RIVERBANK CITY COUNCIL AND LOCAL REDEVELOPMENT AUTHORITY BOARD MEETINGS

SPECIAL NOTICING OF MEETING PROCEDURES FOR

Tuesday, April 28, 2020 AT 6:00 P.M.

***NOTICE:* THIS MEETING WILL BE HELD BY THE FOLLOWING PROCEDURES IN ACCORDANCE WITH THE GOVERNOR'S NEW EXECUTIVE ORDER N-29-20, ISSUED ON MARCH 17, 2020, REGARDING THE OPEN MEETING REQUIREMENTS OF THE RALPH M. BROWN ACT (CALIFORNIA GOVERNMENT CODE SECTION 54950, ET SEQ.), AND THE FEDERAL AMERICANS WITH DISABILITIES ACT IN AN EFFORT TO HELP AVOID THE SPREAD OF COVID-19, TO MAXIMIZE TRANSPARENCY, AND PROVIDE PUBLIC ACCESS TO CITY COUNCIL MEETINGS.**

CITY COUNCIL PARTICIPATION STATEMENT

The Governor's Executive Order temporarily waives Brown Act "teleconferencing" provisions, and authorizes City Council to hold public meetings via teleconferencing. The requirement of physical presence of Council Members, the City Clerk, other Personnel, or the public as a condition of participation in or a quorum to conduct a public meeting is waived.

The Mayor has the right to stop any uncivil behavior during the meeting.

PUBLIC PARTICIPATION STATEMENT

This meeting will not be physically open to the public. All members of the public will be given the opportunity to provide comments by participating in the meeting telephonically, via email, or by other platforms. Every possible effort will be made to have these technological systems available and in working order.

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 aaguilar@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 Council/LRA Board shall be in English and anyone wishing to address the Council 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.

CHANGES TO THIS NOTICE OF PROCEDURES

In accordance with the Governor's Executive Order, should the meeting procedures change, the City may use the most rapid means of communication available at the time including, but not limited to, posting the notice of changes on the City's website.

REPLAY OF THE MEETING RECORDING

The video recording of this meeting is usually posted on YouTube within 24-48 hours of the adjournment of the meeting, and as long as there are no technical difficulties. Please visit the City's website at http://www.riverbank.org/agendacenter

FOR QUESTIONS

Contact Annabelle Aguilar, City Clerk at aaguilar@riverbank.org or (209) 863-7198, **before 4:00 p.m**. on Tuesday, April 28, 2020.

PUBLIC "LIVE" VIEWING

- Charter Government Channel – 2
- AT&T U-VERSE Government Channel – 99
- YouTube Live Streaming at https://www.youtube.com/watch?v=7UN98ekdzdk

PUBLIC COMMENTS

Every effort is made to receive your comments for the record. Please be aware that technology has its potential to fail. If you believe your written comments were not received, please contact the City Clerk at aaguilar@riverbank.org or (209) 863-7198.

Via U.S. Postal Service: Mail comments to City of Riverbank, Attn. City Clerk, 6707 Third Street, Suite A, Riverbank, CA 95367. (Must be received prior to the meeting.)

Via Email to cityclerk@riverbank.org:

- Emails *before* the meeting: (Will be distributed to the City Council)
  - **No later than 5:00 p.m.** on the day of the meeting; and
  - The ***subject line*** must contain the Agenda Item # and brief title. (e.g., Item 5.1 – Urgency Ordinance)
- Emails *during* the meeting:
  - The ***subject line*** must contain the Agenda Item # and brief title. (e.g., Item 5.1 – Urgency Ordinance)

Every effort will be made to read all comments up to (5) minutes, however, this allotted time and reading comments is at the discretion of the Mayor. Comments received during this time will be made part of the record.

Via Telephone:

- Call **(209) 863-7172;** only one call at a time may be received.

The normal allotment of (5) minutes to comment will be allowed; however, this remains at the discretion of the Mayor due to the new process of commenting.

Via Other Platforms:

At the preparation of this agenda the use of the other platforms are being tested for public participation. Information will be posted when other means of participation are established.

(BY TELECONFERENCE ONLY)

CITY OF RIVERBANK

REGULAR CITY COUNCIL AND

LOCAL REDEVELOPMENT AUTHORITY BOARD MEETINGS

(The City Council also serves as the LRA Board)

(**Location closed to the public**)

City Hall North • Council Chambers

6707 Third Street • Suite B• Riverbank • CA • 95367

AGENDA

TUESDAY, APRIL 28, 2020 – 6:00 P.M.

(THE AGENDA PACKET IS POSTED AT THE CITY CLERK'S OFFICE AND AT WWW.RIVERBANK.ORG)

CALL TO ORDER Mayor/Chair Richard D. O'Brien

FLAG SALUTE Mayor/Chair Richard D. O'Brien

INVOCATION Riverbank Ministerial Association

ROLL CALL Mayor/Chair Richard D. O'Brien
Vice Mayor/Chair Luis Uribe (CM-D1)
Council/Authority Member District 2 Cindy Fosi
Council/Authority Member District 3 Cal Campbell
Council/Authority Member District 4 Darlene Barber-Martinez

CHANGES TO THE AGENDA: Mayor/Chair Richard D. O'Brien

CONFLICT OF INTEREST

Any Council/Authority 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. PRESENTATIONS

Item 1.1: ABC Grant Presentation.

2. 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 City Council/LRA Board. Individual comments will be limited to a **maximum of 5 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 City Council/LRA Board.

Send comments via email to cityclerk@riverbank.org and indicate in the subject line "#2 Public Comment" or call (209) 863-7172.

3. CONSENT CALENDAR

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

Item 3.A: Waive Readings. All Readings of ordinances and resolutions, except by title, are waived.

Item 3.B: Approval of the March 24, 2020 City Council and Local Redevelopment Authority Board Minutes.

Item 3.C: A **Resolution** Designating the City Manager and Assistant City Manager as Authorized Agents to Execute and Application with the California Governor's Office of Emergency Services (CalOES) to Obtain Federal Financial Assistance for All Open and Future Disasters for up to Three (3) Years.

Recommendation: It is recommended that City Council/LRA Board approve the Consent Calendar items by roll call vote.

4. UNFINISHED BUSINESS

Item 4.1: **Second Reading by Title Only of Proposed Ordinance No. 2020-007 Approving a Development Agreement By and Between the City of Riverbank and McRoy Wilbur Communities, Inc. for the Extension of the Diamond Bar East Subdivision Tentative Map 02-2014 (APNs 062-020-010 and 062-020-025)** – It is recommended that the City Council approve Ordinance No. 2020-007 for a Development Agreement which extends the life of approved Diamond Bar East Tentative Maps 02-2014 relating to real property located at 4424 Santa Fe Street (APNs 062-020-010 and 062-020-025).

5. PUBLIC HEARING

There are no public hearings.

6. NEW BUSINESS

Item 6.1: **Consider a Resolution Deferring System Development Fees for McRoy-Wilbur Communities for Countryside 1 And** 2 – It is recommended that the City Council consider the petition from McRoy-Wilbur Communities to defer payments for the System Development Fees assessed on the construction of dwelling units in the Countryside 1 and 2 subdivision and approve the Resolution.

Item 6.2: **A Resolution of Concurrence and Support for the Approval of the Fiscal Year 2020-2025 Regional Consolidated Plan (Con Plan); the Fiscal Year 2020-2021 Annual Action Plan (AAP); and the Fiscal Year**

2020-2025 Regional Analysis of Impediments (AI) to Fair Housing Choice Prepared by the Stanislaus County Community Development Block Grant (CDBG) Consortium – It is recommended that the City Council open the Community Meeting, accept Public Comment, and consider adopting a Resolution of Concurrence and support for the approval of the Fiscal Year 2020-2025 Regional Consolidated Plan (Con Plan); the Fiscal Year 2020-2021 Annual Action Plan (AAP); and the Fiscal Year 2020-2025 Regional Analysis of Impediments (AL to Fair Housing). The public notice for this meeting was published in the Riverbank News on April 15, 2020.

Item 6.3: **General Local Public Health COVID-19 Update –** It is recommended that the City Council receive an update, discuss the matter, and provide any direction to staff as deemed necessary.

Item 6.4: **Resolution Strongly Recommending That All Residents or Visitors Within the City of Riverbank Wear a Face Mask or Covering That Covers the Nose and Mouth When Leaving Their Place of Residence –** Consider a resolution of the City Council of the City of Riverbank, California (the "City Council") strongly recommending that all residents or visitors within the City of Riverbank (the "City") wear a face mask or covering that covers the nose and mouth when leaving their place or residence (the "Resolution").

7. COMMENTS/REPORTS

A brief report on notable attendance of a meeting or conference or other notable topics of City business shall be made. The Brown Act does not allow for discussion or action of items by the City Council during this time.

Item 7.1: Staff

Item 7.2: Council/Authority Member

Item 7.3: Mayor/Chair

8. CLOSED SESSION

The public will have a limit of 5 minutes to comment on Closed Session item(s) as set forth on the agenda prior to the City Council/LRA Board recessing to Closed Session.

Item 8.1: **CONFERENCE WITH LEGAL COUNSEL – ANTICIPATED LITIGATION**
Pursuant to subdivision (b) of Government Code § 54956.9
Number of cases: (2) potential cases

Item 8.2: **CONFERENCE WITH REAL PROPERTY NEGOTIATORS**
Pursuant to Government Code Section 54956.8
Property: 062-031-005, 062-031-006, 062-031-007
Agency Negotiator: Sean Scully, City Manager
Property Negotiator: Aemetis, Inc.
Under Negotiation: Price, terms of payment, or both

Item 8.3: **Threat to Public Services or Facilities**
Pursuant to Government Code § 54957
Consultation with: City of Riverbank Director of Emergency Services

ADJOURNMENT – THE PUBLIC PORTION OF THE MEETINGS (The next regular City Council meeting – Tuesday, May 12th @ 6:pm)

9. REPORT FROM CLOSED SESSION

The Mayor's report on the following Closed Session Items will be made to the City Clerk, and the report will be reflected in the Minutes of this meeting. Anyone interested in receiving what was reported on the Items may contact the City Clerk at aaguilar@riverbank.org or call (209) 863-7198.

Item 9.1: Report from Closed Session Item 8.1: **CONFERENCE WITH LEGAL COUNSEL – ANTICIPATED LITIGATION –** (2) potential cases

Item 9.2: Report from Closed Session on Item 8.2: **CONFERENCE WITH REAL PROPERTY NEGOTIATIONS** – Aemetis, Inc.

Item 9.3: Report from Closed Session on Item 8.3 – **Threat to Public Services or Facilities**

ADJOURNMENT

COVID-19 Information	• Please refer to the City of Riverbank website at www.riverbank.org for information.
City Office Building Doors Closed	• **By direction of the City Council –** Office building doors will be closed to the public **through April 30, 2020**, to help eliminate the spread of COVID-19. You may call (209) 869-7101 to reach City Departments or you may email staff.
2020 Canceled Regular City Council Meetings	• **City Council voted to cancel the following regular meetings:** o **July 14th, August 11th, November 24th, and December 22nd**

AFFIDAVIT OF POSTING
I hereby certify under penalty of perjury, under the laws of the State of California that the foregoing agenda was posted 72 hours prior to the meeting in accordance to the Ralph M. Brown Act. Posted this 24th day of April, 2020   /s/ *Annabelle Aguilar, CMC, City of Riverbank*

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 1.1

SECTION 1: PRESENTATION

Meeting Date:	April 28, 2020
Subject:	ABC Grant Presentation
From:	Sean Scully, City Manager
Submitted by:	Ed Ridenour, Chief of Police

RECOMMENDATION

It is recommended that the City Council receive the presentation.

SUMMARY

Deputy Pat McCulloch oversees the Stanislaus County Grant from the State Alcohol and Beverage Control. He would like to update the council and public on the details of the grant including the education and enforcement components.

ATTACHMENT

There are no attachments to this item.

RIVERBANK CITY COUNCIL / LRA AGENDA ITEM NO. 3.A

SECTION 3: CONSENT CALENDAR

Meeting Date:	April 28, 2020
Subject:	Waiver of Readings
From:	Sean Scully, City Manager
Submitted by:	Annabelle Aguilar, CMC, City Clerk / LRA Recorder

RECOMMENDATION

It is recommended that the City Council / LRA Board approve the waiver of readings of any proposed ordinances and resolutions for consideration, except by title.

SUMMARY

In lieu of reading the entire text of a proposed ordinance or resolution that is introduced for consideration for adoption and approval, by majority vote, the City Council/LRA Board may waive the reading of the text and introduce the ordinance or resolution by title only for the record.

The full text of the proposed ordinances and resolutions, and any related documents that are part of the agenda packet, are available for review by the public on the City's website and in the City Clerk's office at City Hall (North) upon distribution to a majority of the City Council/LRA Board; typically 72 hours prior to the scheduled date and time of the meeting.

FINANCIAL IMPACT

There is no financial impact to this item.

ATTACHMENTS

There are no attachments to this report.

RIVERBANK CITY COUNCIL / LOCAL REDEVELOPMENT AUTHORITY
AGENDA ITEM NO. 3.B

SECTION 3: CONSENT CALENDAR

Meeting Date:	April 28, 2020
Subject:	Approval of the March 24, 2020, City Council and Local Redevelopment Authority Minutes
From:	Sean Scully, City Manager
Submitted by:	Annabelle Aguilar, CMC, City Clerk / LRA Recorder

RECOMMENDATION

It is recommended that the City Council / Local Redevelopment Authority Board approve the City Council /LRA Meeting Minutes as presented.

SUMMARY

The Draft Minutes of the March 24, 2020, regular City Council and the Local Redevelopment Authority Board meetings have been prepared for review and approval.

FINANCIAL IMPACT

There is no financial impact to this item.

ATTACHMENT

1. March 24, 2020, City Council and LRA Minutes

City of Riverbank
REGULAR CITY COUNCIL AND
LOCAL REDEVELOPMENT AUTHORITY BOARD
(The City Council also serves as the LRA Board)

MINUTES OF
TUESDAY, MARCH 24, 2020

Verbatim proceedings of the meetings may be viewed on-line or a copy may be provided for a fee.

<u>Notice:</u> This meeting was held in accordance with the Governor's Executive Order N-25-20, issued on March 12, 2020, in regards to the open meeting requirements of the Ralph M. Brown Act (California Government Code Section 54950, et seq.), and the Federal Americans With Disabilities Act.

<u>CALL TO ORDER</u>

The City Council and Local Redevelopment Authority Board of the City of Riverbank met at 6:02 p.m. on this date at the Riverbank City Council Chambers, 6707 Third Street, Suite B, Riverbank, California, and by teleconference with Mayor/Chair Richard D. O'Brien presiding.

<u>FLAG SALUTE</u> Mayor/Chair Richard D. O'Brien

<u>INVOCATION</u> There was no invocation.

Mayor O'Brien announced the new meeting procedures in accordance with the Governor's Executive Order.

<u>ROLL CALL</u>

Present: Mayor/Chair Richard D. O'Brien

Present Via Teleconference
Vice Mayor/Chair (CM-D4) Luis Uribe
Council/Authority Member District 2 Cindy Fosi
Council/Authority Member District 3 Cal Campbell
Council/Authority Member District 4 Darlene Barber-Martinez (6:07 pm)

Staff Present: Attorney Tom Hallinan (Teleconference), City Manager Sean Scully, and City Clerk Annabelle Aguilar

<u>AGENDA CHANGES:</u> Mayor/Chair Richard D. O'Brien – ***There were no changes.***

CONFLICT OF INTEREST
Any Council/Authority 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.

Mayor O'Brien announced that Councilmember Barber-Martinez would declare a conflict with Item 5.2 Fireworks Ordinance amendments and would recuse herself. (Due to technical difficulties, she was not present.)

1. PRESENTATIONS **There were no presentations.**

2. 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 City Council/LRA Board. Individual comments will be limited to a **maximum of 5 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 City Council/LRA Board.

Mayor O'Brien announced that public comments sent to cityclerk@riverbank.org or calls made to (209) 863-7172 would be accepted for the next 2 minutes.

Councilmember Barber-Martinez joined the meeting at 6:07 p.m.

Councilmember Uribe inquired whether a public comment received by the City Clerk would be read. Mayor O'Brien stated that the comments were received prior to the meeting and were distributed to the entire Council, which would be made part of the record. (For the record, written comments were received prior to the meeting by Robert Guardiola, Riverbank, in regards to a sewer line being installed .)

There were no further comments.

3. CONSENT CALENDAR

All items listed on the Consent Calendar are to be acted upon by a single action of the City Council/LRA Board unless otherwise requested by an individual Council/Authority Member for special consideration. Otherwise, the recommendation of staff will be accepted and acted upon by roll call vote.

Item 3.A: Waive Readings. All Readings of ordinances and resolutions, except by title, are waived.

Item 3.B: Adoption of a **Resolution No. 2020-011** to Amend Riverbank's Elections District Based Map G to Add the Crossroads West Specific Plan Annexed Territory to the Nearest Existing Councilmember Residency District(s), and Directing the City Clerk to Forward the Territory's Certified Legal Description and Amended Map G to the Stanislaus County Registrar of Voters**.**

Item 3.C: A **Resolution No. 2020-010** to Award City Civil Engineering Services to Giuliani & Kull, Inc. and Authorize City Manager to Enter into a Contract with

Giuliani & Kull, Inc. to Perform General Municipal Engineering Services for the City of Riverbank, and to Negotiate Contracts on an "As Needed" basis with Gouveia Engineering, Inc. for Project Specific Civil Engineering Services, and Kjeldsen, Sinnock, Neudeck (KSN), Inc. for "As Needed" Engineering Services for Wastewater and Water Projects.

Recommendation: It is recommended that City Council/LRA Board approve the Consent Calendar items by roll call vote.

ACTION: ***By motion moved and seconded (Uribe / Barber-Martinez / passed 5-0) to approve Consent Calendar Items 3.A, 3.B, and 3.C as presented; Motion carried by unanimous City Council and LRA Board roll call vote.***
AYES: Barber-Martinez, Campbell, Fosi, Uribe, and Mayor/Chair O'Brien
NAYS: None / ABSENT: None / ABSTAINED: None

4. UNFINISHED BUSINESS

Item 4.1: **Second Reading by Title Only of Ordinance No. 2020-004 Approving Development Agreement No. 02-2019 for the River Run Subdivision Residential Project (APN: 062-021-008)** – It is recommended that the City Council adopt Ordinance No. 2020-004 for a Development Agreement which extends the life of approved River Run Tentative Map 02-2016 relating to real property located at 6272 Central Avenue (APN 062-021-008).

City Manager Sean Scully presented the staff report.

Mayor O'Brien announced that public comments sent to cityclerk@riverbank.org or calls made to (209) 863-7172 would be accepted for the next 2 minutes.

No comments were received.

ACTION: ***By motion moved and seconded (Fosi / Barber-Martinez / passed 5-0) to approve Development Agreement No. 02-2019 for the River Run Subdivision Residential Project (APN: 062-021-008) by adoption of Ordinance[No. 2020-004] as presented. Motion carried by unanimous City Council roll call vote.***
AYES: Barber-Martinez, Campbell, Fosi, Uribe, and Mayor O'Brien
NAYS: None / ABSENT: None / ABSTAINED: None

5. PUBLIC HEARINGS

The public notice for Item 5.1 and 5.2 were published in the Riverbank News on 03/03/2020.

Item 5.1: **A Resolution [No. 2020-012] to Adopt a $1 Application Fee for a Sidewalk Vending Permit in the City of Riverbank** – It is recommended that the City Council consider adopting a Resolution to approve a $1 application fee for sidewalk vending permits.

City Manager Sean Scully presented the staff report.
Mayor O'Brien inquired about the social distancing.

Mayor O'Brien opened the public hearing at 6:18 p.m. and announced that public comments sent to cityclerk@riverbank.org or calls made to (209) 863-7172 would be accepted for the next 2 minutes.
No comments were received.
Mayor O'Brien closed the public hearing at 6:20 p.m.

ACTION: ***By motion moved and seconded (Uribe / Barber-Martinez / passed 5*0) to adopt Resolution No. 2020-012 to approve a $1 application fee for sidewalk vending permits as presented. Motion carried by unanimous City Council roll call vote.***
AYES: Barber-Martinez, Campbell, Fosi, Uribe, and Mayor O'Brien
NAYS: None / ABSENT: None / ABSTAINED: None

Item 5.2: **First Reading by Title Only and Introduction of a Proposed Ordinance [No. 2020-005] Amending Section 92.28: Issuance of Permit; Non-Transferability; Duration, Under the Fireworks Sales and Discharge Subsection, and Section 92.43: Administrative Fines, and Section 92.44: Administrative Appeal Hearing Under Fireworks Regulations and Enforcement Subsection, of Chapter 92: Fire Protection and Prevention Under Title IX: General Regulations of the City of Riverbank Code of Ordinances** – It is recommended that the City Council conduct the public hearing for the first reading and introduction of the proposed ordinance and consider its approval, which initiates the second reading of the ordinance to consider its adoption at the regular City Council meeting on April 14, 2020.

Councilmember Barber-Martinez recused herself from consideration of this item.
City Manager Sean Scully presented the staff report.
City Council commented in support of the changes made.

Mayor O'Brien opened the public hearing at 6:27 p.m. and announced that public comments sent to cityclerk@riverbank.org or calls made to (209) 863-7172 would be accepted for the next 2 minutes.
No comments were received.
Mayor O'Brien closed the public hearing at 6:29 p.m.

ACTION: ***By motion moved and seconded (Campbell / Fosi / passed 4-0) to approve the first reading and introduction of the proposed Ordinance [No. 2020-005] to initiate a second reading by title and consider its adoption on April 14, 2020, as presented. Motion carried by unanimous City Council roll call vote.***
AYES: Campbell, Fosi, Uribe, and Mayor O'Brien
NAYS: None / ABSENT: None / ABSTAINED: None

Councilmember Barber-Martinez joined the meeting at 6:29 p.m.

6. NEW BUSINESS

Item 6.1: **2019 General Plan and Housing Element Annual Progress Reports. A Resolution [No. 2020-013] to Adopt the 2019 General Plan and Housing Element Annual Progress Reports (APRs) as well as authorizing Staff to submit said Reports to the California Office of Planning and Research and California Department of Housing and Community Development** – Staff recommends approval of the City's 2019 General Plan and Housing Element Annual Progress Reports (APR) and to authorize Staff to submit said reports to the California Office of Planning and Research (OPR) and California Department of Housing and Community Development (HCD).

City Manager Sean Scully presented the staff report stated the correct RHNA goal for moderate income was 23% rather then 20% stated on page 2 of the staff report.

City Council and Staff discussed the Item.

Mayor O'Brien opened the public hearing at 6:27 p.m. and announced that public comments sent to cityclerk@riverbank.org or calls made to (209) 863-7172 would be accepted for the next 2 minutes. There were no public comments.

ACTION: ***By motion moved and seconded (Barber-Martinez / Campbell / passed 5-0) to adopt Resolution No. 2020-013 approving the City's 2019 General Plan and Housing Element Annual Progress Reports (APR) and to authorize Staff to submit said reports to the California Office of Planning and Research (OPR) and California Department of Housing and Community Development (HCD) as presented. Motion carried by unanimous City Council roll call vote.***
AYES: Barber-Martinez, Campbell, Fosi, Uribe, and Mayor O'Brien
NAYS: None / ABSENT: None / ABSTAINED: None

Item 6.2: **Utility Billing Discussion and Feedback –** It is recommended that the City Council provide feedback on the implementation of any one or combination of options presented regarding utility billing during the coronavirus ("COVID-19") pandemic.

City Manager Sean Scully presented the staff report.
City Council and Staff discussed the matter.

Mayor O'Brien opened the public hearing at 6:27 p.m. and announced that public comments sent to cityclerk@riverbank.org or calls made to (209) 863-7172 would be accepted for the next 2 minutes. Public Comment via phone was made by Shelley Medieros spoke in support of delaying the billing and no penalties, and spoke in regards to the lumpsum payment of backflow testing.

ACTION: ***By motion moved and seconded (Fosi / Barber-Martinez / passed 5-0) to approve suspending penalties to delinquent bills after March 31, 2020, and to not conduct any shut-offs for delinquent bills during the month of April.***
Motion carried by unanimous City Council roll call vote.
AYES: Barber-Martinez, Campbell, Fosi, Uribe, and Mayor O'Brien
NAYS: None / ABSENT: None / ABSTAINED: None

Item 6.3: **General Local Public Health COVID-19 Update** – It is recommended that the City Council receive an update, discuss the matter, and provide any direction to staff as deemed necessary.

City Manager Sean Scully reported that the County reported 11 confirmed cases; however, their locations were not provided. The primary focus has been to ensure there was enough PPE (Personal Protective Equipment). The three key issues for direction were: 1) The Governor's "stay at home" Order has identified a number of essential and nonessential businesses. The City is doing its best to guide businesses and asking several to voluntarily comply, however, compliance policy with fines is needed; 2) Consideration of adoption of an urgency ordinance for compliance; and 3) Consideration of adopting an ordinance for suspension of evictions; research on whether that included commercial leases could be conducted, and the Civil Division of the local Sheriff's Department who conducts evictions has reported that they have suspended evictions for the time being. He reported that the City has developed various staffing models to provide only essential services to "live", should more stringent orders be made.

Mayor O'Brien opened the Item for public comment.
City Council and Staff discussed the item. Council spoke in support of the temporary moratorium on evictions to include commercial [leases]. Councilmember Uribe spoke in favor of passing a resolution to support Medicare for all; Mayor O'Brien and Councilmember Fosi were not in favor of a resolution, stating it was a Federal matter. Councilmember Barber-Martinez and Councilmember Campbell stated they would like to see it discussed in the future. City Council directed to bring forward an ordinance to assess fines for businesses that are not designated essential, and who are not complying with the stay at home order. City Attorney Tom Hallinan clarified that the ordinance would be for the City to have an administrative fine process. A draft ordinance with legal options would be presented to Council for consideration.

7 COMMENTS/REPORTS

A brief report on attendance of a meeting or conference or other notable topics of business shall be made. The Brown Act does not allow for discussion or action by the City Council.

Item 7.1: Staff

- ***City Manager Sean Scully reported that all playgrounds have been taped off to not be used, and the parks remain open; encouraged social distancing.***

Item 7.2: Council/Authority Member

- ***Council/Authority Member Fosi encouraged everyone to practice social distancing, and families to not shop together; rather have one adult shop to minimize exposure.***
- ***Council/Authority Member Campbell reported that the California Grocery Association are asking people to not overfill their shopping carts so that goods are available for others.***
- ***Council/Authority Member Barber-Martinez encouraged everyone to be safe, to think of others, and that social services are available if there is any senior needing assistance.***
- ***Vice Mayor/Chair Uribe thanked staff, residents, and businesses that are doing their part during this crisis, announced support of HR 6139 the Healthcare Worker Protection Act of 2020 that is going through Congress, and announced that calling 211 provides updated COVID-19.***

Item 7.3: Mayor/Chair

Mayor/Chair O'Brien: 1.) Reminded everyone that City Council can be reached by email or phone, as well as staff – the City is not shut down; 2) Office of Emergency Services is meeting on a daily basis, and he has inquired as to why information on the number of infected COVID-19 cases in each Division [city/county]cannot be provided until it reaches a certain number; 3) Assured the public that [City] staff is fully trained and prepared to respond and is working with OES; 4) Requested that the City's Churchwell White Law Firm bring forth administrative projects that have been on hold such as the City's revision and review of its Municipal Code, which are tasks that could be performed by staff while working remotely; and 5) spoke in regards to the use of 211, and the social media outlets providing COVID-19 updates.

8. CLOSED SESSION

The public will have a limit of 5 minutes to comment on Closed Session item(s) as set forth on the agenda prior to the City Council/LRA Board recessing into Closed Session.

Item 8.1: **Threat to Public Services or Facilities**
Pursuant to Government Code § 54957
Consultation with: City of Riverbank Director of Emergency Services

Mayor/Chair O'Brien announced the Closed Session Item(s) and opened the Item(s) for public comment; no comments were received. The meetings were recessed and City Council went into Closed Session at 7:31 p.m.

9. REPORT FROM CLOSED SESSION

Mayor/Chair O'Brien reconvened the meetings at 8:22 p.m.

Item 9.1: Report from Closed Session on Item 8.1 – **Threat to Public Services or Facilities.**

Mayor O'Brien reported that direction was provided to staff.

ADJOURNMENT

There being no further business, Mayor/Chair O'Brien adjourned the meetings at 8:31 p.m.

ATTEST: (*Adopted 4/28/2020*)	**APPROVED:**
______________________________	______________________________
Annabelle H. Aguilar, CMC **City Clerk / LRA Recorder**	**Richard D. O'Brien** **Mayor / Chair**

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 3.C

SECTION 3: CONSENT CALENDAR

Meeting Date:	April 28, 2020
Subject:	A **Resolution** Designating the City Manager and Assistant City Manager as Authorized Agents to Execute and Application with the California Governor's Office of Emergency Services (CalOES) to Obtain Federal Financial Assistance for All Open and Future Disasters for up to Three (3) Years
From:	Sean Scully, City Manager
Submitted by:	Marisela H. Garcia, Assistant City Manager/Director of Finance

RECOMMENDATION

It is recommended that the City Council adopt a Resolution designating the City Manager and Assistant City Manager as authorized agents of the City of Riverbank in applying for federal funding available from CalOES for any open and future disasters for a period of three years.

SUMMARY

The City was advised of the availability of federal funding available to reimburse for eligible emergency protective measures taken to respond to the COVID-19 pandemic. Requests for Public Assistance (RPA) were due to CalOES on April 17, 2020. The RPA was submitted and CalOES has requested an official designation of authorized agents to act on behalf of the City of Riverbank with regards to this funding.

BACKGROUND

CalOES issued a FEMA Eligibility Application for federal funding allocated to address eligible emergency protective measures taken to respond to the COVID-19 emergency. Local governments were deemed as eligible applicants for this funding and were asked to submit a Request for Public Assistance (RPA) by April 17, 2020. This assistance can provide funding for emergency protective measures taken such as:

- Management, control and reduction of immediate threats to public health and safety (i.e. training, EOC costs, disinfection of public facilities)
- Emergency Medical Care (medical treatment of infected individuals, medical supplies & equipment)
- Medical Sheltering

- Household pet sheltering
- Purchase and distribution of food
- Security and law enforcement
- Communication to the public of general health and safety information
- Search and rescue
- Force account overtime costs (overtime costs for staff members responding to the emergency)

The City submitted its Request for Public Assistance and must adopt a Resolution which will designate the Authorized Agents to act on behalf of the City with regards to this funding. It is requested that the City Council designate the City Manager and Assistant City Manager as the Authorized Agents. This information will be submitted to CalOES as part of the requirements of the Request for Public Assistance.

STRATEGIC PLAN

This report is directly related to the City's Strategic Plan Goals to "Ensure Financial Stability", "Improve Public Safety", and "Improve Community Communication".

FINANCIAL IMPACT

Mitigate costs incurred by the City in response to emergency measures taken to mitigate the impacts of the COVID-19 pandemic on residents and staff.

ATTACHMENT

1. Resolution

CITY OF RIVERBANK

RESOLUTION

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF RIVERBANK, CALIFORNIA, DESIGNATING THE CITY MANAGER AND ASSISTANT CITY MANAGER AS AUTHORIZED AGENTS TO EXECUTE AN APPLICATION WITH THE CALIFORNIA GOVERNOR'S OFFICE OF EMERGENCY SERVICES TO OBTAIN FEDERAL FINANCIAL ASSISTANCE FOR ALL OPEN AND FUTURE DISASTERS FOR UP TO THREE (3) YEARS

WHEREAS, COVID-19 is a very serious public health threat with outcomes ranging from mild sickness to severe illness and death; and

WHEREAS, the health, safety and welfare of City residents remains the utmost importance to the City; and

WHEREAS, the City declared a local emergency due to COVID-19, on March 16, 2020, which was ratified by the City Council of the City of Riverbank (the "City Council" on March 18, 2020; and

WHEREAS, on March 11 2020, to limit the spread of COVID-19, the Governor of the State of California issued Executive Order N-25-20, in which he ordered that all residents of the State "heed any orders and guidance of state and local public health officials"; and

WHEREAS, on March 19, 2020, the Governor issued Executive Order N-33-20 ordering all State residents to shelter at their place of residence except as needed to ensure continuity of operations in essential critical infrastructure sectors and additional sectors as directed by the State Public Health Officer; and

WHEREAS, in response to the local emergency declaration all city offices were closed to the public in an effort to reduce exposure to our residents and city employees; and

WHEREAS, in order to continue to provide services to our residents and ensure the safety of our employees expenses were incurred to including enhanced information technology capability and the purchase of disinfecting products for all city facilities; and

WHEREAS, CalOES has designated specific funding to reimburse for allowable costs experienced to mitigate the effects of the COVID-19 pandemic; and

WHEREAS, the City has submitted a Request for Public Assistance and will designate the City Manager and Assistant City Manager as Authorized Agents for the purpose of obtaining certain federal financial assistance.

NOW, THEREFORE, BE IT RESOLVED that the City Council of the City of Riverbank hereby designate the City Manager and Assistant City Manager as Authorized Agents to execute an application with the California Governor's Office of Emergency Services to obtain federal financial assistance for all open and future disasters for up to three (3) years.

PASSED AND ADOPTED by the City Council of the City of Riverbank at a regular meeting held on the day of , 2019; motioned by Councilmember , seconded by Councilmember , and upon roll call was carried by the following City Council vote of :

AYES:
NAYS:
ABSENT:
ABSTAINED:

ATTEST:	APPROVED:
______________________________	______________________________
Annabelle H. Aguilar, CMC **City Clerk**	**Richard D. O'Brien** **Mayor**

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 4.1

SECTION 4: UNFINISHED BUSINESS

Meeting Date:	April 28, 2020
Subject:	Second Reading by Title Only of Proposed **Ordinance** No. 2020-007 Approving Development Agreement No. 01-2020 By and Between the City of Riverbank and McRoy Wilbur Communities, Inc. for the Extension of the Diamond Bar East Subdivision Tentative Map 02-2014 (APNs 062-020-010 and 062-020-025)
From:	Sean Scully, City Manager
Submitted by:	Donna M. Kenney, Planning and Building Manager

RECOMMENDATION

It is recommended that the City Council approve Ordinance No. 2020-007 for a Development Agreement which extends the life of approved Diamond Bar East Tentative Maps 02-2014 relating to real property located at 4424 Santa Fe Street (APNs 062-020-010 and 062-020-025).

SUMMARY

The proposed project consists of a Development Agreement ("DA"), which extends the life of TM 02-2014, a ninety-six (96) lot single-family residential subdivision. The developer intends to reduce the number of lots to eighty-five (85) to provide a larger dual park/storm water basin. The City Engineer has determined the reduction in the number of lots is a minor change which does not affect the validity of the map. The project site currently has a General Plan Land Use designation of Low Density Residential (LDR) and is currently zoned Planned Development (R-1). The Planning Commission, with a vote of 4-0 at their regular meeting of March 17, 2020, recommended that the City Council approve the Development Agreement.

Clarification language has been made to the proposed ordinance to clarify that this ordinance amends the current adopted Ordinance No. 2015-007 and Resolution No. 2015-018.

BACKGROUND

The proposed project is located in Riverbank and bounded by rural residential parcels and Santa Fe Street to the North; rural residential and Snedigar Road to the East; railroad tracks, Patterson Road, and rural residential to the South; and rural residential parcels to the West.

Patterson Road, and rural residential to the South; and rural residential parcels to the West. The formal address of the proposed project site is 4424 Santa Fe Street. The project site is comprised of a pasture with no improvements of value. The site is surrounded by lands in transition to urban uses but consists primarily of ranchette parcels. Riverbank High School is located southwest of the site across the railroad tracks and Patterson Road.

A. Tentative Map 02-2014

Tentative Map 02-2014 is a small lot single-family residential subdivision. The proposed lot sizes drop below the R-1 standard size of 6,000 square feet; therefore, the property was rezoned to PD which accommodates the proposed 5,000+ square foot lots. All streets have been designed to accommodate City Street Designs with consideration for low-impact design standards as well as to encourage Complete Streets for vehicles as well as pedestrians. The tentative map shows two (2) out lots. Lot A (158,762 sf right-of-way plus 151,859 sf basin = 310,621 sf) is the public streets and a dual use stormwater basin. Lot B (2,147 sf) is at the Snedigar Road entrance into the subdivision and will contain a swale, landscaping, and signage as well as having curb, gutter, and sidewalk on its north and east sides.

Tentative map 02-2014 proposed ninety-six (96) buildable single-family residential lots. McRoy Wilbur Communities plans to reduce the number of lots to eighty-five (85) in order to create a larger dual use basin. The City Engineer has determined the reduction in the number of lots is a minor change which does not affect the validity of the map. Proposed street names will be reviewed by staff and outside agencies such as Fire and 911 to see if they are currently in use. Per RMC section 152.026 (L) all street names shall be approved by City Council. Duplication of existing names within the County will not be allowed unless the streets are obviously in alignment with existing streets and likely to sometime be a continuation of the other street. An example is Sierra Street, which is a continuation of the street from Diamond Bar West and ultimately Estelle Avenue.

Tentative Map 02-2014 was approved by the City Council after it made all of the following findings:

1. The proposed map is consistent with applicable general and specific plans. *The proposed map is consistent with the General Plan if the recommended Conditions of Approval are adopted.*

2. The design or improvement of the proposed subdivision is consistent with applicable general and specific plans. *The proposed map is consistent with the General Plan if the recommended Conditions of Approval are adopted as they relate to connectivity, sidewalks, and the provision of amenities.*

3. The site is physically suitable for the type of development. *The site is suitable for a new subdivision of this type.*

4. The site is physically suitable for the proposed density of the development. *The site is physically suitable for a proposed density of 0-8 dwelling units per net acre.*

5. The design of the subdivision or the proposed improvements is not likely to cause substantial environmental damage or substantially and unavoidably injure fish or wildlife or their habitats. *The design of the subdivision should not injure fish, wildlife, or their habitats, none of which are present on the site.*

6. The design of the subdivision or the type of improvements is not likely to cause serious public health problems. *The design of the subdivision should not cause serious health problems.*

7. The design of the subdivision or the type of improvements will not conflict with easements acquired by the public at large for access through, or use of, property within the proposed subdivision. In this connection, the City Council may approve a map if it finds that alternate easements for access or for use will be provided, and that these will be substantially equivalent to ones previously acquired by the public. This division shall only apply to easements of record or to easements established by judgement of a court of competent jurisdiction. *The design of the subdivision should not conflict with any easements of record.*

B. Architecture / Design Guidelines

A Design Guidelines Manual dated February 2015 will guide all future development of the subject property. The manual lacks specific architectural designs at this time so Riverbank will require a future builder to design specific house plans which adhere to the Design Guidelines Manual. When the future builder of the tentative map has been retained, they will be required to submit an Architecture and Site Plan Review application, of which the Planning Commission has final discretionary approval.

C. Transportation and Circulation

The City has required the applicant to improve portions of Santa Fe Street and Snedigar Road, including the project's frontage, to be consistent with the City's Circulation Element Street Design Standards. These improvements include installing new railroad crossing safety features on Snedigar Road just north of Patterson Road and a fair share payment towards a future signal at Snedigar and Patterson Roads.

D. Low Impact Development (LID) Standards

The City developed LID guidelines due to storm water discharge standards implemented by the State of California through the MS4 permit process. Tentative Map 02-2014 embraces the City's and State's LID guidelines. All project storm water will be collected and disposed of on-site through the use of a terminal storm water retention basin. While the project has been designed to retain all the waters collected within the boundaries of the map. The City requires all Bruinville area developers to participate in the funding of the Nolte Storm Water Solution per the adopted Master Plan. These fees are in the adopted System Development Fees imposed on all new development in the City of Riverbank.

E. General Plan Amendment

The General Plan designation for this project is Low Density Residential (LDR) which allows the project to be built at 0-8 dwelling units per net acre. The tentative map is eighty-five (85) dwelling units on 10.7± net acres for a total of 7.6 dwelling units per net acre (“net” means excluding the basin and public street square footages). Thus, the map’s density is consistent with the LDR designation of the General Plan.

Below are just two General Plan Policies with which the map was found to be consistent:

1. Policy DESIGN-2.5

“The City will require visually attractive streetscapes with street trees and sidewalks on both sides of streets, planting strips, attractive transit shelters, benches and pedestrian-scale streetlights in appropriate locations.” *The project will provide required street trees and architecturally accented streetlights and planting strip as seen in the Design Guidelines Manual for the proposed project.*

2. Policy DESIGN-3.1

“The City will limit block lengths and encourage continuity of streets among neighborhoods to facilitate access, increase connectivity, and support safe pedestrian, bicyclist, and vehicular movement in residential neighborhoods.” *The City is requiring the applicant to make improvements at the intersection of California and Central in order to accommodate resident safety and support vehicular movements. In addition, the applicant is required to improve California and Central Avenues at the project’s frontage. Improvements will include a five (5) foot bicycle lane.*

F. Rezone

The developer requested relief from Single Family Residential (R-1) standards through rezoning the property as Planned Development (PD). The Table below compares the standards of the former and approved districts, seven (7) of which proposed smaller minimums than the R-1 zone did (*):

Type of Standard	LDR Zoning Standards	Adopted PD Standards
Lot Size	6,000 square feet minimum	5,000 square feet minimum *
Lot Width	60/65 feet minimum	50/55 feet minimum *
Lot Depth	100 feet minimum	100 feet minimum
Density	8 units per net acre	7.6 units per net acre
Height	35 feet maximum	To Be Determined
Front Setback	10 feet minimum	15 feet minimum
Garage Setback	20 feet minimum	20 feet minimum
Side Setback	5 feet minimum	5 feet minimum

Rear Setback	5 feet minimum	5 feet minimum
Lot Coverage	50% maximum	50% maximum
Accessory Height	15 feet maximum	15 feet maximum
Local Street Width	64 feet	50 feet minimum *
Sidewalks	Both sides of street	Both sides of street
Onsite Parking	2 covered spaces	2 covered spaces
Street Parking	Both sides of street	Both sides of street

Pursuant to RMC section 153.162 (E)(3), staff requests that the developer offer amenities to compensate the neighborhood for deviating from the modified minimum standards above. These amenities could include enhanced landscaping, a colored concrete or brick crosswalk, electric charging stations in the garages, upgraded front doors and garage doors, decorative wrought iron fencing in the front, open space furniture, French doors instead of sliders, etc. Other suggestions will be considered. The developer has not yet proposed any amenities; therefore staff will be working with them to develop a list.

Rezone Findings
The Planning Commission recommended approval of the rezone to PD to the City Council. In recommending approval, they found the project met the required findings of fact:

1. Each individual unit of the development if built in stages, as well as the total development, can exist as an independent unit capable of creating a good environment in the locality and being in any stage as desirable and stable as the total development. *The development could be built in stages and exist as independent units capable of creating a good environment.*

2. The uses proposed will not be a detriment to the present and proposed surrounding land uses, but will enhance the desirability of the area and have a beneficial effect. *The site is currently a vacant parcel which surrounds a rural residential property located on Snedigar Road on the eastern side of the site. A new subdivision will reduce any blighted conditions around that property as well as add to the diverse housing stock the City has to offer to potential new residents.*

3. Any deviation from the standard ordinance requirements is warranted by the unusual design and additional amenities incorporated in the development plan which offers certain redeeming features to compensate for any deviations that may be permitted. *Possible amenities could include: electric vehicle charging outlets in garages, picnic tables, grills and trash cans, playground equipment, enhanced signage (concrete sign) and landscaping at the subdivision entrance, upgraded garage doors, French doors instead of sliding doors, brick crosswalks, colored pavement, upgraded landscaping, and similar.*

4. The principles incorporated in the proposed plan identify unique characteristics which could not otherwise be achieved under other zoning districts. *Smaller lots could not be achieved under other zoning districts.*

5. Where a PD rezone is initiated by the City, the previous findings are not required and a master plan is not required. *This PD was not initiated by the City.*

G. Park-in-lieu Fee

Pursuant to RMC Section 11-3-12(c), the Project has an obligation to pay a Park-in-lieu Fee or dedicate park land. Park-in-lieu calculations show the obligation for this project is 0.62 acres to be paid based on values of land at the time the Final Map is recorded if no land is dedicated for parkland. The developer has set aside 3.5 acres for a dual use basin. Park plans will be submitted to assist staff in determining how much of the basin will be used for storm water and how much will be used as park land to determine the developer's requirements.

Development Agreement

A. Term

A development agreement vests the rights of the developer. The term of the Development Agreement is five (5) years unless the agreement is terminated, modified, or extended. The developer may request to extend the term of the agreement one time for the length of five (5) years. The City Council may approve the extension which would then be recorded on the property in the official records of Stanislaus County.

B. System Development Fees

Developer shall pay all fees subject to the Mitigation Fee Act, Government Code section 66000 *et seq.*, including System Development Fees, impact fees, connection fees, public facilities fees or similar fees adopted by the City, and all other fees imposed as conditions of approval of the Property. City and Developer have agreed in concept to System Development Fee credits attributable to Developer.

