%	4.68%
	3 PERSONS	24	1.56%	0.33%	1,109	2.43%	0.63%
	4 PERSONS	6	0.39%	0.08%	416	0.91%	0.24%
	5 PERSONS	0	0.00%	0.00%	94	0.21%	0.05%
	6 PERSONS	0	0.00%	0.00%	49	0.11%	0.03%
	7 OR MORE	0	0.00%	0.00%	34	0.07%	0.02%
	TOTAL NON-FAMILY HH	1,539	100.00%	21.04%	45,655	100.00%	25.98%
	PERSONS PER NON-FAMILY HH	1.20	-	-	1.27	-	-
	TOTAL HH	**7,314**	100.00%	100.00%	**175,747**	100.00%	100.00%
	PERSONS PER HH	3.33	-	-	3.01	-	-

SOURCE: U.S. Census Bureau, 2018-2022 American Community Survey, B11016; Department of Finance E-5, 2022.

TABLE IV-14
Persons in Occupied Housing Units
City of Riverbank, 2010 and 2022

PERSONS IN UNIT	TOTAL OCCUPIED HOUSING UNITS	% OF TOTAL OCCUPIED HOUSING UNITS	OWNER OCCUPIED UNITS	% OF TOTAL OWNER OCCUPIED UNITS	RENTER OCCUPIED UNITS	% OF TOTAL RENTER UNITS
2010 CENSUS 1 PERSON	923	14.03%	614	12.92%	309	16.92%
2 PERSONS	1,537	23.36%	1,230	25.88%	307	16.81%
3 PERSONS	1,156	17.57%	854	17.97%	302	16.54%
4 PERSONS	1,294	19.67%	933	19.63%	361	19.77%
5 OR MORE PERSONS	1,669	25.37%	1,122	23.61%	547	29.96%
CITY TOTAL	**6,579**	**100.00%**	**4,753**	**100.00%**	**1,826**	**100.00%**
	PERSONS/OCCUPIED UNIT: 3.19		*PERSONS/OWNER UNIT: 3.15*		*PERSONS/RENTAL UNIT: 3.29*	
2022 CENSUS 1 PERSON	1,267	17.32%	782	15.42%	485	21.63%
2 PERSONS	1,532	20.95%	1,215	23.96%	317	14.14%
3 PERSONS	1,599	21.86%	938	18.49%	661	29.48%
4 PERSONS	1,362	18.62%	1,037	20.45%	325	14.50%
5 OR MORE PERSONS	1,554	21.25%	1,100	21.69%	454	20.25%
CITY TOTAL	**7,314**	**100.00%**	**5,072**	**100.00%**	**2,242**	**100.00%**
	PERSONS/OCCUPIED UNIT: 3.6		*PERSONS/OWNER UNIT: 3.09*		*PERSONS/RENTAL UNIT: 2.98*	

SOURCE: U.S. Census Bureau, 2010 Census, H16; 2018-2022 American Community Survey, B25009

A little more than twelve (12) percent (899) of the 7,314 households in Riverbank have less than 30 percent of the HUD Area Medium Family Income (HAMFI). Of the 899 total households in that income group, 553 or 25 percent are renters.

TABLE IV-15
Income Distribution Overview

Income Level	Owner		Renter		Total	
	Number	Percent	Number	Percent	Number	Percent
Less than or = 30% HAMFI	346	6.8%	553	24.7%	899	12.3%
31% to less than or = 50% HAMFI	578	11.4%	431	19.2%	1,009	13.8%
51% to less than or = 81% HAMFI	715	14.1%	308	13.7%	1,023	14.0%
81% to less than or = 100% HAMFI	833	16.4%	314	14.0%	1,147	15.7%
101% and above	2,600	51.3%	636	28.4%	3,236	44.2%
TOTAL	5,072	100.00%	2,242	100.00%	7,314	100.00%
SOURCE: *2018-2022 ACS, S2503*						

As with other special needs groups, large families would benefit from innovative multifamily housing development such as co-housing units which may include child care facilities. Large families should also have adequate recreational areas for children and adults near their residences. Housing for large families should also be located near public transit. A program to assist large families with homeownership may also be advantageous. To assist in the development of affordable housing, the City included Program 3.1g to the Housing Element. In this program, the City shall provide fast-track/priority processing for low-income and special needs housing projects, including large family housing projects, such as the currently approved Riverbank Central Apartments, a 72-unit affordable housing project along Claus Road.

O. FARMWORKERS

Stanislaus County places farmworkers into two categories: (1) those regular or year-round farm laborers employed for more than 150 days annually, and (2) those seasonal and migrant farm workers who travel more than 50 miles across County lines to obtain agricultural employment and reside in the County approximately six months of the year.

Statistics concerning the number of farmworkers employed in Stanislaus County assumed from the 2022 USDA Ag Census. The Census identifies the number of employees in a given occupation group, in this case, farming, fishing, and forestry. There are no fishing or forestry industries in the City, therefore the number can be used to show farmworker employment. Table IV-16 on the next page shows the estimated number of farmworkers in 2022 from the Ag Census.

TABLE IV-16
Estimated Number of Farmworkers
Stanislaus County, 2022

	Hired Farm Labor - 2022
	Number
Farms	1,387
Workers	12,064
$1,000 Payroll	363,542
	Farmworkers by Days Worked
	Number
150 Days or more	
Farms	924
Workers	7,384
Farms with 10 or more Workers	
Workers	5,418
Fewer than 150 Days	
Farm	854
Workers	4,680

SOURCE: 2022 Ag Census, http://agcensus.usda.gov/index.php

As is the case for most low-income households, housing needs of farmworkers far exceed government's ability to provide assistance. The USDA Rural Development, State HCD, and Office of Migrant Services supply housing assistance for the farm workers. Because farm workers are of low income and their employment status is often tenuous, they are unable to compete for housing on the open market. The housing that is available is often of substandard condition and located in areas of the community lacking adequate services. In relation to their low incomes, farmworkers often overpay for substandard housing and live in crowded conditions. The City has amended the Riverbank Municipal Code to add employee housing (which includes Farmworker Housing) as a permitted use in the R-1 Zone, completing Program 2.1h of the 2014-2023 Housing Element.

In Stanislaus County, farm workers are housed predominantly in farm labor camps owned and operated by the Stanislaus County Housing Authority and camps privately owned in the unincorporated areas. Table IV-17 indicates where the USDA Rural Assisted Housing

TABLE IV-17
Farm Labor and Migrant Housing
Stanislaus County

USDA RURAL DEVELOPMENT	TOTAL # OF UNITS	# OF RENT ASSISTED UNITS	% OF RENT ASSISTED UNITS	LOCATION	RESTRICTIVE CLAUS EXPIRATION
El Solyo Village	46	27	58.70%	Patterson	
Garden Apartments	42	41	97.62%	Oakdale	2042
Oakdale Apartments	42	39	92.86%	Oakdale	2045
Oakridge Apartments	41	40	98.00%	Oakdale	2041
Patterson Place Apartments	40	39	98.00%	Patterson	2043
Ram Farms Inc	1	0	0.00%	Hughson	2039
Riverview Gardens	42	41	97.62%	Riverbank	2043
Stanislaus Flh Ctr Modesto	355	177	50.00%	Modesto	2050
Sunrise Vista Apartments	24	18	75.00%	Waterford	2032
Waterford Garden Apartments	51	36	71.00%	Waterford	2042
Westley-Patterson Migrant Center	92	92	100.00%	Patterson	2024
Willow Pointe Apartments	25	24	96.00%	Riverbank	2035
Total	**801**	**574**	**71.66%**	-	-

SOURCE: Policymap.com

Provisions which allow for the housing of farm workers include permanent residential buildings and mobile homes. Permits are issued with the stipulation that the occupant be employed on a full-time basis in conjunction with farming operation. Both mobile homes and farm labor camps provide important housing for seasonal or year-round workers who may otherwise have a difficult time obtaining housing at an affordable price and within close proximity to their jobs.

According to the Bureau of Labor Statistics report on the Farmworkers and Laborers, Crop, Nursery, and Greenhouse occupation, dated May 2022, the Modesto Metropolitan Area has 5,860 people employed in these occupations, including farmworkers and laborers. The hourly mean wage is $16.62 and the annual mean wage is $34,580. More specifically, the 2018-2022 American Community Survey reports that there are 521 people employed in the Agriculture, forestry, fishing and hunting, and mining industry within the City of Riverbank. However, as Table IV-17 depicts, the lack of farmworker housing is apparent, as Riverbank only has two (2) rent assisted projects (Riverview Gardens and Willow Pointe Apartments). To encourage and fulfil this need, Program 2.1e and 2.1f has been included in the Housing Element. Program 2.1e requires the City to assist in the development of housing for farmworkers. Actions include site identification assistance and City support of applications for funding. In addition, the City will post information on the City's website related to site inventory, housing programs, and grant information. Program 2.1h requires the City to work with the agricultural community, housing providers and agricultural groups to develop and build year-round and seasonal agricultural worker housing. The City will also contact developers with information in a manner conducive for developing the actual units.

P. EMERGENCY HOUSING/HOMELESS

Some of the main causes of homelessness are the breakdown of the traditional social relationships, unemployment, shortage of extremely low- and low-income housing and the de-institutionalization of the mentally ill. A homeless count was conducted on January 26, 2023 by the Stanislaus County Housing Authority, in cooperation with Riverbank Police Services. This survey concluded that, in Riverbank, eighteen (18) homeless people were observed. Homeless persons in Stanislaus County tend to be transient in nature, many moving to larger cities (e.g. Turlock and Modesto) where more services are available.

According to Government Code 65583, at least one zoning district shall permit emergency shelters without a conditional use permit. Emergency Shelters may be considered "dwelling groups" and are thus allowed by right in the R-3 zoning district, and with a conditional use permit in the C-1, C-2, and CM zoning districts (See Table D-1, Residential Types Permitted by Zone). Emergency shelters will only be subject to those development and management standards that apply to other residential development within the same zone. There are 12.09 acres of undeveloped and underutilized land zoned R-3 within Riverbank's city limits, which would provide sufficient capacity to accommodate the need for emergency shelters. On February 10, 2015, City Council adopted Ordinance No. 2015-002 permitting Emergency Shelters, Transitional Housing and Supportive Housing to be a permitted use in the Multiple-Family Residential District R-3 Zone and a Permitted Use with a Use Permit in the Neighborhood Commercial District C-1 Zone, General Commercial District C-2 Zone and Commercial-Industrial C-M Zone.

The following tables provided indicate the type of Homeless Facilities available. The numbers provided are for the Turlock/Modesto/Stanislaus County Continuum of Care.

Numbers represent homeless needs for the total Continuum of Care area.

To better serve the homeless population (transient and otherwise) within the City of Riverbank, Program 2.1k has been added to the Housing Element, requiring the City to participate in the Stanislaus County Housing and Supportive Collaborative (SCHSCC) and the Continuum of Care to help address homeless needs in Riverbank and Stanislaus County. The City will select a point-of-contact for the City within one (1) year of Housing Element adoption.

TABLE IV-18
Homeless Facilities - 2023

Facility Type	Family Beds	Adults Only Beds	Child Only Beds	Total Year Round Beds	Seasonal
Emergency Shelter	211	672	43	926	125
Transitional Housing	92	146	0	238	0
Permanent Supportive Housing	225	480	0	705	0
Total	528	1,298	43	1,869	125

SOURCE: Continuum of Care or HUD, 2007-2023 HIC Counts

TABLE IV-19
Homeless Needs

	2022	2023
Total Homeless	1,857	2,091
Total Sheltered	911	1,142
Total Unsheltered	946	937
Total Chronically Homeless	493	573
Total Chronically Sheltered	197	257
Total Chronically Unsheltered	296	316

SOURCE: Continuum of Care or HUD

Q. AGENCIES OFFERING EMERGENCY HOUSING ASSISTANCE

1. Salvation Army, Social Service Program - Under this program, renter's assistance, energy bill assistance, as well as housing information and referral are provided to low-income families. Also, families facing eviction are given a first month's rent allowance and are assisted in finding permanent housing.

2. Stanislaus Regional Housing Authority - The Stanislaus Regional County Housing Authority is located at 1701 Robertson Road, Modesto. The Housing Authority develops and operates subsidized housing facilities in Stanislaus County (with the exception of Riverbank, which has its own Housing Authority) for very-low and low-income families, including the elderly, handicapped and disabled families. The Authority also offers counseling for rent delinquency and mortgage delinquency at no charge, under license from the Housing and Urban Development Agency.

3. Modesto Gospel Mission – Under this program, shelter services are provided 225 beds every night for men, women, and children each year. They offer shelter for men; men with children, women; women with children; and, as available, families. They also partner with a local animal shelter for the family dog to be sheltered.

4. Hutton House – Hutton House is Stanislaus County's only shelter for runaway and homeless youth. While at the shelter clients receive basic residential services, as well as individual, group, and family counseling. The program goal focuses on getting youth off the street and reunited with their families.

5. Children's Crisis Center – This program's mission is to provide child abuse prevention, intervention, and shelter services to abused, neglected and high-risk children living in Stanislaus County and its surrounding communities. The Children's Crisis Center is a private, non-profit organization established in 1980 solely to protect local children threatened by their own family circumstances. This program offers a broad range of services including respite, shelter, emergency childcare, crisis counseling and empathetic support to protect high risk children and help abusive families achieve meaningful change.

R. PERSONS REQUIRING TEMPORARY SHELTER (HOMELESS)

1. Emergency and Transitional Shelter Needs - The housing needs of those seeking emergency shelter and/or transitional shelter have dramatically increased in the last ten years. The fastest growing population in need of shelter is families with children. The reason for this increase can be attributed to rising unemployment and the decline in affordable housing. A large percentage of mentally ill persons are homeless due to the relaxing of guidelines for state mental health care institutions. Others in need are homeless persons with drug and alcohol problems, battered women and children, teenage runaways, and evicted tenants.

2. Agencies Providing Temporary Shelter - The following programs offer cash or vouchers to homeless individuals and families for securing temporary shelter:

a. Community Temporary Shelter Service Coalition - Since 1981, the Community Temporary Shelter Service Coalition (CTSSC) has provided services for those seeking shelter. CTSSC provides temporary shelter to those with immediate need. CTSSC assists families with dependent children and the mentally ill homeless. Stay is temporary, in motels or shelters until more permanent shelter can be found. CTSSC contracts with the Stanislaus County Department of Social Services to find temporary shelter for the AFDC Homeless Assistance Program.

CTSSC receives block grant funding to find shelter for the Mentally Ill Homeless Program. The Program is administered by the Stanislaus County Mental Health Department. The Program provides shelter for stays of three to seven days, based on need, and then many individuals are placed in board and care facilities. For the FY 22/23, this program provided XXX shelter nights with some stays up to seven nights.

b. AFDC Homeless Assistance Program (HAP). This program provided temporary shelter for families who qualify for Aid to Families with Dependent Children and is administered by the Stanislaus County Department of Social Services. Benefits are paid for 21 days, with 28 days being the maximum for extenuating circumstances as defined by the Social Services Department.

In addition, the Stanislaus County Department of Social Services along with the Salvation Army provides a variety of referrals and medical services to the homeless through the Stanislaus Homeless Health project.

S. AGENCIES PROVIDING SHELTER AND/OR SERVICES AND/OR MEALS

The following facilities provide shelter and/or meals and services to the homeless population.

1. Adult Protective Services - This is a function of the County's Welfare Department and they provide information and act as a referral agency for those in need of help for emergency housing, money, food, mental problems, and alcoholism. Their primary function is to access a person's immediate problems, and link that person with the appropriate agency for further help.

2. County's General Hospital - This County facility provides, as mandated by law, the delivery of medical attention to indigent and those unable to pay for such services.

3. General Assistance/Aid to Families with Dependent Children - These two functions of

the County's Welfare Department provide cash assistance to single individuals and families based on qualifying criteria. For those in need of emergency housing, they are placed either in motels or board and care homes until additional assistance can be obtained.

The above-mentioned agencies are only some of the more recognized agencies dealing with the emergency housing/homeless issue. This is not an exhaustive matter. The problems are more acute in the winter than in the summer months. A number of people being assisted in this County are the pass through individuals with destinations in other counties or states. They may stop for food or shelter, then move on as evidenced by agency experience in the County. Many of the able bodied people never seek help and consequently are not reflected in reports on the homeless.

In summary, the matter of homeless and emergency housing is not a major issue or problem in the City of Riverbank. In the rural areas, those who are considered strangers and anyone without shelter are usually reported to the Sheriff's Department. Those in need of help or anyone considered a nonresident are referred to an appropriate agency for assistance. The rural area of the County does not provide amenities or have the resources to accommodate emergency housing and the homeless. All of those agencies are in urban areas and, henceforth, those in need of assistance are referred there.

4. Haven Women's Center of Stanislaus – Haven offers a variety of supportive services designed to aid victims in crisis following a traumatic incident and with their longer-term planning and goal setting.

5. Family Justice Center – The Stanislaus Family Justice Center is a one-stop center offering help and hope for victims and survivors of domestic violence, sexual assault, child abuse, and elder abuse.

24-hour Trauma Response. Advocates are dispatched to hospital emergency rooms 24-hours a day, 7 days a week, in response to calls from law enforcement or emergency room personnel. The advocate responds to provide support, advocacy and information to victims of sexual assault or domestic violence in the emergency room setting.

Case Management. Haven offers the services of case managers to assist in developing personal goals toward violence-free life and finding resources and tools to achieve those goals.

Behavioral Health Services (BHS). The StanWORKSs Behavioral Health Services program is designed for TANF recipients in achieving and maintaining employment. The BHS program provides a variety of services including assessment, treatment, groups, and on-going case management.

SECTION V
Affirmatively Furthering Fair Housing

A. Background

The State of California's 2018 Assembly Bill 686 (AB 686) requires that all public agencies in the state Affirmatively Further Fair Housing (AFFH) beginning January 1, 2019. Public agencies receiving funding from the U.S. Department of Housing and Urban Development (HUD) are also required to demonstrate their commitment to AFFH. The Federal obligation stems from the fair housing component of the Federal Civil Rights Act mandating Federal fund recipients to take "meaningful actions" to address segregation and related barriers to fair housing choice.

AB 686 requires all public agencies to "administer programs and activities relating to housing and community development in a manner that affirmatively furthers fair housing and takes no action inconsistent with this obligation."

AB 686 also makes changes to Housing Element law to incorporate requirements to AFFH as part of the housing element and General Plan to include an analysis of fair housing outreach and capacity, integration and segregation, access to opportunity, disparate housing needs, and current fair housing practices.

"Affirmatively Furthering Fair Housing" means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions, that taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty of affirmatively further fair housing extends to all of a public agency's activities and programs relating to housing and community development." (Government Code § 8899.50 subd.(a)(1)).

AB 686 requires the City, and all jurisdictions in the state, to complete three major requirements as part of the housing element update:

- Include program that affirmatively furthers fair housing and promotes housing opportunities throughout the community for protected classes.
- Conduct an assessment of fair housing that includes summary of fair housing issues, an analysis of available federal, state, and local data and local knowledge to identify patterns of segregation or other barriers to fair housing, and prioritization of contributing factors to fair housing issues.

- Prepare the housing element land inventory and identification of sites through the lens of affirmatively furthering fair housing.

Sources of Information

- U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) reports;
- U.S. Census Bureau's Decennial Census and American Community Survey (ACS);
- Stanislaus County Analysis of Impediments to Fair Housing Choice, dated May 12, 2020;
- HCD's AFFH Data Viewer; and
- Local knowledge.

B. Assessment of Fair Housing

The California Government Code Section 65583(10)(A)(ii) requires the City of Riverbank to analyze disparities in access to opportunity, areas of segregation, racially or ethnically concentrated areas of poverty, and disproportionate housing needs, including displacement risks. The California Department of Housing and Community Development (HCD) released a technical memorandum and compliance checklist in April 2021 to guide jurisdictions on addressing this requirement in housing elements. The AFFH analysis must contain the following, which are covered in this Chapter unless otherwise noted below:

- Community Outreach – Discussed in Chapter I, *Introduction*
- Assessment of Past Goals, and Implementation Programs – Discussed in Chapter VIII, *Review of Previous Housing Element*
- Assessment of Fair Housing
    - Background Information
    - Fair Housing Enforcement and Outreach Capacity
    - Integration and Segregation Patterns and Trends
    - Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)
    - Disparities in Access to Opportunity
    - Disproportionate Housing Needs and Displacement Risk
    - Special Housing Needs
- Identification of Contributing Factors
- Site Inventory – Discussed in Chapter III, *Existing Housing Needs*
- Goals and Programs – Discussed in Chapter IX, *Housing Element Goals, Policies, and Housing Action Plan*

This Chapter provides a focused analysis of fair housing issues in Riverbank. This includes an Assessment of Fair Housing and identification of Contribution Factors. Affirmatively furthering fair housing as described in terms of Outreach, Site Selection, and Policy Development. Site selection of opportunity sites inventory addressing fair housing needs are detailed in Chapter X and Goals and Programs in Chapter IX.

Fair Housing Enforcement and Outreach Capacity

Fair housing complaints can be used to indicate the overall magnitude of housing complaints and identify characteristics of households experiencing discrimination in housing. Pursuant to the California Fair Employment and Housing Act [Government Code § 12921 (a)], the opportunity to seek, obtain, and hold housing cannot be determined by an individual's *"race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, genetic information, or any other basis prohibited by Section 51 of the Civil Code."* Federal Law also prohibits many kinds of housing discrimination. Housing discrimination complaints can be directed to either HUD's Office of Fair Housing and Equal Opportunity (FHEO) or the California Department of Fair Employment and Housing (DFEH).

Fair housing issues that may arise in any jurisdiction include, but are not limited to:

- Housing design that makes a dwelling unit inaccessible to an individual with a disability.

- Discrimination against an individual based on race, national origin, familial status, disability, religion, sex (including gender identity and sexual orientation), or other characteristics when renting or selling a housing unit.

- Disproportionate housing needs, including cost burden, overcrowding, substandard housing, and risk of displacement.

The Analysis of Impediments to Fair Housing Choice (AI) was developed to identify the potential barriers ("impediments to fair housing choice") that residents of Stanislaus County may face by exploring housing, demographic, fair housing data, and neighborhood opportunity for outward signs of housing discrimination and indicators of patterns that may not be obvious. The Stanislaus County Regional AI was created as a collaborative document between the Stanislaus Regional Housing Authority, Stanislaus

Urban County (including the cities of Ceres, Hughson, Newman, Oakdale, Paterson, Riverbank, and Waterford), the City of Modesto, and the City of Turlock.

According to the Stanislaus County Regional AI, the Department of Fair Employment and Housing (DFEH) is responsible for enforcing fair housing laws along with the HUD Office of Fair Housing and Equal Opportunity (HUD FHEO). Residents of Riverbank who feel they have been a victim of housing discrimination can submit their complaint to either agency. Information about housing discrimination complaints to DFEH and HUD is tracked annually by each agency.

Additionally, Stanislaus County has a number of local resource and enforcement organizations:

- **Stanislaus Regional Housing Authority:** a nonprofit, public corporation, is committed to addressing the unmet housing needs of residents and communities in Stanislaus County.

- **Fair Housing Council of Central California**: a professional, non-profit, civil rights organization dedicated to the elimination of discrimination in housing and the expansion of housing opportunities for all persons. The Center accomplishes it goal through the advocacy of equal housing opportunities, assisting victims of housing discrimination and enforcing compliance with fair housing laws, including the Community Reinvestment Act and the Equal Cred Opportunity Act.

- **Public Interest Law Project:** a nonprofit support center for California legal services and other public interest law programs. The California Affordable Housing Law Project (CAHLP) is a project of the Public Interest Law Project. CAHLP concentrates primarily on the enforcement of California's housing element and redevelopment statutes and of state and federal relocation assistance and fair housing laws.

- **Coalition of Homeless Service Providers:** advocate on the subject of homelessness with policy makers, public funders, and those with lived experience.

- **California Rural Legal Assistance (CRLA):** a nonprofit legal service program created to help California's low-income individuals and communities. CRLA provides low-income rural Californians with free legal assistance and a variety of community education and outreach programs. Half of its resources are

committed to multi-client cases that grapple with the root causes of poverty, with the goal of improving conditions for farmworkers, single parents, school children, the elderly, people with disabilities, and entire communities.

The National Fair Housing Alliance (NFHA) identifies three (3) significant trends in 2020 that are relevant to the City of Waterford:

- First, fair lending cases referred to the Department of Justice from federal banking regulators have been declining, indicating the state and local government entities may want to play a larger role in examining fair lending barriers to homeownership.

- Second, NFHA identified a significant increase in the number of complaints of harassment – 1,071 complaints in 2020 compared to 761 in 2019; and

- Finally, NFHA found that 73 percent of all fair housing complaints in 2020 were processed by private fair housing organizations, rather than state, local, and federal government agencies – reinforcing the need for local, active fair housing organizations and increased funding for such organizations.

Between 2014 and 2019, 249 fair housing complaints were filed with Project Sentinel, which has an office in the City of Modesto. Of the 249 complaints, 1 was filed by a Riverbank resident. Although Riverbank is only 4.0 percent of the County's population, they contributed to less than 1 percent of the County's complaints. Table V-1 demonstrates the complaints filed in Stanislaus County and the type of complaint filed. Of the 249 complaints, the majority (190) were related to discrimination complaints due to a disability.

TABLE V-1
STANISLAUS COUNTY FAIR HOUSING COMPLAINTS
2014 - 2019

Complaint	Number
Age	4
Arbitrary	1
Disability	190
Familial Status	27
Gender/Sex	21
National Origin	13
Race	24
Religion	2
Sexual Orientation	4
Source of Income	2

Source: Stanislaus County, Regional Analysis of Impediments to Fair Housing Choice, Fiscal Year 2020-2025

Currently, Riverbank provides information on filing Fair Housing complaints by contacting the City's Housing staff at (209) 863-7126 or in person at 6707 Third Street, Suite C, Riverbank.

Compliance with State Fair Housing Law

The City of Riverbank complies with existing fair housing laws and regulations by ensuring that all residents have equal access to housing programs, services, and resources and supporting residents in filing complaints on housing discrimination. The City has not been alleged or found in violation of the following:

- **Fair Housing Act of 1968 –** The City has adopted housing policies that prohibit housing discrimination based on protected characteristics and ensuring equal access to housing programs and services.

- **California Fair Employment and Housing Act (FEHA) –** The City complies with FEHA by upholding policies that prohibit housing discrimination based on protected characteristics and enforces these policies by supporting residents seeking to file a complaint to the FHEO or who with to pursue legal action.

- **Government Code Section 65008 –** The City does not discriminate or deny any individual or group of individuals the right to residence, land ownership, tenancy, or other land use on the basis of one's membership or perceived membership in a protected class, method of financing, and/or the intended occupancy. The City has adopted housing policies that prohibit discrimination based on protected characteristics. Further, the City has received zero FHEO complaints and is committed to conducting outreach and educating residents on Fair Housing Laws. Program 8.2 of this Housing Element commits the City to providing information on fair housing and directing complaints to FHEO.

- **Government Code Section 11135 et. seq.** – The City does not discriminate or deny any individual or group of individuals access to programs or activities operated, administered, or funded with financial assistance from the state, regardless of one's membership or perceived membership in a protected class. The City included Programs 5.1 through 5.11 in this Housing Element to promote affordable housing opportunities and resources.

- **Assembly Bill 686 –** The City has included this assessment of fair housing and identifies strategies to increase housing opportunities for all residents, with specific actions to reduce housing disparities for disadvantaged communities.

- **Density Bonus Law –** The City last updated the Density Bonus Chapter (Chapter 17.34) of the Waterford Municipal Code in 2011. In compliance with State law, the City will update its Density Bonus provisions outlined in the Municipal Code to be consistent with recent changes to State Density Bonus Law. Program 6.11 will regulate this amendment to the Code.

- **Senate Bill (SB) 35 –** The City is subject to SB 35 requirements and will comply with State law as established in this Housing Element through Program 6.15.

- **Rehabilitation Act of 1973 –** The City does not discriminate against persons with disabilities and promotes equal opportunities, accessibility, and independence for individuals with disabilities.

- **American Disabilities Act –** Chapter 41 of the City's Municipal Code establishes procedures for persons with disabilities seeking equal access to housing including reasonable accommodation for persons with disabilities. The City ensures housing developers comply with the American Disabilities Act through the permit review process. The City includes Program 5.9 to promote and provide regulatory incentives for below-market rate housing or services.

- **Housing Accountability Act (Gov. Code Section 65589.5)** – requiring adoption of a Housing Element and compliance with RHNA allocations – the City will comply with the Housing Accountability Act by approving any eligible housing development projects, including those with at least 20 percent affordable units to lower-income households.

- **No Net Loss Law (Gov**. **Code Section 65863) –** requiring that adequate sites be maintained to accommodate unmet RHNA allocations – the City complies with the No Net Loss Law by identifying sites that can accommodate the City's RHNA.

- **Limits on Growth Control Laws (Gov**. **Code Section 65302.8)** – The City complies with the Limits on Growth Controls Law. The City has not adopted any mandatory general plan elements which limit the number of housing units.

- **Housing Element Law (Gov. Code Section 65583(c)(5),(c)(10)** – The City has included this analysis of fair housing and identifies strategies to increase housing opportunities for all residents, with specific actions to reduce housing disparities for lower-income households.

- **Least Cost Zoning Law (Gov. Code Section 65913.1) –** The City complies with this State Law by designating and zoning sufficient vacant land for residential use with appropriate standards, in relation to zoning for nonresidential use, and in relation to growth projections of the General Plan to meet housing needs for all income categories as identified in this Housing Element.

- **Excessive Subdivision Standards Law (Gov. Code Section 65913.2)** – The City complies with this law in that the jurisdiction does not impose criteria for design, as defined in Section 66418 or improvements, as defined in Section 66419, for the purpose of rendering infeasible the development of housing for any and all economic segments of the community.

Integration and Segregation

To inform priorities, policies, and actions, the housing element must include an analysis of integration and segregation, including patterns and trends. Integration generally means a condition which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability in a specific geographic area. Segregation generally means the opposite condition, where concentrations of the characteristics described above are high in a specific geographic area.

Residential segregation and exclusion, whether by race, ethnicity, disability, or income, is a result of numerous housing policies, practices, and procedures – both by public and private – that have had enduring and pervasive negative impacts. Overt and covert housing discrimination through land use policy, shifting housing markets, and patterns of investment and disinvestment, have restricted meaningful fair housing choice and equitable access to opportunity, particularly for communities of color. Historic patterns of segregation persist in California despite the long-standing federal mandate, established by the Fair Housing Act of 1968, that federal agencies and federal grantees affirmatively further the purposes of the FHA.

Past and present discriminatory policies and practices, including long-term disinvestment, have resulted in neighborhoods with concentrated poverty and poor housing stock, limited access to opportunity, unsafe environmental conditions, underfunded schools, dilapidated infrastructure, and other disproportionately experienced problems. In addition, governmental policies have subsidized the development of segregated, high-resourced suburbs in metropolitan areas by constructing new highway systems – often through lower income communities of color – to ensure access to job opportunities in urban centers. This physical and policy infrastructure supports patterns of discrimination and high levels of segregation that continue to persist in California and across the country. All of these conditions persist despite the over 50-year-old obligation to prohibit discrimination and affirmatively further fair housing.

Understanding the demographic, ethnic, and racial composition of a city is vital to ensuring equal opportunity to housing for all groups. This section provides an overview of racial/ethnic composition and segregation patterns within Stanislaus County and Waterford. The HCD Data Viewer, drawing from U.C. Census, American Community Survey (ACS), and other date sources, provides a depth of resources to better understand patterns of affluence, poverty, segregation, and integration.

Additional Analysis

This Section will be updated further with more detailed analysis being requested by HCD.

SECTION VI
Housing Production Opportunities

As required by California Government Code Section 65583(a)(3), cities are compelled to produce:

> *...an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites.*

The inventory outlined above must identify specific sites or parcels that are available for residential development. The law further aims to ensure that local governments adequately plan to meet the housing needs of all economic segments of the community across all income categories. In addition to the required inventory, each city must demonstrate that the number of potential housing units specifically identified in the housing inventory satisfactorily meets the housing needs determination provided by each region's planning body. For the City of Riverbank, the Stanislaus Council of Governments (StanCOG) is the planning body responsible for allocating the housing need for each jurisdiction within the region including the City of Riverbank. The StanCOG Housing Needs Determination report projects a total need of 3,591 units for the City of Riverbank during the Sixth Cycle (2023 – 2031). Table I shows the City's Regional Housing Needs Allocation by income category.

Table VI-I – City of Riverbank Regional Housing Needs Allocation 2023 – 2031

Income Category	RHNA Allocation
Very Low-Income Households (<50% of AMI)[1]	970 Units
Low-Income Households (50% - 80% of AMI)	672 Units
Moderate-Income (80% - 120% of AMI)	594 Units
Above Moderate-Income (>120% of AMI)	1,355 Units
Total	**3,591 Units**

The City must ensure the availability of adequate residential sites to accommodate these units. Per State law, adequate sites are those which are located within proper zoning districts and have available services and facilities to encourage and provide for the development of housing for all income levels. To determine the City of Riverbank's housing capacity, an analysis of all vacant and non-vacant developable land within the city limits is required and necessary to understand the capacity limits, lengths and efforts which must be undertaken to ensure the City meets State law for the current planning period.

[1] AMI means area wide median income for Stanislaus County. It is assumed that 50 percent of the very low-income units are for extremely low-income.

A. Inventory of Land

A critical component of the Housing Element is the identification of land suitable for residential development including vacant and non-vacant sites having the potential for development of housing. To capture the City's present and future ability to provide and facilitate housing development for persons across all income categories, an exhaustive inventory of the City's available land resources and sites was conducted. This comprehensive identification of adequate sites available for housing development conducted for the City of Riverbank's 2023-2031, Sixth Cycle Housing Element supersedes the sites inventory prepared to support any previously adopted Housing Element. The sites identified in the sites inventory (Appendix H) are made up of parcels located in various areas and zones throughout the City. Each parcel listed has undergone an assessment to determine the development potential and residential unit capacity given the existing zoning standards, potential capacity under new zoning regulations, and development trends. For more detailed information, refer to Appendix H.

Assumptions and Methodology

The following analysis includes vacant and underutilized lands which are available for development for residential uses by virtue of size and land use designation in the Land Use Element portion of the General Plan. The land parcels used in the build-out assumptions in this study were in the City Limits or Sphere of Influence (SOI).

The densities utilized represent average densities that are within an acceptable density range as provided for in the General Plan of each Zoning District as determined by City staff and maximum density as indicated in the General Plan Land Use Element. The densities are calculated using the gross acreages of each Zoning District. Additionally, the typical densities assumed are the same that were used in the certified 2014-2023 Housing Element. Underutilized lands were broken down by size, General Plan Land Use Designation, zoning, existing use, factors affecting development, and infrastructure availability.

Government Code Section 65583.2(c)(3)(B) allows local governments to utilize "default" density standards that are "deemed appropriate to accommodate housing for lower income households." Riverbank's density range for Multiple-Family Residential is 16 dwelling units per acre and has no maximum. According to the Default Density Standard Option 2020 Census Update, default densities are established using census population figures and based on methodology detailed in Government Code section 65583.2 and for Stanislaus County, the default density is at least twenty (20) dwelling units per acre. The default density is within an acceptable density range provided for in the General Plan.

Vacant Land

Table VI-2 depicts vacant land designated for residential land uses within the city limits and can accommodate a portion of the lower-income RHNA. Each identified site in the table is given a site number, is identified by its General Plan Land Use designation, the residential

zone district, acreage, maximum density, and the realistic capacity for housing units.

Table VI-2 – Vacant Sites to Accommodate Lower Income RHNA

Site No.	APN	GPLU	Zone	Acreage	Max Density	Realistic Capacity
1	132-015-023	HDR	R-3	1.17	30	23
2	132-015-025	HDR	R-3	0.57	30	11
3	132-015-026	HDR	R-3	0.34	30	7
4	132-045-002	HDR	R-3	4.45	30	89
5	132-051-018	HDR	R-3	0.15	30	3
6	132-017-027	HDR	R-3	0.18	30	4
7	132-017-032	HDR	R-3	0.16	30	3
8	132-017-033	HDR	R-3	0.21	30	4
Total Capacity				***7.39 acres***		**144**

Table VI-2 displays the aggregate capacity of available vacant land which can accommodate more than eight (8) percent of the Regional Housing Needs Allocation for the Lower Income category. Sites six, seven, and eight are located within the Downtown Specific Plan.

Table VI-3 – Vacant Sites to Accommodate the Moderate and Above Moderate Income RHNA

RHNA Category	GP Land Use	Maximum Density	Total Acreage	Realistic Capacity
Moderate	MDR	16 du/acre	0.14	1
Above Moderate	LDR	8 du/acre	16.80	126
Total Capacity			**16.94**	**127**

Table VI-3 above summarizes the capacity of vacant sites that can accommodate a portion of the moderate and above moderate income RHNA. To calculate the designated development potential in the identified vacant sites, the City determined the average densities for each Zoning District, using data from the previous Housing Element and past projects.

For a parcel-by-parcel listing of the sites that can accommodate the Below-Moderate, Moderate and Above-Moderate income RHNA, refer to Appendix H. As Appendix H will show, there are a total of 23.65 gross acres of vacant land planned for residential uses within the City of Riverbank. Much of this land accommodates the Above-Moderate Income RHNA for a total acreage of 16.80 acres, or 126 dwelling units. In addition, max densities were used in each District to determine the maximum residential development potential. Table VI-3 shows that 126 units can be accommodated at typical densities (7.5 Dwelling Units per Acre) whereas 134 units could be accommodated at maximum densities (8 DUA) for sites with a General Plan Land Use designation of Low-Density Residential (LDR).

For sites designated as Medium-Density Residential (MDR), 1 dwelling unit can be accommodated on typical residential lot of 6,000 square feet at typical densities (10 DUA) and 2 units can be accommodated per typical residential 6,000 square foot lot at maximum densities (16 DUA). Further, for a typical multi-family parcel of 5.57 acres designated High-Density Residential, 110 dwelling units can be accommodated at typical densities (20 DUA), while 165 dwelling units could be developed at maximum densities (30 DUA) on a typical 5.5-acre parcel.

Underutilized Land

While vacant land with access to utilities offers the lowest barrier to development, the City analyzed non-vacant land to further determine the potential for residential development on underutilized properties. Underutilized properties are those where the value of the land is worth more than the buildings and structures found on the land, giving the property owner incentive to redevelop the property with new uses which may command either higher rents or increased sales prices. Because the residential Land in the City of Riverbank is largely built out, the Sites Inventory includes underutilized land. Nonvacant sites are only relied on to accommodate approximately ten percent of the City's lower income RHNA. Nearly all of the nonvacant properties analyzed and included in the Underutilized Sites include sites that are 1) larger than one-half (1/2) acre and 2) exclude sites that meet the criteria below. Appendix H shows that 21.08 acres have the capability of developing at higher density residential uses or with greater intensity. For sites that are designated Low Density Residential, 118 units can be accommodated at typical densities. For sites that are designated as Medium Density Residential, 10 units can be accommodated at typical densities and for sites designated as High Density Residential, 124 units can be accommodated at typical densities.

The City's thoughtful analysis resulted in the removal of potential underutilized sites from

the sites inventory based on the realistic viability of housing development due to lower degrees of underutilization. The City has also excluded from the inventory sites that:

- Have significant environmental constraints;
- Are located such that the provision of public services and infrastructure would be problematic;
- Have Williamson Act contracts;
- Are planned for schools, parks, or other public uses; and,
- Have existing structures or improvements that cannot be easily removed without incurring a significant cost (for example, sites containing more than a few outbuildings or a single dwelling).

Specific Plans

The City of Riverbank has adopted three specific plans during the twenty-first century: 1) the Crossroads Specific Plan, 2) the Downtown Specific Plan, and 3) the Crossroads West Specific Plan. This illustrates a pattern of continual growth that the City of Riverbank has experienced and facilitated, spanning more than two decades. Each Specific Plan offers unique standards for development and equally unique opportunities for housing across all income categories.

Crossroads Specific Plan

Adopted in the early 2000's, the Specific Plan was a response to the growth in demand for housing. Riverbank is strongly linked to regional housing market and trends fueled by economic forces stemming from the San Franciso Bay Area region. While the cost of housing skyrocketed in the Bay Area, housing pressures have steadily increased over time. As a consequence, the Crossroads Specific Plan, comprised of over six hundred eighty acres, allocated over fifty five percent to residential uses – approximately three hundred seventy-seven acres set aside for residential uses.

While the majority of the Crossroads Specific Plan has been built out, there remain unique opportunities for development within the bounds of the Specific Plan. Per HCD's Sites Inventory Guidebook, the City may credit sites that have been proposed, approved, or given a certificate of occupancy since the beginning of the RHNA project period. The City is in receipt of an in-fill, mixed-use development project consisting of a quick service restaurant, convenience store and 144 multi-family residential units. While this application has been received and processed, these units have not been included in the City's ability to meet the Regional Housing Needs Allocation, rather, this application illustrates the unique opportunities to provide housing opportunities within the Crossroads Specific Plan.

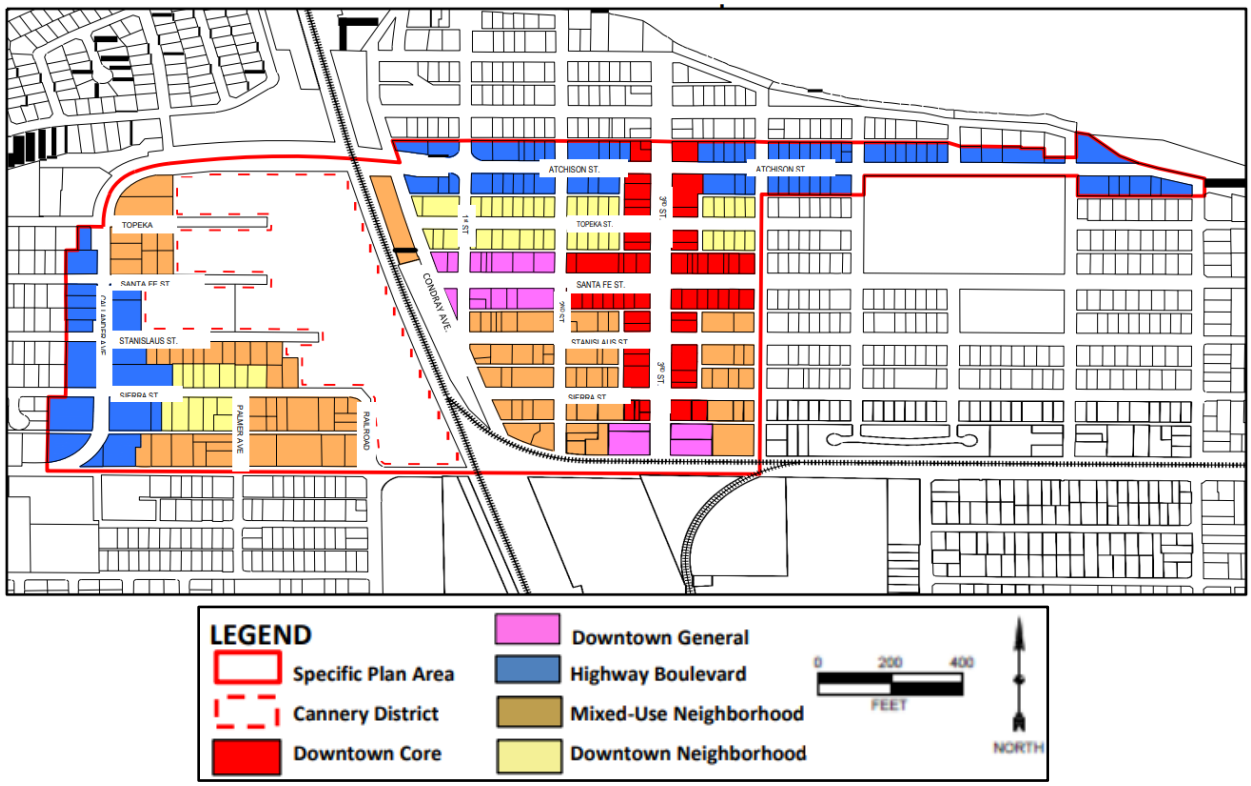
Downtown Specific Plan

The Downtown Specific Plan (DTSP) is identified as an Infill Opportunity Area, in which the City will focus reinvestment, and revitalization efforts including public-private partnerships, public investments, infill incentives, and other strategies. Certified and adopted by the City

Council on March 25, 2013, the Downtown Specific Plan Environmental Impact Report suggests that at build-out, the Specific Plan can accommodate 53 additional single-family dwelling units and 832 multi-family dwelling units. The Downtown Specific Plan encompasses residential neighborhoods, commercial districts, and industrial areas. The area is envisioned to become a vibrant, diverse cultural hub, and a prime destination for urban living, business, civic, and social life. The Specific Plan is comprised of two halves, bisected by the B.N.S.F. Railroad with Industrial uses on the western portion and residential uses on the eastern half. The Cannery District, located west of the railroad right-of-way, is the primary redevelopment opportunity area within the Downtown Specific Plan. Of the assumed units above, 53 single-family dwelling units and 454 higher density dwelling units are anticipated to be accommodated within the Cannery District. The Cannery District presents the single largest opportunity site in the Downtown Specific Plan Area.

The DTSP includes a distinctive set of land use designations to advance the vision for the Downtown Specific Plan Area by guiding new development on vacant and underutilized land. While there is less than five (5) acres of vacant land in the Specific Plan Area, development of any site may be found categorically exempt pursuant to laws governing Class 32, Infill Development – easing potential environmental constraints for development on vacant sites identified in the Sites Inventory. Every zoning district within the DTSP allows residential uses.

Map VI-1
Downtown Specific Plan Land Use Map



Crossroads West Specific Plan

The City's newest master planned community, Crossroads West Specific Plan (CWSP), is actively being developed into one of the Central Valley's premier communities offering an amalgam of Land Uses, improving and expanding housing opportunities for all types of households with a diverse mix of housing types, abundant open spaces and easy access to regional shopping, dining and entertainment allowing for multimodal transportation throughout. The Crossroads West Specific Plan is approximately 380 acres offering a full range of land uses, including Low Density Residential, Medium Density Residential, High Density Residential and Mixed Use for an estimated gross acreage of 385.4. The Crossroads West Specific Plan Environmental Impact Report suggests at build-out, the Specific Plan can accommodate 2,155 dwelling units. The allotment of acreage for each Residential Land Use is illustrated in the following Tables:

Table VI-4 – Crossroads West Specific Plan
Land Use Summary – Residential Land Use

Zone Designation	Land Use	Density DU/Acre[1]	Estimated Acres	Estimated Units
LDR	Low Density Residential	7.5	234	1,755
MDR	Medium Density Residential	10	20	200
HDR	High Density Residential	20	10	200
Total			264	2,155

(1) The average density of each Zoning District is determined by City staff using past city project densities as follows:
- Lower Density Residential (LDR) – 7.5 DUA
- Medium Density Residential (MDR) – 10 DUA
- Higher Density Residential (HDR) – 20 DUA (Default Density)
- Mixed Use (MU) – 18 DUA

(2) The maximum density of each Zoning District is derived from the General Plan Land Use Element as follows:
- Lower Density Residential (LDR) – 8 DUA
- Medium Density Residential (MDR) – 16 DUA
- Higher Density Residential (HDR) – 16+ DUA
- Mixed Use (MU) – 18 DUA

The Mixed-Use Land Use designations and development scenarios are illustrated in the table below. Both Mixed Use 1 and Mixed Use 2 provide flexibility to developers for long term implementation of the Specific Plan. A combination of development options are provided within the MU 1 Plan Area: The MU 1 Plan Area could be developed with all retail/commercial uses and would result in approximately 550,000 square feet of retail space; alternatively, the MU 1 plan provides the necessary flexibility for a combination of MU 1 Commercial and MU 1 Residential containing up to 350 residential dwelling units and up to 360,000 square feet of retail/commercial development. The Environmental Impact Report (EIR) prepared for the CWSP analyzed impacts under both scenarios.

The MU 2 Plan Area will be developed as a neighborhood serving retail uses on a smaller, more intimate scale than the MU 1 area of the Specific Plan. Residential uses are permitted

at the Medium or High-density rates, with an assumed development at 20 dwelling units per acre for up to half of the MU 2 site. Office uses are permitted, furthering the promotion of job creation throughout the CWSP, and further fostering a live-work-play community.

Table VI-5 – Crossroads West Specific Plan
Land Use Summary – Mixed Use Land Uses

ZONE DESIGNATION	LAND USE	ACREAGE	MAXIMUM DENSITY/SQ. FT.	MAXIMUM UNITS OR SQ. FT.	MAXIMUM SQ. FT.
MU 1	MIXED USE 1 (R)	54	25 du/ac	350	0
	MIXED USE 1 (C)		0.35 FAR	360,000 SQ. FT.	550,000 SQ. FT.
MU 2	MIXED USE 2 (R)	5	25 du/ac	50	N/A
	MIXED USE 2 (C)		0.35 FAR	27,000 SQ. FT.	N/A

Activity Within Crossroads West Specific Plan

Development of the planning area is actively occurring at different stages involving multiple builders, developers, and stakeholders. A Final Map has been recorded for the entire MU 1 portion of CWSP. Approximately fifty-four (54) acres of MU-1 was split into twenty-two (22) parcels to allow for development to provide a mix of commercial services, shopping opportunities to serve the community, and residential uses to provide a positive contribution to the City's dynamic housing stock. For MU-1, vertical integration of residential development in commercial areas is preferred. The Final Map includes a 9.61-acre parcel for the development of up to three-hundred-fifty (350) residential dwelling units, consistent with preferred residential development in the MU-1 Plan Area. City staff has had productive discussions with the property owner and master developer and is in receipt of concept plans submitted by the property owner, and has initiated preliminary planning efforts for the single, 9.61-acre parcel.

Further, a Tentative Subdivision Map for 1,086 residential units was approved in 2019. Development has continued in successive fashion as Unit 1, Unit 1a, and Unit 2 have recorded final maps. Approximately 215 residential dwelling units have received occupancy, or a building permit has been issued leaving approximately 871 residential lots ready for development. Public improvements and infrastructure improvements continue to develop, and public utilities are extended as phases of development occur removing many constraints for orderly, near-term development of residential projects.

Development within CWSP is not anticipated to slow. Within MU 1, the City of Riverbank has processed, approved, and facilitated the development of a major, multinational corporation and American retail chain to anchor the Mixed-Use area and has served as a catalyst for additional commercial, retail, and mixed-use applications approved and in process. Additionally, residential development is not anticipated to slow provided the new commercial, retail, and mixed-use development activity completed and underway. Further, the CWSP offers built-in flexibility and incentives for prospective developers to continue the development and build-out of the Planning Area. For example, architecture, design, and site plan review require no discretionary approval. Proposals to construct within CWSP shall be subject to ministerial review by the Community Development Director prior to issuance of a building permit; thus, expediting review periods, shortening periods between application and approval. Further, the Development Agreement established for the Crossroads West Specific Plan provides System Development Fees at a reduced price per unit to encourage and attract development within the City of Riverbank, specifically in the Crossroads West Specific Plan.

B. City Efforts to Increase Housing for All

In addition to the diligent efforts by staff to maintain and uphold compliance with state housing law, City staff continues its substantial effort to provide and ensure housing and housing opportunities for everyone in its community across all income levels. Over the course of the past planning cycle, the City of Riverbank proposed two (2) staff-initiated Zoning Ordinance Amendments. The first amendment to the Riverbank Municipal Code (Ordinance No 2021-007, adopted December 14, 2021) refined regulations related to Accessory Dwelling Units (ADUs); this amendment to the City's Municipal Code was enacted to comply with the State legislation in effect at that time, as set forth in Government Code Sections 65852.2 and 65852.22. The City also took new, creative approaches to housing development, design, and standards. Specifically, the City of Riverbank adopted the Tiny House Villages Ordinance (Ordinance No. 2023-003, adopted January 24, 2023), making possible the ability to develop a detached single family-residence as small as one hundred fifty (150) square feet[2] in size.

Tiny House Villages Ordinance

In early 2023, City Staff initiated a proposed Zoning Ordinance Amendment to modify the Riverbank Municipal Code to add Tiny House Villages as a permitted use in Residential and Mixed-Use zoning districts in the City of Riverbank. The Zoning Ordinance amended the uses permitted in the R-1, Single-Family Residential district, R-2, Duplex Residential district, R-3, Multiple Family Residential district, and CX-1, Mixed Use district. The Tiny House Villages Ordinance also provided Density, Design and Development Standards.

The density requirement for each zoning district shall adhere to and maintain consistency with the density requirement in the City's General Plan:

[2] Within a tiny house village.

- R-1, Single-Family Residential District – up to eight (8) dwelling units per net acre.
- R-2, Duplex Residential District - up to twelve (12) dwelling units per net acre.
- R-3, Multiple Family Residential District – sixteen (16) or more dwelling units per net acre.
- CX-1, Mixed Use District – eight (8) or more dwelling units per net acre for detached residential uses.

A permitted Tiny House can range in size from as small as one hundred fifty (150) square feet up to eight hundred fifty (850) square feet, less than the previously permitted minimum size requirement of nine hundred (900) square feet for a single dwelling unit or mobile home located within each Residential Zoning district. This City-led effort provides increased opportunity, flexibility, and affordability for housing across all income categories within the City of Riverbank.

Accessory Dwelling Units (ADU)

An accessory dwelling unit is a secondary dwelling unit on residentially zoned property with an existing single-family or multifamily residence. Accessory dwelling units anticipated to be built between 2023 and 2031 are credited towards the City's RHNA obligation. New legislation has loosened restrictive development standards, removed discretionary approval, and streamlined the approval and permitting process for Accessory Dwelling Units (ADUs). Based on recent changes in state law reducing the time to review and approve ADU applications, requiring ADUs that meet requirements to be allowed by right, eliminating discretionary review, and removing other restrictions for ADUs, it is anticipated that the production of ADUs will increase in the Sixth Cycle Housing Element planning period.

The City of Riverbank adopted an ADU Ordinance (Ordinance 2021-007), modifying the Riverbank Municipal Code to be consistent with state law allowing applications for ADUs to be evaluated and ministerially approved whereby no discretionary approval is required.

To reduce financial constraints, the City of Riverbank partnered with Stanislaus County to develop and offer six (6) free preapproved ADU plans for property owners within its jurisdiction. Eliminating development barriers in conjunction with reducing affordability considerations by way of preapproved ADU plans, the option for ADUs is increasingly becoming a more viable option for housing.

Year	Permitted ADUs
2022	4
2023	4
2024 (Jan. 1 to July 1)	5
Total	13
Annual Average	5.2
Source: City of Riverbank	

The City issues approximately four to five permits a year for Accessory Dwelling Units. This trend is expected to continue, if not increase due to recent legislation requiring ministerial review of applications for Accessory Dwelling Units. The City of Riverbank conservatively estimates that ADUs will be produced at the same rate throughout the eight (8) year planning period; this estimation would result in 42 Accessory Dwelling Units over the course of the planning period – adding to the housing stock by an additional 42 housing units across income categories.

C. Available Land Outside of the City Limits

Outside the city limits, but within the Sphere of Influence (SOI), there is unconstrained vacant and agricultural land. In the most unconstrained areas for growth, there are about 177 acres of vacant and agricultural land that is designated to allow for residential uses.

As Table VI-6 shows, at build out, the residential land outside the City limits, but in the Sphere of Influence, could potentially support 360 single family units and 1,180 multi-family units. At maximum densities, the available land in the Sphere of Influence could support 2,448 residential units. The parcels examined do not have a Williamson Act contract.

Pre-zoning and zoning would occur for the identified properties, or those determined to have equal or better feasibility for affordable housing development, such that densities typical of the R-3 zone could occur. However, the City would encourage developers to achieve higher densities in lands rezoned or pre-zoned R-3 by requiring a minimum average density.

Table VI-6 – Residential Land Within the Sphere of Influence

	Gross Acres (1)	**Average Density** (2)	**Average Unit Potential**	**Maximum Unit Potential** (3)
Residential Land in the adopted Sphere of Influence (4)				
Lower Density Residential	48	7.5	360	384
Medium Density Residential	118	10	1,180	1,888
Higher Density Residential	11	20	220	416
Mixed Use	0	0	0	0
Total	***177***		***1,760***	***2,448***

(1) Total gross acres of land outside the city limits, but within the Sphere of Influence that supports residential development excluding parcels with Williamson Act contracts, based on the General Plan Environmental Impact Report.

(2) The average density of each General Plan Land Use Designation is determined by City staff using past city project densities as follows:

- Lower Density Residential (LDR) – 7.5 DUA
- Medium Density Residential (MDR) – 10 DUA
- Higher Density Residential (HDR) – 20 DUA (Default Density)
- Mixed Use (MU) – 18 DUA

(3) The maximum density of each General Plan Land Use Designation is derived from the General Plan Land Use Element as follows:

- Lower Density Residential (LDR) – 8 DUA
- Medium Density Residential (MDR) – 16 DUA
- Higher Density Residential (HDR) – 16+ DUA; Maximum Density utilized for analysis is 30 DUA.
- Mixed Use (MU) – 18 DUA

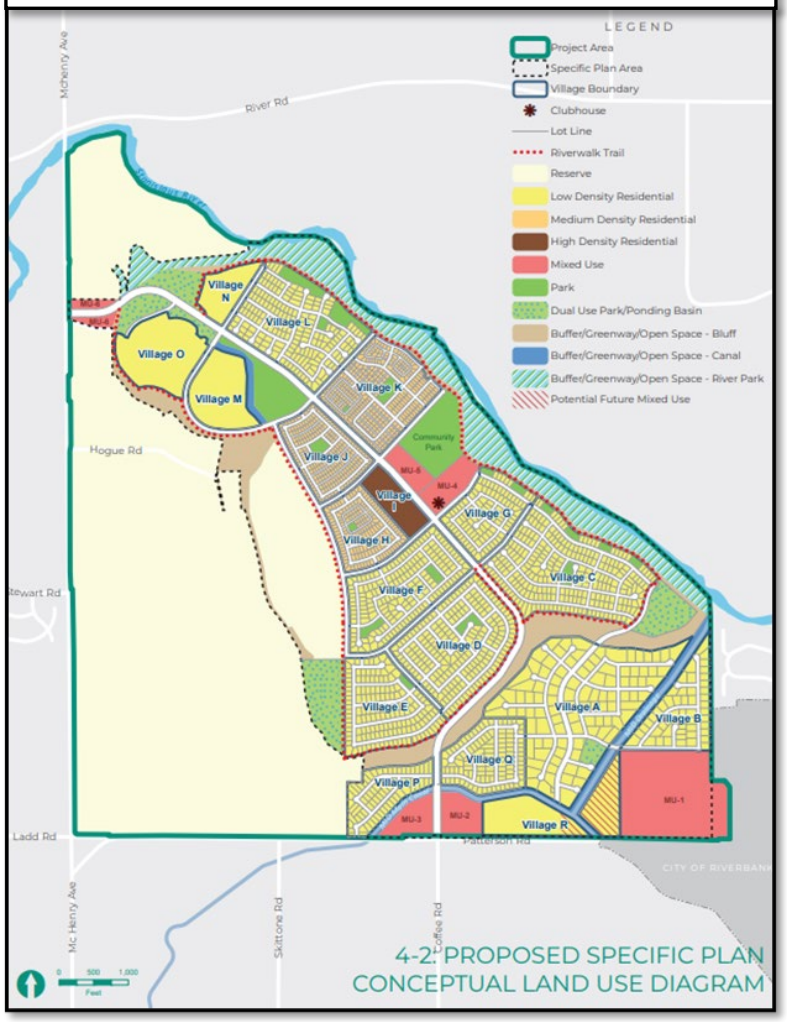
(4) Includes lands that are designated for residential development (LDR, MDR, HDR, MU).

Source: City of Riverbank, 2024; Stanislaus County Parcel Database and GIS; Stanislaus County Assessors Database, 2024; J.B. Anderson Land Use Planning, 2024.

River Walk Specific Plan

The City is currently in the planning stages of processing the River Walk Specific Plan, located in the unincorporated area of Stanislaus County and adjacent to the City of Riverbank, north of Patterson Road/State Route (SR) 108, east of McHenry Avenue, and approximately two miles northwest of downtown Riverbank.

MAP VI-2
Proposed Specific Plan Conceptual Land Use Diagram (Riverwalk)



The River Walk Specific Plan (RWSP) is a Mixed-Use development project that provides for a range of residential housing densities, neighborhood-scale retail, commercial and health/ medical services, private clubhouse, public recreation, a pedestrian/bicycle trail system, and extensive open space and landscaping. The land uses proposed include Low Density Residential, Medium Density Residential, High Density Residential, Mixed-Use, and Parks/Recreation, including all infrastructure and utilities necessary to service the development. The RWSP estimates between 2,432 – 2,682 residential units, and between 375,000 and 875,000 square feet of Mixed-Use for commercial, office, service, or retail use, as well as some transitional care facilities. A substantial portion of the RWSP is intended to be an age-restricted active adult community, while a portion will not be age restricted. Land designated for High Density Residential and Mixed-Use together span over approximately seventy (70) acres and provide for densities above sixteen (16) dwelling units per acre accounting for well over 1,180 dwelling units.

The overall Project Area includes four (4) distinct planning boundaries: 1. Specific Plan Area (Plan Area): all lands identified and included within the River Walk Specific Plan; 2.

Sphere of Influence Expansion Area: includes the area covered by the proposed Sphere of Influence Amendment and contains the entire project area including reserve land; 3. Berghill Boundary: contains areas within the Specific Plan Area that are controlled by the Project Applicant; 4. Project Area: includes the Sphere of Influence expansion area, including the Specific Plan and the Berghill Boundary.

The RWSP will require and include the adoption of a Specific Plan, a Sphere of Influence (SOI) expansion and annexation of land into the City of Riverbank. The overall project area and SOI expansion covers approximately 1,522 acres. The RWSP covers approximately 997 acres of the SOI expansion area, and includes an annexation into the Riverbank City limits, extension of infrastructure to the annexed area to serve development, and the subsequent development of the annexed area. The City of Riverbank's pre-zoning for River Walk will include the Specific Plan (SP) zoning designation for the entire Specific Plan area. The intent for creating and establishing an SP zoning designation for the entire Project Area allows for more imaginative and flexible designs for development projects. This built-in flexibility provides developers with the ability to mitigate possible geological issues, topographical concerns, and many environmental factors.

Development of the River Walk Specific Plan requires City Council adoption, Annexation and Sphere of Influence Modification consideration by the Stanislaus LAFCO. Additional entitlements required include a General Plan Amendment, pre-zoning, SOI amendment, Municipal Services Review amendment, Neighborhood Electric Vehicle Plan (and EV ordinance), Tentative Map(s), Development Agreement, and Annexation into CFD 2016-01. The exact land use plan is yet to be determined; however, Table VI-7 is a summary of the assumed residential land uses and the estimated units that could provide for Riverbank, based on the adopted General Plan land use mix.

Table VI-7 – Riverwalk Specific Plan
Summary of Assumed Residential Land Uses

Table 4.1.1: River Walk Specific Plan Land Use Summary

MAP SYMBOL	ACREAGE	DENSITY RANGE	UNIT OR SF RANGE
LDR – Low Density Residential	467.18	0 – 8 DU/AC	1,550
MDR – Medium Density Residential	78.70	8 – 16 DU/AC	702
HDR – High Density Residential	10.02	16 + DU/AC	180
MU – Mixed-Use (Outside of Community Core)	58.39	16 + DU/AC 0.25 FAR	0 – 350 DU 275,000-635,000 SF
MU – Mixed-Use (Inside of Community Core)	5.35	16 + DU/AC 0.50 FAR	0 – 100 DU 110,000-220,000 SF
MU – Mixed-Use (Clubhouse)	8.01	0.50 FAR	20,000 SF
Park	43.34	N/A	N/A
B/G/OS - Bluff	68.53	N/A	N/A
B/G/OS - Ditch	23.34	N/A	N/A
B/G/OS - River Park	69.77	N/A	N/A
Park - Ponding Basin	41.01	N/A	N/A
Reserve	60.17	N/A	N/A
ROW	63.37	N/A	N/A
TOTAL	**997.18**	—	**2,432 – 2,682 DU** **375,000 – 875,000 SF**

NOTES: SF = SQUARE FEET;
DU/AC = DWELLING UNITS PER ACRE;
FAR = FLOOR-AREA-RATIO;
N/A = NOT APPLICABLE.

D. Pipeline Projects

Residential developments planned, approved, and permitted, but not yet built can be credited towards the City's RHNA for the Sixth Cycle Housing Element if it can be demonstrated that the units will be built by the conclusion of the Sixth Cycle Housing Element planning period. The City of Riverbank has received, processed, and approved several projects which have yet to be completed. Table VI-8 provides an overview of projects that are proposed and in process or have been entitled. Based on the City's review of pending projects, there are no known barriers to development, phasing, or other factors that would prohibit the pending project from being completed during the Sixth Cycle – all units are anticipated to be completed during the planning period. Further, the City of Riverbank collaborates with applicants, developers, and owners to account for progress and updates on current and future projects.

Table – VI-8 Approved and Pending Projects

Project	Status	Low	Moderate	Above Moderate	Total	Progress
CR Unit 1	Under Construction	-	-	1	1	Anticipated completion by end of October, '24.
CR Unit 2	Under Construction	-	-	95	95	Anticipated completion by end of June, '25.
Diamond Bar East	Under Construction	-	-	48	48	Under Construction.
Elmwood Estates	Under Construction	-	-	21	21	Under Construction.
Lucky House	Approved	38	-	-	38	Approved; seeking grant funding.
Riverbank Village	Approved	8	-	-	8	Plans under review; Permits will be issued soon.
Countryside III	Approved	-	-	22	22	Master Plans in plan check; permits will be issued soon.
Pocket Ave. Senior Apartments	Pending	-	28	-	28	Pending submittal.
Sierra Village	Pending Approval	-	22	-	22	City staff is working closely with Developer.
Heritage II	Pending Approval	-	-	47	47	Phase II of development.
Rivers Edge	Pending Approval	-	-	36	36	City staff is working closely with Developer.
Total		**46**	**50**	**270**	**366**	

E. Ability to Address Regional Housing Need Allocation

Table VI-8 shows the residential holding capacity after accounting for unit production during the current housing element period. The table goes on to show the remaining capacity at average densities within the city limits in subdivisions and vacant land. Finally, unit potential outside the city limits, but within the Sphere of Influence is shown.

It is important to note that lands within the City's General Plan Boundary, but outside of the Sphere of Influence, are focused specifically on lands within the proposed Riverwalk Specific Plan. As referenced previously, the Riverwalk Specific Plan is currently being processed by City staff. The proposed specific plan includes a Sphere of Influence Expansion and Annexation component as part of the overall application to be reviewed and considered by the Riverbank City Council and Stanislaus LAFCO.

Presently, the City of Riverbank has enough land available to meet the RHNA for Above Moderate income with a surplus of 704 units. However, the City of Riverbank does not have enough land to accommodate its total RHNA for low and moderate income with an aggregate shortfall of 790 units. In compliance with the requirements of Government Code Section 65583(c)(1), the General Plan Land Use Element should provide a sufficient portion of land in its multi-family land use categories to meet its obligation to provide sites suitable for the production of needed housing affordable to extremely low, very low, low, moderate, and above moderate-income households. As the analysis above shows, at average densities, the City lacks sufficient land available and designated for multi-family development to provide for the needs of all income groups.

Table VI-9 – City's Ability to Meet Its Regional Housing Needs

	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
HCD RHNA Allocation (June 2023 – Dec 2031)	485	485	672	594	1,355	3,591
Units Produced **(1)**					121	121
Net Allocation to be Met	485	485	672	594	1,234	3,470
Allocation to be Met	1,642			594	1,234	3,470
Holding Capacity Within the City Limits						
Potential Units in Vacant Land	110			25	126	261
Potential Units in Underutilized Land	124			10	118	252
Potential Accessory Dwelling Units	23			10	9	42
Potential Units in Pipeline Projects	46			50	270	366
Potential Units in Downtown Specific Plan	585			1	0	586
Potential Units in Crossroads West Specific Plan	318			144	1,415	1,877
City Holding Capacity Subtotal	***1,206***			***240***	***1,938***	***3,384***
Holding Capacity Outside City Limits (2)						
Single-Family Units	630			702	1,910	3,242
Multi-Family Units	220			1,180	0	1,400
Outside Holding Capacity Subtotal	*850*			*1,882*	*1,910*	*4,642*
(Shortfall)	**(436)**			**(354)**	**704**	**(86)**

(1) Units with final building permits issued between January 2024 and June 30, 2024, as identified in Table VIII-1
(2) Includes lands within the City's adopted SOI and the proposed Riverwalk Specific Plan.

Addressing Regional Housing Needs Shortfall

The City of Riverbank has an obligation to rezone land suitable to accommodate the remaining lower-income and moderate-income Regional Housing Needs Allocation shortfall of a combined 790 units. Together, the City of Riverbank with community input, has identified opportunity sites to rezone at a minimum of 20 units per acre and has developed a program outlining the details and timeline to completion. The rezone program will allow the development of higher-density multifamily housing; fifteen sites have been identified and prioritized based on suitability, feasibility, and community input. **Table X** below illustrates the candidate sites identified for rezone. The fifteen sites listed below will be rezoned to facilitate additional residential development. Each site will be rezoned to allow a minimum density of twenty dwelling units per acre and the City assumes that for each site identified to be rezoned, the realistic residential density of the site is equal to the required minimum density of the relevant zone district. The rezone program will account for an additional 1,656 dwelling units.

Table VI-10 – Candidate Sites for Rezoning

Site No.	APN	Acres	No. of Potential Units – 20 DU/AC Min. Unit Count
1	074-006-023	2.88	58
2	074-006-024	0.85	17
3	074-011-017	18	360
4	074-014-016	6.5	130
5	074-025-023	9.5	190
6	075-093-025	2.1	42
7	075-014-026	10	200
8	075-025-010	3.3	66
9	132-038-032	6.5	130
10	075-015-009	2	40
11	132-022-017	0.75	15
12	075-005-025	6	120
13	132-023-020	3	60
14	062-039-048	6.4	128
15	062-021-007	5	100
Total Units			***1,656***

SECTION VII
Housing Production Constraints

A. NON-GOVERNMENTAL HOUSING CONSTRAINTS

The ability to fulfill housing needs is greatly constrained by factors prevalent in the housing market. Non-governmental factors inhibiting the availability of housing include financing costs, land prices, and construction costs.

1. Financing Costs

Low mortgage interest rates and the prevalence of sub-prime mortgage lending led to a sharp increase in home construction and purchases, as well as increased demand and prices. These factors had more influence on home ownership and construction than any other. The reverse of this is now being seen as increasingly troubled credit markets are hesitant to finance loans, which is putting a damper on the real estate market. Policies set at the federal level affecting interest rates, subsidies, material, and wage costs, are cost factors which are little influenced by local policy, desire, or action.

Stanislaus County experienced a high population increase over the recent decades. Primarily, the discovery of the San Joaquin Valley as an area with affordable housing to San Francisco Bay Area commuters resulted in an increase in local values and almost all new housing stock was built for this income group. Table VI-1, Average Home Sales Price, reflects the average sale price for a single-family home in Stanislaus County from 2015 to 2023.

TABLE VII-1

Average Single-Family Home Sales Price
Stanislaus County, 2015 – 2023

YEAR	AVERAGE HOME PURCHASE PRICES	ANNUAL % CHANGE
2015	$246,511	-
2016	$266,854	8.25%
2017	$288,645	8.17%
2018	$312,658	8.32%
2019	$326,854	4.54%
2020	$359,583	10.01%
2021	$425,542	18.34%
2022	$456,070	7.17%
2023	$454,096	-0.43%

SOURCE: California Association of Realtors, Median Prices of Existing Detached Homes, December 2023.

2. Construction Costs and Land Prices

According to Cary Pope, a Real Estate Agent and housing developer, the average hard costs (raw building materials, excluding permit fees, impact fees, etc.) is about 125 to 150 dollars a foot. For a 1,500 square foot construction, which equals $225,000. Construction costs have increased about 100 percent in the last decade. This phenomenon is reflected in the escalation of median priced homes in Stanislaus County over the past decade. According to Cary Pope, finished lot prices in Riverbank area are about $125,000 per lot, where raw land within the City is about

$150,000 per acre.
While land values in Stanislaus County have increased over the last few years, this has corresponded to a major increase in the demand for and price of building materials. Increases in building material prices can be attributed to demand from growing economies in foreign countries such as China, India and South America and supply chain issues, along with workforce shortages. While there will be fluctuations in the commodities markets, experts agree that the costs of raw materials—such as steel, copper, dry wall, plastics, asphalt, and diesel—are not going to go down as long as demand from other countries continues, and demand for housing continues as well.

3. Housing Costs

Riverbank median home prices have steadily increased, with the December 2023 median home value in Riverbank at $454,096.

Table VI-2, Median Home Values and Rents, indicates a comparison of home values in Stanislaus County.

TABLE VII-2

Median Home Values – November 2023

Location	Median Home Value	% of County Median
CERES	$433,247	96.86%
MODESTO	$427,902	95.66%
OAKDALE	$532,911	119.14%
PATTERSON	$504,335	112.75%
RIVERBANK	$461,094	103.08%
SALIDA*	$473,568	105.87%
TURLOCK	$462,943	103.49%
STANISLAUS COUNTY	$447,313	100.00%

***SOURCE*:** Zillow Home Values Index, November 2023

*Unincorporated Communities in Stanislaus County

Even with this sharp decline in housing prices, the income needed to purchase a median-priced home places it beyond the reach of most individuals in Stanislaus County and the City of Riverbank. The rise of the "working poor" elicits the demand for more affordable housing, both rental and for purchase.

In most cases, it takes two incomes just to pay the rent or mortgage. Two full-time workers earning minimum wages earn just enough to be able to afford the fair market rent for a two-bedroom unit in Stanislaus County of $1,528.

TABLE VII-3
Comparison of Salary Ranges and Rental/Mortgage – 2022
Stanislaus County

Occupation	Mean Salary Hour/Month Full-Time	Max Rent / Mortgage Payment	Maximum Home Loan Amount*
Minimum Wage Wkr	$16.00 / $2,560	$768	$108,501
Retail Salesperson	$18.08 / $3,133	$940	$144,507
Receptionists	$19.05 / $3,303	$991	$155,190
Pre-School Teacher	$23.59 / $4,088	$1,226	$204,518
Construction Laborer	$24.91 / $4,317	$1,295	$218,908
Auto Mechanic	$25.45 / $4,412	$1,324	$224,878
Truck Driver	$25.21 / $4,370	$1,311	$222,238
Computer User Support Spec.	$31.57 / $5,472	$1,642	$291,486
Police Officer	$44.31 / $7,680	$2,304	$430,233
Registered Nurse	$66.59 / $11,543	$3,463	$672,928

SOURCE: Occupational Employment Statistics (OES) Survey, May, 2022
*Maximum Home Loan Amount was calculated using the following websites: https://www.forrent.com/calculator and https://myhome.freddiemac.com/resources/calculators/how-much-can-you-borrow

One person working full-time in Riverbank needs to earn at least $23.00 per hour to keep within the 30 percent affordability guidelines and be able to afford the fair market rent for a one-bedroom unit ($1,188). Table VI-3 shows a comparison of salaries and rental/mortgage payments. Table VI-4 shows the HUD fair market rent guidelines for 2024.

TABLE VII-4
Final FY 2024 FMRs by Unit Bedrooms

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2024 FMR	$1,143	$1,188	$1,528	$2,153	$2,536

SOURCE: HUD Final FY 2024 FMR Summary for Stanislaus County, California

Table VI-1 shows the average sale prices for homes in Stanislaus County from 2015 to 2023. As indicated in the table, the average sales price for homes increased from $246,511 in 2015 to $454,096 in 2023, representing a decrease of 84 percent. The average home price is not affordable for most of the workers shown in Table VI-3. For example, only the registered nurse's annual salary would allow for the purchase of the average priced home in Stanislaus County or the City of Riverbank.

4. Consumer Expectation

While consumer preference has generally been toward a detached single-family dwelling, the high costs associated with owning and maintaining a single-family home, as well as a shifting desire to be closer to urban amenities, may result in households being more willing to accept alternatives to that lifestyle by accepting smaller lots, high densities, and innovative approaches to today's housing needs.

B. GOVERNMENT CONSTRAINTS

Constraints, often called "soft costs" are contributing to an increasingly large percent of the cost of affordable housing, as well as to housing in general. Soft costs include requirements by local governments that, while necessary, may seem excessive when affordable housing is a community's goal. Some of the charges attributable to each house are:

- water and sewer connection fees;
- traffic control improvements;
- legal and consulting fees;
- interest (passed on to buyers) during up to 2 years while waiting for approvals;
- environmental studies;
- park fees;
- sidewalks;
- roads;
- inspection fees; and
- school fees

1. Building Codes and Enforcement

While minimum building codes enforced by State law are essential to the physical construction of safe and lasting housing, additional standards controlling the design or safety precautions may increase the cost of affordable housing.

The City has not adopted local amendments to the various uniform building and housing codes adopted by the State of California (Title 24 of the California Code of Regulations, 2022). The City is currently utilizing the 2022 edition of the California Building Code. The City applies a flexible approach to code enforcement to avoid the displacement of lower-income residents and to assure that reasonable accommodations can be made for modifications addressing handicapped accessibility. The City applies a flexible approach in its inspection process for older homes in need of rehabilitation to focus on health and key safety problems and to assure the occupants are not forced from their homes due to the high cost of complying with current building code requirements.

The City links building code enforcement activities to housing rehabilitation programs. At the beginning of housing rehabilitation program review there is a property evaluation, and items are considered for repair and property cleanness. There is also a property pest inspection. During project construction there are project inspections, progress and evaluation reports of work being complete, building inspection, and final inspection. After the project is complete there are annual inspections. If staff identifies an item of concern on the documented inspection sheet at annual inspection, or if the Neighborhood Improvement Officer identifies a city code violation and/or receives a property complaint, the housing department will be notified. An automatic interior/exterior inspection letter is sent to property owner. Inspection is conducted and items of concern are worked on until items are cleared.

2. On- and Off-site Improvements

Land improvements can be categorized as those designated to modify the existing parcel of land, an on-site improvement, or those to modify the exterior, or off-site areas. The City of Riverbank Public Works Department is responsible for reviewing all off-site improvements. Such public off-site improvements include curbs, gutters, sidewalks, pavement, adequate drainage, and street lighting. These have been deemed necessary to maintain the public health, safety, and welfare standards for a residential community.

Site improvements are a key component of new development and include roads, water and sewer, and other infrastructure necessary to serve the new development. Improvement requirements are regulated by the City's subdivision ordinance. Within the existing City limits, off-site improvement requirements are typically limited because the infrastructure needed to serve infill development is already in place. Where off-site improvements are required, they typically relate to local improvements to existing facilities to accommodate higher density development or to repair or replace aged infrastructure.

Street improvement standards can have a significant impact on housing costs. The right-of-way and pavement requirements allow for slightly narrower streets in residential

areas than in many communities. Minimum pavement widths of 50 feet or more for collector streets and 40 feet of more for residential streets are common among local jurisdictions. Residential streets in Riverbank require a 40-foot part-width standard to provide for two driving lanes, one parking lane and curb, gutter, and sidewalk adjacent to the parking lane. The City has also approved narrower streets – 36 feet in width is feasible in certain cases.

Required street improvements include curbs, gutters, and sidewalks of at least four feet in width. The minimum sidewalk improvement standard is consistent with accessibility requirements for persons with disabilities and is less than in many communities.

Storm drainage facilities are the responsibility of the subdivider. City standards address proper grading and erosion control on-site, including avoiding sedimentation or damage to off-site property. Payment of mitigation for drainage impacts is included within the City's development impact fee.

Internal sanitary sewers and appropriate off-site sanitary sewers are required for all proposed development. Installation is required to comply with City policies and Standard Specification. At the time of filing of the final map or parcel map, subdividers are required to pay sewer connection fees and front foot assessments.

Internal water transmission pipelines and appropriate off-site connection facilities are required for all proposed development. Installation is required to comply with City policies and Standard Specifications. All water and sewer lot services are required to extend two feet past the sidewalk and be between three and five feet of one interior side property line of each lot in any proposed subdivision.

Although the City's site improvement requirements add to the cost of new housing, the City believes its standards are reasonable and necessary to promote the health and safety of residents living in new residential developments.

3. Fees

While fees can contribute significantly to increased housing costs, the Riverbank Planning Division has attempted to minimize these costs for the developer. Although the costs listed below still amount to a substantial sum, the City has traditionally set these fees below their costs to provide the service.

The county has adopted a Public Facilities Fee for both unincorporated areas as well as incorporated areas. The public facilities fees are collected at the building permit stage. This fee was deemed necessary in order that Stanislaus County could provide the needed services and facilities because of new growth. The City of Riverbank requires these fees to be paid prior to issuance of building permits.

The county and the cities have reached mutual agreement to cause collection of the appropriate public facilities fee at the building permit stage.

Pursuant to 1986 legislation (AB 2926) school districts can directly levy developer fees to defray the costs of accommodating new students. The current School Impact Fee for new residential construction in the Riverbank Unified School District is $4.79 per square foot and $5.17 per square foot for Sylvan School District, starting July 1, 2024. Beyond this legislation, school districts are attempting to gain full mitigation to school impacts at or during legislative actions by elected officials.

According to the State Department of Housing and Community Development, local jurisdictions throughout the state have tended to increase the burden of fees placed on new housing to finance infrastructure, primarily as a result of property tax reductions brought about by Proposition 13. The Department now assumes that typically fees comprise of 10% to 15% of the construction cost of a new home. Since most fees are levied on a per-unit basis, it is economically advantageous for a developer to build more expensive homes. The per-unit fees which add as much as $40,000 to a single home cost are significantly impacting lower cost units.

In 2015, the City amended the Riverbank Municipal Code Section 150.30: System Development Fees to provide provisions for the Deferral of System Development Fees to help alleviate the overall cost of the City's System Development Fees. This completed Program 3.1e of the 2014-2023 Housing Element.

4. Processing and Permit Procedures

Expeditious processing and permit procedures can minimize development costs dramatically. Delays often occur in the approval process, which translate into increased housing costs. The City of Riverbank follows differing processing procedures for various planning transactions. Amendments to the General Plan and zoning modifications must go before the Planning Commission and City Council for passage, averaging 60 to 120 days, since changes of this nature are only considered at three scheduled City Council meetings per year. Processing time for a housing development (single- or multi-family) with appropriate zoning and General Plan designations would take approximately 90 days if the project applicant is responsive in submitting a complete application in a timely manner.

Applications for residential subdivisions are processed within a 3 to 5 month period; however, applications that are more complex may take up to 12 months because of project pre-planning, site constraints and environmental review. Site plan review typically takes 1-2 months. Processing time is largely determined by the significance of project related issues. The City meets state-required timelines for the approval of development permits. The time required for development approval is not generally a constraint or substantial cost to housing developers.

To expedite the permit processing procedures, City staff hold a Pre-Application Review conference to provide upfront feedback on proposed projects to increase approval certainty for applicants.

Tentative maps for subdivision development are required to pass the Planning Commission and need City Council approval. All other permits, variances, or transactions of this type must be presented before the Planning Commission for their final approval. When an environmental impact report is required, six months or more will be added to the processing period.

5. Site Plan Review

Site plan review is required for proposals to construct anything except one single-family dwelling, duplex, triplex, or four-plex on appropriately zoned property. Site plan review occurs before the Planning Commission prior to issuance of a building permit and would occur concurrently with all other Planning Commission related review of the subject project. The Planning Commission will review the site plan, floor plans of all buildings, and a landscape plan, pursuant to the requirements of the zone. The Planning Commission may not deny a project during this review based on use; only impose conditions that ensure the project meets the development standards set forth in the Zoning Ordinance. Therefore, site plan review does not add significant time to the approval process when other discretionary approvals are required. The average processing time for site plan reviews is 8 weeks. Refer to *Appendix C: Processing Time for Various Development Applications* and *Appendix E: Exactions and Processing Fees* for more information about the approval process and estimated time and fees associated with various development projects.

Staff makes every attempt to work closely with project applicants from project conception to completion in order to increase the likelihood of a favorable project recommendation to the Planning Commission. Initial submittals are highly encouraged and generally contribute to the successful approval of the project. More than 90% of projects that receive a favorable staff recommendation go on to be approved by the Planning Commission. Multifamily development applications are typically approved by the Planning Commission provided they conform to the Community Character and Design Element of the General Plan and comply with other applicable General Plan goals and policies, zoning requirements, and State health and safety requirements. Architecture and Site Plan Review is required of anything other than a single-family dwelling, a duplex, a triplex or a four-plex on a parcel. The review includes, but is not limited to, comparison of the project with the Architectural and Subdivision Design Standards.

Annexations to accommodate residential development or bring existing development into the City normally do not take more than six months. A specific plan must be prepared for the proposed annexation area prior to application for annexation. If a subdivision map or any other entitlement process is associated with annexation proceedings, it would occur concurrently to expedite the process.

6. Constraints to Persons with Disabilities

In January of 2002, amendments to Section 65008 of the Government Code required

localities to analyze potential and actual constraints upon housing for persons with disabilities, demonstrate efforts to remove government constraints, and include programs to accommodate housing designed for disabled persons. As part of the Housing Element process, the City analyzed its Zoning Ordinance, permitting procedures, development standards, and building codes to identify potential impediments. The City has not identified any significant constraints to housing for persons with disabilities or reasonable accommodations for persons with disabilities.

The City's Zoning Code defines "Family" as, "an individual, or two or more persons related by blood or marriage, or a group of not more than five persons who are not related by blood or marriage, excluding servants, living together as a single housekeeping unit in a dwelling unit…" Program 5.1b has been added to the 2009-2014 Housing Goals and Policies to update the definition of "family" and "single-family residence" to comply with all federal and State fair housing laws. The definition should not distinguish between related and unrelated persons and should not impose limitations on the number of persons that may constitute a family. This definition will allow for a broad range of living situations that could accommodate the needs of persons with disabilities. The updated definition for Family and Dwelling, Single Family Residence was updated on February 10, 2015, by the City of Riverbank City Council with Ordinance No. 2015-002. The new definition for "Family" is one or more persons occupying a dwelling unit and living as a single housekeeping unit, and distinguished from a group occupying a boarding house, lodging house, motel, or hotel. The new definition for "Dwelling, Single Family Residence" is a residential building containing one (1) dwelling unit on one (1) lot. All rooms within the single-family attached dwelling shall be interconnected. Single-family dwelling shall include a dwelling that is constructed for the purposes of providing supportive and transitional housing.

Residential care homes that provide food, shelter, and care for compensation to less than seven persons not of the immediate family are allowed by right in all residential zoning districts. Residential care homes for more than seven people are permitted with a use permit in the Multiple Family Residential Zone. There are no maximum concentration requirements for residential care facilities.

Due to increased development costs and site limitations, minimum off-street parking requirements can pose a constraint on housing for persons with disabilities. The City currently requires to two off-street spaces per dwelling unit except for the following housing types:

- Rooming or boarding house: One space per every 300 square feet of ground floor area. Spaces inside a garage may be counted toward meeting the requirement.

These decreased off-street parking ratios may reduce constraints on housing for persons with disabilities. However, with only one (1) standard for multi-family sites at two (2) spaces per unit, smaller multi-family projects may be negatively impacted by this requirement. Program 3.1d of the 2014-2023 Housing Element has been completed to

consider reduced parking standards for multi-family projects in the R-2 and R-3 zones.

The City shall provide this information at the planning counter, on the City's website and in other public spaces to increase awareness.

In addition, the City will review the Zoning Code annually to determine if any amendments need to be made to the Parking standards for multi-family and special housing, to reduce constraints to multi-family housing development.

The City of Riverbank has not adopted a universal design ordinance governing construction or modification of homes using design principles that allow individuals to remain in those homes as their physical needs and capabilities change. The City has added the development of a Universal Design Ordinance as a Program during this planning period. The City will refer to the HCD website to develop guidelines and a model ordinance consistent with the principles of universal design. On February 10, 2015, the City Council adopted a Reasonable Accommodation Ordinance which addresses reasonable accommodation policies for persons with disabilities. This ministerial action assists persons with disabilities in requesting reasonable accommodation.

As part of the Site Inventory and Analysis in Section V, the City has identified Vacant and Underutilized Sites that are fit for residential development. In accordance with California Government Code Section 65583.2(c)(3)(B), the City has chosen to utilize the "default" density standard of twenty (20) dwelling units per acre. In a review of the City's development standards, the development of lower-income housing at twenty (20) dwelling units per acre does not create an undue governmental constraint. In addition, the developer can and is encouraged to utilize the Planned Development (P-D) zoning district to relieve certain developmental standards, such as building setbacks, open space requirements, parking standards, etc. As such, utilizing Default Densities is not seen as causing a governmental constraint to the development of affordable housing.

Zoning and Land Use: State and federal housing laws encourage an inclusive living environment, where people of all walks of life have the opportunity to find housing suited to their needs. Persons with disabilities who are unable to live independently in conventional housing can benefit from various types of alternative shelter such as residential care facilities, group homes, or second units. Riverbank allows such types of shelter in all of its residential zones and some commercial zones. As shown in Appendix D, Table D-1, second units are allowed by right in single-family zones and with a use permit in the C-2 (General Commercial) zone. Residential care facilities for up to seven residents are allowed by right in all residential zones and in the C-1 (neighborhood commercial) zone. Rooming and boarding homes are permitted in the R-3, C-1, and C-2 zones.

The City also allows exceptions to the setback and lot coverage requirements, without a variance permit, for improvements and alterations necessary to allow mobility and

accessibility of properties for people with disabilities, and other changes necessary to ensure that reasonable accommodations are not constrained by the City's development standards or permitting procedures. The City's height and setback standards are typical of other communities similar to Riverbank.

Building Codes and Development Standards: The City enforces Title 24 of the California Code of Regulations (2022 California Building Code, Effective January 1, 2023), which regulates the access and adaptability of buildings to accommodate persons with disabilities. The City permits existing and new homes to be retrofitted or fitted for features that provide for accessibility and independent living for persons with disabilities. The City does not impose any local amendments to the California Building Code.

Permitting Procedures: The City does not require special building codes or additional levels of review to build, improve, or convert housing for persons with disabilities. Requests for modifications to ensure housing access, such as ramps up to 30 inches in height, do not require a building permit and are processed over the counter. The City uses standard entitlement processes to ensure that facilities are sited and operated in a manner compatible with surrounding land uses. Any person with disabilities or individuals representing such persons can request permits for reasonable accommodations for disabled persons as described above. No additional fees, other than standard building permit fees, are charged by the City to review plans that include accessibility features.

7. Availability of Public Facilities

City policies require that community sewer, water, and adequate streets be provided for all new development. The primary public infrastructure/service issue for the City as it looks at accommodating future growth is wastewater collection, treatment, and disposal. The sewer treatment plant has the capacity to serve a population of 50,000. The current population of Riverbank is approximately 24,695. The overall remaining treatment and disposal capacity for wastewater would easily accommodate Riverbank's share of the regional housing needs allocation.

The City's total water supply capacity is 9,885 gallons per minute (gpm), according to the City's 2020 Urban Water Management Plan. Currently, 6,100 gpm is pumped each day on average. The City's has reviewed its water capacity and distribution system and believes it to be sufficient at this time to serve its future housing construction needs. The total water treatment and delivery capacity would accommodate a future population of approximately 50,000. This capacity can accommodate the City's share of the regional housing need.

The sites identified as a part of the sites inventory outside of current City limits (within the existing SOI) are directly adjacent to the current City boundaries, directly adjacent to areas of the City currently provided with municipal water and sewer service, and as such, would easily be served by minor extensions of such public utilities. Extension of

street systems can be easily accommodated to serve such new development in Riverbank, as shown on Figure V-2 of Chapter V of this Housing Element, which illustrates the location of available sites. The City has elected not to identify any potential sites that are isolated from existing developed areas and where extension of service may be relatively more expensive.

In accordance with Government Code Section 65589.7, immediately following City Council adoption, the city must deliver to all public agencies or private entities that provide water and sewer services to properties within Riverbank a copy of the 2023-2031 Housing Element within thirty (30) days. The City of Riverbank provides water and sewer services to all residents and businesses within the City. As such, Program 3.1f has been added, which requires a copy of the adopted 2023-2031 Housing Element to be provided to the applicable Department(s) within 30-days.

C. ENERGY CONSERVATION OPPORTUNITIES

State Housing Element law requires an analysis of the opportunities for energy conservation in residential development. Energy conservation has direct application to affordable housing since higher energy bills result in less money available for rent or mortgage payments. High energy costs have particularly detrimental effects on low-income households that do not have enough income or cash reserved to absorb costs increases and many times must choose between basic needs such as shelter, food, and energy.

Pacific Gas and Electric (PG&E) provides gas services for the City of Riverbank. There are a variety of ways for a resident or business to save money through PG&E's rebates program. The rebates that qualify are related to new appliances with the ENERGY STAR certification and vary depending on the appliance.

Publicly operated electrical service is provided by the Modesto Irrigation District.

The Modesto Irrigation District (MID) provides various opportunities for existing and new residential development to obtain energy efficiency rebates for implementing energy conservation measures. For new residential construction, MID offers rebates to homebuilders who incorporate energy efficiency measures into new residential construction, a program called M-Power New Home.

As of January 2024, MID's rebate offer requires the following eligibility:

- Rebates are provided for qualifying product(s) installed in a residential dwelling receiving electricity from MID to customers in good financial standing with MID (subject to MID approval).
- Qualifying products must be installed before submitting your application. It is the responsibility of the contractor and customer to ensure installation is done in accordance with all applicable city, state, and national standards, codes and ordinances as enforced by the local compliance authority.
- Products can only receive one rebate from MID during its useful life period. Reapplication for a rebate will not be accepted during this period.

- The application and supporting materials should be legible, submitted to MID within 90 days of purchase date.
- Owners of rental units should submit a separate rebate application for each service address.
- For newly constructed homes, qualifying measures, or products purchased and installed after the certificate of occupancy has been issued by the city or county are eligible for rebate under this program.
- Previously owned equipment does not qualify for a MID rebate.

For existing residential development, MID offers energy efficiency rebates. According to http://www.mid.org, the following rebate programs are offered:

- **ENERGY STAR® Qualified Room Air Conditioner:** $50 rebate for replacement of existing room air conditioner with new energy efficient model that meets program requirements.
- **ENERGY STAR® Qualified Washing Machine:** $35 rebate for replacement of existing washing machine with new energy efficient model that meets program requirements.
- **ENERGY STAR® Qualified Heat Pump Water Heater:** $500 rebate for replacement of existing heat pump water heater with new energy efficient model that meets program requirements.
- **ENERGY STAR® Smart Thermostat:** $50 rebate for replacement of existing manual thermostat that meets program requirements**.**
- **Central Air Conditioner / Heat Pump:** $350 to $600 rebate for a central air conditioner and $450 to $700 rebate for a central heat pump.
- **Ductless Mini Split Air Conditioner / Heat Pump:** $250 to $350 rebate for new air conditioner or heat pump that meets the program requirements.
- **Pool Filtration Pump:** $200 rebate on new variable speed pump and motor that meets program requirements.
- **Induction Cooktop / Range:** $100 rebate for replacement cooktop that meets program requirements.
- **Whole House Fan:** $100 rebate on new whole house fan that meets program requirements.
- **Solar Attic/ Gable Fan:** $50 to $100 rebate on new solar attic/ gable fan that meets program requirements.
- **General Improvement Rebates:**
  - Attic Insulation: $0.17 per square foot of replacement of attic insulation to at least R-30 insulation.
  - Radiant Barrier Laminated Sheeting – Roofing: Maximum of $500 rebate for new radiant barrier laminated sheeting for roof.
  - Radiant Barrier – Attic: Maximum of $500 rebate for new radiant barrier in attic.

- **Window Rebates:**
  - Sun Screen: $1.00 per square foot for new sun screen in rooms that receive refrigerated air conditioning.
  - Window Film: $1.00 per square foot for new window film in rooms

that receive refrigerated air conditioning.

- ENERGY STAR® Qualified Replacement Window: $2.00 per square foot for replacement of new Energy Star windows.

All new buildings in California must meet the standards contained in Title 24, Part 6 of the California Code of Regulations (Energy Efficiency Standards for Residential and Nonresidential Buildings). These regulations were established in 1978 and most recently updated in 2022 (effective date of January 1, 2023). Local governments enforce energy efficiency requirements through the building permit process. All new construction must comply with the standards in effect on the date a building permit application is made.

The California Subdivision Map Act (Government Code Section 66473-66498) allows local governments to provide for solar access as follows:

66475.3. For divisions of land for which a tentative map is required pursuant to Section 66426, the legislative body of a city or county may by ordinance require, as a condition of the approval of the tentative map, the dedication of easements for the purpose of assuring that each parcel or unit in the subdivision for which approval is sought shall have the right to receive sunlight across adjacent parcels or units in the subdivision for which approval is sought for any solar energy system, provided that such ordinance contains all of the following:

(1) Specifies the standards for determining the exact dimensions and locations of such easements.

(2) Specifies any restrictions on vegetation, buildings, and other objects that would obstruct the passage of sunlight through the easement.

(3) Specifies the terms or conditions, if any, under which an easement may be revised or terminated.

(4) Specifies that in establishing such easements consideration shall be given to feasibility, contour, configuration of the parcel to be divided, and cost, and that such easements shall not result in reducing allowable densities or the percentage of a lot which may be occupied by a building or a structure under applicable planning and zoning in force at the time such tentative map is filed.

(5) Specifies that the ordinance is not applicable to condominium projects which consist of the subdivision of airspace in an existing building where no new structures are added.

Assembly Bill No. 2188 (AB 2188) was approved and signed by the Governor on September 21, 2014 and amended state law to require the City to adopt an ordinance that creates an expedited, streamlined permitting process for small residential rooftop solar energy systems. In this regard, the City of Riverbank has adopted an ordinance for expedited permitting procedures and inspections for small residential rooftop solar energy systems and these procedures have since been implemented.

SECTION VIII
HOUSING DEVELOPMENT ELIGIBLE TO CHANGE TO NON-LOW-INCOME UNITS

A. STATE REQUIREMENT

Section 65583 (a)(8) of the Government Code requires analysis of existing assisted rental housing developments that are eligible to change to non-low-income units during the next ten (10) year period due to termination of use restrictions. The required analysis includes project name and location, earliest possible date of conversion to non-low-income use, and the total number of elderly and non-elderly units which could be lost from the local low-income housing stock. The analysis shall also include an estimate of the total cost of producing new replacement housing units and an estimated cost of preserving the assisted housing development.

B. RESULT

Based upon data collected from HCD, the Federal Department of Housing and Urban Development (HUD), the California Tax Credit Allocation Committee, and from the Planning Departments of each jurisdiction, StanCOG identifies **zero** units at-risk to change to non-low-income units within the City of Riverbank. Riverview Gardens, located at 2701 Topeka Street has a total of 42 units and has 41 units rent assisted. The restrictive clause was renewed in 2014 and will continue for 30 years.

The following table provides details on the Affordable Housing in Riverbank. As shown in the table below, zero units are at-risk to change to non-low-income units within the City of Riverbank during the 2023-2031 Housing Element Planning period.