ENVIRONMENTAL DETERMINATION

A Mitigated Negative Declaration was approved for the Diamond Bar East subdivision on March 24, 2015 when the City Council approved a General Plan Amendment, Tentative Map, and a Rezone. All Mitigations and Conditions of Approval will continue to apply during the life of the proposed Development Agreement. Therefore, the City has determined that the Development Agreement will not have a significant effect on the environment.

PUBLIC NOTICE

On April 2, 2020, public notices for the City Council hearing were mailed to interested parties and property owners within 300 feet of the project location. The City Council hearing notice was published in the Riverbank News and on the City's website on April 1, 2020. It was also posted at City Hall North, South, the post office and sent to the library on April 1, 2020. The subject property was posted on March 6, 2020.

ATTACHMENTS

Attachment 1 – Ordinance No. 2020-007
Exhibit A – Provided at the meeting of April 14, 2020
Attachment 2 – Provided at the meeting of April 14, 2020

CITY OF RIVERBANK

ORDINANCE NO. 2020-007

AN ORDINANCE OF THE CITY COUNCIL OF THE CITY OF RIVERBANK, CALIFORNIA, APPROVING DEVELOPMENT AGREEMENT NO. 01-2020 BY AND BETWEEN THE CITY OF RIVERBANK AND MCROY WILBUR COMMUNITIES, INC. FOR THE EXTENSION AND APPROVAL OF THE DIAMOND BAR EAST SUBDIVISION TENTATIVE MAP AND REVISED MAP 02-2014 (APN 062-020-010 AND 062-020-025)

WHEREAS, McRoy Wilbur Communities, LLC, which proposes to develop 85 residential lots in the City of Riverbank ("City") and related public improvements, is requesting to extend by Development Agreement the life of Tentative Map 04-2014, a subdivision known as Diamond Bar East (the "Project"); and

WHEREAS, in order to strengthen the public planning process, encourage private participation in comprehensive planning and reduce the economic risk of development, the California Legislature adopted Government Code section 65864 *et. seq.* ("Development Agreement Statute"), which authorizes the City and property owner to enter into a development agreement that establishes certain development rights in real property that is the subject of a development project application; and

WHEREAS, consistent with the requirements of the Development Agreement Statute, the City has adopted Resolution No. 99-39 establishing rules, regulations, and limitations for Development Agreements; and

WHEREAS, On March 24, 2015, the City Council adopted Resolution No. 2015-017, approving a general plan amendment redesignating 17.9 acres to low-density residential (LDR) which allows for a net density of zero to eight (0-8) dwelling units per acre; and

WHEREAS, On March 24, 2015, the City Council adopted Resolution No. 2015-018, approving Tentative Map 02-2014 and related conditions of approval, which set forth the infrastructure obligations and conditions related to the development and build out of approximately 96 residential lots on 17.9 acres; and

WHEREAS, On March 24, 2015, the City Council adopted Ordinance No. 2015-007, approving a rezone of 17.9 acres to Planned Development and allowing for a net density of zero to eight (0-8) dwelling units per acre; and

WHEREAS, the City Council of the City of Riverbank amends Resolution 2015-018 and amends Ordinance 2015-007 by approving the change of proposed lots from 96 lots to 85 lots as depicted in the revised TM, and per the City Engineers documented findings and determination; and

WHEREAS, the City of Riverbank Planning Commission held a duly noticed public hearing on Tuesday, March 17, 2020 to consider the Diamond Bar East Development Agreement and provided their recommendation to the City Council; and

WHEREAS, the City and McRoy Wilbur Communities, Inc. intend to enter into a Development Agreement concerning the Project pursuant to California Government Code section 65864 and Resolution No. 99-39; and

WHEREAS, the City Council of the City of Riverbank held a duly noticed public hearing on April 14, 2020 to consider the introduction of the Diamond Bar East Development Agreement for first reading; and

WHEREAS, the City Council of the City of Riverbank held a duly noticed public hearing on April 28, 2020 to consider the approval of the Diamond Bar East Development Agreement; and

WHEREAS, the City Council for City of Riverbank, based on its independent review and analysis, the staff analysis, oral and written testimony, and the record as a whole, finds, after due study, deliberation and public hearing, and based on its independent judgment, the following:

1. The Project is consistent with the goals, policies, and standards of the City of Riverbank General Plan and all other applicable standards and ordinances of the City of Riverbank; and

2. The City Council finds that the Diamond Bar East Development Agreement:

    1. Is consistent with the objectives, policies, and programs and residential land uses established by the 2005 Riverbank General Plan; and

    2. Is consistent with the provisions of Government Code Section 65864 through 65869.5; and

    3. Is in conformity with the public convenience and general welfare and good land use practices because the terms of the Development Agreement establish appropriate and adequate mechanisms to fund and install infrastructure needed to support public services relating to the Project and General Plan planning area; and

    4. Will provide funding and infrastructure to support the Project, and will not adversely affect the orderly development of property or the preservation of property values; and

5. Will provide funding and infrastructure to ensure that adequate public services are available to serve the Project without being detrimental to the health, safety, and general welfare of the City of Riverbank; and

6. Provides sufficient benefit to the City to justify entering into the Development Agreement.

NOW, THEREFORE THE CITY OF RIVERBANK CITY COUNCIL DOES ORDAIN AS FOLLOWS:

<u>Section 1</u>: The City Council of the City of Riverbank approves a Development Agreement by and between McRoy Wilbur Communities, LLC. and the City of Riverbank relating to the development known as "Diamond Bar East" located on the following APNs: 062-020-010 and 062-020-025.

<u>Section 2</u>: The City shall review the Development Agreement for compliance with its terms and conditions not less than once every twelve (12) months from the effective date of the Development Agreement.

<u>Section 3:</u> Notice of the public hearing on the proposed Development Agreement Ordinance was published in the Riverbank News, a newspaper of general circulation, on April 1, 2020; and Notices of the public hearing on the proposed Development Agreement were mailed to all interested parties and property owners within 300 feet of the property, according to the most recent assessor's roll, on April 2, 2020.

<u>Section 4:</u> Pursuant to the California Environmental Quality Act (CEQA) environmental impacts relating to the Project were evaluated and mitigated in the Mitigated Negative Declaration adopted on March 24, 2015, when the City Council approved a General Plan Amendment, Tentative Map, and Rezoning for the Project. Pursuant to CEQA Guidelines Section 15378, the Development Agreement is within the purview of the River Run Project, for which environmental impacts have already been reviewed. Thus, approval of the Development Agreement does not require further environmental review.

<u>Section 5</u>: If any section, subsection, sentence, clause, phrase, or word of this resolution is for any reason held by a court of competent jurisdiction to be unconstitutional or invalid for any reason, such decision shall not affect the validity of the remaining portions of the resolution. The City Council of the City of Riverbank hereby declares that it would have passed this ordinance and each section, subsection, sentence, clause, phrase, and word thereof, irrespective of the fact that any one or more section(s), subsection(s), sentence(s), clause(s), phrase(s), or word(s) be declared invalid.

<u>SECTION 6:</u> **Severability.** If any section, subsection, subdivision, paragraph, sentence, clause, phrase or portion of this chapter, or any part thereof is for any reason held to be unconstitutional, by any court of competent jurisdiction, such portion shall be deemed a separate, distinct and independent provision, and such holding shall not affect the validity of the remaining portions thereof. The City Council hereby declares that it would have passed each section, subsection, subdivision, paragraph, sentence, clause or phrase thereof, irrespective of the fact that any one or more section, subsection, subdivision, paragraph, sentence, clause or phrase be declared unconstitutional.

<u>SECTION 3:</u> This Ordinance shall become effective thirty (30) days from and after its final passage ( ), provided it is published pursuant to GC § 36933 in a newspaper of general circulation within fifteen (15) days after its adoption.

The foregoing ordinance was given its first reading and introduced by title only at a regular meeting of the City Council of the City of Riverbank on April 14, 2020. Said ordinance was given a second reading by title only and adopted.

PASSED, APPROVED, AND ADOPTED by the City Council of the City of Riverbank at a regular meeting on the 28th day of April, 2020; motioned by , seconded by ; moved said ordinance by a City Council vote of :

AYES:
NAYS:
ABSENT:
ABSTAINED:

ATTEST:

____
Annabelle H. Aguilar, CMC
City Clerk

APPROVED:

____
Richard D. O'Brien
Mayor

APPROVED AS TO FORM:

____
Tom P. Hallinan, City Attorney

RECORDING REQUESTED BY
AND WHEN RECORDED RETURN TO:

City of Riverbank
6707 Third Street
Riverbank, CA 95367
Attn: City Clerk

Recording fees exempt (Gov. Code §§ 6103, 27383) (Space above line for recorder's use only)

APN: 062-020-010 and 062-020-025

DEVELOPMENT AGREEMENT BY AND BETWEEN THE

CITY OF RIVERBANK

AND

MCROY – WILBUR COMMUNITIES, INC.

RELATING TO THE DEVELOPMENT KNOWN AS THE
"DIAMOND BAR EAST"

Adopted by City Council Ordinance No. 2020-0___
on _________, 2020

DEVELOPMENT AGREEMENT

This DEVELOPMENT AGREEMENT ("Agreement") is entered into by and between the CITY OF RIVERBANK, a California municipal corporation ("City") and MCROY – WILBUR COMMUNITIES, INC. ("Developer"). Developer and City may hereinafter be referred to individually as a "Party" and collectively as the "Parties". There are no other parties to this Agreement.

This Agreement is made with reference to the following facts:

RECITALS

A. In order to strengthen the public planning process, encourage private participation in comprehensive planning and reduce the economic costs of development, the Legislature of the State of California adopted Government Code section 65864 *et seq.* (the "Development Agreement Statute"), which authorizes the City to enter into a development agreement with any persons and entities having a legal or equitable interest in real property, to provide for the development of such property and establish certain development rights therein.

B. Pursuant to the Development Agreement Statute, the City Council has adopted rules and regulations for considering and processing development agreements. This Agreement has been processed, considered, and executed in accordance with those City rules and regulations.

C. Developer represents that, as of the recordation of this Agreement, it will have a legal or equitable interest to land consisting of approximately 17.9 gross acres, as shown on the tentative map attached hereto as **Exhibit A**, and legally described in **Exhibit B** (the "Property").

D. In addition to this Agreement, and the consolidated conditions of approval attached and incorporated hereto as **Exhibit C** ("Conditions of Approval") the Property is subject to the following land use plans and entitlements ("Project Approvals"):

(i) On March 24, 2015, the City Council adopted Resolution No. 2015-017, approving a general plan amendment redesignating 17.9 acres to low density residential (LDR) which allows for a net density of zero to eight (0-8) dwelling units per acre;

(ii) On March 24, 2015, the City Council adopted Resolution No. 2015-018, approving tentative subdivision map 02-2014 (the "Diamond Bar East Tentative Map") and related conditions of approval, which set forth the infrastructure obligations and conditions related to the development and build out of approximately 96 residential lots on 17.9 acres;

(iii) On March 24, 2015, the City Council adopted Ordinance No. 2015-007, approving a rezone of 17.9 acres to Planned Development and allowing for a net density of zero to eight (0-8) dwelling units per acre;

E. On March 24, 2015, the City Council approved an Initial Study/Mitigated Negative Declaration in connection with its adoption of Ordinance No. 2015-007 approving the Rezone.

F. Developer has proposed to develop the Property into 82 residential lots (from 96 lots to increase the basin size) and related public improvements in conformance with the provisions of this Agreement and the Project Approvals (the "Project").

G. Subsequent to the approval of this Agreement, City and Developer understand that additional land use approvals, entitlements and permits may be necessary to implement the Project ("Subsequent Approvals"). The Subsequent Approvals will include, but may not be limited to, a System Development Fee Reimbursement Agreement, a draft copy of which is attached hereto for reference as **Exhibit D**, and a Subdivision Improvement Agreement, a draft copy of which is attached hereto for reference as **Exhibit F**.

H. Pursuant to Government Code Section 65867.5, the City finds that development of the Project in accordance with this Agreement, the Project Approvals and Subsequent Approvals will provide for orderly growth within the City consistent with the goals, policies, and provisions of the General Plan.

I. In exchange for these benefits to the City, together with the public benefits that will result from the development of the Project pursuant to the Project Approvals, Developer seeks assurance that it may proceed with development of the Project in accordance with the terms and conditions of this Agreement.

J. The City shall maintain all documents mentioned in this Agreement and place them in a three-ring binder, to be maintained at all times by the Development Services Department.

NOW, THEREFORE, in consideration of the promises, covenants and provisions set forth herein, the Parties agree as follows:

ARTICLE 1
DEFINITIONS

The following defined terms in this Agreement shall have the meanings set forth below:

1.01. "Agreement" means this Development Agreement entered into by and between the City and Developer relating to the development known as "Diamond Bar East".

1.02. "City" shall mean the City of Riverbank, a California municipal corporation.

1.03. "City Council" shall mean the City Council of the City of Riverbank.

1.04. "City Code" shall mean the Riverbank Municipal Code.

1.05. "Conditions of Approval" shall mean the consolidated conditions of approval for the Project, attached and incorporated hereto as **Exhibit C**. The Conditions of Approval supersede previous conditions adopted in connection with City Resolution Nos. 2015-017 and 2015-018.

1.06. “Developer” shall mean, McRoy – Wilbur Communities, Inc., and may include Developer’s assignees where such assignment is validly made pursuant to this Agreement.

1.07. “Effective Date” shall mean the earliest date on which the following have both occurred: (a) the thirtieth (30th) day following the adoption by the City Council of the ordinance approving this Agreement, and (b) execution of this Agreement by both Parties.

1.08. “Facilities Districts” or “CFDs” or “CFD 2016-01” shall mean that Mello-Roos Community Facilities District that Developer shall annex into for the purpose of facilitating the long-term maintenance of public improvements serving the Property.

1.09. “General Plan” shall mean the 2005-2025 Riverbank General Plan, as amended.

1.10. “Growth Control Measure” shall mean any ordinance, resolution, minute order, policy, moratorium, rule, regulation, decision, standard or any other action taken by the City other than pursuant to voter initiative or referendum, which would otherwise be applicable to the Project, and which would (a) limit or restrict the number of building permits issued by the City for the Project; (b) limit or restrict the Project’s ability to connect to the City’s sewer system, water system, storm drainage system or any other City service; (c) alter the Project Approvals without consent of Developer, (d) limit the number of final occupancies issued by the City; or (e) any combination of the foregoing.

1.11. “Improvements” shall mean those water, sewer, storm drainage and traffic improvements identified in the Diamond Bar East Tentative Map and this Agreement.

1.12. “Landowner” shall mean the record owner of any legal parcel of the Property, whether one or more persons or entities, of fee simple title to any Unit including contract sellers, but excluding those having such interest merely as security for the performance of an obligation; provided, however, that Landowner shall mean and include any person or entity which is a security holder in actual possession of a Unit.

1.13. “Planning Commission” shall mean the Planning Commission of the City of Riverbank.

1.14. “Project” shall mean the land uses, densities and improvements to the Property as depicted in the Project Approvals.

1.15. “Property” shall mean 17.9 acres of real property located north of Patterson Road, east of Central Avenue, west of Snedigar Road, and south of Santa Fe Street, in the City of Riverbank and the County of Stanislaus, State of California, as shown on the Diamond Bar East Tentative Map in **Exhibit A**.

1.16. “Diamond Bar East Tentative Map” shall refer to the Tentative Subdivision Map for the Project, as approved by the City Council on March 24, 2015 by Resolution No. 2015-018, attached and incorporated hereto as **Exhibit A**, which may be amended from time to time in compliance with this Agreement.

1.17. "Subsequent Approvals" shall mean those approvals necessary to implement the Project Approvals that have not been conferred as of the Effective Date of this Agreement.

1.18. "System Development Fees" or "SDF" shall mean the City's capital facility programs and impact fee schedule adopted pursuant to Government Code section 66000 *et seq*.

1.19. "Unit" shall mean a single family residential detached dwelling to be constructed on the land pursuant to the Project Approvals.

ARTICLE 2
GENERAL PROVISIONS

2.01. Findings. The City hereby finds and determines that entering into this Agreement will further the public health, safety and general welfare of the City and that the provisions of this Agreement are consistent with the City's General Plan.

2.02. Recitals. The Recitals above are true and correct and are hereby incorporated into and made a part of this Agreement. In the event of any inconsistency, however, between the Recitals and Articles 1 through 10 of this Agreement, Articles 1 through 10 shall prevail.

2.03. Exhibits. The following exhibits, as they may be amended from time to time, are attached hereto and incorporated as part of this Agreement (the "Exhibits"):

Exhibit A: Diamond Bar East Tentative Map
Exhibit B: Legal Description of Property
Exhibit C: Consolidated Conditions of Approval
Exhibit D: Draft System Development Fee Reimbursement Agreement
Exhibit E: Diamond Bar East SDF
Exhibit F: Draft Subdivision Improvement Agreement
Exhibit G: Diamond Bar East Design Guidelines Manual
Exhibit H: Assumption and Assignment Agreement

2.04. Property Description and Binding Covenants. Developer represents that they have a legal or equitable interest in the Property and that all other persons holding legal or equitable interests in the Property (excepting owners or claimants in easements) agree to be bound by this Agreement. The Parties intend and determine that the provisions of this Agreement shall constitute covenants which shall run with said Property, and the burdens and benefits hereof shall bind and inure to all successors in interest to the Parties hereto.

2.05. Term.

(a) Term. This Agreement shall only become effective upon commencement of the Effective Date and shall extend for period of five (5) years thereafter ("Term"), unless said Term is terminated, modified or extended pursuant to this Agreement. Following the expiration of said Term, this Agreement shall be deemed terminated and of no further force and effect.

(b) Extension. Developer may request to extend the Term of the Agreement one time for the length of five (5) years. The City Council may approve a one-time extension. If approved, the extension shall be recorded on the Property in the official records of Stanislaus County.

(c) Termination. This Agreement shall automatically terminate with respect to any residentially zoned parcel of the Property that receives a final inspection in connection with the construction of a residential unit, provided that all improvements required to serve the parcel, as determined by City, have been accepted by City. Although such termination will be automatic, Developer or a then-existing Landowner may request that the City record a written notice of termination with the County Recorder for the applicable parcel. Termination of this Agreement for any such residential parcel shall in no way be construed to terminate or modify any assessment district, CFD, or lien previously recorded against such parcel at the time of termination.

(d) Tolling During Legal Challenge. In the event that this Agreement, or any of the Project Approvals are subjected to legal challenge by a third party, and Developer is unable to or elects not to proceed with the Project due to such litigation, the City may, in its sole discretion, toll the term of and timing for obligations imposed pursuant to this Agreement, provided that Developer must request, and if agreeable the City must provide, in writing, the terms of such tolling and any other timing considerations necessary to facilitate the tolling of this Agreement.

2.06. Amendment. This Agreement may be amended by mutual written consent of the Parties, in accordance with the provisions of Government Code sections 65867 and 65868 and this Agreement.

(a) Major Amendment. Any amendment to this Development Agreement which affects or relates to permitted uses of the Project, the density or intensity of land uses on the Property or neighboring properties or land uses, or any other material change, shall be deemed a "Major Amendment" and shall require noticed public hearings before both the Planning Commission and City Council. The City Manager, in his or her sole discretion, shall determine whether a proposed amendment constitutes a material change necessitating a Major Amendment.

(b) Minor Amendment. The Parties acknowledge that refinement and further implementation of the Project may demonstrate that minor changes to this Agreement may be appropriate with respect to the details and performance of the Parties. The Parties desire to retain flexibility with respect to the details of the Project and with respect to items covered by the general terms of this Agreement. If the City Manager finds that clarifications, minor changes or minor adjustments are necessary or appropriate and do not constitute a Major Amendment, the Parties may effectuate such clarifications, minor changes and adjustments in a "Minor Amendment" approved in writing by Developer and the City Manager. Unless otherwise required by law, a Minor Amendment shall not require noticed public hearings.

2.07. Recordation. Once fully executed, this Agreement and any subsequent amendment or termination shall be recorded in the official records of Stanislaus County within ten (10) days after City executes such agreement, amendment or termination. Any amendment or termination of the Agreement that affects less than all of the Property shall clearly describe the portion thereof that is the subject of such amendment or termination.

ARTICLE 3
DEVELOPMENT OF THE PROPERTY

3.01. Vested Rights of Developer. By developing the Property consistent with the Project during the Term of this Agreement, Developer is assured, and City agrees, that the development rights, obligations, terms and conditions specified in this Agreement, including without limitation, the terms and conditions in the attached Exhibits and the Project Approvals are fully vested in Developer.

3.02. Permitted Uses. The Project's permitted uses, density and intensity of use, maximum height and size of proposed buildings, provisions for reservation or dedication of land for public purposes, location of public improvements and utilities, payment of fees, and other terms and conditions of development applicable to the Project shall be those set forth in this Agreement and the Project Approvals. Project Approvals shall not be changed without the approval of the City and Developer, except as provided herein.

3.03. Priority of Enactment. The Parties intend that this Agreement, together with the Project Approvals, shall serve as the definitive and controlling documents for all subsequent actions, discretionary or ministerial, relating to the development of the Project. In the event of conflict between various documents referenced in this Agreement, the Parties agree that the following sequence of approvals establishes the relative priority of the approvals, each approval superior to the approvals listed thereafter: (1) the Development Agreement; (2) the Project Approvals; (3) the General Plan; and (4) the ordinances, resolutions, policies and regulations adopted by the City in effect on the Effective Date including the ordinances governing the permitted uses of land, the density and intensity of uses, the timing of development, and the design, improvement, construction standards, policies and specifications applicable to the development of the Property, including, but not limited to, the General Plan, the zoning ordinance and all other ordinances, codes, rules, policies and regulations of the City.

3.04. Character Design. Each home built as part of the Project shall conform to the Community and Character Design elements of the General Plan, specifically the policies of Goal Design-3, 4, and 5. The design of each home shall be subject to architecture and site plan review by the Community Development Director based upon the adopted Diamond Bar East Design Guidelines Manual incorporated hereto as **Exhibit G**.

3.05. Improvement Standards. The Project shall comply with all improvement standards and specifications of the City, including street cross-sections, storm drainage, water, sewer, and drought tolerant landscape standards, which exist at the time that a site plan application is submitted to the City.

3.06. Storm Water Impact Standards. The Project shall adhere to the Low Impact Development Model Standards and Specifications as adopted by the City in January 2013. The project shall comply with the most current MS4 program elements imposed by the State of California and City Ordinance.

3.07. Subdivision Maps.

(a) Time Period for Tentative Map. As provided in Government Code section 66452.6, the term of the Diamond Bar East Tentative Map is hereby extended so that it will remain valid through the Term of this Agreement. The Project Approvals shall also remain valid through the Term of this Agreement, notwithstanding any condition of approval or any other provision of the Project Approvals to the contrary.

(b) Dedication of Public Lands. This Agreement shall have no effect on dedication requirements and procedures under the Subdivision Map Act (Gov. Code § 66410 *et seq.*)

3.08. Changes to Existing Land Use Regulations. The Parties acknowledge that the following changes to existing laws, ordinances and regulations shall apply to the development standards of the Project:

(a) No Growth Control Measure. Except as expressly provided in this Section or other provisions of this Agreement, no Growth Control Measure shall be applicable to the Project, any portion or phase of the Project, or this Agreement.

(b) Changes Mandated by Federal or State Law. As provided in section 65869.5 of the Development Agreement Statute, this Agreement shall be modified or suspended as necessary to comply with state or federal laws or regulations enacted after the Effective Date, which prevent or preclude compliance with one or more provisions of this Agreement. Upon discovery of a subsequently enacted and conflicting state or federal or law, City or Developer shall provide the other Party with written notice of the state or federal law or regulation, and a written statement of the conflicts thereby raised with the provisions of City Law or this Agreement. Promptly thereafter, City and Developer shall meet and confer in good faith in a reasonable attempt to modify this Agreement, as necessary, to comply with such federal or state law. In such discussions, City agrees to process, in accordance with the provisions of this Agreement, Developer's proposed changes to the Project that are necessary to comply with such state or federal law and that such proposed changes shall be deemed to be consistent with this Agreement without further need for any amendment to this Agreement or the Project Approvals.

(c) Construction and Technical Design Standards. Development of the Project shall be subject to changes occurring from time to time to the California Building Code, California Fire Code and subsequent citywide changes to construction or technical design standards or specifications for public improvements which are reasonably and directly related to durability or longevity of the public improvements.

(d) Other Public Agencies. The Parties acknowledge that other public agencies outside of the control and authority of the City may regulate aspects of the development of the Project. This Agreement does not limit the authority of any such public agency. To the extent Developer requires permits or approvals from other public agencies, however, City agrees to cooperate with Developer to obtain such permits and approvals for the Project.

(e) Health and Safety Emergencies. In the event that any future public health and safety emergencies arise with respect to the development contemplated by this Agreement, City agrees that it shall attempt, if reasonably possible, to address such emergency in a way that does not have a material adverse impact on the Project in accordance with the Project Approvals and any Subsequent Approvals. If City determines that it is not reasonably possible to address the health and safety emergency in a way that avoids any material adverse impact on the Project, City, after consultation with Developer, shall select an option for addressing the situation that minimizes, so far as reasonably possible, the impact on development of the Project.

(f) Initiatives and Moratoria. Notwithstanding any other provision of this Agreement, the Project shall be subject to any initiative or referendum that specifically overturns City's approval of the Project Approvals, and any growth limitation ordinance, resolution, rule, regulation, policy or moratorium that is adopted and applied on a uniform, city-wide basis and directly concerns an imminent public health or safety issue. In such case, City shall apply such ordinance, resolution, rule, regulation or policy uniformly, equitably and proportionately to Developer and the Property and to all other public or private owners and properties directly affected thereby. By way of example only, an ordinance which would preclude the issuance of a building permit due to a city-wide lack of adequate sewage treatment capacity to meet additional demand would directly concern an imminent public health issue under the terms of this paragraph and would support a denial of a building permit within the Project or anywhere else in the City if approval would require additional sewage treatment capacity. In all other cases,

(g) City Ordinances of General Applicability. The City may apply to the Project any subsequently enacted ordinances, only if all of the following conditions apply: (i) such subsequently enacted ordinances or guidelines have general applicability to all other relevant parcels within the City; (ii) such ordinances are not in direct conflict with the adopted ordinances or guidelines that were in effect on the Effective Date, and (iii) the application of such ordinances or guidelines would not prevent development, or significantly increase the cost of development, of the Project.

3.09. Development Timing. Developer shall be obligated to comply with the terms and conditions at those times specified in either the Project Approvals or this Agreement. The Parties acknowledge that Developer cannot predict with certainty when or the rate at which phases of the Property would be developed. Such decisions depend upon numerous factors which are not all within the control of Developer, such as market orientation and demand, interest rates, competition and other factors. Because the California Supreme Court held in *Pardee Construction Co. v. City of Camarillo*, 37 Cal.3d 465 (1984), that the failure of the parties therein to provide for the timing of development resulted in a later adopted initiative restricting the timing of development controlling the parties' agreement, it is the intent of the City and Developer to hereby acknowledge and provide for the right of Developer to develop the Project in such order and at such rate and times as Developer deems appropriate within the exercise of its sole and subjective business judgment, subject to the terms, requirements and conditions of the Project Approvals and this Agreement. The City acknowledges that such a right is consistent with the intent, purpose and understanding of the parties to this Development Agreement, and that without such a right, Developer's development of the Project would be subject to the uncertainties sought to be avoided by the Development Agreement Statute, City Council Resolution No. 1999-039 and this

Agreement. Developer shall use their best efforts, in accordance with their business judgment and taking into consideration market conditions and other economic factors influencing Developer's business decision, to commence or to continue development, and to develop the Project in a regular, progressive and timely manner in accordance with the provisions and conditions of this Agreement and with the Project Approvals.

3.10. Conflict Resolution. If Developer believes the City has acted in conflict with the Project Approvals, Developer shall provide to the City Manager written notice describing the legal and factual basis for Developer's position. The City Manager will then respond to the allegations within thirty (30) days. If Developer is unhappy with the City Manager's response, such response may be appealed to the City Council.

ARTICLE 4
FEES, COSTS AND REIMBURSEMENTS

4.01. Processing and Inspection Costs. Developer shall pay those processing, inspection and plan checking fees and charges required by City under then current regulations for processing applications and requests for permits, approvals and other actions, and monitoring compliance with any permits issued or approvals granted or the performance of any conditions with respect thereto or any performance required of Developer hereunder.

4.02. City Impact Fees. Except as provided in this Agreement, Developer shall pay all fees subject to the Mitigation Fee Act, Government Code section 66000 *et seq.*, including System Development Fees, impact fees, connection fees, public facilities fees or similar fees adopted by the City, and all other fees imposed as conditions of approval of the Property ("Fees"), as of the Effective Date of this Agreement. New Fees enacted after the Effective Date of this Agreement shall not be imposed upon the Project. Notwithstanding the above, Fees adopted prior to the Effective Date of this Agreement applicable to the Project may be increased or reduced, provided that such revised fees (a) must be reasonable, (b) have a direct nexus to development of the Property and Project, (c) apply generally to similar private projects or works within the City, and (d) the application of any such fee to the Property shall not require an amendment to this Agreement or any Project Approvals.

4.03. System Development Fee Credits. City and Developer have agreed in concept to System Development Fee credits or reimbursements attributable to Developer, as provided in the agreement attached as **Exhibit D** (the "System Development Fee Reimbursement Agreement" or "Reimbursement Agreement"). City shall review, consider and remit fee credits and reimbursements attributable to Developer consistent with the City's System Development Fee ("SDF") program. City may update its SDF program to incorporate a sewer capacity fee, to update the traffic fee, and/or to update the community park component of the parks fee. Updates to the City's SDF program fees must occur within two (2) years after the Effective Date of this Agreement to be applicable to the subject Property. In no event, however, shall City adopt or increase the SDF fee for sewer capacity, traffic, or the community park component of the parks fee by more than twenty-five percent (25%) of the current SDF amounts shown on **Exhibit E** ("Eligible Project Specific Reimbursements") attached hereto. In the event the City Manager reasonably determines that the existing sewer infrastructure is inadequate to serve the Project, the City may increase the SDF fees to cover such improvements, but shall not exceed fifty percent

(50%) of the current SDF amounts for sewer shown in **Exhibit E**, or increase any other SDF category within the program, except sewer capacity, traffic and parks. The SDF fee for sewer capacity, traffic and parks may be subject to an annual escalation for inflation commencing five (5) years after the Effective Date, provided that in no event shall escalation exceed three percent (3%) per annum. In addition, no SDF fee increase shall apply to any property for which the Developer has previously paid, requested a credit of such SDF fee(s), or pulled a building permit for such property or building.

4.04. County Fees. Development of the Property is subject to County Development Fees. Developer must provide proof of payment of County Development Fees prior to the issuance of any building permits by City.

4.05. School District Fees. Developer agrees to pay all impact fees established pursuant to Education Code section 17620 and Government Code section 65996 to the Riverbank Unified School District, Modesto City School District and/or the Sylvan Unified School District (whichever District applies) prior to the issuance of any building permit.

ARTICLE 5
IMPROVEMENTS, SERVICES AND UTILITIES

5.01. Fire Protection. Developer acknowledges that, as of the Effective Date of this Agreement, fire protection for the Property is provided by Stanislaus County Consolidated Fire Protection District. This Agreement does not address special assessments or other fees that may or may not apply to the Property in connection with services provided by Stanislaus Consolidated Fire Protection District.

5.02. Police Services. Developer acknowledges that law enforcement services for the City are performed under contract with the Stanislaus County Sheriff's Department.

5.03. Subdivision Improvement Agreement. Developer is obligated to construct the improvements identified in the Diamond Bar East Tentative Map and Conditions of Approval. Developer acknowledges that, in order for the City to process any final map in connection with the Property, Developer shall be required to enter into a Subdivision Improvement Agreement as one of the Subsequent Approvals related to the Project, and shall be approved in a form substantially similar to the Subdivision Improvement Agreement attached hereto as **Exhibit F**.

5.04. Storm Drainage Improvements. Developer agrees to construct storm drainage improvements which shall be a condition to recording the final map, or in connection with the City's approval of a Subdivision Improvement Agreement

5.05. Parkland Dedication and Improvement. Developer may offer to dedicate parkland within the storm drainage area, in order to satisfy parkland dedication requirements in accordance with the Quimby Act (Gov. Code § 66477), currently 5 acres of parkland per 1,000 persons (1 acre of park per 58 new dwelling units) and to comply with City Code provisions related to park improvements.

(a) Dedication. To receive reimbursement for dedication of parkland within the storm drainage area, Developer must submit concept landscape drawings to the satisfaction of the Community Development Director and the Parks and Recreation Director in connection with approval of the final subdivision map for the Property. Developer will be obligated to install or bond for the landscaping improvements, which shall comply with City Drought Tolerant Landscape Standards. As the Property is currently subject to CFD 2016-01 to finance ongoing maintenance of public improvements, no additional financial mechanism shall be required for park maintenance, provided that the Property remains in CFD 2016-01.

(b) Parkland Credit. The dedicated parkland will create a dual-use basin, which serves to solve the Project's storm water obligation. Since the dedicated parkland serves as a dual-use basin, the City shall only allow a fee credit of up to fifty-percent (50%) of Developer's park-in-lieu fees, per net acre, in satisfaction of the parkland dedication requirements for the Property.

Oversizing. City and Developer may agree to the dedication of more parkland than legally required for the Project (factoring in the 50% credit as set forth above). In such case, the value of the neighborhood park improvements to be installed by Developer may be credited through the City's SDF program, up to the amount defined in the neighborhood park improvement budget in the adopted SDF program. The terms for dedicating such excess parkland shall be defined in a reimbursement agreement, in substantially similar form to the Reimbursement Agreement provided in **Exhibit C**. In no case shall Developer be entitled to any fee credit or reimbursement for construction costs that exceed the defined neighborhood park improvement budget.

ARTICLE 6
CITY OBLIGATIONS

6.01. City Cooperation. City agrees to cooperate with Developer in securing all permits that may be required by City and, to the extent applicable, state and federal agencies. In the event state or federal laws or regulations enacted after this Agreement have been executed, or action of any governmental jurisdiction, prevent, delay or preclude compliance with one or more provisions of this Agreement, or require changes in plans, maps or permits approved by City, the parties agree that the provisions of this Agreement shall be modified, extended or suspended as may be necessary to comply with such state and federal laws or regulations or the regulations of other governmental jurisdictions. Each Party agrees to extend to the other its prompt and reasonable cooperation in so modifying this Agreement or approved plans.

6.02. Applications for Permits and Subsequent Approvals. City agrees that it will accept, in good faith, for processing review and action, all applications for development permits or other entitlements for use of the Property in accordance with the Project Approvals and this Agreement, and shall exercise its best efforts to act upon such applications in an expeditious manner.

ARTICLE 7
DEFAULT, REMEDIES, TERMINATION

7.01. General Provisions. Subject to extensions of time by mutual consent in writing, failure or unreasonable delay by either Party to perform any term or provision of this Agreement shall constitute a default. Any Party alleging such default or breach shall give the other Party not less than thirty (30) days' notice in writing specifying the nature of the alleged default and the manner in which the default may be cured. During any such thirty (30) day period, the Party charged shall not be considered in default for purposes of termination or institution of legal proceedings. After notice and expiration of the thirty (30) day period, if such default has not been cured or is not being diligently cured in the manner set forth in the notice, the other Party to this Agreement may terminate this Agreement and institute legal or equitable action to cure, correct or remedy any default, including but not limited to an action for specific performance of the terms of this Agreement. In no event shall either Party be liable to the other for consequential damages for any default or breach of this Agreement.

7.02 Developers' Default; Enforcement. No building permit shall be issued or building permit application accepted for the building shell of any structure on the Property if the permit applicant owns or controls any property subject to this Agreement and if such applicant or any entity or person controlling such applicant is in default under the terms and conditions of this Agreement, unless such default is cured or this Agreement is terminated. Developer shall cause to be placed in any covenants, conditions and restrictions applicable to the Property, or in any ground lease or conveyance thereof, express provision for an owner of the Property, lessee or City acting separately or jointly to enforce the provisions of this Agreement and to recover attorneys' fees and costs for such enforcement.

7.03. Default by City. In the event City does not accept, review, approve or issue development permits, entitlements, or other land use or building approvals for use in a timely fashion as provided in this Agreement or as otherwise agreed to by the parties, or the City otherwise defaults under the terms of this Agreement, Developer shall have all rights and remedies provided herein or under applicable law or equity (except as limited herein). Developer shall provide City with written notice of the default and the City shall have thirty (30) days to notify Developer of City's initial action to cure the default and ninety (90) days from receipt of Developer's notice to cure the default.

7.04. Legal Action. In addition to any other rights or remedies, either party may institute legal action to cure, correct or remedy any default, to enforce any covenant or agreement herein, or to enjoin any threatened or attempted violation. Provided, however, that Developer, its successors and assigns hereby waive any and all claims for monetary damages against City arising out of this Agreement at any time. All legal actions shall be initiated in the Superior Court of the County of Stanislaus, State of California.

7.05. Effect of Termination. Termination of this Agreement shall not affect Developer's obligations to comply with the General Plan and the terms and conditions of any and all remaining Project Approvals, nor shall it affect any other covenants of Developer which expressly continue after the termination of this Agreement.

7.06. Applicable Law and Attorneys' Fees. This Agreement shall be construed and enforced in accordance with the laws of the State of California. Developer acknowledges and agrees that the City has approved and entered into this Agreement in the sole exercise of its legislative discretion and that the standard of review of the validity or meaning of this Agreement shall be that accorded to legislative acts of the City. Should any legal action be brought by a Party for breach of this Agreement or to enforce any provision herein, the prevailing Party of such action shall be entitled to reasonable attorneys' fees, court costs and such other costs as may be fixed by the Court.

ARTICLE 8
INDEMNIFICATION

8.01. Indemnification. Developer hereby agrees to indemnify the City, its elective and appointive boards, commissions, officers, agents and employees harmless from any liability for damage or claims for damage for personal injury, including death, as well as from claims for property damage, which may arise from Developer or Developer's contractors, subcontractors, agents or employees operations under this Agreement, whether such operations be by Developer, or by any of Developer's contractors, subcontractors, or by any one or more persons directly or indirectly employed by or acting as agent for Developer or any of Developer's contractors or subcontractors. In the event of any legal action instituted by a third party or any governmental entity or official arising out of the approval, execution or implementation of this Agreement (exclusive of any such actions brought by Developer), Developer agrees to and shall cooperate fully and join in the defense by the City of such action.

8.02. Third Party Legal Challenge. In the event of any legal or equitable act, action, or other proceeding instituted by a third party, other governmental entity or official challenging the validity of any provision of this Agreement, the parties hereby agree to cooperate in defending said action or proceeding. If Developer elects to file a validation action in order to confirm validity of this Agreement, City agrees to cooperate with Developer in this litigation and further agrees to refrain from raising any arguments that challenge the validity of this Agreement.

ARTICLE 9
ASSIGNMENT; MORTGAGEE PROTECTION

9.01. Mortgagee Protection. This Agreement, once executed, shall be superior and senior to any lien placed upon the Property or any portion thereof, including the lien of any deed of trust or mortgage. Notwithstanding the foregoing, no breach hereof shall defeat, render invalid, diminish or impair the lien of any mortgage made in good faith and for value, but all of the terms and conditions contained in this Agreement shall be binding upon and effective against and shall run to the benefit of any person or entity, including any deed of trust beneficiary or mortgagee who acquires title or possession to the Property, or any portion thereof, by foreclosure, trustee's sale, deed in lieu of foreclosure or otherwise. Any such mortgagee or beneficiary shall be entitled to receive any notice of default under this Agreement provided that such mortgagee or beneficiary has submitted a written request to City to give such notice, setting forth the names and addresses of the persons to receive notices on behalf of such mortgagee or beneficiary and the kinds of notices to be sent to such persons. All provisions of this Agreement allowing Developer to cure any and all defaults shall also be available to any mortgagee or beneficiary entitled to notice above, should that mortgagee or beneficiary desire to cure said defaults.

9.02. Mortgagee Not Obligated. Notwithstanding the provisions of Section 9.01 above, no mortgagee shall have any affirmative obligation or duty under this Agreement to construct or complete improvements, or to guarantee such construction or completion. A mortgagee who takes lawful possession of the Property shall, however, assume any or all development rights consistent with any vested rights and this Agreement. Foreclosure under a mortgage, deed of trust, deed in lieu of foreclosure or sale following foreclosure or deed in lieu of foreclosure is permitted without the consent of the City. Following its acquisition of all or a portion of the Project, such holder of any mortgage or deed of trust, or any successor in interest thereto, shall be entitled to the benefits of this Agreement, shall be bound by its terms and obligations, and shall have standing to enforce the provisions of this Agreement, including the terms and conditions of Project Approvals which pertain to the Project or such portion thereof in which it holds an interest. Any such holder or successor who comes into possession of the Project, or any portion thereof, shall take the Project, or such portion thereof, subject to any claims for payments or charges against the Project or such portion thereof, which accrue under this Agreement or Project Approvals prior to the time such holder or successor comes into possession of the Project or such portion thereof. Nothing in this Agreement shall be deemed or construed to permit or authorize any such holder or successor to devote the Project, or any portion thereof, to any uses, or to construct any improvements thereon, other than those uses and improvements provided for or authorized by Project Approvals and this Agreement, subject to all of the terms and conditions of this Agreement.

9.03. Assignment of Rights. Subject to compliance with Section 9.04 below, Developer may sell, assign or transfer the Project in whole or in part to any person or entity at any time during the Term of this Agreement. Developer shall seek City’s prior written consent to any sale, assignment or transfer, which consent shall not be unreasonably withheld or delayed. Failure by City to respond within forty-five (45) days to any request made by Developer for such consent shall be deemed to be City’s approval of the sale, assignment or transfer in question. City may refuse to give its consent only if, in light of the proposed assignee's reputation and financial resources, such assignee would not in City's reasonable opinion be able to perform the obligations proposed to be assumed by such assignee. Such determination shall be made by the City Manager, and may be appealable by Developer to the City Council. To the extent reimbursements or fee credits from City are required pursuant to this Agreement or the Project Approvals, any and all such reimbursements and credits shall be distributed to Developer unless Developer and the subsequent Landowner specifically direct City in writing to distribute such reimbursements, or apply such credits, otherwise.

9.04. Assumption of Rights. Express written assumption of this Agreement by a subsequent Landowner of the obligations and other terms and conditions of this Agreement shall relieve Developer of such obligations so expressly assumed. Any such assumption agreement (**Exhibit H**) shall be in recordable form and shall be approved as to form by the City Attorney, and shall provide for a subsequent Landowner to contractually assume all of the rights of Developer as a Party to this Agreement with respect to the Project site, or portions thereof, which is sold, assigned or transferred by Developer to the subsequent Landowner. The City Clerk shall cause any such assumption agreement received by him or her to be duly recorded in the official records of Stanislaus County within ten (10) days of receipt. Subject to City's approval of such transfer pursuant to Section 9.3 above, upon recordation of said assumption agreement, Developer shall automatically be released from those obligations assumed by the assignee.

ARTICLE 10
GENERAL

10.01. No Third-Party Beneficiaries. This Agreement is made and entered into for the sole protection and benefit of Developer and City and their successors and assigns, no other person shall have any right of action based upon any provision in this Agreement.

10.02. Project is a Private Undertaking. Both Parties acknowledge that the Project is a private development. No partnership, joint venture or other association of any kind between Developer and the City is formed by this Agreement. The only relationship between the City and Developer is that of a governmental entity regulating the development of private property and the owner of such private property.

10.03. Covenants Running with the Land. All of the terms and conditions contained in this Agreement are binding upon and benefit the parties and their respective heirs, successors and assigns, representatives, lessees, and all other persons acquiring all or any portion of the Property, whether by operation of law or in any manner whatsoever, during their ownership of the Property, or any portion thereof. All of the terms and conditions of this Agreement constitute covenants running with land pursuant to California law, including, without limitation, Civil Code section 1468.

10.04. Severability. Except as set forth herein, if any term, covenant or condition of this Agreement or the application thereof to any person, entity or circumstance shall, to any extent, be invalid or unenforceable, the remainder of this Agreement, or the application of such term, covenant or condition to persons, entities or circumstances other than those as to which it is held invalid or unenforceable, shall not be affected thereby and each term, covenant or condition of this Agreement shall be valid and be enforced to the fullest extent permitted by law; provided, however, if any provision of this Agreement is determined to be invalid or unenforceable and the effect thereof is to deprive a Party of an essential benefit of its bargain hereunder, then such Party so deprived shall have the option to terminate this entire Agreement from and after such determination.

10.05. Annual Review. The City shall, at least every twelve (12) months during the term of this Agreement, review the extent of good faith substantial compliance by Developer with the terms and conditions of this Agreement, pursuant to Government Code section 65865.1. If, following such review, the City Manager is not satisfied that Developer has demonstrated good faith compliance with all the terms and conditions of this Agreement, or for any other reason, the City Manager may refer the matter along with his or her recommendations to the City Council. Failure of the City to conduct an annual review shall not constitute a waiver by the City of its rights to otherwise enforce the provisions of this Agreement nor shall Developer have or assert any defense to such enforcement by reason of any such failure to conduct an annual review.