TABLE VIII-1
Affordable Housing
City of Riverbank

Property Name	Address	Rent Assisted Units	Total Units	Expiration Date
Riverview Gardens	2701 Topeka Street	41	42	2068
Willow Point Apartments	6050 Venhaus Way	24	25	2059
Riverbank Family Apartments	3952 Patterson Road	64	65	2064
Riverbank Senior Apartments	3101 Orange Avenue	19	20	2067
Riverbank Central Apartments	6108 Claus Road	71	72	2069
Total:		**148**	**152**	

Source: PolicyMap.com

C. FUNDING PROGRAMS

There are several local, state, and federal funding programs that can be used to assist first-time homebuyers, build affordable housing, and help special needs groups, such as seniors and large households. Because of the high cost of project development and the competition for funding sources, several sources of funds are usually required to construct an affordable housing development. Funds provided may be low-interest loans that need to be repaid, or in some instances, grants are provided that do not require repayment.

Table VII-2 identifies a range of funds that are available from Federal, State, local, and private sources which may be used to develop and rehabilitate affordable housing.

TABLE VIII-2
SUMMARY OF FINANCIAL RESOURCES FOR HOUSING
City of Riverbank
2024

Program Name	Description
FEDERAL PROGRAMS	
Community Development Block Grant (CDBG) Program	Federal block grant program administered and awarded by the State Dept. of Housing and Community Development (HCD) on behalf of HUD through an annual competitive process to cities and counties. Funds may be used for affordable housing acquisition, rehabilitation, construction, homebuyer assistance, community facilities, community services, and infrastructure improvements, among other uses that assist low-income persons.
Emergency Shelter Grants (ESG) Program	Federal block grant program administered and awarded by the State Dept. of HCD on behalf of HUD through an annual competitive process to cities and counties. Funds may be used for homeless services and facilities, including emergency shelter and transitional housing.
Housing for Persons with AIDS (HOPWA) Program	HOPWA makes grants to local communities, States, and non-profit organizations for projects that benefit low-income persons medically diagnosed with HIV/AIDS and their families. HOPWA funding provides housing assistance and related supportive services
Housing Trust Fund (HTF)	Provides grants to states to produce and preserve affordable housing for extremely low- and very low-income households.
HUD Continuum of Care grants	Continuum grants fund outreach and assessment programs and provide transitional and permanent housing for the homeless.
HOME Investment Partnership Act (HOME) Funds	Federal block grant program for affordable housing activities administered and awarded by the State on behalf of HUD through an annual competitive process to cities, counties, and private non-profit housing development agencies.

Neighborhood Stabilization Program (NSP)	Federal block grant administered and awarded by HUD, which was enacted by the United States Housing and Urban Development Department to allow Municipal Agencies to purchase foreclosed or abandoned homes and to rehabilitate, resell, and redevelop these homes to stabilize home neighborhoods.
HUD Section 8 Rental Assistance Program	Provides project-based rental assistance or subsidies in connection with the development of newly constructed or substantially rehabilitated privately owned rental housing financed with any type of construction or permanent financing.
HUD Section 8 Housing Choice Voucher Program	HUD Section 8 Voucher program provides very-low-income tenants with a voucher to be used in rental housing of the tenant's choosing.
HUD Section 202 - Supportive Housing for the Elderly Program	Provides funding for construction, rehabilitation or acquisition of supportive housing for very low-income elderly persons and provides rent subsidies for the projects to help make them affordable.
HUD Section 203(k) - Rehabilitation Mortgage Insurance Program	Provides in the mortgage, funds to rehabilitate and repair single-family housing.
HUD Section 207 - Mortgage Insurance for Manufactured Home Parks Program	Insures mortgage loans to facilitate the construction or substantial rehabilitation of multi-family manufactured home parks.
HUD Section 221(d)(3) and 221(d)(4)	Insures loans for construction or substantial rehabilitation of multi-family rental, cooperative, and Single Room Occupancy (SRO) housing.
HUD Section 811 - Supportive Housing for Persons with Disabilities	Provides funding to nonprofits to develop rental housing for persons with disabilities and provides rent subsidies for the projects to help make them affordable.
HUD Self-help Homeownership Opportunity Program (SHOP)	Provides funds for non-profits to purchase home sites and develop or improve the infrastructure needed for sweat equity affordable homeownership programs.
HUD Shelter Plus Care Program (S+C)	Provides rental assistance and permanent housing for disabled homeless individuals and their families.
HUD Supportive Housing Program (SHP)	Provides grants to develop supportive housing and services that enable homeless people to live independently.
Low-Income Housing Tax Credit (LIHTC) Program	Provides Federal and State income tax credit based on the cost of acquiring, rehabilitating or constructing low-income housing.
Mortgage Credit Certificate (MCC) Program	MCCs can be used by lower-income first-time homebuyers to reduce their federal income tax by a portion of their mortgage interest.
USDA RHS Direct Loan Program and Loan Guarantee Program (Section 502)	Provides low-interest loans to lower-income households. Also guarantees loans made by private sector lenders.
USDA RHS Home Repair Loan and Grant Program (Section 504)	Provides loans and grants for renovation including accessibility improvements for persons with disabilities.

USDA RHS Farm Labor Housing Program (Section 514)	Provides loans for the construction, improvement, or repair of housing for farm laborers.
USDA RHS Rural Rental Housing - Direct Loans (Section 515)	Provides direct loans to developers of affordable rural multi-family rental housing and may be used for new construction or rehabilitation.
USDA RHS Farmworker Housing Grants (Section 516)	Provides grants for farmworker housing.
USDA RHS Multi-Family Housing - Rental Assistance Program (Section 521)	Provides rent subsidies to ensure that elderly, disabled, and low-income residents of multi-family housing complexes financed by RHS can afford rent payments.
USDA RHS Rural Housing Site Loans (Sections 523 and 524)	Provide financing for the purchase and development of affordable housing sites in rural areas for low/moderate-income families.
USDA RHS Housing Preservation Grant Program (Section 533)	Provides grants to nonprofit organizations, local governments, and Native American tribes to renovate existing low-income multi-family rental units.
USDA RHS Rural Rental Housing Guaranteed Loan Program (Section 538)	Provides funding construction of multi-family housing units to be occupied by low-income families.
STATE PROGRAMS	
Affordable Housing and Sustainable Communities Program (AHSC)	Funding for housing, transportation, and land preservation projects that support infill and compact development in proximity to transit to reduce greenhouse gas (GHG) emissions.
Affordable Housing Innovation Program: Golden State Acquisition Fund	Provides quick acquisition financing for the development or preservation of affordable housing. Loans for developers, provided through a nonprofit fund manager.
Affordable Housing Innovation Program: Local Housing Trust Fund Program	To help finance local housing trust funds (LHTFs) dedicated to the creation or preservation of affordable housing
CA COVID-19 Rent Relief Program — for Local Governments, Tribes, and Utilities	ERAP is for local governments within California seeking Emergency Rental Assistance Funds under California Senate Bill (SB) 91 — from California's State Rental Assistance Program and/or a block grant.
CalHome Program	Grants to local public agencies and nonprofit corporations for first-time homebuyer down payment assistance, home rehabilitation, including manufactured homes not on permanent foundations, acquisition and rehabilitation, homebuyer counseling, self-help mortgage assistance programs, or technical assistance for self-help homeownership.

State Community Development Block Grant Program (CDBG): CD, Native American, and Colonia Allocation	Funds housing activities, public works, community facilities, and public service projects serving lower-income people in small, typically rural communities.
State Community Development Block Grant Program (CDBG): Economic Development Allocation, Over the Counter Development	Economic development through assistance to local businesses, resulting in the creation or retention of jobs for low-income workers in rural communities.
State Community Development Block Grant Program (CDBG): Economic Development Allocation, Enterprise Fund Component	Assists low-income microenterprise owners and create or preserve jobs for low-income and very low-income persons.
State Community Development Block Grant Program (CDBG): Planning and Technical Assistance Grants	Provides funds for small cities and counties for planning and evaluation studies related to any CDBG-eligible activity.
Emergency Solutions Grants Program (ESG)	Grants to address homelessness by providing funding for supportive services, emergency shelter/transitional housing, homelessness prevention assistance, and permanent housing.
Excess Sites Local Government Matching Grants Program (LGMG)	Provides grant funding to support and accelerate selected affordable housing projects on excess state sites.
Foreclosure Intervention Housing Preservation Program	Funds to preserve affordable housing and promote resident or nonprofit organization ownership of residential real property at risk of foreclosure or in the foreclosure process.
HOME American Rescue Plan Program (HOME-ARP)	Assists individuals or households at risk of, or experiencing homelessness, and other vulnerable populations, by providing housing, rental assistance, supportive services, and non-congregate shelter.
Housing Related Parks Program	Provides financial incentives to Cities and Counties that issue building permits for new housing.
Infill Infrastructure Grant Program	Grant funding for infrastructure improvements that are an integral part of or necessary to facilitate new infill housing in residential and/or mixed-use projects.
Transit-Oriented Development Housing Program	Provides funding to stimulate the production of higher density housing and related infrastructure within proximity to qualifying transit stations that encourage increased public transit ridership and minimizes automobile trips.
Accessibility Grants for Renters	Grants by HCD to local agencies to fund accessibility improvements for disabled renters.

Building Equity and Growth in Neighborhoods (BEGIN)	HCD provides grants to local public agencies that adopt measures to encourage affordable housing. Grant funds must be used for down payment assistance for low and moderate-income homebuyers.
California Homebuyer's Down payment Assistance Program (CHDAP)	Provides deferred down payment assistance loans for first-time moderate-income homebuyers.
California Self-Help Housing Program	Provides grants to organizations to assist low and moderate-income households who build their own homes.
CDLAC Tax-Exempt Housing Revenue Bonds	Local agencies can issue tax-exempt housing revenue bonds to assist developers of multifamily rental housing units, acquire land, and construct new projects or purchase and rehabilitate existing units. Reduce interest rate paid by developers for production of affordable rental housing for low and very low-income households.
CHFA Affordable Housing Partnership Program (AHPP)	Provides below market-rate mortgages to qualified low-income, first-time homebuyers who also receive direct financial assistance from their local government, such as down payment assistance or closing cost assistance.
CHFA Homeownership Program	The program offers single-family low-interest homeownership loans requiring as little as 3% down payment to first-time low- and moderate-income buyers to purchase new or existing housing.
CHFA 100% Loan Program (CHAP)	Provides 100% of the financing needs of eligible first-time homebuyers by providing a below market interest rate first mortgage combined with a 3% "silent second" mortgage to purchase newly constructed or existing (resale) housing.
CHFA Self-Help Builder Assistance Program	Offers an opportunity to households with limited down payment resources to obtain homeownership. The borrower's labor represents the down payment.
CTCAC Tax Credit Program	Through a competitive process, awards tax credits to local agencies or non-profits for the development of affordable rental housing.
Emergency Housing Assistance Program (EHAP)	EHAP provides funds for emergency shelter, transitional housing, and related services for the homeless and those at risk of losing their housing. The funds are distributed to all 58 counties based on a "need" formula derived from factors including population, unemployment, and poverty.
Jobs Housing Balance Incentive Grant Program	Provides grants to local governments that approve increased housing production.
Joe Serna, Jr. Farmworker Housing Grant Program: Single Family	Finances new construction, rehabilitation, and acquisition of owner-occupied housing units for agricultural workers, with a priority for lower-income households. – Homeowner Grants
Joe Serna, Jr. Farmworker Housing Grant Program: Rental	Finances new construction, rehabilitation, and acquisition of owner-occupied housing units for agricultural workers, with a priority for lower-income households. – Rental new construction or rehabilitation grants and loans
Local Housing Trust Fund	Matching grant funds to local and regional housing trust funds dedicated to the creation, rehabilitation, or preservation of affordable housing, transitional housing, and emergency shelters.

Mobile home Park Resident Ownership Program (MPROP)	Finance the preservation of affordable mobile home parks by conversion to ownership or control by resident organizations, nonprofit housing sponsors, or local public agencies.
Multifamily Housing Program: General Component (MHP-General)	Provides low-interest loans to developers of affordable rental housing.
Multifamily Housing Program: Supportive Housing Component (MHP-SH)	Provides low-interest loans to developers of permanent affordable rental housing developments that contain supportive housing units.
Multifamily Housing Program: Homeless Youth Component (MHP-HY)	Provides low-interest loans to developers of affordable rental housing developments that contain units for homeless youth (HY).
No Place Like Home Program	Funds the development of permanent supportive housing for persons who are in need of mental health services and are experiencing homelessness, chronic homelessness, or at risk of chronic homelessness.
Preservation Interim Repositioning Program	Provides a short-term loan to an organization for preservation of "at-risk" subsidized developments.
Preservation Opportunity Program	Provides supplemental financing for "at-risk" subsidized rental developments receiving bond financing from CalHFA.
Predevelopment Loan Program (PDLP)	Provides predevelopment capital to finance the start of low-income housing projects.
Proposition 84 Office of Migrant Services	Uses general obligation bonds to fund new construction or conversion and rehabilitation of existing facilities for migrant housing.
SB 2 Planning Grants	Funding and technical assistance to local governments in California to help cities and counties prepare, adopt, and implement plans and process improvements that streamline housing approvals and accelerate housing production.
School Facility Fee Down payment Assistance Program (CHFA)	Provides down payment assistance grants for low and moderate-income homebuyers of newly constructed to cover school impact fees
Transitional Age Youth (TAY) Program	Funds to help young adults 18-24 years secure and maintain housing, with priority given to those formerly in the foster care or probation systems.
Veterans Housing and Homelessness Prevention Program (VHHP)	Long-term loans for the acquisition, construction, rehabilitation, and preservation of affordable multifamily housing for veterans and their families to allow veterans to access and maintain housing stability.
LOCAL PROGRAMS	
Single-Family Mortgage Revenue Bonds	Bonds may be issued and used to fund programs for construction and rehabilitation of affordable single-family housing.
Multi-Family Mortgage Revenue Bonds	Bonds may be issued and used to fund programs for construction and rehabilitation of affordable multi-family housing.
PRIVATE RESOURCES	

Federal Home Loan Bank Affordable Housing Program	Provides grants or subsidized interest rate loans for purchase, construction, and/or rehabilitation of owner-occupied housing by or lower- and moderate-income households and/or to finance the purchase, construction, or rehabilitation of rental housing.
Federal National Mortgage Association (Fannie Mae) Programs	Provides low down payment mortgage to help first-time buyers purchase a home.
Federal Home Loan Mortgage Corporation (Freddie Mac) Affordable Gold Program	Provides mortgages requiring as little as 3% down payment.
California Community Reinvestment Corporation (CCRC)	Provides long-term mortgage and bond financing for new construction, acquisition, and rehabilitation as well as direct equity investment funds to acquire housing at risk of going to market-rate rents.
Low-Income Housing Fund	Provides financing for low-income housing at affordable rates and terms.

Source: HUD, HCD Financial Assistance Directory Program (January 2024), LISC, USDA, and CCRC.

SECTION IX
Evaluation of Previous Housing Element

This section evaluates the goals, objectives, and implementation strategies of the 2015 - 2023 Housing Element.

A. Effectiveness of Programs

The City of Riverbank has almost met its total 5th Cycle Planning Period housing unit production goal for the Above Moderate-Income category. Housing production has remained steady through the 5th Cycle Planning Period for the Above Moderate-Income category though the City did not meet the housing production goals for the Lower-Income category.

B. Ability to Meet Quantified Objectives

The City of Riverbank met most of its objectives as detailed in subsection four below; however, not all objectives were met. Developer response to the opportunity to build at a high, multi-family density has resulted in continued production of single-family homes. Other hindrances included limited staff to focus on proactive approaches and a lack of public support.

C. Appropriateness of Goals

The 2015-2023 Housing Element was based on a previously successful philosophical approach to providing housing for needy families. Sufficient lands for housing opportunities were believed to be available, governmental restraints were reduced, and cooperative efforts were encouraged among governmental agencies (local, state, and federal) for profit and non-profit housing advocacy.

D. Housing Unit Accomplishments 2015-2023

During the 2015-2023 Housing Element cycle, the city added 509 housing units. However, this did not meet the 2015-2023 total projected need of 1,280 units. Moreover, the City did not satisfy the allocations for each income group. During the 2015-2023 period, the City had a trend of moderate- and above moderate- income homes being built. Units built in the above moderate category exceeded RHNA allocation. Table IX-1, Housing Unit Accomplishments 2015-2023, summarizes the City's accomplishments.

TABLE IX-1

Year	EXTREMELY LOW	VERY LOW	LOW	MODERATE	ABOVE MODERATE	Total
RHNA (2015-2023)	***161***	***161***	***206***	***217***	***536***	***1,280***
2015					52	52
2016		33	38		71	71
2017					13	13
2018					40	40
2019					18	18
2020					25	25
2021					47	47
2022					98	98
2023				5	145	145
TOTAL PERMITS (2015-2023)	0	33	38	5	433	509
Difference	**(161)**	**(128)**	**(168)**	**(212)**	**(103)**	**(771)**

Housing Unit Accomplishments, 2015 - 2023

SOURCE: City of Riverbank Building Department, City of Riverbank Housing Department

E. Evaluation of Previous Policies and Programs

Several of the policies and programs in the 2015-2023 Housing Element were successful in meeting their objectives. Table IX-2, Housing Policies and Programs Evaluation, provides a detailed review of the City's 2015-2023 Housing Element programs, followed by a statement of whether the policies and/or programs will be deleted, continued, and/or continued and modified as part of the 2023-2031 Housing Element.

TABLE IX-2
Housing Policies and Programs Evaluation

Policies and Programs	Accomplishments and Discussion
GOAL 1: IDENTIFY ADEQUATE SITES TO PROVIDE FOR A SUFFICIENT NUMBER OF DWELLING UNITS TO MEET THE CITY'S REGIONAL HOUSING NEEDS.	
Policy 1.1: Ensure land use and zoning procedures accommodating affordable housing.	Refer to discussion for Program 1.1a through 1.1c.
Program 1.1a: The City shall designate sufficient land at various densities to allow for the construction of sufficient housing to meet its legally adopted HCD Regional Housing Need Allocation (RHNA) between 2014 and 2023. The City shall review, as needed, the amount of land designated for various residential uses in conjunction with the amount of and types of housing produced in the previous years to determine if any changes in the General Plan and Zoning Ordinance may be needed to meet the City's housing needs. A review of the supply of vacant land and development patterns over the preceding year will be incorporated into each annual evaluation of the City's implementation of the Housing Element programs. Since some of the land needed to meet the City's housing needs between 2014 and 2023 is outside the present City limits and Sphere of Influence, the City will have to amend its Sphere of Influence and annex this land before it can be developed. The City shall prezone enough land outside the current city limits to accommodate the remaining housing need. The City shall inform local developers and affected landowners of the prezoning action through a public outreach effort (i.e., direct mailings, website postings, etc.). The outreach effort should also seek to encourage developer interest in annexation of prezoned land by describing development characteristics. Responsibility: Development Services Department Timeframe: 2014-2023	Implemented and ongoing. The City has maintained the inventory of residential uses throughout the 5th Cycle. The City's Municipal Service Review (MSR) and Sphere of Influence (SOI) Plan was updated and adopted by the Stanislaus Local Agency Formation Commission (LAFCo) on July 27, 2016. Additionally, the Crossroads West Specific Plan (CWSP) was approved by the City Council on March 19, 2019, including the Pre-Zone of the Annexation Area. The Annexation of the CWSP area was approved by LAFCo in 2019. **Status:** This program has been effective but will be modified to include measures to comply with Government Code Section 65863 (No Net Loss Law), to regularly update and refigure the City's remaining inventory of housing sites, and to ensure adequate sites are available throughout the 6th Cycle.

Program 1.1b: In conjunction with Program 1.1a, the City shall maintain its vacant site inventory by facilitating the development of the Crossroads West Specific Plan, and designate therein sufficient sites to accommodate the dwelling units identified in Table V-5, and specifically, those sites designated for higher density development in order to meet the regional housing needs for lower income. As of March 2015, the Crossroads West Specific Plan area is anticipated to be annexed into the City of Riverbank by 2017. Upon annexation, the City shall permit the development of sites designated for higher density development in accordance with Section 65583.2(h) and (i) of the Government Code, including permitting multi-family housing without discretionary review, or beyond what is typically required by the City. The City will also consider allowing additional density bonuses within the Crossroads West Specific Plan for affordable housing development projects that commit to providing Extremely Low-, Very Low-, and Low-Income Housing. If the Crossroads West Specific Plan is not annexed by 2017, the City will take the following actions to identify and rezone, if necessary, higher density residential sites of equivalent capacity within 6-months to maintain a sufficient sites inventory to meet the City's Regional Housing Needs Allocation. Responsibility: Development Services Department, Planning Commission, City Council Timeframe: By End of Year 2017	Implemented and ongoing. The City continues to maintain its vacant site inventory. As noted in the review of Program 1.1b above, the Crossroads West Specific Plan (CWSP) was approved by the City Council and annexed into the City by LAFCo in 2019. **Status:** This program has been effective to monitor the processing of the CWSP. This program will be modified to continue to monitor the development of the CSWP and to continue allow multi-family housing development projects to be reviewed and approved without discretionary review consistent with Government Code Section 65583.2(h) and (i).
Program 1.1c: To meet the Unaccommodated Need from the 4th Cycle identified in the Program 1.1a and AB1233 Analysis located in Section VIII, the City will rezone the site(s) listed in Table VIII-7 and adopt a general plan amendment (if necessary). The site(s) will meet the following criteria: • Can meet a minimum of 16 units; • Can meet a minimum density of 20 dwelling units per acre; • Rezone to a district that can permit residential uses only (by-right)	**Status:** This program is complete. The City Council adopted Ordinance No. 2017-011 on October 17, 2017, to Rezone the Property listed in Table VIII-7 of the 2015-2023 Housing Element (APN: 075-030-001) from R-1 to R-3. This program will be removed.

Failure to rezone the site(s) to address the Unaccommodated Need from the 4th Cycle by the timeframe will result in Housing Element non-compliance. Responsibility: Development Services Department Timeframe: No later than December 31, 2016	
Policy 1.2: Maintain an inventory of vacant and underutilized residential lands.	Refer to discussion for Programs 1.2a through 1.2b.
Program 1.2a: Track changes in land availability and accomplishments in multi-family development to determine if further rezoning is necessary to better facilitate high-density developments. Responsibility: Development Services Department Timeframe: Ongoing and Annually through the General Plan Housing Element Annual Progress Report	Through the Annual General Plan Progress Reports, City staff has continuously monitored the availability of land suitable for residential development, including multi-family residential development. Therefore, this program has been successful and will be continued as part of the 2015-2031 Housing Element. **Status:** This program has been successful and will be continued for the 2023-2031 Housing Element Update.
Program 1.2b: Update Geographical Information Systems (GIS) as changes to the land inventory occur. Provide this information to those interested in infill projects through updated layers viewable from the internet. Responsibility: Development Services Department Timeframe: Ongoing	The City's Geographical Information Systems (GIS) continues to be updated as Zoning and General Plan changes are adopted by City Council. The GIS is up-to-date as of July 2024 though not yet available to the public for use. The City intends to continue to update the GIS system so that it is up-to-date and available for public consumption. **Status:** This program will be modified to include additional measures and timing to ensure that the GIS is updated and is available for public use and consumption.
GOAL 2: ENCOURAGE AND ASSIST IN THE DEVELOPMENT OF ADEQUATE HOUSING TO MEET THE NEEDS OF EXTREMELY LOW-, LOW- AND VERY LOW-INCOME HOUSEHOLDS.	
Policy 2.1: Implement a proactive approach to encourage and gain support for multi-family developments.	Refer to the discussion below for Programs 2.1a through 2.1g.

Program 2.1a: Seek assistance from non-profit developers, including Self-Help Enterprises and Habitat for Humanity to develop homes for lower-income families. The City will meet with non-profit developers to discuss available sites for affordable housing projects, potential funding sources, and actions the City can take to assist housing providers in obtaining funding. Responsibility: Housing & Economic Development Department Timeframe: Meet with non-profit developers annually thereafter to discuss affordable housing development opportunities, available funding, and the City's support of funding requests.	City staff has and continues to maintain communications with non-profit developers such as Self-Help Enterprises and Habitat for Humanity. As noted previously in this Housing Element, the City has assisted in the development of three (3) affordable housing projects; the Riverbank Family Apartments, Riverbank Senior Apartments, and Riverbank Central Apartments. City staff assisted the developer, Pacific West Communities, in identifying a site suitable for affordable residential development. The City also provides assistance through two (2) CDBG programs: the Homebuyers Downpayment Assistance Program and the Housing Rehabilitation Program. The City provided seventeen loans to 1st Time Homebuyers between 2015 and 2023. **Status:** This program has been successful, and the City has met with non-profit developers as needed to discuss development opportunities in the City. This Program will be continued as part of the 2023-2031 Housing Element.
Program 2.1b: Continue to assist developers of extremely low-, low- and very-low-income housing in the grant preparation process to help fund their developments. Funding will be prioritized for the development of housing affordable to extremely low-income households. The City assists developers by expediting review and approval of development applications to meet funding deadlines and providing information needed to support funding requests. Responsibility: Community Development and Housing & Economic Development Departments Timeframe: Bi-Annually and as project applications are received.	During the 2015-2023 planning period, the City approved and assisted in the development of one (1) affordable housing project: known as Riverbank Central Apartments. The Riverbank Central Apartments consists of 71 multi-family residential units and accommodate households that qualify as lower income categories. The Riverbank Central Apartments was approved by the City in 2015 and subsequently constructed in 2016. **Status:** As development interests increase, and the City receives interest and/or formal development applications for residential projects accommodating lower income households, City staff has, and continues to, assist where feasible through expediting the application process, deferring fees, and assist in obtaining grant funding. Therefore, this Program will be continued as part of the 2023-2031 Housing Element.
Program 2.1c: Encourage developers to include second dwelling units in new	The City continues to encourage the development of accessory dwelling units with

subdivisions as well as a variety of higher density options. The City encourages developers to include second units by permitting such units without requiring additional lot area and allowing up to 50 percent lot coverage. The City permits such units by right in single-family subdivisions according to the requirements of State law. Responsibility: Community Development Department Timeframe: Ongoing	the development of new subdivisions as well as a variety of higher density options. The City developed a Tiny House Ordinance, which allowed the development of Tiny House Villages. The Tiny House Village Ordinance was adopted in January 2023 and the first Tiny House Village, the Lucky House Tiny House Village Project was approved by the Planning Commission in June 2024. **Status:** This program will be continued as part of the 2023-2031 Housing Element but "second dwelling units" will be modified to "accessory dwelling units" and to reference updated State Law.
Program 2.1d: Continue to distribute information on second units at the permit counter and post information on the City's website. Responsibility: Community Development Department Timeframe: Ongoing	The City received, in coordination with Stanislaus County and the other Cities in the County, a SB2 Grant to develop fully engineered accessory dwelling unit plans (8 sets of plans). The fully engineered accessory dwelling unit plans are available for use by Riverbank residents and is located on the City's website for download. **Status:** This program has been successful as the City participated in a program to develop fully engineered accessory dwelling unit plans. This program will be modified to include preparation of promotional materials for the development of accessory dwelling units as well as to ensure updates to the fully engineered accessory dwelling unit plans to be consistent with updated Building Codes through the 2023-2031 Planning Period.
Program 2.1e: Assist in the development of housing for farmworkers. Actions will include assistance with site identification and support of applications for funding. The City shall provide technical assistance when needed and continue to conduct pre-application conferences and meet with farm worker housing developers on an ongoing basis. Actions include: • Post information on the Development Services website within 1-year of Housing Element adoption. Information includes a site inventory of available land (Program 2.1f), housing resources and grant information.	While the City continues to be available to support the development of housing for farmworkers, the City has not had any requests for assistance with securing funding for farmworker housing during the 5th Cycle. No projects were identified, and no grant applications were submitted during the 5th Cycle. If applications for such developments are submitted during the 6th Cycle, the City will assist applicant(s) in preparing and submitting grant applications for funding. **Status:** This Program is appropriate but has not been effective due to the lack of developer interest. This program will be modified to

• Contact farmworker housing developers to determine interest and identify constraints to farmworker housing development within the City. Responsibility: Economic Development and Housing Department Timeframe: Ongoing; Post information on Development Services website within 1-year of Housing Element adoption; Identify and list Farmworker housing developers by December 2017.	provide more aggressive outreach to identify potential programs, to include additional measures to assist interested developers and non-profits.
Program 2.1f: The City will work with the agricultural community, housing providers and agricultural groups to develop and build year-round and seasonal agricultural worker housing. This will require an analysis of prime agricultural areas in the City to identify suitable locations for at least 20 units of farmworker housing. Information gathered from this analysis shall be provided, in conjunction with Program 2.1e, to agricultural and affordable housing developers in a manner conducive to their use for developing the actual units. In addition, the City shall invite developers and local farmworker organizations to be involved in the Housing Element update and other housing related activities. Responsibility: Development Services and Housing Development Timing: Ongoing, Initiate analysis of prime agricultural areas in the City within 1-year of Housing Element adoption.	This Program is partially implemented and ongoing. While the City continues to monitor sites that are classified Prime Farmland through the Department of Conservation Farmland Mapping and Monitoring Program, the City
Program 2.1g: The City will update the uses permitted in the R-1 and R-2 Zone to include Transitional and Supportive Housing as a permitted use. In addition, the City shall amend the Uses Permitted with a Use Permit in the C-1, C-2, and C-M Zone to remove Transitional and Supportive Housing as a Permitted Use with a Use Permit. The C-1, C-2, and C-M Zone do not permit residential uses and Transitional and Supportive Housing, per State Law, shall be permitted by-right and require no discretionary review.	This Program was not completed in the 5th Cycle Planning Period. **Status:** This Program will be modified for the 2023-2031 Housing Element to include a list of amendments necessary to implement the Program and to update timing.

Responsibility: Development Services Department Timeframe: by June 2016, adopt updated permitted uses.	
Program 2.1h: The City shall amend its Zoning Ordinance to comply with Health and Safety Act Sections 17021.5 and 17021.6 and permit Employee Housing/Farmworker Housing in the R-1 Zone. The amendment shall include the following: • Amend Definitions (Section 153.003) to include Employee Housing • Amend the Single-Family Residential District R-1 Zone to include Employee Housing for no more than 6 workers as a permitted used (Section 153.031) • Amend the Single Family Residential District R-1 Zone to include Employee Housing with no more than 12 units or 36 beds as a permitted use (Section 153.031). Responsibility: Development Services Department Timeframe: By June 2016, adopted updated permitted uses.	This Program is complete. The Amendments to Sections 153.003 and 153.031 were completed in 2017 with the adoption of Ordinance No. 2017-010. **Status:** This program has been implemented and is no longer needed.
Program 2.1i: The City shall refer residents to the Valley Mountain Regional Center for housing and services available for persons with developmental disabilities. Provide information on services on the City's website. As available, the City will pursue State and federal monies for direct support of housing construction and rehabilitation specifically targeted for housing for persons with developmental disabilities. Responsibility: Development Services Department and Housing and Economic Development Department Timeframe: 2014-2023	As needed, the City refers residents to the Valley Mountain Regional Center. Informational handouts are available at City Hall for residents to obtain information about the Valley Mountain Regional Center. The City has not yet pursued State and federal monies for direct support of housing construction and rehabilitation specifically targeted for housing for persons with developmental disabilities. **Status:** This program has been effective and will be kept in the Housing Element to ensure ongoing planning to accommodate the developmentally disabled population.
Program 2.1j: The City shall encourage housing development within the General Plan Infill Opportunity Area and specifically, sites designated Mixed Use. Housing Development shall include housing for extremely low-, very-low-, and low-income group. Strategies to	The City continues to encourage and provide opportunities for development within the Infill Opportunity Area. In 2022, the City updated its profile on oppsites.com, which features areas of the City that are undeveloped or underutilized, some of which are within the Infill Opportunity

achieve new and infill housing include: • Allow sites to be developed with stand-alone residential uses and densities of at least 20 dwelling units per acre, provided the development proposal includes an affordable housing component; • In conjunction with Program 1.2a, the City shall keep an up-to-date inventory of vacant and underutilized sites within the Infill Opportunity Area; and • Encourage affordable housing developers, such as Habitat for Humanity, to locate affordable housing projects within the Infill Opportunity Area. Responsibility: Development Services Department Timeframe: 2014-2023	Area. **Status:** This program has been successful and will be continued to the 2023-2031 Housing Element.
Program 2.1k: Regional cooperation with homeless needs. The City shall participate in the Stanislaus County Housing and Support Service Collaborative (SCHSCC) and the Continuum of Care to help address homeless needs in Riverbank and Stanislaus County. Actions include: • Coordinate with the Stanislaus County Housing Authority on the Continuum of Care; • Have a point of contact in Riverbank within the Development and/or Housing Department Responsibility: Development Services and Housing Department Timeframe: Ongoing, coordinate with the Stanislaus County Housing Authority within 1 year of Housing Element adoption.	The City continues and is a participant of the Stanislaus County Housing and Support Services Collaborative/Community System of Care (StanCSOC). In 2017, the Stanislaus County Housing and Supportive Services Collaborative/Continuum of Care and the Homelessness Action Council merged efforts, which is led by a 25-member Council representing all major sectors of the Community. **Status:** This program has been successful and will be modified to update the appropriate name (Community System of Care) for the organization.
Policy 2.2: Encourage revitalization and expansion of residential development and opportunities within the City's Downtown Specific Plan area.	Refer to discussion below for Program 2.2a through 2.2c.
Program 2.2a: To ensure that there is no net loss of residential development potential for the vacant sites designated Downtown Core, Mixed Use Neighborhood, and Downtown Neighborhood, as identified in the Downtown	The City continues to work with developers seeking to redevelop properties within the Downtown Specific Plan and as development applications are received, will encourage replacement of existing residential units at a

Specific Plan, the City shall encourage redevelopment in the Downtown area that results in a two to one replacement of any existing housing units displaced by redevelopment projects in the Downtown area. Responsibility: Development Services Department Timeframe 2014-2023 Planning Period	two to one ratio. **Status:** This program has been successful but will be modified to be consistent with the No Net Loss Law (Government Code Section 65863).
Program 2.2b: In conjunction with Program 2.2a, the City shall coordinate with Developers and Non-Profit Housing Providers (i.e., Housing Authority of Stanislaus, Stanislaus Habitat for Humanity, etc.) on the implementation of the Downtown Specific Plan. The City shall consider joint venture partnerships with developers and/or property owners to help facilitate land assembly, option agreements, and outright land purchase for projects consisting of attached single-family and multi-family residential for extremely low, very low, and low-income households within the Downtown Specific Plan area. Responsibility: Development Services Department Timeframe: Annually	The City continues to provide information on the Downtown Specific Plan to developers, including Non-Profit Housing Providers as necessary. The City did not enter into a joint venture partnership with a developer in the 5th Cycle. **Status:** This Program will be continued in the 2023-2031 Housing Element.
Program 2.2c: The City shall encourage the development of new housing of upper stories and mixed-use buildings in the Downtown Core area of the Downtown Specific Plan. Where feasible, City staff shall assist Property Owners and/or Developers in identifying sites suitable for upper story residential development, identifying Grant funding opportunities, and expedite permit processing through Community Development Department. Responsibility: Development Services Department Timeframe: 2014-2023 Planning Period.	The City provides housing information as requested to interested parties and addresses inquiries regarding the housing process. **Status:** This program has been effective and overlaps with several other programs. This Program will be merged into applicable programs in the Housing Element addressing availability of information regarding housing resources, the City's planning process, and Grant funding opportunities.
GOAL 3: REDUCE OR REMOVE GOVERNMENT CONSTRAINTS.	
Policy 3.1 Promote efficient and creative alternatives to help reduce government constraints.	Refer to discussion below, for Programs 3.1a through 3.1g.

Program 3.1a: Continue to promote the use of Planned Development zones for developers who wish to deviate from setback, parking, or other standards which may limit their ability to develop at a desired density. Responsibility: Community Development Department Timeframe: Ongoing	This program has been successful for the 5th Cycle Planning Period. The City processed five (5) Planned Development Rezones between 2018 and 2022. The Planned Development Rezones were for residential development. **Status:** This program remains relevant and will be modified to include additional objectives to provide additional opportunities for the use of Planned Development zones.
Program 3.1b: The City will waive fees for General Plan Amendments intended solely to increase residential designations from low-to-medium density to medium-to-high density residential. The City will apply the fee waiver at the time of submittal of a complete application. The City will also defer fees for developments with units affordable to lower-income households until the time of first inspection or as established in a development agreement between the City and the project applicant. The City will promote its fee waiver program through distribution of a brochure at the permit counter, posting of information on the City's website, and distribution of information to the local building industry association. Responsibility: Community Development Department Timeframe: Ongoing	The City approved six (6) General Plan Amendments in the 5th Cycle Planning Period. None of the General Plan Amendments processed during the 5th Cycle Planning Period increased density of a property with the exception of the Crossroads West Specific Plan, which includes land designated as High Density Residential. The Fee Waiver and/or Deferral has not been utilized by Developers during the 5th Cycle. **Status:** This program will be modified to encourage developers to utilize the City's Fee Deferral Program to promote housing development.
Program 3.1c: Continue to utilize computer software to help fast-track building permits, saving both developer and staff time. Responsibility: Community Development Department Timeframe: Ongoing	This Program has been successful. The City was awarded a Grant of $150,000 from the Local Early Action Planning (LEAP) Grant in 2020 to update the City's permit processing procedures and software to facilitate development of housing. The update will include a new electronic system for submitting Building Permits, Plan Review, Fees, Building Permit Issuance, Inspections, and Certificate of Occupancy issuance. **Status:** This Program will be modified to ensure that the new permit software is implemented.

Program 3.1d: As parking requirements are a common constraint throughout the State of California, the City shall review and amend to reduce the City's parking standards (inclusive of guest parking) for multifamily uses in the R-2 and R-3 zones as follows: • Zero to one (1) bedroom: one onsite parking space; • Two to three bedrooms: one and a half onsite parking spaces; and • Four or more bedrooms: two- and one-half onsite parking spaces. The City shall provide this information at the planning counter, on the City's website and in other public spaces to increase awareness. In addition, the City will review the Zoning Code annually to determine if any amendments need to be made to the Parking standards for multi-family and special housing, to reduce constraints to multi-family housing development. Responsibility: Development Services Department Timeframe: Review Zoning Code Parking Standards annually and make information available to public by Spring of 2016	This Program is complete. Section 153.184, *Off-Street Parking Requirements* off-street parking for two-family dwelling, duplex, or multiple dwelling as described in Program 3.1d. **Status:** This Program has been implemented and is no longer needed. However, the Program will be modified to require the City to conduct annual review of residential development standards, including off-street parking, to determine if any standards need to be amended for for multifamily dwelling and special housing to reduce constraints to housing development.
Program 3.1e: Amend Section 150.30: System Development Fees of the Riverbank Municipal Code to provide provisions for the Deferral of System Development Fees. Deferral of Fees are to be approved by the City Council and shall require a deposit, payment of an administrative expense, and payment of a reasonable rate of interest for the portion of the fee which is deferred. Responsibility: Development Services Department Timeframe: Adopt Zoning Ordinance amendment by Spring of 2016	This Program is complete. Amendments to Section 150.30, *System Development Fees* of the Riverbank Municipal Code were completed in 2015 with the adoption of Ordinance No. 2015-016. **Status:** This Program has been implemented and is no longer needed.

Program 3.1f: In accordance with Government Code Section 65589.7, immediately following City Council adoption, the city must deliver to all public agencies or private entities that provide water and sewer services to properties within Riverbank a copy of the 2014-2023 Housing Element. The City of Riverbank provides water and sewer services to all residents and businesses within the City. As such, a copy of the adopted 2014-2023 Housing Element will be provided to the applicable Department(s) within 30-days. The City also will establish a written procedure by the end of 2017 pursuant to Government Code Section 65589.7 to provide priority water and sewer service to development with units affordable to lower income households. Responsibility: Development Services Department Timeframe: Within 30 days of adoption of the Housing Element, prepare written procedures by the end of 2017.	This Program has not been implemented. The City has not experienced a shortage of water or sewer capacity, and availability of water and sewer service has not been a constraint on new development, including housing affordable to lower-income households. However, to comply with State law, the City is preparing written policies and procedures to ensure that housing affordable to lower income households, including extremely low, very low-, and low-income housing, is granted priority when seeking water and sewer commitments and connections. **Status:** This program has not been implemented but is necessary and will be kept in the 2023-2031 Housing Element to ensure completion in the 6th Cycle.
Program 3.1g: Affordable housing developers often face constraints in developing affordable housing projects. One way the City can assist such developers is by providing fast-track/priority processing for low-income and special needs housing projects. This service can encourage affordable housing development by allowing developers to go through the approval and permitting process quicker keeping costs down and units affordable. It is important that following the construction of the project that units are monitored to ensure that subsequent tenants are households with special needs and/or lower income: • Assign a primary contact for priority housing developments to assist with all necessary entitlement and assist navigating various local departments; • Hold pre-application development conferences; and • Provide information about permit streamlining at the planning counter, on the City's website and in other	This Program has been successful in the 5th Cycle Planning Period. The City continues to encourage development of affordable housing and to speed up the permitting process by assigning a primary contact, holding pre-application meetings, and providing information in a timely manner. **Status:** This Program has been successful and will be continued for the 2023-2031 Housing Element.

public places to increase awareness. Responsibility: Development Services Department Timeframe: Ongoing	
GOAL 4: CONSERVE AND IMPROVE THE CONDITION OF EXISTING AFFORDABLE HOUSING STOCK.	
Policy 4.1 Increase rehabilitation efforts.	Refer to discussion below, for Programs 4.1a through 4.1c.
Program 4.1a: Continue to actively seek State and federal funding for the rehabilitation of homes. The City will consider annual applications for State CDBG, HOME, and Multi-family Housing Program funds depending on the need for additional funds and the City's ability to expend funds in a timely manner. Responsibility: Housing & Economic Development Department Timeframe: Ongoing – apply annually.	City staff continues to actively develop and apply for State CDGB, HOME, and Multi-Family Housing Program funds for the purposes of rehabilitating homes. **Status:** This Program will be continued as part of the 2023-2031 Housing Element.
Program 4.1b: Maintain database of housing conditions and rehabilitation projects to track accomplishments and assist in future goals. Responsibility: Community Development and Housing & Economic Development Departments Timeframe: Ongoing	City staff continues to actively maintain a database of housing conditions and rehabilitation projects to track accomplishments and assist in future goals. **Status:** This Program will be continued as part of the 2023-2031 Housing Element.
Program 4.1c: The City will conduct a Housing Condition Survey. This Housing Condition Survey will follow HCD Guidelines for conducting a Housing Condition Survey. Results of the survey are to be published on the City's website and, as a result of the survey, the City will assist the Stanislaus County Housing Authority in rehabilitation and targeted efforts. Actions to be take following the results of the Survey include but are not limited to: • Apply for HOME and CDBG grant funds for rehabilitation projects	This Program has been partially implemented. The City did not conduct a Housing Condition Survey during the 5th Cycle Planning Period. However, the City has a Home Rehabilitation Program that allows residents to apply for funding to address a variety of home repairs. During the 5th Cycle Planning Period, the City issued four loans for home rehabilitation. **Status:** This Program will be modified as part of the 2023-2031 Housing Element to include additional requirements and timing obligations to ensure that the Housing Condition Survey is

identified as part of the Survey; and • Contact homeowners identified in the Survey as having a home qualifying for the rehabilitation program. Responsibility: Development Services and Housing & Economic Development Departments Timeframe: By December 2016, complete Housing Condition Survey and Ongoing assistance to the Stanislaus County Housing Authority	completed.
Policy 4.2 Preserve current multi-family sites.	Refer to discussion below for Programs 4.2a and 4.2b.
Program 4.2a: Discourage land division of sites currently zoned high-density residential. • The City shall evaluate and make a written determination on the site constraints as a result of a proposed subdivided site currently zoned high-density residential. Responsibility: Development Services Department Timeframe: Ongoing	This Program is ongoing. The City continues to discourage land division of sites currently zoned high-density residential. The City did not receive any requests in the 5th Cycle Planning Period to subdivide a site that is zoned high-density residential. **Status:** This Program will be modified as part of the 2023-2031 Housing Element to clarify the zoning and to add additional measures to discourage land division of sites zoned high-density residential.
Program 4.2b: Monitor any units which may be deemed at-risk for conversion into market-rate housing. Ensure that any loss to the housing stock for lower income households is properly mitigated. Responsibility: Community Development Department Timeframe: Ongoing	This Program is ongoing. The City continues to monitor deed restricted lower income projects in the City and whether they are at-risk for conversion to market rate housing. All five (5) of the City's deed-restricted lower income housing are considered "low" risk for conversion to market rate housing. **Status:** This Program will be modified as part of the 2023-2031 Housing Element to include additional monitoring measures.
GOAL 5: PROMOTE HOUSING OPPORTUNITIES FOR ALL PERSONS REGARDLESS OF RACE, RELIGION, SEX, MARITAL STATUS, ANCESTRY, NATIONAL ORIGIN, COLOR, FAMILIAL STATUS, OR DISABILITY	
Policy 5.1 Make programs and information available to all persons.	Refer to the discussion below, for Programs 5.1a through 5.1c.
Program 5.1a: The City will continue to	This Program is implemented and ongoing. The

promote equal housing opportunity for all persons regardless of race, religion, sex, marital status, ancestry, nation origin, or color by supporting efforts of community groups that provide counseling, investigatory, legal, or referral services to victims of discrimination. Specifically, the City will: • Disseminate information in a variety of ways (including brochures, mailings, websites, newspaper ads, etc. in both English and Spanish) regarding rehabilitation and first-time homebuyer programs. • Maintain information on State and federal fair housing laws at the Community Development Department and other public places for public distribution (such as the Riverbank branch of the Stanislaus County Public Library, the Riverbank Community Center, and City Hall); • Train City staff at the public counter to refer victims of housing discrimination to the appropriate agency (local legal services organization, the Stanislaus County District Attorney's Office, the State Fair Employment and Housing Commission, or the U.S. Department of Housing and Urban Development); • Seek the cooperation of the local homebuilders association, Realtor association and lenders in disseminating fair housing information; and, • Identify an annual community event such as a fair housing day or as part of another community event at which fair housing information can be distributed. Responsibility: Housing & Economic Development Department Timeframe: Ongoing	City continues to promote equal housing opportunity for all persons regardless of race, religion, sex, marital status, ancestry, nation origin, or color. The City provides fair housing services for Riverbank residents and tenants through the Stanislaus Regional Housing Authority. The Stanislaus Regional Housing Authority provides information regarding fair housing that addresses disability, familial status, and tenants' rights. The City also provides the Department of Fair Housing and Employment brochures which also address familial status and disability, among other fair housing topics. The City ensures that fair housing brochures are available at City Hall as well as other community locations. The City did not receive any fair housing inquiries during the 5th Cycle. **Status:** This Program has been effective but will be modified to include additional objectives to provide education and access to fair housing resources.
Program 5.1b: To promote continued opportunity for public engagement, the City shall conduct an annual Housing Element review. Provide opportunities for public engagement and discussion in conjunction with the State	This Program has been implemented and is ongoing. The City continues to prepare the General Plan and Housing Element Annual Progress Report (APR) each per Government Code 65400. The Report is presented to the

requirement of written review of the General Plan by April 1 of each year (per Government Code Section 65400). Use the Planning Commission and City Council as an avenue for public input on housing issues and housing element implementation. Notices shall be prepared in English and Spanish and be published in a newspaper of general circulation and posted at City Hall North and South. Website and social media notification shall be encouraged. To ensure General Plan Consistency between the Housing Element and the other Elements of the General Plan, the City shall, in addition to the requirements above, complete the following: • Maintain the Draft General Plan Housing Element on the City's Website; • Develop an evaluation matrix to determine the consistency between the Housing Element policies and programs and the other Elements of the General Plan. Responsibility: Development Services Department Timeframe: Annually (April 1 of each year)	Planning Commission and City Council before submitting to the Governor's Office of Planning and Research (OPR) and the State Department of Housing and Community Development (HCD). The APRs are maintained on HCD's website and on the City's website. **Status:** This Program has been successful and will be continued as part of the 2023-2031 Housing Element.
Program 5.1c: To promote Public Participation in the Housing Element update process, the City shall utilize the following actions, including: • As noted in Program 5.1b, Public Notices for Housing Element Public Workshops shall be posted in English and Spanish and posted at various locations within the City including affordable housing developments, churches, schools, Community Center as well as the City's website and social media (Facebook); • The City shall partner with local Churches to present and solicit input on affordable housing within the City; • Public notices for activities related to the Housing Element shall be delivered in the Monthly water bill. Notices shall be printed in English and Spanish. Responsibility: Development Services	This Program is successful and ongoing. Public Workshop notices continue to be published in a variety of locations to increase exposure. **Status:** This Program will be continued as part of the 2023-2031 Housing Element.

Department Timeframe: Ongoing, Identify partner for Public Participation by December 2021	
GOAL 6: PROMOTE ENERGY CONSERVATION	
Policy 6.1: Continue to implement state energy-efficient standards.	Refer to discuss below for Program 6.1a.
Program 6.1a: Continue to implement state energy-efficient standards, including the addition of energy-efficient conditions to planned development approvals. Responsibility: Community Development Department Timeframe: Ongoing	The City provides information on methods to conserve energy, including CalGreen requirements and opportunities to retrofit existing properties through the Open PACE program, and other programs as they are available, at City Hall and via the City's website. **Status:** This Program will be continued as part of the 2023-2031 Housing Element.
Policy 6.2: Include energy conservation guidelines as part of the development standards for the specific plan area.	Refer to discussion below for Program 6.2a.
Program 6.2a: Continue to include energy conservation guidelines as part of development standards in new developments. Responsibility: Community Development Department Timeframe: Ongoing	As required per Title 24 of the California Code of Regulations, the City continues to include energy conservation standards on all new development within the City. **Status:** This Program will be continued as part of the 2023-2031 Housing Element.
Policy 6.3: Provide weatherization assistance to low-income households.	Refer to discussion below for Program 6.3a.
Program 6.3a: Continue to include weatherization as a typical repair in the City's housing rehabilitation program. Responsibility: Housing and Economic Development Department Timeframe: Ongoing	The City has a Home Rehabilitation Program that allows residents to apply for funding to address a variety of home repairs. During the 5th Cycle Planning Period, the City issued four loans for home rehabilitation. **Status:** This Program will be continued as part of the 2023-2031 Housing Element.

SECTION X
2023-2031 Housing Element - Housing Goals and Policies

A. INTRODUCTION

This section of the Housing Element contains the City's goals, policies, and proposed plan of actions to implement the City's housing program. The goals and policies reflect the needs identified previously in the Element. Each proposed implementation program contains a description of the intended action, an explanation of the agency responsible for administering the program, and the timeframe during which the program would take effect. Whenever possible, the anticipated results have been expressed in quantified terms.

Briefly stated, the Housing Goals are:

- To plan for a sufficient number of dwelling units to meet the City's regional housing share as determined by StanCOG within the confines of environmental considerations.
- To ensure an orderly approach to providing public services and facilities to meet the needs of new development
- To address the affordable housing needs of very low- and low-income households and to encourage the private sector to develop housing affordable to these income groups
- To conserve and improve the quality of Riverbank's existing housing stock and residential neighborhoods.
- To preserve existing affordable housing opportunities
- To plan for a balanced community that provides housing, employment, commercial services, and recreational opportunities.
- To ensure that housing is available to all present and future residents on a non-discriminatory basis.

The philosophy underlying the proposed policies and programs is that the Riverbank's role in the development of housing is one of facilitators. The City can lay the planning groundwork for housing construction, provide a favorable regulatory environment for housing, and apply for financial assistance from state and federal agencies. The City can also actively seek out interested builders who are willing to work with the City on alternative housing developments that will promote affordability for very low- and low-income households.

Whether or not appropriate amounts and types of housing are constructed has depended primarily on the decisions of home builders and non-profit housing corporations. The City, itself is not in the business of building housing. However, the City *can* help to ensure that lands designated for multi-family densities are not underdeveloped. This objective is reflected in the updated goals and policies.

B. GOALS

The City believes that, in the long run, with the implementation of these policies, a reasonable balance between the needs of its very low-, and low-income residents and the ability and willingness of the private market to respond to those needs through voluntary approaches can be achieved.

GOAL 1: IDENTIFY ADEQUATE SITES TO PROVIDE FOR A SUFFICIENT NUMBER OF DWELLING UNITS TO MEET THE CITY'S REGIONAL HOUSING NEEDS.

Policy 1.1 Ensure land use and zoning procedures accommodating to affordable housing.

Program 1.1a: The City shall designate sufficient land at various densities to allow for the construction of sufficient housing to meet its legally adopted HCD Regional Housing Need Allocation (RHNA) between 2024 and 2031. The City shall review, as needed, the amount of land designated for various residential uses in conjunction with the amount of and types of housing produced in the previous year to determine if any changes in the General Plan and Zoning Ordinance may be needed to meet the City's housing needs. A review of the supply of vacant land and development patterns over the preceding year will be incorporated into each annual evaluation of the City's implementation of the Housing Element programs. The City shall prezone enough land outside the current city limits to accommodate the remaining housing need. The City shall inform local developers and affected landowners of the prezoning action through a public outreach effort (i.e., direct mailings, website postings, etc.). The outreach effort should also seek to encourage developer interest in annexation of prezoned land by describing development characteristics.

Responsibility: Development Services Department
Timeframe: 2024-2031

Program 1.1b In conjunction with Program 1.1a, the City shall maintain its vacant sites inventory by facilitating the development of the Crossroads West Specific Plan, and designate therein sufficient sites to accommodate the dwelling units identified in Table V-5, and specifically, those sites designated for higher density development in order to meet the regional housing needs of lower income households. The City shall permit the development of sites designated for higher density development in accordance with Section 65583.2(h) and (i) of the Government Code, including permitting multi-family

housing without discretionary review, or beyond what is typically required by the City. The City will also consider allowing additional density bonuses within the Crossroads West Specific Plan for affordable housing development projects that commit to providing Extremely Low-, Very Low-, and Low-Income Housing. The City will take the following actions to identify and rezone, if necessary, higher density residential sites of equivalent capacity within 6-months to maintain a sufficient sites inventory to meet the City's Regional Housing Needs Allocation.

Responsibility: Development Services Department, Planning Commission, and City Council

Timeframe: By End of Year 2025

Policy 1.2: Maintain an inventory of vacant and underutilized residential lands.

Program 1.2a: Track changes in land availability and accomplishments in multi-family development to determine if further rezoning is necessary to better facilitate high-density developments.

Responsibility: Development Services Department

Timeframe: Ongoing and Annually through the General Plan Housing Element Annual Progress Report

Program 1.2b: Update Geographical Information Systems (GIS) as changes to the land inventory occur. Provide this information to those interested in infill projects through updated layers viewable from the internet.

Responsibility: Development Services Department

Timeframe: Ongoing

GOAL 2: ENCOURAGE AND ASSIST IN THE DEVELOPMENT OF ADEQUATE HOUSING TO MEET THE NEEDS OF EXTREMELY LOW-, LOW- AND VERY LOW-INCOME HOUSEHOLDS.

Policy 2.1: Implement a proactive approach to encourage and gain support for multi-family developments.

Program 2.1a: Seek assistance from non-profit developers, including Self-Help Enterprises and Habitat for Humanity to develop homes for lower-income families. The City will meet with non-profit developers to discuss available sites for affordable housing projects, potential funding sources, and actions the City can take to assist housing providers in obtaining funding.

Responsibility: Housing & Economic Development Department

Timeframe: Meet with non-profit developers annually thereafter to discuss affordable housing development opportunities, available funding, and the City's support of funding requests.

Program 2.1b: Continue to assist developers of extremely low-, low- and very-low-income housing in the grant preparation process to help fund their developments. Funding will be prioritized for the development of housing affordable to extremely low-income households. The City assists developers by expediting review and approval of development applications to meet funding deadlines and providing information needed to support funding requests.

Responsibility: Development Services Department and Housing & Economic Development Departments

Timeframe: Bi-Annually and as project applications are received.

Program 2.1c: Encourage developers to include second dwelling units in new subdivisions as well as a variety of higher density options. The City encourages developers to include second units by permitting such units without requiring additional lot area and allowing up to 50 percent lot coverage. The City permits such units by right in single-family subdivisions according to the requirements of State law.

Responsibility: Development Services Department

Timeframe: Ongoing

Program 2.1d: Continue to distribute information on second units at the permit counter and post information on the City's website.

Responsibility: Development Services Department

Timeframe: Ongoing

Program 2.1e: Assist in the development of housing for farmworkers. Actions will include assistance with site identification and support of applications for funding. The City shall provide technical assistance when needed and continue to conduct pre-application conferences and meet with farm worker housing developers on an ongoing basis. Actions include:

- Post information on the Development Services website within 1-year of Housing Element adoption. Information includes a site inventory of available land (Program 2.1f), housing resources and grant information.
- Contact farmworker housing developers to determine interest and identify constraints to farmworker housing development within the City.

Responsibility: Economic Development and Housing Department Development Services Department

Timeframe: Ongoing; Post information on Development Services website within 1-year of Housing Element adoption; Identify and list Farmworker housing developers by December 2027.

Program 2.1f The City will work with the agricultural community, housing providers and agricultural groups to develop and build year-round and seasonal agricultural worker housing. This will require an analysis of prime agricultural areas in the City to identify suitable locations for at least 20 units of farmworker housing. Information gathered from this analysis shall be provided, in conjunction with Program 2.1e, to agricultural and affordable housing developers in a manner conducive to their use for developing the actual units. In addition, the City shall invite developers and local farmworker organizations to be involved in the Housing Element update and other housing related activities.

Responsibility: Development Services and Economic and Housing Department

Timeframe: Ongoing, Initiate analysis of prime agricultural areas in the City within 1-year of Housing Element adoption.

Program 2.1g: The City will update the uses permitted in the R-1 and R-2 Zone to include Transitional and Supportive Housing as a permitted use. In addition, the City shall amend the Uses Permitted with a Use Permit in the C-1, C-2, and C-M Zone to remove Transitional and Supportive Housing as a Permitted Use with a Use Permit. The C-1, C-2 and C-M Zone do not permit residential uses and Transitional and Supportive Housing, per State Law, shall be permitted by-right and require no discretionary review.

Responsibility: Development Services Department

Timeframe: By June 2025, adopt updated permitted uses.

Program 2.1h: The City shall refer residents to the Valley Mountain Regional Center for housing and services available for persons with developmental disabilities. Provide information on services on the City's website. As available, the City will pursue State and federal monies for direct support of housing construction and rehabilitation specifically targeted for housing for persons with developmental disabilities.

Responsibility: Development Services Department and Housing and Economic Development Department.

Timeframe: 2024-2031

Program 2.i: The City shall encourage housing development within the General Plan Infill Opportunity Area and specifically, sites

designated Mixed Use. Housing development shall include housing for extremely low-, very-low-, and low-income group. Strategies to achieve new and infill housing include:

- Allow sites to be developed with stand-alone residential uses and densities of at least 20 dwelling units per acre, provided the development proposal includes an affordable housing component;
- In conjunction with Program 1.2a, the City shall keep an up-to-date inventory of vacant and underutilized sites within the Infill Opportunity Area; and
- Encourage affordable housing developers to, such as Habitat for Humanity, to locate affordable housing projects within the Infill Opportunity Area.

Responsibility: Development Services Department
Timeframe: 2024-2031

Program 2.1j Regional cooperation with homeless needs. The City shall participate in the Stanislaus County Housing and Support Service Collaborative (SCHSCC) and the Continuum of Care to help address homeless needs in Riverbank and Stanislaus County. Actions include:

- Coordinate with the Stanislaus County Housing Authority on the Continuum of Care;
- Have a point of contact in Riverbank within the Development and/or Housing Department

Responsibility: Development Services and Housing Department
Timeframe: Ongoing, Coordinate with the Stanislaus County Housing Authority within 1 year of Housing Element adoption.

Program 2.1k The City shall amend its Zoning Ordinance to amend the Riverbank Zoning Code to add provisions for single room occupancy (SRO) units. The amendment shall include the following:

- Amend Definitions (Section 153.003) to include Single Room Occupancy Units (SRO)
- Amend the Single Family Residential District R-1 zone to include Single Room Occupancy Units
- Amend the Single Family Residential District R-1 Zone to include Single Room Occupancy units as a permitted use Section 153.031).

Responsibility: Development Services Department
Timeframe: By June 2026, adopted updated permitted uses.

Program 2.1L The City shall amend its Zoning Ordinance to amend the Riverbank Zoning Code to add provisions to allow Muli-family development in Mixed Use zoning districts to be developed at a

minimum density by right. The amendment shall include the following:

- Amend the Mixed Use Zoning District permitted uses to include development of multi-family residential units by right when developed at a minimum density of 20 units per net are.

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Responsibility: Development Services Department
Timeframe: By June 2026, adopt Zoning Ordinance text Amendment.

Policy 2.2: Encourage revitalization and expansion of residential development and opportunities within the City's Downtown Specific Plan area.

Program 2.2a: To ensure that there is no net loss of residential development potential for the vacant sites designated Downtown Core, Mixed Use Neighborhood, and Downtown Neighborhood, as identified in the Downtown Specific Plan, the City shall encourage redevelopment in the Downtown area that results in a two to one replacement of any existing housing units displaced by redevelopment projects in the Downtown area.
Responsibility: Development Services Department
Timeframe: 2024-2031 Planning Period

Program 2.2b In conjunction with Program 2.2a, the City shall coordinate with Developers and Non-Profit Housing Providers (i.e., Housing Authority of Stanislaus County, Stanislaus Habitat for Humanity, etc.) on the implementation of the Downtown Specific Plan. The City shall consider joint venture partnerships with developers and/or property owners to help facilitate land assembly, option agreements, and outright land purchase for projects consisting of attached single-family and multi-family residential for extremely low, very low, and low-income households within the Downtown Specific Plan area.
Responsibility: Development Services Department
Timeframe: Annually

Program 2.2c The City shall encourage the development of new housing of upper stories and mixed-use buildings in the Downtown Core area of the Downtown Specific Plan. Where feasible, City staff shall assist Property Owners and/or Developers in identifying sites suitable for upper story residential development, identifying Grant funding opportunities, and expedite permit processing through Community Development Department

Responsibility: Development Services Department

Timeframe: 2024-2031 Planning Period

GOAL 3: REDUCE OR REMOVE GOVERNMENT CONSTRAINTS.

Policy 3.1 Promote efficient and creative alternatives to help reduce government constraints.

Program 3.1a: Continue to promote the use of Planned Development zones for developers who wish to deviate from setback, parking, or other standards which may limit their ability to develop at a desired density. Tiny Homes development standards will be promoted to interested developers
Responsibility: Development Services Department
Timeframe: Ongoing

Program 3.1b: The City will waive fees for General Plan Amendments intended solely to increase residential designations from low-to-medium density to medium-to-high density residential. The City will apply the fee waiver at the time of submittal of a complete application. The City will also defer fees for developments with units affordable to lower-income households until the time of first inspection or as established in a development agreement between the City and the project applicant. The City will promote its fee waiver program through distribution of a brochure at the permit counter, posting of information on the City's website, and distribution of information to the local building industry association.
Responsibility: Development Services Department
Timeframe: Ongoing

Program 3.1c: Continue to utilize computer software to help fast-track building permits, saving both developer and staff time.
Responsibility: Development Services Department
Timeframe: Ongoing

Program 3.1d: As parking requirements are a common constraint throughout the State of California, the City shall review and amend to reduce the City's parking standards (inclusive of guest parking) for multifamily uses in the R-2 and R-3 zones as follows:

- Zero to one (1) bedroom: one onsite parking space;
- Two to three bedrooms: one and a half onsite parking spaces; and
- Four or more bedrooms: two- and one-half onsite parking spaces.

The City shall provide this information at the planning counter, on the City's website and in other public spaces to increase awareness.

In addition, the City will review the Zoning Code annually to determine if any amendments need to be made to the Parking standards for multi-family and special housing, to reduce constraints to multi-family housing development.

Responsibility: Development Services Department
Timeframe: Review Zoning Code Parking Standards annually and make information available to the public by Spring of 2026.

Program 3.1e In accordance with Government Code Section 65589.7, immediately following City Council adoption, the city must deliver to all public agencies or private entities that provide water and sewer services to properties within Riverbank a copy of the 2023-2031 Housing Element. The City of Riverbank provides water and sewer services to all residents and businesses within the City. As such, a copy of the adopted 2023-2031 Housing Element will be provided to the applicable Department(s) within 30-days. The City will also establish a written procedure by the end of 2025 pursuant to Government Code Section 65589.7 to provide priority water and sewer service to development with units affordable to lower income households.

Responsibility: Development Services Department
Timeframe: Within 30 days of adoption of the Housing Element, prepare written procedures by the end of 2025

Program 3.1f: Affordable housing developers often face constraints to developing affordable housing projects. One way the City can assist such developers is by providing fast-track/priority processing for low-income and special needs housing projects. This service can encourage affordable housing development by allowing developers to go through the approval and permitting process quicker keeping costs down and units affordable. It is important that following the construction of the project that units are monitored to ensure that subsequent tenants are households with special needs and/or lower income:

- Assign a primary contact for priority housing developments to assist with all necessary entitlement and assist navigating various local departments;
- Hold pre-application development conferences; and

- Provide information about permit streamlining at the planning counter, on the City's website and in other public places to increase awareness.

Responsibility: Development Services Department
Timeframe: Ongoing

GOAL 4: CONSERVE AND IMPROVE THE CONDITION OF EXISTING AFFORDABLE HOUSING STOCK.

Policy 4.1 Increase rehabilitation efforts.

Program 4.1a: Continue to actively seek State and federal funding for the rehabilitation of homes. The City will consider annual applications for State CDBG, HOME, and Multi-family Housing Program funds depending on the need for additional funds and the City's ability to expend funds in a timely manner.
Responsibility: Housing & Economic Development Department
Timeframe: Ongoing – apply annually.

Program 4.1b: Maintain database of housing conditions and rehabilitation projects to track accomplishments and assist in future goals.
Responsibility: Development Services and Housing & Economic Development Departments
Timeframe: Ongoing

Program 4.1c: The City will conduct a Housing Condition Survey. This Housing Condition Survey will follow HCD Guidelines for conducting a Housing Condition Survey. The results of the survey are to be published on the City's website and, as a result of the survey, the City will assist the Stanislaus County Housing Authority in rehabilitation and targeted efforts. Actions to be take following the results of the Survey include but are not limited to:

- Apply for HOME and CDBG grant funds for rehabilitation projects identified as part of the Survey; and
- Contact homeowners identified in the Survey as having a home qualifying for the rehabilitation program.

Responsibility: Development Services and Housing & Economic Development Departments
Timeframe: By December 2026, complete Housing Condition Survey and Ongoing assistance to the Stanislaus County Housing Authority

Policy 4.2 Preserve current multi-family sites.

Program 4.2a: Discourage land division of sites currently zoned high-density residential.

- The City shall evaluate and make a written determination on the site constraints as a result of a proposed subdivided site currently zoned high-density residential.

Responsibility: Development Services Department
Timeframe: Ongoing

Program 4.2b: Monitor any units which may be deemed at-risk for conversion into market-rate housing. Ensure that any loss to the housing stock for lower income households is properly mitigated. The City will reach annually reach out projects who are at risk of converting to market rate units.

Responsibility: Development Services Department
Timeframe: Ongoing

GOAL 5: PROMOTE HOUSING OPPORTUNITIES FOR ALL PERSONS REGARDLESS OF RACE, RELIGION, SEX, MARITAL STATUS, ANCESTRY, NATIONAL ORIGIN, COLOR, FAMILIAL STATUS, OR DISABILITY

Policy 5.1 Make programs and information available to all persons.

Program 5.1a: The City will continue to promote equal housing opportunity for all persons regardless of race, religion, sex, marital status, ancestry, nation origin, or color by supporting efforts of community groups that provide counseling, investigatory, legal, or referral services to victims of discrimination. Specifically, the City will:

- Disseminate information in a variety of ways (including brochures, mailings, websites, newspaper ads, etc in both English and Spanish) regarding rehabilitation and first-time homebuyer programs.
- Maintain information on State and federal fair housing laws at the Community Development Department and other public places for public distribution (such as the Riverbank branch of the Stanislaus County Public Library, the Riverbank Community Center, and City Hall);
- Train City staff at the public counter to refer victims of housing discrimination to the appropriate agency (local legal services organization, the Stanislaus County

District Attorney's Office, the State Fair Employment and Housing Commission, or the U.S. Department of Housing and Urban Development);

- Seek the cooperation of the local homebuilders association, Realtor association and lenders in disseminating fair housing information; and,
- Identify an annual community event such as a fair housing day or as part of another community event at which fair housing information can be distributed.
- Partner with local jurisdictions and the housing industry to conduct a housing summit to provide housing information to interested residents.

Responsibility: Housing & Economic Development Department
Timeframe: Ongoing

Program 5.1b: To promote continued opportunity for public engagement, the City shall conduct an annual Housing Element review. Provide opportunities for public engagement and discussion in conjunction with the State requirement of written review of the General Plan by April 1 of each year (per Government Code Section 65400). Use the Planning Commission and City Council as an avenue for public input on housing issues and housing element implementation. Notices shall be prepared in English and Spanish and be published in a newspaper of general circulation and posted at City Hall North and South. Website and social media notification shall be encouraged. To ensure General Plan Consistency between the Housing Element and the other Elements of the General Plan the City shall, in addition to the requirements above, complete the following:

- Maintain the Draft General Plan Housing Element Review on the City's Website;
- Develop an evaluation matrix to determine the consistency between the Housing Element policies and programs and the other Elements of the General Plan.

Responsibility: Development Services Department
Timeframe: Annually (April 1 of each year)

Program 5.1c: To promote Public Participation in the Housing Element update process, the City shall utilize the following actions, including:

- As noted in Program 5.1b, Public Notices for Housing Element Public Workshops shall be posted in English and Spanish and posted at various locations within the City including affordable housing developments, churches, schools, Community Center as well as the

City's website and social media (Facebook);
- The City shall partner with local Churches to present and solicit input on affordable housing within the City;
- Public Notices for activities related to the Housing Element shall be delivered in the Monthly water bill. Notices shall be printed in English and Spanish.

Responsibility: Development Services Department
Timeframe: Ongoing, Identify partner for Public Participation by December 2030.

GOAL 6: PROMOTE ENERGY CONSERVATION

Policy 6.1: Continue to implement state energy-efficient standards.

Program 6.1a: Continue to implement state energy-efficient standards, including the addition of energy-efficient conditions to planned development approvals.
Responsibility: Development Services Department
Timeframe: Ongoing

Policy 6.2: Include energy conservation guidelines as part of the development standards for the specific plan area.

Program 6.2a: Continue to include energy conservation guidelines as part of development standards in new developments.
Responsibility: Development Services Department
Timeframe: Ongoing

Policy 6.3: Provide weatherization assistance to low-income households.

Program 6.3a: Continue to include weatherization as a typical repair in the City's housing rehabilitation program.
Responsibility: Housing and Economic Development Department
Timeframe: Ongoing

C. ANTICIPATED HOUSING ACCOMPLISHMENTS: 2024-2031

The City believes that the programs and objectives described in this section represent the maximum effort the City can make to accommodate housing for all income groups. In developing quantified objectives, the City has considered:

- Development costs for market-rate housing and how the City can reduce these costs, still provide necessary public services and facilities, and maintain a minimum acceptable standard of development quality;
- The zoning densities which are appropriate to accommodate very low-, low-income housing yet which are still sensitive to the City's environmental character

and existing residential neighborhoods;

- Available local financial and staff resources to implement the City's housing program (the City does not anticipate having sufficient funding to provide more than 1 staff positions to support the City's housing program and other community development programs);
- Available state and federal sources of funding for affordable housing developments; and,
- The ability of the private sector to assist the City in implementing proposed housing programs. The housing program makes a conservative estimate, therefore, of the number of market rate and government-assisted housing units affordable to very low, low and moderate-income households that could be provided from the programs described above.

Table X- 1 - QUANTIFIED OBJECTIVES (2023 - 2031)

	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
Accommodate Regional Housing Needs[1]	**160**	**161**	**206**	**217**	**536**	**1,280**
New Housing Construction	50	50	145	300	500	**1,045**
Housing Rehabilitation	33	32	35			**100**
Conservation of Affordable Housing[2]	100					**100**
Homebuyer Assistance	7	8	20			**35**

1. STANCOG 2014-2023 Regional Housing Allocation Plan
2. Conservation of non-assisted low-cost rental housing through the City's code enforcement program and the preservation/improvement of mobilehome parks.

APPENDICES

APPENDIX A

AVAILABLE HOUSING PROGRAMS – CITY OF RIVERBANK

APPENDIX A
Available Housing Programs - City of Riverbank

A. HOUSING REHABILITATION PROGRAM

The City of Riverbank's Housing Rehabilitation Program currently has funds available to assist families and individuals with home repair and rehabilitation needs. The purpose of the program is to eliminate hazardous conditions in the home, correct code deficiencies and extend the useful life of the structure.

Typical repairs include: roof repair or replacement; electrical, plumbing or structural repairs; room additions to lessen over-crowding; installation of central heat and air conditioning; window repair or replacement; weatherization; handicapped access including wheelchair ramps; and floor-covering repair or replacement.

As of 2018, the maximum loan amount is $150,000, which is provided as a non-interest and/or below-market interest rate mortgage. The fixed interest rate is 0% or 3% per year for owner-occupied housing, and 5% per year for renter-occupied housing. Loan terms are for 15 years with a non-prepayment penalty policy.

Elderly owner-occupants (62 years of age or older), who are low to very low-income and paying more than 30% of their income toward housing expenses, can receive a 15-year term deferred loan. Loans are non-amortized with repayment due upon sale of the property. Loans made to other low-income owner-occupants and owner-investors are amortized over the term of 15 years with small monthly payments required.

Income limits to determine eligibility change yearly. Interested applicants should contact the City of Riverbank's Economic Development and Housing Department for more information.

B. FIRST-TIME HOMEBUYERS ASSISTANCE PROGRAM

The First-Time Homebuyers Program provides an opportunity for qualified low-income households to buy their first home in Riverbank.

Since 2014, the City of Riverbank Housing Division has issued eighteen (18) first-time homebuyers assistance loans amounting to $1,333,571. All eighteen (18) issued were for low income and moderate income groups.

1. Assistance Available

Up to $70,000.00 is available as a deferred payment loan (DPL) for a 30-year period. The loan can be used to cover initial costs such as loan origination, points, title insurance, escrow fees, impounds, etc., in addition to mortgage subsidy to reduce principal, interest,

taxes, and insurance (PITI) to an affordable level, based on household income. At the end of the 30-year term, the loan shall retain the non-interest rate payable on the 31st anniversary date. Funds are available through the Home Ownership Partnership Program (HOME) or the First Time Home Buyers Program (FTHB) funded by State of California Housing and Community Development (HCD).

2. Property Qualifications

The property must be located within the City Limits of Riverbank. Purchase price limit is subject to the Stanislaus County maximum of $362,790. The home must be a structurally sound, and homes built prior to 1978 must provide Lead Base Paint Clearance. New developments must have foundations poured and can be under construction or at final stage. A unit is ineligible if its purchase would result in the displacement of the tenant.

3. Procedure

The first step is to contact the City's Housing staff in regards to the program procedure funds availability and placement on interest list. Notification of funds will be conducted by provided phone contact. Once the application has been received, applicants must schedule an interview appointment to determine the household eligibility. Once eligibility has been determined, the applicant will receive instructions on the proceeding loan process. To remain eligible, the applicant has 60 days to enter into a real estate purchase contract.

Applicants must work with lenders to determine the amount of payment the family can afford and loan approval. Lenders may contact the City of Riverbank for loan process guidance if the lender is unfamiliar with the city program. Applicants must provide sufficient personal funds to cover 1% of purchase, providing records of season money or gift letter from anyone except person(s) holding deed on the property being purchased.

The applicant works with a real estate agent on the selection of a home, makes an offer and enters the purchase contract. Applicant, realtor, and lender must join all documentation as one loan application package providing the analysis of the applicant's need to be submitted to the City's Housing Department. Housing staff will stamp-date the loan received, evaluate for completeness and analyze process. All parties involved in this application process must plan for at least a 45-day escrow upon complete package acceptance.

Updated information regarding income qualifications and funds available can be acquired from the Economic Development and Housing Department. The City of Riverbank is an Equal Housing Lender and does not discriminate on the basis of race, color, religion, sex, handicap, familial status, or national origin.

APPENDIX B

HOUSING CONDITION SURVEY – CITY OF RIVERBANK

APPENDIX B
Housing Condition Survey
City of Riverbank

Funded By:
State of California Department of Housing and Community Development
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May/June 2003

PURPOSE

A housing condition survey was conducted in 2003 covering the proposed Riverbank target area. The purpose of the survey was two-fold: first, to gather information in order to assess the feasibility of implementing a housing rehabilitation project in the area; second, to develop a program design which would effectively address demonstrated housing needs. The survey was conducted in accordance with the California Department of Housing and Community Development guidelines.

METHODOLOGY

During the months of May and June 2003, staff of the Community Development Department for the City of Riverbank drove every street in the Housing Condition Target Area and completed a Housing Condition Survey for each housing structure.

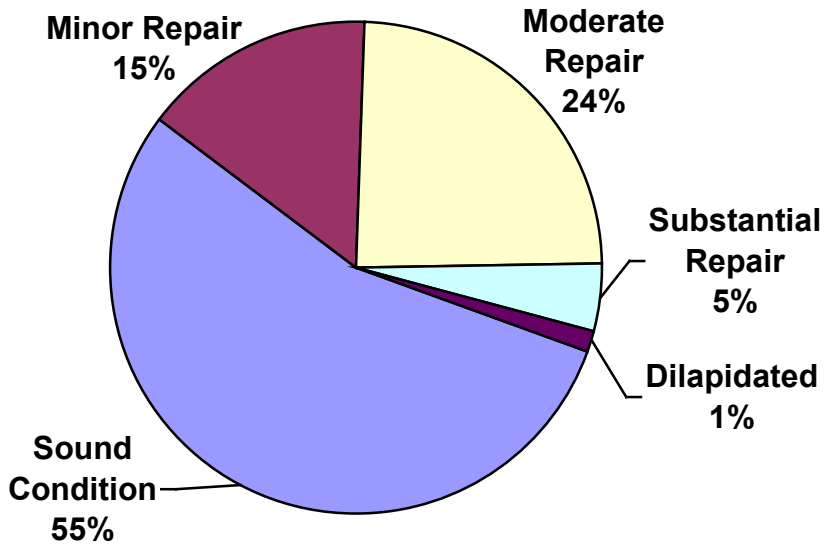
Each structure was rated according to criteria established by the State Department of Housing and Community Development (HCD). There are five structural categories: foundation, roofing, siding, windows, and electrical. Within each category, the housing unit is rated from “no repairs needed” to “replacement needed.” These condition points are added together for each unit and a finding was made identifying each unit as being sound, in need of minor repair, moderate repair, and substantial repair or dilapidated. The last designation is applied to units on which only correction of health and safety factors or demolition is economically feasible (i.e., too expensive to bring up to the Uniform Housing Code Standards).

Upon completion of the surveys, collected data was collated and analyzed.

2003 SURVEY RESULTS

By APN Book Number and Tenure

BOOK NUMBER	SOUND CONDITION		MINOR REPAIR		MODERATE REPAIR		SUBSTANTIAL REPAIR		DILAPIDATED		TOTAL
	Single	Multi	Single	Multi	Single	Multi	Single	Multi	Single	Multi	-
62	6	0	10	0	6	2	2	0	0	0	26
74	367	45	17	0	1	0	0	0	0	0	430
75	1872	2	199	186	318	135	53	25	10	9	2809
132	412	9	305	42	657	72	144	5	43	0	1689
Subtotal	2657	56	531	228	982	209	199	30	53	9	-
TOTAL	2713		759		1191		229		62		4954



Housing Condition Survey Form

Map#_____ **Address_____**
Vacant (__Yes/__No) For Sale (__Yes/__No)
City_____

CONSTRUCTION TYPE

Wood Frame _____
Masonry _____
Mobile _____
Modular _____
Other _____

STRUCTURE TYPE

Single Family w/ Detached Garage _____
Single Family w/ Attached Garage _____
Duplex _____
Multi-Family _____ # of Units _____
Other _____

FRONTAGE IMPROVEMENTS IF APPLICABLE:

_____ CURBS (__Yes/__No)
_____ GUTTERS (__Yes/__No)
_____ ADEQUATE SITE DRAINAGE (__Yes/__No)
_____ PAVED STREET (__Yes/__No)
_____ SIDEWALKS (__Yes/__No)
_____ DRIVEWAY (__Yes/__No)

#1 – FOUNDATION:

0 Existing foundation in good condition
10 Repairs needed
15 Needs partial foundation
25 No foundation or needs a complete foundation

#2 – ROOFING:

0 Does not need repair
5 Shingles missing
5 Chimney needs repair
10 Needs re-roofing
25 Roof structure needs replacement & re-roof

#3 – SIDING/STUCCO:

0 Does not need repair
1 Needs re-painting
5 Needs to be patched and re-painted
10 Needs replacement and painting
10 Asbestos/Lead-Based

#4 – WINDOWS:

0 No repair needed
1 Broken window panes
5 In need of repair
10 In need of replacement

#5 – ELECTRICAL:

0 No repair needed
5 Minor repair
10 Replace main panels

Sound	9 or less
Minor	10 – 15
Moderate	16 – 39
Substantial	40 – 55
Dilapidated	56 and over

Dilapidated: a unit suffering from excessive neglect, where the building appears structurally unsound and maintenance is nonexistent, not fit for human

	#1 Foundation	#2 Roofing	#3 Siding/Stucco	#4 Windows	#5 Electrical	TOTAL
Points						

COMMENTS:

Surveyor:_____ Date: _____

APPENDIX C
PROCESSING TIME OF VARIOUS DEVELOPMENT APPLICATIONS

APPENDIX C
Processing Time of Various Development Applications

PROCESSING TIME

Processing time is an important factor for all housing unit construction, but specifically for projects being developed under volatile financial conditions. The City has become accustomed to processing a large volume of projects, however, the average processing time per project can increase significantly depending on the complexity of the project in question.

The following are average processing times for various types of land use approvals:

- Subdivision Maps - 16 weeks
- Zone Change - 16 weeks
- (Conditional) Use Permit - 8 weeks
- Site Plan Review - 8 weeks
- Planned Development - 20 weeks
- General Plan Amendment (No EIR) - 20 weeks
- General Plan Amendment (With EIR) - 56 weeks

These typical processing times are in compliance with state-mandated timeframes for development review. The City believes these are reasonable timeframes that do not pose a constraint to meeting the City's housing needs. To reduce the overall development review time for complicated proposals and proposals requiring multiple approvals, the City encourages concurrent reviews of multiple-approval projects.

SITE IMPROVEMENTS REQUIREMENTS

The City of Riverbank Subdivision Ordinance identifies the following site improvements and security and form of final maps.

- Subdividers shall have their contractors for subdivision improvements consult with the Director before any construction is started to arrive at an understanding as to requirements and the schedule of inspections required.

- All improvements in subdivisions shall be installed as required to the specifications and standards established by the City Council. The City's Construction Inspector shall administer or perform inspections to determine conformance.

- Plans and profiles for proposed improvements shall be submitted to and approval obtained from the City Engineer prior to the commencement of construction. A plan of the entire subdivision shall be on the first sheet of improvement plans.

- Inspection fees shall be based on the actual expenses incurred, plus a reasonable sum for overhead and supervision.

- Rejected work shall be remedied or removed by the subdivider. Any work beyond the lines and grades shown on the plans and not approved by the City Engineer may be ordered removed at the subdivider's expense.

- The City Engineer or his authorized representative shall at all times have access to the work during construction and shall be furnished with every reasonable facility for ascertaining that materials used and employed and the workmanship are in accordance with the requirements and intentions of these specifications. Work done and materials furnished shall be subject to his inspection and approval. Materials found unsuitable may be rejected and must be removed from the project.

- Underground utilities installed in streets or alleys shall be installed prior to surfacing of said streets or alleys. Service connections shall be laid to such length as will obviate the necessity for disturbing the street or alley improvements when service connections are completed.

- The subdivider shall direct his engineer to furnish the City one complete set of improvement plans on reproducible paper after completion of improvements. These plans shall show any corrections as to location or grade or improvements or "No Corrections," whichever is applicable. Said plans shall be marked "AS BUILT," and submitted to the Development Services Department prior to acceptance of improvements by the City Council.

The Improvements made in the City must conform to the specifications and standards adopted by the City Council. Offsite requirements are discussed in the next section on fees and exactions. Chapter 1 of the Title 11, Subdivisions Code, identifies the following specifications for lot line adjustments:

Definition: A lot line adjustment is any division of land not requiring a map as specified by the Subdivision Map Act, in which no more parcels are created by the division than existed prior to it. Section 11-1-5 (D) provides definition and action required by the City Council.

Application: Any person desiring a lot line adjustment shall complete an application for a lot line adjustment and supply all the data required therein.

APPROVAL

a. The City Council may approve the lot line adjustment when it finds that:

- The lot line adjustment does not violate existing codes and policies;

- The lot line adjustment will not create difficult or unreasonable access to parcels;

- The lot line adjustment would not require variances to permit standard development;

- Utilities and public services can be provided to the revised parcels.

b. If the City Council approves the lot line adjustment, a resolution shall be passed approving said adjustment and authorizing the execution and recordation of the lot line agreement.

ANNEXATION PROCESS AND TIMELINES

Annexation of land to the City of Riverbank requires an application to the Stanislaus County Local Agency Formation Commission (Stanislaus LAFCo). All affected public agencies (municipalities, school districts, and other special districts) must be notified of the annexation application. The City must also provide evidence of how the lands to be annexed will be provided with water, sewer, and other services.

Annexations are subject to the California Environmental Quality Act (CEQA). An Initial Study and identification of potentially significant adverse impacts must be prepared. The City must then prepare either a Negative Declaration (no adverse impacts), a Mitigated Negative Declaration (adverse impacts mitigated to less than significant), or an Environmental Impact Report (EIR).

Annexations to accommodate residential development or bring existing development into the City normally do not take more than six months, while most would take three to four months. If a subdivision map or any other entitlement process is associated with annexation proceedings, it would occur concurrently to expedite the process.

USE PERMIT PROCESS

A use permit (conditional use permit) requires an application to the Planning Commission and public hearing by the Commission. To grant a use permit, the Planning Commission must find that the establishment, maintenance or operation of the use or building applied for will not, under the circumstances of the particular case, be detrimental to the health, safety, and general welfare of persons residing or working in the neighborhood of such proposed use or be detrimental or injurious to property and improvements in the neighborhood or to the general welfare of the city.

The Planning Commission may designate such conditions in connection with the use permit as it deems necessary to secure the purpose of this title and may require such guarantees and evidence that such conditions are being or will be complied with.

If the applicant or any other person is not satisfied with the actions of the Planning Commission, that individual may, within ten days, appeal the Planning Commission decision in writing to the City Council.

As noted above, use permits can be approved fairly quickly once a completed application has been submitted. The use permit process, by itself, is not a significant constraint to the provision of housing or shelter for special needs groups.

SITE PLAN REVIEW PROCESS

Site plan review requires an application to the Planning Commission and public hearing by the Commission. Site plan review is required for proposals to construct anything except one single-family dwelling, duplex, triplex, or four-plex on appropriately zoned property. Site plan review occurs before the Planning Commission prior to issuance of a building permit and would occur concurrently with all other Planning Commission related review of the subject project. Therefore, site plan review does not add significant time to the approval process when other discretionary approvals are required.

Staff makes every attempt to work closely with project applicants from project conception to completion in order to increase the likelihood of a favorable project recommendation to the Planning Commission. Initial submittals are highly encouraged and generally contribute to the successful approval of the project. More than 90% of projects that receive a favorable staff recommendation go on to be approved by the Planning Commission.

APPENDIX D

ZONING DISTRICTS SUMMARY AND COMPARISONS TO LAND USE DESIGNATIONS

APPENDIX D
Zoning Districts Summary and Comparisons to Land Use Designations

Three tables: D-1, D-2 and D-3 provide an analysis of zone districts and residential uses either permitted by right or by a conditional use permit.

Table D-1 – Development Standard for each residential zone district.

Table D-2 – Density Comparison between residential zone districts and the General Plan land use density.

Table D-3 – Zoning District Comparison to land use designation: residential density clearly identifies that the Zoning Ordinance allows, whether by right or by conditional use permit, multi-family units from the R-2 district to the CM district.

TABLE D-1
Residential Types Permitted by Zone

	R-1 SINGLE-FAMILY ZONE DISTRICT		R-2 DUPLEX RESIDENTIAL ZONE DISTRICT		R-3 MULTIPLE-FAMILY ZONE DISTRICT		CX-1 MIXED USE DISTRICT		C-1 NEIGHBORHOOD COMMERCIAL ZONE DISTRICT		C-2 GENERAL COMMERCIAL ZONE DISTRICT		CM COMMERCIAL INDUSTRIAL ZONE DISTRICT		M-1 INDUSTRIAL ZONE DISTRICT		M-2 HEAVY INDUSTRIAL ZONE DISTRICT	
TYPE OF RESIDENTIAL	BY RIGHT	USE PERMIT	BY RIGHT	USE PERMIT	BY RIGHT	USE PERMIT	BY RIGHT	USE PERMIT	BY RIGHT	USE PERMIT	BY RIGHT	USE PERMIT	BY RIGHT	USE PERMIT	BY RIGHT	USE PERMIT	BY RIGHT	USE PERMIT
SINGLE FAMILY	X		X		X		X[2]			X				X[1]		X[1]		X[1]
MOBILE HOME	X		X		X													
CORNER LOT DUPLEX	X		X		X		X[2]			X								
ACCESSORY DWELLING UNIT	X		X		X													
MULTI-FAMILY					X		X[2]			X		X		X				
TINY HOUSE VILLAGE	X		X		X		X											
MOBILE HOME PARK		X		X		X				X		X						
FAMILY DAY CARE (6)	X		X		X													
FAMILY DAY CARE (7-12)	X		X		X													
RESIDENTIAL CARE HOME (6)	X		X		X													
RESIDENTIAL CARE HOME (7<)						X				X		X						
HOTELS						X		X	X	X	X		X					
ROOMING/ BOARDING HOMES						X		X		X		X		X				
LABOR CAMPS						X				X		X						
EMERGENCY SHELTERS					X					X		X		X				
TRANSITIONAL HOUSING	X		X		X					X		X		X				
SUPPORTIVE HOUSING	X		X		X					X		X		X				
EMPLOYEE/FARMWORKER HOUSING	X																	

[1]Per Riverbank Municipal Code, one dwelling unit shall be permitted if specific conditions are met, including the dwelling unit is clearly secondary to the commercial use of the property, there are no other residences on the property and the dwelling unit shall not be rented or leased independently of the principal

use. For this reason, Transitional and Supportive Housing are not required to be permitted in these zoning districts as residential uses are not clearly a principle use in the zone.

[2]Living units are located above the ground floor of a commercial uses or adjacent to commercial on the same property.

TABLE D-2
Development Standards for Residential by Zone

DEVELOPMENT STANDARDS	R-1 SINGLE-FAMILY	R-2 DUPLEX	R-3 MULTI-FAMILY ZONE	CX-1 MIXED USE DISTRICT	C-1 NEIGHBORHOOD COMMERCIAL	C-2 GENERAL COMMERCIAL	CM COMMERCIAL INDUSTRIAL	M-1 LIGHT INDUSTRIAL	M-2 HEAVY INDUSTRIAL
LOT SIZE 6000 S.F.	X	X							
6000 S.F. FOR 1ST/2ND UNITS, THEN 2000 S.F. PER UNIT			X		X	X	X		
NOT SPECIFIED				X				X	X
LOT COVERAGE 50%	X	X							
60%			X						
DENSITY PER NET ACRE 8 DU	X								
12 DU		X							
20 DU			X		X	X	X		
DENSITY BONUS PERMITTED (PER STATE LAW)	X	X	X	X	X	X	X		
PARKING RATIO PER UNIT	2	2	2	1	2	2	2		

TABLE D-3
Zoning District Comparison to Land Use Designation – Residential Density

ZONE DISTRICT	LOW TO MEDIUM DENSITY RESIDENTIAL (0-12 UNITS/NET ACRE)	MEDIUM TO HIGH DENSITY RESIDENTIAL (0-20 UNITS/NET ACRE)	COMMERCIAL (C-1, C-2, CM)	INDUSTRIAL (M-1, M-2)
R-1	X	X	X	
R-2	X	X	X	
R-3		X	X	
C-1		X		
C-2		X		
C-M		X		
M-1				X
M-2				X

Other Development Standards

The City's development standards do not unduly constrain housing or restrict the ability of affordable housing providers to construct housing for very low- or low-income households. Yard, setback, and open space requirements are generally modest. Height limits are reasonable to achieve permitted densities in the City's residential zones. The City's parking requirements for multifamily housing (two parking spaces per unit) could pose a constraint to the construction of affordable housing for lower-income seniors, persons with disabilities, and small households. A program to allow for reduced parking for studio, one-bedroom, and small two-bedroom units in affordable housing developments could address this constraint.

The City's development standards are summarized below.

Yards and Open Space:

Single-Family Residential District R-1 Zone

- Front yard – 10 feet minimum
- Interior Lot: Side, rear yard – five feet
- Corner Lot:: Front and side yards – 15 feet minimum; portions with vehicle opening – 20 feet minimum toward which the opening faces

Duplex Residential District R-2 Zone

- Front yard – 15 feet minimum
- Interior Lot: Side, rear yard – five feet
- Corner Lot:: Front and side yards – 15 feet minimum; portions with vehicle opening – 20 feet minimum toward which the opening faces
- All multiple residential uses of two or more dwelling units on one lot require a fenced open space of at least 50 square feet per unit with a minimum area of 300 square feet. This area shall have a width to depth ratio not exceeding one to two (1:2). Except in very large complexes (more than 50 units) this required open space shall be in one location.

Multiple-Family Residential District R-3 Zone

- For single-family dwellings, duplexes and triplexes in this zone, setbacks are the same as in R-2.
- For other than the aforementioned three types of residential structures, the minimum setback of a building adjacent to a public right-of-way shall be 15 feet and shall be determined by a 60° vertical angle beginning at the edge of the right-of-way and extending onto the property.
- For other than the aforementioned three types of residential structures, setbacks for buildings adjacent to residential districts is 25 feet minimum, measured as 60° vertical angle beginning at the property line and extending onto the property.
- A landscaping plan is required for all proposed land uses except single-family dwellings, duplexes, and triplexes to be approved administratively the Building and Planning Manager.

Building Height:

Single-Family Residential District R-1 Zone and Duplex Residential District R-2 Zone

- 35 feet maximum (dwellings and other main buildings)
- 15 feet maximum (accessory buildings)
- Building height does not limit the number of stories.

Multiple-Family Residential District R-3 Zone

- Three stories maximum but in no case to exceed 45 feet (dwellings and other main buildings)
- 15 feet maximum (accessory buildings)

The City's setback and height standards are typical of other communities similar to Riverbank and do not pose any strenuous constraints to affordable housing development.

Parking:

Single-family (including manufactured):	Two-car garage, minimum width of 18 feet and depth of 19 feet six inches in the direction of travel. No appliance or other objects may intrude into the garage space area.
Single-family/manufactured FmHA:	(housing financed through FmHA) One 1-car garage and one additional off-street parking space which may be located adjacent to the driveway.
Multiple-dwelling:	Two spaces per unit covered or uncovered.
Rooming or boarding house:	One space per every 300 square feet of ground floor area. Spaces inside a garage may be counted toward meeting the requirement.
Mobile Home Parks:	Two spaces per home plus one visitor parking space per every five mobile home spaces. Excluding visitor parking, the spaces may be constructed in tandem.

These parking standards are typical when compared to most cities in California and do not pose any strenuous constraints to affordable housing development. In 2015, the City established parking standards for mixed use developments, including allowing for off-site and shared parking as a means to reduce the overall number of parking spaces required per unit. Commercial and Residential uses may share parking which will assist in the reduction of the parking area as a whole. However, with only one (1) standard for multi-family sites at two (2) spaces per unit, smaller multi-family projects may be negatively impacted by this requirement. As such, Program 3.1d has been to the 2014-2023 Housing Element for the City to review and amend the zoning code to reduce the parking standards for multi-family projects in the R-2 and R-3 zone as follows

- Zero to one (1) bedroom: one onsite parking space;
- Two to three bedrooms: one in a half parking spaces; and
- Four or more bedrooms: two and one half onsite parking spaces.

The City shall provide this information at the planning counter, on the City's website and in other public spaces to increase awareness.

In addition, the City will review the Zoning Code annually to determine if any amendments need to be made to the Parking standards for multi-family and special housing, to reduce constraints to multi-family housing development.

APPENDIX E
EXACTIONS AND PROCESSING FEES

APPENDIX E
Exactions and Processing Fees

FEES, EXACTIONS AND PROCESSING

The City of Riverbank Public Facilities Fees identifies the fee basis and structure as applied to new construction.

A public facilities fee will be charged and paid at the time of issuance of a building permit for development. If a Mello-Roos District, assessment district, or other arrangement of such a nature has been made, only the portion of the fee applicable to the project may be adjusted by staff. The fee will be determined by the fee schedule in effect on the date the permit is issued.

The amount of the public facility fee will be adjusted from time to time. The availability of other funds, such as Mello-Roos and direct developer payment to construct projects included in the City of Riverbank Public Facility Plan may also affect the amount of fees to be paid.

Exemptions: The public facilities fees shall not be imposed on any of the following:

- Any alteration or addition to a residential structure, except to the extent that additional dwelling units are created.
- Any alteration or addition to a specific nonresidential structure if the square footage of the structure is increased less than ten percent, unless the alteration or addition changes the use of the structure to a higher density category or will result in the generation of additional peak hour trip ends.
- Any replacement or reconstruction of any residential, commercial or industrial development project that is damage or destroyed as a result of a natural disaster as declared by the Governor.
- Any replacement of existing structures, in kind, if the applicant can prove that the structure of facility legally existed before the ordinance was effective.
- Any replacement, in kind, or structures damaged by fire, flooding, earthquake, etc.

The fees for the City of Riverbank are shown in Table E-1. The following application fee schedule applies to both Single-Family Dwellings and Multiple-Family Developments.