10.06. Estoppel Certificate. City shall, within at least twenty (20) days prior written notice, execute, acknowledge and deliver to Developer, Developer's lender, potential investors and assignees, an Estoppel Certificate in writing which certifies that this Agreement is in full force and effect, that there are no breaches or defaults under the Agreement and that the Agreement has not been terminated and is enforceable in accordance with its terms and conditions.

10.07. Construction. This Agreement shall be subject to and construed in accordance and harmony with the Riverbank Municipal Code, as it may be amended provided that such amendments do not impair the rights granted to the Parties by this Agreement.

10.08. Other Necessary Acts. Each Party shall execute and deliver to the other all such other further instruments and documents as may be reasonably necessary to carry out this Agreement in order to provide and secure to the other Party the full and complete enjoyment of its rights and privileges hereunder.

10.09. Notices. Any notice or communication required hereunder between City or Developer must be in writing, and may be given either personally, by registered or certified mail (return receipt requested), or by Federal Express, UPS or other similar couriers providing overnight delivery. If personally delivered, a notice or communication shall be deemed to have been given when delivered to the Party to whom it is addressed. If given by registered or certified mail, such notice or communication shall be deemed to have been given and received on the first to occur of (a) actual receipt by any of the addressees designated below as the party to whom notices are to be sent, or (b) five (5) days after a registered or certified letter containing such notice, properly addressed, with postage prepaid, is deposited in the United States mail. If given by Federal Express or similar courier, a notice or communication shall be deemed to have been given and received on the date delivered as shown on a receipt issued by the courier. Any Party hereto may at any time, by giving ten (10) days written notice to the other Party hereto, designate any other address in substitution of the address to which such notice or communication shall be given. Such notices or communications shall be given to the Parties at their addresses set forth below:

If to City:	City of Riverbank 6707 3rd Street Riverbank, CA 95367 Attn: City Manager
With a copy to:	Churchwell White LLP 1414 K Street, 3rd Floor Sacramento, CA 95814 Attn: Douglas L. White, Esq.
If to Developer:	McRoy – Wilbur Communities, Inc 2909 Coffee Road #12 Modesto, CA 95365 Attn: Mark Wilbur

10.10. Prevailing Wage. Developer shall be solely responsible for determining whether construction of any or all of the improvements required in connection with the Project trigger the obligation to pay prevailing wages under California or federal law. In the event and to the extent that the payment of prevailing wages is required, Developer shall use diligent good faith efforts to ensure full compliance with those requirements. Developer shall defend, indemnify and hold harmless City, its agents, employees, officers and officials from any liability, loss, debts, costs or damages sought by a third party for a failure to pay prevailing wages in connection with the Project. The indemnification obligation set forth in this Section shall survive the termination of this Agreement.

10.11. Governing Law; Venue. This Agreement shall be construed and enforced in accordance with the laws of the State of California. Venue shall be in the Superior Court of Stanislaus County.

10.12. Entire Agreement. This Agreement constitutes the entire agreement between the Parties and supersedes all prior discussions, negotiations, and agreements whether oral or written. Any oral representations or modifications concerning this instrument shall be of no force or effect unless contained in a subsequent written modification signed by both Parties.

10.13. Counterparts. This Agreement and any and all amendments and supplements to it may be executed in notarized counterparts, and all counterparts together shall be construed as one document.

10.14. Waiver. No waiver by a Party of any provision of this Agreement shall be considered a waiver of any other provision or any subsequent breach of the same or any other provision, including the time for performance of any such provision. The exercise by a Party of any right or remedy provided in this Agreement or provided by law shall not prevent the exercise by that Party of any other remedy provided in this Agreement or under the law.

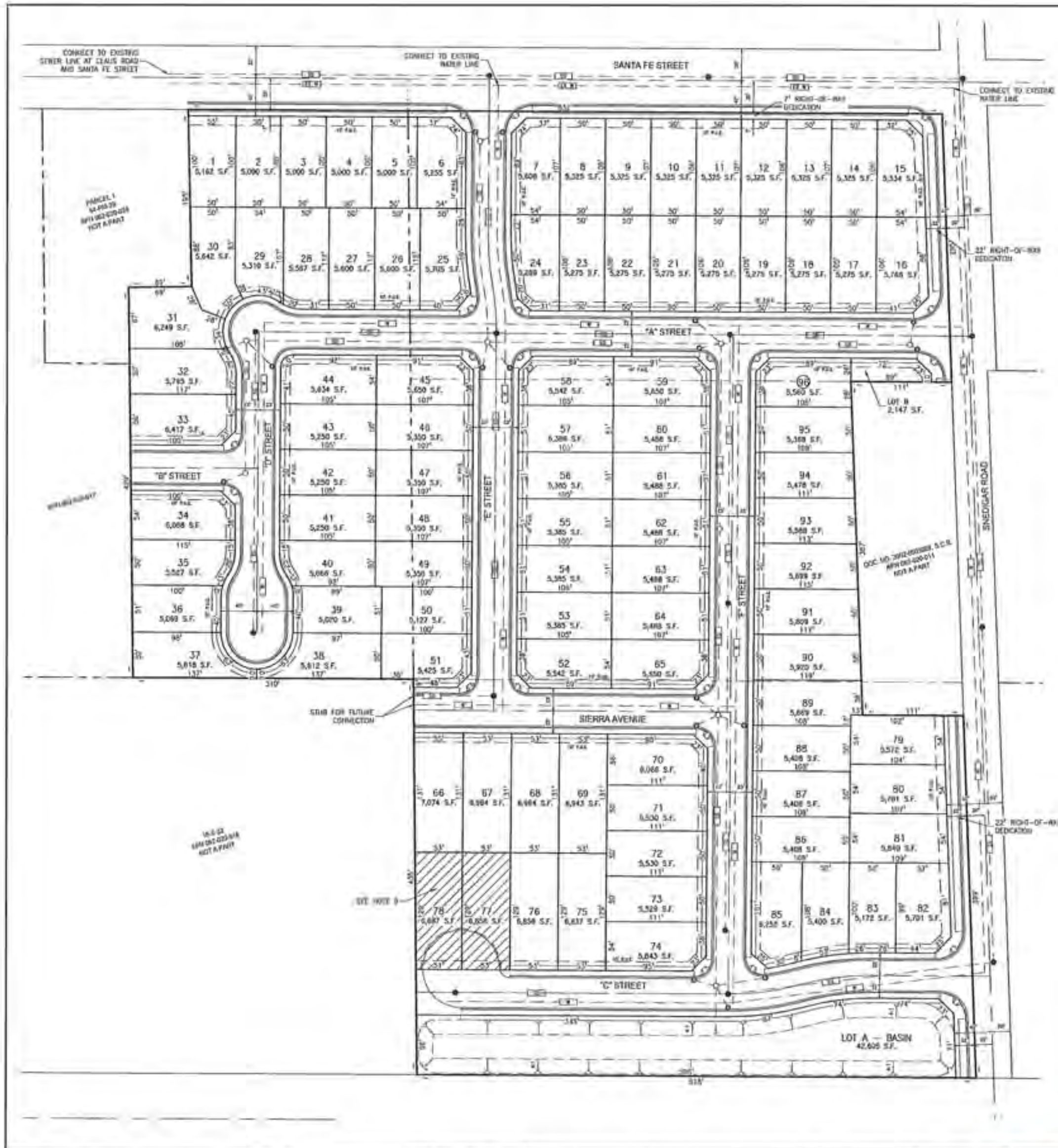
[Signatures on following page]

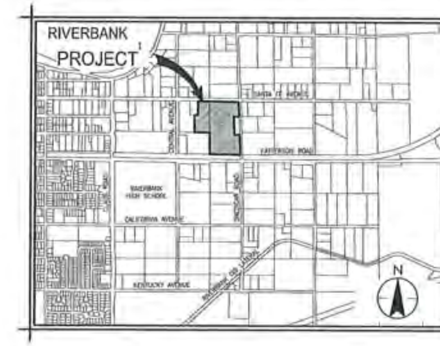
IN WITNESS WHEREOF, the Parties have entered into this Agreement as of the Effective Date, as defined in Section 1.07 above.

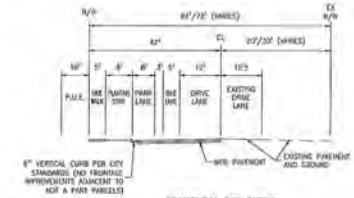
CITY	**DEVELOPER**
The City of Riverbank, a California municipal corporation	McRoy Wilbur Communities, Inc, a California corporation
By: ______________________________ Richard O'Brien, Mayor	______________________________ Mark Wilbur, President On behalf of McRoy–Wilbur Communities, Inc
Date: ______________________________	
APPROVED AS TO FORM:	
By: ______________________________ Tom Hallinan, City Attorney	
ATTEST:	
By: ______________________________ City Clerk	

EXHIBIT A

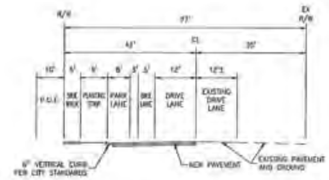
Diamond Bar East Tentative Map



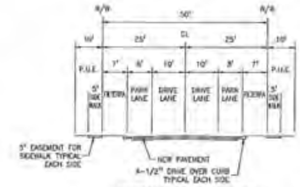




RESIDENTIAL COLLECTOR STREET SECTION
(SNEDIGAR ROAD – LOOKING NORTH)
NOT TO SCALE



RESIDENTIAL COLLECTOR STREET SECTION
(SANTA FE STREET – LOOKING WEST)
NOT TO SCALE



RESIDENTIAL STREET SECTION
NOT TO SCALE

LEGEND

EX SD	EX. STORM DRAIN LINE
EX SS	EX. SANITARY SEWER LINE
EX W	EX. WATER LINE
SD	STORM DRAIN LINE
SS	SANITARY SEWER LINE
W	WATER LINE
○	STORM DRAIN MANHOLE
◎	CATCH BASIN
●	SANITARY SEWER MANHOLE
	NEW PUBLIC UTILITY EASEMENT
	ROADWAY CENTERLINE
	PROPERTY BOUNDARY
	NEW LOT LINE
	NEW CURB & GUTTER
	EX. LOT LINE
P.U.E.	PUBLIC UTILITY EASEMENT
EX P.U.E.	EXISTING PUBLIC UTILITY EASEMENT
S.F.	SQUARE FEET

OWNER:

TY ANGLE, SHANE AND KIM EARTONS
4200 SANTA FE STREET
RIVERBANK, CA 95367

SUBDIVIDER:

CARY B. POPE
1120 SCENIC DRIVE
MODESTO, CA 95350

LEGAL DESCRIPTION:

BEING A SUBDIVISION OF THE NORTHWEST 1/4 OF SECTION 30, TOWNSHIP 2 SOUTH, RANGE 10 EAST, MOUNT DIABLO BASE AND MERIDIAN, CITY OF RIVERBANK, STANISLAUS COUNTY, CALIFORNIA.

GENERAL NOTES:

1. ASSESSOR'S PARCEL NUMBER: 062-020-010 & 025.
2. PRESENT ZONING: MDR – MEDIUM DENSITY RESIDENTIAL.
3. PROPOSED ZONING: LDR – LOWER DENSITY RESIDENTIAL.
4. SITE SUMMARY: TOTAL PROJECT SITE = 17.90 ACRES BEING DIVIDED INTO 96 SINGLE-FAMILY LOTS, 2 LANDSCAPE/DRAINAGE LOTS (A & B). THE PROPOSED DENSITY IS 5.36 UNITS/ACRE.
5. THE PROPERTY LINE DISTANCES, BEARINGS, AND ALL OTHER DIMENSIONS SHOWN ON THIS MAP ARE TAKEN FROM DEEDS, ASSESSOR'S MAPS, OR BOTH, AND PRELIMINARY FIELD OBSERVATIONS BY OFFICE PERSONNEL AND DO NOT REFLECT AN ACTUAL FIELD SURVEY.
6. PURSUANT TO SECTION 66456.1 OF THE SUBDIVISION MAP ACT, THE OWNER-SUBDIVIDER HEREBY RESERVES THE RIGHT TO FILE MULTIPLE SUBDIVISION MAPS.
7. UTILITY LINES SHOWN ON THIS MAP ARE BASED ON PRELIMINARY DESIGN AND ARE SUBJECT TO CHANGE AT TIME OF THE DEVELOPMENT OF THE PROJECT IMPROVEMENT PLANS.
8. ALL EXISTING TREES TO BE REMOVED.
9. LOTS 77 AND 78 ARE SUBJECT TO A TEMPORARY TURN-AROUND EASEMENT AND WILL NOT BE BUILDABLE LOTS UNTIL CONNECTIONS OF SIERRA AVENUE ARE MADE TO FUTURE DEVELOPMENT.

STATEMENT OF SUBDIVIDER:

A. ALL IMPROVEMENTS SHALL BE CONSTRUCTED AS PER THE CITY OF RIVERBANK STANDARD SPECIFICATIONS.
B. STORM DRAINAGE: ON-SITE DRAINAGE SYSTEM PER CITY OF RIVERBANK STANDARDS.
C. SEWAGE DISPOSAL: CITY OF RIVERBANK SYSTEM.
D. WATER SUPPLY: CITY OF RIVERBANK SYSTEM.
E. STREET LIGHTING SHALL BE INSTALLED AS PER THE CITY OF RIVERBANK STANDARD SPECIFICATIONS.

Drawn By:	RV
Date:	12-17-14
Job No.:	1031-0100
Checked:	SYD
Design By:	RV

REVISIONS

NO.	DATE	ISSUED FOR	BY

VVH CONSULTING ENGINEERS

RIVERBANK
CALIFORNIA

TENTATIVE SUBDIVISION MAP
CARY POPE
DIAMOND BAR ESTATES - EAST

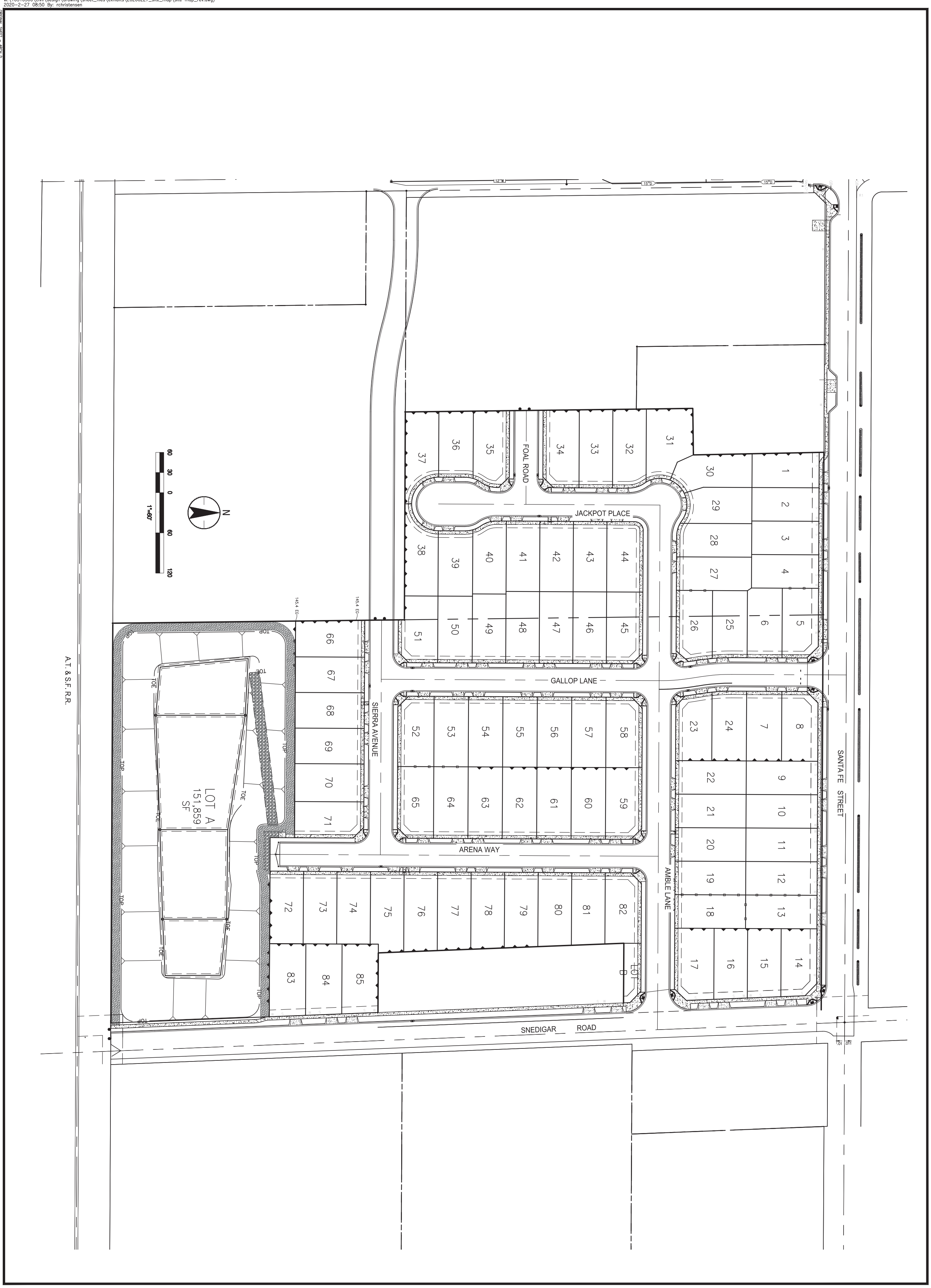
DEC 2014

TM 1

EXHIBIT A

Diamond Bar East Tentative Map 02-2014 - Revised

W:\10310300\civil\design\drawing\sheet_files\exhibits\20200227_site_map\site map_rev.dwg)
2020-2-27 08:50 By: rchristensen



Engineer's Signature:
Signature Date:

811
Know what's below.
Call before you dig.

Project Engineer: R. CHRISTENSEN
Project Number: 10310300
File Name: site map_rev.dwg

Dsn.	Drn.	Chkd.	Date
RFC	RFC	RFC	06.10.19
			MM.DD.YY

Sheet No.
1 of 1 Sheets

Engineer's Seal

Client/Project

DIAMOND BAR ESTATES EAST

RIVERBANK, CALIFORNIA

Title

SITE MAP

No.	MM.YY	Description	By	Appd.

Revision

VVH CONSULTING ENGINEERS
430 10th Street
Modesto, CA 95354
Tel.: 209.568.4477
Fax: 209.568.4478

EXHIBIT B

Legal Description of Property

LEGAL DESCRIPTION

Real property in the City of Riverbank, County of Stanislaus, State of California, described as follows:

PARCEL A:

ALL OF LOTS 267, 268 AND 272 OF RIVERBANK IRRIGATION FARMS, AS PER MAP FILED JANUARY 15, 1913 IN BOOK 7 OF MAPS, AT PAGE 23 STANISLAUS COUNTY RECORDS.

EXCEPTING FROM LOTS 268 AND 272 THE FOLLOWING DESCRIBED PARCEL, TO WIT:

BEGINNING AT THE NORTHEAST CORNER OF LOT 268; THENCE WEST ALONG THE NORTH LINE OF SAID LOT, 111 FEET; THENCE SOUTH AND PARALLEL WITH THE EAST LINE OF SAID LOTS 268 AND 272, A DISTANCE OF 366 1/2 FEET; THENCE EAST PARALLEL WITH THE NORTH LINE OF LOT 268, A DISTANCE OF 111 FEET TO A POINT ON THE EAST LINE OF LOT 272; THENCE NORTH ALONG THE EAST LINE OF SAID LOTS 268 AND 272, 366 1/2 FEET TO THE POINT OF BEGINNING.

PARCEL B:

PARCEL 2 AS SHOWN ON THAT CERTAIN PARCEL MAP FILED FOR RECORD ON JANUARY 27, 2006, IN BOOK 54 OF PARCEL MAPS, AT PAGE 29, STANISLAUS COUNTY RECORDS.

APN: 062-020-010 and 062-020-025

EXHIBIT C

Consolidated Conditions of Approval

Exhibit C

Consolidated Conditions of Approval

1. Applicant shall comply with the City of Riverbank Standard Conditions as contained in Planning Commission Resolution 2013-014 and/or receive confirmation from the Community Development Director that a specific condition or conditions does not apply to the subject project.

2. The project is subject to the recommendations of the Bruinville Public Facilities Master Plan pursuant to City Council Resolutions 2006-115 and 2006-116, including the requirement to form and annex into a Public Services Community Facilities District for Police Protection services; maintenance of storm drainage and street lighting systems; and long-term maintenance of public roads.

3. Applicant shall work with the City Engineer and the Riverbank Unified School District to design, fund and construct improvements to adequately address the issue of safe routes to schools as documented by the Riverbank Unified School District in their letter of August 18, 2014.

4. Applicant shall address the concerns expressed by the Oakdale Irrigation District (OID) with the Marrs and Santa Fe Pipelines to the satisfaction of OID. This condition is based on the OID letter dated July 24, 2014.

5. The project is required to comply with all Special Conditions discussed by the Stanislaus County Consolidated Fire District in their letter dated July 17, 2014.

6. If a final map reflecting these conditions of approval is not approved by the City Council within two years of the approval of this Tentative Map, this Tentative Map shall lapse and the applicant shall reapply to the City of Riverbank for a new Map. Applicant may not rely on this approval to begin construction of structures on parcels illustrated on the submitted map until all public improvements are inspected and accepted by the City. Notwithstanding, the Applicant may commence all on and off site work upon issuance of a grading and construction permit Reapplications for a tentative map shall state the reasons why the applicant was unable to gain approval of a final map and why within two years from the approval of a new tentative map the project is expected to be able to file a final map, if so granted. Reapplications for tentative maps may include information submitted in the initial application by reference. The zoning will not expire, nor will any associated applications (except tentative maps and vacation and abandonment applications), unless otherwise stated in the conditions of approval. The application(s) will expire in two years at 5:00 p.m. on the expiration date (holidays and weekends will not extend the expiration day). Any extension of time must be applied for prior to 5:00 p.m. on the expiration date

7. If a final map reflecting the conditions of the approved tentative map is not completed within the timeframe provided by state law from the date of the granting of this approval, the City may reexamine its approval and impose

additional terms or conditions to respond to significant changes in circumstances which may have occurred during that time period.

8. That a Mitigated Negative Declaration with mitigation measures has been prepared for this project in accordance with the California Environmental Quality Act and the applicant hereby agrees to incorporate all mitigation measures into the design and construction of the project. The Owners have executed a Mitigation Agreement for the project which will be recorded against the subject property to memorialize the mitigation commitments.

9. All improvements including future homes will be required to comply with the Design Guidelines for Diamond Bar Estates East and West dated February 2015.

10. Riverbank General Plan Policy CONS-5.7 states: A mitigation plan shall be prepared and reviewed and approved by the appropriate regulatory agencies for the projects where avoidance of adverse effects to special-status species is not feasible, and authorization for take of listed species shall be obtained, if necessary. The mitigation plan shall include measures to minimize potential for effects during project construction (e.g., pre-construction surveys and timing of construction) and measures to compensate for loss of special-status species habitat. Loss of Swainson's Hawk foraging habitat shall be compensated for by preservation and management of foraging habitat of at least a similar quality at an appropriate location. Mitigation plans shall identify an appropriate mitigation site, compensation acreage, performance criteria, and monitoring and management of foraging habitat of at least a similar quality at an appropriate location. Mitigation plans shall identify an appropriate mitigation site, compensation acreage, performance criteria, and monitoring and management requirements to ensure the site provides suitable habitat for the applicable species. Long-term protection of mitigation lands shall be ensured through fee title acquisition, conservation easement, or other suitable mechanisms. Long-term management of mitigation lands shall be ensured by establishing a management endowment or other suitable funding source. Alternatively, it may be appropriate to contribute funds to existing mitigation programs. Use of such a program shall be approved by the appropriate regulatory agencies.

11. Lots 76 and 77 as illustrated on the tentative map will be considered non-buildable lots until "C" Street is designed, funded, constructed and accepted by the City Council westerly to its intersection with Central Ave. These are future street improvements contemplated by the development of the property to the west of the subject property. Lots 76 and 77 shall have a temporary cul-de-sac constructed on the front portion of the parcels for emergency turn-a-round purposes.

12. Special Conditions as expressed by the City Engineer.

Streets

a. The streets shall be designed to conform to the dimensions shown on the approved tentative map.

b. A safe route to the Riverbank elementary and Riverbank High School is required. A plan indicating safe access, including ADA compliance, sidewalks, ramps, striping and signage is to be designed and constructed.

c. When half streets are constructed the design needs to include a half street section and a 12-foot paved lane.

d. A slurry seal and traffic striping shall be applied to all public streets after the Notice of Completion and prior to the release of the one-year maintenance bonds at the discretion of the City.

e. All concrete, asphalt, signs, striping or utility system damaged during construction must be replaced prior to acceptance by the City of the one-year warranty and prior to any building final inspection.

f. Formation and annexation into a Community Facilities District is required to finance the maintenance, repair and replacement of all of the streets.

g. The street frontage including drainage adjacent to APN 062-020-011 (about 367 linear feet) shall be fully improved to the street section suggested for Snedigar. This includes the 12-foot wide half street on the east side of Snedigar adjacent to the subject property. The City will consider the formation of an Area of Benefit to reimburse the subdivider for these off-site improvement obligations.

h. The project proponent shall be required to fully improve the rail crossing of Snedigar near Patterson Road and pay a fair share of the intersection improvements and signalization of said intersection. All costs associated with compliance with this item are reimbursable as this item is an identified improvement as part of the Riverbank System Development Fees.

<u>Water</u>

i. The water system shall be installed, tested, approved and operational prior to any residential construction.

j. The entire water system shall be looped with no dead-end water lines.

k. A water system analysis is required to determine when the water well #11, including well site improvements, emergency back-up power supply and associated water system improvements shall be installed.

l. The water well site #11 needs to be acquired and granted to the City prior to the recording of the final map.

Sanitary Sewer

m. A sewer study is required to verify that the sewer trunk lines will be designed at a sufficient size and depth to serve the entire plan area.

Storm Drainage

n. A storm drainage system study is required to verify that the proposed storm drainage improvements will interconnect with future development and regional systems.

o. Formation and annexation into a Community Facilities District is required to finance the maintenance, repair and replacement of storm drainage pipes, basins, inlets, filters, facility landscaping and other storm drainage features.

p. Basins shall be designed to have a maximum depth of 10 feet with side slopes not to exceed 4:1 (H:V).

q. All basin areas proposed lack specific designs of the areas in the after-project condition. These basins and water filtration areas shall at a minimum be landscaped including irrigation meeting the RMC's standards related to drought tolerant landscape as approved by the City. The Applicant shall be under obligation to pay for all third-party Landscape Architect Consultant charges associated with the review and inspection of the proposed landscape improvements associated with areas intending to be dedicated to the public.

r. The storm drain basins shall be designed to handle water from the 50-year storm (2.8 inches) with the maximum basin water elevation to be one foot below the lowest gutter elevation in the tributary area being served by the he basin. Two feet of freeboard is required in the basin at all times.

s. Park Fee credits are not available for the proposed project basins unless it can be proven the drainage areas proposed meet several recreational goals of the City. This means that the basin are designed with one or more primary recreational amenities as the driving force behind the design, rather than creating a hole in the ground that serves as storm drainage basin filtering technique and secondarily as open space.

Miscellaneous

t. All existing irrigation lines, wells, septic systems and structures shall be removed from the site. All wells shall be destroyed as per the requirements of the City of Riverbank and the Stanislaus County Department of Environmental Resources according to the Stanislaus County Well Ordinance 443, Section 3-

Exhibit C

301. All existing septic systems shall be shall be pumped and then have the box punched and broken and back filled with soil in accordance with the requirements of the Stanislaus County Department of Environmental Resources and the City.

EXHIBIT D

Draft System Development Fee Reimbursement Agreement

SYSTEM DEVELOPMENT FEE
REIMBURSEMENT AGREEMENT

THIS SYSTEM DEVELOPMENT FEE REIMBURSEMENT AGREEMENT (the "Agreement") is made this ___ day of ____________ 2020 (the "Effective Date"), by and between the City of Riverbank, a municipal corporation ("City"), and McRoy Wilbur Communities, Inc ("Developer"). City and Developer may each be referred to individually as a "Party" or collectively as the "Parties". There are no other parties to this Agreement.

RECITALS

A. On March 24, 2015 the City Council adopted Resolution No. 2015-018, approving Tentative Map 02-2014 and related conditions of approval, which set forth the infrastructure obligations and conditions related to the development and build out of approximately 96 residential lots on 17.9 acres.

B. On March 24, 2015, the City Council adopted Resolution No. 2015-018, approving Tentative Map 02-2014 (the "Tentative Map" and "Project Area"). The Tentative Map is attached hereto for reference, as **Exhibit A**.

C. On _________ __, 2020, City adopted Ordinance No. 2020-XXX, approving a development agreement between City and Developer (the "Development Agreement"), to extend the life of the Tentative Map, clarify the conditions of approval applicable to the Project Area, establish vested entitlements to construct 96 residential lots in the Project Area, and overall, to promote the logical and orderly development of the Project Area.

D. Developer is obligated to construct and install public improvements in the Project Area (the "Improvements").

E. City proposes to provide Developer credits for the installation of the Improvements that the City has identified in its System Development Fee ("SDF") program. The total reimbursement for each category of Improvements is provided in **Exhibit B** attached hereto (the "SDF Fee Reimbursements").

F. The revised SDF fees for each unit in the Project Area, as revised in accordance with this Agreement, is provided in **Exhibit C** attached hereto.

NOW, THEREFORE, in consideration of the mutual promises contained herein, City and Developer hereby agree as follows:

AGREEMENT

Section 1. Project Scope. Developer shall be responsible for the design, construction, installation and bonding of the Improvements. City shall approve all plans and specifications for the construction, and City shall inspect and accept the

Improvements in accordance with Riverbank Municipal Code ("City Code"). The design and installation of the Improvements shall be to the satisfaction of City in its sole discretion, in accordance with City Code.

Section 2. Reimbursement. As provided below, City shall reimburse Developer for the completion and acceptance by City of the Improvements listed in Exhibit B.

2.1. *Amount of Reimbursement.* City shall reimburse Developer an amount up to the total reimbursement, for each SDF category shown in Exhibit B provided that the Improvements are accepted by City.

2.2. *Source of Reimbursement.* Reimbursements to Developer shall come from the following:

(a) SDF Fee Credit. Upon issuance of each of the 96 building permits in the Project Area, City shall reduce the SDF fees collected from Developer for each category of SDF fees related to the Improvement to be constructed (the "SDF Fee Credit"), in an amount up to the total SDF reimbursement shown on Exhibit B.

(b) SDF Fee Reimbursement. In some cases, such as _______ the total SDF reimbursement exceeds the SDF Fee Credits available for the Project Area. In such case, after issuance of the __th building permit in the Project Area, City shall pay the difference between the total SDF reimbursement and the SDF Fee Credits from the appropriate development impact fee fund, if funds are available, after the Improvements have been accepted by City as complete. City shall track and make payments to Developer based on the timing and priority of the request compared to other developers, using the date the City Council issues the __th building permit as the priority date for reimbursement from City's SDF.

2.3. *Limited Obligation.* City shall only be required to provide SDF Fee Credits to Developer for Improvements listed in Exhibit B. City makes no warranty, express or implied, that SDF Fee Credits will be available to fully compensate Developer for the cost of installing the Improvements. In no event shall City be required to reimburse Developer directly from City's general fund. Developer further acknowledges that any deficiency in reimbursement for the cost of the Improvements shall in no way diminish Developer's obligations with respect to any provision in the Tentative Map or Development Agreement.

2.4. *Conditions for Payment.* City shall provide SDF Fee Credits to Developer only after all of the following conditions have been met to City's satisfaction:

(a) Developer has designed and constructed the Improvements in accordance with the City's public improvement design standards;

(b) City has formally accepted the dedication of Improvements for which the SDF Fee Credit reimbursement is sought by Developer;

(c) Developer is not in default of any obligation under this Agreement, the Development Agreement or any other agreement related to the Project Area, such as a subdivision improvement agreement; and

(d) Developer is not in default of any monetary obligation to the City, including without limitation plan check and inspection fees, loan repayments due to the City, ad valorem property taxes, special assessments or special taxes.

Section 3. Compliance with Laws. Developer shall insure that all work performed on the Improvements is performed in a manner that complies with all applicable federal, state, county and local government laws, regulations and rules, including all rules and regulations of City, as these rules and regulations may be modified or changed from time to time.

Section 4. City Inspection of Improvements. Developer shall, at its sole cost, expense, and liability, and at all times during construction of the Improvements, maintain reasonable and safe facilities and provide safe access for inspection by City of the Improvements and areas where construction of the Improvements is occurring or will occur.

Section 5. Quality of Work; Compliance with Laws and Codes. The construction plans and specifications for the Improvements shall be prepared in accordance with all applicable federal, state and local laws, ordinances, regulations, codes, standards, and other requirements. The Improvements shall be completed in accordance with all approved maps, plans, specifications, standard drawings, and amendments thereto on file with City, as well as all applicable federal, state, and local laws, ordinances, regulations, codes, standards, and other requirements applicable at the time work is commenced.

Section 6. Standard of Performance. Developer and its contractors, if any, shall perform all work required, constructing the Improvements in a skillful and workmanlike manner, and consistent with the standards generally recognized as being employed by professionals in the same discipline in the State of California. Developer represents and maintains that it or its contractors shall be skilled in the professional calling necessary to perform the work. Developer warrants that all of its employees and contractors shall have sufficient skill and experience to perform the work assigned to them, and that they shall have all licenses, permits, qualifications and approvals of whatever nature that are legally required to perform the work, and that such licenses, permits, qualifications and approvals shall be maintained throughout the term of this Agreement.

Section 7. Limited City Obligation. The obligations arising from this Agreement are neither a debt of City nor a legal or equitable pledge, charge, lien, or encumbrance upon any of its property or upon any of its income, receipts, or revenues, except for the issuance of SDF Fee Credits, as provided herein. Neither the City's general fund nor any special fund of City, except for the applicable account associated with each SDF category, shall be liable for the payment of any obligations arising from this Agreement. The credit or taxing power of City is not pledged for the payment of any obligation arising from this Agreement. Developer shall not compel the forfeiture of any of City's property to satisfy any obligations arising from this Agreement.

Section 8. Liens, Claims, and Encumbrances. Upon request by City, Developer shall provide a written guarantee and assurance to City that there are no liens, claims, or monetary encumbrances on the Improvements, together with unconditional final releases from all contractors and material suppliers, and with copies of invoices and corresponding checks issued by the Developer for all items for which reimbursement is requested under this Agreement for the Improvements. Notwithstanding any other provision or term of this Agreement, City shall have no obligation to make any reimbursement payments until Developer has cleared any and all liens, claims and monetary encumbrances from the Improvements and provided the required documentation, guarantee and assurance in writing, to the satisfaction of the City.

Section 9. Acceptance. The City Engineer shall accept the Improvements in his or her sole discretion, pursuant to City Code, all applicable federal and state rules and regulations, and a subdivision improvement agreement between the Parties.

Section 10. Indemnity. [omitted – see subdivision improvement agreement].

Section 11. Assignment of Fee Credits. Fee Credits to be issued by City are personal to Developer and shall not automatically run with the land or the subsequent purchasers of Developer's property. Developer may transfer or assign any or all Fee Credits associated with this Agreement by providing notice to the City through a written statement in a form acceptable to the City Attorney. City may accept the assignment of Fee Credits for the same SDF categories to future developments on a dollar-for-dollar basis. The written statement shall notify the City of the credit amount that Developer intends to transfer or assign to specified properties or developments. After receipt of such written request from Developer and prior to issuance of building permits, City shall confirm in writing the amount of related SDF fees that City will collect from the assignee. In the absence of such written statement by City, no assignee may claim SDF Fee Credits attributable to this Agreement.

Section 12. Notice. Any notice, payment, or instrument required or permitted by this Agreement to either party shall be deemed to have been received when personally delivered to that party or seventy-two (72) hours following deposit of the same in any United States Post Office, first class, postage prepaid, addressed as follows:

City:	City of Riverbank 6707 Third Street Riverbank, California 95367 Attention: City Clerk

With a courtesy copy to: City of Riverbank
6707 Third Street
Riverbank, California 95367
Attention: City Manager

And to: Churchwell White LLP
1414 K Street, 3rd Floor
Sacramento, California 95814
Attention: Douglas L. White, Esq.

Developer: McRoy Wilbur Communities, Inc
2909 Coffee Road #12
Modesto, CA 95365
Attn: Mark Wilbur

With a copy to: ______________________
____
____
____

Either Party may give notice hereunder to designate a different address to which subsequent notices, payments or instruments shall be delivered.

Section 13. General Provisions.

13.1. *Term*. The term of this Agreement shall start as of the Effective Date written above and shall remain in effect until all Improvements have been accepted by City and City has awarded all SDF Fee Credits to Developer.

13.2. *Termination.* In the event Developer defaults in the performance of any of its obligations under this Agreement or materially breaches any of the provisions of this Agreement, and such default or breach is not cured by Developer within 10 business days (or such longer period as may be necessary) of written notice from City specifying such default, City shall have the option to terminate this Agreement upon written notice to Developer, or seek any available remedies at law.

13.3. *Captions.* Captions to each Section of this Agreement are for convenience purposes only, and are not part of this Agreement.

13.4. *Severability.* If any portion of this Agreement is declared by a court of competent jurisdiction to be invalid or unenforceable, such portion shall be deemed severed from this Agreement and the remaining parts shall remain in full effect as though such invalid or unenforceable provision had not been a part of this Agreement.

13.5. *Governing Law; Venue.* This Agreement is made under, and shall in all respects be interpreted, enforced, and governed by, the laws of the State of California.

In the event of a dispute concerning the terms of this Agreement, the venue for any legal action shall be with the appropriate court in the County of Stanislaus, State of California.

13.6. *Assignment.* This Agreement shall not be assigned without the written consent of the Parties, which consent shall not be unreasonably withheld or delayed, and any assignment without such written consent shall be void and ineffective.

13.7. *Entire Agreement.* This Agreement contains the entire agreement between the parties with respect to the reimbursement of SDF Fee Credits. The Parties acknowledge that a subdivision improvement agreement will address improvement standards, bonding requirements and other provision related to the construction of the Improvements and their dedication to City.

13.8. *Modification*. This Agreement may be amended only by a written instrument signed by the Parties.

13.9. *Counterparts.* This Agreement may be executed in counterpart s, each of which shall be deemed an original, but both of which together shall constitute one instrument.

13.10. *Exhibits*. All exhibits attached hereto are incorporated as part of this Agreement.

13.11. *Interpretation.* Each Party acknowledges it has reviewed this Agreement with its own legal counsel and based upon the advice of that counsel, freely entered into this Agreement.

13.12. *Mandatory and Permissive.* “Shall” and “will” and “agrees” are mandatory. “May” or “can” are permissive.

13.13. *Waiver.* The waiver by either Party of a breach by the other of any provision of this Agreement shall not constitute a continuing waiver or a waiver of any subsequent breach of the same or a different provision of this Agreement. No Party shall be deemed to have made any such waiver unless it is in writing and signed by the Party so waiving.

13.14. *Other Documents.* The Parties agree that they shall cooperate in good faith to accomplish the objectives of this Agreement and to that end, agree to execute and deliver such other instruments or documents as may be necessary and convenient to fulfill the purposes and intentions of this Agreement.

13.15. *Attorneys’ Fees.* In the event any party to this Agreement commences litigation for specific performance or damages for the breach of this Agreement, the prevailing party shall be entitled to a judgment against the other for an amount equal to reasonable attorneys' fees and court costs incurred.

IN WITNESS WHEREOF, the Parties have executed this Agreement as of the above-referenced Effective Date.

CITY:

City of Riverbank, a California municipal corporation

By: ______________________________
Sean Scully, City Manager

Date Signed: ________________________

APPROVED AS TO FORM:

By: ______________________________
Tom Hallinan, City Attorney

DEVELOPER:

McRoy Wilbur Communities, Inc.

By: ______________________________
Mark Wilbur, President

Date Signed: __________________

EXHIBIT A

Tentative Map

EXHIBIT B

SDF Fee Reimbursements

The following improvements shall be eligible for reimbursement through the City's SDF Fee program:

Category	Fee Credit (per SFR Unit)	Total Reimbursement
PARKLAND* Dedication of a ____ acre Park which includes as a secondary purpose to the abovementioned storm water retention improvements.	Dedication Credit: $__________ Park Improvement Credit: $________	Maximum Dedication Credit: $____________ Maximum Improvement Credit: $____________

*To receive a parkland reimbursement, Developer must comply with provisions in the recorded development agreement for the Property; e.g., prepare landscape and irrigation plan in compliance with City Drought Tolerant Landscape Standards and install open space to the satisfaction of the Community Development Director and the Recreation Director. Potential credit shall be subject to City approval of the Pocket Park plans. Reimbursement will be consistent with the adopted System Development Fees as enacted by the Riverbank City Council and would include the park improvements as well as adjacent curb, gutter, sidewalk and ½ of the adjacent neighborhood streets in the percentages described above.

EXHIBIT C

Adjusted SDF Fee Schedule

The following is the adjusted SDF Fee schedule applicable to the Project Area:

Facility Type	**Single Family Residential (SFR) per unit**
Streets	$_______
Streets – Signals & Bridges	$_______
Sewer Collection	$_______
Sewer Treatment	$_______
Water Distribution	$_______
Water Wells & Storage	$_______
Storm Drainage	$_______
Storm Drainage (Other)	$_______
Police	$_______
Fire	$_______
Parks & Recreation	$_______
General Government	$_______
Administration (2%)	$_______

EXHIBIT E

SDF

Exhibit E

Developer shall pay all fees subject to the Mitigation Fee Act, Government Code section 66000 *et seq.*, including System Development Fees, impact fees, connection fees, public facilities fees or similar fees adopted by the City, and all other fees imposed as conditions of approval of the Property. City and Developer have agreed in concept to System Development Fee credits attributable to Developer. City shall review, consider and remit fee credits and reimbursements attributable to Developer consistent with the City's System Development Fee ("SDF") program.

EXHIBIT F

Draft Subdivision Improvement Agreement

RECORDING REQUESTED BY AND
WHEN RECORDED RETURN TO:

City of Riverbank
6707 Third Street
Riverbank, CA 95367
Attn: City Clerk

Exempt from recording fees
(Gov. Code §§ 6103 and 27383)

(Space above this line for Recorder's use)

SUBDIVISION IMPROVEMENT AGREEMENT
FOR ____________ SUBDIVISION

This **SUBDIVISION IMPROVEMENT AGREEMENT** ("Agreement") is made and entered into this __ day of __ 20__, by and between the City of Riverbank, a California municipal corporation ("City") and _________________ ("Subdivider"). City and Subdivider may herein be referred to individually as a "Party" and collectively as the "Parties". There are no other parties to this Agreement. This Agreement is made with reference to the following:

RECITALS

A. Subdivider is possessed of a tract of land consisting of approximately ___ acres, lying in the City of Riverbank, County of Stanislaus, California, known as "___________" (the "Subdivision").

B. On _______________, the Planning Commission approved Tentative Subdivision Map No. ___________ for the Subdivision with conditions of approval (the "Tentative Map"). Resolution No. ___________ approving the Tentative Map is attached hereto as **Exhibit A** and incorporated herein by this reference (the "Resolution of Approval").

C. The Tentative Map is subject to the Subdivision Map Act (Gov. Code § 66410 *et seq.*) and the City's ordinances and regulations related to the filing, approval, and recordation of subdivision maps (together, the "Subdivision Laws") and the requirements and conditions contained in the Resolution of Approval.

D. Complete improvement plans for the construction, installation, and completion of the improvements ("Improvement Plans") have been prepared by Subdivider and approved by the City of Riverbank City Engineer ("Engineer") and Planning and Building Manager or her designee ("Manager").

E. Subdivider has presented to the City a proposed final map ("Final Map") for the Subdivision, pursuant to the provisions of the Subdivision Laws for approval and recordation.

F. In order for the City to approve and record a Final Map for the Subdivision, the Subdivider must either complete all of the improvements required by the Subdivision Laws, Resolution of Approval, Improvement Plans and Tentative Map ("Improvements"), or execute an agreement with the City to complete the Improvements within a specified period of time.

G. In order for the City to approve and record a Final Map for the Subdivision, Subdivider desires to enter into this Agreement, whereby Subdivider promises to install and complete, at Subdivider's sole cost, expense and risk, all of the Improvements required in connection with the Subdivision, including but not limited to grading work, constructing and installing the Improvements, and all labor that is required to complete these tasks to the satisfaction of the City ("Improvement Work").

H. Subdivider has secured this Agreement by depositing security with the City consisting of a cash deposit, bond, or letter of credit in form acceptable to the City to secure a one-year warranty of workmanship in accordance with the terms provided herein (the "Securities").

NOW THEREFORE, in consideration of the foregoing and other good and valuable consideration, the Parties agree as follows:

AGREEMENT

1. Recitals. The recitals above ("Recitals") are true and correct and are hereby incorporated into and made part of this Agreement. In the event of any inconsistency between the Recitals and Sections 1 through 23 of this Agreement, Sections 1 through 23 shall prevail.

2. Effective Date and Term. This Agreement shall only become effective on the date that both Subdivider and the City have executed this Agreement (the "Effective Date"), and shall terminate only after the release of all Securities, unless this Agreement is terminated in writing signed by both Parties.

3. Dedication. Except as otherwise provided in this Agreement or in the action of the City Council approving the Final Map, the City hereby rejects all lands, rights-of-way and easements offered for dedication on the Subdivision Map or by separate instrument. Such offers, however, shall remain open and constitute irrevocable offers of dedication in accordance with Government Code section 66477.2. All such offers of dedication may be accepted by the City in its sole discretion at any later date without any further notice to the Subdivider.

4. Installation of Required Improvements. Subdivider agrees to furnish, construct and install at Subdivider's own expense the Improvements, as shown on the Improvement Plans, which are to be installed to the sole satisfaction of the Manager and will be on file in the Development Services Department. The Improvement Plans may only be modified by the Subdivider subject to prior written approval by the Manager.

In-lieu of providing a performance bond and payment bond, Subdivider agrees to construct all of the required Improvements prior to the approval and recordation of the final map. As such, the ordinary requirements for providing a performance bond and payment bond has been waived in this Agreement.

5. Subdivider's Obligations. Subdivider shall perform each of the following, at all times, throughout the term of this Agreement:

A. Complete, at Subdivider's sole cost and expense in a good and workmanlike manner, all of the Improvements in conformance with the Resolution of Approval (and any amendments thereto), the Subdivision Laws, and all applicable standards under City codes and ordinances and the City's general plan related to the Improvements (collectively, the "Improvement Standards").

B. Commence construction of the Improvements within three (3) months from the Effective Date of this Agreement. Subdivider shall notify the Manager in writing three days before the commencement of construction of the Improvements.

C. Complete all Improvements within twelve (12) months from the Effective Date of this Agreement, unless otherwise approved or extended in writing by the City Manager for good cause, after written application by Subdivider. Such application shall state fully the grounds and facts showing good cause for such extension to be grated. In granting any extension of time, the City may require a new or amended subdivision improvement agreement to reflect increases in the costs of constructing the Improvements or other conditions related to the extension of time.

D. Furnish and pay for all necessary equipment, labor and materials to complete the Improvements in conformity with the Improvement Standards.

E. Replace or repair all public improvements, private property, public utility facilities, and surveying or subdivision monuments that are destroyed or damaged in the performance of any work related to this Agreement. Subdivider shall bear the entire cost of replacement or repairs of any and all public or private property damaged or destroyed in the performance of any work related to this Agreement. Any repair or replacement work shall be to the satisfaction, and subject to the approval, of the Manager.

F. Provide safe access for inspection by the City to the Improvements.

G. Give good and adequate warning to the public of each and every dangerous condition existing on or near the Improvements, and take reasonable action to protect the public from any such dangerous condition.

H. Perform all construction work related to installing the Improvements between 6:00 a.m. and 6:30 p.m. on weekdays and between 8:00 a.m. and 5:00 p.m. on weekends and legal holidays, unless otherwise approved in writing by the Manager.

I. Require each contractor and subcontractor to have a competent foreman on the job at all times when that contractor or subcontractor, or any employee or agent thereof, is performing any work related to the Improvements. Subdivider shall maintain an office with a telephone and Subdivider or a person authorized to make decisions and act for Subdivider in Subdivider's absence shall be available at the site of any Improvements within three (3) hours of being called at such office by the City at any time when construction work is being performed on the Improvements.

J. Assume all costs for utility and cable television undergrounding or relocation which is not the responsibility of the cable television, gas, electric, telephone or other utility company under the terms of any franchises with the City or otherwise imposed upon the utility companies by law.

K. Obtain and comply with all necessary permits and licenses for the construction and installation of the Improvements, give all necessary notices, and pay all fees and taxes required by law.

6. Estimated Cost of Improvements. The total estimated cost of the Improvements, as provided by Subdivider and reviewed and confirmed by the Engineer and Manager, is ____($____).

7. Title to Improvements. The City shall not accept any property to be dedicated or the Improvements unless they are constructed in conformity with the Improvement Plans and Improvement Standards, to the satisfaction of the Engineer and Manager. Subdivider shall retain title to, shall be responsible for, and shall bear the risk of loss to, any of the Improvements constructed or installed, until such time as the Improvements are accepted by the City. Title to and ownership of the Improvements and any real property to be dedicated shall vest absolutely in the City upon completion and acceptance of such Improvements by the City Council. The City shall not accept the Improvements unless title to the Improvements is entirely free from all liens. Prior to acceptance, at City's request, Subdivider shall supply the City with appropriate lien releases, at no cost to and in a form acceptable to the City.

8. Acquisition and Dedication of Easements or Rights-of-Way. If any of the Improvements are to be constructed or installed on land not within the Subdivision or an already existing public right-of-way, no construction or installation shall commence before:

A. The irrevocable offer of dedication or conveyance to City of appropriate rights-of-way, easements or other interests in real property, and appropriate authorization from the property owner to allow construction or installation of the Improvements; or

B. The issuance of an order of possession by a court of competent jurisdiction pursuant to the State Eminent Domain Law (Cal. Code Civ. Proc. § 1230.010 *et seq.*). Subdivider shall comply in all respects with any such order of possession.

9. Final Acceptance of Work. Acceptance of the Improvement Work on behalf of the City shall be made by the City Council upon recommendation of the Engineer and Manager, after satisfactory completion and inspection of all Improvements. Such acceptance shall not constitute a waiver by the City of any defects or deficiencies in the Improvements.

10. Repair of Defective Work. If, however, within a period of one (1) year after final acceptance by the City Council of the Improvements, any portion of the Improvements or any work done under this Agreement fails to fulfill any of the requirements of this Agreement, the Improvement Plans or the Improvement Standards, Subdivider shall without delay and without any cost to City, repair, replace or reconstruct any defective or otherwise unsatisfactory part or parts of the Improvements or work. If the Subdivider fails to act promptly in accordance with this requirement, or if the exigencies of the situation require repairs or replacements to be made before Subdivider can be notified or correct the situation, then the City may, at its option, make the necessary repairs or replacements or perform the necessary work, and Subdivider shall pay to City the actual cost of such repairs plus fifteen percent (15%) within thirty (30) days of the date of billing for such work by City.

11. Securities. Concurrently with or before the Effective Date of this Agreement, Subdivider shall furnish to the City:

A. *Faithful Performance Security.* [omitted; see Section 4 above]

B. *Payment Security.* [omitted; see Section 4 above]

C. *Guarantee and Warranty Security.* Securities to guarantee workmanship shall be in the amount of ten percent (10%) of the estimated cost of the Improvements, as stated in Section 6 above, to guarantee and warrant the Improvements for a period of one (1) year following their completion and acceptance against any defective work or labor done, or defective materials.

D. *Bonds.* Any bonds submitted as Securities shall be executed by a surety company authorized to conduct a surety business in California and shall be in a form as specified by the Subdivision Laws and approved by the City. All Securities deposited as bonds under this Agreement shall be irrevocable, shall not be limited as to time (except as to the guarantee and warranty period), and shall provide that they may be released, in whole or part, only upon the written approval of the Director, as provided under the Subdivision Laws and in Section 12 below. All Securities shall expressly obligate the surety for any extension of time authorized by the City for Subdivider's completion of the Improvements, whether or not the surety is given notice of such an extension by the City. No change, alteration or addition to the terms of this Agreement or the plans and specifications incorporated herein shall in any manner affect the obligation of the sureties, except as required by the Subdivision Laws.

E. *Records.* Evidence of the Securities required by this Agreement shall be kept on file with the City Clerk. If the City Council gives specific, written approval to replace the Securities by another approved security, such replacement Securities shall be filed with the City Clerk and, upon filing, shall be deemed to be incorporated into this Agreement. Upon filing of replacement Securities with the City Clerk, the replaced Securities may be released.

12. Release of Securities. The Securities required by this Agreement shall be released in accordance with the Subdivision Laws and the following provisions:

A. *Faithful Performance Securities*. [omitted]

B. *Payment Security*. [omitted]

C. *Guarantee and Warranty Securities*. The Securities provided for guarantee and warranty of workmanship shall be released after one (1) year following the completion and acceptance of the Improvements, and inspection thereof by the City's Construction Inspector and approved by the Engineer. If, however, the Engineer and Manager determine there are defects in the Improvements that require correction pursuant to Section 10 above, the Manager shall utilize the Securities to make all necessary corrections, including payment of reasonable expenses and fees and attorney's fees.

13. Inspections.

A. The City reserves the right to inspect all Improvements at any time. Subdivider shall at all times maintain safe access for inspection of the Improvements.

B. Upon completion of the Improvements the Subdivider may request a final inspection by the City's Construction Inspector. If the Construction Inspector determines that the Improvements have been completed in accordance with all Improvement Standards and Subdivision Laws, then the Manager shall certify the completion of the Improvements to the City Council, to accept or reject in their sole discretion. The City bears no liability for any costs or expenses resulting from delays in inspections.

C. Subdivider shall bear all costs of inspection and certification, including but not limited to the direct costs of all third-party inspection agencies and City inspection consultants.

14. Default of Subdivider.

A. *Default of Subdivider*. Events of default by ("Default") by Subdivider may include, but shall not be limited to, any of the following:

i. Subdivider's failure to timely complete construction of the Improvements;

ii. Subdivider's failure to timely cure any defect in the Improvements to the satisfaction of the Manager;

iii. Subdivider's failure to timely deposit additional Securities as may be required by this Agreement;

iv. Subdivider's insolvency, appointment of a receiver, or the filing of any petition in bankruptcy either voluntary or involuntary which Subdivider fails to discharge within thirty (30) days;

v. the commencement of a foreclosure action against the Subdivision or a portion thereof, or any conveyance in-lieu or in avoidance of foreclosure; or

vi. Subdivider's failure to perform any material obligation under this Agreement.

B. *Notice of Default.* In the event of Subdivider's default, Subdivider shall be deemed to be in breach of this Agreement and the City may serve written notice upon Subdivider and Subdivider's surety, if any, of the breach of this Agreement. Subdivider shall have fifteen (15) days from receipt of written notice by City to cure any default.

C. *Remedies; Performance by City*.

i. In the event of Subdivider's default under this Agreement, and the applicable cure period set forth in this Paragraph has expired without such default having been cured, the City may thereafter deliver a notice of breach to Subdivider and Subdivider's surety, if any. If the default remains uncured within fifteen (15) days from receipt of the written notice of breach, Subdivider authorizes the City to complete all work on the Improvements at the sole expense of Subdivider, and Subdivider authorizes to utilize the Securities to complete all work on the Improvements and to pay all labor costs of contractors, subcontractors and workers related to the Improvements. The City may take over the Improvements and prosecute the same to completion, by contract or by any other method the City may deem advisable, for the account and at the expense of Subdivider, and Subdivider shall be liable to City for any excess cost or damages incurred by the City thereby. In the event the City takes over the Improvements or prosecutes the same to completion, the City, without liability for so doing, may take possession of, and utilize such materials, appliances, equipment, plant and other property belonging to Subdivider as may be necessary for completion of the Improvements.

ii. The City reserves to itself all remedies available to it at law or in equity for breach of Subdivider's obligations under this Agreement. The right of the City to draw upon or utilize the Securities is additional to and not in lieu of any other remedy available to the City.

iii. Failure of Subdivider to comply with the terms of this Agreement shall constitute consent to the filing by the City of a notice of violation against all the lots in the Subdivision, or to rescind the approval or otherwise revert the Subdivision to acreage. The remedy provided by this Subsection is in addition to and not in lieu of other remedies available to the City, and is not required to implement other available remedies. Subdivider agrees that the choice of remedy or remedies for Subdivider's default shall be at the discretion of the City.

iv. In the event that Subdivider fails to perform any obligation hereunder, Subdivider agrees to pay all costs and expenses incurred by the City in securing performance of such obligations, including but not limited to costs of suit and attorney's fees, costs of Improvements in the event of failure of performance, and all administrative costs. Such costs and fees shall be a proper charge against the Securities of Subdivider.

v. The failure of the City to take an enforcement action with respect to a default or breach, or to declare a default or breach, shall not be construed as a waiver of that default or breach or any subsequent default or breach of Subdivider.

D. *Lien*. In accordance with the Subdivision Laws (Gov. Code § 66499), the recordation of this Agreement creates a lien attached to the property underlying the Subdivision and has the priority of a judgment lien in the amount necessary to complete the Improvements.

15. Environmental Warranty.

A. For purposes of this Agreement, the terms below have the following meanings:

i. "Environmental Laws" shall mean any federal, state, or local law, rule, regulation administrative or court order, ordinance, regulatory guidance document, standard, or requirements of any government authority regulating, relating to, or imposing liability standards of conduct concerning Hazardous Substances, or that pertains to the protection of human health or the environment, including, but not limited to, the Comprehensive Environmental Response, Conservation and Liability Act of 1980 (42 U.S.C. §§ 9601 *et seq*.); the Resource Conservation and Recovery Act of 1976 (42 U.S.C. §§6901 *et seq*.); the Clean Water Act (33 U.S.C. §§1251 *et seq*.); the Toxic Substances Control Act (15 U.S.C. §§ 2601 *et seq.)*; the Hazardous Materials Transportation Act (29049 U.S.C. §§ 1801 *et seq*.); the Insecticide, Fungicide and Rodenticide Act (7 U.S.C. §§ 136 *et seq*.); the Superfund Amendments and Reauthorization Act (42 U.S.C. §§ 6901 *et seq*.); the Clean Air Act (42 U.S.C. §§ 7401 *et seq*.); the Safe Drinking Water Act (42 U.S.C. §§ 300f *et seq*.); the Solid Waste Disposal Act (42 U.S.C. §§ 6901 *et seq*.); the Surface Mining Control and Reclamation Act (30 U.S.C. §§ 1201 *et seq*.); the Occupational Safety and Health Act (29 U.S.C. §§ 655, 657); the California Underground Storage of Hazardous Substances Act (Health and Safety Code §§ 25280 *et seq*.); the California Hazardous Waste Control Act (Health and Safety Code §§ 25100 *et seq*.); the California Safe Drinking Water and Toxic Enforcement Act (Health and Safety Code §§ 24249.5 *et seq*.); and the Porter-Cologne Water Quality Control Act (Water Code §§ 13000 *et seq*.); together with any amendments of or regulations promulgated under the statutes cited above.

ii. "Hazardous Substances" or "Hazardous Substance" shall include any hazardous, toxic or dangerous waste, substance or material, pollutant or contaminant, as so defined under any Environmental Laws or any substance which is toxic, explosive, corrosive, flammable, infectious, radioactive, carcinogenic, mutagenic or otherwise hazardous, or any substance which contains gasoline, diesel fuel or other petroleum hydrocarbons, polychlorinated biphenyls (PCBs), radon gas, urea formaldehyde, asbestos, lead, or electromagnetic waves. Hazardous Substances include any hazardous or toxic substance, material or waste which is regulated by the State of California, the United States government, or any other governmental authority with jurisdiction over the Property. Hazardous Materials include asbestos and any other hazardous waste or substance which has, as of the date hereof, been determined to be hazardous or a pollutant by the U.S. Environmental Protection Agency, the U.S. Department of Transportation, or any instrumentality authorized to regulate substances in the environment which has jurisdiction over the Property which substance causes the Property (or any part thereof) to be in material violation of Environmental Laws.

B. Prior to acceptance of any Improvements by the City, Subdivider shall provide the City with a written warranty that:

i. Subdivider and the property being dedicated are in compliance with all Environmental Laws and are not subject to any existing, pending or threatened investigation by a federal, state, or local governmental authority regarding violations of Environmental Laws.

ii. Subdivider and its third party agents, contractors and subcontractors have not used, generated, manufactured, produced, discharged, or released on, under, or about the property to be dedicated, any Hazardous Substance except in accordance with all applicable Environmental Laws.

iii. Subdivider has not caused or permitted the release or discharge of, and has no knowledge of the release, discharge, or presence of Hazardous Substances on the property to be dedicated or the migration of any Hazardous Substances from or to any other property adjacent to, or in the vicinity of, the property to be dedicated.

C. Throughout the term of this Agreement, Subdivider shall give written notice within fifteen (15) days to the City of:

i. Any proceeding or investigation by any federal, California, or local governmental authority regarding the presence of Hazardous Substances on the property to be dedicated or the migration thereof from or to any other property adjacent to, or in the vicinity of, the property to be dedicated;

ii. Any claims made or threatened by any third party against the City or property to be dedicated regarding any loss or injury resulting from any Hazardous Substances; and

iii. Subdivider's discovery of any occurrence or condition on any property to be dedicated or any property adjacent to, or in the vicinity of the property to be dedicated that could cause the property to be dedicated or any part thereof to be subject to any restrictions on its ownership, occupancy, use for the purpose for which it is intended, transferability, or suit under any Environmental Law.

16. Design or Construction Defect.

A. After acceptance of the Improvements, the Subdivider shall remain obligated to eliminate any defect in design or dangerous condition caused by a latent design or construction defect.

B. Provisions of this section shall remain in full force and effect for ten (10) years following the acceptance of the Improvements by the City.

C. It is the intent of this section that Subdivider shall be responsible for all liability for design and construction of the Improvements and that the City shall not be liable for any negligence, nonfeasance, misfeasance, or malfeasance in approving, reviewing, checking, or correcting any plans or specifications or in approving, reviewing or inspecting any Improvement Work. The Securities shall not be required to cover the provisions of this paragraph.

17. No Agency Relationship. Neither Subdivider nor any of Subdivider's agents or contractors are or shall be considered to be agents of the City in connection with the performance of Subdivider's obligations under this Agreement. City elected and appointed councils, commissions, officers, agents, employees and representatives ("City Agents") shall not, be liable or responsible for any accident, loss or damage, regardless of the cause, happening or occurring to the Improvement Work or Improvements specified in this Agreement prior to the completion and acceptance of the Improvement Work or Improvements. All such risks shall be the responsibility of and are hereby expressly assumed by Subdivider.

18. Other Agreements. Nothing contained in this Agreement shall preclude the City from expending monies pursuant to agreements concurrently or previously executed between the Parties, or from entering into agreements with other subdividers for the apportionment of costs of water and sewer mains, or other improvements, pursuant to the provisions of the City ordinances providing therefore, nor shall anything in this Agreement commit the City to any such apportionment.

19. Indemnity/Hold Harmless.

A. The City and City Agents shall not be liable and Developer agrees to indemnify, hold harmless and defend the City and City Agents from any and all claims, costs, and liability for claims of damage, for any property damage or personal injury, including death, which may arise as a result of any negligent acts or omissions by Developer or Developer's contractors, subcontractors, agents, or employees in connection with the construction, improvement, or operation, of the Improvements, including all claims, demands, causes of action, liability, or loss because of, or arising out of, in whole or in part, the design or construction of the Improvements. This indemnification and agreement to hold harmless shall extend to injuries to persons and damages or taking of property resulting from the design or construction of the Subdivision and the Improvements as provided herein, and in addition, to injuries to adjacent property owners as a consequence of the diversion of waters from the design or construction of public drainage systems, streets and other Improvements.

B. Acceptance by the City of the Improvements shall not constitute an assumption by the City of any responsibility for any damage or taking covered by this Section.

C. Provisions of this paragraph shall remain in full force and effect for ten (10) years following the acceptance by the City of the Improvements. It is the intent of this section that Subdivider shall be responsible for all liability for design and construction of the Improvements installed or Improvement Work done pursuant to this Agreement and that City shall not be liable for any negligence, nonfeasance, misfeasance, or malfeasance in approving, reviewing, checking, or correcting any plans or specifications or in approving, reviewing or inspecting any Improvement Work. The Security shall not be required to cover the provisions of this section.

D. City shall not be liable for approving, reviewing, checking, or correcting any plans or specifications or for approving, reviewing or inspecting any Improvement Work. Nothing contained in this section is intended to, or shall be deemed to, limit or waive any protections or immunities afforded by law to the City or City Agents for the approval of the plan or design of the Improvements, including but not limited to the protections and immunities afforded by Government Code section 830.6. Subdivider shall defend, indemnify, and hold harmless the City and City's Agents from any claim, action, or proceeding against City or City Agents to attack, set aside, void, or annul an approval of the City or City Agents concerning the Subdivision.

20. Insurance. Without limiting Subdivider's duty to indemnify the City, Subdivider shall maintain in effect throughout this Agreement a policy or policies of insurance with the specifications and limits of liability specified herein.

A. Proof of Insurance.

i. Subdivider shall provide to the City a properly executed certificate of insurance, in a form satisfactory to the City Attorney for commercial general liability coverage; automobile liability, worker's compensation insurance, professional liability insurance, and course of construction coverage from an insurance provider approved by the City and licensed by the California Department of Insurance ("Certificates").

ii. Each Certificate shall provide that such insurance will not be cancelled, reduced in coverage, or allowed to expire without thirty (30) days' prior written notice to the City.

B. *Minimum insurance limits*. Contractor shall maintain limits no less than:

i. General Liability. Subdivider shall maintain such commercial general liability insurance with an insurance company admitted in California with an AM Best Rating of not less than A+, as shall protect the City, the City's Agents, Subdivider, contractors, and subcontractors from claims for damages for personal injury, including death, as well as from claims of property damage which may arise from acts or omissions from Subdivider, contractors, or subcontractors for in relation to this Agreement. The amount of such insurance shall not be less than two million dollars ($2,000,000.00) per occurrence with umbrella liability coverage of not less than two million dollars ($2,000,000.00). Such insurance shall also:

1. Name the City and the City Agents as insured by endorsement with respect to performance of this Agreement. The coverage shall contain no special limitation on the scope of its protection afforded to the above-listed additional insured; and

2. Be primary with respect to any insurance or self-insurance programs covering the City and City Agents.

ii. Automotive Liability Insurance. Subdivider shall maintain automotive liability insurance covering all motor vehicles, including owned, leased, non-owned, and hired vehicles, used in providing services or performing work under this Agreement for bodily injury and property damage with a limit of not less than one million dollars ($1,000,000.00) for each occurrence. Such insurance shall also:

1. Name City and City Agents as insured by endorsement with respect to performance of this Agreement. The coverage shall contain no special limitation on the scope of its protection afforded to the above-listed additional insured; and

2. Be primary with respect to any insurance or self-insurance programs covering the City and City Agents.

iii. Worker's Compensation Insurance.

1. Subdivider shall maintain worker's compensation insurance in accordance with California Labor Code Section 3700, and with a limit of not less than one million dollars ($1,000,000.00) per occurrence for employer's liability.

2. In the event any work is sublet, Subdivider shall require any contractor or subcontractor to provide worker's compensation insurance for all contractor's employees or subcontractor's employees, unless such employees are covered by the protection afforded by Subdivider.

C. *Course of Construction*. Subdivider shall maintain course of construction insurance for a value of not less than the completed value of the Subdivision and the Improvements.

D. *Professional Liability Insurance*. Subdivider shall maintain professional liability insurance, as applicable, in the amount of not less than two million dollars ($2,000,000.00) per claim and three million dollars ($3,000,000.00) in the aggregate, to cover liability for malpractice or errors or omissions made in the course of rendering professional services.

21. No Vesting of Rights. Performance of this Agreement shall not be construed to vest Subdivider's rights with respect to any change in any zoning or building law or ordinance.

22. Notices. Any notice or communication required hereunder between City and Subdivider must be in writing, and may be given either personally, by registered or certified mail (return receipt requested), or by Federal Express, UPS or other similar couriers providing overnight delivery. If personally delivered, a notice shall be deemed to have been given when delivered to the Party to whom it is addressed. If given by registered or certified mail, such notice or communication shall be deemed to have been given and received on the first to occur of (a) actual receipt by any of the addressees designated below as the Party to whom notices are to be sent, or (b) five (5) days after a registered or certified letter containing such notice, properly addressed, with postage prepaid, is deposited in the United States mail. If given by Federal Express or similar courier, a notice or communication shall be deemed to have been given and received on the date delivered as shown on a receipt issued by the courier. Any Party may at any time, by giving ten (10) days written notice to the other Party, designate any other address in substitution of the address to which such notice or communication shall be given. Such notices or communications shall be given to the Parties at their addresses set forth below:

If to City: City of Riverbank
6707 Third Street
Riverbank, CA 95367
Attn: Donna M. Kenney, Planning and Building Manager

With copies to: City of Riverbank
6707 Third Street

Riverbank, CA 95367
Attn: Sean Scully, City Manager

and

Churchwell White, LLP
1414 K Street, 3rd Floor
Sacramento, California 95814
Attn: Douglas L. White, Esq.

If to Subdivider: ______________________________
____
____

and ______________________________
____
____

23. General Provisions:

A. *Governing Law*. The validity, interpretation and performance of this Agreement shall be controlled by and construed pursuant to the laws of the State of California.

B. *Compliance with Laws*. Subdivider, its agents, employees, contractors, and subcontractors shall comply with all federal, state and local laws in the performance of the work required by this Agreement, including but not limited to all Improvement Standards or any other applicable land use approvals. Subdivider shall be responsible for obtaining all applicable licenses and permits.

C. *Venue*. Venue for any legal proceedings initiated in connection with this Agreement shall be in the Superior Court for the County of Stanislaus.

D. *Severability*. The provisions of this Agreement are severable. If any provision of this Agreement is held invalid by a court of competent jurisdiction, or if any provision of this Agreement is rendered invalid or unenforceable according to the terms of any federal or state statute, which becomes effective after the Effective Date of this Agreement, the remaining provisions shall continue in full force and effect and shall be construed to give effect to the intent of this Agreement.

E. *Waiver*. The waiver by either Party of a breach by the other of any provision of this Agreement shall not constitute a continuing waiver or a waiver of any subsequent breach of the same or a different provision of this Agreement. No Party shall be deemed to have made any such waiver unless it is in writing and signed by the Party so waiving.

F. *Approvals by the City*. Any approval or consent that is to be given by the City under this Agreement shall be in writing, and any approval or consent that is not in writing shall not be binding on the City.

G. *Integration*. This Agreement, together with its specific references, attachments and Exhibits, constitute all of the agreements, understandings, representations, conditions, warranties and covenants made by and between the Parties with respect to the subject matter of this Agreement. Neither Party shall be liable for any representations made, express or implied, not specifically set forth herein. It is the intention of the Parties that this Agreement shall supersede any prior agreements, discussions, commitments, representations or agreements, written, electronic or oral, between the Parties with respect to the subject matter of this Agreement.

H. *Captions*. The captions of this Agreement are for convenience and reference only and the words contained therein shall in no way be held to explain, modify, amplify or aid in the interpretation, construction or meaning of the provisions of this Agreement.

I. *Mandatory and Permissive*. "Shall" and "will" and "agrees" are mandatory. "May" or "can" are permissive.

J. *Successors and Assigns – Covenant Running With the Land*. Subdivider shall not assign any of its obligations under this Agreement without the prior written consent of the City. Notwithstanding the above, all representations, covenants and warranties specifically set forth in this Agreement, by or on behalf of or for the benefit of any or all of the Parties, shall be binding upon and inure to the benefit of such Party, its successors and assigns. This Agreement, however, shall not be binding on any lot that has been conveyed to an individual homebuyer and for which a Certificate of Occupancy has been issued by the City.

K. *Counterparts*. This Agreement may be executed simultaneously and in several counterparts, each of which shall be deemed an original, but which together shall constitute one and the same instrument.

L. *Other Documents*. Parties agree that they shall cooperate in good faith to accomplish the objectives of this Agreement and to that end, agree to execute and deliver such other instruments or documents as may be necessary and convenient to fulfill the purposes and intentions of this Agreement.

M. *Time is of the Essence*. Time is of the essence in this Agreement in each covenant and term and condition herein.

N. *Authority*. The Parties warrant and represent that they have the power and authority to enter into this Agreement and the names, titles and capacities herein stated on behalf of any entities, persons, states or firms represented or purported to be represented by such entities, persons, states or firms and that all former requirements necessary or required by the state or federal law in order to enter into this Agreement have been fully complied with.

O. *Construction and Interpretation*. It is agreed and acknowledged by Subdivider that the provisions of this Agreement have been arrived at through negotiation, and that Subdivider has had a full and fair opportunity to revise the provisions of this Agreement and to have such provisions reviewed by legal counsel. Therefore, the normal rule of construction that any ambiguities are to be resolved against the drafting Party shall not apply in construing or interpreting this Agreement.

P. *Advice of Legal Counsel*. Each Party acknowledges that it has reviewed this Agreement with its own legal counsel, and based upon the advice of that counsel, freely entered into this Agreement.

Q. *Attorney Fees and Costs*. If any action at law or in equity, including action for declaratory relief, is brought to enforce or interpret any provision of this Agreement, the prevailing Party shall be entitled to an award of reasonable attorney fees and costs, which may be set by the court in the same action or in a separate action brought for that purpose, in addition to any other relief to which such Party may be entitled.

R. *No Monetary Damages Against the City*. In the event of the City's default under this Agreement, Subdivider agrees that Subdivider may not seek, and shall forever waive any right to, monetary damages against the City.

S. *Modification*. This Agreement may be amended only by a written instrument signed by the Parties. Subdivider shall bear all costs of amendments to this Agreement that are requested by Subdivider.

T. *Exhibits*. All exhibits attached hereto are incorporated into this Agreement:

[Signatures on following page]

IN WITNESS WHEREOF, this Agreement has been entered into by and between Subdivider and City as of the day and year first above written.

SUBDIVIDER:

____________________, President

By: ________________________________
Name: ________________________________
Title: ________________________________

Date Signed: ________________________

CITY:

CITY OF RIVERBANK, a California municipal corporation:

By: ________________________________
Sean Scully, City Manager

Date: ________________________________

ATTEST:

By: ________________________________

City Clerk

APPROVED AS TO FORM:

By: ________________________________
Tom Hallinan, City Attorney

California All-Purpose Acknowledgment

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
)
County of ______Stanislaus______)

On______________________, before me _________________________________, a Notary Public, personally appeared ________________________ who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

Witness my hand and official seal.

____
(Signature)

(Seal)

California All-Purpose Acknowledgment

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
)
County of ______Stanislaus______)

On______________________, before me _________________________________, a Notary Public, personally appeared __Sean Scully__ who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

Witness my hand and official seal.

____
(Signature)

(Seal)

EXHIBIT A

Tentative Map Resolution of Approval

EXHIBIT G

Diamond Bar East Design Guidelines Manual

DESIGN GUIDELINES FOR DIAMOND BAR ESTATES EAST AND DIAMOND BAR ESTATES WEST - WITHIN THE BRUINVILLE MASTER PLAN AREA

FEBRUARY 2015

CITY OF RIVERBANK

DEVELOPMENT SERVICES DEPARTMENT,
6617 THRID ST., RIVERBANK, CA 95367
Phone: 209-863-7128

Diamond Bar Estates East and West – City of Riverbank

Project History

The area that the project is located in has been annexed into the City of Riverbank for several years. The Diamond Bar Estates project is comprised of two adjacent but not connected projects, known as East Diamond Bar and West Diamond Bar. Between 2000 and 2006, there was a master plan known as "Bruinville", of which these properties were a part of. The projects have been sitting essentially dormant until the development world gets back up to speed. The state has continued to extend the life of maps through mandated map extensions. One of the parcels still has an approved map on it while the other has expired.

The maps that were approved fit the time of high density and very compact lots. Those were salable then, but they are not as salable today. Today's buyer, because of the housing crisis, expects more for their buying dollar. They are looking for room to play with their kids and use the outdoors for their personal pleasure – Larger lots to be able to grow and expand. In discussing this project with many Realtors over the last few months, the question was raised to them "What are your Homebuyers looking for?" Unequivocally, the response was elbow room – space – room to grow without disrupting their neighbors – A backyard for the Bar-B-Q and to have a dog. Traditional Americana values that have been lost in today's busy world. Buying a home is the single biggest investment most Americans will make in their lifetime, and they want a place that they can have friends and family over to throw the football, or teach the kids how to catch a baseball. Room – and affordability – is what we are trying to achieve here. We feel we have the perfect mix of room and affordability. Much market research was done to transform this property into one that, once built, will be attractive to those that are buying. In addition, the former project as a whole was very large in scope and required an annexation. With very large projects comes challenges, like storm water retention. The Bruinville project had a communal Storm Water Basin that was offsite, and many other concepts that may have worked during the boom, but not now.

Enclosed in this package are exhibits and examples of how we propose to handle issues like storm water retention, conforming to the new LID standards imposed by the state.

Proposed Development

Our proposal consists of 2 groups of properties totaling 154 Single Family lots that are a minimum of 5,000 square feet each. We are asking for the properties to be re-zoned PD LDR, or Planned Development, Lower Density Residential to allow for decreased density and latitude regarding street sections and other amenities like custom mailboxes and street lights. Examples of some of the proposed amenities are included with this package.

Since we will not be building these homes, we are asking that the architectural component that is usually required with a PD proposal be "postponed" until we have a builder in place. At that time, we suggest that the architecture and normal requirements involving the approval of floor plans and elevations be reviewed at that time. These projects are autonomous, and can each be developed on their own, or together. Each have retaining basins and open green areas and because both of these projects lie within the current City boundaries of Riverbank.

In addition, development on the East side of Riverbank will ensure that all future and new development will not occur on just the west side of the city by Crossroads – It can occur on the easterly side of the City to try and tie the Crossroads development with the Downtown, and with this project as well.

Zoning, General Plan and Density

The proposed density of the project is approximately 5 + units to the acre. Although the General Plan calls for a higher density, and the Housing element estimates were based on those densities, those higher densities can be made up once the larger annexation takes place around this project in the future. The original approved projects for both of these sites originally had 201 homes planned versus our 154. In addition, in speaking with the SCM Group that owns the parcel along the tracks to the west and south of our proposals, they intend on doing a higher density project on those 12 acres in the future.

The City will have multiple chances of having increased density in the future, once an application for new annexation is proposed, and we feel this would be the time to address the overall density issues not only in this area, but citywide.

Water, Sanitary Sewer and Storm Drainage

Water

The water main runs in front of both sites within in Santa Fe Avenue. Stanislaus Consolidated Fire performed a test flow at the fire hydrant located at Santa Fe and Central Ave. on 9/24/14. The results of the test confirmed sufficient water to accommodate the proposed development with a test flow of 1180 GPM with a static pressure of 68 PSI and a residual pressure of 44 PSI.

Sewer

Sewer is available 200 feet from the project site, near the corner of Claus and Santa Fe Streets. Capacity is available, and the sizing of the lines in Santa Fe are adequate to accommodate our proposal.

Storm Drainage

Storm drainage and retention has always been an issue in this area. Under the old Bruinville Plan, a master basin was proposed to service not only the current annexed area, of which these proposals are a part of, but a substantially larger area encompassing literally hundreds of acres that is not currently annexed into the City.

Our proposal makes each of our projects self-sufficient, as they each have retention capabilities on site. Regarding application for Diamond Bar East, since we are bordered on the south by the Railroad tracks, we established the basin along those tracks to help buffer the project from the tracks. We have spoken to the Railroad about our proposal, and they have no objection to it thus far. Many reasons exist for establishing the basin there, as we accomplish numerous goals by placing it up against the railroad tracks: 1) The onsite retention of our storm water, 2) Buffering the community from the working railroad tracks – We are a minimum of 200 feet from the tracks to out nearest home to the north. This way, noise and any vibration from the trains will be minimal, which is not the case elsewhere in town. 3) We are providing "Green open space" for the community to enjoy, as this area will feature a walking path going east to west. When there is not water in the basin, which is most of the time, the basin will act as another park-like setting. 4) This basin was designed to be "added on to" by future development to the east and the west. Eventually the city will get proposals to develop these properties that are contiguous to our projects, and in doing so, the "Linear Park" concept / buffer / parkway / basin can be extended and added on to our basin to provide an even bigger and better experience for the residents.

Design Guidelines for Diamond Bar Estates

Purpose

The purpose of the guidelines for the Bruinville Planned Development is to provide a clear set of design policies to developers, property owners, architects and designers.

Properly located and with a well-designed street network, lower-density development reduces the need for community open spaces and maximizes the use of private open space in the front and rear yards. Utilizing Low Impact Development (LID) guidelines this will provide storm water bio-filtration at the source and enhances street and landscapes by reducing the amount of impervious surfaces.

Objectives

The Guidelines are intended to address the following objectives:

- Promote higher quality development, that maximizes personal open-spaces with larger front and rear yards.
- Create residential neighborhoods of interest which are visually pleasing.
- Provide a single-family project that features a variety of home sizes, housing types, designs and building materials.
- Provide for single-family developments that include interconnected, short blocks that diffuse traffic and provide easy, direct routes for pedestrians, bicyclists and drivers around the neighborhood.
- Provide for Low Impact Development (LID) by incorporating storm drainage designs features that pre-treatment of storm water at the source while providing ground water recharge by percolating the storm water back into the soil.
- Provide a Planned Development project that integrates seamlessly with previously approved projects and existing neighborhoods in the area.

Intent

The following design guidelines are to be used to assist developers, project applicants and City staff to assist in producing a quality Planned Development. City staff and Planning Commissioners will use these Guidelines as a framework for evaluating development proposals and for commenting on the design aspects of proposed projects.

The Guidelines will be used to augment and reinforce the City of Riverbank 2005-2025 General Plan adopted April 22,2009, The Bruinville Area Master Public Facilities Plan, adopted September 2005 and Chapter 153 single family residential zoning of the City of Riverbank Zoning Ordinance. The LDR guidelines are general and may be interpreted with some flexibility in their application to specific projects. Variations may be considered for projects with special design characteristics during the City's development review process to encourage the highest level of design quality while at the same time providing the flexibility necessary to encourage creativity on the part of project designers. The Guidelines are also intended to ensure that new development is compatible with existing neighborhoods.

Applicability

The Guidelines for LDR Single Family Developments apply to both Diamond Bar Estates projects, East and West. LDR development, as detailed in these guidelines, can only occur in Planned Development Zones.

There is a minimum practical lot size that will accommodate one detached house and still meet the intent of these Guidelines for LDR development. These guidelines allow the project designer maximum flexibility to develop a quality project that meets the intent of the Guidelines.

Discretionary Decision Making

Every project is unique and requires a review on a case-by-case basis. This process depends upon the exercise of discretion. While some Guidelines include quantitative standards, some require qualitative interpretation. The City has the latitude to interpret the Guidelines so long as proposed projects meet the Guidelines' intent.

Architectural Review and Approvals

Architectural details, plans and elevations will be developed once a homebuilder has been selected for the projects. The City planning commission will review and approve these items through the normal site development process as provided by the Riverbank Municipal Code.

Administrative Changes

The Development Services Director has authority to correct discrepancies and conflicts within the document so long as the changes meet the overall intent of the guidelines.

Other Applicable Regulations

The Guidelines for LDR single family developments primarily address architectural and site design elements. In designing projects, designers must also reference other codes, standards and policies in effect, such as the City of Riverbank Standard Specifications, Uniform Building/Fire Code, Riverbank General Plan, Riverbank Municipal and Zoning Codes, and other applicable policies.

GUIDELINES

LDR Single-Family Detached Houses


An example of a single-family home on a Lower-Density Lot

A. Relationship to Existing Neighborhoods

New LDR residential projects should be integrated with the existing neighborhoods adjacent to them. Designs should avoid the separation caused by high, solid fencing and walls, or blank walls of buildings.

Transitions between existing and new projects should be gradual. The height and mass of new projects should not create abrupt changes from those of existing buildings. Site setbacks should consider the prevailing setback patterns of adjacent buildings.

The perimeter areas of new projects should be planned to avoid disturbing existing adjacent residential uses. The protection of privacy of adjacent residents and minimization of environmental intrusions should be a major consideration in the design of new projects.

Where existing neighborhoods have architectural distinction and/or established functional or landscape patterns, new development should incorporate characteristics of the surroundings so that there is no disruption of the streetscape and attempt to become a part of and blend into the existing neighborhood character.


Poor Transition: *An older single family ranch home surrounded by much larger two story Mediterranean-style homes, creating loss of privacy and architectural disparity*

B. Setbacks/Open Space

Setbacks: The front setback establishes a relationship between the house and the surrounding neighborhood. If the house is too close, indoor privacy can be compromised. If the house is too far back, people inside the house cannot observe activity on the street and can become detached from their neighborhood. Additionally, a larger front yard setback leaves a smaller private rear yard. It is equally important to ensure that the placement of the home or substantially varied elevations provide the appearance of a diverse and varied streetscape and avoid the monotonous single plane street.

An example of poor setback variation that lacks diversity and creates a monotonous streetscape

The side setback is primarily utilitarian. However, living areas of the house usually have windows that open into the side yard. Normal activity in the side yard, although limited, tends to be irritating and creates nuisances because the noise is concentrated in a small space and can be loud and irregular, such as moving trash cans or using storage sheds.

The rear yard is where most outdoor activity around under certain circumstances, where an equal amount of open space is incorporated into larger master plan areas, and for projects that do not meet the minimum number of units, a homeowner's association may not be required, provided that no private common areas are required in the development.

Open space; if well-designed, private open space, typically in the rear yard provides a place for children to play and to entertain friends. It must be large enough to allow these activities while maintaining some sense of privacy on both sides of the fence. Model homes in LDR developments should display a variety of fencing and landscape design concepts including porches, patios, walkways, covered trellises, screens and garden walls. The rear yard is where people expect to have privacy outdoors and is there children play and entertaining happens. These activities are expected and noisy, but the noise can be considered intrusive by neighbors; residents can feel as if their outdoor or indoor privacy is being invaded by rear yard neighbors. Adequate space is necessary for residents to enjoy their yards while providing a sense of privacy.

Table 1: Setbacks and Open Space for LDR PD	
Lot Size Minimum Width (mid-block/corner)	5,000 sq. ft. min. 50'/55'
FRONT SETBACKS (A)	
Living (1st floor) (vary front setback as noted above)	15
Living Area (2nd floor)	15
Porches	10
Attached Garage (B) (front entry/side entry)	10/10
REAR SETBACKS *	
Living Area	20
Attached Garage (no alley/alley access) (B)	5/10
Detached Garage (no alley/alley access) (B)	5/10
Patio Covers (D)	5
SIDE SETBACKS * (A) (G) (H)	
Living Area first floor (interior side) (D)	5
Living Area (corner side) (D)	10
Detached Garage (Int. Side)	10
Attached/Detached Garages (B) (Corner Side) front entry /side entry	10
Lot Coverage	
50% of total acreage (gross)	-

NOTES:

A. Dwelling unit & wall/fencing shall be located outside the "clear vision triangle" at street intersections.

B. Garage setback measured from any other building and minimum of 5' from property line.

C. Patio covers open on three sides should not exceed 30 percent of the size of the usable private open space. Setback is measured from support structures. Up to 24" overhang is permitted. No part of the structure shall be closer than 5' to property line.

D. Includes attached garages and patio covers.

E. Minor architectural projections, such as fireplaces and bay windows, may project into a setback or separation by up 2 feet for a length not to exceed 10 feet or 20 percent of the building elevation length, minimum 3' clearance, excluding A/C units.

F. Fragments less than 10' will not be counted toward the common open space area.

G. Detached garages may be attached to the main house by a breezeway so long as the breezeway is open, post supported and the garage and house meet 1 hour fire wall ratings as stipulated by the UBC.

H. Setbacks outlined in the above table are intended to meet the setback requirements outline in the City of Riverbank R-1 Zone of the current Zoning Ordinance.

C. Lot and Building Variation

Single-family lot patterns should be varied to avoid monotonous streetscapes. This could be accomplished by the following:

Encourage:

- Larger lots that emphasize alternating designs of front and rear landscaping
- Single-story buildings and larger lots on corners.
- Mix of single and two-story units.
- Varied building setbacks and plot placement to avoid monotonous streetscapes.
- Variation of setbacks or appearance thereof (substantially different elevations), to avoid monotonous streetscapes.

Discourage/Avoid:

- Blocks more than 600 feet long.

D. General Building Design

Variation in residences, structures and buildings is achieved through the use of quality materials, detail in design and distinct variation in floor plan and architecture, which lends visual interest, distinctive character and identity to a community. Quality in detail and design contributes not only to the long-term value of a home, but the neighborhood as well.

Encourage:

- Design diversity by providing front elevation variation throughout the plan. A minimum of three model floor plans shall be made available with 4-6 choices of elevation treatments. To accomplish this, one design should be repeated no more frequently than each fourth house. Veneer treatment where applied should turn corners and avoid exposed edges (Fig. 1).
- Provide 4-sided architecture within public views. In addition to the architectural design provided for the front elevation, design side and rear elevations to include architectural design treatment (e.g. window frames, shutters, planter boxes, window sills, etc.).
- At corner lots, side yard facades should maintain the same architectural design consistent with the front façade.
- Manipulation of building elements and massing to avoid visual monotony with particular emphasis on long streets.
- Vary roof forms and pitches when a project includes five or more homes. Incorporate home designs that rotate ridge lines both parallel and perpendicular to the street and utilize a variety of hips and gables. Other elements which add variety and break up the roof, such as dormers and turrets are encouraged.
- Roof elements of a two story building that slope downward toward the side property lines providing greater light and air between buildings particularly when the separation between the floors of the two adjoining buildings would be less than 15 feet (Fig. 2).
- Single story homes distributed evenly throughout the neighborhood to provide for seniors, the disabled, and families who prefer or desire single story homes. Single story homes are also encouraged to improve the visual character of neighborhoods and minimize the perceived density of two story neighborhoods. Single story homes shall be constructed on a minimum of 50% of the development.