TABLE E-1
Application Fee Schedule – 2022
Resolution No. 2014-063

APPLICATION TYPE	FEE/DEPOSIT	FOOTNOTES
ANNEXATION APPLICATION – • ANNEXATION	$ 4,000.00 DEPOSIT	1,2,3,5,6,7
APPEAL	$1,000.00 FEE	*5
ARCHITECTURE AND SITE PLAN REVIEW	$1,000.00 FEE	*5
CERTIFICATE OF COMPLIANCE	$158.25	*5
CONDITIONAL USE PERMIT	$2,000.00 FEE	*2,5
CELLULAR TOWERS/ANTENNAS - • ADMINISTRATIVE APPROVAL • CONDITIONAL USE PERMIT REQUIRED • LEASE AGREEMENT NOTE: APPLICANT TO PAY FULL COST OF PROCESSING AN APPLICATION	$930.62 DEPOSIT $1,094.11 DEPOSIT $2,189.27 DEPOSIT	*2,5
DEVELOPMENT AGREEMENT - ANNUAL REVIEW OF DEVELOPMENT AGREEMENT	$ 2,000.00 DEPOSIT	*2,4,5
DEPOSIT FOR CITY ATTORNEY	$547.06	*2
DEPOSIT FOR CITY ENGINEER	$547.06	*2
ENVIRONMENTAL REVIEW • NEGATIVE DECLARATION • NEGATIVE DECLARATION WITH MMRP • ENVIRONMENTAL IMPACT REPORT • **FISH AND GAME ENVIRONMENTAL FEES – WHICHEVER APPLIES TO YOUR APPLICATION. CHECK SHALL BE PAYABLE TO COUNTY CLERK RECORDER**	$2,000.00 DEPOSIT $2,000.00 DEPOSIT ACTUAL COST + DEPOSIT **$57.00** **$57 AND $1,966.83 OR $57 AND $2,731.87**	*2,5,8
FILE MAINTENANCE - • COMMUNITY DEVELOPMENT DEPARTMENT FILE MAINTENANCE • CITY CLERK FILE MAINTENANCE • GENERAL PLAN MAP OR ZONING MAP OR BASE MAP MAINTENANCE	$54.50 $9.43 $ 657.10	
EXCEPTION TO SUBDIVISION STANDARDS	$497.80	*2,5
GENERAL PLAN AMENDMENT	$ 2,000.00 DEPOSIT	*1,2,5,6,7
LANDSCAPE REVIEW	$547.05	
LOT LINE ADJUSTMENT	$500.00 PER LLA	*2,5,9
PARCEL MAP - • TENTATIVE PARCEL MAP	$2,000.00 DEPOSIT	*1,2,5,6,7
SUBDIVISION MAP – • TENTATIVE SUBDIVISION MAP	$2,000.00 DEPOSIT	*1,2,5,6,7
TEMPORARY MOBILEHOME PERMIT - • APPLICATION • PERMIT RENEWAL	$273.53 $98.51	*5
TIME EXTENSION - • TIME EXTENSION – OTHER (PD, PM, TM, CUP, ETC)	$1,500.00 FEE	*1,2,5

VARIANCE	$1,500.00 FEE	*1,2,5
ZONE CHANGE - • ZONE CHANGE TO OTHER ZONE DESIGNATION	$2,000.00 DEPOSIT	*1,2,5,6,7
ZONING ORDINANCE TEXT AMENDMENT	$1,051.14	*1,2,5
OTHER SERVICES- POST PLANNING APPLICATION PROJECT CONSULTATION RESEARCH FEE REQUIRING EXTENSIVE STAFF TIME	 PUBLISHED RATES PUBLISHED RATES	 10

Footnotes

1. Applicant may be required to provide a **traffic study** of impacts on roads.
2. Applicant must also pay City Attorney and City Engineering fees on an "at cost" basis.
3. Applicant must also pay the following: **a]** all election costs if one is necessary; **b]** LAFCO/State Board of Equalization filing fees; **c]** maps/legal descriptions that comply with LAFCO/State Board of Equalization Standards; **d]** $295 if protest hearing is required.
4. Deposit of $2,000 to cover costs of establishing Development Agreement. Upon adoption of Development Agreement, applicant shall deposit an additional $2,089 to annual review. If deposit exceeds charges of review, applicant will be required to provide additional funds.
5. Applicant shall be required to pay a "file maintenance fee" (Community Development Department, City Clerk Files)
6. Applicant shall pay General Map Maintenance Fee
7. Applicant shall pay Zoning Map Maintenance Fee
8. All Environmental Assessments shall comply with Riverbank's Municipal Code Section 32.79
9. $500/00 Per Lot Line Adjusted, not per LLA Application
10. The Community Development Director shall determine the appropriate fee based on the staff time involved in the service or activity

Preliminary Fee Deposit; does not include contract/consultant service costs and indirect costs.
The City Manager or Community Development Director may require a deposit or cost recovery agreement, based on the city's estimate of the overall processing costs related to the application. If a deposit is required, the application shall not be deemed complete until the applicant provides the deposit, in cash or check, to the city.

The City of Riverbank adopted the following fees in addition to fees stated above:

2024 SYSTEM DEVELOPMENT FEES

Land Use Category	Water	Sewer	Storm Drainage	Parks and Rec	Gen. Government	Traffic(1)
Residential (Fee per Unit)						
Clustered Rural (RR)	$18,927	$7,050	$10,711	$4,830	$1,749	$4,983
Lower Density (LDR)	$9,858	$4,298	$9,714	$5,490	$1,988	$4,186
Medium Density (MDR)	$9,463	$3,591	$3,921	$4,705	$1,702	$3,688
Higher Density (HDR)	$6,861	$4,408	$4,426	$3,921	$1,418	$3,139
Mixed Use (Residential) (MU)	$6,861	$1,334	$2,864	$3,422	$1,239	$4,983
Non-Residential (Fee per KSF)(2)						
Community Commercial (CC)	$2,900	$2,320	$5,970	-	$520	$7,810
Mixed Use (Commercial) (MU)	$2,920	$2,330	$5,930	-	$520	$8,120
Industrial/Business Park (I/BP)	$2,890	$1,970	$5,840	-	$380	$8,080
Office (MU)	$2,850	$1,820	$5,720	-	$720	$8,080

(1) Higher Density includes HDR and MU, Commercial includes CC and MU.
(2) KSF = per 1,000 square feet of building space

STANISLAUS COUNTY DEVELOPMENT FEES

The City of Riverbank has entered into an inter-agency agreement with Stanislaus County to collect the Stanislaus County Development Fees. The following fee schedule was effective October 10, 2020.

SINGLE-FAMILY	MULTI-FAMILY	SENIOR HOUSING	ACCESSORY DWELLING UNIT – OVER 750 SQ. FT.
$7,190.00/UNIT	$4,746.00/UNIT	$5,032.00/UNIT	$2,124.00/UNIT

The following table identifies the hypothetical fees that would be collected for a new 1,500 square foot plan with a 400 square foot garage and a 150 square foot patio and a valuation of $193,521.50. These fees would be approximately $47,351.00 for a Single-Family Dwelling and $32,678.00 for a Multifamily Unit, with the following fee breakdown:

- City of Riverbank System Development Fee (per unit): $37,311 SFD (LDR); $25,382 MF (HDR)
- Stanislaus County System Development Fee (per unit): $7,190.00 SFD; $4,746.00 MF
- Permit fees (per unit): $2,850.00 SFD/MF
- Application fees (per development): $0.00 SFD and $3,000.00 (Arch and Site Plan Review and IS/Negative Declaration) MF
- Land Costs: $125,000.00 for a finished lot

This represents about 27.4 percent of the total development cost for a single-family unit and 20.3 percent for a multifamily unit.

PROPORTION OF FEES IN OVERALL DEVELOPMENT COST FOR A TYPICAL RESIDENTIAL DEVELOPMENT

Development Cost for Typical Unit	New Single-Family	New Multifamily
Total estimated fees per unit	$47,351.00	$32,678.00 (+ $3,000 per development)
Typical estimated cost of development per unit	$172,351.00	$160,678.00
Estimated proportion of fee cost to overall development cost per unit	27.4%	20.3%

APPENDIX F
OVERPAYMENT CALCULATION

APPENDIX F
Overpayment Calculation
For Very Low- and Lower Income Owner and Rental Households Overpaying for Housing – 2024

STANISLAUS COUNTY - 2024	
Median Household Income in Stanislaus County	$92,600
Lower Income Households: Those at or below 80% of the Median Income	$72,900
Overpayment: Total Lower Income Owner & Renter Households paying more than 30% of Household Income for Housing Costs.	> $21,870 (>$1,822/month)
Severe Overpayment: Total Lower Income Owner & Renter Households paying more than 50% of Household Income for Housing Costs.	> 36,450 (>$3,037/month)

SOURCE: HCD 2024 State Income Limits, 2024.

CITY OF RIVERBANK - 2013	
Median Household Income in Riverbank	$59,925
Lower Income Households: Those at or below 80% of the Median Income	$47,940
Overpayment: Total Lower Income Owner & Renter Households paying more than 30% of Household Income for Housing Costs.	> $14,382 (>$1,198/month)
Severe Overpayment: Total Lower Income Owner & Renter Households paying more than 50% of Household Income for Housing Costs.	> $23,970 (>$1,997/month)

SOURCE: U.S. Census Bureau, 2011-2013 American Community Survey, B19013: Median Household Income

SPECIFIED RENTER HOUSING UNITS, CITY OF RIVERBANK – 2013

HOUSEHOLD INCOME BY GROSS RENT AS A PERCENT OF INCOME							
Rents as % of Income	**< 20%**	**20 – 24%**	**25 – 29%**	**30 – 34%**	**35% +**	**Not Computed**	**Total**
< $10,000	0	0	4	0	248	89	337
$10,000 - $19,999	0	6	24	31	86	26	173
$20,000 - $34,999	0	0	22	22	230	0	274
$35,000 - $49,999	0	31	33	39	94	3	200
$50,000 – $74,999	58	52	72	36	78	12	308
$75,000 - $99,999	88	109	81	19	7	10	314
$100,000 +	492	68	68	4	0	4	636
							2,242

SOURCE: U.S. Census Bureau, 2022 American Community Survey, Table B25074, Household Income by Gross Rent as a Percentage of Household Income in the Past 12 Months

SPECIFIED OWNER HOUSING UNITS, CITY OF RIVERBANK – 2013

HOUSEHOLD INCOME BY SELECTED MONTHLY OWNER COSTS AS A PERCENT OF INCOME				
Owner Costs as % of Income	**Less than 30%**	**30% or More**	**Not Computed**	**Total**
< $20,000	0	48	N/A	48
$20,000 - $34,999	0	206	N/A	206
$35,000 - $49,999	0	185	N/A	185
$50,000 – $74,999	115	311	N/A	426
$75,000 +	2,476	397	N/A	2,873
				3,760

***SOURCE**:* U.S. Census Bureau, 2022 American Community Survey, Table C2506: Financial Characteristics for Housing Units with a Mortgage, Monthly Housing Costs as a Percentage of Household Income in the Past 12 Months

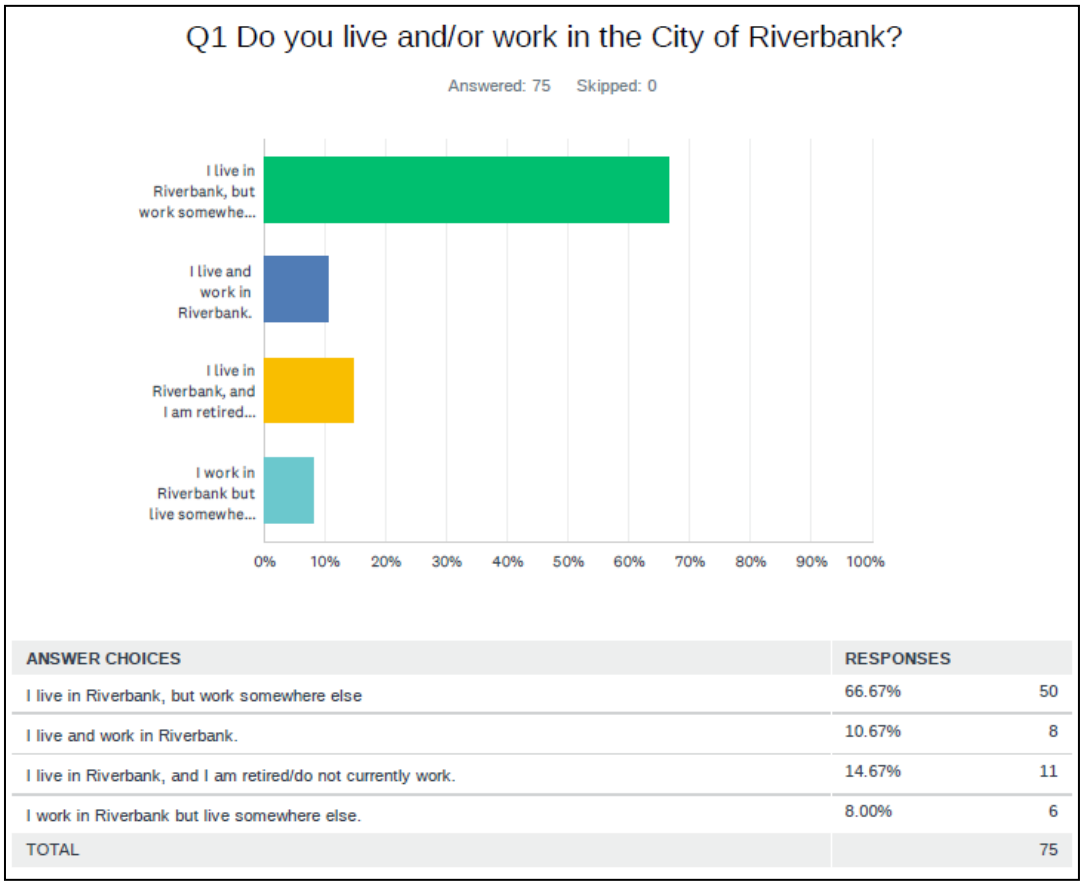
CALCULATIONS FOR TOTAL LOW INCOME HOUSEHOLDS OVERPAYING		
	RENTERS	*OWNERS*
Step 1: Number of Low Income Households with Incomes Between 0 and $34,999 Overpaying	617	254
Step 2: All households in $35,000 to $49,999 Income Range Overpaying	200	185
Step 3A: Difference between Upper figures in $35-$49,999 range and 0-$34,999 range	$15,000	$15,000
Step 3B: Difference between Low Income Limits and Upper figure in 0-$34,999 range	$12,941	$12,941
Step 3C: Proportion of Income Range below the Low Income Limits	0.049	0.049
Step 3D: Multiply all Households in the $35,000-$49,999 Income Range by the proportion in Step 3C	22.54	28.52
Step 4: Total Number	867	692

APPENDIX G
PUBLIC PARTICIPATION

APPENDIX G
Public Participation

A. ONLINE COMMUNITY SURVEY

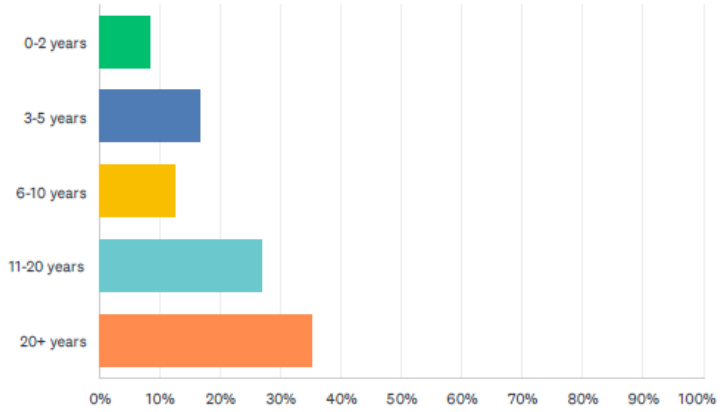
As noted in Section I, *Introduction*, the City launched a Housing Survey on June 21, 2024 requesting feedback on the state of local housing. The Housing Survey remained open until August 13, 2024. The Housing Survey was made available in English and Spanish. The results of the Housing Survey are as follows:



ANSWER CHOICES	RESPONSES	
I live in Riverbank, but work somewhere else	66.67%	50
I live and work in Riverbank.	10.67%	8
I live in Riverbank, and I am retired/do not currently work.	14.67%	11
I work in Riverbank but live somewhere else.	8.00%	6
TOTAL		75

Q2 If you live in Riverbank, how long have you lived in the City?

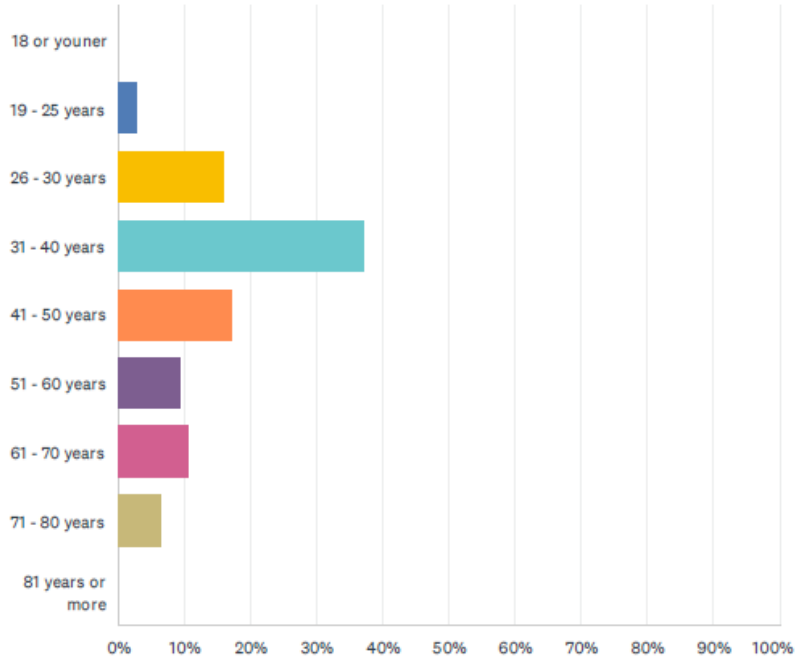
Answered: 71 Skipped: 4



ANSWER CHOICES	RESPONSES	
0-2 years	8.45%	6
3-5 years	16.90%	12
6-10 years	12.68%	9
11-20 years	26.76%	19
20+ years	35.21%	25
TOTAL		71

Q3 How old are you?

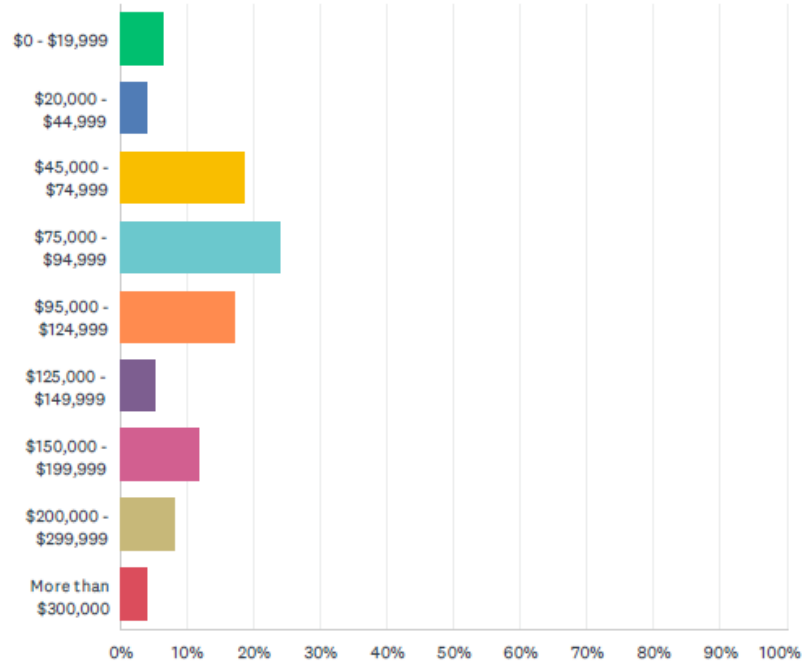
Answered: 75 Skipped: 0



ANSWER CHOICES	RESPONSES	
18 or youner	0.00%	0
19 - 25 years	2.67%	2
26 - 30 years	16.00%	12
31 - 40 years	37.33%	28
41 - 50 years	17.33%	13
51 - 60 years	9.33%	7
61 - 70 years	10.67%	8
71 - 80 years	6.67%	5
81 years or more	0.00%	0
TOTAL		75

Q4 What best describes your annual household income level?

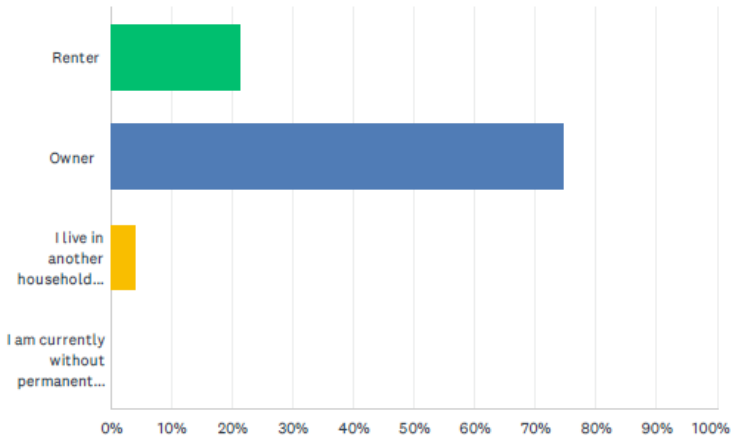
Answered: 75 Skipped: 0



ANSWER CHOICES	RESPONSES	
$0 - $19,999	6.67%	5
$20,000 - $44,999	4.00%	3
$45,000 - $74,999	18.67%	14
$75,000 - $94,999	24.00%	18
$95,000 - $124,999	17.33%	13
$125,000 - $149,999	5.33%	4
$150,000 - $199,999	12.00%	9
$200,000 - $299,999	8.00%	6
More than $300,000	4.00%	3
TOTAL		75

Q6 Are you a renter or owner?

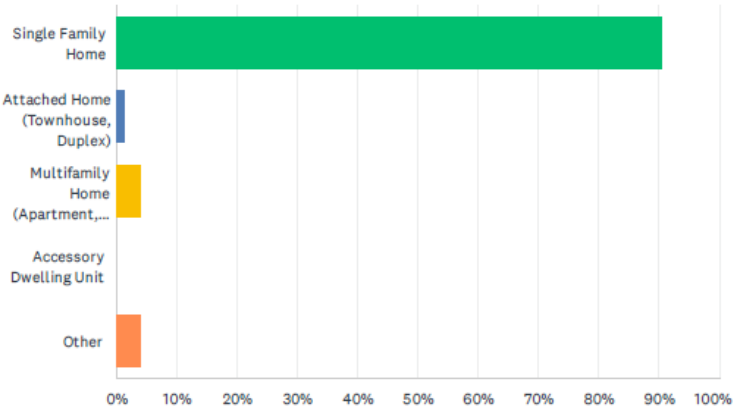
Answered: 75 Skipped: 0



ANSWER CHOICES	RESPONSES	
Renter	21.33%	16
Owner	74.67%	56
I live in another household (neither own nor rent).	4.00%	3
I am currently without permanent shelter.	0.00%	0
TOTAL		75

Q5 Select the type of housing you reside in.

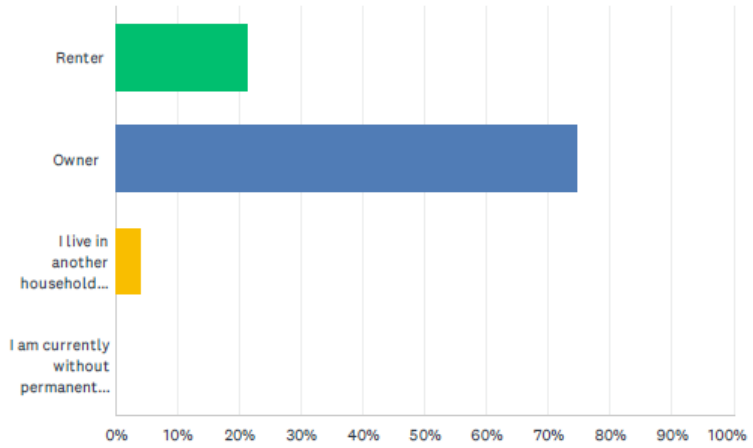
Answered: 75 Skipped: 0



ANSWER CHOICES	RESPONSES	
Single Family Home	90.67%	68
Attached Home (Townhouse, Duplex)	1.33%	1
Multifamily Home (Apartment, Condominium)	4.00%	3
Accessory Dwelling Unit	0.00%	0
Other	4.00%	3
TOTAL		75

Q6 Are you a renter or owner?

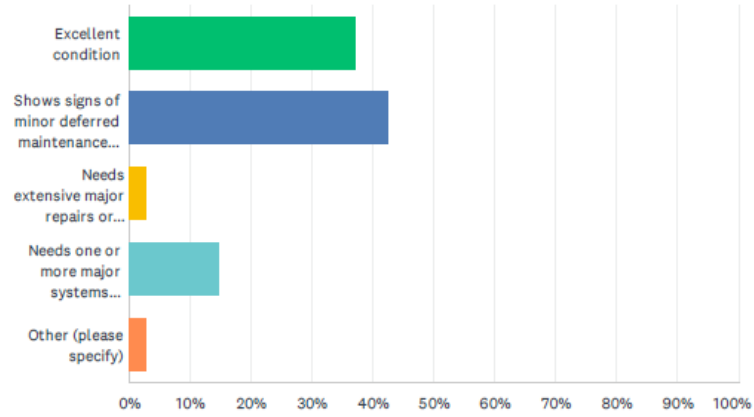
Answered: 75 Skipped: 0



ANSWER CHOICES	RESPONSES	
Renter	21.33%	16
Owner	74.67%	56
I live in another household (neither own nor rent).	4.00%	3
I am currently without permanent shelter.	0.00%	0
TOTAL		75

Q7 How would you rate the physical condition of the residence you live in?

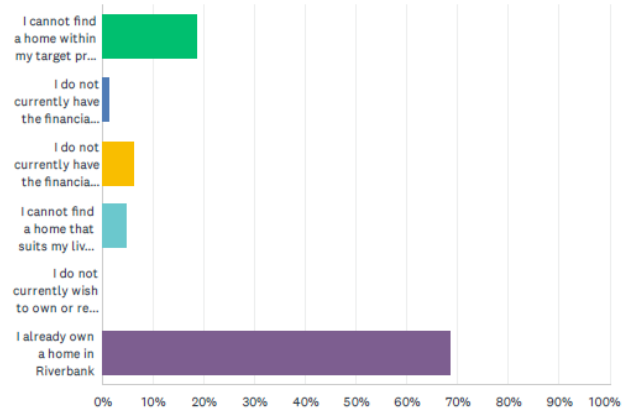
Answered: 75 Skipped: 0



ANSWER CHOICES	RESPONSES	
Excellent condition	37.33%	28
Shows signs of minor deferred maintenance (e.g., peeling paint, chipped stucco, etc.)	42.67%	32
Needs extensive major repairs or renovations (teardown/rebuild)	2.67%	2
Needs one or more major systems upgrades (e.g., new roof, windows, electrical, plumbing, HVAC system, etc.)	14.67%	11
Other (please specify)	2.67%	2
TOTAL		75

Q8 If you do not currently own a home, what issues are preventing you from owning a home at this time?

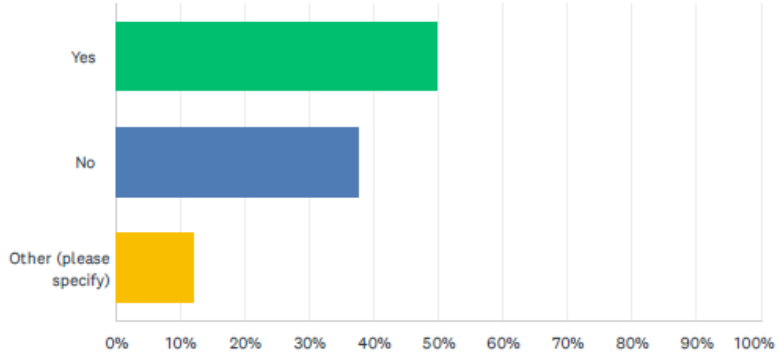
Answered: 64 Skipped: 11



ANSWER CHOICES	RESPONSES	
I cannot find a home within my target price range in Riverbank	18.75%	12
I do not currently have the financial resources for an appropriate down payment	1.56%	1
I do not currently have the financial resources for an adequate monthly mortgage payment	6.25%	4
I cannot find a home that suits my living needs in Riverbank (e.g., housing size, disability accommodations, floorplan, etc.)	4.69%	3
I do not currently wish to own or rent a home in Riverbank	0.00%	0
I already own a home in Riverbank	68.75%	44
TOTAL		64

Q9 Do you think that the range of housing options currently available in the City of Riverbank meets your needs?

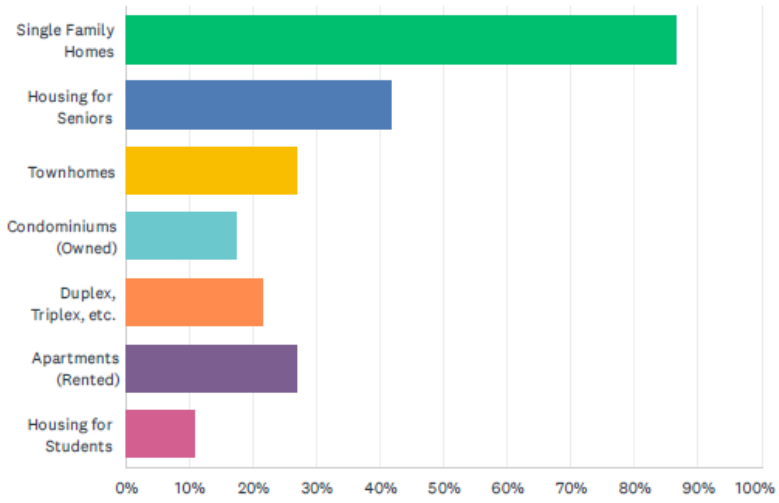
Answered: 74 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	50.00%	37
No	37.84%	28
Other (please specify)	12.16%	9
TOTAL		74

Q10 As the City plans to meet the State mandate to plan for more than 3,591 new housing units, which types of additional housing are most needed in the City of Riverbank? (Select all that apply)

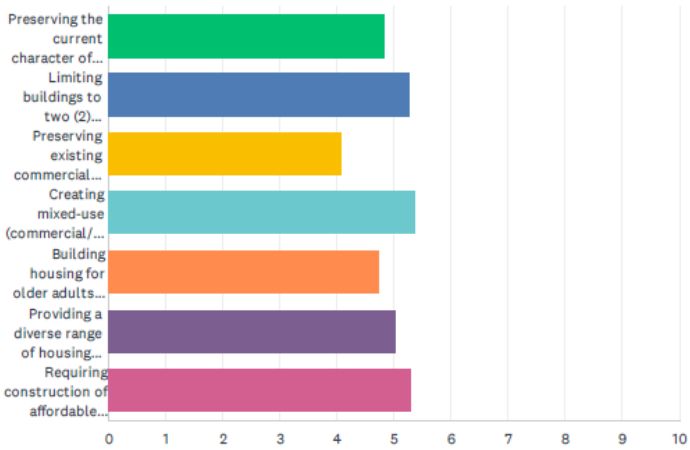
Answered: 74 Skipped: 1



ANSWER CHOICES	RESPONSES	
Single Family Homes	86.49%	64
Housing for Seniors	41.89%	31
Townhomes	27.03%	20
Condominiums (Owned)	17.57%	13
Duplex, Triplex, etc.	21.62%	16
Apartments (Rented)	27.03%	20
Housing for Students	10.81%	8
Total Respondents: 74		

Q11 Please rank the following based on how important they are to you and your family, with 1 being the most important and 10 being the least important.

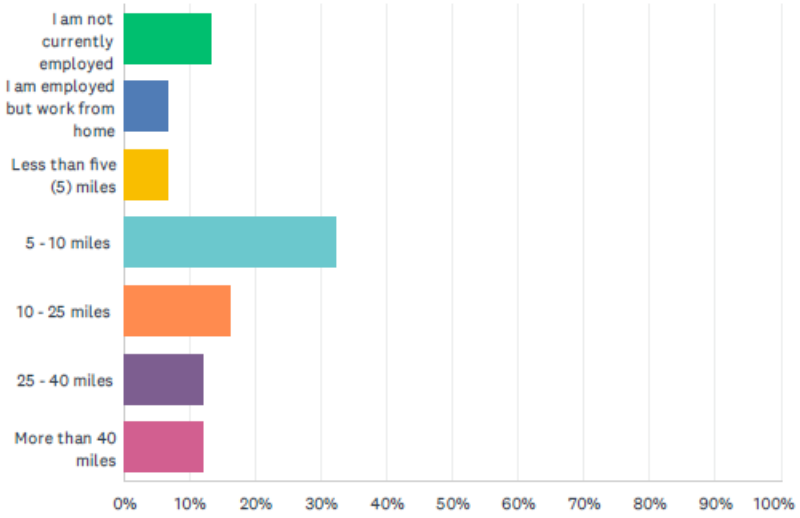
Answered: 68 Skipped: 7



ANSWER CHOICES	AVERAGE NUMBER	TOTAL NUMBER	RESPONSES
Preserving the current character of single-family neighborhoods as much as possible.	5	310	64
Limiting buildings to two (2) stories.	5	328	62
Preserving existing commercial locations, such as shopping centers with grocery stores.	4	262	64
Creating mixed-use (commercial/office and residential) projects in the community.	5	344	64
Building housing for older adults or students.	5	299	63
Providing a diverse range of housing types to meet the varied needs of people at all income levels.	5	322	64
Requiring construction of affordable units as part of housing development projects.	5	334	63
Total Respondents: 68			

Q12 If you are currently employed, approximately how long is your one-way commute to work?

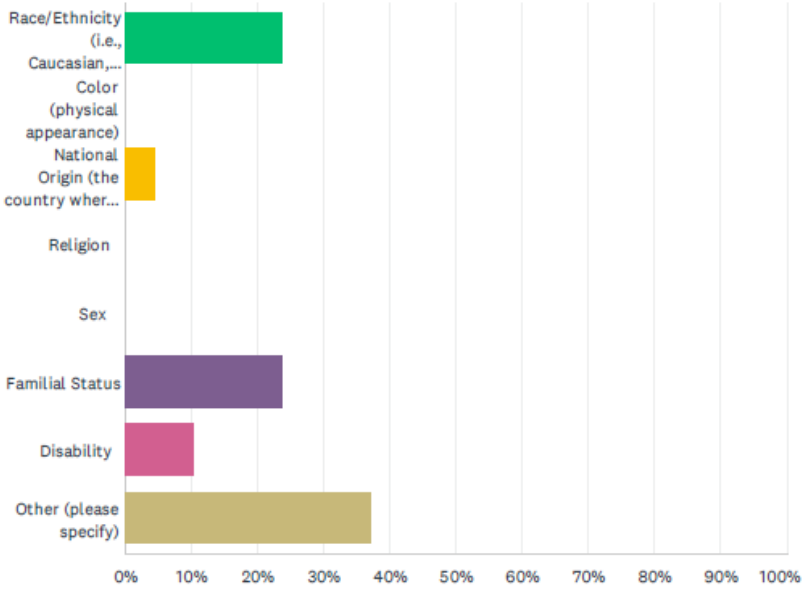
Answered: 74 Skipped: 1



ANSWER CHOICES	RESPONSES	
I am not currently employed	13.51%	10
I am employed but work from home	6.76%	5
Less than five (5) miles	6.76%	5
5 - 10 miles	32.43%	24
10 - 25 miles	16.22%	12
25 - 40 miles	12.16%	9
More than 40 miles	12.16%	9
TOTAL		74

Q13 The Federal Fair Housing Act prohibits discrimination in the sale, rental, and financing of housing based on race, color, national origin, religion, sex, familial status, and disability. Of those, which do you think is the biggest issue in housing discrimination in Riverbank?

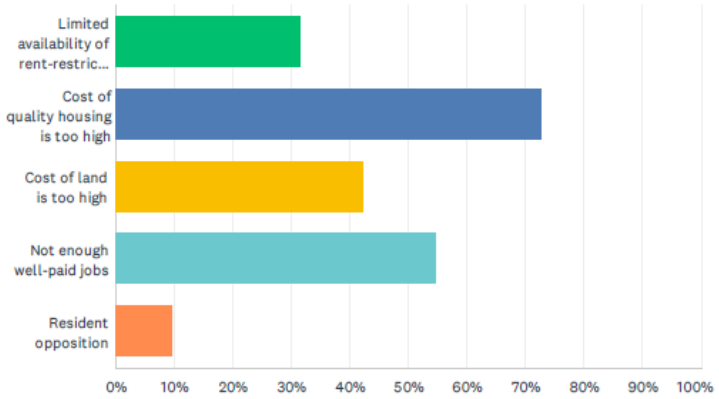
Answered: 67 Skipped: 8



ANSWER CHOICES	RESPONSES	
Race/Ethnicity (i.e., Caucasian, Asian, Latino, etc.)	23.88%	16
Color (physical appearance)	0.00%	0
National Origin (the country where a person was born)	4.48%	3
Religion	0.00%	0
Sex	0.00%	0
Familial Status	23.88%	16
Disability	10.45%	7
Other (please specify)	37.31%	25
TOTAL		67

Q14 What are the main housing challenges in Riverbank? (Select all that apply)

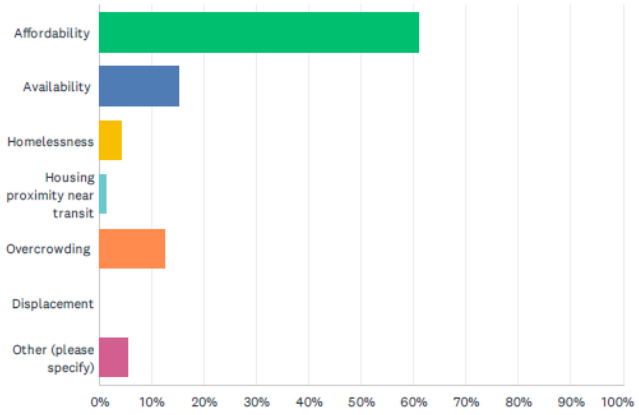
Answered: 73 Skipped: 2



ANSWER CHOICES	RESPONSES	
Limited availability of rent-restricted affordable units	31.51%	23
Cost of quality housing is too high	72.60%	53
Cost of land is too high	42.47%	31
Not enough well-paid jobs	54.79%	40
Resident opposition	9.59%	7
Total Respondents: 73		

Q15 What are the most urgent housing issues in Riverbank?

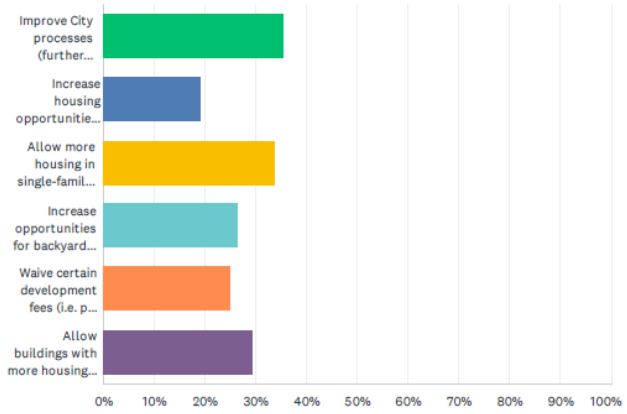
Answered: 72 Skipped: 3



ANSWER CHOICES	RESPONSES	
Affordability	61.11%	44
Availability	15.28%	11
Homelessness	4.17%	3
Housing proximity near transit	1.39%	1
Overcrowding	12.50%	9
Displacement	0.00%	0
Other (please specify)	5.56%	4
TOTAL		72

Q16 What are the best strategies to produce more housing? (Select all that apply)

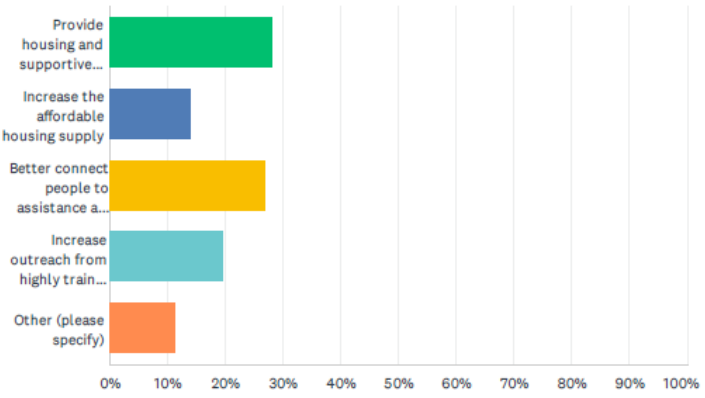
Answered: 68 Skipped: 7



ANSWER CHOICES	RESPONSES	
Improve City processes (further streamlined application process and checklists, preapplication meetings, handouts, improved website design and navigation to find needed materials, etc.)	35.29%	24
Increase housing opportunities near transit	19.12%	13
Allow more housing in single-family neighborhoods	33.82%	23
Increase opportunities for backyard units (ADUs & JADUs)	26.47%	18
Waive certain development fees (i.e. park and/or other)	25.00%	17
Allow buildings with more housing units/greater density	29.41%	20
Total Respondents: 68		

Q17 What do you believe is the best way to help people who are experiencing homelessness?

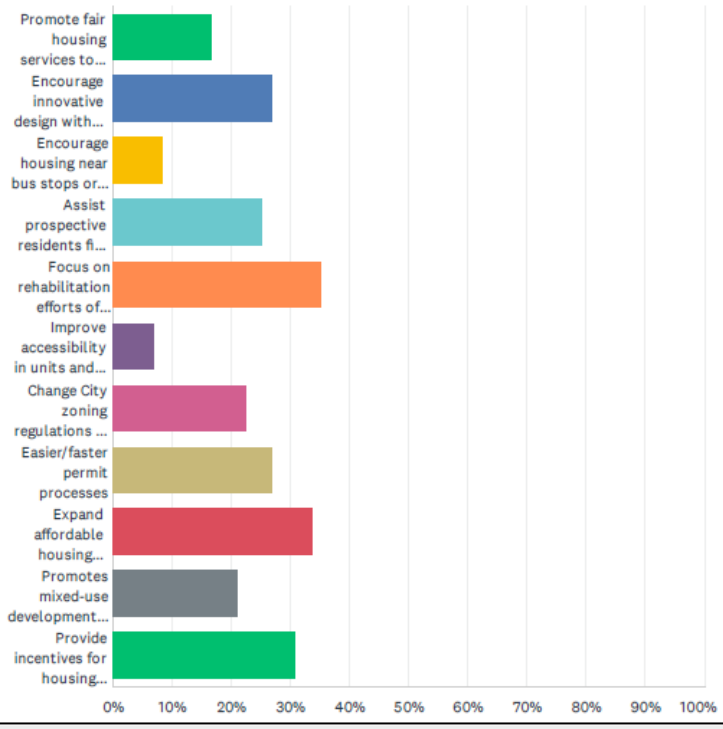
Answered: 71 Skipped: 4



ANSWER CHOICES	RESPONSES	
Provide housing and supportive services (i.e. assistance with addiction, mental health, recovery, displacement and/or more transitional/emergency housing)	28.17%	20
Increase the affordable housing supply	14.08%	10
Better connect people to assistance and services	26.76%	19
Increase outreach from highly trained specialists	19.72%	14
Other (please specify)	11.27%	8
TOTAL		71

Q18 What types of housing-related programs and/or activities do you believe Riverbank should concentrate on? (Please select all that apply)

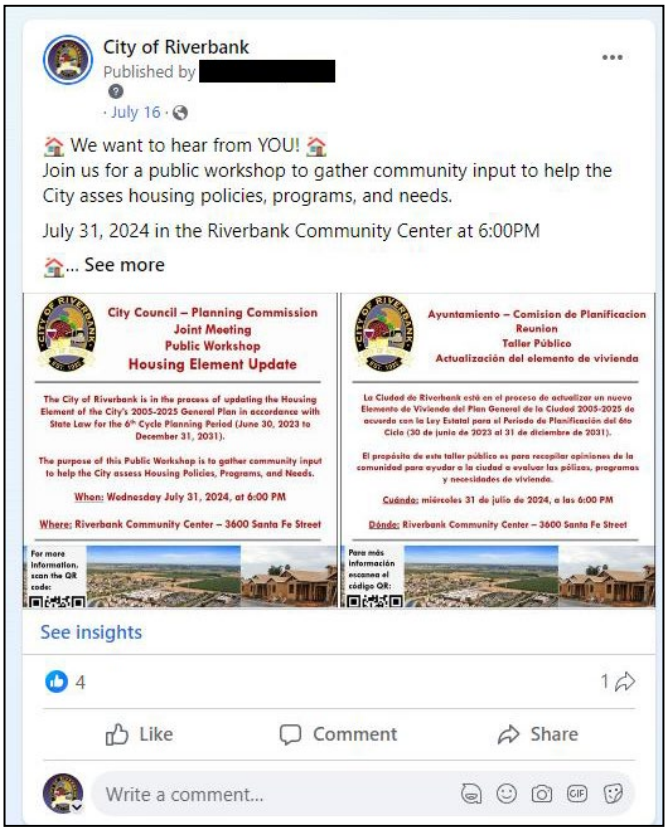
Answered: 71 Skipped: 4



ANSWER CHOICES	RESPONSES	
Promote fair housing services to address fraud, displacement, or discrimination	16.90%	12
Encourage innovative design with emphasis on community and amenities	26.76%	19
Encourage housing near bus stops or other transportation options	8.45%	6
Assist prospective residents find available housing	25.35%	18
Focus on rehabilitation efforts of existing housing	35.21%	25
Improve accessibility in units and range of accessibility features for persons with disabilities	7.04%	5
Change City zoning regulations to increase the allowable amount of housing that can be built in certain areas	22.54%	16
Easier/faster permit processes	26.76%	19
Expand affordable housing inventory through new housing projects	33.80%	24
Promotes mixed-use development with both commercial and residential components	21.13%	15
Provide incentives for housing developments that include low-income or affordable units	30.99%	22
Total Respondents: 71		

B. CITY COUNCIL-PLANNING COMMISSION PUBLIC WORKSHOP

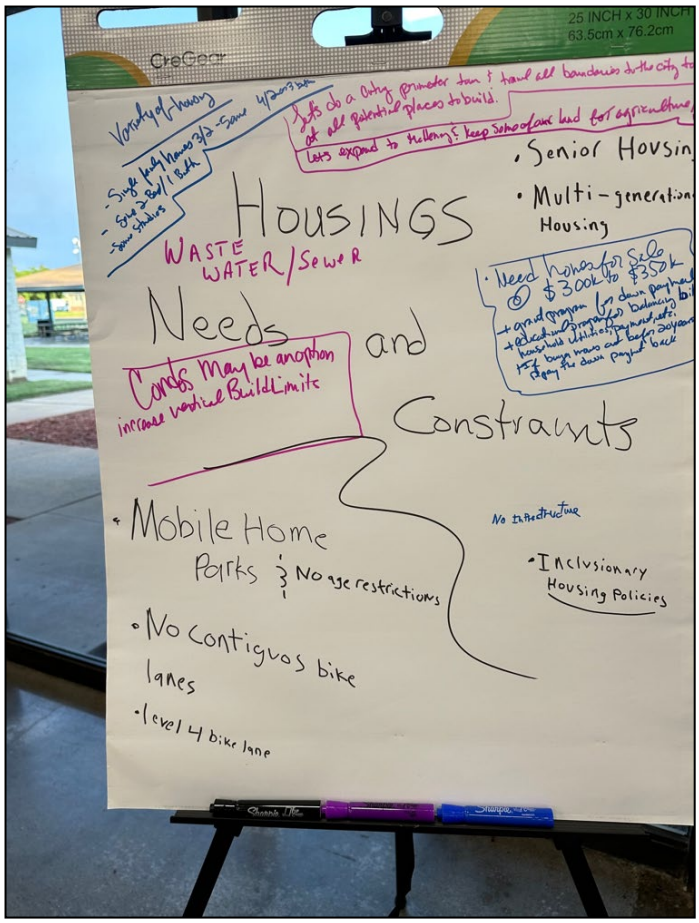
As noted in Section I, *Introduction*, the City held a joint City Council-Planning Commission Public Workshop on July 31, 2024 at the Riverbank Community Center. Below are some of the advertisements and photographs of the Public Workshop:



Thank you for attending the Workshop!
Gracias por asistir al taller!

City of Riverbank Zoning Map
City of Riverbank Zoning Map
City of Riverbank Zoning Map
City of Riverbank General Plan

City of Riverbank Zoning Map
City of Riverbank Zoning Map
City of Riverbank Zoning Map
City of Riverbank General Plan


CreGear
25 INCH x 30 INCH
63.5cm x 76.2cm
Housings
Needs and Constraints
WASTE WATER/Sewer
Senior Housing
Multi-generation Housing
Mobile Home Parks
No age restrictions
No Contiguos bike lanes
Level 4 bike lane
No Infrastructure
Inclusionary Housing Policies

City of Riverbank
Zoning Map
Candidate Sites for Rezoning
N
Legend

C. STAKEHOLDER MEETING

City of Riverbank
Development Services Department

Planning • Building • Code Enforcement • Public Works • Engineering

You're invited to a Housing Stakeholder's Meeting

As part of the City's Housing Element Update project, the City of Riverbank is holding a virtual/in-person stakeholders meeting with Housing industry businesses, and housing service providers. **The City of Riverbank wants to hear from you!**

As a housing industry developer, service provider and practitioner, the City is very interested in knowing your thoughts on what can be done to address one of the basic needs in our community – Housing! To this end, please join us for the...

Riverbank Housing Element Stakeholder's Meeting

Date: Wednesday, September 11, 2024
2:00-3:00 p.m.
Location: City of Riverbank City Council Chambers,
6707 3rd Street, Suite B
Riverbank, CA 95367

Zoom Link: https://us02web.zoom.us/j/87320600644?pwd=1Qn8aDZwWtfNuRVV88bMhNyaSizoFM.1

At the meeting, City staff will briefly provide an overview of the City's housing element update efforts and solicit input on housing issues from those in attendance. The forum will focus on housing issues by asking the following questions:

1. What are the top housing issues that should be addressed in City Riverbank?
2. What challenges do you face in developing housing in our community?
3. What can the City of Riverbank do to facilitate housing development?
4. What housing-related activities should the City prioritize?