Discourage/Avoid:

- Excessive repetition of identical or near identical floor plans and elevations throughout a neighborhood or subdivision with little distinct differentiation.
- The use of low quality/grade materials that do not wear well and contribute to a sense of permanence.
- Roof-mounted heating and air conditioning units.
- Keyhole entries (primary entrance hidden from view on the side or within deep recess of the building) should be avoided.
- Repetition of identical or near identical floor plans and elevations.
- Poor infill design.

E. Porches, Entries and Courts

A clear sense of entry and design interest to a home is provided through the inclusion of porches, verandas and other architectural elements that contribute to a sense of place and activity.

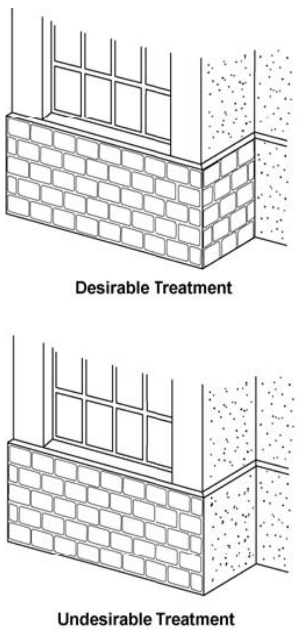


Fig . 1: Veneer Wrapping

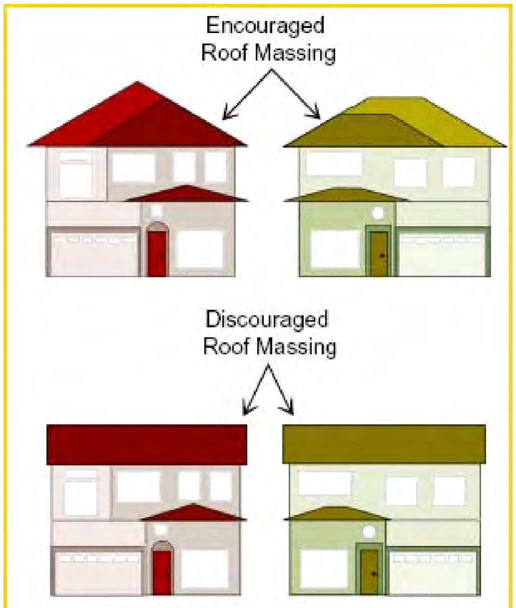


Fig. 2 Roof Massing

Encourage:

- Fronts of houses and entries that face the street. Each house should have a clearly identified entry and have active use of windows (i.e. living room, kitchen) facing the street.
- Front porches large enough to accommodate chairs provide an opportunity for increased interaction among neighbors (minimum dimension of 6'x6' or 5'x7, plus circulation area).
- Porches that provide weather protection and shade are desired.
- Entries and porches that incorporate railings, short walls, trellises and roofs to add architectural detail and character and visual interest to the homes.

Discourage:

- Small entries not seen from the street.
- Locating the porch or entryway in a location obstructed by the garage or side of the house.
- Locating entryways and windows that are small and oriented to the interior or side of the site.

F. Garage Frontage and Placement

Conventional suburban development typically places the garage in a prominent location on the lot closer to the street with the house back farther from the street. The effects of garage-forward placement are to obstruct the view of the street from inside the house, to make the garage the most important feature of the house, to encourage the driver to enter the house through the garage door and prevent interaction with neighbors, and to decrease the appeal of the street. Safety is decreased and the general appeal of the street also declines.

The following measures are suggested to minimize the visual impact of garages:

Encourage:

- For garages accessed from the street, the garage face should be recessed a minimum of five feet from the primary living area façade
- Detached garages accessed from either an alley or a single-car driveway approach from the street.
- Alley loaded designs particularly for narrow lots are strongly encouraged.
- For homes facing out at community perimeter, rear loaded garages accessed from street rather than alley.

Discourage homes with recessed entry that limit the view of the street.

Encourage recessing the garage from the primary-living area reduces its impact on the front façade.

Encourage de-emphasized garage doors that are offset from the primary living area

- Attached garages should be designed to de-emphasize the garage door by techniques such as recessing the garage door 12”-18”, by providing pillars or substantial trellis accents and utilizing upgraded garage doors.

Discourage/Avoid:

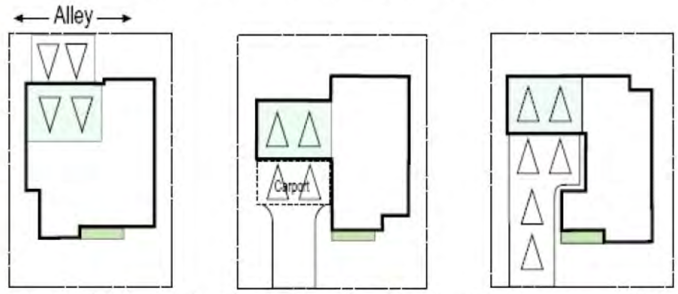
- For garages accessed from the street, garage frontage comprising 50 percent or more of building frontage.

G. Driveways

Discourage homes with garages that dominate the front elevation.

- Attached garages should be designed to de-emphasize the garage door by techniques such as recessing the garage door 12"-18", by providing pillars or substantial trellis accents and utilizing upgraded

Desirable Garage/Parking Configurations

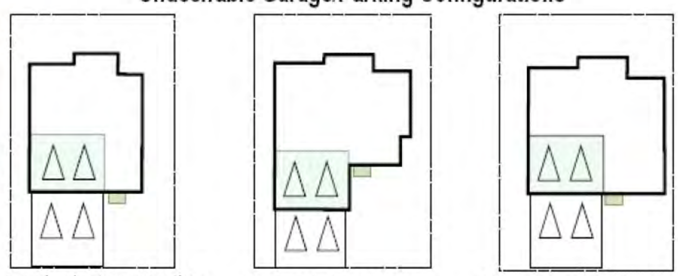


Rear-loaded (alley access) garage and parking apron

Narrow drive with recessed garage/carport

Recessed garage with semi-recessed parking apron

Undesirable Garage/Parking Configurations



Garage dominates more than 50% of house's front facade

Forward-placed garage and large parking apron

Non-recessed garage and large parking apron

Driveways can consume a substantial amount of lot area. A typical automobile is approximately seven feet wide and one to two feet of space is needed on either side to allow access to car doors. In order for the house to relate to the street and to allow observation of the street from inside the house, the width of the lot helps dictate the width of driveway access from the street (one- or two-car approach) or whether the garage should be accessed from an alley at the rear of the lot.

Encourage:

- Different paving treatment to driveways, including colored concrete, stamped concrete patterns, paver insets, etc.
- Single-car width driveways that widen to two-car aprons at recessed or detached garage.
- Placement of driveways and garages within the development, as well as narrower driveway aprons, to maximize on-street parking.

Encourage homes with single-car width driveway that widens to a two-car approach in front of recessed garage.

H. Parking

Most transportation occurs through the use of the private automobile. Because of this, the Zoning Code requires a minimum of two parking spaces for every single family house. With the increasing number of automobiles in every household, there is an increased need for parking, which is typically provided on the driveway and on the street. At the same time, the current trend is toward an increase in homeownership among single adults and the future will likely see an increase in the use of transit, walking, and bicycling for transportation, particularly as density increases and daily needs are better integrated into the fabric of the city.

Two enclosed off-street parking spaces will be required for each housing unit. Tandem parking spaces will be allowed provided that the minimum width of the garage door is 9’ wide and that additional off-street parking be provided at a ratio of one space per each four homes. In addition, one on-street parking space will be required for each dwelling. The placement of driveways and garages within the development, as well as narrower driveway aprons, shall be utilized to maximize on-street parking. Shared driveways are also encouraged. Off-street parking spaces within the development located within 150 feet of the unit served, may also be considered. Community off-street parking shall be generally provided adjacent to Community Open Space. Additional Community off-street parking can be provided throughout the community at locations that have the ability to serve numerous homes as approved in the site plan.

Community off-street parking adjacent to homes

I. Walls, Fences and Entry Features

Residences on the perimeter of new development should be oriented to existing streets, where applicable, minimizing the extent of sound walls or rear yard walls, except where necessary due to acoustical requirements. Frontage roads are preferred in lieu of sound walls wherever possible. The design of walls and fences, as well as the materials used, should be consistent with the overall development's design. Fence and wall color should be compatible with the development and adjacent properties.

Wall design and selection of materials should consider maintenance issues, especially graffiti removal and long-term maintenance.

Encourage:

- Sound walls should have a rhythm rather than a single monotonous design along the entire length.
- Periodic entries to minimize walking distances and integrate bike paths along the major roads.
- Walls architecturally integrated with adjacent buildings and landscape buffer.

Fence that has been constructed low but topped with lattice creating a sense of privacy.

- Additional landscape setbacks, street trees and accent trees at entries to improve the appearance of sound-walls.
- Landscaping and berms to minimize the visual impact of long continuous sound walls.
- Concrete capstones on stucco walls to help prevent water damage from rainfall and moisture.
- Fences and/or walls visible from streets should be architecturally integrated with adjacent buildings and are encouraged as a means of visually tying buildings together.
- Low walls or fences (3'-4' high) at front or side yard patios where desired in lieu of porch railings, provided the wall/fence design is compatible with the architectural style of the house.
- Accent landscaping and trellises to set off development entries are desirable.

Discourage:

- Long walls separating subdivisions from street access and other subdivisions. This type of development restricts movement between neighborhoods and creates "dead" spaces along pedestrian corridors, as well as increasing driving and walking distances. Back-up and side-on conditions requiring walled streets.
- Wood fencing along streets since it is not a long-term quality material.

Discouraged: Long walls that isolate neighborhoods and paved over appear ance created by lack of landscaping.

J. Landscaping

New LDR single-family developments typically have generous amounts of landscaping due to the larger front and rear yards. Landscape design guidelines are intended to improve the appearance of the streetscape with landscaping and street trees to diminish the impact of the development and provide a softer appearance

Encourage:

- Street trees or yard trees at approximately 20' to 25' on center along each side of the street (minimum 1 per lot, 2 per corner lot one on each street frontage).

Landscaping should provide a broad palate of trees and plants that are compatible to the regions climate.

- Separated sidewalks with "tree lawns" (min. 7' wide) (i.e. "parkways"). These may be planted in lawns or other appropriate ground cover (irrigation is required) if recorded with a landscape easement.
- A minimum of 15 gallon tree specimens for all street and yard trees (consult the Public Works Department, regarding tree selection).
- Tree species which attain a height in excess of 25 feet and develop a minimum canopy of 20 feet at maturity.
- Accent trees at special locations within the neighborhood.

- Variety of planting palettes for front yard landscaping to soften the development, reinforce the home design, and add variety to the streetscape.
- Front yard landscaping which reinforces other design elements of the home such as vines on trellises, hedges or low fences and walls.

K. Mailboxes

Mailboxes should be located in highly visible, heavy use areas for convenience, to allow for casual social interaction, and to promote safety.

Encourage:

- Incorporate design features, such as a built frame, consistent with the development's architectural style.

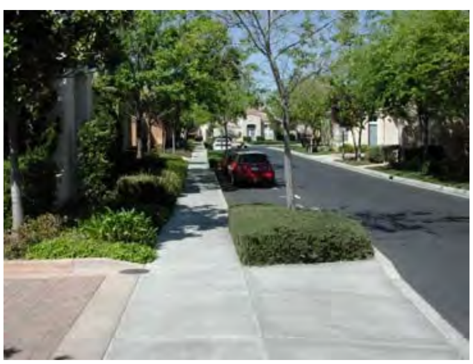
Discourage:

- Pedestal-mounted cluster mailbox units.

M. Street Design Elements and Access

A street serves as more than a place to drive or park a car. Besides its most basic function as a transportation conduit for bicyclists and pedestrians, as well as for cars, a street serves architectural and social functions. Houses relate to the street on which they are located; streets serve to formalize the street edge and demarcate public and private space. Streets are where neighbors meet informally and neighborhood bonds are created. Minimal street connections within a subdivision and to the external street network increase the need to drive and the number of miles driven, discourage walking and bicycling, and reduce emergency access. The site shall be designed to provide accessibility for emergency vehicles.

Variety of planting palettes that soften the development and add to the variety of the streetscape



Sidewalks separated from the street by planting strips and tree wells are strongly encouraged

N. Lighting

Lighting should relate to the pedestrian scale of residential neighborhoods and should be considered a design element, rather than simply utilitarian.

Encourage:

- Light standards less than 15 feet in height. Decorative Visco VI-X-1-OF standard or equivalent standard with the same bulb type as the Visco are encouraged.
- Bollard lighting is encouraged along walkways.
- Metal halide luminaries should be utilized.
- Shielded light fixtures that minimize light "throw" off-site.
- Residentially scaled street lights.

Encouraged; Residential scaled lighting with ornamental design features

Discourage/Avoid:

- "Cobra head" street lights
- Sidewalks adjacent to street.
- Large-radius corner.
- Cul-de-sac and dead-end streets.

P. Utilities, Infrastructure & Easements Any and all private infrastructure shall be constructed to City standards. Public Utility Easements shall be provided for all public utility connections, in compliance with City Standards. To the maximum extent feasible, utility boxes, transformers, etc. shall be located in a manner to reduce their visual impact on the streetscape, which may include undergrounding or appropriate screening as determined by the City.

Q. Low Impact Development (LID)

Low Impact Development (LID) is an innovative stormwater management approach with a basic principle that is modeled after nature: manage rainfall at the source. LID's goal is to mimic a site's predevelopment hydrology by using design techniques that infiltrate, filter, store, evaporate, and retain runoff on-site. Techniques are based on the premise that stormwater management should not be seen as stormwater disposal. LID addresses stormwater through small, cost-effective landscape features located at the lot level. These landscape features, known as Integrated Management Practices (IMPs), are the building blocks of LID. Almost all components of the urban environment have the potential to serve as an IMP. This includes not only open space, but also rooftops, streetscapes, parking lots, sidewalks, and medians. LID is a versatile approach that can be applied to new projects.

Filterra® Stormwater Bioretention Filtration System

Encourage:

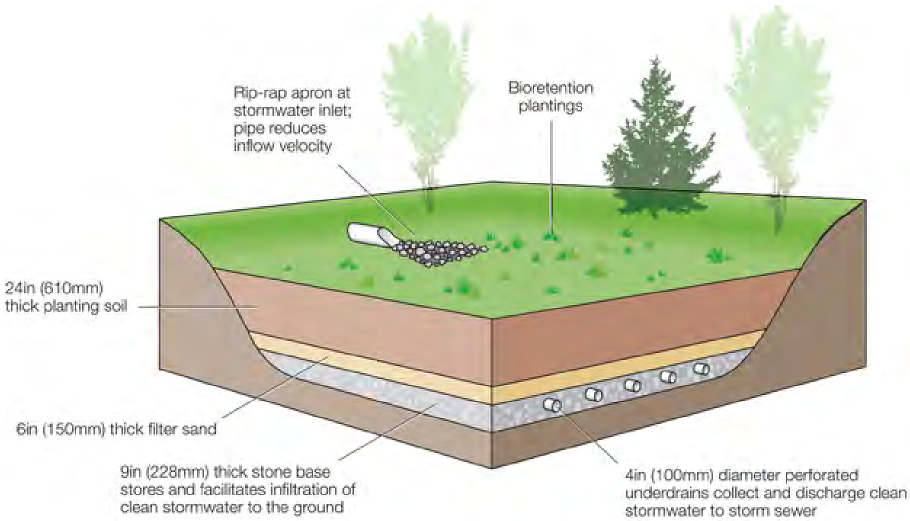
- Bio-retention swales for on-lot storm water run-off
- Decrease amount of impervious surfaces, through efficient street section widths, use of pervious materials
- Use landscape facilities for pretreatment of storm water
- Sufficient Capacity of total storm system to retain water on-site
- Treat storm water at the source
- Groundwater recharge

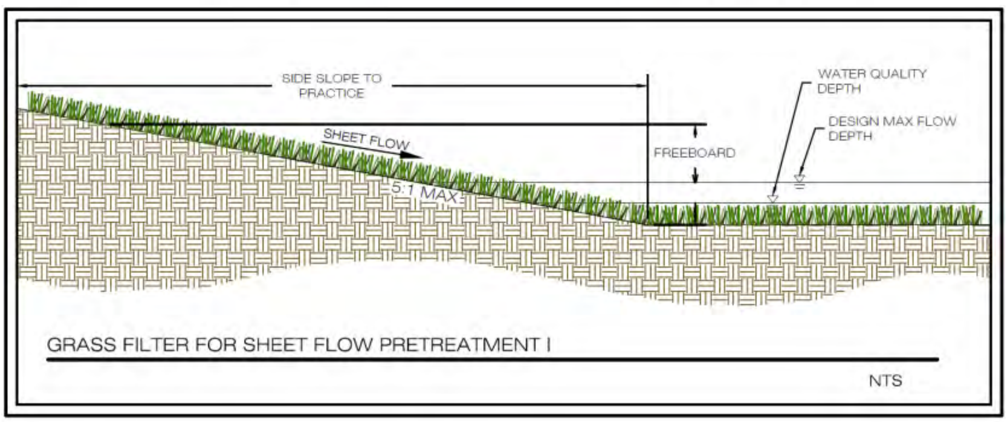
Discourage:

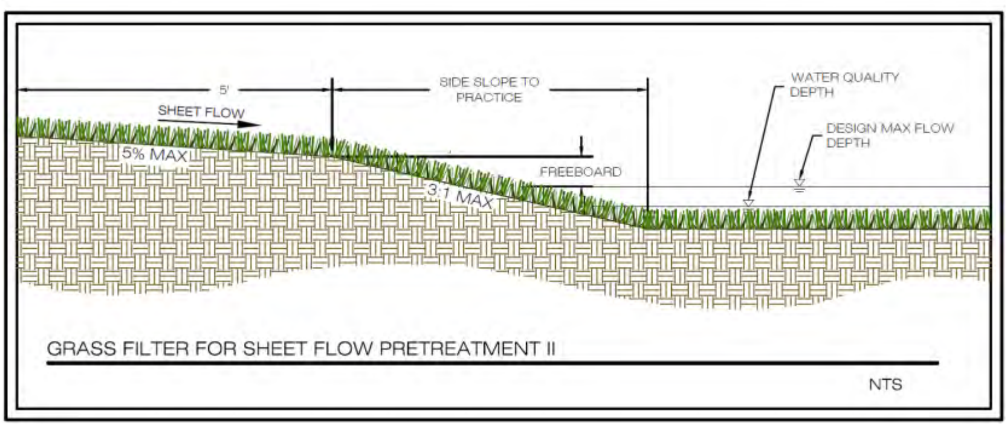
- Fully piped storm drainage system
- Discharge of storm water to nearby river/creek/waterway

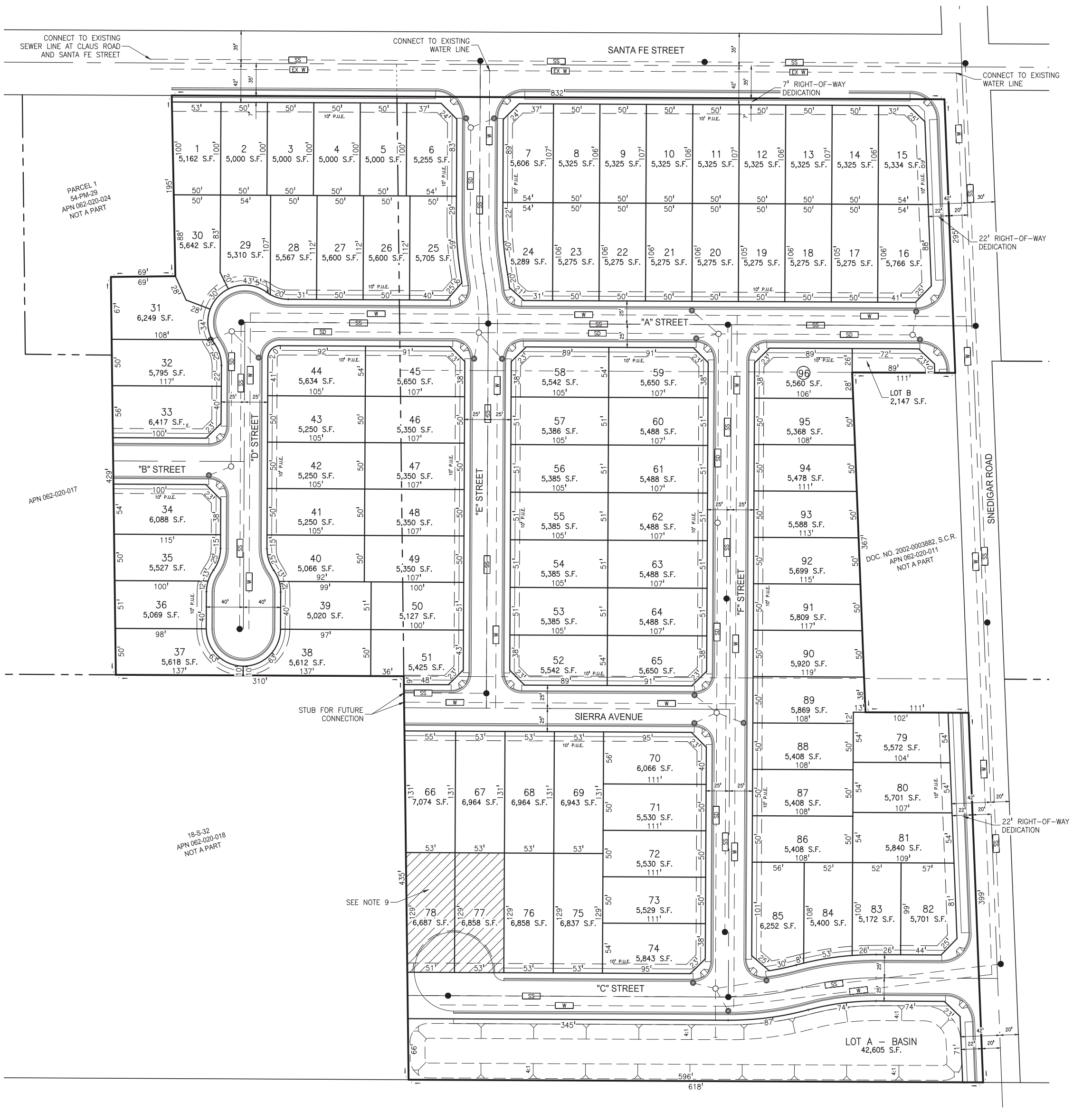
LID allows for greater development potential with less environmental impacts through the use of smarter designs and advanced technologies that achieve a better balance between conservation, growth, ecosystem protection, and public health / quality of life. Today, bio-retention is one of the LID techniques available to users. Other techniques, such as permeable pavers and disconnected downspouts are all effective tools to help developers control pollutants, reduce runoff volume, manage runoff timing, and address a number of other ecological concerns.

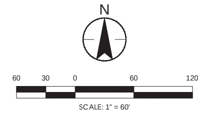
LID has numerous benefits and advantages over conventional stormwater management approaches. In short, it is a more environmentally sound technology and a more economically sustainable approach to addressing the adverse impacts of urbanization. By managing runoff close to its source though intelligent site design, LID can enhance the local environment, protect public health, recharge groundwater tables and improve community livability - all while saving developers and local government money.

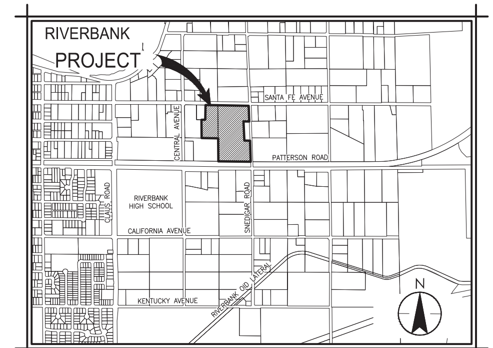

Rip-rap apron at stormwater inlet; pipe reduces inflow velocity
Bioretention plantings
24in (610mm) thick planting soil
6in (150mm) thick filter sand
9in (228mm) thick stone base stores and facilitates infiltration of clean stormwater to the ground
4in (100mm) diameter perforated underdrains collect and discharge clean stormwater to storm sewer

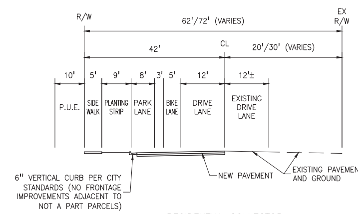

SIDE SLOPE TO PRACTICE
WATER QUALITY DEPTH
DESIGN MAX FLOW DEPTH
SHEET FLOW
FREEBOARD
5:1 MAX
GRASS FILTER FOR SHEET FLOW PRETREATMENT I
NTS


5'
SIDE SLOPE TO PRACTICE
WATER QUALITY DEPTH
DESIGN MAX FLOW DEPTH
SHEET FLOW
5% MAX
FREEBOARD
3:1 MAX
GRASS FILTER FOR SHEET FLOW PRETREATMENT II
NTS









RESIDENTIAL COLLECTOR
STREET SECTION
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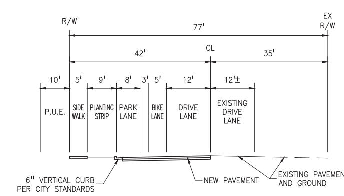
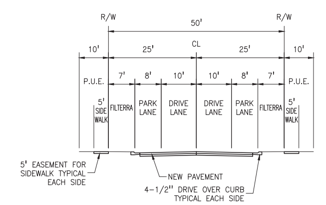
NOT TO SCALE



RESIDENTIAL COLLECTOR
STREET SECTION
(SANTA FE STREET – LOOKING WEST)
NOT TO SCALE



RESIDENTIAL STREET SECTION
NOT TO SCALE

LEGEND

EX SD	EX. STORM DRAIN LINE		NEW PUBLIC UTILITY EASEMENT
EX SS	EX. SANITARY SEWER LINE		ROADWAY CENTERLINE
EX W	EX. WATER LINE		PROPERTY BOUNDARY
SD	STORM DRAIN LINE		NEW LOT LINE
SS	SANITARY SEWER LINE		NEW CURB & GUTTER
W	WATER LINE		EX. LOT LINE
○	STORM DRAIN MANHOLE	P.U.E.	PUBLIC UTILITY EASEMENT
	CATCH BASIN	EX P.U.E.	EXISTING PUBLIC UTILITY EASEMENT
●	SANITARY SEWER MANHOLE	S.F.	SQUARE FEET

OWNER:

TY ANGLE, SHANE AND KIM PARSONS
4206 SANTA FE STREET
RIVERBANK, CA 95367

SUBDIVIDER:

CARY W. POPE
1120 SCENIC DRIVE
MODESTO, CA 95350

LEGAL DESCRIPTION:

BEING A SUBDIVISION OF THE NORTHWEST 1/4 OF SECTION 30, TOWNSHIP 2 SOUTH, RANGE 10 EAST, MOUNT DIABLO BASE AND MERIDIAN, CITY OF RIVERBANK, STANISLAUS COUNTY, CALIFORNIA.

GENERAL NOTES:

1. ASSESSOR'S PARCEL NUMBER: 062-020-010 & 025.
2. PRESENT ZONING: MDR – MEDIUM DENSITY RESIDENTIAL
3. PROPOSED ZONING: LDR – LOWER DENSITY RESIDENTIAL
4. SITE SUMMARY: TOTAL PROJECT SITE = 17.90 ACRES BEING DIVIDED INTO 96 SINGLE-FAMILY LOTS, 2 LANDSCAPE/DRAINAGE LOTS (A & B). THE PROPOSED DENSITY IS 5.36 UNITS/ACRE.
5. THE PROPERTY LINE DISTANCES, BEARINGS, AND ALL OTHER DIMENSIONS SHOWN ON THIS MAP ARE TAKEN FROM DEEDS, ASSESSOR'S MAPS, OR BOTH, AND PRELIMINARY FIELD OBSERVATIONS BY OFFICE PERSONNEL AND DO NOT REFLECT AN ACTUAL FIELD SURVEY.
6. PURSUANT TO SECTION 66463.1 OF THE SUBDIVISION MAP ACT, THE OWNER-SUBDIVIDER HEREBY RESERVES THE RIGHT TO FILE MULTIPLE SUBDIVISION MAPS.
7. UTILITY LINES SHOWN ON THIS MAP ARE BASED ON PRELIMINARY DESIGN AND ARE SUBJECT TO CHANGE AT TIME OF THE DEVELOPMENT OF THE PROJECT IMPROVEMENT PLANS.
8. ALL EXISTING TREES TO BE REMOVED.
9. LOTS 77 AND 78 ARE SUBJECT TO A TEMPORARY TURN-AROUND EASEMENT AND WILL NOT BE BUILDABLE LOTS UNTIL CONNECTIONS OF SIERRA AVENUE ARE MADE TO FUTURE DEVELOPMENT.

STATEMENT OF SUBDIVIDER:

A. ALL IMPROVEMENTS SHALL BE CONSTRUCTED AS PER THE CITY OF RIVERBANK STANDARD SPECIFICATIONS.
B. STORM DRAINAGE: ON-SITE DRAINAGE SYSTEM PER CITY OF RIVERBANK STANDARDS.
C. SEWAGE DISPOSAL: CITY OF RIVERBANK SYSTEM.
D. WATER SUPPLY: CITY OF RIVERBANK SYSTEM.
E. STREET LIGHTING SHALL BE INSTALLED AS PER THE CITY OF RIVERBANK STANDARD SPECIFICATIONS.

Drawn By:	RV
Date:	12-17-14
Job No.:	1031-0100
Checked:	SYD
Design By:	RV

REVISIONS

NO.	DATE	ISSUED FOR	BY

VVH CONSULTING ENGINEERS
126 Drake Ave
Modesto, CA 95350
209.568.4477 209.568.4478

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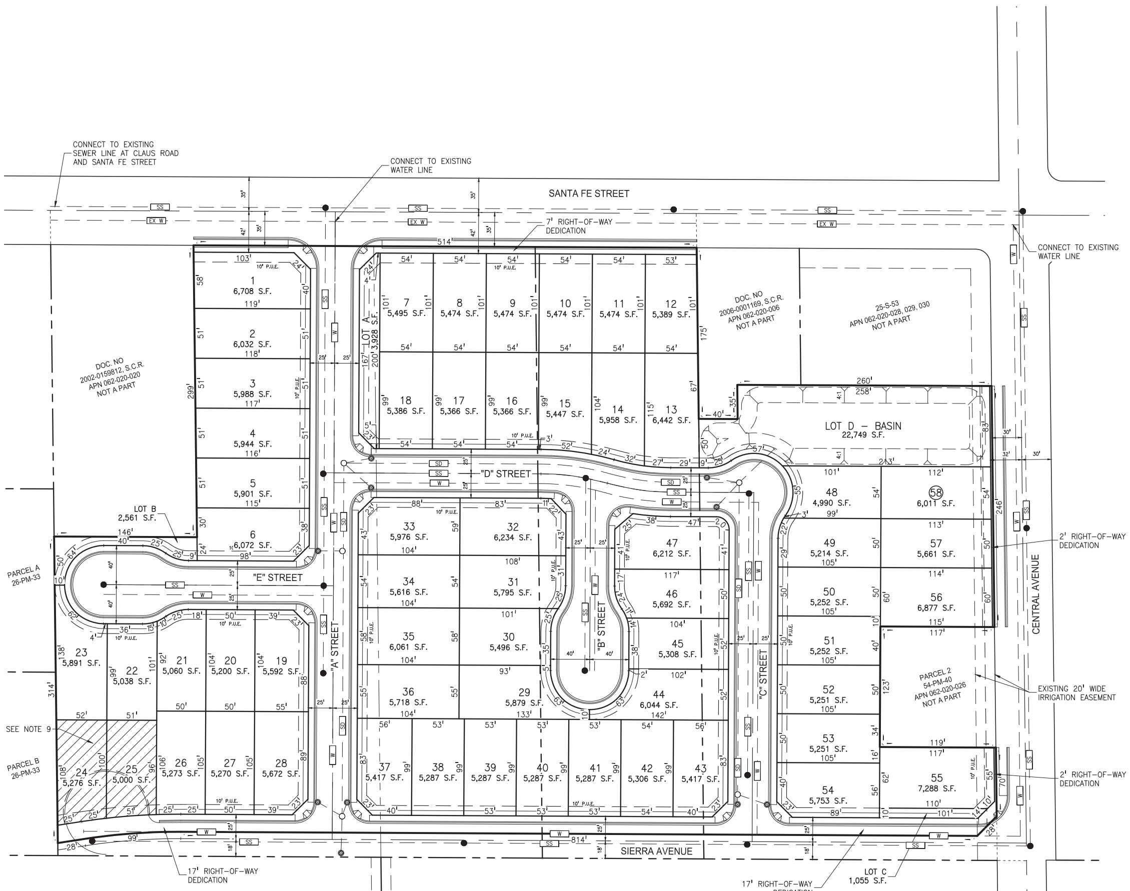
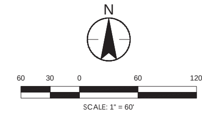
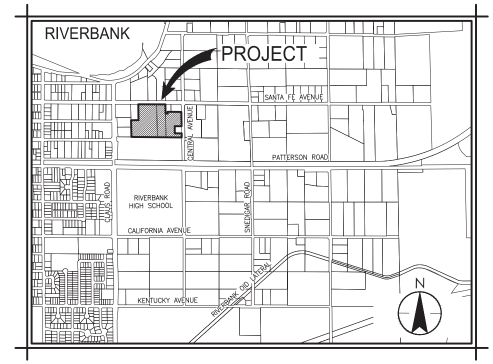
RIVERBANK
CALIFORNIA

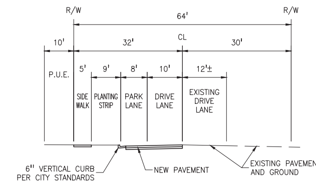
TENTATIVE SUBDIVISION MAP
CARY POPE
DIAMOND BAR ESTATES - EAST

DEC 2014
EXHIBIT
TM 1









RESIDENTIAL STREET
STREET SECTION
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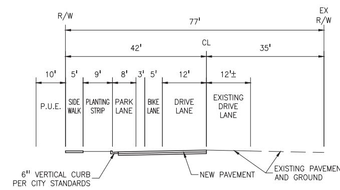
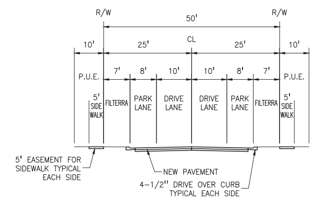
NOT TO SCALE



RESIDENTIAL COLLECTOR
STREET SECTION
(SANTA FE STREET – LOOKING WEST)
NOT TO SCALE



RESIDENTIAL STREET SECTION
NOT TO SCALE

LEGEND

EX SD	EX. STORM DRAIN LINE		NEW PUBLIC UTILITY EASEMENT
EX SS	EX. SANITARY SEWER LINE		ROADWAY CENTERLINE
EX W	EX. WATER LINE		PROPERTY BOUNDARY
SD	STORM DRAIN LINE		NEW LOT LINE
SS	SANITARY SEWER LINE		NEW CURB & GUTTER
W	WATER LINE		EX. LOT LINE
○	STORM DRAIN MANHOLE	P.U.E.	PUBLIC UTILITY EASEMENT
	CATCH BASIN	EX P.U.E.	EXISTING PUBLIC UTILITY EASEMENT
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OWNER:

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LEGAL DESCRIPTION:

BEING A SUBDIVISION OF THE NORTHWEST 1/4 OF SECTION 30, TOWNSHIP 2 SOUTH, RANGE 10 EAST, MOUNT DIABLO BASE AND MERIDIAN, CITY OF RIVERBANK, STANISLAUS COUNTY, CALIFORNIA.

GENERAL NOTES:

1. ASSESSOR'S PARCEL NUMBER: 062–020–027, 019, AND 005.
2. PRESENT ZONING: MDR – MEDIUM DENSITY RESIDENTIAL
3. PROPOSED ZONING: LDR – LOWER DENSITY RESIDENTIAL
4. SITE SUMMARY: TOTAL PROJECT SITE = 11.34 ACRES BEING DIVIDED INTO 58 SINGLE–FAMILY LOTS, 4 LANDSCAPE/DRAINAGE LOTS (A – D). THE PROPOSED DENSITY IS 5.11 UNITS/ACRE.
5. THE PROPERTY LINE DISTANCES, BEARINGS, AND ALL OTHER DIMENSIONS SHOWN ON THIS MAP ARE TAKEN FROM DEEDS, ASSESSOR'S MAPS, OR BOTH, AND PRELIMINARY FIELD OBSERVATIONS BY OFFICE PERSONNEL AND DO NOT REFLECT AN ACTUAL FIELD SURVEY.
6. PURSUANT TO SECTION 66463.1 OF THE SUBDIVISION MAP ACT, THE OWNER–SUBDIVIDER HEREBY RESERVES THE RIGHT TO FILE MULTIPLE SUBDIVISION MAPS.
7. UTILITY LINES SHOWN ON THIS MAP ARE BASED ON PRELIMINARY DESIGN AND ARE SUBJECT TO CHANGE AT TIME OF THE DEVELOPMENT OF THE PROJECT IMPROVEMENT PLANS.
8. ALL EXISTING TREES TO BE REMOVED.
9. LOTS 24 AND 25 ARE SUBJECT TO A TEMPORARY TURN–AROUND EASEMENT AND WILL NOT BE BUILDABLE LOTS UNTIL CONNECTIONS OF SIERRA AVENUE ARE MADE TO FUTURE DEVELOPMENT.

STATEMENT OF SUBDIVIDER:

A. ALL IMPROVEMENTS SHALL BE CONSTRUCTED AS PER THE CITY OF RIVERBANK STANDARD SPECIFICATIONS.
B. STORM DRAINAGE: ON–SITE DRAINAGE SYSTEM PER CITY OF RIVERBANK STANDARDS.
C. SEWAGE DISPOSAL: CITY OF RIVERBANK SYSTEM.
D. WATER SUPPLY: CITY OF RIVERBANK SYSTEM.
E. STREET LIGHTING SHALL BE INSTALLED AS PER THE CITY OF RIVERBANK STANDARD SPECIFICATIONS.

Drawn By:	RV
Date:	12-17-14
Job No.:	1031-0100
Checked:	SYD
Design By:	RV

REVISIONS

NO.	DATE	ISSUED FOR	BY

VVH CONSULTING ENGINEERS
126 Drake Ave
Modesto, CA 95350
209.568.4477 209.568.4478

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RIVERBANK
CALIFORNIA

TENTATIVE SUBDIVISION MAP
CARY POPE
DIAMOND BAR ESTATES - WEST

JAN 2015

EXHIBIT

TM 1

EXHIBIT H

Assumption and Assignment Agreement

RECORDING REQUESTED BY AND
WHEN RECORDED RETURN TO:

City of Riverbank
6707 3rd Street.
Riverbank, CA 95367
Attention: City Clerk

Recording fees exempt (Gov. Code §§ 6103, 27383) (Space above line for recorder's use only)

ASSIGNMENT AND ASSUMPTION AGREEMENT

This ASSIGNMENT AND ASSUMPTION AGREEMENT ("Agreement") shall be deemed effective as of ______________, 20__ ("Effective Date"), by and between ____________, a ______ ("Assignor") and ______________, a ________ ("Subsequent Landowner").

R E C I T A L S

A. Assignor has entered into a Development Agreement with the City of Riverbank, dated _____________, 20__, which was recorded on ______________, 20__ as Document No. _______________ in Book ____, Page ____ of the Official Records of Stanislaus County, California (the "Development Agreement").

B. Assignor has agreed to develop property pursuant to the Development Agreement, which is now proposed for assignment pursuant to this Agreement, and is more particularly described as ___________, as set forth in more detail in the Legal Description attached and incorporated hereto as **Exhibit A** (the "Assigned Parcels").

C. Subsequent Landowner desires to assume [all of Assignor's rights, duties and obligations under the Agreement] [a portion of Assignor's rights, duties and obligations as set forth in this Agreement] with respect to the Assigned Parcels and Assignor seeks to be relieved of said assigned rights, duties and obligations in reference to the Assigned Parcels.

NOW, THEREFORE, Assignor and Subsequent Landowner hereby agree as follows:

A G R E E M E N T

1. Assignor hereby assigns, effective as of [the Effective Date or Assignor's conveyance of the Assigned Parcels to Subsequent Landowner], [all of] *or* [if only a portion of, describe] the rights, interests, burdens and obligations of Assignor under the Agreement with

respect to the Assigned Parcels. Assignor retains all of the rights, interests, burdens and obligations under this Agreement with respect to all property other than the Assigned Parcels within the Subject Property owned by Assignor.

2. Subsequent Landowner hereby assumes all of the rights, interests, burdens and obligations of Assignor under this Agreement, and agrees to observe and fully perform all of the duties and obligations of Assignor under the Development Agreement, and to be subject to all the terms and conditions thereof, with respect to the Assigned Parcels. It is the express intention of both Assignor and Subsequent Landowner that, upon the Effective Date, Subsequent Landowner shall become substituted for Assignor as a "Developer" under the Development Agreement with respect to the Assigned Parcels. Assignor acknowledges that Assignor shall remain subject to the duties and obligations of the Development Agreement if Assignor retains any portion of the Subject Property subject to the Development Agreement.

3. All of the covenants, terms, and conditions of this Agreement and set forth herein shall be binding upon and shall inure to the benefit of the parties hereto and their respective heirs, successors and assigns.

4. Subsequent Landowner's address for all notices, as described in Section ____of the Development Agreement, shall be as follows:

____
____
____
____

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the above-referenced Effective Date.

ASSIGNOR:

___________, a ________________

____

____

____

SUBSEQUENT LANDOWNER:

___________, a ________________

____

____

____

APPROVED:

____
City Manager

EXHIBIT A

Assigned Parcels

[Provide legal description of assigned parcels]

California All-Purpose Acknowledgment

Pursuant to SB 1050 (Chapter 197, Statutes of 2014), Civil Code section 1189 has been amended to provide that any certificate of acknowledgment taken within the State of California shall be in the following form:
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
)
County of____________________)

On____________________, before me ______________________________, a Notary Public, personally appeared____who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

Witness my hand and official seal.

____
(Signature)

(Seal)

California All-Purpose Acknowledgment

Pursuant to SB 1050 (Chapter 197, Statutes of 2014), Civil Code section 1189 has been amended to provide that any certificate of acknowledgment taken within the State of California shall be in the following form:
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
)
County of____________________)

On____________________, before me ______________________________, a Notary Public, personally appeared____who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

Witness my hand and official seal.

____
(Signature)

(Seal)

City of Riverbank
Planning Commission
Resolution No. 2020-003

A Resolution of the Planning Commission of the City of Riverbank ("City"), Recommending that the City Council Adopt an Ordinance Approving a Development Agreement by and Between the City of Riverbank and McRoy Wilbur Communities, Inc. for the Diamond Bar East Subdivision (APNs 062-020-010 and 062-020-025)

WHEREAS, to strengthen the public planning process, encourage private participation in comprehensive planning, and reduce the economic risk of development, the California Legislature adopted Government Code section 65864 *et seq.*, which authorizes the City and an individual with an interest in real property to enter into a development agreement that establishes certain development rights in real property; and

WHEREAS, the Riverbank City Attorney and City staff have negotiated a development agreement ("Development Agreement") with McRoy Wilbur Communities, Inc. ("McRoy Wilbur"), to provide McRoy Wilbur with a vested right to develop approximately 96 single-family residential lots on approximately 17.9 acres in connection with the project known as Diamond Bar East ("DBE" or "Project"), and to extend the life of Tentative Map 02-2014 relating to the Project; and

WHEREAS, the Development Agreement provides a vested right for McRoy Wilbur to improve, develop, and use real property to develop approximately 96 single family residential lots within DBE as defined in the Development Agreement; and

WHEREAS, pursuant to the California Environmental Quality Act (CEQA) environmental impacts relating to the Project were evaluated and mitigated in the Mitigated Negative Declaration adopted on March 24, 2015, when the City Council approved a General Plan Amendment, Tentative Map, and Rezoning for the Project. Pursuant to CEQA Guidelines Section 15378, the Development Agreement is within the purview of the DBE Project, for which environmental impacts have already been reviewed. Thus, approval of the Development Agreement does not require further environmental review; and

WHEREAS, the Planning Commission held a duly noticed public hearing on March 17, 2020, to consider the Development Agreement and make recommendations to the City Council; and

WHEREAS, the Planning Commission finds the Development Agreement is consistent with the objectives, policies, general land uses, and programs specified in the City's General Plan; and

WHEREAS, the Planning Commission finds that an ordinance approving the Development Agreement will allow the City to adequately regulate and address all impacts of the Project in the City in accordance with state law; and

WHEREAS, the Planning Commission finds that the Development Agreement ordinance is in the best interest of public health, safety, and welfare.

THEREFORE, BE IT RESOLVED by the Planning Commission of the City of Riverbank that it hereby recommends City Council approval of Ordinance No. 2020-XXX, approving the Development Agreement between the City of Riverbank and McRoy Wilbur Communities, Inc., attached hereto as Exhibit "A" and incorporated herein by this reference.