If you have any questions or concerns or would like to schedule a meeting with City staff, please email: riverbankhousing@riverbank.org

APPENDIX H
SITE INVENTORY

APPENDIX H
Site Inventory

VACANT LAND

Site #	Assessor Parcel Number	Address	Gross Acres	Net Acres	GP Land Use Des.	Zoning	Factors Affecting Development	Existing Use	Max Density	Max Capacity	Realistic Capacity	Infrastructure Availability	Income Category
Single Family Residential													
V1	075-005-013	2531 W. Stanislaus Street	0.99	0.99	LDR	R-1	None. Site is vacant and has frontage along Stanislaus Street.	Vacant	8	7.92	7.43	Yes	AM, M
V2	075-005-025	0 Jackson Avenue	1.08	1.08	LDR	R-1	None. Site is vacant and has frontage along Jackson Avenue.	Vacant	8	8.64	8.10	Yes	AM, M
V3	075-005-026	6719 Jackson Avenue	0.95	0.95	LDR	R-1	None. Site is vacant and has frontage along Jackson Avenue.	Vacant	8	7.6	7.13	Yes	AM, M
V4	075-017-001	5930 Terminal Avenue	0.2	0.2	LDR	R-1	None. Site is vacant and has frontage along Terminal Avenue.	Vacant	8	1.6	1.50	Yes	AM, M
V5	075-017-020	0 Kentucky Avenue	0.14	0.14	LDR	R-1	None. Site is vacant and has frontage along Kentucky Avenue.	Vacant	8	1.12	1.05	Yes	AM, M
V6	075-039-002	0 Terminal Avenue	0.33	0.33	LDR	R-1	None. Site is vacant and has frontage along Reich Lane.	Vacant	8	2.64	2.48	Yes	AM, M
V7	075-045-039	0 Roselle Avenue	1.29	1.29	LDR	R-1	Canal along the western border of the site may impact development.	Vacant	8	10.32	9.68	Yes	AM, M
V8	075-048-002	2812 River Cove Drive	0.59	0.59	LDR	R-1	None. Site is vacant and has frontage along River Cove Drive.	Vacant	8	4.72	4.43	Yes	AM, M
V9	075-048-003	0 River Cove Drive	0.75	0.75	LDR	R-1	Site is vacant; abuts Stanislaus River which could increase costs to develop.	Vacant	8	6	5.63	Yes	AM, M

V10	075-052-044	2608 Briarcliff Drive	0.35	0.35	LDR	R-1	Site is vacant with moderate grade.	Vacant	8	2.8	2.63	Yes	AM, M
V11	075-056-031	0 Briarcliff Drive	2.09	2.09	LDR	R-1	Site is vacant with moderate grade.	Vacant	8	16.72	15.68	Yes	AM, M
V12	075-057-002	0 Zellman Court	0.14	0.14	LDR	R-1	None. Site is vacant and has frontage along Zellman Court.	Vacant	8	1.12	1.05	Yes	AM, M
V13	075-057-003	0 Zellman Court	0.12	0.12	LDR	R-1	None. Site is vacant and has frontage along Zellman Court.	Vacant	8	0.96	0.90	Yes	AM, M
V14	075-057-004	0 Zellman Court	0.12	0.12	LDR	R-1	None. Site is vacant and has frontage along Zellman Court.	Vacant	8	0.96	0.90	Yes	AM, M
V15	075-095-008	3206 Walnut Lane	0.14	0.14	LDR	R-1	None. Site is vacant and has frontage along Walnut Lane	Vacant	8	1.12	1.05	Yes	AM, M
V16	075-095-009	3212 Walnut Lane	0.11	0.11	LDR	R-1	None. Site is vacant and has frontage along Walnut Lane	Vacant	8	0.88	0.83	Yes	AM, M
V17	075-095-010	3218 Walnut Lane	0.11	0.11	LDR	R-1	None. Site is vacant and has frontage along Walnut Lane	Vacant	8	0.88	0.83	Yes	AM, M
V18	075-095-011	3224 Walnut Lane	0.12	0.12	LDR	R-1	None. Site is vacant and has frontage along Walnut Lane	Vacant	8	0.96	0.90	Yes	AM, M
V19	075-095-019	5573 Landon Drive	0.16	0.16	LDR	R-1	None. Site is vacant and has frontage along Landon Drive.	Vacant	8	1.28	1.20	Yes	AM, M
V20	075-095-021	5561 Landon Drive	0.13	0.13	LDR	R-1	None. Site is vacant and has frontage along Landon Drive.	Vacant	8	1.04	0.98	Yes	AM, M
V21	075-095-024	3207 Walnut Lane	0.2	0.2	LDR	R-1	None. Site is vacant and has frontage along Walnut Lane	Vacant	8	1.6	1.50	Yes	AM, M
V22	075-095-032	3202 South Rose Brook	0.2	0.2	LDR	R-1	None. Site is vacant and has frontage along S. Rose Brook Drive.	Vacant	8	1.6	1.50	Yes	AM, M

		Drive											
V23	075-095-033	3208 South Rose Brook Drive	0.19	0.19	LDR	R-1	None. Site is vacant and has frontage along S. Rose Brook Drive.	Vacant	8	1.52	1.43	Yes	AM, M
V24	075-095-034	3214 South Rose Brook Drive	0.16	0.16	LDR	R-1	None. Site is vacant and has frontage along S. Rose Brook Drive.	Vacant	8	1.28	1.20	Yes	AM, M
V25	075-095-035	3215 South Rose Brook Drive	0.18	0.18	LDR	R-1	None. Site is vacant and has frontage along S. Rose Brook Drive.	Vacant	8	1.44	1.35	Yes	AM, M
V26	075-095-036	3209 South Rose Brook Drive	0.16	0.16	LDR	R-1	None. Site is vacant and has frontage along S. Rose Brook Drive.	Vacant	8	1.28	1.20	Yes	AM, M
V27	075-095-037	3203 South Rose Brook Drive	0.15	0.15	LDR	R-1	None. Site is vacant and has frontage along S. Rose Brook Drive.	Vacant	8	1.2	1.13	Yes	AM, M
V28	075-095-043	3206 Sutton Road	0.16	0.16	LDR	R-1	None. Site is vacant and has frontage along Sutton Road.	Vacant	8	1.28	1.20	Yes	AM, M
V29	075-095-045	5631 Landon Lane	0.13	0.13	LDR	R-1	None. Site is vacant and has frontage along Landon Lane.	Vacant	8	1.04	0.98	Yes	AM, M
V30	075-095-046	5625 Landon Lane	0.13	0.13	LDR	R-1	None. Site is vacant and has frontage along Landon Lane.	Vacant	8	1.04	0.98	Yes	AM, M
V31	075-095-047	5619 Landon Lane	0.13	0.13	LDR	R-1	None. Site is vacant and has frontage along Landon Lane.	Vacant	8	1.04	0.98	Yes	AM, M

V32	075-095-048	5613 Landon Lane	0.13	0.13	LDR	R-1	None. Site is vacant and has frontage along Landon Lane.	Vacant	8	1.04	0.98	Yes	AM, M
V33	075-095-049	5607 Landon Lane	0.13	0.13	LDR	R-1	None. Site is vacant and has frontage along Landon Lane.	Vacant	8	1.04	0.98	Yes	AM, M
V34	075-095-050	5601 Landon Lane	0.16	0.16	LDR	R-1	None. Site is vacant and has frontage along Landon Lane.	Vacant	8	1.28	1.20	Yes	AM, M
V35	075-095-058	5642 Landon Lane	0.13	0.13	LDR	R-1	None. Site is vacant and has frontage along Landon Lane.	Vacant	8	1.04	0.98	Yes	AM, M
V36	075-095-072	3139 Sutton Road	0.14	0.14	LDR	R-1	None. Site is vacant and has frontage along Sutton Road.	Vacant	8	1.12	1.05	Yes	AM, M
V37	075-095-073	3133 Sutton Road	0.12	0.12	LDR	R-1	None. Site is vacant and has frontage along Sutton Road.	Vacant	8	0.94	0.88	Yes	AM, M
V38	075-095-074	3127 Sutton Road	0.13	0.13	LDR	R-1	None. Site is vacant and has frontage along Sutton Road.	Vacant	8	1.03	0.97	Yes	AM, M
V39	075-095-076	5627 Pierce Lane	0.13	0.13	LDR	R-1	None. Site is vacant and has frontage along Pierce Lane.	Vacant	8	1.05	0.98	Yes	AM, M
V40	075-095-077	5621 Pierce Lane	0.12	0.12	LDR	R-1	None. Site is vacant and has frontage along Pierce Lane.	Vacant	8	0.95	0.89	Yes	AM, M
V41	075-095-087	3104 Pocket Avenue	0.21	0.21	LDR	R-1	None. Site is vacant and has frontage along Pocket Avenue.	Vacant	8	1.68	1.58	Yes	AM, M
V42	075-095-089	3106 Pocket Avenue	0.21	0.21	LDR	R-1	None. Sites is vacant and has frontage along Pocket Avenue.	Vacant	8	1.68	1.58	Yes	AM, M
V43	132-035-010	0 Burneyville Road	0.08	0.08	LDR	R-1	Abuts Stanislaus River and access to site is via an unimproved portion of Burneyville Road.	Vacant and undeveloped.	8	0.64	0.60	Yes	AM, M
V44	132-036-013	0 Rocky Lane	0.24	0.24	LDR	R-1	Access is via an unimproved Rocky Lane.	Vacant	8	1.92	1.80	Yes	AM, M

V45	132-048-016	6509 Claus Road	1.95	1.95	LDR	R-1	None. Site is vacant and has frontage along Claus Road.	Vacant	8	15.60	14.63	Yes	AM, M
V46	132-049-041	0 Eighth Street	0.22	0.22	LDR	R-1	None. Site is vacant and has frontage along 8th Street.	Vacant	8	1.76	1.65	Yes	AM, M
V47	132-049-042	0 Eighth Street	0.23	0.23	LDR	R-1	None. Site is vacant and has frontage along 8th Street.	Vacant	8	1.84	1.73	Yes	AM, M
V48	132-049-043	0 Eighth Street	0.23	0.23	LDR	R-1	None. Site is vacant and has frontage along 8th Street.	Vacant	8	1.84	1.73	Yes	AM, M
V49	132-049-044	0 Eighth Street	0.22	0.22	LDR	R-1	None. Site is vacant and has frontage along 8th Street.	Vacant	8	1.76	1.65	Yes	AM, M
V50	132-057-010	0 California Avenue	0.16	0.16	LDR	R-1	None. Site is vacant and has frontage along California Avenue.	Vacant	8	1.28	1.20	Yes	AM, M
V51	132-057-047	0 California Avenue	0.16	0.16	LDR	R-1	None. Site is vacant and has frontage along California Avenue.	Vacant	8	1.28	1.20	Yes	AM, M
Sub-Total			**16.8**							**134**	**126**		

Duplex Residential													
V52	076-016-002	5913 Terminal Avenue	0.17	0.17	LDR	R-2	Contiguous to retail and service station	Vacant	8	1.36	1.28	Yes	M
V53	132-015-023	0 7th Street	1.17	1.17	HDR	R-2	Backs to B.N.S.F. Railroad	Vacant	30	35.1	23.4	Yes	VL, L, M
Sub-Total			**1.34**							**36**	**25**		

Multiple Family Residential													
V54	132-015-025	0 Front Street	0.57	0.57	HDR	R-3	Land locked, no street frontage, backs to B.N.S.F. Railroad; access via alley.	Vacant	30	17.1	11.4	Yes	EL, VL, L
V55	132-015-026	3737 Front Street	0.34	0.34	HDR	R-3	Land locked, no street frontage, backs to B.N.S.F. Railroad; access via alley.	Vacant	30	10.2	6.8	Yes	EL, VL, L
V57	132-045-002	6145 Claus Road	4.45	4.45	HDR	R-3	None. Site is vacant and has frontage along Claus Road and California Avenue.	Vacant	30	133.5	89	Yes	EL, VL, L
V58	132-051-018	0 Ross Avenue	0.15	0.15	HDR	R-3	Narrow lot.	Vacant	30	4.5	3	Yes	EL, VL, L
Sub-Total			**5.51**							**165**	**110**		

Total Acres/Units			**23.65**							**336**	**261**		

UNDERUTILIZED LAND

Site #	Assessor Parcel Number	Address	Gross Acres	Net Acres	GP Land Use Des.	Zoning	Factors Affecting Development	Existing Use	Max Density	Max Capacity	Realistic Capacity	Infrastructure Availability	Income Category
Single Family Residential													
W1	075-090-063	0 Pocket Avenue	2.01	1.61	LDR	R-1	Existing dwelling. Property has frontage along Pocket Avenue.	(1) Single-family dwelling, (1) large barn, and (1) car garage.	8	16.08	15.075	Yes	AM, M
W2	075-031-034	5931 Roselle Avenue	1.84	1.42	LDR	R-1	Existing dwelling and miscellaneous structures. Property has frontage along Morrill Road and Roselle Avenue.	(1) Single-family home, (1) carport, (1) accessory structure (2) sheds; balance of site is vacant.	8	14.72	13.8	Yes	AM, M

W3	075-075-052	0 Roselle Avenue	5.16	5	LDR	R-1	Hetch-Hetchy (SFPUC) and Farmland of Local Importance.	Pasture and undeveloped.	8	41.28	38.7	Yes	AM, M
W4	075-005-015	2519 W. Stanislaus Street	0.89	0.71	LDR	R-1	Flag lot with dwelling at front of property.	Single-family dwelling with accessory structure.	8	7.12	6.68	Yes	AM, M
W6	062-022-027	0 Kentucky Avenue	3.1	3	LDR	R-1	None. Property has frontage along Kentucky Avenue.	Pasture and undeveloped.	8	24.8	23.25	Yes	AM, M
W7	075-005-015	2519 W. Stanislaus Street	0.89	0.67	LDR	R-1	Flag lot with dwelling at front of property.	Single-family dwelling with one (1) accessory structure.	8	7.12	6.68	Yes	AM, M
W8	075-031-034	5931 Roselle Avenue	1.84	1.39	LDR	R-1	None. Site is underutilized and has frontage along Roselle Avenue.	Single-family home, carport, & one accessory structure. Balance of site is vacant.	8	14.72	13.80	Yes	AM, M
Sub-Total			**13.89**							**126**	**118**		

Duplex Residential													
W9	132-063-006	2967 Morrill Avenue	1.01	0.61	MDR	R-2	Existing dwelling. Property has frontage along Roselle Avenue and Morrill Road.	Single-family dwelling.	16	16.16	10.1	Yes	M
Sub-Total			**1.01**							**16**	**10**		

Multiple Family Residential													
W10	075-003-011	0 Topeka	0.73	0.73	HDR	R-3	None. Site is underutilized and has frontage along Topeka Street.	Utilized as side yard for contiguous parcel to the east.	30	21.9	14.6	Yes	EL, VL, L
W9	075-003-012	2767 Topeka	1.31	1.13	HDR	R-3	Contiguous to SR 108. Property has frontage along Topeka Street.	Single-family dwelling.	30	39.3	26.2	Yes	EL, VL, L
W10	075-069-002	5425 Roselle Avenue	2.07	1.74	HDR	R-3	None. Site is underutilized and has frontage along Roselle Avenue.	Single-family dwelling, barn, and large carport.	30	62.1	41.4	Yes	EL, VL, L
W11	075-069-003	5401 Roselle Avenue	1.92	1.44	HDR	R-3	None. Site is underutilized and has frontage along Roselle Avenue.	Single-family dwelling, large barn and detached garage.	30	57.6	38.4	Yes	EL, VL, L
W12	132-051-018	0 Ross Avenue	0.15	0.14	HDR	R-3	Multi-family dwelling on site; remaining is vacant; site has frontage on Ross Avenue.	One (1) dwelling.	30	4.5	3	Yes	EL, VL, L
Sub-Total			**6.18**							**185**	**124**		

Total Acres/Units	**21.08**		**327**	**252**	

DOWNTOWN SPECIFIC PLAN

Site #	Assessor Parcel Number	Address	Gross Acres	Net Acres	GP Land Use Des.	Zoning	Factors Affecting Development	Existing Use	Max Density	Max Capacity	Realistic Capacity	Infrastructure Availability	Income Category
Duplex Residential													
X1	132-010-057	6709 1st Street	0.14	0.14	MDR	DG/R-2	Narrow lot. Site has frontage along Santa Fe Street and access on 1st Street.	Vacant	16	2.24	1.4	Y	M
Sub-Total			**0.14**							**2**	**1**		
Multiple Family Residential													
X2	132-017-027	6412 2nd Street	0.18	0.18	HDR	MU/R-3	Site is directly adjacent to B.N.S.F Railroad. Frontage along 2nd Street.	Vacant	30	5.4	3.6	Y	EL, VL, L
X3	132-017-032	6426 2nd Street	0.16	0.16	HDR	MU/R-3	None. Site has frontage along 2nd Street.	Vacant	30	4.8	3.2	Y	EL, VL, L
X4	132-017-033	6430 2nd Street	0.21	0.21	HDR	MU/R-3	None. Site has frontage along 2nd Street.	Vacant	30	6.3	4.2	Y	EL, VL, L
Sub-Total			**0.55**							**17**	**11**		
Mixed Use													
X5	132-034-020	2906 Santa Fe Avenue	26.97	18.73	MU	CD/M-1	Site is directly adjacent to BNSF Railroad. Site has frontage along multiple roadways.	Large industrial warehouses.	18	485.46	485.46	Y	EL, VL, L

X6	132-023-020	0 Santa Fe Avenue	3.1	3.1	MU	CD/C-1	None. Property has frontage along Santa Fe Street and Stanislaus Street.	Vacant	18	55.8	55.8	Y	EL, VL, L
X7	132-022-017	2907 Patterson Road	0.74	0.74	MU	MU/C-1	None. Property has frontage along Patterson Road and Palmer Avenue.	Vacant	18	13.32	13.32	Y	EL, VL, L
X8	132-022-010	2924 Sierra Street	0.24	0.24	MU	MU/C-1	Narrow lot. Propery has frontage along Sierra Street.	Vacant	18	4.32	4.32	Y	EL, VL, L
X9	132-011-052	0 Sierra Street	0.14	0.14	MU	MU/M-1	Narrow lot. Property has frontage along Sierra Street and 2nd Street.	Vacant	18	2.52	2.52	Y	EL, VL, L
X10	132-011-053	3141 Sierra Street	0.57	0.57	MU	MU/M-1	Wide lot. Property has frontage along Sierra Street and 2nd Street.	Vacant	18	10.26	10.26	Y	EL, VL, L
X11	132-011-054	Null	0.14	0.14	MU	MU/M-1	Narrow lot. Property has frontage along Sierra Street.	Vacant	18	2.52	2.52	Y	EL, VL, L
Sub-Total			**31.9**							**574**	**574**		

Total Acres/Units	**32.59**			**593**	**586**	

Sphere of Influence

	Gross Acres (1)	Average Density (2)	Average Unit Potential	Maximum Unit Potential (3)
Residential Land in the adopted Sphere of Influence (4)				
Lower Density Residential	48	7.5	360	384
Medium Density Residential	118	10	1,180	1,888
Higher Density Residential	11	20	220	330
Mixed Use	0	18	0	0
Total	**177**		**1,760**	**2,448**

RHNA

	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
HCD RHNA Allocation (June 2023 – Dec 2031)	485	485	672	594	1,355	3,591
Units Produced					121	121
Net Allocation to be Met	485	485	672	594	1,234	3,470
Allocation to be Met	**1,642**			**594**	**1,234**	**3,470**
Holding Capacity Within the City Limits						
Potential Units in Vacant Land	110			25	126	261
Potential Units in Underutilized Land	124			10	118	252
Potential Accessory Dwelling Units	23			10	9	42
Potential Units in Pipeline Projects	46			50	270	366
Potential Units in Downtown Specific Plan	585			1	0	586
Potential Units in Crossroads West Specific Plan	318			144	1,415	1,877
City Holding Capacity Subtotal	**1206**			**240**	**1,938**	**3,384**
Holding Capacity Outside City Limits (2)						
Single-Family Units	630			702	1,910	3242
Multi-Family Units	220			1,180	0	1,400
Outside Holding Capacity Subtotal	850			1,882	1,910	**4,642**
Surplus (Shortfall)	**-436**			**-354**	704	**-86**

(1) Units with final building permits issued between January 2024 and June 30th, 2024 as identified in Table VIII-1

(2) Includes lands within the City's adopted SOI and the proposed Riverwalk Specific Plan.

Pipeline Projects

City of Riverbank Residential Development Pipeline Report

*For Informational Purposes Only

Status as of September 19, 2024

APPROVED AND UNDER CONSTRUCTION

Name	Project #	Type	# of Units	# of Units Remaining	Location	Developer
Crossroads Unit 1			91	**1**		**FCB**
Crossroads Unit 2			114	**95**		**KB Homes**
Diamond Bar East			84	**48**		
Elmwood Estates			86	21		

APPROVED AND NOT YET UNDER CONSTRUCTION

Name	Project #	Type	Total # of Units	# of Units Remaining	Location	Developer
Lucky House Tiny Home Village	ASPR 09-2023	Site Plan Review	38	38	APN: 075-010-065	Yongwei Huang
Countryside III	ASPR 04-2024	Site Plan Review	22	22	APN: 062-022-020	McRoy Wilbur Communities
Machado TSM		Subdivision Map	858	752	CWSP	Machado
Harrigfeld VTSM		Subdivision Map	298	298	CWSP	Harrigfed

UNDER CITY REVIEW (NOT YET APPROVED)

Name	Project #	Type	# of Units	# of Units Remaining	Location	Developer
Sierra Village - Tiny Homes		Rezone & TSM	22	22	APN: 132-048-016	Benchmark Engineering
Riverwalk Specific Plan	N/A	Specific Plan	2,432 - 2,682	2,432 - 2,682	Unincorporated area of Stanislaus County, north of Patterson Rd/SR 108, east of McHenry Ave.	N/A

APPENDIX I
DEFINITIONS

APPENDIX I
Definitions

Constraints - potential and actual governmental and non-governmental hindrances to the maintenance, improvement, and development of housing for all income levels.

County - the unincorporated areas of Stanislaus County over which the County governing body maintains jurisdictional control.

Countywide - the incorporated and unincorporated portions of Stanislaus County.

Deteriorating - Refers to housing units which needs more repair than would be provided in the course of regular maintenance and indicates lack of proper upkeep. Such defects would classify a unit as deteriorating: holes, open cracks, missing materials (over a small area), windows not rain or wind proof, missing bricks, broken, or loose railing.

Dilapidated - refers to a housing unit which no longer provides safe and adequate shelter. The defects are so critical that the unit should be either extensively repaired, or rebuilt, or torn down. Such defects would classify a unit as dilapidated: holes, open cracks, missing materials (over a large area), and substantial sagging of floors, walls or roof, extensive damage due to storm, fire, or flood.

Disability - a physical or mental problem lasting six months or longer.

Elderly - people of the age 62 years or older.

Fair-Share Allocation Plan - a provision of the 1977 Housing and Community Development Housing Element Guidelines which assigned the regional councils of governments to determine the responsibility of each local jurisdiction within the region to address the housing needs of all economic sectors of the population.

Farm Worker - those regular or full-time farm laborers employed for more than 150 days annually and those seasonal or migrant farm laborers who travel more than 50 miles across County lines to obtain agricultural employment and reside in the County approximately six months of the year.

Handicapped - refers to individuals with a physical or mental disability.

Household - refers to all persons occupying a dwelling unit.

Large Family - a family comprising of four or more people.

Lower Income - refers to very low- and low- income groups.

Very Low, Low, and Moderate Income - very low income refers to households that earn 50 percent or less of the median County income; low income refers to households earning 51-80 percent of the median County income; and moderate income refers to households earning 81-120 percent of the median County income level.

Multiple-Family Units - refers to occupied owner and rental multiple unit dwellings ranging in size from duplexes to large apartment complexes containing many units.

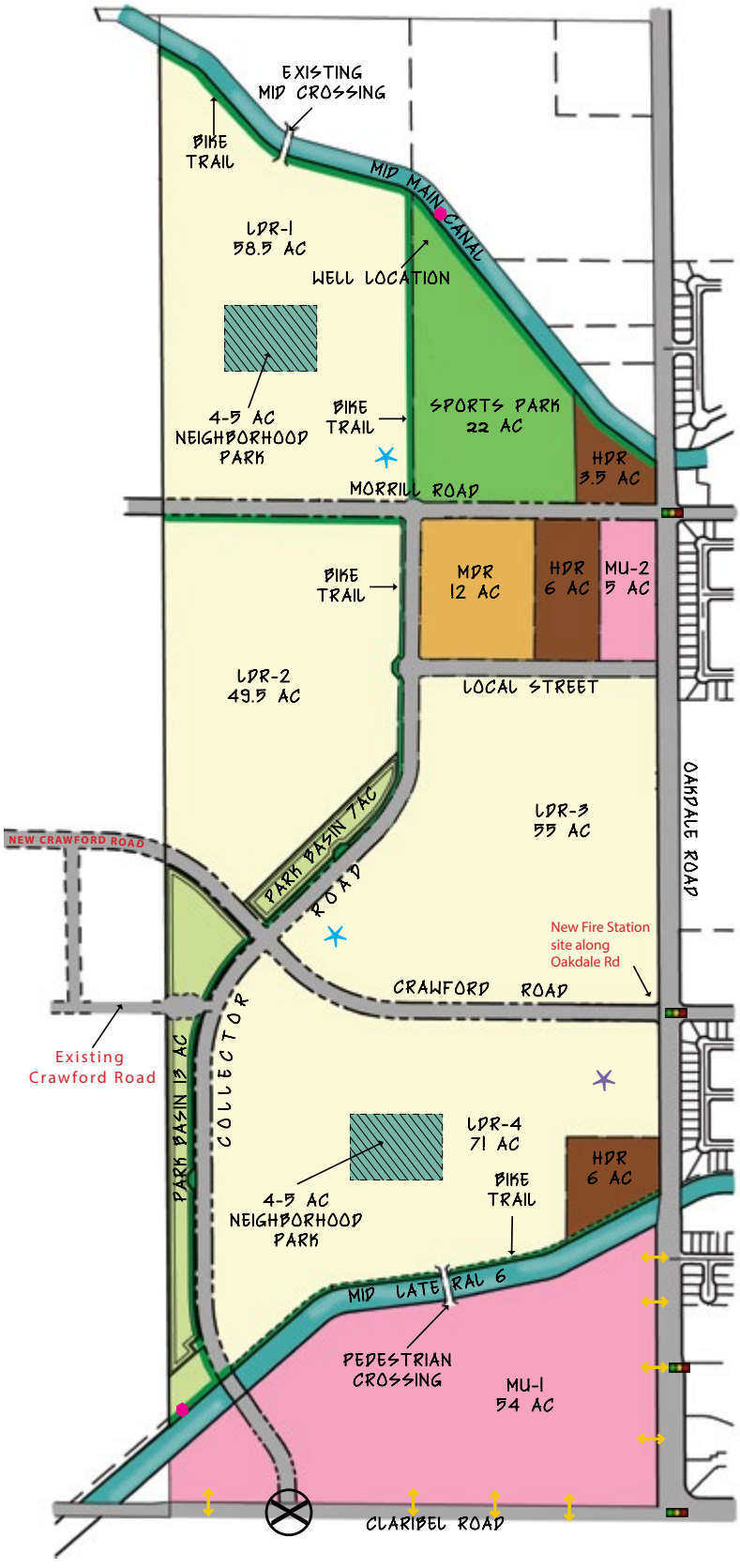
Need - the summation of new units, rehabilitated units, and rental units which would be required to enable all lower and moderate income households in the unincorporated areas of the County to be adequately housed.

Overcrowded - refers to households in which there is less than one room per person.

Single Family Unit - refers to owner and renter occupied single, detached, and attached units.

Total Housing Stock - refers to three basic categories of housing types: (1) single-family units; (2) multiple- family units; and (3) mobile homes.

APPENDIX J
CROSSROADS WEST CONCEPTUAL LAND USE PLAN



LEGEND/NOTES

- LOW-DENSITY RESIDENTIAL (LDR) - 5-8 DU/Acre [3, 4]
- MEDIUM DENSITY RESIDENTIAL (MDR) - 8-16 DU/Acre
- HIGH DENSITY RESIDENTIAL (HDR) - 20+ DU/Acre
- REGIONAL SPORTS PARK (P)
- MIXED USE 1 (MU-1) [5]
- MIXED USE 2 (MU-2)
- School (S)
- PARK/BASIN (P)
- Neighborhood Park
- ARTERIALS, COLLECTORS AND LOCAL STREETS

Acres	D.U.'s	Average D.U./Acre	S.F.
234	1,521	6.5	-
12	144	12	-
15.5	310	20	-
22	-	-	-
54	0/350	-	550,000/360,000
5	38	12	27,000
20	-	-	-
25	-	-	-
387.5 [1]	**2,013/2,363**		**577,000/387,000**

LEGEND/NOTES

- ACCESS POINTS FOR COMMERCIAL
- EXISTING TRAFFIC SIGNALS
- POSSIBLE TRAFFIC SIGNAL
- POSSIBLE SCHOOL SITE [3] (S)
- ACTIVE ADULT [2]
- BIKE TRAIL
- STORM DISCHARGE
- POSSIBLE NEIGHBORHOOD PARK

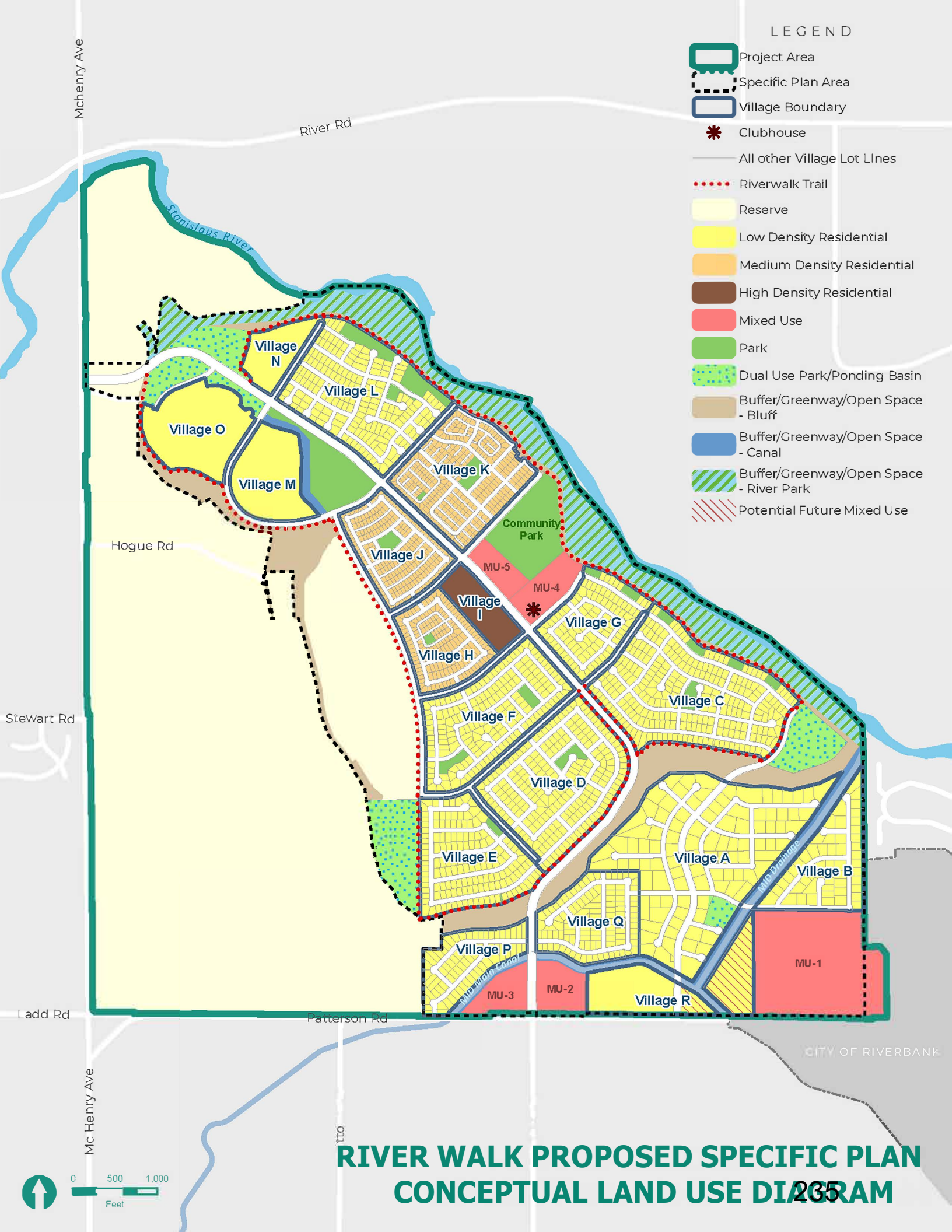
NOTES:

[1] Total acreage does not include the existing Right-of-Ways for the MID Main Canal, Oakdale Road, MID Lateral No. 6, or Claribel Road.
[2] Active Adult is allowed anywhere within the LDR designation.
[3] The School locations are a placeholder within the LDR.
[4] LDR unit count includes Neighborhood Park land which has an underlying land use designation of LDR.
[5] In Mixed Use 1, development could consist of all retail (550,000 sf) and no residential; or up to 350 units of residential and about 360,000 sf of retail.
[6] Park area and school areas are included in the LDR acreage.
[7] The Land Use areas and shapes as shown on this Land Use Map are conceptual. Shapes of the Land Use areas may be reconfigured based on final design.

N

Crossroads West Land Use Map

APPENDIX K
RIVERWALK LAND USE PLAN



RIVER WALK PROPOSED SPECIFIC PLAN
CONCEPTUAL LAND USE DIAGRAM

APPENDIX K
HCD COMMENT LETTERS

City of Riverbank

6707 Third Street ● Riverbank CA 95367
Office: (209) 863-7128 ● FAX: (209) 869-7126

This table is not for publication	
PUBLISH DATE: September 4, 2024	**TO LEGAL: August 29, 2024**
DEPT.: Planning	Riverbank News

NOTICE OF PUBLIC HEARING

CITY OF RIVERBANK PLANNING COMMISSION

NOTICE IS HEREBY GIVEN that the Planning Commission of the City of Riverbank will hold a hold a public hearing on **Tuesday, September 17, 2024 at 6:00 p.m**. or soon thereafter as practical via the Zoom virtual platform and in-person attendance in the City Council Chambers at 6707 Third Street, Suite B, Riverbank, CA. This meeting will be held in accordance with the Brown Act amendment (AB 361). This public hearing is to consider the following matter:

DRAFT 6th CYCLE HOUSING ELEMENT UPDATE – To consider recommending to the City Council of the City of Riverbank to authorize Staff to submit the Draft 6th Cycle Housing Element Update to the California Department of Housing and Community Development (HCD) for a mandated 90-day compliance evaluation with State laws.

The City's Draft 6th Cycle Housing Element Update has been prepared in accordance with Government Code Section 65800 et. al., which specifies the content of the Housing Element. The Housing Element is one of the elements of the General Plan that presents a plan for meeting the community's housing needs. It addresses constraints to housing development; available land and resources; housing needs; fair housing; and goals, policies and programs to provide housing to meet the needs of households at all income levels.

The City is posting the Draft 6th Cycle Housing Element for review by the public. The Public Review period for the 6th Cycle Housing Element Update begins on September 17, 2024, and ends on October 22, 2024. The Public Review Draft and notice can be found below.

Web link: https://www.riverbank.org/652/Housing-Element
Please submit comments in writing to the City at 6707 Third Street or via email at riverbankhousing@riverbank.org.

The Draft 6th Cycle Housing Element will be presented to Planning Commission at its regular meeting on September 17, 2024, and to the City Council on October 22, 2024, prior to being transmitted to HCD for a mandated 90-day compliance evaluation with State laws.

The 6th Cycle Housing Element Update is considered a "Project" as defined by Section 21065 of the California Environmental Quality Act (CEQA) and as such, environmental review and analysis in accordance with CEQA will be required. However, CEQA is not required at this time, as the Project is in "Draft" form, and subject to further revisions based on future discussions with HCD. Upon review by HCD, and prior to any action taken by the City's Planning Commission and City Council, the appropriate level of CEQA analysis will be completed.

Planning Commission Meeting
September 17, 2024 at 6:00 pm
City Hall Council Chambers - 6707 Third St., Suite B - Riverbank, California

REPORT AVAILABILITY: Public materials pertaining to the presentation of the subject matter are made available as part of the agenda packet at http://www.riverbank.org/AgendaCenter upon distribution to a majority of the Planning Commission, (72 hours prior to the meeting), and may be viewed at the City Clerk's Office, 6707 Third St., Suite A, Riverbank, during normal business hours.

ALL INTERESTED PERSONS are invited to participate in this public meeting to express views or submit evidence for or against the subject matter being considered. Comments are not accepted via telephone. The following submission of comments are accepted for the record.

Written Comments Prior to the Meeting. Written comments may be delivered in-person to the City of Riverbank, City Clerk's Office, 6707 Third Street, Suite A, Riverbank, 95367. Written comments submitted via email to jmann@riverbank.org or via Mail Delivery Service requires a follow up phone call to (209) 863-7122 for verification of receipt by staff. All written comments must be received by the City Clerk **no later than 4:00 p.m. on the day of the meeting**. Comments received by the deadline will be distributed to the City Council for consideration and will be made part of the official record, but will not be read aloud during the meeting.

Oral Comments In-Person During the Meeting. Oral comments may be made at the time the Chair officially opens the hearing for public comment and in the order as called upon by the Chair. Public attendees in the Council Chambers may approach the podium upon the Chair's request to do so.

ADA COMPLIANCE: In accordance with ADA, every effort will be made to accommodate any person requiring special assistance to participate in the meeting. Contact the City Clerk at (209) 863-7198 or cityclerk@riverbank.org at least (48) hours prior to the meeting.

Questions regarding the proposed subject matter may be made to Community Development Director Joshua Mann at (209) 863 7124 or email jmann@riverbank.org or email the City Clerk. Questions in regards to meeting procedures contact the City Clerk (209) 863-7198 or by call the Administration Dept. at (209) 863-7122 prior to 4:00 p.m. on the day of the meeting.

Published this 4th day of September, 2024.
/s/ Joshua Mann, Community Development Director, City of Riverbank

AFFIDAVIT OF POSTING
I, Janet Smallen, hereby certify under penalty of perjury under the laws of the State of California that the foregoing public notice was posted on the exterior bulletin board of North City Hall, South City Hall, and at the Community Center, Riverbank, CA. Dated this 6th of October 2021. **/s/ Janet Smallen, Sr. Community Development Specialist, Riverbank, CA**

For official use only:

Posted: 9/4/2024	Published: 9/4/2024	Remove: 9/18/2024

PUBLIC NOTICE
NOTICE OF PUBLIC HEARING
CITY OF RIVERBANK PLANNING COMMISSION

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Planning Commission Meeting
September 17, 2024 at 6:00 pm

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Written Comments Prior to the Meeting. Written comments may be delivered in-person to the City of Riverbank, City Clerk's Office, 6707 Third Street, Suite A, Riverbank, 95367. Written comments submitted via email to jmann@riverbank.org or via Mail Delivery Service requires a follow up phone call to (209) 863-7122 for verification of receipt by staff. All written comments must be received by the City Clerk **no later than 4:00 p.m. on the day of the meeting.** Comments received by the deadline will be distributed to the City Council for consideration and will be made part of the official record, but will not be read aloud during the meeting.

Oral Comments In-Person During the Meeting. Oral comments may be made at the time the Chair officially opens the hearing for public comment and in the order as called upon by the Chair. Public attendees in the Council Chambers may approach the podium upon the Chair's request to do so.

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Published this 4th day of September, 2024.

/s/ Joshua Mann, Community Development Director, City of Riverbank

Sept. 4, 2024

RN#24-119

City of Riverbank

6707 Third Street • Riverbank, CA 95367-2396
Phone: (209) 869-7101 • Fax: (209) 869-7100

NOTICE OF CONTINUANCE

AFFIDAVIT OF POSTING NOTICE OF CONTINUANCE:

TUESDAY, SEPTEMBER 17, 2024
PUBLIC HEARING ITEM 4.1 DRAFT 6TH CYCLE HOUSING ELEMENT UPDATE – ITEM HAS BEEN CONTINUED UNTIL THE OCTOBER 15, 2024 PLANNING COMMISSION MEETING.

POLICY FOR PUBLIC NOTICE POSTING REQUIREMENTS

I, JANET SMALLEN, SR. COMMUNITY DEVELOPMENT SPECIALIST, declare as follows:

That I am the Sr. Community Development Specialist of the City of Riverbank. That at a regular meeting of the City Planning Commission of the City of Riverbank held September 17, 2024, said Public Hearing Item was continued to the **October 15, 2024,** City Planning Commission meeting at 6:00 p.m. in the Council Chambers, 6707 Third Street, Riverbank, California; and that a copy of said notice was posted at a conspicuous place near the door at which said meeting was held.

I declare under penalty of perjury that the foregoing is true and correct.

Dated this 18th day of September 2024.

/s/ Janet Smallen,
Sr. Community Development Specialist
City of Riverbank

For official use only:

Posted: 09/18/2024	Publish: n/a	Remove: 10/16/2024

DEPARTMENT OF PLANNING AND COMMUNITY DEVELOPMENT
1010 10TH Street, Suite 3400, Modesto, CA 95354
Planning Phone: (209) 525-6330 Fax: (209) 525-5911
Building Phone: (209) 525-6557 Fax: (209) 525-7759

CEQA Referral Initial Study And Notice of Intent to Adopt a Negative Declaration

Date: **October 4, 2024**

To: **Distribution List (See Attachment A)**

From: **Kristy Doud, Deputy Director**
Planning and Community Development

Subject: **USE PERMIT APPLICATION NO. PLN2022-0130 – HORIZON LANDSCAPING WHOLESALE NURSERY**

Comment Period: **October 4, 2024 – November 6, 2024**

Respond By: **November 6, 2024**

Public Hearing Date: **December 5, 2024**

Time: **6:00 P.M.**

Location: **Tenth Street Place**
1010 10th Street, Modesto, CA 95354
Chambers – Basement Level

You may have previously received an Early Consultation Notice regarding this project, and your comments, if provided, were incorporated into the Initial Study. Based on all comments received, Stanislaus County anticipates adopting a Negative Declaration for this project. This referral provides notice of a 30-day comment period during which Responsible and Trustee Agencies and other interested parties may provide comments to this Department regarding our proposal to adopt the Negative Declaration.

All applicable project documents are available for review at: Stanislaus County Department of Planning and Community Development, 1010 10th Street, Suite 3400, Modesto, CA 95354. Please provide any additional comments to the above address or call us at (209) 525-6330 if you have any questions. Thank you.

Applicant: **Horizon Landscaping Wholesale Nursery**

Project Location: **1367 Crawford Road, between Coffee and Oakdale Roads, in the Riverbank area.**

APN: **074-012-009**

Williamson Act Contract: **None**

General Plan: **Agriculture**

Current Zoning: **General Agriculture (A-2-40)**

Project Description: **Request to establish a wholesale nursery and a landscaping contracting business on a 1.43-acre parcel in the General Agriculture (A-2-40) zoning district.**

Full document with attachments available for viewing at:
http://www.stancounty.com/planning/pl/act-projects.shtm

USE PERMIT APPLICATION NO. PLN2022-0130– HORIZON LANDSCAPING WHOLESALE NURSERY Attachment A

Distribution List

	CA DEPT OF CONSERVATION Land Resources / Mine Reclamation		STAN CO ALUC
X	CA DEPT OF FISH & WILDLIFE		STAN CO ANIMAL SERVICES
	CA DEPT OF FORESTRY (CAL FIRE)	X	STAN CO BUILDING PERMITS DIVISION
X	CA DEPT OF TRANSPORTATION DIST 10	X	STAN CO CEO
X	CA OPR STATE CLEARINGHOUSE		STAN CO CSA
X	CA RWQCB CENTRAL VALLEY REGION	X	STAN CO DER
	CA STATE LANDS COMMISSION		STAN CO ERC
	CEMETERY DISTRICT	X	STAN CO FARM BUREAU
	CENTRAL VALLEY FLOOD PROTECTION	X	STAN CO HAZARDOUS MATERIALS
X	CITY OF: RIVERBANK	X	STAN CO PARKS & RECREATION
	COMMUNITY SERVICES DIST:	X	STAN CO PUBLIC WORKS
X	COOPERATIVE EXTENSION		STAN CO RISK MANAGEMENT
	COUNTY OF:	X	STAN CO SHERIFF
X	DER GROUNDWATER RESOURCES DIVISION	X	STAN CO SUPERVISOR DIST 1: B. CONDIT
X	FIRE PROTECTION DIST: STANISLAUS CONSOLIDATED	X	STAN COUNTY COUNSEL
X	GSA: STRGBA		StanCOG
	HOSPITAL DIST:	X	STANISLAUS FIRE PREVENTION BUREAU
X	IRRIGATION DIST: MODESTO	X	STANISLAUS LAFCO
X	MOSQUITO DIST: EASTSIDE	X	STATE OF CA SWRCB DIVISION OF DRINKING WATER DIST. 10
X	STANISLAUS COUNTY EMERGENCY MEDICAL SERVICES	X	SURROUNDING LANDOWNERS
	MUNICIPAL ADVISORY COUNCIL:		INTERESTED PARTIES
X	PACIFIC GAS & ELECTRIC	X	TELEPHONE COMPANY: AT&T
	POSTMASTER:		TRIBAL CONTACTS (CA Government Code §65352.3)
X	RAILROAD: UNION PACIFIC		US ARMY CORPS OF ENGINEERS
X	SAN JOAQUIN VALLEY APCD		US FISH & WILDLIFE
X	SCHOOL DIST 1: SYLVAN UNION		US MILITARY (SB 1462) (7 agencies)
X	SCHOOL DIST 2: MODESTO UNION		USDA NRCS
	WORKFORCE DEVELOPMENT		
X	STAN CO AG COMMISSIONER		
	TUOLUMNE RIVER TRUST		

STANISLAUS COUNTY
CEQA REFERRAL RESPONSE FORM

TO: **Stanislaus County Planning & Community Development**
1010 10th Street, Suite 3400
Modesto, CA 95354

FROM: _____

SUBJECT: **USE PERMIT APPLICATION NO. PLN2022-0130 – HORIZON LANDSCAPING WHOLESALE NURSERY**

Based on this agency's particular field(s) of expertise, it is our position the above described project:

_____ Will not have a significant effect on the environment.
_____ May have a significant effect on the environment.
_____ No Comments.

Listed below are specific impacts which support our determination (e.g., traffic general, carrying capacity, soil types, air quality, etc.) – (attach additional sheet if necessary)

1.
2.
3.
4.

Listed below are possible mitigation measures for the above-listed impacts: *PLEASE BE SURE TO INCLUDE WHEN THE MITIGATION OR CONDITION NEEDS TO BE IMPLEMENTED (PRIOR TO RECORDING A MAP, PRIOR TO ISSUANCE OF A BUILDING PERMIT, ETC.):*

1.
2.
3.
4.

In addition, our agency has the following comments (attach additional sheets if necessary).

_____

_____

Response prepared by:

_____

Name Title Date

DEPARTMENT OF PLANNING AND COMMUNITY DEVELOPMENT
1010 10TH Street, Suite 3400, Modesto, CA 95354
Planning Phone: (209) 525-6330 Fax: (209) 525-5911
Building Phone: (209) 525-6557 Fax: (209) 525-7759

CEQA INITIAL STUDY

Adapted from CEQA Guidelines APPENDIX G Environmental Checklist Form, Final Text, January 1, 2020

1.	**Project title:**	Use Permit Application No. PLN2022-0130 – Horizon Landscaping and Wholesale Nursery
2.	**Lead agency name and address:**	Stanislaus County 1010 10th Street, Suite 3400 Modesto, CA 95354
3.	**Contact person and phone number:**	Kristy Doud, Deputy Director (209) 525-6330
4.	**Project location:**	1367 Crawford Road, between Coffee and Oakdale Roads, in the Riverbank area (APN: 074-012-009).
5.	**Project sponsor's name and address:**	John and Nancy Dickman 1367 Crawford Road Modesto, CA 95357
6.	**General Plan designation:**	Agriculture
7.	**Zoning:**	General Agriculture (A-2-40)

8. Description of project:

Request to establish a wholesale nursery and a landscaping contracting business on a 1.43-acre parcel in the General Agriculture (A-2-40) zoning district. Approximately 60% of the business will be associated with the wholesale nursery, 15% to landscaping installation, 20% to the installation of irrigation systems, and 5% to irrigation system maintenance. The operation of the nursery will consist of outdoor storage, irrigation and growing of nursery stocks including perennials, shrubs, and trees within potted containers. Ground cover plants in the form of no more than 50 flats of annual flowers and potting soil may be stored on-site. Small plants will arrive in flats of potted containers and then will be transferred into one, five, and 15-gallon potted containers to mature. Once mature, they will be purchased by wholesale clients and installed by the landscaping side of the business. Potted nursery stock will be located within a 0.25-acre area at the northwest corner of the project site. The proposed hours of operation are Monday through Friday from 7:00 a.m. through 3:30 p.m., with three employees including the owner on a maximum shift, and up to two customer visits per week. Landscaping customers will come to the site to view the nursery stock and select plants for their project. The nursery will not be open to the general public. Installation of irrigation systems associated with the landscape contracting business is expected to occur once every two months.

The project site is improved with a 3,600 square-foot single-family dwelling, three garages of 900, 416, and 735 square feet in size; a 640 square-foot recreational vehicle carport; a 2,107 square-foot pole barn; and a 100 square-foot shed. The project site is improved with landscaping consisting of turf, shrubs, and trees along Crawford Road, and screening trees along the eastern and western property lines. The site is also improved with graveled drive aisles and a 12 space parking area. The applicant proposes to use a 210 square-foot portion of the existing single-family dwelling as an office. No other on-site structures will be utilized as part of the wholesale nursery. Seven pickup trucks with three open and four enclosed 14-foot-long trailers will be used to deliver, install, and maintain nursery stocks, landscaping materials, and irrigation materials. Irrigation equipment will be stored in the trailers. Traffic generated for the proposed business is estimated to be a maximum of seven trips per-day in pickup trucks, up to two daily trips by the property owner in a passenger car, two weekly trips by customers in a passenger car, and two daily trips by employees in passenger cars. The site is located within the City of Riverbank Local Agency Formation Commission (LAFCO) adopted Sphere of Influence (SOI). The site is served by a private well and septic system and has access to County-maintained Crawford Road.

9.	**Surrounding land uses and setting:**	Ranchettes and agricultural properties with scattered single-family dwellings and accessory structures surround the site on all sides; the City of Riverbank is located to the east and the City of Modesto to the south.
10.	**Other public agencies whose approval is required (e.g., permits, financing approval, or participation agreement.):**	Stanislaus County Department of Public Works Stanislaus County Department of Environmental Resources San Joaquin Valley Air Pollution Control District
11.	**Attachments:**	None

ENVIRONMENTAL FACTORS POTENTIALLY AFFECTED:
The environmental factors checked below would be potentially affected by this project, involving at least one impact that is a "Potentially Significant Impact" as indicated by the checklist on the following pages.

☐**Aesthetics**	☐ **Agriculture & Forestry Resources**	☐ **Air Quality**
☐**Biological Resources**	☐ **Cultural Resources**	☐ **Energy**
☐**Geology / Soils**	☐ **Greenhouse Gas Emissions**	☐ **Hazards & Hazardous Materials**
☐ **Hydrology / Water Quality**	☐ **Land Use / Planning**	☐ **Mineral Resources**
☐ **Noise**	☐ **Population / Housing**	☐ **Public Services**
☐ **Recreation**	☐ **Transportation**	☐ **Tribal Cultural Resources**
☐ **Utilities / Service Systems**	☐ **Wildfire**	☐ **Mandatory Findings of Significance**

DETERMINATION: (To be completed by the Lead Agency)
On the basis of this initial evaluation:

☒ **I find that the proposed project COULD NOT have a significant effect on the environment, and a NEGATIVE DECLARATION will be prepared.**

☐ **I find that although the proposed project could have a significant effect on the environment, there will not be a significant effect in this case because revisions in the project have been made by or agreed to by the project proponent. A MITIGATED NEGATIVE DECLARATION will be prepared.**

☐ **I find that the proposed project MAY have a significant effect on the environment, and an ENVIRONMENTAL IMPACT REPORT is required.**

☐ **I find that the proposed project MAY have a "potentially significant impact" or "potentially significant unless mitigated" impact on the environment, but at least one effect 1) has been adequately analyzed in an earlier document pursuant to applicable legal standards, and 2) has been addressed by mitigation measures based on the earlier analysis as described on attached sheets. An ENVIRONMENTAL IMPACT REPORT is required, but it must analyze only the effects that remain to be addressed.**

☐ **I find that although the proposed project could have a significant effect on the environment, because all potentially significant effects (a) have been analyzed adequately in an earlier EIR or NEGATIVE DECLARATION pursuant to applicable standards, and (b) have been avoided or mitigated pursuant to that earlier EIR or NEGATIVE DECLARATION, including revisions or mitigation measures that are imposed upon the proposed project, nothing further is required.**

Signatue on File
Prepared by Kristy Doud, Deputy Director

September 25, 2024
Date

EVALUATION OF ENVIRONMENTAL IMPACTS:

1) A brief explanation is required for all answers except "No Impact" answers that are adequately supported by the information sources a lead agency cites in the parentheses following each question. A "No Impact" answer is adequately supported if the referenced information sources show that the impact simply does not apply to projects like the one involved (e.g., the project falls outside a fault rupture zone). A "No Impact" answer should be explained where it is based on project-specific factors as well as general standards (e.g., the project will not expose sensitive receptors to pollutants, based on a project-specific screening analysis).

2) All answers must take account of the whole action involved, including off-site as well as on-site, cumulative as well as project-level, indirect as well as direct, and construction as well as operational impacts.

3) Once the lead agency has determined that a particular physical impact may occur, then the checklist answers must indicate whether the impact is potentially significant, less than significant with mitigation, or less than significant. "Potentially Significant Impact" is appropriate if there is substantial evidence that an effect may be significant. If there are one or more "Potentially Significant Impact" entries when the determination is made, an EIR is required.

4) "Negative Declaration: Less Than Significant With Mitigation Incorporated" applies where the incorporation of mitigation measures has reduced an effect from "Potentially Significant Impact" to a "Less Than Significant Impact." The lead agency must describe the mitigation measures, and briefly explain how they reduce the effect to a less than significant level (mitigation measures from Section XVII, "Earlier Analyses," may be cross-referenced).

5) Earlier analyses may be used where, pursuant to the tiering, program EIR, or other CEQA process, an effect has been adequately analyzed in an earlier EIR or negative declaration.

Section 15063(c)(3)(D). In this case, a brief discussion should identify the following:

a) Earlier Analysis Used. Identify and state where they are available for review.

b) Impacts Adequately Addressed. Identify which effects from the above checklist were within the scope of and adequately analyzed in an earlier document pursuant to applicable legal standards, and state whether such effects were addressed by mitigation measures based on the earlier analysis.

c) Mitigation Measures. For effects that are "Less than Significant with Mitigation Measures Incorporated," describe the mitigation measures which were incorporated or refined from the earlier document and the extent to which they address site-specific conditions for the project.

6) Lead agencies are encouraged to incorporate into the checklist references to information sources for potential impacts (e.g., general plans, zoning ordinances). References to a previously prepared or outside document should, where appropriate, include a reference to the page or pages where the statement is substantiated.

7) Supporting Information Sources: A source list should be attached, and other sources used or individuals contacted should be cited in the discussion.

8) This is only a suggested form, and lead agencies are free to use different formats; however, lead agencies should normally address the questions from this checklist that are relevant to a project's environmental effects in whatever format is selected.

9) The explanation of each issue should identify:

a) the significant criteria or threshold, if any, used to evaluate each question; and

b) the mitigation measure identified, if any, to reduce the impact to less than significant.

ISSUES

I. AESTHETICS – Except as provided in Public Resources Code Section 21099, could the project:	Potentially Significant Impact	Less Than Significant With Mitigation Included	Less Than Significant Impact	No Impact
a) Have a substantial adverse effect on a scenic vista?			**X**	
b) Substantially damage scenic resources, including, but not limited to, trees, rock outcroppings, and historic buildings within a state scenic highway?			**X**	
c) In non-urbanized areas, substantially degrade the existing visual character or quality of public views of the site and its surroundings? (Public views are those that are experienced from publicly accessible vantage point). If the project is in an urbanized area, would the project conflict with applicable zoning and other regulations governing scenic quality?			**X**	
d) Create a new source of substantial light or glare which would adversely affect day or nighttime views in the area?			**X**	

Discussion: The site itself is not considered to be a scenic resource or unique scenic vista. The only scenic designation in the County is along Interstate 5, which is not near the project site nor within view of the project site. The project is a request to establish a wholesale nursery and landscape contracting business on a 1.43± acre parcel in the General Agriculture (A-2-40) zoning district. An 0.25± acre area is proposed to be utilized to maintain nursery stock and 0.50 acres will be utilized for the landscaping business. The balance of the property is improved with a single-family residence and accessory structures. No construction is proposed; however, the applicant proposes to use a 210 square-foot portion of the existing single-family dwelling as an office. Activities associated with the business are proposed to take place outdoors; however, the area utilized for the business is screened from the road by existing landscaping consisting of turf, shrubs, and trees along Crawford Road, and screening trees along the eastern and western property lines. The site is also improved with graveled drive aisles and a 12 space parking area.

Aesthetics associated with the project site and surrounding area will not change as a result of this project. The site itself is not considered to be a scenic resource or a unique vista. The project will not degrade the existing visual character or quality of the site or its surroundings. No outdoor lighting is proposed; however, Standard conditions of approval will be added to this project to address glare from any future on-site lighting. No adverse impacts to the existing visual character of the site or its surroundings are anticipated.

Mitigation: None.

References: Application information; Stanislaus County Zoning Ordinance; Stanislaus County General Plan and Support Documentation[1].

II. AGRICULTURE AND FOREST RESOURCES: In determining whether impacts to agricultural resources are significant environmental effects, lead agencies may refer to the California Agricultural Land Evaluation and Site Assessment Model (1997) prepared by the California Department of Conservation as an optional model to use in assessing impacts on agriculture and farmland. In determining whether impacts to forest resources, including timberland, are significant environmental effects, lead agencies may refer to information compiled by the California Department of Forestry and Fire Protection regarding the state's inventory of forest land, including the Forest and Range Assessment Project and the Forest Legacy Assessment project; and forest carbon measurement methodology provided in Forest Protocols adopted by the California Air Resources Board. -- Would the project:	**Potentially Significant Impact**	**Less Than Significant With Mitigation Included**	**Less Than Significant Impact**	**No Impact**
a) Convert Prime Farmland, Unique Farmland, or Farmland of Statewide Importance (Farmland), as shown on the maps prepared pursuant to the Farmland Mapping and Monitoring Program of the California Resources Agency, to non-agricultural use?			**X**	
b) Conflict with existing zoning for agricultural use, or a Williamson Act contract?			**X**	
c) Conflict with existing zoning for, or cause rezoning of, forest land (as defined in Public Resources Code section 12220(g)), timberland (as defined by Public Resources Code section 4526), or timberland zoned Timberland Production (as defined by Government Code section 51104(g))?			**X**	
d) Result in the loss of forest land or conversion of forest land to non-forest use?			**X**	
e) Involve other changes in the existing environment which, due to their location or nature, could result in conversion of Farmland, to non-agricultural use or conversion of forest land to non-forest use?			**X**	

Discussion: The project site is not enrolled in Williamson Act Contract. The project site is classified as "Urban and Built-Up Land" by the California Department of Conservation's Farmland Mapping and Monitoring Program. The United States Department of Agriculture Natural Resources Conservation Service (USDA NRCS) Web Soil Survey indicates that the project parcel is comprised of Grade 1 Hanford sandy loam (HdpA), with 0 to 1 percent slopes and a California Revised Storie Index Rating of 90 and Classification on II. The California Revised Storie Index is a rating system based on soil properties that dictate the potential for soils to be used for irrigated agricultural production in California. This rating system grades soils with an index rating of 81 and 100 as Grade 1, which are considered to be excellent soils to be used for irrigated farmland. Soils under the Classification of II indicates soils with an ability to grow a variety of crops with some limitations. Grade 1 soils and soils with a Classification of I or II are deemed prime farmland by Stanislaus County's Uniform Rules, which comprises 100% of the project site.

The project site is surrounded on all sides by ranchettes and agricultural properties, ranging in size from 20- acre to 130 acres, mostly planted in orchard with scattered single-family dwellings and accessory structures. The nearest property enrolled in a Williamson Act contract is located ½ mile north of the project site. The A-2 (General Agriculture) zoning district of the County Zoning Ordinance encourages vertical integration of agriculture by organizing uses requiring use permits into three tiers based on the type of uses and their relationship to agriculture. Tier One includes uses closely related to agriculture such as nut hulling and drying, wholesale nurseries, and warehouses for storage of grain and other farm produce grown on-site or in proximity to the site. This project is considered to be a Tier One use. Within the A-2 zoning district, the County has determined that certain uses related to agricultural production, such as Tier One uses, are "necessary for a

healthy agricultural economy," provided it is found that the proposed use "will not be substantially detrimental to or in conflict with the agricultural use of other property in the vicinity."

To minimize conflicts between agriculture operations and non-agricultural operations Buffer and Setback Guidelines (Appendix A of the Agricultural Element) will be adopted for this project. Policy 1.10, Buffer and Setback Guidelines is applicable to new or expanding uses approved in or adjacent to the A-2 (General Agriculture) zoning district. Appendix A states: "All projects shall incorporate a minimum 150-foot-wide buffer setback. Projects which propose people intensive outdoor activities, such as athletic fields, shall incorporate a minimum 300-foot-wide buffer setback. Permitted uses within a buffer area shall include landscaping, parking lots, and similar low-people intensive uses." General Plan Amendment No. 2011-01 - Revised Agricultural Buffers was approved by the Board of Supervisors on December 20, 2011, to modify County requirements for buffers on agricultural projects. As this is a Tier One use, if not considered people intensive by the Planning Commission and is not subject to agricultural buffers.

Goal Two, Policy 2.5, Implementation Measure One, of the County General Plan Agricultural Element, when defining the County's most productive agricultural areas, it is important to recognize that soil types alone should not be the determining factor; "Most Productive Agricultural Areas" do not include any land within Local Agency Formation Commission (LAFCO) approved Sphere of Influence (SOI) of cities. The project site is not considered to be a most productive agricultural area as it is located within the City of Riverbank's LAFCO adopted SOI. Generally, urban development will only occur upon annexation to a city, but such development may be appropriate prior to annexation provided the development is not inconsistent with the land use designation of the general plan of the affected city. The project site is designated as Lower-Density Residential (LDR) in the City of Riverbank's General Plan (GP) Land Use Diagram. The project was referred to the City of Riverbank who responded saying they had no comments on the proposed project.

The project site is located within the Modesto Irrigation District (MID) service area. A referral response received from MID indicates that the project site currently has a 30-inch concrete irrigation pipeline, maintained by MID, at the northern property boundary. Their response specified that any proposed change in use or modification to this infrastructure must be done in conformance with MID standards and that if construction is to occur that MID should be consulted and all plans shall be submitted to MID for review and approval prior to the onset of any work.

The project was referred to the Stanislaus County Agricultural Commissioner, and no response has been received to date. There is no indication this project will result in the removal of adjacent contracted land from agricultural use or negatively impact surrounding agricultural lands. The project is anticipated to have less than significant impacts to Agriculture Resources. No forest or timberland exist in Stanislaus County. Therefore, this project is not anticipated to have impact to forest land or timberland.

Mitigation: None.

References: Application Information; Referral response from the Modesto Irrigation District (MID), dated November 14, 2023; Referral response from the City of Riverbank, dated December 1, 2023; Natural Resources Conservation Service Soil Survey; Natural Resources Conservation Service Stanislaus Soil Survey (1957); California State Department of Conservation Farmland Mapping and Monitoring Program - Stanislaus County Farmland 2018; Stanislaus County General Plan and Support Documentation[1].

III. AIR QUALITY: Where available, the significance criteria established by the applicable air quality management district or air pollution control district may be relied upon to make the following determinations. -- Would the project:	Potentially Significant Impact	Less Than Significant With Mitigation Included	Less Than Significant Impact	No Impact
a) Conflict with or obstruct implementation of the applicable air quality plan?			X	
b) Result in a cumulatively considerable net increase of any criteria pollutant for which the project region is non-attainment under an applicable federal or state ambient air quality standard?			X	
c) Expose sensitive receptors to substantial pollutant concentrations?			X	
d) Result in other emissions (such as those odors adversely affecting a substantial number of people?			X	

Discussion: The proposed project is located within the San Joaquin Valley Air Basin (SJVAB) and, therefore, falls under the jurisdiction of the San Joaquin Valley Air Pollution Control District (SJVAPCD). In conjunction with the Stanislaus Council of Governments (StanCOG), the SJVAPCD is responsible for formulating and implementing air pollution control strategies. The SJVAPCD's most recent air quality plans are the 2007 PM10 (respirable particulate matter) Maintenance Plan, the 2008 PM2.5 (fine particulate matter) Plan, and the 2007 Ozone Plan. These plans establish a comprehensive air pollution control program leading to the attainment of state and federal air quality standards in the SJVAB, which has been classified as "extreme non-attainment" for ozone, "attainment" for respirable particulate matter (PM-10), and "non-attainment" for PM 2.5, as defined by the Federal Clean Air Act.

The primary source of air pollutants generated by this project would be classified as being generated from operation via "mobile" sources. Mobile sources would generally include dust from roads and equipment and automobile exhausts. Mobile sources are generally regulated by the Air Resources Board of the California EPA which sets emissions for vehicles and acts on issues regarding cleaner burning fuels and alternative fuel technologies. As such, the SJVAPCD has addressed most criteria air pollutants through basin wide programs and policies to prevent cumulative deterioration of air quality within the Basin. The project will not substantially increase traffic in the area and, thereby, impact air quality. The proposed hours of operation are Monday through Friday from 7:00 a.m. through 3:30 p.m., with three employees including the owner on a maximum shift, and up to two customer visits per week. The operation utilizes seven pickup trucks with three open and four enclosed 14-foot-long trailers for the landscaping portion of the operation. Traffic generated for the proposed business is estimated to be a maximum of seven trips per-day in pickup trucks, up to two daily trips by the property owner in a passenger car, two weekly trips by customers in a passenger car, and two daily trips by employees in passenger cars.

A comment was received from SJVAPCD in response to the Early Consultation prepared for the proposed project indicating that construction and operation related emissions for the project would have a less than significant impact on air quality and are not expected to exceed any of the District's annual emissions significant thresholds, which includes: 100 tons per year of carbon monoxide (CO), ten tons per year of oxides of nitrogen (NOx), ten tons per year of reactive organic gases (ROG), 27 tons per year of oxides of sulfur (SOx), 15 tons per year of particulate matter of ten microns or less in size (PM10), or 15 tons per year of particulate matter of 2.5 microns or less in size (PM2.5). Further the SJVAPCD recommended the proposed business incorporate vegetative screening into the project site and utilize energy efficient vehicles and equipment and solar facilities. Further the comment letter indicated that the project may be subject to District Rules 2010 and 2201 – Air Quality Permitting for Stationary Sources, District Rule 9510 – Indirect Source Review (ISR), District Rule 4601 - Architectural Coatings, District Rule 4102 – Nuisance, Rule 4641 – Cutback, Slow Cure, and Emulsified Asphalt, Paving and Maintenance Operations. A condition of approval will be placed on the project requiring that the applicant be in compliance with the District's rules and regulations prior to issuance of a building, grading, or encroachment permit. As the project must comply with District regulations, the project's emissions would be less than significant for all criteria pollutants, would not be inconsistent with any applicable air quality attainment plans, and would result in less than significant impacts to air quality.

Potential impacts to air quality from the proposed project are also evaluated by Vehicle Miles Traveled (VMT). The calculation of VMT is the number of cars/trucks multiplied by the distance traveled by each car/truck. California Environmental Quality Act (CEQA) Guidelines Section 15064.3, subdivision (a), defines VMT as the amount and distance

of automobile travel attributable to a project. A technical advisory on evaluating transportation impacts in CEQA published by the Governor's Office of Planning and Research (OPR) in December of 2018 clarified the definition of automobiles as referring to on-road passenger vehicles, specifically cars and light trucks. While heavy trucks are not considered in the definition of automobiles for which VMT is calculated for, heavy-duty truck VMT could be included for modeling convenience. According to the same OPR technical advisory, many local agencies have developed a screening threshold of VMT to indicate when detailed analysis is needed. Projects that generate or attract fewer than 110 trips per-day generally may be assumed to cause a less than significant transportation impact. As the anticipated vehicle trips associated with the request are below the District's threshold of significance for vehicle and heavy truck trips, no significant impacts from vehicle and truck trips to air quality are anticipated.

For the reasons discussed above, the proposed project would be consistent with the applicable air quality plans. The proposed project would not conflict with applicable regional plans or policies adopted by agencies with jurisdiction over the project and would be considered to have a less than significant impact to air quality.

Mitigation: None.

References: Referral response from the San Joaquin Valley Air Pollution Control District, dated November, 13, 2023; San Joaquin Valley Air Pollution Control District's Small Project Analysis Level (SPAL) guidance, November 13, 2020; Federal Highway Administration, Summary of Travel Trends: Office of Planning and Research April 2018 Technical Advisory Memo on Evaluating Transportation Impacts in CEQA; 2017 National Household Travel Survey; San Joaquin Valley Air Pollution Control District - Regulation VIII Fugitive Dust/PM-10 Synopsis; www.valleyair.org; Stanislaus County General Plan and Support Documentation[1].

IV. BIOLOGICAL RESOURCES -- Would the project:	Potentially Significant Impact	Less Than Significant With Mitigation Included	Less Than Significant Impact	No Impact
a) Have a substantial adverse effect, either directly or through habitat modifications, on any species identified as a candidate, sensitive, or special status species in local or regional plans, policies, or regulations, or by the California Department of Fish and Game or U.S. Fish and Wildlife Service?			**X**	
b) Have a substantial adverse effect on any riparian habitat or other sensitive natural community identified in local or regional plans, policies, regulations, or by the California Department of Fish and Game or U.S. Fish and Wildlife Service?			**X**	
c) Have a substantial adverse effect on state or federally protected wetlands (including, but not limited to, marsh, vernal pool, coastal, etc.) through direct removal, filling, hydrological interruption, or other means?			**X**	
d) Interfere substantially with the movement of any native resident or migratory fish or wildlife species or with established native resident or migratory wildlife corridors, or impede the use of native wildlife nursery sites?			**X**	
e) Conflict with any local policies or ordinances protecting biological resources, such as a tree preservation policy or ordinance?			**X**	
f) Conflict with the provisions of an adopted Habitat Conservation Plan, Natural Community Conservation Plan, or other approved local, regional, or state habitat conservation plan?			**X**	

Discussion: The project is located within the Riverbank Quad based on the California Natural Diversity Database (CNDDB). There are thirteen species which are state or federally listed, threatened, or identified as species of special concern within the Riverbank Quad including two species of vernal pool shrimp, two bird species (Swainson's hawk and burrowing owl), the valley elderberry longhorn beetle, and eight fish species (green sturgeon, Sacramento hitch, hardhead, Sacramento splittail, Pacific lamprey, steelhead, and two varieties of chinook salmon). CNNDDB data indicated the following special status species observations: Burrowing owl was observed 1.25 miles east of the project site in 1994 within the City of Riverbank city limits; there were several records of valley elderberry bushes with exit holes, which indicates the presence of valley elderberry longhorn beetles, observed in the 1980s and 1990s along the Stanislaus and Tuolumne Rivers; and a Swainson's hawk nest was recorded in 1995 in cottonwood and oak trees near the Stanislaus River. The project site does include a few ornamental trees but is otherwise developed and is improved with a single-family residence, accessory structures, and a gravel outdoor surface. The Stanislaus River is located approximately three miles north of the project site and the Tuolumne River is located approximately six miles south of the project site. Being that the site is developed, that no vernal pools or water bodies exist on or adjacent to the project site, and the far distance from the project site to the species on record, the presence of any special status species on the project site very unlikely. The project was referred to the California Department of Fish and no response has been received to date.

It does not appear this project will result in impacts to endangered species or habitats, locally designated species, or wildlife dispersal or mitigation corridors. There are no known sensitive or protected species or natural communities located on the site. Therefore, the project is considered to be less than significant.

Mitigation: None.

References: Application information; California Department of Fish and Wildlife's Natural Diversity Database Quad Species List; California Natural Diversity Database, Planning and Community Development GIS, accessed September 25, 2024; Stanislaus County General Plan and Support Documentation[1].

V. CULTURAL RESOURCES -- Would the project:	Potentially Significant Impact	Less Than Significant With Mitigation Included	Less Than Significant Impact	No Impact
a) Cause a substantial adverse change in the significance of a historical resource pursuant to in § 15064.5?			**X**	
b) Cause a substantial adverse change in the significance of an archaeological resource pursuant to § 15064.5?			**X**	
c) Disturb any human remains, including those interred outside of formal cemeteries?			**X**	

Discussion: As this project is not a General Plan Amendment it was not referred to the tribes listed with the Native American Heritage Commission (NAHC), in accordance with SB 18. Tribal notification of the project was not referred to any tribes in conjunction with AB 52 requirements, as Stanislaus County has not received any requests for consultation from the tribes listed with the NAHC. It does not appear this project will result in significant impacts to any archaeological or cultural resources. The project site is developed with a single-family residence, accessory structures, and a gravel outdoor surface. Conditions of approval will be placed on the project, requiring that any construction activities shall be halted if any resources are found, until appropriate agencies are contacted, and an archaeological survey is completed.

Mitigation: None.

References: Application Information; Stanislaus County General Plan and Support Documentation[1].

VI. ENERGY -- Would the project:	Potentially Significant Impact	Less Than Significant With Mitigation Included	Less Than Significant Impact	No Impact
a) Result in potentially significant environmental impact due to wasteful, inefficient, or unnecessary consumption of energy resources, during project construction or operation?			**X**	
b) Conflict with or obstruct a state or local plan for renewable energy or energy efficiency?			**X**	

Discussion: The California Environmental Quality Act (CEQA) Guidelines Appendix F states that energy consuming equipment and processes, which will be used during construction or operation such as: energy requirements of the project by fuel type and end use, energy conservation equipment and design features, energy supplies that would serve the project, total estimated daily vehicle trips to be generated by the project, and the additional energy consumed per trip by mode, shall be taken into consideration when evaluating energy impacts. Additionally, the project's compliance with applicable state or local energy legislation, policies, and standards must be considered.

The project site is located within the Modesto Irrigation District (MID) service area and utilizes MID for electrical services. A referral response received from MID indicated that existing easements for electrical infrastructure shall remain and that additional easements may be required. Additionally, any project related site improvements shall protect existing overhead, and underground electric facilities within or adjacent to the proposed project and any relocation or installation of electrical utility facilities shall conform to the District's Electric Service Rules. These requirements will be added to the conditions of approval applied to the project.

Energy consuming equipment and processes include construction equipment, trucks, and the employee vehicle. As discussed in Section III – *Air Quality*, these activities would not significantly increase Vehicle Miles Traveled (VMT), due to the number of vehicle trips not exceeding a total of 110 vehicle trips per-day. The proposed hours of operation are Monday through Friday from 7:00 a.m. through 3:30 p.m., with three employees including the owner on a maximum shift, and up to two customer visits per week. The operation utilizes seven pickup trucks with three open and four enclosed 14-foot-long trailers for the landscaping portion of the operation. Traffic generated for the proposed business is estimated to be a maximum of seven trips per-day in pickup trucks, up to two daily trips by the property owner in a passenger car, two weekly trips by customers in a passenger car, and two daily trips by employees in passenger cars. Truck traffic, consisting of seven truck trips per-day, is the main consumer of energy associated with this project but will be subject to applicable Air District regulations, including rules and regulations that increase energy efficiency. Consequently, emissions would be minimal. Therefore, consumption of energy resources would be less than significant without mitigation for the proposed project.

A comment was received from SJVAPCD in response to the Early Consultation prepared for the proposed project indicating that construction and operation related emissions for the project would have a less than significant impact on air quality and are not expected to exceed any of the District's annual emissions significant thresholds, which includes: 100 tons per year of carbon monoxide (CO), ten tons per year of oxides of nitrogen (NOx), ten tons per year of reactive organic gases (ROG), 27 tons per year of oxides of sulfur (SOx), 15 tons per year of particulate matter of ten microns or less in size (PM10), or 15 tons per year of particulate matter of 2.5 microns or less in size (PM2.5). Further the SJVAPCD recommended the proposed business incorporate vegetative screening into the project site and utilize energy efficient vehicles and equipment and solar facilities. Further the comment letter indicated that the project may be subject to District Rules 2010 and 2201 – Air Quality Permitting for Stationary Sources, District Rule 9510 – Indirect Source Review (ISR), District Rule 4601 - Architectural Coatings, District Rule 4102 – Nuisance, Rule 4641 – Cutback, Slow Cure, and Emulsified Asphalt, Paving and Maintenance Operations. A condition of approval will be placed on the project requiring that the applicant be in compliance with the District's rules and regulations prior to issuance of a building, grading, or encroachment permit.

No construction is proposed; however, if any construction or additional on-site lighting related to the proposed facility are proposed in the future, it would be subject to the mandatory planning and design, energy efficiency, water efficiency and conservation, material conservation and resources efficiency, and environmental quality measures of the California Green Building Standards (CALGreen) Code (California Code of Regulations, Title 24, Part 11). A tenant improvement permit will be required for the office and restroom and will be required to meet all applicable building and fire codes through the building

permit review process. Conditions of approval will be added to the project requiring building permits to be obtained from the Stanislaus County Building Permits Division.

It does not appear that this project will result in significant impacts to the wasteful, inefficient, or unnecessary consumption of energy resources. Accordingly, the potential impacts to Energy are considered to be less than significant.

Mitigation: None.

References: Application Information; Referral response from the San Joaquin Valley Air Pollution Control District, dated November 13, 2023; Referral response from the Modesto Irrigation District (MID), dated November 14, 2023.

VII. GEOLOGY AND SOILS -- Would the project:	Potentially Significant Impact	Less Than Significant With Mitigation Included	Less Than Significant Impact	No Impact
a) Directly or indirectly cause potential substantial adverse effects, including the risk of loss, injury, or death involving:				
i) Rupture of a known earthquake fault, as delineated on the most recent Alquist-Priolo Earthquake Fault Zoning Map issued by the State Geologist for the area or based on other substantial evidence of a known fault? Refer to Division of Mines and Geology Special Publication 42.			**X**	
ii) Strong seismic ground shaking?			**X**	
iii) Seismic-related ground failure, including liquefaction?			**X**	
iv) Landslides?			**X**	
b) Result in substantial soil erosion or the loss of topsoil?			**X**	
c) Be located on a geologic unit or soil that is unstable, or that would become unstable as a result of the project, and potentially result in on- or off-site landslide, lateral spreading, subsidence, liquefaction or collapse?			**X**	
d) Be located on expansive soil, as defined in Table 18-1-B of the Uniform Building Code (1994), creating substantial direct or indirect risks to life or property?			**X**	
e) Have soils incapable of adequately supporting the use of septic tanks or alternative waste water disposal systems where sewers are not available for the disposal of waste water?			**X**	
f) Directly or indirectly destroy a unique paleontological resource or site or unique geologic feature?			**X**	

Discussion: The United States Department of Agriculture Natural Resources Conservation Service (USDA NRCS) Web Soil Survey indicates that the project parcel is comprised of Hanford sandy loam (HdpA), with 0 to 1 percent slopes. As contained in Chapter 5 of the General Plan Support Documentation, the areas of the County subject to significant geologic hazard are located in the Diablo Range, west of Interstate 5; however, as per the California Building Code, all of Stanislaus County is located within a geologic hazard zone (Seismic Design Category D, E, or F) and a soils test may be required at building permit application. Results from the soils test will determine if unstable or expansive soils are present. If such soils are present, special engineering of the structure will be required to compensate for the soil deficiency. No construction is

proposed; however, any future construction would require a building permit which requires structures to be designed and built according to building standards appropriate to withstand shaking for the area in which they are constructed.

The proposed wholesale nursery and landscape contractor facility is proposed to be served by an existing on-site well and septic system. A referral response received from Stanislaus County Department of Environmental Resources (DER) indicated that if future construction were to occur that prior to issuance of any grading or building permit, the applicant(s) shall submit a site plan that includes the location, layout and design of all proposed OWTS that meets all of DER's standards, including a future 100% expansion (replacement) area, Measure X and LAMP standards and setbacks. These comments will be added as conditions of approval.

The project site is not located near an active fault or within a high earthquake zone. Landslides are not likely due to the flat terrain of the area.

A tenant improvement permit will be required for the office and restroom and will be required to meet all applicable building and fire codes through the building permit review process. DER, Public Works, and the Building Permits Division review and approve any building or grading permit to ensure their standards are met. Conditions of approval regarding these standards will be applied to the project and will be triggered when a building permit is requested.

Mitigation: None.

References: Referral response from the Department of Environmental Resources (DER), dated November 8, 2023; Referral response from the Stanislaus County Department of Public Works dated September 25, 2024; Stanislaus County General Plan and Support Documentation[1].

VIII. GREENHOUSE GAS EMISSIONS -- Would the project:	**Potentially Significant Impact**	**Less Than Significant With Mitigation Included**	**Less Than Significant Impact**	**No Impact**
a) Generate greenhouse gas emissions, either directly or indirectly, that may have a significant impact on the environment?			**X**	
b) Conflict with an applicable plan, policy or regulation adopted for the purpose of reducing the emissions of greenhouse gases?			**X**	

Discussion: The principal Greenhouse Gasses (GHGs) are carbon dioxide (CO2), methane (CH4), nitrous oxide (N2O), sulfur hexafluoride (SF6), perfluorocarbons (PFCs), hydrofluorocarbons (HFCs), and water vapor (H2O). CO2 is the reference gas for climate change because it is the predominant greenhouse gas emitted. To account for the varying warming potential of different GHGs, GHG emissions are often quantified and reported as CO2 equivalents (CO2e). In 2006, California passed the California Global Warming Solutions Act of 2006 (Assembly Bill [AB] No. 32), which requires the California Air Resources Board (ARB) design and implement emission limits, regulations, and other measures, such that feasible and cost-effective statewide GHG emissions are reduced to 1990 levels by 2020. Two additional bills, SB 350 and SB32, were passed in 2015 further amending the states Renewables Portfolio Standard (RPS) for electrical generation and amending the reduction targets to 40% of 1990 levels by 2030.

The proposed hours of operation are Monday through Friday from 7:00 a.m. through 3:30 p.m., with three employees including the owner on a maximum shift, and up to two customer visits per week. The operation utilizes seven pickup trucks with three open and four enclosed 14-foot-long trailers for the landscaping portion of the operation. Traffic generated for the proposed business is estimated to be a maximum of seven trips per-day in pickup trucks, up to two daily trips by the property owner in a passenger car, two weekly trips by customers in a passenger car, and two daily trips by employees in passenger cars.

The project site is located within the Modesto Irrigation District (MID) service area and utilizes MID for electrical services. A referral response received from MID indicated that existing easements for electrical infrastructure shall remain and that additional easements may be required. Additionally, any project related site improvements shall protect existing overhead, and underground electric facilities within or adjacent to the proposed project and any relocation or installation of electrical

utility facilities shall conform to the District's Electric Service Rules. These requirements will be added to the conditions of approval applied to the project.

A comment was received from SJVAPCD in response to the Early Consultation prepared for the proposed project indicating that construction and operation related emissions for the project would have a less than significant impact on air quality and are not expected to exceed any of the District's annual emissions significant thresholds, which includes: 100 tons per year of carbon monoxide (CO), ten tons per year of oxides of nitrogen (NOx), ten tons per year of reactive organic gases (ROG), 27 tons per year of oxides of sulfur (SOx), 15 tons per year of particulate matter of ten microns or less in size (PM10), or 15 tons per year of particulate matter of 2.5 microns or less in size (PM2.5). Further the SJVAPCD recommended the proposed business incorporate vegetative screening into the project site and utilize energy efficient vehicles and equipment and solar facilities. Further the comment letter indicated that the project may be subject to District Rules 2010 and 2201 – Air Quality Permitting for Stationary Sources, District Rule 9510 – Indirect Source Review (ISR), District Rule 4601 - Architectural Coatings, District Rule 4102 – Nuisance, Rule 4641 – Cutback, Slow Cure, and Emulsified Asphalt, Paving and Maintenance Operations. A condition of approval will be placed on the project requiring that the applicant be in compliance with the District's rules and regulations prior to issuance of a building, grading, or encroachment permit. As the project must comply with District regulations, the project's emissions would be less than significant for all criteria pollutants, would not be inconsistent with any applicable air quality attainment plans, and would result in less than significant impacts to air quality.

Mitigation: None.

References: Referral response from the San Joaquin Valley Air Pollution Control District, dated November, 13, 2023; Referral response from the Modesto Irrigation District (MID), dated November 14, 2023; San Joaquin Valley Air Pollution Control District's Small Project Analysis Level (SPAL) guidance, November 13, 2020; Federal Highway Administration, Summary of Travel Trends: 2017 National Household Travel Survey; San Joaquin Valley Air Pollution Control District - Regulation VIII Fugitive Dust/PM-10 Synopsis; Stanislaus County General Plan and Support Documentation[1].

IX. HAZARDS AND HAZARDOUS MATERIALS -- Would the project:	**Potentially Significant Impact**	**Less Than Significant With Mitigation Included**	**Less Than Significant Impact**	**No Impact**
a) Create a significant hazard to the public or the environment through the routine transport, use, or disposal of hazardous materials?			**X**	
b) Create a significant hazard to the public or the environment through reasonably foreseeable upset and accident conditions involving the release of hazardous materials into the environment?			**X**	
c) Emit hazardous emissions or handle hazardous or acutely hazardous materials, substances, or waste within one-quarter mile of an existing or proposed school?			**X**	
d) Be located on a site which is included on a list of hazardous materials sites compiled pursuant to Government Code Section 65962.5 and, as a result, would it create a significant hazard to the public or the environment?			**X**	
e) For a project located within an airport land use plan or, where such a plan has not been adopted, within two miles of a public airport or public use airport, would the project result in a safety hazard or excessive noise for people residing or working in the project area?			**X**	

f) Impair implementation of or physically interfere with an adopted emergency response plan or emergency evacuation plan?			**X**	
g) Expose people or structures, either directly or indirectly, to a significant risk of loss, injury or death involving wildland fires?			**X**	

Discussion: The proposed wholesale nursery and landscape contractor facility will include incidental storage of pesticides and agricultural chemicals used in standard nursery operations, as well as gasoline, oil, and batteries.

The Stanislaus County Department of Environmental Resources (DER) is responsible for overseeing hazardous materials. A referral response from the Hazardous Materials Division of DER is requiring the applicant to contact DER regarding appropriate permitting requirements for hazardous materials and/or wastes. The applicant is required to use, store, and dispose of any hazardous materials in accordance with all applicable federal, state, and local regulations including any Hazardous Materials Business Plan with the Fire Warden, if applicable. The Hazardous Materials Division requested that the developer contact the Hazardous Materials Division to determine what regulatory requirements and permits will be required to be obtained. These comments will be reflected through the application of a condition of approval. With conditions of approval in place, no significant impacts associated with hazards or hazardous materials are anticipated to occur as a result of the proposed project.

Pesticide exposure is a risk in areas located in the vicinity of agriculture. Sources of exposure include contaminated groundwater, which is consumed, and drift from spray applications. Application of sprays is strictly controlled by the Agricultural Commissioner and can only be accomplished after obtaining permits. A discussion on the project and agricultural buffers is included in Section II – *Agriculture and Forest Resources*. The project was referred to the Stanislaus County Agricultural Commissioner, and no response has been received to date.

The project site is not listed on the EnviroStor database managed by the CA Department of Toxic Substances Control or within the vicinity of any airport. The site is located in a Local Responsibility Area (LRA) for fire protection and is served by the Stanislaus Consolidated Fire Protection District. The project was referred to the fire district, however no response was received.

The project site is not within the vicinity of any airstrip or wildlands.

Mitigation: None.

References: Application Information; Referral Response from the Department of Environmental Resources – Hazardous Materials Division, dated November 13, 2023; Stanislaus County General Plan and Support Documentation[1].

X. HYDROLOGY AND WATER QUALITY -- Would the project:	**Potentially Significant Impact**	**Less Than Significant With Mitigation Included**	**Less Than Significant Impact**	**No Impact**
a) Violate any water quality standards or waste discharge requirements or otherwise substantially degrade surface or ground water quality?			**X**	
b) Substantially decrease groundwater supplies or interfere substantially with groundwater recharge such that the project may impede sustainable groundwater management of the basin?			**X**	
c) Substantially alter the existing drainage pattern of the site or area, including through the alteration of the course of a stream or river or through the addition of impervious surfaces, in a manner which would:			**X**	
i) result in substantial erosion or siltation on- or off-site;			**X**	

ii) substantially increase the rate of amount of surface runoff in a manner which would result in flooding on- or off-site.			**X**	
iii) create or contribute runoff water which would exceed the capacity of existing or planned stormwater drainage systems or provide substantial additional sources of polluted runoff; or			**X**	
iv) impede or redirect flood flows?			**X**	
d) In flood hazard, tsunami, or seiche zones, risk release of pollutants due to project inundation?			**X**	
e) Conflict with or obstruct implementation of a water quality control plan or sustainable groundwater management plan?			**X**	

Discussion: Areas subject to flooding have been identified in accordance with the Federal Emergency Management Act (FEMA). The project site is located in FEMA Flood Zone X, which includes areas determined to be outside the 0.2 percent annual chance floodplains. An Early Consultation referral response received from Stanislaus County Department of Public Works (PW) indicated that a grading, drainage, and erosion and sediment control plan for the project will be required, subject to PW review and Standards and Specifications.

The project is a request to establish a wholesale nursery and landscape contractor facility, which will consist of 0.25 acres of nursery stock and a landscape installation business operating on 0.50 acres of a 1.43-acre property. The balance of the property consists of an existing single-family residence and several accessory structures.

The proposed wholesale nursery and landscape contractor facility is proposed to be served by an existing on-site well and septic system. A referral response received from Stanislaus County Department of Environmental Resources (DER) indicated that if future construction were to occur that prior to issuance of any grading or building permit, the applicant(s) shall submit a site plan that includes the location, layout and design of all proposed OWTS that meets all of DER's standards, including a future 100% expansion (replacement) area, Measure X and LAMP standards and setbacks. These comments will be added as conditions of approval.

DER also commented that the proposed project does not meet the definition of a Public Water System and therefore is not subject to the requirements of SB1263; however, they indicated that at the time, the project meets the definition of a regulated water system, the applicant shall be subject to all applicable requirements, including SB1263. The California Safe Drinking Water Act (CA Health and Safety Code Section 116275(h)) defines a Public Water System as a system for the provision of water for human consumption through pipes or other constructed conveyances that has 15 or more service connections or regularly serves at least 25 individuals daily at least 60 days out of the year. A public water system includes the following:

1) Any collection, treatment, storage, and distribution facilities under control of the operator of the system that are used primarily in connection with the system.

2) Any collection or pretreatment storage facilities not under the control of the operator that are used primarily in connection with the system.

3) Any water system that treats water on behalf of one or more public water systems for the purpose of rendering it safe for human consumption.

Goal Two, Policy Seven, of the Stanislaus County General Plan Conservation/Open Space Element requires that, new development that does not derive domestic water from pre-existing domestic and public water supply systems be required to have a documented water supply that does not adversely impact Stanislaus County water resources. This Policy is implemented by requiring proposals for development that will be served by new water supply systems be referred to appropriate water districts, irrigation districts, community services districts, the State Water Resources Board and any other appropriate agencies for review and comment. Additionally, all development requests shall be reviewed to ensure that sufficient evidence has been provided, to document the existence of a water supply sufficient to meet the short and long-term water needs of the project without adversely impacting the quality and quantity of existing local water resources.

The Sustainable Groundwater Management Act (SGMA) was passed in 2014 with the goal of ensuring the long-term sustainable management of California's groundwater resources. SGMA requires agencies throughout California to meet certain requirements including forming Groundwater Sustainability Agencies (GSA), developing Groundwater Sustainability Plans (GSP), and achieving balanced groundwater levels within 20 years. The site is located in the Stanislaus and Tuolumne Rivers Groundwater Basin Association (STRGBA) Groundwater Sustainability Agency, which manages the Modesto Subbasin. A Groundwater Sustainability Plan was submitted to the California Department of Water Resources (DWR) in January of 2022; however, the plan is currently undergoing corrections to address inadequacies found within the plan that were identified in 2024. Additional details were submitted to DWR in July of 2024.
The project was referred to the Central Valley Regional Water Quality Control Board (CVRWQCB) who responded with a list of the Board's permits and programs that may be applicable to the proposed project. The developer will be required to contact CVRWQCB to determine which permits/standards must be met prior to construction as a condition of approval.

The project site is located within the Modesto Irrigation District (MID) service area. A referral response received from MID indicates that the project site currently has a 30-inch concrete irrigation pipeline, maintained by MID, at the northern property boundary. Their response specified that any proposed change in use or modification to this infrastructure must be done in conformance with MID standards and that if construction is to occur that MID should be consulted and all plans shall be submitted to MID for review and approval prior to the onset of any work. These requirements will be added to the conditions of approval applied to the project.

As a result of the project details, impacts associated with drainage, water quality, and runoff are expected to have a less than significant impact.

Mitigation: None.

References: Referral response from the Department of Environmental Resources (DER), dated November 8, 2023; Referral response from Department of Public Works, dated September 25, 2024; Referral response from the Central Valley Regional Water Quality Control Board, dated November 13, 2023; Referral response from the Modesto Irrigation District (MID), dated November 14, 2023; Stanislaus County General Plan and Support Documentation[1].

XI. LAND USE AND PLANNING -- Would the project:	Potentially Significant Impact	Less Than Significant With Mitigation Included	Less Than Significant Impact	No Impact
a) Physically divide an established community?			X	
b) Cause a significant environmental impact due to a conflict with any land use plan, policy, or regulation adopted for the purpose of avoiding or mitigating an environmental effect?			X	

Discussion: The project is a request to establish a wholesale nursery and landscape contracting business on a 1.43± acre parcel in the General Agriculture (A-2-40) zoning district. An 0.25± acre area is proposed to be utilized to maintain nursery stock and 0.50 acres will be utilized for the landscaping business. The balance of the property is improved with a single-family residence and accessory structures. The applicant proposes to use a 210 square-foot portion of the existing single-family dwelling as an office.

The proposed hours of operation are Monday through Friday from 7:00 a.m. through 3:30 p.m., with three employees including the owner on a maximum shift, and up to two customer visits per week. The operation utilizes seven pickup trucks with three open and four enclosed 14-foot-long trailers for the landscaping portion of the operation. Traffic generated for the proposed business is estimated to be a maximum of seven trips per-day in pickup trucks, up to two daily trips by the property owner in a passenger car, two weekly trips by customers in a passenger car, and two daily trips by employees in passenger cars.

Pursuant to County Zoning Code Section 21.20.030(A), wholesale nurseries and landscape contracting business may be operated provided a Tier One Use Permit is first obtained. In this case, approximately 60% of the business will be associated with the wholesale nursery, 15% to landscaping installation, 20% to the installation of irrigation systems, and 5% to irrigation system maintenance.

The proposed use is considered a Tier One use, which are closely related to agriculture and are necessary for a healthy agricultural economy. Tier One uses may be allowed when the Planning Commission finds that:

1. The use as proposed will not be substantially detrimental to or in conflict with agricultural use of other properties in the vicinity; and
2. The establishment, maintenance, and operation of the proposed use or building applied for is consistent with the General Plan designation of "Agriculture" and will not, under the circumstances of the particular case, be detrimental to the health, safety, and general welfare of persons residing or working in the neighborhood of the use and that it will not be detrimental or injurious to property and improvements in the neighborhood or to the general welfare of the County.

The growing of nursery plants is considered to be an agricultural use. The request is not expected to perpetuate any significant conversion of farmland to non-agriculture use. No impacts to agriculture are anticipated to occur as a result of this project. Based on the specific features and design of this project, it does not appear this project will impact the long-term productive agricultural capability of surrounding contracted lands in the A-2 zoning district. There is no indication this project will result in the removal of adjacent contracted land from agricultural use. During project review, this application was referred to the Department of Conservation (DOC) for review and input and no response has been received to date.

With the application of conditions of approval, there is no indication that, under the circumstances of this particular case, the proposed operation will be detrimental to the health, safety, and general welfare of persons residing or working in the neighborhood of the use or that it will be detrimental or injurious to property and improvements in the neighborhood or to the general welfare of the County.

To minimize conflicts between agriculture operations and non-agricultural operations Buffer and Setback Guidelines (Appendix A of the Agricultural Element) will be adopted for this project. Policy 1.10, Buffer and Setback Guidelines is applicable to new or expanding uses approved in or adjacent to the A-2 (General Agriculture) zoning district. Appendix A states: "All projects shall incorporate a minimum 150-foot-wide buffer setback. Projects which propose people intensive outdoor activities, such as athletic fields, shall incorporate a minimum 300-foot-wide buffer setback. Permitted uses within a buffer area shall include landscaping, parking lots, and similar low-people intensive uses." General Plan Amendment No. 2011-01 - Revised Agricultural Buffers was approved by the Board of Supervisors on December 20, 2011, to modify County requirements for buffers on agricultural projects. As this is a Tier One use, if not considered people intensive by the Planning Commission and is not subject to agricultural buffers.

Goal Two, Policy 2.5, Implementation Measure One, of the County General Plan Agricultural Element, when defining the County's most productive agricultural areas, it is important to recognize that soil types alone should not be the determining factor; "Most Productive Agricultural Areas" do not include any land within Local Agency Formation Commission (LAFCO) approved Sphere of Influence (SOI) of cities. The project site is not considered to be a most productive agricultural area as it is located within the City of Riverbank's LAFCO adopted SOI. Generally, urban development will only occur upon annexation to a city, but such development may be appropriate prior to annexation provided the development is not inconsistent with the land use designation of the general plan of the affected city. The project site is designated as Lower-Density Residential (LDR) in the City of Riverbank's General Plan (GP) Land Use Diagram. The Stanislaus County General Plan Land Use Element Policy 27 requires all discretionary projects within the sphere of influence of a city gain written support of the project and be referred to that city for an application of that city's development standards. The project was referred to the City of Riverbank who responded saying they had no comments on the proposed project.

The project will not physically divide an established community nor conflict with any habitat conservation plans.

Mitigation: None.

References: Application Information; Referral response from the City of Riverbank, dated December 1, 2023; Stanislaus County General Plan and Support Documentation[1].

XII. MINERAL RESOURCES -- Would the project:	Potentially Significant Impact	Less Than Significant With Mitigation Included	Less Than Significant Impact	No Impact
a) Result in the loss of availability of a known mineral resource that would be of value to the region and the residents of the state?			**X**	
b) Result in the loss of availability of a locally-important mineral resource recovery site delineated on a local general plan, specific plan or other land use plan?			**X**	

Discussion: The location of all commercially viable mineral resources in Stanislaus County has been mapped by the State Division of Mines and Geology in Special Report 173. There are no known significant resources on the site, nor is the project site located in a geological area known to produce resources.