PASSED AND ADOPTED by the Planning Commission of the City of Riverbank at a regular meeting held on the 17th day of March 2020; motioned by Commissioner Dinan, seconded by Commissioner Stewart, and upon roll call was carried by the following Planning Commission vote of 4-0:

AYES: Commissioners Link, Stewart, Dinan and Alternate Reuben

NAYS: None

ABSENT: Chair Fenrich and Commissioner Basso

ABSTAIN: None

Attest:

Donna M Kenney

Donna M. Kenney, Secretary
Planning and Building Manager

Approved:

Steve Link

Steve Link, Chair
Planning Commission

EXHIBIT A

Development Agreement

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 6.1

SECTION 6: NEW BUSINESS

Meeting Date:	April 28, 2020
Subject:	Consider a **Resolution** Deferring System Development Fees for McRoy-Wilbur Communities for Countryside 1 And 2
From:	Sean Scully, City Manager
Submitted by:	Donna M. Kenney, Planning and Building Manager

RECOMMENDATION

It is recommended that the City Council consider the petition from McRoy-Wilbur Communities to defer payments for the System Development Fees assessed on the construction of dwelling units in the Countryside 1 and 2 subdivision and approve the Resolution (Attachment 1).

SUMMARY

McRoy-Wilbur Communities submitted a written request (Attachment 2) to defer payments for System Development Fees, which will be assessed on the construction of homes in the Countryside 1 and 2 subdivision. They are not disputing these fees, only asking for an alternate timing of payments. There is currently no administrative process to consider these requests at staff level and therefore, the request has been brought forward to the City Council for consideration.

BACKGROUND

The City currently collects System Development Fees at Building Permit issuance to defray the impact of new development as authorized by Government Code §66000-66025. The City's System Development Fee program is codified in §150.30 titled "System Development Fees" which establishes the authority for imposing and charging the fees. System Development fees are collected in order to:

1) To provide an adequate and constant method for the financing of the unfunded portion of need systems development costs throughout the city, reasonably related to projected community growth.

2) To promote the orderly and efficient expansion of public improvements to adequately meet the domestic and economic needs of the community and to minimize adverse fiscal and environmental impacts of new development.
3) To ensure the continuation of necessary services including, but not limited to, police and general administrative services.
4) To establish equitable methods for minimizing public facility and service costs to the city associated with new development.

As defined within Riverbank's municipal code, System Development Fees are ***charged to new construction, including the expansion of and/or the addition to an existing, nonresidential structure, to mitigate the unfunded portion of the determined impact of the development***.

On April 16, 2020, the City received a request from Mark Wilbur (Attachment 2) to defer the System Development Fees from payment at Building Permit issuance to final inspection. This project, the Countryside 1 and 2 subdivision, is assessed the following estimated fees per dwelling unit:

System Development Fee Type	Amount
Streets/Public Works	$3,079.28
Water	$7,251.83
Waste Water	$3,162.08
Storm Drain	$7,146.09
Parks and Recreation	$4,038.88
Police/General Government	$1,462.88
5% Administrative Fee	$1,375.82
Total System Development Fees	$27,516.32*
Plus $100.00 deferral processing fee =	$ 27,616.32
Plus Building Permit fees of $3,775 =	$ 31,391.32 total fees per dwelling unit

*Approximation based on 1,929 sf dwelling unit with garage and front porch, total of 2,523 sf.

McRoy-Wilbur Communities had these same fees deferred on their Diamond Bar West and California Estates subdivisions, which are built out. Without exception, the company has followed through and paid their all deferred fees at Building final. Like Diamond Bar West, for this proposed deferral, the initial payment at building permit issuance would include all the normal permit fees (building permit, plan check, seismic residential, plumbing, mechanical, electrical, etc. fees) plus $100 for processing the deferral. The Total System Development Fees in the chart above would be deferred until the final building inspection of a dwelling unit. The City will process and record a lien on the property with the Stanislaus County Recorder. In order to gain a final inspection, the lien must be cleared. Upon receiving payment, the City will place a record of release of lien on the property. This deferral would apply only to Riverbank's System Development Fees. It does not include any fees imposed by any other agencies such as the fire districts, school districts, or Stanislaus County.

ANALYSIS

The City Manager and Planning and Building Manager analyzed the request received from McRoy-Wilbur Communities. An evaluation of the potential impacts of this project was considered and the following determinations were made:

1) By allowing a portion of the fees to be paid prior to final inspection, it makes the financing of the project easier for the developer;
2) As a small builder forced to use internal funding and private investors for construction, they are provided with leverage and can start more homes at one time; and
3) A faster build-out of the project is created, thus generating more and sooner tax revenue for the City.

Based on the analysis performed, staff recommends that the City Council consider the deferral of System Development Fees to encourage construction and thereby, job growth.

FINANCIAL IMPACT

The System Development Fee program is designed as a mechanism to collect impact fees to build infrastructure necessary to support new growth City-wide. Careful evaluation of each proposed project is necessary to understand potential funding shortfalls which might be created as a result of granting fee deferral or waiver requests. In the case presented above, partial fees would be deferred but not waived. Therefore, no financial impact is expected by the deferral.

STRATEGIC PLAN

This item is indirectly related to the City's Strategic Plan through the System Development Fee program update.

ATTACHMENT

Attachment 1: CC Resolution No. 2020-XXX
Attachment 2: McRoy-Wilbur Communities Fee Deferment Request

CITY OF RIVERBANK

RESOLUTION

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF RIVERBANK DEFERRING SYSTEM DEVELOPMENT FEES FOR MCROY-WILBUR COMMUNITIES FOR COUNTRYSIDE 1 AND 2

WHEREAS, it is necessary as established in the Riverbank Municipal Code for the proper and effective operation of City Government to establish, amend, or authorize fees for services in order to provide for the financial support of City Government; and

WHEREAS, from time to time, the City Council reviews the fees to ensure that they are adequately supporting the operation of City Government; and

WHEREAS, McRoy-Wilbur Communities has requested the City Council defer the System Development Fees assessed on the construction of Countryside 1 and 2 dwelling units from Building Permit issuance to Building Permit final.

NOW, THEREFORE, BE IT RESOLVED that the City Council of the City of Riverbank hereby approves the deferment of System Development Fees for the Project.

PASSED AND ADOPTED by the City Council of the City of Riverbank at a regular meeting held on the 28th day of April, 2020; motioned by Councilmember ______, seconded by Councilmember ______, and upon roll call was carried by the following vote of ___:

AYES:
NAYS:
ABSENT:
ABSTAIN:

ATTEST:

____
Annabelle Aguilar, CMC
City Clerk

APPROVED:

____
Richard D. O'Brien
Mayor

McW **Mc ROY - WILBUR COMMUNITIES, INC.**

2909 COFFEE ROAD #12A
MODESTO, CA 95355
209-491-5430 • FAX (209) 577-2844
CONTRACTORS LIC. # 690515

Donna M. Kenney
Planning & Building Manager
City of Riverbank
6707 Third Street
Riverbank, CA. 95367

April 20, 2020

Donna,

Please consider this letter as a formal request to the Riverbank City Council for a partial fee deferral on our upcoming Countryside project. As we have previously discussed, fee deferral has become customary in most cities. This practice, to the best of my knowledge, has had a positive result for both the builder and the municipality. Fee costs have risen to a point where they compose thirty-five to forty per cent of the total construction costs. By allowing fees to be paid prior to final inspection it drastically help make financing of the project easier. It also helps create a faster build-out of the project, thus generating more tax revenue for the City. It poses no risk for the City as there can be no occupancy until all fees have been paid.

Currently we are building in the cities of Ripon and Riverbank. They both have deferred fee programs. Stanislaus County defers their fee till close of escrow. If we use the current model, initial payment would include: Building Permit, Plan check, Energy Compliance, Plumbing, Mechanical, and Electrical. The balance would be paid prior to final inspection.

I realize that my request is somewhat broad in nature. If approved, I am sure that we will need to work on the specifics more critically. Your willingness to look at this issue is very much appreciated.

Sincerely,

Marimel Noack

Marimel Noack /for Mark Wilbur
Exec. Vice President

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 6.2

SECTION 6: NEW BUSINESS

Meeting Date:	April 28, 2020
Subject:	A **Resolution** of Concurrence and Support for the Approval of the Fiscal Year 2020-2025 Regional Consolidated Plan (Con Plan); the Fiscal Year 2020-2021 Annual Action Plan (AAP); and the Fiscal Year 2020-2025 Regional Analysis of Impediments (AI) to Fair Housing Choice Prepared by the Stanislaus County Community Development Block Grant (CDBG) Consortium
From:	Sean Scully, City Manager
Submitted by:	Marisela H. Garcia, Assistant City Manager/Director of Finance

RECOMMENDATION

It is recommended that the City Council open the Community Meeting, accept Public Comment, and consider adopting a Resolution of Concurrence and support for the approval of the Fiscal Year 2020-2025 Regional Consolidated Plan (Con Plan); the Fiscal Year 2020-2021 Annual Action Plan (AAP); and the Fiscal Year 2020-2025 Regional Analysis of Impediments (AL to Fair Housing). The public notice for this meeting was published in the Riverbank News on April 15, 2020.

SUMMARY

In June 2019, the City became part of the Stanislaus County Urban County ("Urban County") and HOME Consortium for a direct allocation of Community Development Block Grant (CDBG) and HOME Investment Partnership funding from the federal Department of Housing and Urban Development (HUD). Every five years the Urban County and HOME Consortium (managed by the City of Turlock) are required to prepare a Five-Year Consolidated Plan which discusses, amongst other things, the projects that will be undertaken by the entities in the Urban County and the Consortium. It is recommended that the City Council hold a Community Meeting to accept public comments on the Draft Plan and consider adoption of a Resolution of Concurrence.

BACKGROUND

The adoption of the Regional Consolidated Plan (Con Plan), Annual Action Plan (AAP), and Regional Analysis of Impediments to Fair Housing (Al) are a requirement of the U.S.

Department of Housing and Urban Development (HUD) for jurisdictions that receive and administer certain HUD block grants on an entitlement basis.
The Con Plan is a five year strategic plan that details the goals for HUD Community Planning and Development (CPD) entitlement programs. The consolidated planning process serves as the framework for the community-wide dialogue to identify housing and community development priorities that align and focus funding from programs such as CPD formula block grant programs: the Community Development Block Grant (CDBG) Program, the HOME Investment Partnerships (HOME) Program, and the Emergency Solutions grant (ESG) Program. These programs are targeted to serve low and moderate- income persons and the neighborhoods where they live, in addition to the activities which aid in the prevention or elimination of slums and blight.

The AAP is a component of the Con Plan in which the jurisdiction identifies the activities it will undertake during the upcoming fiscal year with CPD formula grant funds to address the goals and priorities identified in the Con Plan. Further, the AAP serves as an annual funding "application" for CDBG, ESG, and HOME funds.

The AI is also a mandatory comprehensive housing analysis of the jurisdiction's fair housing activities. As part of the Con Plan, HUD funded recipients are required to: 1) examine and attempt to alleviate housing discrimination within their jurisdictions; 2) promote fair housing choice for all persons; 3) provide opportunities for all persons to reside in any given housing development, regardless of race, color, religion, sex, disability, familial status, or national origin; 4) promote housing that is accessible to and usable by persons with disabilities; and 5) comply with the non-discrimination requirements of the Fair Housing Act.

FISCAL YEAR 2020-2025 REGIONAL CONSOLIDATED PLAN (CON PLAN)

The Con Plan has been developed in accordance with HUD's Citizen Participation regulations consisting of a community outreach process which included a series of community workshops, stakeholder meetings, a print and online survey, and private and public agency phone and email consultations. A complete summary of the community outreach process is provided in the Community Participation Summary section of the attached Con Plan.

There are three specific goals for the CDBG/ESG programs. They are:

1. Provide decent housing;
2. Provide a suitable living environment; and,
3. Expand economic opportunities

The Con Plan was designed to address the above program goals by outlining the Urban County's needs and priorities for the plan period. CDBG program funds are designed to serve those at or below 80% of the Area Median Income (AMI). If a project benefits a specific neighborhood or community, at least 51% of the population within that geographic boundary must be within this targeted income group (this is known as an "area benefit activity").

As stated above, CDBG area benefit activities must address the needs of low and moderate income persons residing in an area where at least 51% of the residents are of low-income. This is recognized by HUD as a Low/Moderate Area (LMA). With HUD's release of 2010 Census Date in 2014, the City of Riverbank contains two LMA areas.

The Fiscal Year 2015-2020 Regional Consolidated Plan identifies the following needs and priorities:

- Infrastructure Improvements
- Economic Development Programs
- Affordable Housing Programs/Housing Assistance
- Fair Housing Services
- Public Services
- Homeless Shelter Services
- Homeless Prevention and Rapid Re-Housing Services
- Homeless Services Data Collection

With the development of the proposed Con Plan provides the Urban County members greater flexibility in funding projects. This includes:

- The voluntary shifting of fiscal year allocations among Urban County members to allow members to benefit from larger sums of funding to complete infrastructure projects of larger scale. Since redevelopment funds are no longer an option for leveraging funding, annual CDBG allocations alone may not be enough to complete a larger scale project.

- Any Urban County members wishing to shift their allocations must enter into an independent agreement to be recognized by the County in the appropriate AAP in which the shifting is to occur.

- The use of State CDBG Program Income {PI) through the Urban County. Prior to joining the Urban County, several members received CDBG funds directly from the State of California.

<u>FISCAL YEAR 2020-2021 ANNUAL ACTION PLAN (AAP)</u>

The AAP is an integral component of the Urban County's Consolidated Plan, and describes the specific programs and projects that will be undertaken during Fiscal Year 2021-2021. In February 2020, HUD announced the Fiscal Year 2020-2021 official program allocations. The Stanislaus Urban County CDBG and ESG combined allocation will be:

Program	Allocation
CDBG	$2,310,165
ESG	$202,628
Total	**$2,512,793**

The City of Riverbank will receive a total allocation of **$163,537**, with $15,988 being for administration purposes. This funding has been allocated towards the Castleburg Park Train Renovation which consists of rehabilitation and repairs for pedestrian safety improvements to the walkway/trail loop located at Castleburg Park on the corner of Kentucky and 8th Street. Funds will also be used for additional ADA Improvements at Castleburg Park and Pioneer Park.

FISCAL YEAR 2020-2025 REGIONAL ANALYSIS OF IMPEDIMENTS (AI) TO FAIR HOUSING CHOICE

Along with the Regional Consolidated Plan and Annual Action Plan, a Regional Analysis of Impediments to Fair Housing Choice (AI) has been prepared.

The 2020 AI contains housing demographics and employment profiles, an evaluation of the mortgage lending practices, real estate laws, private practices, fair housing claims and enforcement, and identification of any impediments to fair housing that exist within the Urban County, along with suggested measure for addressing those impediments.

The Stanislaus Urban County and City of Turlock have identified six goals to address housing and community development needs during the span of the 2020-2024 Consolidated Plan:

1. Increase and improve supply of affordable housing
2. Work to end and prevent homelessness
3. Improve infrastructure and public facilities
4. Provide public services
5. Community emergency responses
6. Administration

As mentioned earlier, each impediment identified in the AI includes planned actions to address each impediment. For a complete list of planned actions, please refer to the Executive Summary or "Identification of Impediments and Actions to Address" section of the AI.

The programs and projects represented in the Con Plan, AAP, and AI are consistent with the goals and objectives of the City's General Plan.

It is important to understand that during the development of this Consolidated Plan, the County, all Urban County Cities, and the City of Turlock were put in a position to react to the unique coronavirus, COVID-19. The outbreak of COVID-19 dramatically shifted economic conditions of jurisdictions throughout the Country. All data reflected in this report does not take into account the economic realities that COVID-19 impacted on the communities throughout the County. The Urban County, and the City of Turlock will receive federal funding to address COVID-19, and those funding allocations and strategies will likely be outlined in an amendment to this Consolidated Plan and/or Action Plan.

STRATEGIC PLAN

This report is in conformance with the City of Riverbank's Strategic Plan goal to "Maintain a High Quality of Life".

FINANCIAL IMPACT

For Fiscal Year 2020-21, the City will receive approximately $163,537 in CDBG funds for infrastructure projects.

ATTACHMENT

1. Resolution
2. City of Turlock & Stanislaus Urban County Consortium Consolidated Plan Fiscal Year 2020-2025 – DRAFT
3. Stanislaus Urban County Annual Action Plan Fiscal Year 2020-2021 for HUD Programs – DRAFT
4. Stanislaus County – Regional Analysis of Impediments to Fair Housing Choice - DRAFT

CITY OF RIVERBANK

RESOLUTION

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF RIVERBANK, CALIFORNIA, OF CONCURRENCE AND SUPPORT OF THE FISCAL YEAR 2020-2025 CONSOLIDATED PLAN; THE FISCAL YEAR 2020-2021 ANNUAL ACTION PLAN (AAP); AND THE FISCAL YEAR 2020-2025 REGIONAL ANALYSIS OF IMPEDIMENTS (AI) TO FAIR HOUSING CHOICE PREPARED BY THE STANISLAUS COUNTY COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) CONSORTIUM

WHEREAS, The Stanislaus County Community Development Block Grant (CDBG) Consortium which includes the cities of Ceres, Hughson, Newman, Oakdale, Patterson, Riverbank, Waterford and unincorporated areas of Stanislaus County will be receiving and expending CDBG funds from the U.S. Department of Housing and Urban Development (HUD); and

WHEREAS, the Stanislaus County CDBG Consortium is required by HUD to prepare a Consolidated Plan (Con Plan), Annual Action Plan (AAP), and Regional Analysis of Impediments (AI) to document progress made in accomplishing goals set forth in the Consolidated Plan and Action Plan; and

WHEREAS, The consolidated planning process serves as the framework for the community-wide dialogue to identify housing and community development priorities that align and focus funding from programs such as CPD formula block grant programs; the Community Development Block Grant (CDBG) Program, the HOME Investment Partnership (HOME) Program, and the Emergency solutions Grant (ESG) Program; and

WHEREAS, On February 25, 2020 the City Council adopted Resolution No. 2020-008 approving the following projects listed below as CDBG projects according to low to moderate income eligibility and existing health and safety issues in the project areas for Fiscal Years 2020-25:

FY 2020-21 – AAP

Project	**Location**	**Cost Estimate**
Castleberg Park Trail	Kentucky & 8th Street	$110,000
Castleberg Park ADA Improvements	Kentucky & 8th Street	$25,000
Pioneer Park ADA Improvements	1st & High Street	$12,600
Total FY 2020-21		**$147,600**

FY 2021-22 & FY 2022-23

Project	Location	Cost Estimate
Water Line Installation	In Alley on Riverside from Corporation Yard to 4th Street	$325,000
Total FY 2021-22 & FY 2022-23		**$325,000**

FY 2023-24

Project	Location	Cost Estimate
Water Line Installation	In Topeka Alley from 1st to Cannery Site	$150,000
Castleberg Park ADA Improvements	Kentucky & 8th Street	$10,000
Pioneer Park ADA Improvements	1st & High Street	$6,300
Total FY 2023-24		**$166,300**

FY 2024-25

Project	Location	Cost Estimate
Water Line Installation	On 7th Street from Nevada to Arizona	$40,000
Castleberg Park ADA Improvements	Kentucky & 8th Street	$10,000
Pioneer Park ADA Improvements	1st & High Street	$6,300
Total FY 2023-24		**$56,300**

NOW, THEREFORE, BE IT RESOLVED that the City Council of the City of Riverbank hereby adopts the Resolution of Concurrence and Support of the Fiscal Year 2020-2025 Consolidated Plan; the Fiscal Year 2020-2021 Annual Action Plan; and the Fiscal Year 2020-2025 Regional Analysis of Impediments to Fair Housing Choices prepared by the Stanislaus County Community Development Block Grant Consortium.

PASSED AND ADOPTED by the City Council of the City of Riverbank at a regular meeting held on the 28th day of April, 2020; motioned by Councilmember , seconded by Councilmember , and upon roll call was carried by the following City Council vote of :

AYES:
NAYS:
ABSENT:
ABSTAINED:

ATTEST:

Annabelle H. Aguilar, CMC
City Clerk

APPROVED:

Richard D. O'Brien
Mayor

Attachment:

DRAFT Plan for Public Comments. Funding levels shown are <u>estimated</u> amounts pending final HUD allocation.

City of Turlock
&
Stanislaus Urban County

Consortium Consolidated Plan
Fiscal Year 2020-2025

April 10, 2020

Contents

Executive Summary

ES-05 Executive Summary

Introduction

Each year the United States Department of Housing and Urban Development (HUD) provides funding for housing and community development programs to the Stanislaus Urban County and the City of Turlock, specifically Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnerships Program (HOME) grant. In order to receive these funds, the City of Turlock and the Stanislaus Urban County must complete a report every five years called a Consolidated Plan. The Consolidated Plan covers a total of five (5) program years; 2020 to 2024.

It is important to understand that during the development of this Consolidated Plan, the County, all Urban County Cities, and the City of Turlock were put in a position to react to the unique coronavirus, COVID-19. The outbreak of COVID-19 dramatically shifted economic conditions of jurisdictions throughout the Country. All data reflected in this report does not take into account the economic realities that COVID-19 impacted on the communities throughout the County. The Urban County, and the City of Turlock will receive federal funding to address COVID-19, and those funding allocations and strategies will likely be outlined in an amendment to this Consolidated Plan and/or Action Plan.

Throughout this document the following geographic terms will be used.

- **Stanislaus Planning Area:** Includes the entirety of the planning area considered under this Con Plan: the cities of Turlock, Ceres, Hughson, Newman, Oakdale, Patterson, Riverbank, and Waterford and the unincorporated area of the County.
- **Stanislaus Urban County:** A multi-jurisdictional CDBG entitlement, made up of the cities of Ceres, Hughson, Newman, Oakdale, Patterson, Riverbank, and Waterford and the unincorporated area of the County. Stanislaus County is the "lead entity" for the Stanislaus Urban County.
- **Unincorporated County:** Includes the entire unincorporated area of the County (this area is not a part of any municipality).
- **Entitlement Cities:** The CDBG entitlement cities in the County are Modesto and Turlock.
- **Home Investment Partnerships Program (HOME) Consortium:** The members of the HOME Consortium are Stanislaus Urban County and the City of Turlock. The City of Turlock is the "lead entity" for the HOME Consortium.

The purpose of the Consolidated Plan is to identify housing and community development needs, priorities, goals, and strategies and to allocate how the County's' and City of Turlock's HUD funds will be utilized over the period of the Consolidated Plan.

The Consolidated Plan includes the Annual Action Plan (AAP), which is the one-year plan that the Stanislaus Urban County and the City of Turlock prepare pursuant to the goals outlined in the Consolidated Plan. These AAPs detail the projects and activities that the Stanislaus Urban County and City of Turlock will undertake to address the housing and community development needs and local objectives using CDBG, ESG, and HOME funds received during Fiscal Year 2020.

Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Stanislaus Urban County and City of Turlock have identified six goals to address housing and community development needs during the span of the 2020-2024 Consolidated Plan:

1. Increase and improve supply of affordable housing
2. Work to end and prevent homelessness
3. Improve infrastructure and public facilities
4. Provide public services
5. Community emergency responses
6. Administration

During the five-year Con Plan period, the Stanislaus Urban County expects to receive approximately $2,300,000 annually in CDBG funding, for a five-year total of $11,500,000. During the five-year Con Plan period, the Stanislaus Urban County expects to receive approximately $200,000 annually in Emergency Solutions Grant (ESG) funding, for a five-year total of $1,000,000.

During the five-year Con Plan period, the City of Turlock expects to receive $650,00 annually in CDBG funding, for a five-year total of $3,250,000. The HOME Consortium anticipates approximately $1,350,000 in annual HOME funds, for a five-year total of $6,750,000 over the five-year Con Plan period.

CDBG funds are used by the Stanislaus Urban County and City of Turlock for public services, public facilities and improvements, housing activities, and planning and administrative costs.

The HOME program provides Federal funds for the development and rehabilitation of affordable rental and ownership housing for low- and moderate-income households. HOME funds can be used for activities that promote affordable rental housing and homeownership by low- and moderate-income households, including building acquisition, new construction and reconstruction, moderate or substantial rehabilitation, homebuyer assistance, and tenant-based rental assistance.

The Stanislaus Urban County and City of Turlock may also apply for CalHome funding from HCD when funding announcements are made by the State. These funds are awarded on a competitive basis for mortgage assistance for low- or very low-income first-time homebuyers or for owner-occupied rehabilitation for low- or very low-income homeowners.

Evaluation of past performance

Stanislaus Urban County

The priorities identified in the Con Plan are public infrastructure, economic development, affordable housing and public services. In many neighborhoods and communities of the planning area, public infrastructure is minimal or non-existent, causing this to be a high priority need. Infrastructure such as sewer, water, curb, gutter, sidewalk, and storm drainage are typical development standards in newer neighborhoods but are non-existent in older neighborhoods. The cities of Ceres, Hughson, Newman, Oakdale, Patterson, Waterford, as well as Stanislaus County utilized CDBG funds for infrastructure improvement related projects. The City of Riverbank will also be part of the Urban County moving forward. As a result of these improvements, residents of the surrounding project areas enjoy an improved quality of life.

Through the CDBG Public Services Program, the Stanislaus Urban County sets aside approximately 10% of its annual CDBG allocation for programs that provide services to low to moderate-income households (families or individuals). In Fiscal Year 2018-2019, a total of 12 public service programs were awarded $239,053 to carry-out a number of needed services that benefit the homeless populations. Approximately 2,115 individuals received a form of service through the funded agencies. Funded services ranged from meals and shelter for low-income households to emergency food assistance programs. The services provided through the funded programs positively impact the lives of the households served.

The Focus on Prevention Initiative is a strategy for community transformation in four areas critical to the quality of life in Stanislaus County (homelessness, strengthening families, youth early intervention, and reducing recidivism). The goal of the Focus on Prevention Initiative is to bring all sectors of the community together to provide an opportunity for cross-sector development of community-wide prevention strategies. The Initiative reinforced the collaboration efforts and commitment between the local CoC and the community to work towards resolving homelessness. A Coordinated Entry System (CES) in conjunction with the existing Homeless Management Information System (HMIS) system was designed in Fiscal Year 2017-2018, began planning a phased implementation in Fiscal Year 2018-2019, and continued further development to begin implementation in Fiscal Year 2019-2020. Stanislaus County, through collaboration with stakeholders, worked on updating CES policies and procedures. The Stanislaus Urban County is working with the CoC and other entitlement jurisdictions to oversee and monitor for federal compliance the CES system. Throughout Fiscal Year 2019-2020, the Stanislaus Urban

County and the local CoC worked together on strengthening efforts to address and collaborate on homeless issues.

City of Turlock

Consistent with the priorities outlined in the Consolidated Plan, during the 2018-2019 fiscal year, the City and the Consortium undertook the following activities that addressed the housing needs:

The City and Consortium continued to administer a First Time Home Buyers (FTHB) Program for low-income, first-time homebuyers which provides low interest loans to qualified clients to purchase a home. The City of Turlock utilized various resources including the HOME Program, CDBG, and CalHome to fund the program and assisted four (4) homebuyers. The following Consortium members assisted homebuyers during the last Consolidated Plan period with down payment assistance or first-time homebuyer loan programs.

- Stanislaus County – one (1)
- Ceres - five (5)
- Oakdale – one (1)

The City continued offering a Housing Rehabilitation Program, for the repair of homes within the City and assists income eligible clients including the elderly, handicapped and other special needs, improving housing conditions. The program provided one forgivable loan and one deferred loan with the rehabilitation of two single family units which were initiated in fiscal year 2018-2019 and should be completed in fiscal year 2019-2020. Temporary relocation funding was not needed or provided to these two clients. Two projects that were initiated in fiscal year 2017-2018 were completed in fiscal year 2018-2019. Forgivable Loans are often used in concert with the rehabilitation loans that are provided for rehabilitation work to remedy code violations and accessibility items for seniors, disabled and income eligible families. The Forgivable Loan amount cannot exceed $15,000. Families are only eligible to receive the Forgivable Loan funding on a one-time basis, even if the maximum limit was not received. Forgivable Loan funding can be combined with other rehabilitation program funding and forgiven over a five-year period as long as all the terms of the loan are met.

Acquisitions of multi-family units for rehabilitation and sale to eligible non-profit agencies: The City acquired rental projects which consists of multi-family units. The rehabilitation will be completed in the next fiscal year.

Acquisitions of single-family units for rehabilitation and sale to eligible non-profit agencies or First Time Home Buyers.

Public Service Grants including fair housing: The City provides funding annually to non-profit agencies to provide eligible public service activities including fair housing services

Summary of citizen participation process and consultation process

The community outreach process included a County-wide survey, two stakeholder meetings, community meetings, and agency phone and email consultations on the Con Plan. Draft documents were made available to the public via Turlock's City website and the County's website as well as emailed directly to City staff of urban County cities.

Summary of public comments

The outreach effort for the Con Plan, AAP and the AI reached a wide number of agencies and individuals throughout the County and Turlock. Overall, some general themes emerged throughout the process which helped guide the development of the Con Plan.

Given community outreach, feedback primarily consisted of needs surrounding housing across the spectrum (rental and ownership opportunities for all income ranges) as well as specific housing needs for seniors and those with a disability. Engagement with stakeholders across the County indicated a need for additional homelessness support; both shelters (low-barrier shelter, transitional housing, and permanent supportive housing) as well as those social support services.

There was significant need expressed for infrastructure and facility development and improvements, particularly in County pockets that may exist within or very near City bounds such as Modesto. As the economy has improved since the last Con Plan, many households have felt the impact, however there is still significant need for economic opportunities and supports to those low- and moderate-income households looking for economic opportunities through job creation, training, or other development activities.

Summary of comments or views not accepted and the reasons for not accepting them

No public comments were purposefully not included or not accepted during the development of the Consolidated Plan.

Summary

The Stanislaus Urban County and City of Turlock have engaged in a process of community outreach, consultations, and analysis of relevant community indicators to establish housing and community development goals for the five-year planning period.

These goals will be used to plan for the use of CDBG, HOME, and ESG funds received by the Stanislaus Urban County and City of Turlock for the five-year period of 2020–2024. The Stanislaus Urban County and City of Turlock plan individually for the use of CDBG funds while planning cooperatively for the use of HOME funds as a HOME Consortium. The County works with the local CoC to identify gaps in services when preparing plans for the use of ESG funds.

The Process

PR-05 Lead & Responsible Agencies

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Stanislaus County	Stanislaus County Planning and Community Development
ESG Administrator	Stanislaus County	Stanislaus County Planning and Community Development
CDBG Administrator	Turlock	City of Turlock-Housing Program Services
HOME Administrator	Turlock	City of Turlock-Housing Program Services

Stanislaus County and the City of Turlock jointly completed the FY 2020-2024 Consortium Consolidated Plan in an effort to provide a comprehensive analysis of the community development needs throughout Stanislaus County.

Stanislaus County is a Community Development Block Grant (CDBG) entitlement jurisdiction, received Emergency Solutions Grant (ESG) funds, and lead for the Stanislaus Urban County, which includes the unincorporated areas of the county and the cities of Ceres, Hughson, Newman, Oakdale, Patterson, Riverbank, and Waterford.

The City of Turlock is the lead agency for the City of Turlock/Stanislaus County HOME Consortium and is also a CDBG entitlement jurisdiction. The consortium includes the City of Turlock, and all of the Stanislaus Urban County member jurisdictions. In accordance with HUD regulations, Turlock is the lead entity responsible for submittal of the FY 2020-2024 Consortium Consolidated Plan for all HOME Consortium participating jurisdictions.

Stanislaus County was formed from part of Tuolumne County in 1854. The county seat was first situated at Adamsville, then moved to Empire in November, La Grange in December, and Knights Ferry in 1862, and was fixed at the present location in Modesto in 1871. According to the US Census Bureau, the county has a total area of 1,515 square miles (3,920 km2), of which 1,495 square miles (3,870 km2) is land and 20 square miles (52 km2) (1.3%) is water.

The City of Turlock was founded on December 22, 1871 and was incorporated on February 15, 1908. The City of Turlock is the second largest city in Stanislaus County after Modesto. It is located between Modesto and Merced at the intersection of State Routes 99 and 165. According to the U.S. Census Bureau, the City of Turlock has a total area of 16.9 square miles, all of which is land.

Consolidated Plan Public Contact Information

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PR-10 Consultation

Introduction

In preparing the Con Plan, the Stanislaus Urban County and City of Turlock consulted with various organizations located in the Urban County and City of Turlock that provide services to residents. In many instances, these consultations are part of ongoing interactions between Stanislaus Urban County, City of Turlock, and the agency or group described. A detailed description of the outreach process, the results, and the documentation of the outreach process is included in Appendix 5.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Because the Consolidated Plan is developed in conjunction with Analysis of Impediments to Fair Housing Choice (AI), meetings and consultations were often combined with feedback on fair housing issues.

Stanislaus Urban County: Meetings were held at Municipal Advisory Councils (MACs), advisory bodies of residents that exist to represent the local community to the Board of Supervisors. Meetings were also held with the Stanislaus Community System of Care and Stanislaus Homeless Alliance to talk about issues facing homeless individuals throughout the County.

Turlock: Held a meeting with the Turlock Community Collaborative, a network of public service agencies, businesses, and individuals in Turlock interested in improving the quality of life. The collaborative meets regularly to address needs in the community.

Two key large stakeholders meeting were held on January 19, 2020 and February 12, 2020. The meetings were with the Stanislaus Community System of Care (CSOC) which is the County's Continuum of Care (CoC) and the Stanislaus Homeless Alliance (SHA). The presentations and input regarding the Consolidated Plan and the AI were part of the agenda. The meeting was attended by 33 people from the following agencies and organizations:

- Disability Resource Agency for Independent Living (DRAIL)
- Modesto Gospel Mission
- United Way of Stanislaus County
- Family Promise
- Project Sentinel
- California Rural Legal Assistance
- Catholic Charities
- Community Services Agency
- United Samaritans Foundation
- City of Turlock
- Haven Woman's Center
- Community Impact Central Valley (CICV)
- Area Agency on Aging
- City of Modesto
- Turning Point Community Program
- Community Housing and Shelter Services (CHSS)
- Stanislaus County Department of Planning and Community Development
- Golden Valley Health Center
- Health Plan of San Joaquin
- Parent Resource Center
- Stanislaus Regional Housing Authority
- Stanislaus County Affordable Housing Corporation (STANCO)
- City of Turlock
- City of Riverbank
- Behavioral Health and Recovery Services

- The Salvation Army
- We Care Program
- Children's Crisis Center
- Helping Others Sleep Tonight
- Center for Human Services
- Modesto City Council members
- Community representatives

The meeting started with an overview presentation on the Consolidated Plan and Analysis of Impediments update. The presentation included an overview of the update process and schedule as well as demographic information on housing needs.

Stanislaus Urban County

- Salida MAC Meeting- October 22, 2019
- Empire MAC Meeting- October 23, 2019
- Knights Ferry MAC Meeting- October 24, 2019
- Denair MAC Meeting- November 5, 2019
- South Modesto MAC Meeting- November 14, 2019
- Stanislaus Community System of Care (CSOC) Meeting- January 16, 2020
- Stanislaus Homeless Alliance (SHA) Meeting- February 12, 2020

Upcoming

- City of Ceres City Council- Public Hearing- April 13, 2020
- City of Hughson City Council- Public Hearing- April 27, 2020
- City of Newman City Council- Public Hearing- April 28, 2020
- City of Oakdale City Council- Public Hearing- May 4, 2020
- City of Patterson City Council- Public Hearing- May 5, 2020
- City of Riverbank City Council- Public Hearing- April 28, 2020
- City of Waterford City Council- Public Hearing- May 7, 2020
- Stanislaus County Board of Supervisors- Public Hearing – May 12, 2020

Turlock

- Meeting-Turlock Community Collaborative February 18, 2020

Upcoming

- City of Turlock City Council- Public Hearing- May 12, 2020

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Stanislaus County and City of Turlock staff collaborates with the Continuum of Care (CoC) in multiple ways. The CoC is made up of representatives from the City of Modesto, the City of Turlock, Housing Authority, Behavioral Health and Recovery Services, Child Support Services, housing service providers, social service providers, fair housing service providers, health service providers, and homeless service providers. Announcements for all funding opportunities through the County are routinely advertised at the CoC meetings.

Stanislaus County and the City of Turlock take part in regularly scheduled monthly CoC meetings and consult regularly with all attendees on housing needs, social service needs, and homelessness needs. This ongoing partnership increases shared understanding of roles and responsibilities throughout the continuum.

Stanislaus Urban County and City of Turlock consulted with a wide range of service providers and stakeholders. These involved both the public sector and private nonprofit sector. These personal contacts asked those who help to meet the housing and social services needs of Stanislaus County and City of Turlock residents to describe the level of needs in the community, the relative priority of needs, and what they believe can be done to better meet the needs of the county's residents.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

One workshop session with the CoC was conducted during the preparation of the 2020-2025 Stanislaus Urban County / City of Turlock Consortium Consolidated Plan. The workshop also covered fair housing topics to inform the development of the Analysis of Impediments.

A representative from the CoC participates on the panel which scores applications for the competitive CDBG Public Service and ESG grants. In addition, draft ESG and CDBG Public Services funding recommendations are presented to the Stanislaus CoC during its committee meeting for comment.

A more detailed consultation for how ESG funds are allocated and implemented occurs at the ESG/SHP/HMIS sub-committee, which takes place monthly. The sub-committee works to implement the revised ESG, SHP, and HMIS regulations, both in practice and in the HMIS system itself.

Consultation with public and private agencies that provide assisted housing, health services, and social services to determine what resources are available to address the needs of any persons that are chronically homeless was addressed via coordination with the local Stanislaus CoC.

Funds are set aside to allow nonprofit organizations and service providers to apply through a competitive process for an ESG grant. Applications are released annually. Submitted applications are received, reviewed and scored by a review team, consisting of a representative from each Urban County member, the County CEO, and a representative from the CoC.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	Ceres Healthy Start Family Resource Center
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Outreach and stakeholder meeting s
2	**Agency/Group/Organization**	Area Agency on Aging
	Agency/Group/Organization Type	Services-Seniors
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Outreach and stakeholder meetings
3	**Agency/Group/Organization**	Central Valley Opportunity Center
	Agency/Group/Organization Type	Services-Education Services-Employment Food Bank
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Outreach and stakeholder meetings
4	**Agency/Group/Organization**	Haven Women's Center
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Outreach and stakeholder meetings
5	**Agency/Group/Organization**	Stanislaus Workforce Development
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Outreach and stakeholder meetings
6	**Agency/Group/Organization**	United Samaritans Foundation
	Agency/Group/Organization Type	Food Bank
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Outreach and stakeholder meetings
7	**Agency/Group/Organization**	WE CARE PROGRAM - TURLOCK
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Outreach and stakeholder meetings
8	**Agency/Group/Organization**	Project Sentinel
	Agency/Group/Organization Type	Services

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Outreach and stakeholder meetings

Identify any Agency Types not consulted and provide rationale for not consulting

N/A

Describe Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Stanislaus County	Homeless Strategy

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

In addition to the organizations that were invited to and participated in public meetings on the Con Plan, significant aspects of the Con Plan development process included consultations with the Stanislaus CoC and its membership which comprises both public and private nonprofit and for-profit entities, as well as private citizens.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

In order to ensure maximum participation in the Con Plan process among all populations and special needs groups and to ensure that their issues and concerns are adequately addressed, the Stanislaus Urban County and City of Turlock have Citizen Participation Plans in place. The Citizen Participation Plans describe the actions to be taken to encourage citizen participation in the development of the Con Plan, any substantial amendments to the Con Plan, the AAP, and Consolidated Annual Performance Evaluation Report (CAPER). The community outreach process included two stakeholder meetings, a print and online survey, and agency phone and email consultations.

The public comment period for the Fiscal Years 2020-2024 Consortium Consolidated Plan and Fiscal Year 2020-2021 Annual Action Plan was from April 10, 2020 to May 12, 2020. A public meeting notice was published in the Modesto Bee newspaper in English and Spanish that covers the entire jurisdiction.

Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response	Summary of comments received	Summary of comments not accepted	URL if applicable
CoC Meeting	Housing and homeless service organizations	One stakeholders meeting was held with the Stanislaus Housing and Support Services Collaborative Committee on January 16, 2020, at the Housing Authority of Stanislaus County in Modesto.	Generally, participants felt that the collaborative programming between the County and cities was productive and beneficial to those individuals and households receiving services.	Not applicable.	Not applicable.
SHA Meeting	Housing and homeless service organizations	One stakeholders meeting was held with the Stanislaus Homeless Alliance (SHA) on February 12, 2020.	Housing, shelter, and supportive service needs were discussed. A lack of affordable housing remains an obstacle in housing stability for those individuals and households being served		

			throughout the County.		
Public Meeting	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	Held a meeting with the Turlock Community Collaborative, a network of public service agencies, businesses, and individuals in Turlock interested in improving the quality of life. The collaborative meets regularly to address needs in the community.	A lack of affordable housing and continued need for housing supportive services were identified.	Not applicable.	Not applicable.
Public Meeting	Non-targeted/broad community	A total of five (5) Municipal Advisory Councils (MACs) meetings took place between October and November, 2019.	Stanislaus County staff received general comments regarding the desire for sidewalks and other infrastructure improvements at several Municipal Advisory Council meetings.	Not applicable.	Not applicable.
Newspaper Ad	Non-targeted/broad community	All meetings were publicly noticed in a newspaper of general circulation (Ceres	Comments were received at the community workshops. Please see	Not applicable.	Not applicable.

		Courier, Hughson/Denair Dispatch, Modesto Bee, Newman/Gustine Westside Index, Oakdale Leader, and Patterson Irrigator	above for comments from each meeting		

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment examines needs related to affordable housing, special needs housing, community development and homelessness for the Stanislaus County cities of Turlock, Ceres, Hughson, Newman, Oakdale, Patterson, Riverbank, and Waterford and the unincorporated area of Stanislaus County (the Stanislaus Planning Area). The Needs Assessment includes the following sections:

- Housing Needs Assessment
- Disproportionately Greater Need
- Public Housing
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs

The Needs Assessment identifies those needs with the highest priorities which form the basis for the Strategic Plan section and the programs and projects to be administered. Most of the data tables in this section are populated with default data from the 2012-2016 American Community Survey (ACS) and the Comprehensive Housing Affordability Strategy (CHAS) datasets. CHAS datasets are developed for HUD by the U.S. Census Bureau based on the ACS. In addition to these data sources, the Needs Assessment is supplemented by more current data to provide context around the significant growth experienced by the region in recent years.

NA-10 Housing Needs Assessment

Summary of Housing Needs

The housing portion of the needs assessment focuses largely on households experiencing a housing problem. HUD defines four circumstances that constitute a housing problem:

1. Units lacking complete kitchen facilities
2. Units lacking complete bathroom facilities

3. Housing cost burden of more than 30 percent of the household income (for renters, housing costs include rent paid by the tenant plus utilities and for owners, housing costs include mortgage payments, taxes, insurance, and utilities)
4. Overcrowding which is defined as more than one (1) person per room, not including bathrooms, porches, foyers, halls, or half-rooms

HUD entitlement programs, CDBG, ESG, and HOME, operate under federally established income limits.

Generally, very-low income refers to incomes at or below 30 percent of AMI; low-income refers to incomes between 31 and 50 percent of AMI; moderate-income refers to incomes between 51 and 80 percent of AMI; all adjusted for family size. The CDBG and HOME programs target low- and moderate-income beneficiaries; except that HOME rental activities can benefit those with income up to 60% of AMI. ESG activities are assumed to benefit low- and moderate-income persons.

The following table provides the 2016 income limits subject to annual adjustments by HUD.

2016 HUD Income Limits: Stanislaus County				
Household Size	30% of Median Very Low Income	50% of Median Low Income	80% of Median Moderate Income	100% of Median
1	$12,400	$20,650	$33,000	$41,300
2	$16,020	$23,600	$37,700	$47,200
3	$20,160	$26,550	$42,400	$53,100
4	$24,300	$29,450	$47,100	$58,900
5	$28,440	$31,850	$50,900	$63,700
6	$32,580	$34,200	$54,650	$68,400
7	$36,550	$36,550	$58,450	$73,100
8	$38,900	$38,900	$62,200	$77,800

Source: U.S. Department of Housing and Urban Development (HUD); huduser.gov

The 2016 Income limits are highlighted here because the Comprehensive Housing Affordability Strategy (CHAS) data that is used throughout this Needs Assessment section is 2012-2016 data. By using the same years dataset, better comparisons and assumptions can be made. Income limits as published by HUD each year can be found at the following websites:

- CDBG Income Limits -> https://www.hudexchange.info/resource/5334/cdbg-income-limits/
- HOME Income Limits -> https://www.hudexchange.info/programs/home/home-income-limits/
- ESG Income Limits -> https://www.hudexchange.info/resource/5079/esg-income-limits/

Change in Population

	Base Year: 2000	Most Recent Year: 2016	% Change
Stanislaus Planning Area	202,331	250,882	24%
Turlock	55,810	71,166	28%
Ceres	34,609	47,231	36%
Hughson	3,980	7,160	80%
Newman	7,093	10,808	52%
Oakdale	15,503	21,796	41%
Patterson	11,606	21,205	83%
Riverbank	15,826	23,761	50%
Waterford	6,924	8,708	26%

Source: 2012-2016 ACS

Change in Number of Households

	Base Year: 2000	Most Recent Year: 2016	% Change
Stanislaus Planning Area	64,533	79,250	23%
Turlock	19,095	25,759	35%
Ceres	10,773	13,589	26%
Hughson	1,252	2,530	102%
Newman	2,176	3,403	56%
Oakdale	5,805	8,141	40%
Patterson	3,262	6,005	84%
Riverbank	4,698	7,409	58%
Waterford	2,080	2,477	19%

Source: 2012-2016 ACS

Change in Median Household Income

	Base Year: 2000	2000 Adjusted for Inflation to 2016 $	Most Recent Year: 2016	% Change
Stanislaus Planning Area	40,101	56,062	51,591	-8%
Turlock	39,050	54,593	51,555	-6%
Ceres	40,736	56,950	49,518	-13%
Hughson	40,385	56,459	54,352	-4%
Newman	39,460	55,166	51,455	-7%
Oakdale	39,338	54,995	68,195	24%
Patterson	47,780	66,797	54,195	-19%
Riverbank	44,668	62,447	61,870	-1%
Waterford	39,286	54,922	49,500	-10%

Source: 2012-2016 ACS

Number of Households Tables

The following tables identify the percentage of households in the given jurisdiction within each income bracket. The HUD Area Median Family Income (HAMFI) is a calculation of median income completed by HUD. Throughout this document Area Median Income (AMI) and HAMFI may be considered interchangeable.

Stanislaus Planning Area

OWNER	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	6%	8%	15%	10%	61%
Small Family Households	30%	33%	42%	43%	53%
Large Family Households	11%	14%	19%	23%	17%
Household contains at least one person 62-74 years of age	23%	33%	27%	24%	24%
Household contains at least one-person age 75 or older	20%	22%	17%	18%	9%
Households with one or more children 6 years old or younger	17%	14%	21%	23%	18%
RENTER	**0-30% HAMFI**	**>30-50% HAMFI**	**>50-80% HAMFI**	**>80-100% HAMFI**	**>100% HAMFI**
Total Households	21%	20%	21%	10%	28%
Small Family Households	48%	47%	42%	49%	53%
Large Family Households	16%	25%	27%	23%	20%
Household contains at least one person 62-74 years of age	11%	11%	15%	9%	13%
Household contains at least one-person age 75 or older	7%	9%	6%	4%	4%

Households with one or more children 6 years old or younger	37%	41%	31%	28%	22%

Source: 2012-2016 CHAS

City of Turlock

OWNER	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	6%	6%	13%	11%	64%
Small Family Households	35%	22%	35%	50%	55%
Large Family Households	4%	3%	12%	17%	12%
Household contains at least one person 62-74 years of age	18%	30%	37%	27%	26%
Household contains at least one person age 75 or older	39%	31%	21%	11%	8%
Households with one or more children 6 years old or younger	10%	4%	12%	24%	16%
RENTER	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	22%	16%	20%	9%	33%
Small Family Households	36%	40%	41%	48%	47%
Large Family Households	4%	14%	12%	21%	20%
Household contains at least one person 62-74 years of age	15%	17%	18%	17%	10%
Household contains at least one person age 75 or older	21%	20%	5%	9%	4%
Households with one or more children 6 years old or younger	19%	17%	17%	28%	21%

Source: 2012-2016 CHAS

Ceres

OWNER	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	6%	9%	19%	11%	55%
Small Family Households	40%	39%	39%	37%	59%
Large Family Households	7%	15%	28%	33%	20%
Household contains at least one person 62-74 years of age	23%	31%	23%	20%	21%
Household contains at least one person age 75 or older	16%	21%	16%	24%	9%
Households with one or more children 6 years old or younger	22%	17%	26%	20%	20%
RENTER	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	21%	22%	22%	9%	26%

Small Family Households	45%	63%	39%	53%	50%
Large Family Households	19%	12%	32%	24%	32%
Household contains at least one person 62-74 years of age	11%	4%	15%	18%	8%
Household contains at least one person age 75 or older	8%	8%	9%	17%	5%
Households with one or more children 6 years old or younger	36%	38%	36%	35%	30%

Source: 2012-2016 CHAS

Hughson

OWNER	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5%	11%	11%	10%	64%
Small Family Households	50%	66%	59%	67%	73%
Large Family Households	50%	0%	24%	13%	16%
Household contains at least one person 62-74 years of age	0%	44%	18%	0%	12%
Household contains at least one person age 75 or older	0%	19%	6%	30%	7%
Households with one or more children 6 years old or younger	71%	0%	18%	17%	36%
RENTER	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	27%	16%	25%	10%	22%
Small Family Households	56%	19%	60%	44%	22%
Large Family Households	11%	0%	14%	0%	0%
Household contains at least one person 62-74 years of age	7%	26%	0%	0%	25%
Household contains at least one person age 75 or older	13%	59%	29%	38%	17%
Households with one or more children 6 years old or younger	24%	0%	0%	44%	6%

Source: 2012-2016 CHAS

Newman

OWNER	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	10%	3%	16%	22%	49%
Small Family Households	34%	83%	61%	59%	52%
Large Family Households	8%	17%	3%	17%	16%
Household contains at least one person 62-74 years of age	71%	17%	23%	15%	19%

Household contains at least one person age 75 or older	16%	0%	3%	23%	8%
Households with one or more children 6 years old or younger	8%	83%	34%	12%	12%
RENTER	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	14%	20%	22%	15%	29%
Small Family Households	46%	22%	64%	19%	46%
Large Family Households	9%	68%	5%	19%	36%
Household contains at least one person 62-74 years of age	23%	14%	25%	5%	36%
Household contains at least one person age 75 or older	14%	6%	14%	0%	0%
Households with one or more children 6 years old or younger	49%	58%	30%	38%	45%

Source: 2012-2016 CHAS

Oakdale

OWNER	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4%	10%	8%	8%	70%
Small Family Households	17%	9%	33%	56%	51%
Large Family Households	0%	28%	11%	0%	13%
Household contains at least one person 62-74 years of age	6%	43%	39%	27%	24%
Household contains at least one person age 75 or older	26%	19%	24%	7%	10%
Households with one or more children 6 years old or younger	6%	17%	6%	20%	18%
RENTER	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	22%	21%	24%	10%	22%
Small Family Households	53%	48%	42%	46%	67%
Large Family Households	1%	14%	15%	12%	5%
Household contains at least one person 62-74 years of age	5%	14%	12%	17%	7%
Household contains at least one person age 75 or older	7%	14%	2%	0%	5%
Households with one or more children 6 years old or younger	44%	25%	32%	29%	10%

Source: 2012-2016 CHAS

Patterson

OWNER	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	7%	10%	14%	11%	58%
Small Family Households	33%	24%	57%	30%	55%
Large Family Households	24%	25%	9%	38%	24%
Household contains at least one person 62-74 years of age	6%	26%	33%	36%	17%
Household contains at least one person age 75 or older	14%	31%	9%	5%	6%
Households with one or more children 6 years old or younger	24%	26%	11%	49%	27%
RENTER	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	20%	11%	17%	14%	37%
Small Family Households	37%	70%	42%	34%	60%
Large Family Households	24%	4%	42%	44%	13%
Household contains at least one person 62-74 years of age	10%	22%	9%	11%	19%
Household contains at least one person age 75 or older	14%	2%	0%	0%	0%
Households with one or more children 6 years old or younger	39%	64%	43%	39%	16%

Source: 2012-2016 CHAS

Riverbank

OWNER	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3%	5%	14%	12%	65%
Small Family Households	38%	37%	49%	29%	50%
Large Family Households	6%	4%	15%	50%	19%
Household contains at least one person 62-74 years of age	22%	48%	23%	16%	21%
Household contains at least one person age 75 or older	19%	7%	24%	15%	6%
Households with one or more children 6 years old or younger	18%	15%	14%	31%	24%
RENTER	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	18%	19%	20%	11%	31%
Small Family Households	34%	35%	59%	49%	48%
Large Family Households	12%	30%	23%	27%	21%

Household contains at least one person 62-74 years of age	19%	11%	6%	8%	2%
Household contains at least one person age 75 or older	9%	20%	1%	6%	10%
Households with one or more children 6 years old or younger	22%	44%	47%	47%	10%

Source: 2012-2016 CHAS

Waterford

OWNER	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	6%	9%	17%	8%	60%
Small Family Households	74%	36%	47%	48%	50%
Large Family Households	4%	43%	32%	12%	20%
Household contains at least one person 62-74 years of age	16%	14%	26%	44%	31%
Household contains at least one person age 75 or older	0%	11%	9%	0%	1%
Households with one or more children 6 years old or younger	4%	18%	11%	15%	18%
RENTER	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	24%	21%	23%	9%	23%
Small Family Households	60%	8%	18%	100%	74%
Large Family Households	5%	67%	44%	0%	10%
Household contains at least one person 62-74 years of age	0%	2%	10%	0%	2%
Household contains at least one person age 75 or older	5%	14%	5%	0%	13%
Households with one or more children 6 years old or younger	40%	67%	8%	0%	36%

Source: 2012-2016 CHAS

Housing Needs Summary Tables

The following tables identify housing needs by both income bracket and by renter/owner. The housing problems are identified as follows:

1. Units lacking complete kitchen facilities;
2. Units lacking complete bathroom facilities;
3. Housing cost burden of more than 30 percent of the household income (for renters, housing costs include rent paid by the tenant plus utilities and for owners, housing costs include mortgage payments, taxes, insurance, and utilities); and
    a. A cost burden over 50% is considered severely-cost burdened
4. Overcrowding which is defined as more than one (1) person per room, not including bathrooms, porches, foyers, halls, or half-rooms.

a. Overcrowding that is more than 1.5 persons per room, is considered severely overcrowded

In all of the tables below, going down the rows indicates that those households experience only that particular housing problem, and not the listed housing problem in any row indicated above it.

Note: The tables below are produced using Integrated Disbursement Information System (IDIS) HUD's online reporting system. The table's "Total" column in these tables includes all households, even those households earning above 100% AMI. That means the table "Total" column may not always equal the entirety of the row.

Stanislaus Planning Area

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Substandard Housing – No complete plumbing or kitchen facilities	130	60	10	-		10	36	31	4	165
Severely Overcrowded – >1.51 people per room	240	130	150	45	750	15	-	185	35	540
Overcrowded - 1.01-1.5 people per room	575	910	745	315	2,960	75	130	420	345	1,740
Housing cost burden greater than 50% of income	3,835	2,190	530	56	6,665	1,755	1,200	1,305	380	5,170
Housing cost burden greater than 30% of income	450	1,925	2,630	605	6,105	320	860	1,960	1,455	7,620
Zero/negative Income	435	-	-	-	435	250	-	-	-	250

Source: 2012-2016 CHAS

Turlock

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Substandard Housing – No complete plumbing or kitchen facilities	90	35	30	95	280	20	4	-	-	40
Severely Overcrowded – >1.51 people per room	105	65	90	15	295	20	-	20	-	110
Overcrowded - 1.01-1.5 people per room	70	180	260	45	800	20	-	100	100	430
Housing cost burden greater than 50% of income	1,740	905	170	4	2,830	465	300	305	160	1,320
Housing cost burden greater than 30% of income	240	555	1,190	175	2,290	170	150	530	550	2,125
Zero/negative Income	140	-	-	-	140	-	-	-	-	-

Source: 2012-2016 CHAS

Ceres

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Substandard Housing – No complete plumbing or kitchen facilities	4	25	-	-	30	-	-	10	4	45
Severely Overcrowded – >1.51 people per room	45	20	40	-	135	-	-	20	-	50
Overcrowded - 1.01-1.5 people per room	150	45	85	110	525	-	25	150	105	460
Housing cost burden greater than 50% of income	760	485	30	-	1,275	330	340	195	15	900
Housing cost burden greater than 30% of income	85	395	620	135	1,305	75	110	630	285	1,615
Zero/negative Income	25	-	-	-	25	15	-	-	-	15

Source: 2012-2016 CHAS

Hughson

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Substandard Housing – No complete plumbing or kitchen facilities	-	-	-	-	-	-	-	-	-	-
Severely Overcrowded – >1.51 people per room	-	-	-	-	-	-	-	-	-	-
Overcrowded - 1.01-1.5 people per room	25	-	-	-	25	-	-	10	10	40
Housing cost burden greater than 50% of income	185	85	105	30	440	70	45	75	-	215
Housing cost burden greater than 30% of income	15	25	45	35	120	-	15	60	40	180
Zero/negative Income	-	-	-	-	-	-	-	-	-	-

Source: 2012-2016 CHAS

Newman

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Substandard Housing – No complete plumbing or kitchen facilities	15	-	-	-	15	-	-	-	-	-
Severely Overcrowded – >1.51 people per room	-	-	-	-	-	-	-	-	-	-
Overcrowded - 1.01-1.5 people per room	15	45	-	35	130	-	-	10	-	55
Housing cost burden greater than 50% of income	55	110	40	-	205	140	40	40	65	280
Housing cost burden greater than 30% of income	40	95	130	10	300	15	-	175	40	280
Zero/negative Income	-	-	-	-	-	20	-	-	-	20

Source: 2012-2016 CHAS

Oakdale

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Substandard Housing – No complete plumbing or kitchen facilities	20	-	-	-	20	-	-	-	-	-
Severely Overcrowded – >1.51 people per room	-	15	-	-	15	-	-	-	-	-
Overcrowded - 1.01-1.5 people per room	10	65	80	-	155	-	75	-	-	100
Housing cost burden greater than 50% of income	405	230	95	-	725	80	110	160	90	485
Housing cost burden greater than 30% of income	195	290	320	100	1,020	25	120	80	160	730
Zero/negative Income	50	-	-	-	50	55	-	-	-	55

Source: 2012-2016 CHAS

Patterson

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Substandard Housing – No complete plumbing or kitchen facilities	15	-	10	-	25	-	15	-	-	15
Severely Overcrowded – >1.51 people per room	65	-	10	-	80	-	-	50	4	80
Overcrowded - 1.01-1.5 people per room	-	15	-	35	90	15	-	4	70	120
Housing cost burden greater than 50% of income	340	145	40	-	530	240	55	105	-	500
Housing cost burden greater than 30% of income	10	40	200	125	450	-	205	170	160	785
Zero/negative Income	25	-	-	-	25	-	-	-	-	-

Source: 2012-2016 CHAS

Riverbank

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Substandard Housing – No complete plumbing or kitchen facilities	-	-	-	-	-	-	10	-	-	45
Severely Overcrowded – >1.51 people per room	35	10	4	-	65	-	-	-	-	15
Overcrowded - 1.01-1.5 people per room	25	70	45	35	175	-	-	10	65	185
Housing cost burden greater than 50% of income	210	190	60	-	465	110	120	90	25	355
Housing cost burden greater than 30% of income	4	95	185	-	315	4	40	175	205	810
Zero/negative Income	55	-	-	-	55	25	-	-	-	25

Source: 2012-2016 CHAS

Waterford

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Substandard Housing – No complete plumbing or kitchen facilities	20	-	-	-	20	-	-	10	-	10
Severely Overcrowded – >1.51 people per room	-	25	40	-	65	-	-	-	-	-
Overcrowded - 1.01-1.5 people per room	-	95	30	-	135	-	-	25	-	95
Housing cost burden greater than 50% of income	135	25	-	-	155	95	50	10	-	195
Housing cost burden greater than 30% of income	10	35	45	10	105	-	55	95	55	285
Zero/negative Income	15	-	-	-	15	-	-	-	-	-

Source: 2012-2016 CHAS

Severe Housing Problems

The following tables identify households with severe housing problems by both income bracket and by renter/owner. The severe housing problems are identified as follows:

1. Units lacking complete kitchen facilities;
2. Units lacking complete bathroom facilities;
3. Housing cost burden of more than 50 percent of the household income (for renters, housing costs include rent paid by the tenant plus utilities and for owners, housing costs include mortgage payments, taxes, insurance, and utilities); and
4. Overcrowding which is defined as more than one and a half (1.5) persons per room, not including bathrooms, porches, foyers, halls, or half-rooms.

Stanislaus Planning Area

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Having 1 or more housing problems	5,220	5,220	4,060	1,020	16,710	2,175	2,230	3,905	2,230	15,245
Having no housing problems	440	730	2,170	2,010	12,280	365	1,210	2,915	2,425	29,815
Household has negative income, but no housing problems	435	-	-	-	435	250	-	-	-	250

Source: 2012-2016 CHAS

Turlock

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Having 1 or more housing problems	2,245	1,735	1,745	330	6,495	695	455	955	810	4,025
Having no housing problems	240	105	645	680	5,055	65	275	710	600	8,705
Household has negative income, but no housing problems	140	-	-	-	140	-	-	-	-	-

Source: 2012-2016 CHAS

Ceres

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Having 1 or more housing problems	1,045	970	770	245	3,275	405	470	1,005	415	3,075
Having no housing problems	25	180	365	225	1,930	15	190	490	450	4,630
Household has negative income, but no housing problems	25	-	-	-	25	15	-	-	-	15

Source: 2012-2016 CHAS

Hughson

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Having 1 or more housing problems	225	110	150	65	580	70	60	150	50	435
Having no housing problems	-	25	60	15	250	-	100	20	100	1,080
Household has negative income, but no housing problems	-	-	-	-	-	-	-	-	-	-

Source: 2012-2016 CHAS

Newman

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Having 1 or more housing problems	125	250	170	50	645	155	40	225	100	610
Having no housing problems	50	-	110	135	610	15	25	80	330	1,310
Household has negative income, but no housing problems	-	-	-	-	-	20	-	-	-	20

Source: 2012-2016 CHAS

Oakdale

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Having 1 or more housing problems	630	600	490	100	1,935	110	305	235	250	1,315
Having no housing problems	40	60	285	220	1,215	15	125	120	100	3,040
Household has negative income, but no housing problems	50	-	-	-	50	55	-	-	-	55

Source: 2012-2016 CHAS

Patterson

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more housing problems	430	200	260	160	1,175	255	280	330	235	1,505
Having no housing problems	10	50	135	160	1,090	-	65	130	145	1,930
Household has negative income, but no housing problems	25	-	-	-	25	-	-	-	-	-

Source: 2012-2016 CHAS

Riverbank

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having 1 or more housing problems	275	360	295	35	1,020	115	165	275	300	1,410
Having no housing problems	105	95	180	220	1,280	20	65	385	280	3,215
Household has negative income, but no housing problems	55	-	-	-	55	25	-	-	-	25

Source: 2012-2016 CHAS

Waterford

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Having 1 or more housing problems	165	180	120	10	480	95	105	145	55	585
Having no housing problems	20	-	75	70	350	-	35	120	75	975
Household has negative income, but no housing problems	15	-	-	-	15	-	-	-	-	-

Source: 2012-2016 CHAS

Cost Burden > 30%

The tables below identify households that are paying more than 30% of their monthly income towards housing costs. It is important to note that housing costs here include utilities, taxes, and insurance.

Stanislaus Planning Area

	Renter				Owner			
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**Total**
Small Related	2,700	2,450	1,550	6,700	675	816	1,780	3,271
Large Related	940	1,115	930	2,985	50	370	540	960
Elderly	689	615	380	1,684	750	750	965	2,465
Other	785	670	615	2,070	447	240	175	862
Total need by income	5,114	4,850	3,475	13,439	1,922	2,176	3,460	7,558

Source: 2012-2016 CHAS

Turlock

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	920	675	590	2,185	260	109	400	769
Large Related	95	220	145	460	20	25	130	175
Elderly	665	505	365	1,535	310	235	335	880
Other	550	315	415	1,280	79	90	40	209
Total need by income	2,230	1,715	1,515	5,460	669	459	905	2,033

Source: 2012-2016 CHAS

Ceres

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	475	620	289	1,384	150	190	425	765
Large Related	195	110	200	505	-	95	225	320
Elderly	149	74	75	298	95	140	205	440
Other	195	155	140	490	125	44	30	199
Total need by income	1,014	959	704	2,677	370	469	885	1,724

Source: 2012-2016 CHAS

Hughson

	Renter				Owner			
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**Total**
Small Related	125	25	80	230	35	45	100	180
Large Related	25	-	30	55	-	-	30	30
Elderly	45	85	45	175	-	15	-	15
Other	35	-	-	35	-	-	10	10
Total need by income	230	110	155	495	35	60	140	235

Source: 2012-2016 CHAS

Newman

	Renter				Owner			
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**Total**
Small Related	80	60	120	260	65	40	175	280
Large Related	15	120	15	150	-	-	10	10
Elderly	15	15	25	55	60	-	40	100
Other	15	10	10	35	15	-	-	15
Total need by income	125	205	170	500	140	40	225	405

Source: 2012-2016 CHAS

Oakdale

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	320	270	190	780	10	30	70	110
Large Related	10	95	55	160	-	85	40	125
Elderly	80	160	40	280	45	160	130	335
Other	195	80	145	420	55	25	-	80
Total need by income	605	605	430	1,640	110	300	240	650

Source: 2012-2016 CHAS

Patterson

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	175	170	65	410	85	75	160	320
Large Related	110	4	164	278	-	85	14	99
Elderly	110	20	-	130	50	85	110	245
Other	40	-	20	60	65	35	4	104
Total need by income	435	194	249	878	200	280	288	768

Source: 2012-2016 CHAS

Riverbank

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	140	115	160	415	40	65	165	270
Large Related	50	110	55	215	10	10	35	55
Elderly	35	35	8	78	64	55	44	163
Other	44	70	30	144	10	19	29	58
Total need by income	269	330	253	852	124	149	273	546

Source: 2012-2016 CHAS

Waterford

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	120	14	4	138	70	35	75	180
Large Related	10	100	15	125	-	60	25	85
Elderly	-	30	15	45	15	10	20	45
Other	10	10	15	35	4	-	-	4
Total need by income	140	154	49	343	89	105	120	314

Source: 2012-2016 CHAS

Cost Burden > 50%

The tables below identify households that are paying more than 50% of their monthly income towards housing costs. It is important to note that housing costs here include utilities, taxes, and insurance.

Stanislaus Planning Area

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	2,410	1,085	160	3,655	555	535	695	1,785
Large Related	860	405	90	1,355	25	170	155	350
Elderly	540	365	165	1,070	620	365	455	1,440
Other	675	485	120	1,280	400	215	60	675
Total need by income	4,485	2,340	535	7,360	1,600	1,285	1,365	4,250

Source: 2012-2016 CHAS

Turlock

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	890	375	40	1,305	250	105	110	465
Large Related	95	70	15	180	10	0	0	10
Elderly	475	320	110	905	150	150	160	460
Other	530	240	15	785	75	50	40	165
Total need by income	1,990	1,005	180	3,175	485	305	310	1,100

Source: 2012-2016 CHAS

Ceres

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	435	295	4	734	115	160	125	400
Large Related	155	40	0	195	0	40	60	100
Elderly	95	34	0	129	70	100	30	200
Other	165	135	25	325	115	40	0	155
Total need by income	850	504	29	1,383	300	340	215	855

Source: 2012-2016 CHAS

Hughson

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	125	0	45	170	35	45	50	130
Large Related	25	0	30	55	0	0	30	30
Elderly	30	85	30	145	0	0	0	0
Other	35	0	0	35	0	0	0	0
Total need by income	215	85	105	405	35	45	80	160

Source: 2012-2016 CHAS

Newman

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	40	15	0	55	50	40	40	130
Large Related	15	85	0	100	0	0	0	0
Elderly	0	0	25	25	60	0	0	60
Other	15	10	10	35	15	0	0	15
Total need by income	70	110	35	215	125	40	40	205

Source: 2012-2016 CHAS

Oakdale

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	230	65	10	305	0	15	55	70
Large Related	0	25	0	25	0	85	0	85
Elderly	30	130	15	175	45	70	105	220
Other	140	50	70	260	40	10	0	50
Total need by income	400	270	95	765	85	180	160	425

Source: 2012-2016 CHAS

Patterson

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	115	145	35	295	85	15	45	145
Large Related	110	0	4	114	0	25	4	29
Elderly	110	0	0	110	50	0	55	105
Other	40	0	0	40	65	35	4	104
Total need by income	375	145	39	559	200	75	108	383

Source: 2012-2016 CHAS

Riverbank

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	140	80	40	260	40	45	75	160
Large Related	40	50	15	105	0	0	10	10
Elderly	35	0	4	39	60	55	4	119
Other	40	60	0	100	10	15	4	29
Total need by income	255	190	59	504	110	115	93	318

Source: 2012-2016 CHAS

Waterford

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	120	10	0	130	70	35	10	115
Large Related	10	10	0	20	0	15	0	15
Elderly	0	0	0	0	15	0	0	15
Other	0	10	0	10	4	0	0	4
Total need by income	130	30	0	160	89	50	10	149

Source: 2012-2016 CHAS

Crowding (More than one person per room)

The tables below identify households that are experiencing overcrowding, meaning there are more than one (1) person per room, not including bathrooms, porches, foyers, halls, or half-rooms.

Stanislaus Planning Area

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Single family households	720	795	715	250	2,480	56	140	330	245	771
Multiple, unrelated family households	95	226	150	115	586	30	0	280	145	455
Other, non-family households	20	20	26	0	66	4	0	4	0	8
Total need by income	835	1,041	891	365	3,132	90	140	614	390	1,234

Source: 2012-2016 CHAS

Turlock

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Single family households	175	220	330	35	760	14	0	110	70	194
Multiple, unrelated family households	0	24	0	25	49	20	0	10	25	55
Other, non-family households	0	0	40	40	80	0	0	0	0	0
Total need by income	175	244	370	100	889	34	0	120	95	249

Source: 2012-2016 CHAS

Ceres

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	185	50	65	50	350	0	25	75	80	180
Multiple, unrelated family households	4	14	34	60	112	0	0	95	25	120
Other, non-family households	0	0	25	0	25	0	0	0	0	0
Total need by income	189	64	124	110	487	0	25	170	105	300

Source: 2012-2016 CHAS

Hughson

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	25	0	0	0	25	0	0	10	0	10
Multiple, unrelated family households	0	0	0	0	0	0	0	0	10	10
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	25	0	0	0	25	0	0	10	10	20

Source: 2012-2016 CHAS

Newman

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Single family households	15	0	0	35	50	0	0	10	0	10
Multiple, unrelated family households	0	45	0	0	45	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	15	45	0	35	95	0	0	10	0	10

Source: 2012-2016 CHAS

Oakdale

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Single family households	10	80	80	0	170	0	75	0	0	75
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	10	80	80	0	170	0	75	0	0	75

Source: 2012-2016 CHAS

Patterson

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	65	15	20	35	135	15	0	54	24	93
Multiple, unrelated family households	0	0	0	0	0	0	0	4	50	54
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	65	15	20	35	135	15	0	58	74	147

Source: 2012-2016 CHAS

Riverbank

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	60	35	19	15	129	0	0	10	45	55
Multiple, unrelated family households	0	45	35	25	105	0	0	4	20	24
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	60	80	54	40	234	0	0	14	65	79

Source: 2012-2016 CHAS

Waterford

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Single family households	0	120	70	0	190	0	0	25	0	25
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	20	0	0	0	20	0	0	0	0	0
Total need by income	20	120	70	0	210	0	0	25	0	25

Source: 2012-2016 CHAS

Households with Children Present

The tables below identify those renter and owner households with children under the age of six (6) present. The tables are broken apart by renter and owner household and also by income bracket.

Households with Children Present

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Stanislaus Planning Area	2,240	2,410	1,945	11,775	470	466	1451	8,426
Turlock	495	315	400	3,640	75	30	200	1,930
Ceres	395	440	405	2,080	95	115	395	1,649
Hughson	55	0	0	200	50	0	30	450
Newman	85	145	85	560	15	50	105	330
Oakdale	315	165	250	1,229	10	75	20	745
Patterson	180	159	170	1,344	60	90	50	930
Riverbank	95	200	225	1,190	29	34	90	1,063
Waterford	80	120	15	285	4	25	30	248

Source: 2012-2016 CHAS

Describe the number and type of single person households in need of housing assistance.

According to the 2016 American Community Survey (ACS) in the Stanislaus County Planning Area there are about 12,000 single-person households, and about 5,750 in Turlock. The majority of single-person households in both jurisdictions are renter households. In the Stanislaus County Planning Area, of all renter households, 18% are single-person, while in Turlock of all renter households, 27% are single-person. The percentages among owner households are 15% and 21% respectively.

Given the tables above showing that approximately 20% of all households earning less than 20% experience at least one housing problem, we could apply this rate to the single-person households identified above.

In the Stanislaus County Planning Area we could conservatively assume that there are about 2,500 single-person households that may experience a housing problem, thus be in need of housing assistance. Similarly, in Turlock we can conservatively assume that there are approximately 1,150 single-person households experiencing a housing problem.

It is important to note that data below will also show that elderly households are overrepresented in single-person households and often are in need of services beyond just housing assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The Haven Women's Center, from July 1, 2017 to June 30, 2018, served a total of 2,524 victims of domestic violence. Of those 2,524 individuals, just over 2,000 of those victims were supported for domestic violence abuse, 472 were supported for sexual assault abuse, and 43 were provided services for sex trafficking. In some cases, individuals were provided services for both domestic violence and sexual assault. The Haven Women's Center also tracks emergency response services as well as its support on the provision of legal assistance resulting in restraining orders. Between 2017 and 2018, the Haven Women's Center responded to 238 emergency situations and supported a legal assessment for 336 individuals, 272 of those resulting in restraining orders.

Domestic violence is a significant cause of homelessness for women and families. Financial stress can make it difficult for victims to leave an abusive situation. This issue is compounded in a housing market with few available and affordable options.

What are the most common housing problems?

The tables above outline that overwhelmingly the most common housing problem experienced by households in the Stanislaus County Planning Area and Turlock is cost burden, both at 30% and notably at 50% cost burden.

Of all households in the Stanislaus County Planning Area, 28% are households that experience cost burden and 30% of all households in Turlock. These numbers both go up significantly when only considering those households earning 80% AMI or less.

Overcrowding is a housing problem experienced by a smaller number of households; however, this housing problem has increased over time. Overcrowding is often seen in housing markets that are tight where lower income households may be put into positions where they rent a unit that is affordable but does not adequately fit their household.

Are any populations/household types more affected than others by these problems?

In both the Stanislaus County Planning Area and Turlock, low-income renter households experience housing problems at higher rates. In the Stanislaus County Planning Area 49% of renter households both earning less than 80% AMI *and* experiencing a housing problem. While 23% of all owner households are low-income households experiencing a housing problem.

In Turlock, 49% of all renter households are low-income *and* experiencing a housing problem. While 17% of all owner households in Turlock are low-income households experiencing a housing problem.

In both jurisdictions, small family households make up the majority of the household type experiencing housing problems followed by elderly households. The rate of housing problems experienced by elderly households is however greater than small family households, meaning those elderly households make up a smaller portion of households throughout the County, however they do experience housing problems at a disproportionately higher rate.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The fewer financial resources a household has, the greater their risk of homelessness. Throughout the County, those households earning less than 50% AMI are more likely to be in unstable work situations. A household with few financial resources is a medical emergency or a layoff at work away from being unsheltered or unstably housed. These households with few financial resources, on social security disability income (SSDI), or a fixed income, are at the greatest risk of becoming homeless.

Households nearing the end of their RRH assistance will need to stay engaged with the system to ensure wrap-around services.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The Stanislaus Community System of Care (CSOC), is the locally recognized Continuum of Care (CoC) uses HMIS to collect and track data on housing and services to persons experiencing homelessness and at-risk of homelessness. The CSOC utilize HUD's official definition of at-risk for homelessness released in

January 2012. There are three categories to the definition: 1. Individuals and Families 2. Unaccompanied Children and Youth 3. Families with Children and Youth.

For a complete list of defining characteristics for each category please see the following link -> https://files.hudexchange.info/resources/documents/AtRiskofHomelessnessDefinition_Criteria.pdf

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The household characteristics that are most closely linked to housing instability and increased risk of homelessness are cost burden and household income. Those households that are both low-income ***and*** cost burdened are the most vulnerable because these households have the least capacity for saving income towards addressing emergency situations that may arise. Similarly, those low-income households caring for members of the households that are either elderly and/or living with a disability are at increased risk of homelessness of housing instability.

NA-15 Disproportionately Greater Need: Housing Problems

Introduction

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten (10) percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing one or more of the four housing problems. The four housing problems are:

1. Housing unit lacks complete kitchen facilities;
2. Housing unit lacks complete plumbing facilities;
3. More than one person per room (overcrowded);
4. Household is cost burdened (between 30 and 50 percent of income is devoted to housing costs).

Disproportionate need for each race/ethnicity is determined by calculating the share of the total number of households with one or more housing problems from each race/ethnicity and comparing that figure to the share of all households in the given jurisdiction at that income level experiencing the problem. The "Share" column below is equal to the number of households for that race/ethnicity with one or more housing problem divided by the total number of households for that race/ethnicity. (# of households for a given race/ethnicity with a housing problem / total # of households for that race/ethnicity)

0%-30% of Area Median Income

Stanislaus Planning Area

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	7,395	805	685	83.2%
White	2,785	505	410	75.3%
Black / African American	330	-	10	97.1%
Asian	220	50	15	77.2%
American Indian, Alaska Native	30	-	-	100.0%
Pacific Islander	50	-	10	83.3%
Hispanic	3,875	215	215	90.0%

Source: 2012-2016 CHAS

Turlock

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	2,940	305	140	86.9%
White	1,520	205	40	86.1%
Black / African American	145	25	20	76.3%
Asian	125	-	65	65.8%
American Indian, Alaska Native	-	-	-	
Pacific Islander	50	-	-	100.0%
Hispanic	1,025	45	20	94.0%

Source: 2012-2016 CHAS

Ceres

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	1,450	40	40	94.8%
White	490	30	19	90.9%
Black / African American	85	-	-	100.0%
Asian	80	10	-	88.9%
American Indian, Alaska Native	-	-	-	
Pacific Islander	40	-	10	80.0%
Hispanic	745	-	10	98.7%

Source: 2012-2016 CHAS

Hughson

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	295	-	-	100.0%
White	95	-	-	100.0%
Black / African American	-	-	-	
Asian	20	-	-	100.0%
American Indian, Alaska Native	-	-	-	
Pacific Islander	-	-	-	
Hispanic	180	-	-	100.0%

Source: 2012-2016 CHAS

Newman

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	280	65	20	76.7%
White	40	50	-	44.4%
Black / African American	10	-	-	100.0%
Asian	20	-	-	100.0%
American Indian, Alaska Native	-	-	-	
Pacific Islander	-	-	-	
Hispanic	210	15	20	85.7%

Source: 2012-2016 CHAS

Oakdale

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	740	55	105	82.2%
White	520	55	85	78.8%
Black / African American	90	-	-	100.0%
Asian	-	-	-	
American Indian, Alaska Native	-	-	-	
Pacific Islander	-	-	-	
Hispanic	120	-	-	100.0%

Source: 2012-2016 CHAS

Patterson

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	685	10	25	95.1%
White	85	-	25	77.3%
Black / African American	10	-	-	100.0%
Asian	-	-	-	
American Indian, Alaska Native	-	-	-	
Pacific Islander	-	-	-	
Hispanic	590	10	-	98.3%

Source: 2012-2016 CHAS

Riverbank

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	390	125	80	65.5%
White	170	65	10	69.4%
Black / African American	-	-	15	
Asian	-	20	-	
American Indian, Alaska Native	-	-	-	
Pacific Islander	-	-	-	
Hispanic	200	40	55	67.8%

Source: 2012-2016 CHAS

Waterford

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	260	20	15	88.1%
White	140	-	15	90.3%
Black / African American	10	-	-	100.0%
Asian	-	20	-	
American Indian, Alaska Native	-	-	-	
Pacific Islander	10	-	-	100.0%
Hispanic	100	-	-	100.0%

Source: 2012-2016 CHAS

30%-50% of Area Median Income

Stanislaus Planning Area

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	7,450	1,940	0	79.3%
White	2,695	940	0	74.1%
Black / African American	125	-	0	100.0%
Asian	165	55	0	75.0%
American Indian, Alaska Native	71	11	0	86.6%
Pacific Islander	35	10	0	77.8%
Hispanic	4,265	860		83.2%

Source: 2012-2016 CHAS

Turlock

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	2,190	380	0	85.2%
White	1,370	290	0	82.5%
Black / African American	10	-	0	100.0%
Asian	75	10	0	88.2%
American Indian, Alaska Native	4	-	0	100.0%
Pacific Islander	-	-	0	
Hispanic	690	65		91.4%

Source: 2012-2016 CHAS

Ceres

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	1,440	370	0	79.6%
White	535	135	0	79.9%
Black / African American	60	-	0	100.0%
Asian	30	45	0	40.0%
American Indian, Alaska Native	-	-	0	
Pacific Islander	-	-	0	
Hispanic	805	170		82.6%

Source: 2012-2016 CHAS

Hughson

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	170	125	0	57.6%
White	100	80	0	55.6%
Black / African American	-	-	0	
Asian	-	-	0	
American Indian, Alaska Native	-	-	0	
Pacific Islander	-	-	0	
Hispanic	70	45		60.9%

Source: 2012-2016 CHAS

Newman

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	290	25	0	92.1%
White	25	10	0	71.4%
Black / African American	-	-	0	
Asian	-	-	0	
American Indian, Alaska Native	-	-	0	
Pacific Islander	-	-	0	
Hispanic	265	10		96.4%

Source: 2012-2016 CHAS

Oakdale

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	905	185	0	83.0%
White	530	85	0	86.2%
Black / African American	20	-	0	100.0%
Asian	-	10	0	0.0%
American Indian, Alaska Native	-	-	0	
Pacific Islander	-	-	0	
Hispanic	330	70		82.5%

Source: 2012-2016 CHAS

Patterson

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	480	115	0	80.7%
White	145	54	0	72.9%
Black / African American	-	-	0	
Asian	15	-	0	100.0%
American Indian, Alaska Native	25	-	0	100.0%
Pacific Islander	10	-	0	100.0%
Hispanic	285	50		85.1%

Source: 2012-2016 CHAS

Riverbank

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	525	160	0	76.6%
White	185	100	0	64.9%
Black / African American	-	-	0	
Asian	-	-	0	
American Indian, Alaska Native	-	-	0	
Pacific Islander	-	-	0	
Hispanic	330	60		84.6%

Source: 2012-2016 CHAS

Waterford

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	285	35	0	89.1%
White	75	35	0	68.2%
Black / African American	10	-	0	100.0%
Asian	-	-	0	
American Indian, Alaska Native	-	-	0	
Pacific Islander	-	-	0	
Hispanic	195	-		100.0%

Source: 2012-2016 CHAS

50%-80% of Area Median Income

Stanislaus Planning Area

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	7,965	5,085	0	61.0%
White	2,955	2,665	0	52.6%
Black / African American	85	50	0	63.0%
Asian	270	55	0	83.1%
American Indian, Alaska Native	55	20	0	73.3%
Pacific Islander	24	16	0	60.0%
Hispanic	4,450	2,215	0	66.8%

Source: 2012-2016 CHAS

Turlock

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	2,700	1,355	0	66.6%
White	1,455	775	0	65.2%
Black / African American	50	-	0	100.0%
Asian	125	25	0	83.3%
American Indian, Alaska Native	25	-	0	100.0%
Pacific Islander	-	-	0	
Hispanic	995	535	0	65.0%

Source: 2012-2016 CHAS

Ceres

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	1,775	855	0	67.5%
White	395	385	0	50.6%
Black / African American	-	20	0	0.0%
Asian	100	-	0	100.0%
American Indian, Alaska Native	34	10	0	77.3%
Pacific Islander	-	-	0	
Hispanic	1,235	430	0	74.2%

Source: 2012-2016 CHAS

Hughson

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	300	80	0	78.9%
White	210	40	0	84.0%
Black / African American	-	-	0	
Asian	-	-	0	
American Indian, Alaska Native	-	10	0	0.0%
Pacific Islander	-	-	0	
Hispanic	95	30	0	76.0%

Source: 2012-2016 CHAS

Newman

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	395	190	0	67.5%
White	75	75	0	50.0%
Black / African American	-	-	0	
Asian	10	30	0	25.0%
American Indian, Alaska Native	-	-	0	
Pacific Islander	-	-	0	
Hispanic	295	85	0	77.6%

Source: 2012-2016 CHAS

Oakdale

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	725	405	0	64.2%
White	430	285	0	60.1%
Black / African American	-	-	0	
Asian	-	10	0	0.0%
American Indian, Alaska Native	-	-	0	
Pacific Islander	-	-	0	
Hispanic	280	120	0	70.0%

Source: 2012-2016 CHAS

Patterson

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	590	265	0	69.0%
White	180	155	0	53.7%
Black / African American	25	-	0	100.0%
Asian	80	-	0	100.0%
American Indian, Alaska Native	10	-	0	100.0%
Pacific Islander	4	-	0	100.0%
Hispanic	300	115	0	72.3%

Source: 2012-2016 CHAS

Riverbank

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	570	565	0	50.2%
White	200	185	0	51.9%
Black / African American	20	15	0	57.1%
Asian	4	15	0	21.1%
American Indian, Alaska Native	-	-	0	
Pacific Islander	20	-	0	100.0%
Hispanic	320	320	0	50.0%

Source: 2012-2016 CHAS

Waterford

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	265	195	0	57.6%
White	75	80	0	48.4%
Black / African American	-	-	0	
Asian	30	-	0	100.0%
American Indian, Alaska Native	-	-	0	
Pacific Islander	-	-	0	
Hispanic	155	115	0	57.4%

Source: 2012-2016 CHAS

80%-100% of Area Median Income

Stanislaus Planning Area

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	3,250	4,435	0	42.3%
White	1,590	2,255	0	41.4%
Black / African American	65	85	0	43.3%
Asian	135	115	0	54.0%
American Indian, Alaska Native	10	20	0	33.3%
Pacific Islander	-	-	0	
Hispanic	1,375	1,915	0	41.8%

Source: 2012-2016 CHAS

Turlock

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	1,140	1,280	0	47.1%
White	610	745	0	45.0%
Black / African American	20	105	0	16.0%
Asian	105	25	0	80.8%
American Indian, Alaska Native	-	-	0	
Pacific Islander	-	-	0	
Hispanic	400	390	0	50.6%

Source: 2012-2016 CHAS

Ceres

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	660	675	0	49.4%
White	240	350	0	40.7%
Black / African American	45	20	0	69.2%
Asian	74	35	0	67.9%
American Indian, Alaska Native	-	20	0	0.0%
Pacific Islander	-	-	0	
Hispanic	290	225	0	56.3%

Source: 2012-2016 CHAS

Hughson

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	115	115	0	50.0%
White	75	50	0	60.0%
Black / African American	-	40	0	0.0%
Asian	4	-	0	100.0%
American Indian, Alaska Native	-	-	0	
Pacific Islander	-	-	0	
Hispanic	35	25	0	58.3%

Source: 2012-2016 CHAS

Newman

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	150	465	0	24.4%
White	40	205	0	16.3%
Black / African American	15	-	0	100.0%
Asian	-	-	0	
American Indian, Alaska Native	-	-	0	
Pacific Islander	-	-	0	
Hispanic	90	265	0	25.4%

Source: 2012-2016 CHAS

Oakdale

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	350	320	0	52.2%
White	330	275	0	54.5%
Black / African American	-	-	0	
Asian	-	-	0	
American Indian, Alaska Native	-	-	0	
Pacific Islander	-	-	0	
Hispanic	25	50	0	33.3%

Source: 2012-2016 CHAS

Patterson

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	395	305	0	56.4%
White	180	115	0	61.0%
Black / African American	-	-	0	
Asian	10	-	0	100.0%
American Indian, Alaska Native	-	-	0	
Pacific Islander	-	-	0	
Hispanic	200	190	0	51.3%

Source: 2012-2016 CHAS

Riverbank

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	335	500	0	40.1%
White	125	120	0	51.0%
Black / African American	4	-	0	100.0%
Asian	-	35	0	0.0%
American Indian, Alaska Native	-	-	0	
Pacific Islander	-	-	0	
Hispanic	210	340	0	38.2%

Source: 2012-2016 CHAS

Waterford

Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	65	145	0	31.0%
White	50	75	0	40.0%
Black / African American	-	-	0	
Asian	-	4	0	0.0%
American Indian, Alaska Native	-	-	0	
Pacific Islander	-	-	0	
Hispanic	15	60	0	20.0%

Source: 2012-2016 CHAS

Discussion

Those race or ethnicity groups experiencing a disproportionate rate of housing problems are as follows:

0-30% AMI Range

- Stanislaus County Planning Area
    - Black / African American
    - American Indian, Alaska Native
- Turlock
    - Pacific Islander

- Newman
    - Black / African American
    - Asian
- Oakdale
    - Black / African American
    - Hispanic
- Waterford
    - Black / African American
    - Pacific Islander
    - Hispanic

30-50% AMI Range

- Stanislaus County Planning Area
    - Black / African American
- Turlock
    - Black / African American
    - American Indian, Alaska Native
- Ceres
    - Black / African American
- Oakdale
    - Black / African American
- Patterson
    - Asian
    - American Indian, Alaska Native
    - Pacific Islander
- Waterford
    - Black / African American
    - Hispanic