Mitigation: None.

References: Stanislaus County General Plan and Support Documentation[1].

XIII. NOISE -- Would the project result in:	Potentially Significant Impact	Less Than Significant With Mitigation Included	Less Than Significant Impact	No Impact
a) Generation of a substantial temporary or permanent increase in ambient noise levels in the vicinity of the project in excess of standards established in the local general plan or noise ordinance, or applicable standards of other agencies?			**X**	
b) Generation of excessive groundborne vibration or groundborne noise levels?			**X**	
c) For a project located within the vicinity of a private airstrip or an airport land use plan or, where such a plan has not been adopted, within two miles of a public airport or public use airport, would the project expose people residing or working in the project area to excessive noise levels?			**X**	

Discussion: The proposed project shall comply with the noise standards included in the General Plan and Noise Control Ordinance. The Stanislaus County General Plan identifies noise levels up to 75 dB Ldn (or CNEL) as the normally acceptable level of noise for industrial and agricultural uses. Additionally, agricultural activity is exempt from the Stanislaus County Noise Control Ordinance (Ord. CS 1070 §2, 2010). No construction is proposed. Noise impacts associated with on-site activities and traffic are not anticipated to exceed the normally acceptable level of noise. The project proposes to operate Monday through Friday from 7:00 a.m. through 3:30 p.m., with three employees including the owner on a maximum shift, and up to two customer visits per week. The operation utilizes seven pickup trucks with three open and four enclosed 14-foot-long trailers for the landscaping portion of the operation. Traffic generated for the proposed business is estimated to be a maximum of seven trips per-day in pickup trucks, up to two daily trips by the property owner in a passenger car, two weekly trips by customers in a passenger car, and two daily trips by employees in passenger cars. The nearest sensitive noise receptors are single-family residences located adjacent to the project site to the east and west.

The site is not located within an airport land use plan. Noise impacts associated with the proposed project are considered to be less than significant.

Mitigation: None.

References: Application information; Stanislaus County Noise Control Ordinance (Title 10); Stanislaus County General Plan, Chapter IV – Noise Element; Stanislaus County General Plan and Support Documentation[1].

XIV. POPULATION AND HOUSING -- Would the project:	Potentially Significant Impact	Less Than Significant With Mitigation Included	Less Than Significant Impact	No Impact
a) Induce substantial unplanned population growth in an area, either directly (for example, by proposing new homes and businesses) or indirectly (for example, through extension of roads or other infrastructure)?			**X**	
b) Displace substantial numbers of existing people or housing, necessitating the construction of replacement housing elsewhere?			**X**	

Discussion: The site is not included in the vacant sites inventory for the 2016 Stanislaus County Housing Element, which covers the 5th Cycle Regional Housing Needs Allocation (RHNA) for the County and will therefore not impact the County's ability to meet their RHNA. No population growth will be induced, nor will any existing housing be displaced as a result of this project.

Mitigation: None.

References: Application Information; Stanislaus County General Plan and Support Documentation[1].

XV. PUBLIC SERVICES --	Potentially Significant Impact	Less Than Significant With Mitigation Included	Less Than Significant Impact	No Impact
a) Would the project result in the substantial adverse physical impacts associated with the provision of new or physically altered governmental facilities, need for new or physically altered governmental facilities, the construction of which could cause significant environmental impacts, in order to maintain acceptable service ratios, response times or other performance objectives for any of the public services:				
Fire protection?			**X**	
Police protection?			**X**	
Schools?			**X**	
Parks?			**X**	
Other public facilities?			**X**	

Discussion: The County has adopted Public Facilities Fees, as well as Fire Facility Fees on behalf of the appropriate fire district, to address impacts to public services. School Districts also have their own adopted fees. All facility fees are required to be paid at the time of building permit issuance.

The project site is served by the Modesto Irrigation District (MID) for irrigation and electric service. A referral response received from MID indicates that the project site currently has a 30-inch concrete irrigation pipeline, maintained by MID, at the northern property boundary. Their response specified that any proposed change in use or modification to this

infrastructure must be done in conformance with MID standards and that if construction is to occur that MID should be consulted and all plans shall be submitted to MID for review and approval prior to the onset of any work. MID's referral response indicated that existing easements for electrical infrastructure shall remain and that additional easements may be required. Additionally, any project related site improvements shall protect existing overhead, and underground electric facilities within or adjacent to the proposed project and any relocation or installation of electrical utility facilities shall conform to the District's Electric Service Rules. These requirements will be added to the conditions of approval applied to the project.

The project was referred to the Central Valley Regional Water Quality Control Board (RWQCB) who responded with a list of the Board's permits and programs that may be applicable to the proposed project. The developer will be required to contact RWQCB to determine which permits/standards must be met prior to construction as a condition of approval.

This project was circulated to the Stanislaus Consolidated Fire Protection District, Sylvan Union and Modesto City School Districts, and the Stanislaus County Sheriff during the Early Consultation referral period and no concerns were identified with regard to public services.

Mitigation: None.

References: Application Information**;** Referral response from the Central Valley Regional Water Quality Control Board, dated November 13, 2023; Referral response from Department of Public Works, dated September 25, 2024; Referral response from the Modesto Irrigation District (MID), dated November 14, 2023; Stanislaus County General Plan and Support Documentation[1].

XVI. RECREATION --	Potentially Significant Impact	Less Than Significant With Mitigation Included	Less Than Significant Impact	No Impact
a) Would the project increase the use of existing neighborhood and regional parks or other recreational facilities such that substantial physical deterioration of the facility would occur or be accelerated?			**X**	
b) Does the project include recreational facilities or require the construction or expansion of recreational facilities which might have an adverse physical effect on the environment?			**X**	

Discussion: This project will not increase demands for recreational facilities, as such impacts typically are associated with residential development.

Mitigation: None.

References: Stanislaus County General Plan and Support Documentation[1].

XVII. TRANSPORTATION -- Would the project:	Potentially Significant Impact	Less Than Significant With Mitigation Included	Less Than Significant Impact	No Impact
a) Conflict with a program plan, ordinance or policy addressing the circulation system, including transit, roadway, bicycle and pedestrian facilities?			**X**	
b) Would the project conflict or be inconsistent with CEQA Guidelines section 15064.3, subdivision (b)?			**X**	
c) Substantially increase hazards due to a geometric design feature (e.g., sharp curves or dangerous intersections) or incompatible uses (e.g., farm equipment)?			**X**	
d) Result in inadequate emergency access?			**X**	

Discussion: The proposed hours of operation are Monday through Friday from 7:00 a.m. through 3:30 p.m., with three employees including the owner on a maximum shift, and up to two customer visits per week. The operation utilizes seven pickup trucks with three open and four enclosed 14-foot-long trailers for the landscaping portion of the operation. Traffic generated for the proposed business is estimated to be a maximum of seven trips per-day in pickup trucks, up to two daily trips by the property owner in a passenger car, two weekly trips by customers in a passenger car, and two daily trips by employees in passenger cars.

The project site fronts on Crawford Road which is classified as a 60-foot-wide Local Road; the facility and all traffic will take access off an existing driveway located on County-maintained Crawford Road. This project was referred to the Department of Public Works who responded to the project requesting that an irrevocable offer of dedication be provided for the remaining ten-foot needed north of centerline of Crawford Road, an encroachment permit be obtained for the driveway, and that full driveway approach improvements be made to the existing driveway in accordance with Public Work's Standards and Specifications. Public Work's response letter also indicated that the parking, loading, or unloading of vehicles will not be permitted within the County road right-of-way and that the developer will be required to install or pay for the installation of any signs and/or markings, if warranted. These comments will be added as conditions of approval. Increased traffic resulting from the proposed use of the site is insignificant; therefore, staff has no evidence to support that this project will significantly impact County roads.
As required by CEQA Guidelines Section 15064.3, potential impacts to transportation should be evaluated using Vehicle Miles Traveled (VMT). As required by CEQA Guidelines Section 15064.3, potential impacts regarding Air Quality should be evaluated using Vehicle Miles Traveled (VMT). A technical advisory on evaluating transportation impacts in CEQA published by the Governor's Office of Planning and Research (OPR) in December of 2018 clarified the definition of automobiles as referring to on-road passenger vehicles, specifically cars and light trucks. While heavy trucks are not considered in the definition of automobiles for which VMT is calculated for, heavy-duty truck VMT could be included for modeling convenience. According to the same OPR technical advisory, many local agencies have developed a screening threshold of VMT to indicate when detailed analysis is needed. Projects that generate or attract fewer than 110 trips per-day generally may be assumed to cause a less than significant transportation impact. As the anticipated vehicle trips associated with the request are below the threshold of significance for vehicle and heavy truck trips, no significant impacts from increased VMT are anticipated.

The proposed project is not anticipated to conflict with any transportation program, plan, ordinance, or policy.

Mitigation: None.

References: Referral response from Department of Public Works, dated September 26, 2024; Federal Highway Administration, Summary of Travel Trends: 2017 National Household Travel Survey; Office of Planning and Research April 2018 Technical Advisory Memo on Evaluating Transportation Impacts in CEQA; Stanislaus County General Plan and Support Documentation[1].

XVIII. TRIBAL CULTURAL RESOURCES -- Would the project:	Potentially Significant Impact	Less Than Significant With Mitigation Included	Less Than Significant Impact	No Impact
a) Cause a substantial adverse change in the significance of a tribal cultural resource, defined in Public Resources Code section 21074 as either a site, feature, place, cultural landscape that is geographically defined in terms of the size and scope of the landscape, sacred place, or object with cultural value to a California native American tribe, and that is:				
i) Listed or eligible for listing in the California Register of Historical Resources, or in a local register of historical resources as defined in Public Resources Code section 5020.1(k), or			X	
ii) A resource determined by the lead agency, in its discretion and supported by substantial evidence, to be significant pursuant to criteria set for the in subdivision (c) of Public Resource Code section 5024.1. In applying the criteria set forth in subdivision (c) of Public Resource Code section 5024.1, the lead agency shall consider the significance of the resource to a California Native American tribe.			X	

Discussion: It does not appear that this project will result in significant impacts to any archaeological or cultural resources. The project site is already regularly disturbed as part of the site's use for production agriculture. In accordance with SB 18 and AB 52, this project was not referred to the tribes listed with the Native American Heritage Commission (NAHC) as the project is not a General Plan Amendment and no tribes have requested consultation or project referral noticing. A condition of approval regarding the discovery of cultural resources during the construction process will be added to the project.

Mitigation: None.

References: Application Information; Stanislaus County General Plan and Support Documentation[1].

XIX. UTILITIES AND SERVICE SYSTEMS -- Would the project:	Potentially Significant Impact	Less Than Significant With Mitigation Included	Less Than Significant Impact	No Impact
a) Require or result in the relocation or construction of new or expanded water, wastewater treatment or storm water drainage, electric power, natural gas, or telecommunications facilities, the construction or relocation of which could cause significant environmental effects?			X	
b) Have sufficient water supplies available to serve the project and reasonably foreseeable future development during normal, dry and multiple dry years?			X	
c) Result in a determination by the wastewater treatment provider which serves or may serve the project that it has adequate capacity to serve the project's projected demand in addition to the provider's existing commitments?			X	
d) Generate solid waste in excess of State or local standards, or in excess of the capacity of local infrastructure, or otherwise impair the attainment of solid waste reduction goals?			X	
e) Comply with federal, state, and local management and reduction statutes and regulations related to solid waste?			X	

Discussion: Limitations on providing services have not been identified. The proposed wholesale nursery and landscape contractor facility is proposed to be served by an existing on-site well and septic system. A referral response received from Stanislaus County Department of Environmental Resources (DER) indicated that if future construction were to occur that prior to issuance of any grading or building permit, the applicant(s) shall submit a site plan that includes the location, layout and design of all proposed OWTS that meets all of DER's standards, including a future 100% expansion (replacement) area, Measure X and LAMP standards and setbacks. These comments will be added as conditions of approval.

DER also commented that the proposed project does not meet the definition of a Public Water System and therefore is not subject to the requirements of SB1263; however, they indicated that at the time, the project meets the definition of a regulated water system, the applicant shall be subject to all applicable requirements, including SB1263. The California Safe Drinking Water Act (CA Health and Safety Code Section 116275(h)) defines a Public Water System as a system for the provision of water for human consumption through pipes or other constructed conveyances that has 15 or more service connections or regularly serves at least 25 individuals daily at least 60 days out of the year. A public water system includes the following:

1) Any collection, treatment, storage, and distribution facilities under control of the operator of the system that are used primarily in connection with the system.

2) Any collection or pretreatment storage facilities not under the control of the operator that are used primarily in connection with the system.

3) Any water system that treats water on behalf of one or more public water systems for the purpose of rendering it safe for human consumption.

This project was referred to the Department of Public Works who responded to the project requesting that an irrevocable offer of dedication be provided for the remaining ten-foot needed northwest of centerline, an encroachment permit be obtained and full driveway approach improvements be made in accordance with Public Work's Standards and Specifications. All of Public Works' comments will be added to the project as conditions of approval.

The project was referred to the Central Valley Regional Water Quality Control Board (CVRWQCB) who responded with a list of regulatory permits and requirements under their purview. A condition of approval will be applied to the project requiring that the applicant coordinate with their agency to determine if any permits or CVRWQCB requirements be obtained/met prior to operation.

The project site is located within the Modesto Irrigation District (MID) service area. A referral response received from MID indicates that the project site currently has a 30-inch concrete irrigation pipeline, maintained by MID, at the northern property boundary. Their response specified that any proposed change in use or modification to this infrastructure must be done in conformance with MID standards and that if construction is to occur that MID should be consulted and all plans shall be submitted to MID for review and approval prior to the onset of any work. The site also utilized MID for electrical services. MID's referral response indicated that existing easements for electrical infrastructure shall remain and that additional easements may be required. Additionally, any project related site improvements shall protect existing overhead, and underground electric facilities within or adjacent to the proposed project and any relocation or installation of electrical utility facilities shall conform to the District's Electric Service Rules. These requirements will be added to the conditions of approval applied to the project.

No significant impacts related to Utilities and Services Systems have been identified.

Mitigation: None.

References: Referral response from the Department of Environmental Resources (DER), dated November 8, 2023; Referral response from Department of Public Works, dated September 25, 2024; Referral response from the Central Valley Regional Water Quality Control Board, dated November 13, 2023; Referral response from the Modesto Irrigation District (MID), dated November 14, 2023; Stanislaus County General Plan and Support Documentation[1].

XX. WILDFIRE – If located in or near state responsibility areas or lands classified as very high fire hazard severity zones, would the project:	Potentially Significant Impact	Less Than Significant With Mitigation Included	Less Than Significant Impact	No Impact
a) Substantially impair an adopted emergency response plan or emergency evacuation plan?			**X**	
b) Due to slope, prevailing winds, and other factors, exacerbate wildfire risks, and thereby expose project occupants to, pollutant concentrations from a wildfire or the uncontrolled spread of a wildfire?			**X**	
c) Require the installation of maintenance of associated infrastructure (such as roads, fuel breaks, emergency water sources, power lines or other utilities) that may exacerbate fire risk or that may result in temporary or ongoing impacts to the environment?			**X**	
d) Expose people or structures to significant risks, including downslope or downstream flooding or landslides, as a result of runoff, post-fire slope instability, or drainage changes?			**X**	

Discussion: The Stanislaus County Local Hazard Mitigation Plan identifies risks posed by disasters and identifies ways to minimize damage from those disasters. With the Wildfire Hazard Mitigation Activities of this plan in place, impacts to an adopted emergency response plan or emergency evacuation plan are anticipated to be less than significant. The terrain of the site is relatively flat, and the site has access to a County-maintained road. The site is located in a Local Responsibility Area (LRA) for fire protection and is served by Stanislaus Consolidated Fire Protection District. The project was referred to the fire district; however, no response was received. A tenant improvement permit will be required for the office and restroom and will be required to meet all applicable building and fire codes through the building permit review process. This requirement will be applied as conditions of approval for the project. Wildfire risk and risks associated with postfire land changes are considered to be less than significant.

Mitigation: None.

References: Stanislaus County General Plan and Support Documentation[1].

XXI. MANDATORY FINDINGS OF SIGNIFICANCE --	Potentially Significant Impact	Less Than Significant With Mitigation Included	Less Than Significant Impact	No Impact
a) Does the project have the potential to substantially degrade the quality of the environment, substantially reduce the habitat of a fish or wildlife species, cause a fish or wildlife population to drop below self-sustaining levels, threaten to eliminate a plant or animal community, substantially reduce the number or restrict the range of a rare or endangered plant or animal or eliminate important examples of the major periods of California history or prehistory?			**X**	
b) Does the project have impacts that are individually limited, but cumulatively considerable? ("Cumulatively considerable" means that the incremental effects of a project are considerable when viewed in connection with the effects of past projects, the effects of other current projects, and the effects of probable future projects.)			**X**	
c) Does the project have environmental effects which will cause substantial adverse effects on human beings, either directly or indirectly?			**X**	

Discussion: The project is a request to establish a wholesale nursery and landscape contracting business on a 1.43± acre parcel in the General Agriculture (A-2-40) zoning district. An 0.25± acre area is proposed to be utilized to maintain nursery stock and 0.50 acres will be utilized for the landscaping business. The balance of the property is improved with a single-family residence and accessory structures. The applicant proposes to use a 210 square-foot portion of the existing single-family dwelling as an office. The proposed hours of operation are Monday through Friday from 7:00 a.m. through 3:30 p.m., with three employees including the owner on a maximum shift, and up to two customer visits per week. The operation utilizes seven pickup trucks with three open and four enclosed 14-foot-long trailers for the landscaping portion of the operation. Traffic generated for the proposed business is estimated to be a maximum of seven trips per-day in pickup trucks, up to two daily trips by the property owner in a passenger car, two weekly trips by customers in a passenger car, and two daily trips by employees in passenger cars.

The project site is surrounded on all sides by ranchettes and agricultural properties, ranging in size from 20- acre to 130 acres, mostly planted in orchard with scattered single-family dwellings and accessory structures. The nearest property enrolled in a Williamson Act contract is located ½ mile north of the project site. The A-2 (General Agriculture) zoning district of the County Zoning Ordinance encourages vertical integration of agriculture by organizing uses requiring use permits into three tiers based on the type of uses and their relationship to agriculture. Tier One includes uses closely related to agriculture such as nut hulling and drying, wholesale nurseries, and warehouses for storage of grain and other farm produce grown on-site or in proximity to the site. This project is considered to be a Tier One use. Within the A-2 zoning district, the County has determined that certain uses related to agricultural production, such as Tier One uses, are "necessary for a healthy agricultural economy," provided it is found that the proposed use "will not be substantially detrimental to or in conflict with the agricultural use of other property in the vicinity."

To minimize conflicts between agriculture operations and non-agricultural operations Buffer and Setback Guidelines (Appendix A of the Agricultural Element) will be adopted for this project. Policy 1.10, Buffer and Setback Guidelines is applicable to new or expanding uses approved in or adjacent to the A-2 (General Agriculture) zoning district. Appendix A states: "All projects shall incorporate a minimum 150-foot-wide buffer setback. Projects which propose people intensive outdoor activities, such as athletic fields, shall incorporate a minimum 300-foot-wide buffer setback. Permitted uses within

a buffer area shall include landscaping, parking lots, and similar low-people intensive uses." General Plan Amendment No. 2011-01 - Revised Agricultural Buffers was approved by the Board of Supervisors on December 20, 2011, to modify County requirements for buffers on agricultural projects. As this is a Tier One use, if not considered people intensive by the Planning Commission and is not subject to agricultural buffers.

Goal Two, Policy 2.5, Implementation Measure One, of the County General Plan Agricultural Element, when defining the County's most productive agricultural areas, it is important to recognize that soil types alone should not be the determining factor; "Most Productive Agricultural Areas" do not include any land within Local Agency Formation Commission (LAFCO) approved Sphere of Influence (SOI) of cities. The project site is not considered to be a most productive agricultural area as it is located within the City of Riverbank's LAFCO adopted SOI. Generally, urban development will only occur upon annexation to a city, but such development may be appropriate prior to annexation provided the development is not inconsistent with the land use designation of the general plan of the affected city. The project site is designated as Lower-Density Residential (LDR) in the City of Riverbank's General Plan (GP) Land Use Diagram. The Stanislaus County General Plan Land Use Element Policy 27 requires all discretionary projects within the sphere of influence of a city gain written support of the project and be referred to that city for an application of that city's development standards. The project was referred to the City of Riverbank who responded saying they had no comments on the proposed project.

Future development of the surrounding area is limited to the County's current General Agriculture (A-2-40, 40-Acre Minimum) zoning district standards or would require the annexation of land by the City of Riverbank. Such future development potential would be required to obtain land use entitlements prior to development, which would require additional environmental review.

The project will not conflict with a Habitat Conservation Plan, a Natural Community Conservation Plan, or other locally approved conservation plans. Impacts to endangered species or habitats, locally designated species, or wildlife dispersal or mitigation corridors are considered to be less than significant. The project will not physically divide an established community. Development standards regarding the discovery of cultural resources during any future construction resulting from this request will be added to the project. Review of this project has not indicated any features which might significantly impact the environmental quality of the site and/or the surrounding area.

Mitigation: None.

References: Referral response from the City of Riverbank, dated December 1, 2023; Initial Study; Stanislaus County General Plan and Support Documentation[1].

[1]Stanislaus County General Plan and Support Documentation adopted in August 23, 2016, as amended. ***Housing Element*** adopted on April 5, 2016.

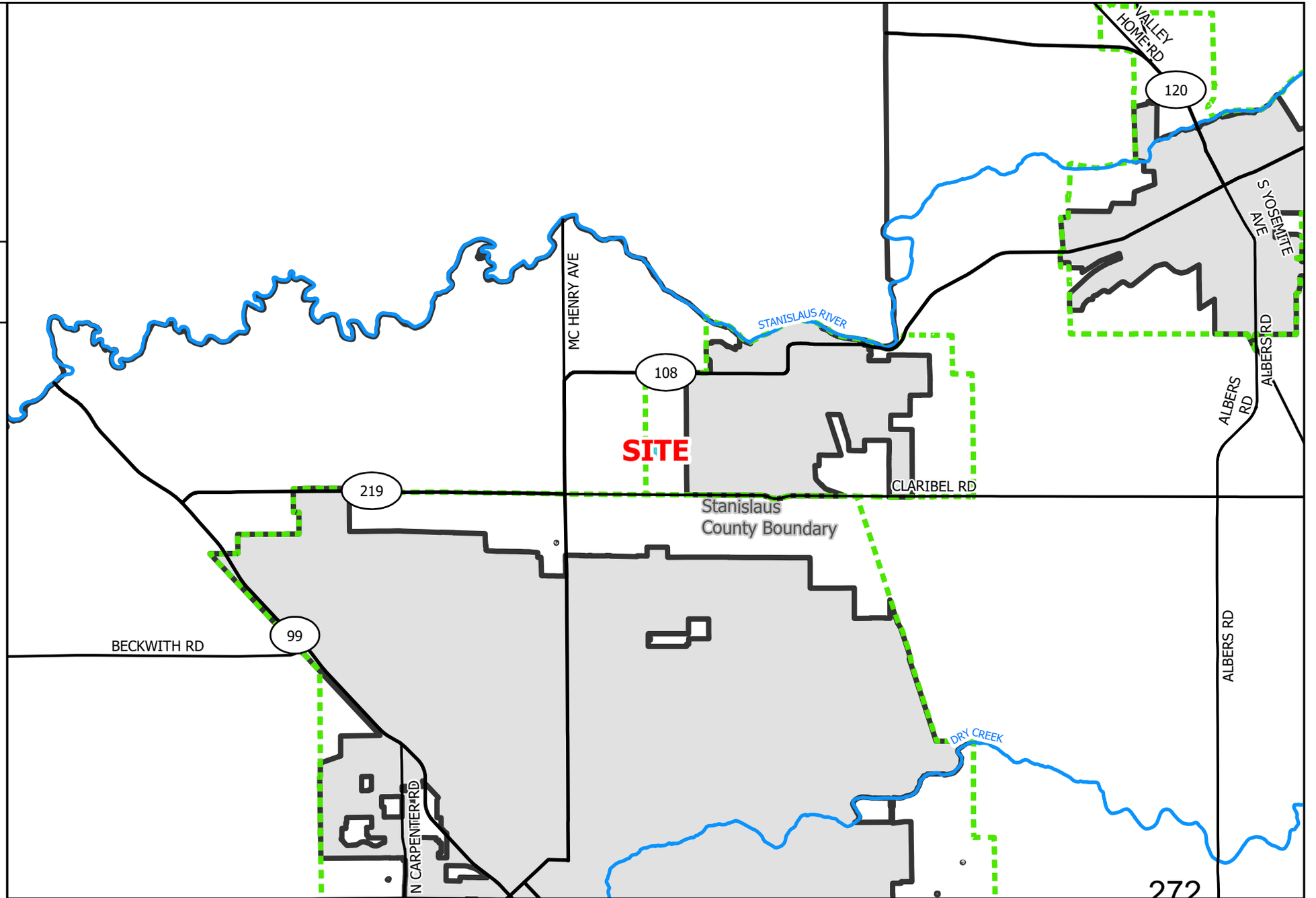
HORIZON LANDSCAPING

UP PLN2022-0130

AREA MAP

LEGEND

- Project Site
- Sphere of Influence
- Highway
- Major Road
- River



N

0 1 3 Miles

0 2 3 Kilometers

Source: Planning Department GIS

Date Exported: 9/16/2024

HORIZON LANDSCAPING

UP PLN2022-0130

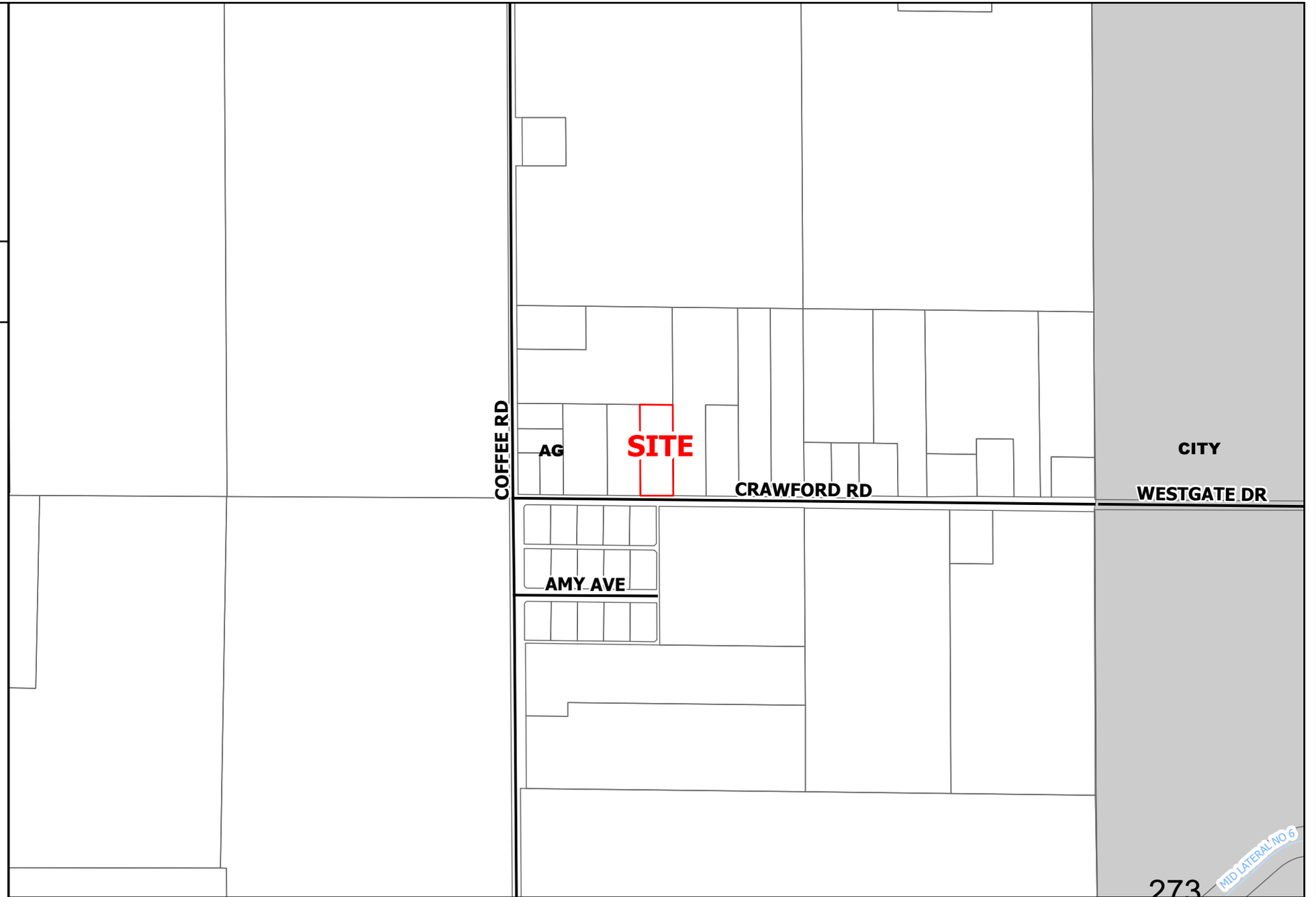
GENERAL PLAN

LEGEND

- Project Site
- Parcel
- Street
- Canal

General Plan

- Agriculture
- City



N

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0 125 250 Meters

Source: Planning Department GIS Date Exported: 9/16/2024

HORIZON LANDSCAPING

UP PLN2022-0130

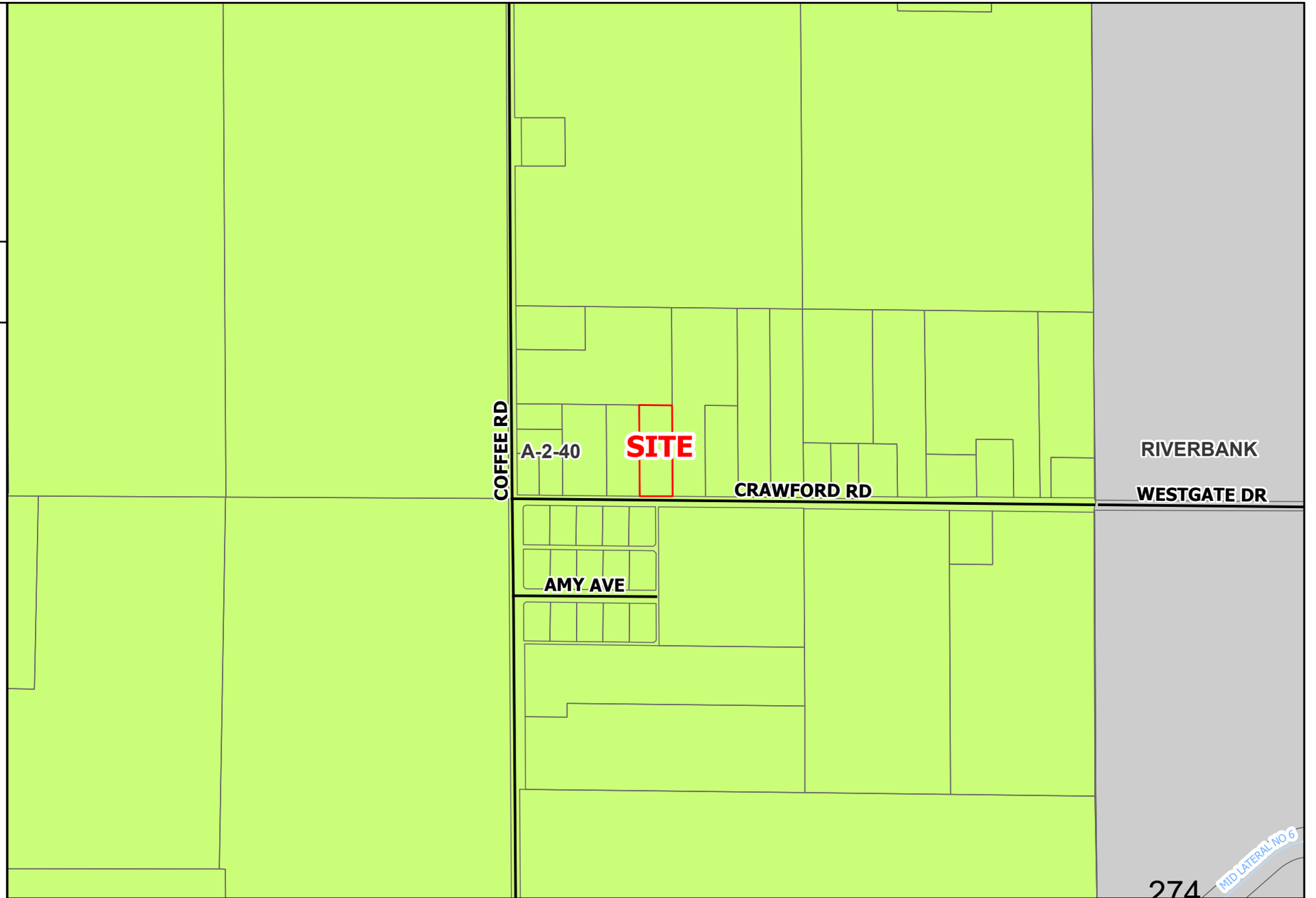
ZONING

LEGEND

- Project Site
- Parcel
- Street
- Canal

Zoning Designation

- General Agriculture 40 Acre
- City



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Source: Planning Department GIS Date Exported: 9/16/2024

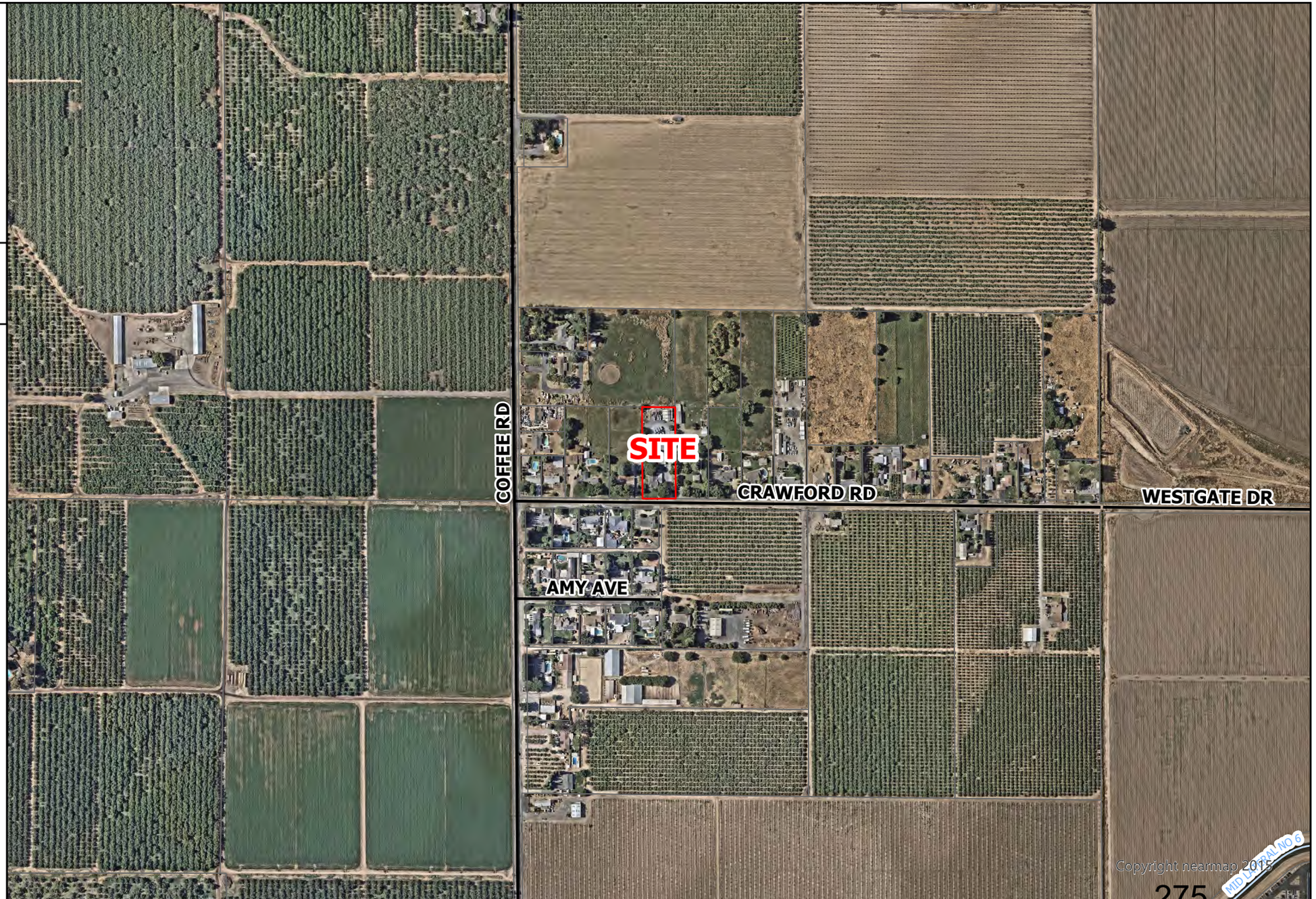
HORIZON LANDSCAPING

UP PLN2022-0130

2023 AERIAL AREA MAP

LEGEND

- Project Site
- Parcel
- Street
- Canal



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Source: Planning Department GIS Date Exported: 9/16/2024

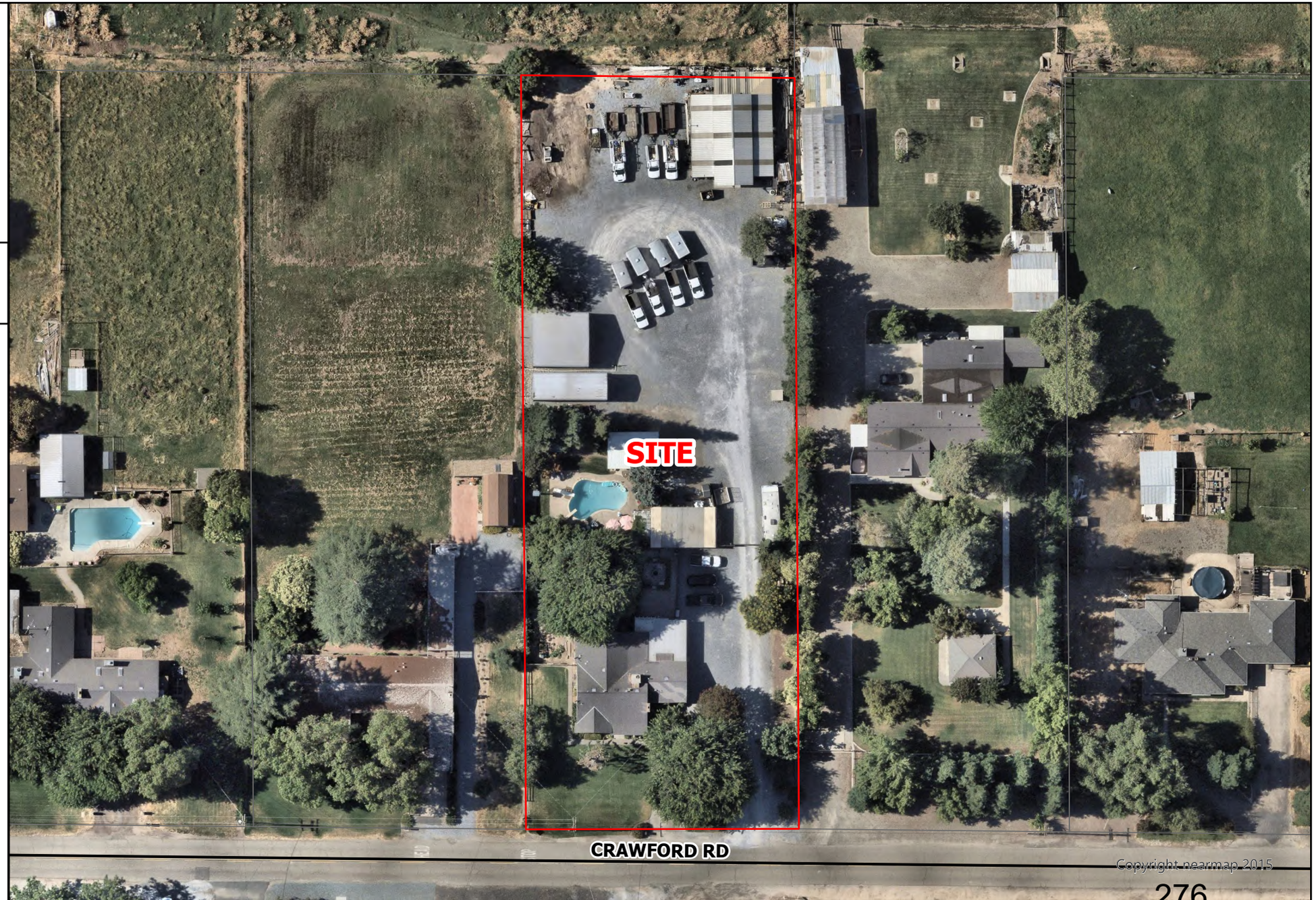
HORIZON LANDSCAPING

UP PLN2022-0130

2023 AERIAL SITE MAP

LEGEND

- Project Site
- Parcel
- Street



N

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0 15 30 Meters

Source: Planning Department GIS Date Exported: 9/16/2024

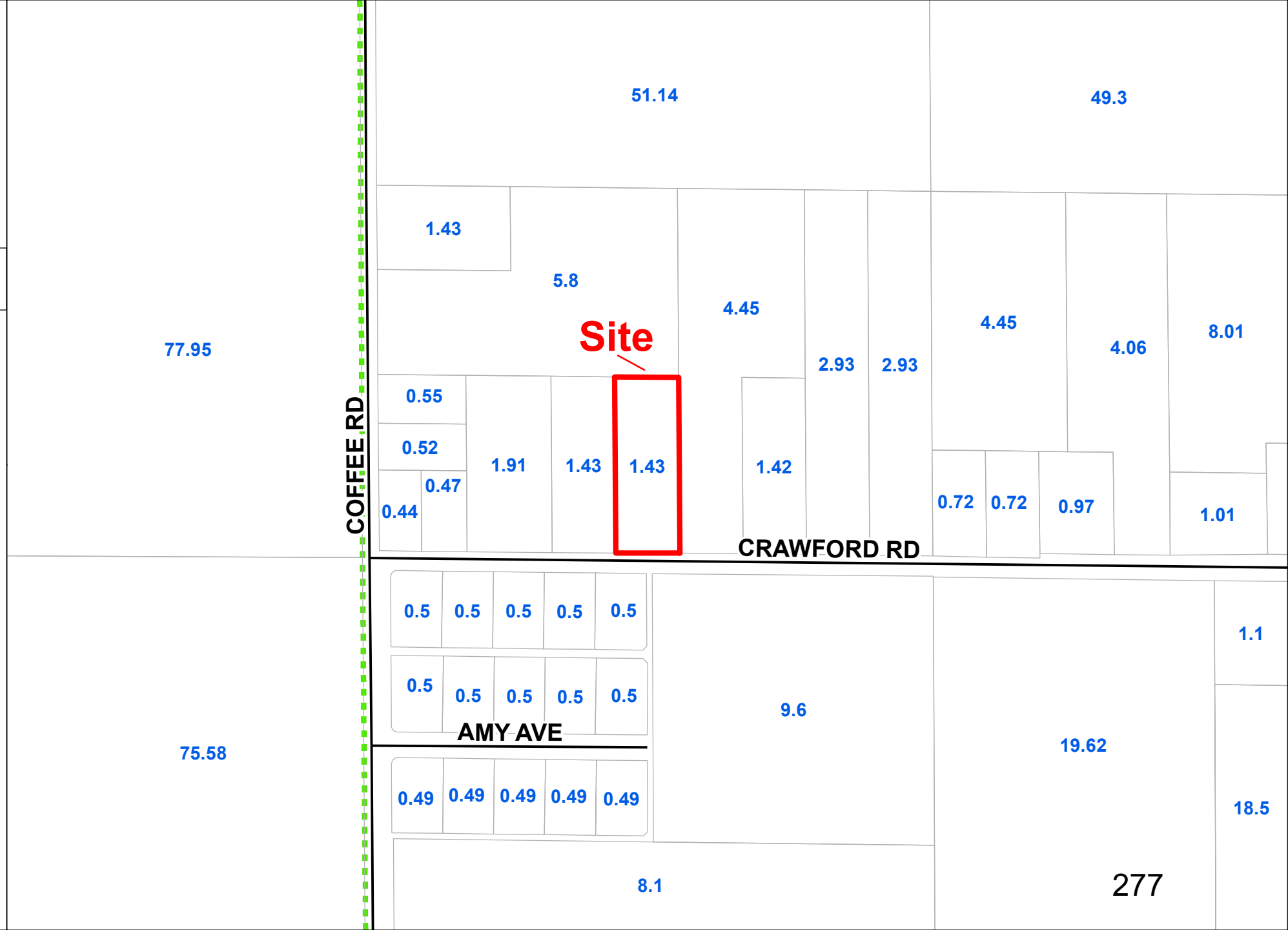
HORIZON LANDSCAPING

UP PLN2022-0130

ACREAGE MAP

LEGEND

- Project Site
- Sphere of Influence
- # Parcel/Acres
- Road



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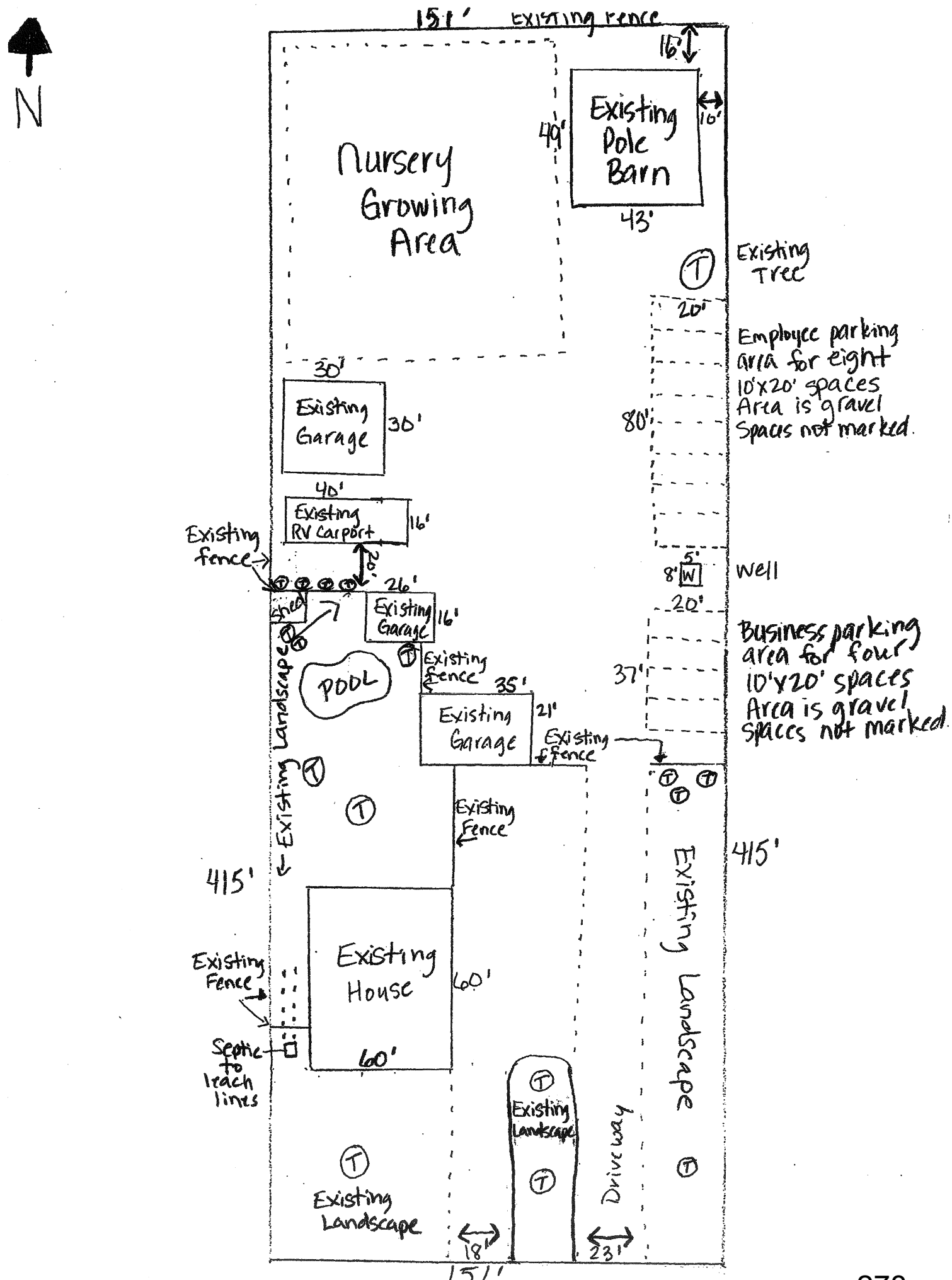
N
151'
Existing Fence
16'
Existing Pole Barn
10'
49'
43'
Nursery Growing Area
Existing Tree
20'
Employee parking area for eight 10'x20' spaces Area is gravel Spaces not marked.
80'
30'
Existing Garage
30'
40'
Existing RV carport
16'
Existing fence
10'
26'
8'
5'
W
well
20'
Shed
Existing Garage
16'
Existing Landscape
POOL
Existing fence
35'
37'
Business parking area for four 10'x20' spaces Area is gravel spaces not marked.
Existing Garage
21'
Existing fence
Existing Fence
415'
415'
Existing Landscape
Existing House
60'
Existing Fence
Septic to leach lines
60'
Existing Landscape
Existing Landscape
Driveway
18'
23'
151'