50-80% AMI Range

- Stanislaus County Planning Area
    - Asian
    - American Indian, Alaska Native
- Turlock
    - Black / African American
    - Asian
    - American Indian, Alaska Native
- Ceres
    - Asian
- Newman
    - Hispanic
- Patterson
    - Black / African American

    - Asian
    - American Indian, Alaska Native
    - Pacific Islander
- Riverbank
    - Pacific Islander
- Waterford
    - Asian

80-100% AMI Range

- Stanislaus County Planning Area
    - Asian
- Turlock
    - Asian
- Ceres
    - Black / African American
    - Asian
- Hughson
    - White
    - Asian
- Newman
    - Black / African American
- Patterson
    - Asian
- Riverbank
    - White
    - Black / African American

NA-20 Disproportionately Greater Need: Severe Housing Problems

Introduction

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten (10) percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing one or more of the four severe housing problems. The four housing problems are:

1. Housing unit lacks complete kitchen facilities;
2. Housing unit lacks complete plumbing facilities;
3. More than one and a half (1.5) persons per room (severely overcrowded);
4. Household is severely cost burdened (more than 50 percent of income is devoted to housing costs)

Disproportionate need for each race/ethnicity is determined by calculating the share of the total number of households with one or more housing problems from each race/ethnicity and comparing that figure to the share of all households in the given jurisdiction at that income level experiencing the problem. The “Share” column below is equal to the number of households for that race/ethnicity with one or more housing problem divided by the total number of households for that race/ethnicity. (# of households for a given race/ethnicity with a housing problem / total # of households for that race/ethnicity)

0%-30% of Area Median Income

Stanislaus Planning Area

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	6,630	1,570	685	74.6%
White	2,295	995	410	62.0%
Black / African American	320	5	10	95.5%
Asian	195	70	15	69.6%
American Indian, Alaska Native	30	0	0	100.0%
Pacific Islander	50	0	10	83.3%
Hispanic	3,635	455	215	84.4%

Source: 2012-2016 CHAS

Turlock

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	2,530	715	140	74.7%
White	1,165	565	40	65.8%
Black / African American	145	25	20	76.3%
Asian	125	0	65	65.8%
American Indian, Alaska Native	0	0	0	
Pacific Islander	50	0	0	100.0%
Hispanic	975	90	20	89.9%

Source: 2012-2016 CHAS

Ceres

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	1,290	195	40	84.6%
White	415	105	19	77.0%
Black / African American	75	10	0	88.2%
Asian	60	30	0	66.7%
American Indian, Alaska Native	0	0	0	
Pacific Islander	40	0	10	80.0%
Hispanic	695	50	10	92.1%

Source: 2012-2016 CHAS

Hughson

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	280	15	0	94.9%
White	80	15	0	84.2%
Black / African American	0	0	0	
Asian	20	0	0	100.0%
American Indian, Alaska Native	0	0	0	
Pacific Islander	0	0	0	
Hispanic	180	0	0	100.0%

Source: 2012-2016 CHAS

Newman

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	225	125	20	60.8%
White	40	50	0	44.4%
Black / African American	10	0	0	100.0%
Asian	20	0	0	100.0%
American Indian, Alaska Native	0	0	0	
Pacific Islander	0	0	0	
Hispanic	155	70	20	63.3%

Source: 2012-2016 CHAS

Oakdale

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	515	275	105	57.5%
White	325	240	85	50.0%
Black / African American	90	0	0	100.0%
Asian	0	0	0	
American Indian, Alaska Native	0	0	0	
Pacific Islander	0	0	0	
Hispanic	85	35	0	70.8%

Source: 2012-2016 CHAS

Patterson

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	680	20	25	93.8%
White	85	0	25	77.3%
Black / African American	10	0	0	100.0%
Asian	0	0	0	
American Indian, Alaska Native	0	0	0	
Pacific Islander	0	0	0	
Hispanic	585	20	0	96.7%

Source: 2012-2016 CHAS

Riverbank

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	380	140	80	63.3%
White	160	74	10	65.6%
Black / African American	0	0	15	0.0%
Asian	0	20	0	0.0%
American Indian, Alaska Native	0	0	0	
Pacific Islander	0	0	0	
Hispanic	200	40	55	67.8%

Source: 2012-2016 CHAS

Waterford

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	250	30	15	84.7%
White	140	0	15	90.3%
Black / African American	10	0	0	100.0%
Asian	0	20	0	0.0%
American Indian, Alaska Native	0	0	0	
Pacific Islander	10	0	0	100.0%
Hispanic	100	0	0	100.0%

Source: 2012-2016 CHAS

30%-50% of Area Median Income

Stanislaus Planning Area

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	4,665	4,730	0	49.7%
White	1,635	2,000	0	45.0%
Black / African American	106	21	0	83.5%
Asian	155	70	0	68.9%
American Indian, Alaska Native	70	6	0	92.1%
Pacific Islander	35	10	0	77.8%
Hispanic	2,610	2,510	0	51.0%

Source: 2012-2016 CHAS

Turlock

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	1,485	1,085	0	57.8%
White	930	735	0	55.9%
Black / African American	4	4	0	50.0%
Asian	50	30	0	62.5%
American Indian, Alaska Native	0	4	0	0.0%
Pacific Islander	0	0	0	
Hispanic	485	275	0	63.8%

Source: 2012-2016 CHAS

Ceres

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	935	875	0	51.7%
White	375	295	0	56.0%
Black / African American	60	0	0	100.0%
Asian	24	49	0	32.9%
American Indian, Alaska Native	0	0	0	
Pacific Islander	0	0	0	
Hispanic	470	505	0	48.2%

Source: 2012-2016 CHAS

Hughson

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	130	165	0	44.1%
White	75	105	0	41.7%
Black / African American	0	0	0	
Asian	0	0	0	
American Indian, Alaska Native	0	0	0	
Pacific Islander	0	0	0	
Hispanic	55	60	0	47.8%

Source: 2012-2016 CHAS

Newman

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	195	120	0	61.9%
White	10	25	0	28.6%
Black / African American	0	0	0	
Asian	0	0	0	
American Indian, Alaska Native	0	0	0	
Pacific Islander	0	0	0	
Hispanic	185	90	0	67.3%

Source: 2012-2016 CHAS

Oakdale

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	495	600	0	45.2%
White	315	300	0	51.2%
Black / African American	0	20	0	0.0%
Asian	0	10	0	0.0%
American Indian, Alaska Native	0	0	0	
Pacific Islander	0	0	0	
Hispanic	155	250	0	38.3%

Source: 2012-2016 CHAS

Patterson

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	235	360	0	39.5%
White	40	160	0	20.0%
Black / African American	0	0	0	
Asian	15	0	0	100.0%
American Indian, Alaska Native	25	0	0	100.0%
Pacific Islander	10	0	0	100.0%
Hispanic	145	195	0	42.6%

Source: 2012-2016 CHAS

Riverbank

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	395	295	0	57.2%
White	135	150	0	47.4%
Black / African American	0	0	0	
Asian	0	0	0	
American Indian, Alaska Native	0	0	0	
Pacific Islander	0	0	0	
Hispanic	255	130	0	66.2%

Source: 2012-2016 CHAS

Waterford

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	195	125	0	60.9%
White	55	59	0	48.2%
Black / African American	10	0	0	100.0%
Asian	0	0	0	
American Indian, Alaska Native	0	0	0	
Pacific Islander	0	0	0	
Hispanic	130	65	0	66.7%

Source: 2012-2016 CHAS

50%-80% of Area Median Income

Stanislaus Planning Area

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	3,380	9,680	0	25.9%
White	1,435	4,190	0	25.5%
Black / African American	65	70	0	48.1%
Asian	95	230	0	29.2%
American Indian, Alaska Native	35	42	0	45.5%
Pacific Islander	24	16	0	60.0%
Hispanic	1,640	5,040	0	24.6%

Source: 2012-2016 CHAS

Turlock

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	980	3,070	0	24.2%
White	425	1,800	0	19.1%
Black / African American	15	35	0	30.0%
Asian	30	120	0	20.0%
American Indian, Alaska Native	20	4	0	83.3%
Pacific Islander	0	0	0	
Hispanic	470	1,055	0	30.8%

Source: 2012-2016 CHAS

Ceres

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	530	2,105	0	20.1%
White	90	690	0	11.5%
Black / African American	0	20	0	0.0%
Asian	80	20	0	80.0%
American Indian, Alaska Native	30	15	0	66.7%
Pacific Islander	0	0	0	
Hispanic	335	1,330	0	20.1%

Source: 2012-2016 CHAS

Hughson

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	190	185	0	50.7%
White	115	130	0	46.9%
Black / African American	0	0	0	
Asian	0	0	0	
American Indian, Alaska Native	0	10	0	0.0%
Pacific Islander	0	0	0	
Hispanic	75	50	0	60.0%

Source: 2012-2016 CHAS

Newman

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	90	500	0	15.3%
White	40	110	0	26.7%
Black / African American	0	0	0	
Asian	10	30	0	25.0%
American Indian, Alaska Native	0	0	0	
Pacific Islander	0	0	0	
Hispanic	25	360	0	6.5%

Source: 2012-2016 CHAS

Oakdale

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	335	805	0	29.4%
White	305	410	0	42.7%
Black / African American	0	0	0	
Asian	0	10	0	0.0%
American Indian, Alaska Native	0	0	0	
Pacific Islander	0	0	0	
Hispanic	10	390	0	2.5%

Source: 2012-2016 CHAS

Patterson

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	215	640	0	25.1%
White	75	260	0	22.4%
Black / African American	25	0	0	100.0%
Asian	0	80	0	0.0%
American Indian, Alaska Native	10	0	0	100.0%
Pacific Islander	4	0	0	100.0%
Hispanic	105	300	0	25.9%

Source: 2012-2016 CHAS

Riverbank

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	210	925	0	18.5%
White	65	325	0	16.7%
Black / African American	0	35	0	0.0%
Asian	0	20	0	0.0%
American Indian, Alaska Native	0	0	0	
Pacific Islander	20	0	0	100.0%
Hispanic	125	515	0	19.5%

Source: 2012-2016 CHAS

Waterford

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	120	335	0	26.4%
White	35	120	0	22.6%
Black / African American	0	0	0	
Asian	0	30	0	0.0%
American Indian, Alaska Native	0	0	0	
Pacific Islander	0	0	0	
Hispanic	85	185	0	31.5%

Source: 2012-2016 CHAS

80%-100% of Area Median Income

Stanislaus Planning Area

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	1,185	6,490	0	15.4%
White	395	3,450	0	10.3%
Black / African American	15	135	0	10.0%
Asian	59	196	0	23.1%
American Indian, Alaska Native	0	30	0	0.0%
Pacific Islander	0	0	0	
Hispanic	710	2,575	0	21.6%

Source: 2012-2016 CHAS

Turlock

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	420	2,005	0	17.3%
White	260	1,090	0	19.3%
Black / African American	0	125	0	0.0%
Asian	40	84	0	32.3%
American Indian, Alaska Native	0	0	0	
Pacific Islander	0	0	0	
Hispanic	115	675	0	14.6%

Source: 2012-2016 CHAS

Ceres

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	235	1,100	0	17.6%
White	40	550	0	6.8%
Black / African American	10	55	0	15.4%
Asian	14	95	0	12.8%
American Indian, Alaska Native	0	20	0	0.0%
Pacific Islander	0	0	0	
Hispanic	160	355	0	31.1%

Source: 2012-2016 CHAS

Hughson

Severe Housing Problems	One or more housing problems	No housing problems	**Household has no/negative income & no housing problems**	**Share**
Jurisdiction as a whole	40	190	0	17.4%
White	40	80	0	33.3%
Black / African American	0	40	0	0.0%
Asian	0	4	0	0.0%
American Indian, Alaska Native	0	0	0	
Pacific Islander	0	0	0	
Hispanic	0	60	0	0.0%

Source: 2012-2016 CHAS

Newman

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	100	515	0	16.3%
White	20	230	0	8.0%
Black / African American	0	15	0	0.0%
Asian	0	0	0	
American Indian, Alaska Native	0	0	0	
Pacific Islander	0	0	0	
Hispanic	80	275	0	22.5%

Source: 2012-2016 CHAS

Oakdale

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	90	585	0	13.3%
White	80	520	0	13.3%
Black / African American	0	0	0	
Asian	0	0	0	
American Indian, Alaska Native	0	0	0	
Pacific Islander	0	0	0	
Hispanic	10	65	0	13.3%

Source: 2012-2016 CHAS

Patterson

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	110	590	0	15.7%
White	30	270	0	10.0%
Black / African American	0	0	0	
Asian	10	0	0	100.0%
American Indian, Alaska Native	0	0	0	
Pacific Islander	0	0	0	
Hispanic	70	320	0	17.9%

Source: 2012-2016 CHAS

Riverbank

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	130	710	0	15.5%
White	30	215	0	12.2%
Black / African American	4	0	0	100.0%
Asian	0	35	0	0.0%
American Indian, Alaska Native	0	0	0	
Pacific Islander	0	0	0	
Hispanic	100	450	0	18.2%

Source: 2012-2016 CHAS

Waterford

Severe Housing Problems	One or more housing problems	No housing problems	Household has no/negative income & no housing problems	Share
Jurisdiction as a whole	0	205	0	0.0%
White	0	130	0	0.0%
Black / African American	0	0	0	
Asian	0	4	0	0.0%
American Indian, Alaska Native	0	0	0	
Pacific Islander	0	0	0	
Hispanic	0	75	0	0.0%

Source: 2012-2016 CHAS

Discussion

Those race or ethnicity groups experiencing a disproportionate rate of severe housing problems are as follows:

0-30% AMI Range

- Stanislaus County Planning Area
  - Black / African American
  - American Indian, Alaska Native
- Turlock
  - Pacific Islander
  - Hispanic
- Newman
  - Black / African American
  - Asian
- Oakdale
  - Black / African American
  - Hispanic
- Waterford
  - Black / African American
  - Pacific Islander
  - Hispanic

30-50% AMI Range

- Stanislaus County Planning Area

    - Black / African American
    - Asian
    - American Indian, Alaska Native
    - Pacific Islander
- Ceres
    - Black / African American
- Patterson
    - Asian
    - American Indian, Alaska Native
- Waterford
    - Black / African American

50-80% AMI Range

- Stanislaus County Planning Area
    - Black / African American
    - American Indian, Alaska Native
    - Pacific Islander
- Turlock
    - Black / African American
    - American Indian, Alaska Native
- Ceres
    - Asian
    - American Indian, Alaska Native
- Newman
    - White
- Oakdale
    - White
- Patterson
    - Black / African American
    - American Indian, Alaska Native
    - Pacific Islander
- Riverbank
    - Pacific Islander

80-100% AMI Range

- Turlock
    - Asian
- Ceres
    - Hispanic
- Hughson
    - White
- Patterson
    - Asian

- Riverbank

Black / African American

NA-25 Disproportionately Greater Need: Housing Cost Burdens

Introduction

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten (10) percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing cost burden.

Disproportionate need for each race/ethnicity is determined by calculating the share of the total number of households with one or more housing problems from each race/ethnicity and comparing that figure to the share of all households in the given jurisdiction at that income level experiencing the problem. The “Share” column below is equal to the number of households for that race/ethnicity with one or more housing problem divided by the total number of households for that race/ethnicity. (# of households for a given race/ethnicity with a housing problem / total # of households for that race/ethnicity)

Housing Cost Burden

Stanislaus Planning Area

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)	Share Cost Burdened
Jurisdiction as a whole	46,070	15090	12,840	705	37.7%
White	25,710	6,565	5,460	435	31.9%
Black / African American	640	170	490	10	50.8%
Asian	1,500	455	460	15	37.9%
American Indian, Alaska Native	130	40	100	0	51.9%
Pacific Islander	185	10	110	10	39.3%
Hispanic	17,050	7,590	5,945	215	44.3%

Source: 2012-2016 CHAS

Turlock

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)	Share Cost Burdened
Jurisdiction as a whole	14,790	4,895	4,590	160	39.1%
White	9,385	2,945	2,600	55	37.1%
Black / African American	300	60	165	20	42.9%
Asian	665	230	240	65	41.4%
American Indian, Alaska Native	50	10	20	-	37.5%
Pacific Islander	-	-	50	-	100.0%
Hispanic	4,085	1,585	1,400	20	42.2%

Source: 2012-2016 CHAS

Ceres

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)	Share Cost Burdened
Jurisdiction as a whole	7,380	3,208	2,309	44	42.8%
White	3,100	1,055	835	24	37.9%
Black / African American	85	70	120	-	69.1%
Asian	385	125	140	-	40.8%
American Indian, Alaska Native	65	4	-	-	5.8%
Pacific Islander	15	-	40	10	72.7%
Hispanic	3,520	1,935	1,155	10	46.7%

Source: 2012-2016 CHAS

Hughson

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)	Share Cost Burdened
Jurisdiction as a whole	1,365	299	675	-	41.6%
White	970	200	320	-	34.9%
Black / African American	60	-	-	-	0.0%
Asian	110	4	20	-	17.9%
American Indian, Alaska Native	10	15	-	-	60.0%
Pacific Islander	-	-	-	-	
Hispanic	175	65	335	-	69.6%

Source: 2012-2016 CHAS

Newman

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)	Share Cost Burdened
Jurisdiction as a whole	2,075	605	490	20	34.5%
White	935	105	110	-	18.7%
Black / African American	15	15	10	-	62.5%
Asian	80	-	30	-	27.3%
American Indian, Alaska Native	-	-	-	-	
Pacific Islander	-	-	-	-	
Hispanic	970	485	330	20	45.7%

Source: 2012-2016 CHAS

Oakdale

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)	Share Cost Burdened
Jurisdiction as a whole	4,360	1,815	1,335	105	41.9%
White	3,495	1,175	995	85	38.3%
Black / African American	-	20	90	-	100.0%
Asian	90	-	-	-	
American Indian, Alaska Native	-	-	-	-	
Pacific Islander	-	-	-	-	
Hispanic	715	590	210	-	52.8%

Source: 2012-2016 CHAS

Patterson

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)	Share Cost Burdened
Jurisdiction as a whole	3,254	1,340	1,089	25	42.7%
White	1,040	420	195	25	37.2%
Black / African American	310	25	55	-	20.5%
Asian	120	125	15	-	53.8%
American Indian, Alaska Native	10	-	25	-	71.4%
Pacific Islander	55	-	14	-	20.3%
Hispanic	1,565	770	745	-	49.2%

Source: 2012-2016 CHAS

Riverbank

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)	Share Cost Burdened
Jurisdiction as a whole	4,830	1,209	883	80	30.2%
White	2,210	505	380	10	28.6%
Black / African American	50	20	4	15	32.4%
Asian	260	35	4	-	13.0%
American Indian, Alaska Native	35	-	-	-	
Pacific Islander	-	15	20	-	100.0%
Hispanic	2,185	630	450	55	33.1%

Source: 2012-2016 CHAS

Waterford

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)	Share Cost Burdened
Jurisdiction as a whole	1,504	505	365	40	36.6%
White	900	200	185	40	30.0%
Black / African American	4	-	20	-	83.3%
Asian	40	40	-	-	50.0%
American Indian, Alaska Native	-	-	-	-	
Pacific Islander	-	-	10	-	100.0%
Hispanic	530	255	150	-	43.3%

Source: 2012-2016 CHAS

Discussion

The following are the race/ethnicity groups that experience cost burden at a disproportionate rate as compared to the jurisdiction as a whole within each jurisdiction:

- Stanislaus County Planning Area
  - Black / African American
  - American Indian, Alaska Native
- Turlock
  - Pacific Islander
- Ceres
  - Black / African American
  - Pacific Islander
- Hughson
  - American Indian, Alaska Native
  - Hispanic
- Newman

- Black / African American
- Hispanic

- Oakdale
  - Black / African American
  - Hispanic
- Patterson
  - Asian
  - American Indian, Alaska Native
- Riverbank
  - Pacific Islander
- Waterford
  - Black / African American
  - Asian
  - Pacific Islander

NA-30 Disproportionately Greater Need: Discussion

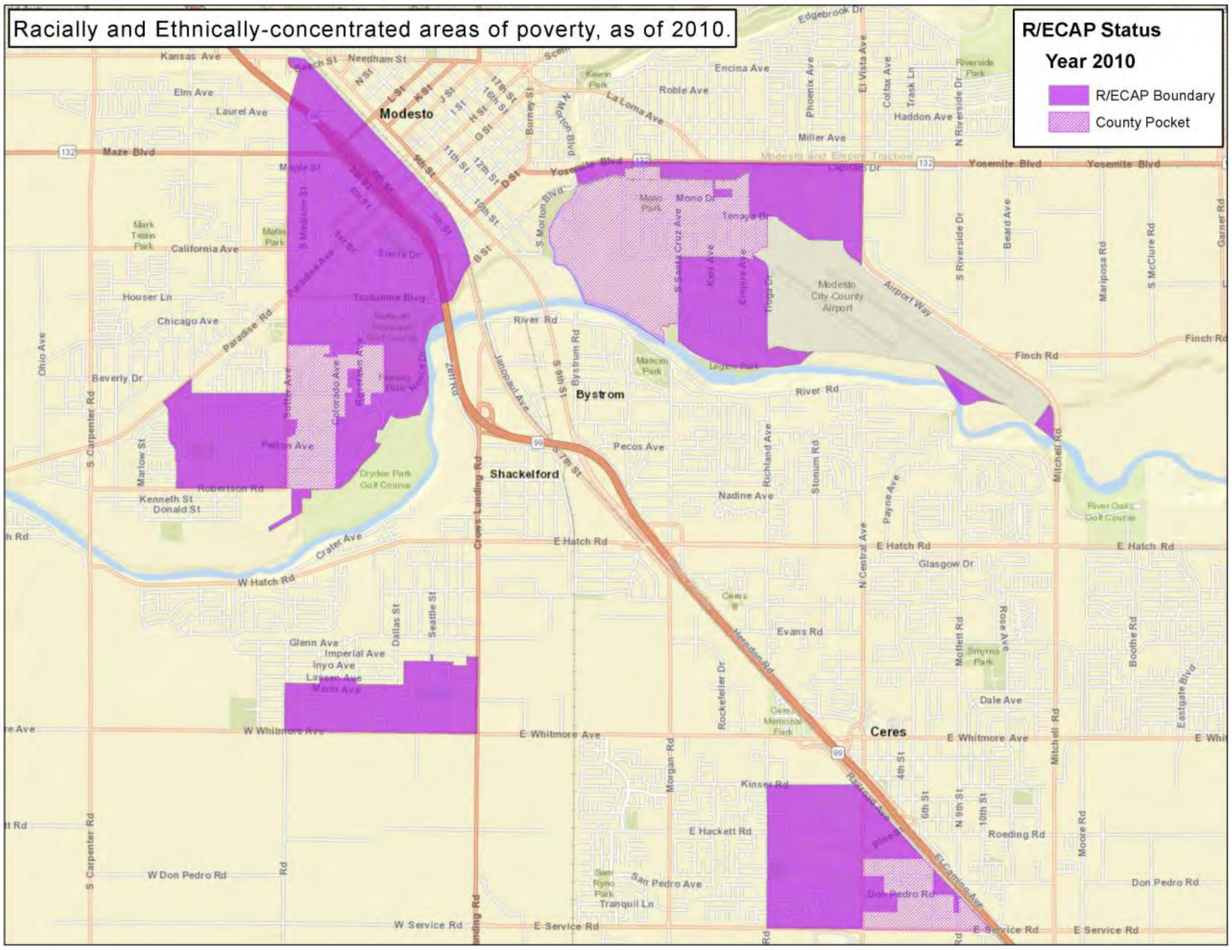
Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The tables in the sections NA-15 through NA-25 above outline those occasions where a racial or ethnic group experience a disproportionate housing need. The "Share" column to the far right of each table outline the racial or ethnic groups housing need while the top row shows the jurisdiction's total housing need.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

According to 2010 Census data, there are five (5) Racial/Ethnic Concentrated Areas of Poverty (R/ECAP) within Stanislaus County, one of which is complete within Modesto bounds, while the four remaining are completely in or at least partially within County boundaries near Modesto.

These R/ECAP census tracts are defined as: Census tracts where more than half the population is non-White and 40% or more of the population is in poverty or where the poverty rate is greater than three times the average poverty rate in the area.


Racially and Ethnically-concentrated areas of poverty, as of 2010.
R/ECAP Status
Year 2010
R/ECAP Boundary
County Pocket
Modesto
Bystrom
Shackelford
Ceres

NA-35 Public Housing

Introduction

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units/vouchers in use					230	4,170	158	230	
# of units/vouchers available					242	4,170	231	230	25
# of accessible units			72						

Characteristics of Residents

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Vouchers: Total	Vouchers: Project - based	Vouchers: Tenant - based	Special Purpose Voucher: Veterans Affairs Supportive Housing	Special Purpose Voucher: Family Unification Program	Special Purpose Voucher: Disabled *
White			87.9%		93.6%	79.1%	78%	92.6%	N/A
Black/African American			4.5%		5.2%	14%	18.6%	5.4%	N/A
Asian			7.1%		0.8%	4.9%	0.6%	2.0%	N/A
American Indian, Alaska Native			0.5%		0.4%	1.4%	0	0	N/A
Pacific Islander									N/A
Other						0.6%			N/A

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers: Total	Vouchers: Project - based	Vouchers: Tenant - based	Special Purpose Voucher: Veterans Affairs Supportive Housing	Special Purpose Voucher: Family Unification Program	Special Purpose Voucher: Disabled *
Hispanic			64.8%		40%	27.6%	22.7%	37.4%	N/A
Not Hispanic			35.3%		60%	72.4%	77.3%	62.6%	N/A

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Stanislaus Regional Housing Authority has identified the following needs to be the greatest among those tenants and applicants on the waiting list for accessible units:

- Grab bars
- Ramps for front and rear home entry
- Walk in showers
- ADA toilets
- Lower level units
- Service animal permitted

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The Stanislaus Regional Housing Authority has identified the following needs to be the most immediate needs of residents:

- Community engagement
- Transportation assistance
- Workforce assistance
  - vocational training
  - resume building
  - job search assistance
- Childcare
- Financial literacy

How do these needs compare to the housing needs of the population at large

The needs outlined above are similar to those needs identified to the population at large, excluding the need for affordable housing. The population at large has also indicated a need for support in increasing wages from employment, childcare, and transportation assistance as well, based on input received at the community meetings.

NA-40 Homeless Needs Assessment

Introduction:

Stanislaus County's Strategic Plan to end homelessness in the County is led by the local Continuum of Care (CoC), known as the Stanislaus Community System of Care (CSOC). As of 2017, the Stanislaus County Housing and Support Services Collaborative (which acted as the Continuum of Care) and the Homelessness Action Council merged efforts in an effort to eliminate duplication of efforts and to coordinate available resources. The CSOC consists of a 25-member Council representing all major sectors of the County including government (City, County), service providers, general public, homelessness advocates, and three reserved spots for individuals with lived experience.

The CSOC meets monthly and continually works to coordinate services and improve relationships and the homelessness service system. The CSOC has been utilizing a Homeless Management Information System (HMIS) since 2012.

In January 2019, the CSOC adopted the *Plan to Address Homelessness in Stanislaus County*, a guiding document to coordinate services and organize around common principles. The plan outlines five (5) core strategies:

1. Outreach and Engagement
    a. Improve outreach with a focus on engaging those not currently involved with the system of care
2. Coordinated Access
    a. Fully implement and sustain a countywide coordinated entry system
3. Creation and Access to Housing
    a. Increase affordable housing options and improve access to temporary, transitional, and permanent supportive housing options
4. Supportive Services
    a. Increase availability and alignment of services and resources
5. Strengthening the System of Care
    a. Increase community awareness and participation among county civic and government leaders

Please see the following link to view the entire plan -> https://csocstan.com/blog/plan-to-end-homelessness-in-stanislaus-county/

Stanislaus Urban County

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Unsheltered	Sheltered				
Persons in Households with Adult(s) and Child(ren)	16	90	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	144	26	0	0	0	0
Chronically Homeless Individuals	29	6	0	0	0	0
Chronically Homeless Families	25	4	0	0	0	0
Veterans	0	2	0	0	0	0
Unaccompanied Child	4	5	0	0	0	0
Persons with HIV	3	0	0	0	0	0
Total	**160**	**116**				

Source: 2019 PIT Count

Turlock

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Unsheltered	Sheltered				
Persons in Households with Adult(s) and Child(ren)	5	45	0	0	0	0
Persons in Households with Only Children	1	0	0	0	0	0

Persons in Households with Only Adults	113	82	0	0	0	0
Chronically Homeless Individuals	8	23	0	0	0	0
Chronically Homeless Families	8	19	0	0	0	0
Veterans	4	1	0	0	0	0
Unaccompanied Child	4	2	0	0	0	0
Persons with HIV	1	0	0	0	0	0
Total	**119**	**128**				

Source: 2019 PIT Count

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Stanislaus Planning Area

Race:	Sheltered	Unsheltered
White	96	128
Black or African American	14	7
Asian	1	0
American Indian, Alaska Native	0	4
Pacific Islander	0	1

Data Source: 2019 PIT Count

Ethnicity:	Sheltered	Unsheltered
Hispanic	64	44
Non-Hispanic	52	83

Data Source: 2019 PIT Count

Turlock

Race:	Sheltered	Unsheltered
White	93	97
Black or African American	14	9
Asian	1	1
American Indian, Alaska Native	13	3
Pacific Islander	1	1

Data Source: 2019 PIT Count

Ethnicity:	Sheltered	Unsheltered
Hispanic	64	12
Non-Hispanic	73	103

Data Source: 2019 PIT Count

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

In Stanislaus County according to the 2019 Point in Time (PIT) Count in Stanislaus County there were:

- 106 persons in households with children
    - Of those 106, 16 unsheltered persons
- 29 chronically homeless families
    - Of those 29, 25 unsheltered
- 2 veterans
    - Of those 2, both were sheltered

In Turlock according to the 2019 Point in Time (PIT) Count in Stanislaus County there were:

- 50 persons in households with children
    - Of those 50, 5 unsheltered persons

- 27 chronically homeless families
    - Of those 27, 8 unsheltered
- 5 veterans
    - Of those 5, 4 unsheltered

It is understood, as is indicated in the CSOC's plan to end homelessness, that individuals experiencing homelessness, sheltered or unsheltered, need housing assistance at varying levels of support in order to regain stability.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

It is important to note that not all individuals counted in the 2019 PIT count identified their race or ethnicity, so the tables below do not all add up to all of those individuals counted in the 2019 PIT Count.

Within the Stanislaus County Planning Area, the following tables show the percentage of those counted in the 2019 PIT Count by race and ethnicity.

Race:	Sheltered	Unsheltered
White	38%	51%
Black or African American	6%	3%
Asian	0%	0%
American Indian, Alaska Native	0%	2%
Pacific Islander	0%	0%

Ethnicity:	Sheltered	Unsheltered
Hispanic	26%	18%
Non-Hispanic	21%	34%

Source: 2019 PIT Count

Within Turlock, the following tables show the percentage of those counted in the 2019 PIT Count by race and ethnicity.

Race:	Sheltered	Unsheltered
White	40%	42%
Black or African American	6%	4%
Asian	0%	0%
American Indian, Alaska Native	6%	1%
Pacific Islander	0%	0%

Ethnicity:	Sheltered	Unsheltered
Hispanic	25%	5%
Non-Hispanic	29%	41%

Data Source: 2019 PIT Count

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In Stanislaus County Planning Area and Turlock, approximately half of those individuals experiencing homelessness during the 2019 PIT Count were counted as unsheltered. Specifically, in Stanislaus County 58% of those counted in the 2019 PIT were counted as unsheltered, while 48% of those counted in Turlock were unsheltered. In looking at who those unsheltered individuals are, in both the Stanislaus County Planning Area and Turlock, persons in households with only adults make up the vast majority of those unsheltered individuals. Of those unsheltered in Stanislaus County Planning Area, 90% were persons in households with adults only, while in Turlock 95% of unsheltered individuals are persons in households with only adults.

In 2019 there was a temporary outdoor emergency shelter established to address the growing need; the Modesto Outdoor Emergency Shelter (MOES). This shelter closed at the end of 2019. To protect the individuals that will no longer be able to stay at the MOES, 180 new shelter beds were located at the Salvation Army Berberian Center in Modesto. This is being funded through private donations, the City of Modesto, Stanislaus County Foundation investments, and HEAP funds.

NA-45 Non-Homeless Special Needs Assessment

Introduction

There are a variety of subpopulations of households that are not homeless but still may require specialized supports to maintain an independent living situation. The subpopulations covered in this section will be: persons with disabilities, elderly, youth, persons with HIV/AIDS, victims of domestic violence, and farmworkers. The facilities and services available to these subpopulations are discussed in greater detail in the Market Analysis (MA-35) section of this Consolidated Plan.

Describe the characteristics of special needs populations in your community:

Persons with Disabilities:

The tables below outlines the number of individuals with the associated disability type.

Stanislaus Planning Area

Disability Type	# of persons	% of Total Population
Hearing Difficulty	8,576	3.4%
Vision Difficulty	6,421	2.6%
Cognitive Difficulty	11,967	4.8%
Ambulatory Difficulty	14,934	6.0%
Self-Care Difficulty	5,744	2.3%

Independent Living Difficulty	10,713	4.3%

Source: 2017 ACS

Turlock

Disability Type	# of persons	% of Total Population
Hearing Difficulty	2,924	4.1%
Vision Difficulty	1,875	2.6%
Cognitive Difficulty	3,415	4.8%
Ambulatory Difficulty	4,878	6.9%
Self-Care Difficulty	2,126	3.0%
Independent Living Difficulty	3,431	4.8%

Source: 2017 ACS

Of disability categories outlined in the above table, those individuals aged 65 and above makeup the majority of those experiencing hearing and ambulatory difficulty. Vision difficulty is experienced more commonly among all age ranges, skewing slightly higher among older populations. Cognitive difficulty is greatest among those ages 65 and older, but still occurs at approximately a 4% prevalence rate among those under the age of 65. The percentages above are similar to both the national and state numbers in the same categories.

Elderly:

According to the 2017 American Community Survey (ACS), about 11% of the population in the Stanislaus Planning Area are over the age of 65, while approximately 14% of Turlock's population is over the age of 65. When considering special needs for the elderly, several key elements are at play:

- This age group is more likely to be on a fixed income, with fewer opportunities to increase income
- The elderly population is often more susceptible to injury and illness
- Those over the age of 65 are more likely to need services associated with a disability, particularly a physical disability that then limits the types of housing available

Retirement homes do offer an alternative type of housing that may deliver on the needed services, however these homes are not affordable to many, and many elderly individuals prefer to "age in place." A complicating factor to those elderly individuals that desire to age in place is their ability to upkeep their home to a condition that is both suitable in general and then suitable for any special need they may have. Home repair programs, social programming, and transportation are critical to this demographic.

Youth:

Stanislaus County students perform slightly under the California average in reading proficiency in grades 3-11. However, about 9.5% of students attending high school do not complete high school, this is below the state average of 10.7%. Special education enrollment and student to educator ratios in Stanislaus County are comparable to the State (kidsdata.org).

A concern noted in a community meeting was the lack of childcare facilities and supports that exist in the region. This is an issue shared in many jurisdictions, however the data points to a more notable issue in Stanislaus County. According to kidsdata.org, 84% of children with working parents would not have a spot in a childcare facility even if their parents desired one. The lack of childcare options for working family's hampers working families that may be earning 50-80% of AMI abilities to seek further economic or educational opportunities.

Victims of Domestic Violence:

Domestic violence is any physical violence which occurs in the following relationships:

- Married couples
- Cohabitating couples
- People who have a child or children in common
- People in a dating relationship or who were in a former dating relationship
- People who were formerly married

Violence in these circumstances leave the victim particularly vulnerable because often resources are held back by the perpetrator, or there are demands made that may put the victim in a further vulnerable position. Stanislaus County Victim Services Division has several services directed specifically towards victims of domestic violence.

The primary need for these victims is safe and accessible shelter they are comfortable going to. This means that not only does the shelter need to have availability, but it needs to have services customized to the victim and any children that may be accompanying the victim. For a full list of shelters and available services within the County please see: http://www.stanislaus-da.org/domestic-violence.shtm

Farmworkers:

Farmworker housing refers to housing accommodations provided for farmworkers, day laborers, and other agricultural employees covered by state law. Under California's Employee Housing Act, jurisdictions must consider housing for six or fewer employees as a residential use and allow this type of housing anywhere single-family units are permitted. (California Health and Safety Code Division 13, Part 1, Section 17000)

For farmworker housing as a specific subset of employee housing, the Act considers housing with 36 beds or 12 units as an agricultural use and to be permitted in zones where other agricultural uses are permitted. Across Stanislaus County, most jurisdictions comply with state law by allowing farmworker housing in areas zoned for agricultural use. Two jurisdictions, Hughson and Modesto, do not explicitly reference farmworker housing in their zoning ordinances but each accommodates this type of housing. Modesto elaborates on its policy in the city's 2015-2023 Housing Element which explains that farmworker housing "may be developed in any zone where residential uses are permitted."[1] Likewise, in its 2019-2023 Housing Element, Hughson explains that farmworker housing can be developed by right in areas zoned for multifamily use and that the city's zoning ordinance currently needs to be updated to fully comply with state law by permitting farmworker housing in all areas where single-family units are allowed. The city also points out, however, that agricultural uses are not permitted anywhere within city limits, and therefore, the zoning ordinance does not need to permit housing with 36 beds or 12 units as an agricultural use because this state regulation does not apply.[2]

Ceres, Waterford, and Riverbank all additionally permit farmworker housing by right, and Patterson with a conditional use permit, in at least some residential zones.

What are the housing and supportive service needs of these populations and how are these needs determined?

For elderly populations, which are more likely to need physical accommodations such as ramps, grab bars, and other accessibility features are most often needed. In the 2016 Stanislaus County Aging and Veteran Services survey, the need for affordable and appropriate housing was expressed in a number of brainstorming sessions. Specifically, the need for assisted living for people who are low income. Also for the elderly population, in-home services was brought up for those that did not necessarily need skilled nursing, but would benefit from in-home services to maintain the level of independence they are comfortable with.

Persons with disabilities have needs for housing that is both affordable and appropriate for the renter/owner. That is housing that meets their unique needs; whether that be walking distance to public transit, health care services, etc. or housing that accommodates physical needs such as ramps, grab bars, etc.

For farmworkers, the peak season is July through September, and their demand on housing creates need for small, affordable units. Often their work is low-wage temporary work, so they are not necessarily interested in purchasing a home, rather they are seeking affordable smaller units so they can earn money through employment.

With all of the special needs populations, needs are mostly determined by local agencies, government and non-government alike. Some examples of these agencies are Disability Resource Agency for

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[1] Page 3-11, https://www.modestogov.com/DocumentCenter/View/7025/Chapter-3-Constraints-PDF.
[2] Page 56, http://hughson.org/wp-content/uploads/2019/03/HughHE_Adopted_2015-12-21.pdf

Independent Living (DRAIL), the County Area Agency on Aging, The County Aging and Veteran Services Agency, Catholic Charities, Society of Disabilities, STANCO, County Behavioral Health, among others.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

California recently became the first state in the nation to allow pharmacies to dispense HIV prevention drugs without a doctor's prescription through passage of S.B 159. This law will allow California residents to obtain both the pre-exposure and post-exposure prescriptions at a pharmacist's discretion. Stanislaus County has seen an uptick in the number of residents living with HIV; going from 560 active cases in 2013 to 776 cases in 2017 (California HIV Surveillance Report – 2017).

These individuals living with HIV/AIDS are in need of quality public transit that offer reasonable access to public health and medical care.

NA-50 Non-Housing Community Development Needs

Describe the jurisdiction's need for Public Facilities:

The Stanislaus Planning Area has extensive needs for public facilities. These include, but are not limited to, the following:

Parks/Community Facilities: There is a need for facilities serving youth/after-school programs and facilities serving seniors.

Accessibility Improvements to Public Facilities: Most existing public facilities in the Stanislaus Planning Area do not meet ADA (Americans with Disabilities Act) accessibility standards.

Energy Efficiency Improvements to Public Facilities: Many community facilities require upgrading to improve energy efficiency.

How were these needs determined?

A survey was conducted as part of the consolidated plan process as well as direct communication with County and City staff. When asked about what parks and community center services were most important to fund, respondents identified the top three priorities as facilities serving youth/after-school programs, facilities serving seniors, and improvements to accessibility for seniors and disabled persons.

Describe the jurisdiction's need for Public Improvements:

Infrastructure such as sewer, water, curb, gutter, sidewalk, and storm drainage are typical development standards in newer neighborhoods. Projects have been identified in the Stanislaus County and City of Turlock Annual Action Plans that will address this. In addition, the following needs have been identified.

Water and Sewer Infrastructure and Services: Extension/improvement of water and sewer lines is needed to serve low- and moderate-income households and to facilitate economic development activities and to provide for expanded housing development activity.

Street and Sidewalk Improvements: Improvements are needed to address safety and traffic issues. In addition, ramps and curb cuts are needed to meet ADA accessibility requirements.

Streetlights: Many streets lack adequate street lighting.

How were these needs determined?

A survey was conducted as part of the consolidated plan process as well as direct communication with County and City staff. Results of the survey identified street improvements, improving water supply, and installing or improving street lighting to be the highest priority among infrastructure improvements surveyed.

Describe the jurisdiction's need for Public Services:

Given the geographic spread of the Planning Area, many communities do not have adequate access to public and supportive services. Service needs in the Planning Area include, but are not limited to, the following:

- Youth services, especially services for at-risk youth
- Senior services, including case management and advocacy
- Physically/mentally disabled persons services
- Homeless and homeless prevention services
- Employment services

How were these needs determined?

A survey was conducted as part of the consolidated plan process and consultation with the CoC, the SHA, and each city and unincorporated communities within the Stanislaus County Planning Area.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview

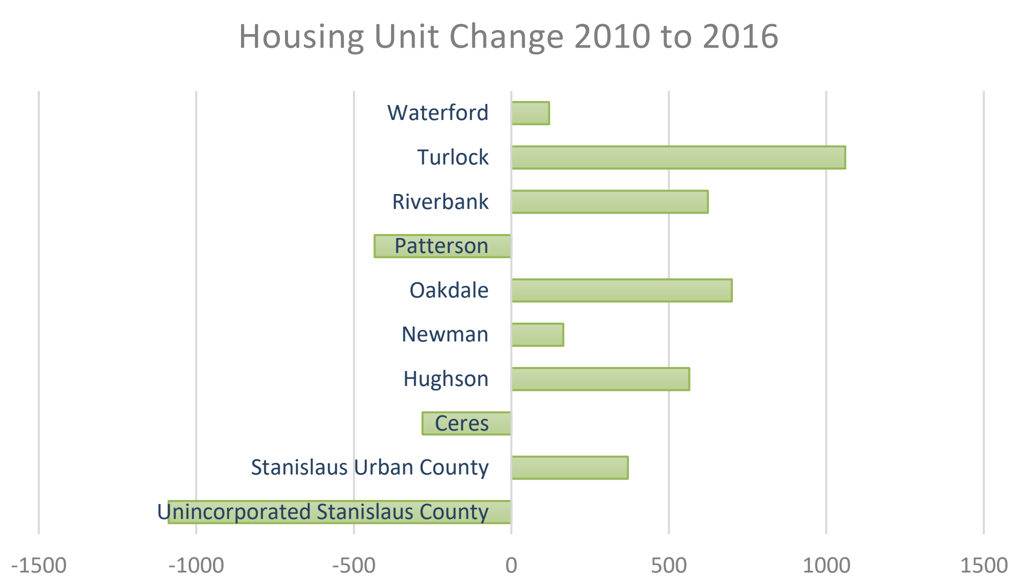
Ten years ago, Stanislaus County was one of the U.S. communities hit hardest by the economic crisis, losing around 9% of all homeowner housing units to foreclosure. Since that time, like in most places in the country, the housing market has slowly recovered, especially boosted locally by Stanislaus County's highway connection to the San Francisco Bay Area located to the west/ northwest. The Bay Area has a strong economy and a large number of high-paying jobs but also a housing market that is extraordinarily expensive for both homeowners and renters. Stanislaus County, by comparison, has inexpensive housing and small cities and towns that are an appealing contrast to what can be limited housing options for many in the Bay Area. Modesto, Turlock, and the entire Stanislaus Urban County area are projected to grow in the next 20 years and will require housing units at all incomes and structure types to strengthen the local economy and create desirable, livable neighborhoods.

MA-10 Housing Market Analysis: Number of Housing Units

Introduction

There are an estimated 180,386 housing units within Stanislaus County. 79,250 are within the Stanislaus Urban County and 25,759 are within the City of Turlock. Both areas are growing. The City of Turlock added more than 1,000 housing units between the American Community Survey's estimation periods of 2006-2010 and 2012-2016. Housing units also increased in Waterford, Riverbank, Oakdale, Newman, and Hughson.

While population increased within all incorporated areas within the Stanislaus Planning Area, not all areas saw housing units increase during the same period. This may be at least partially due to an increase in housing overcrowding or a change in household structures in the area. Patterson and Ceres both lost housing units while population increased. The unincorporated areas of the Urban County had both a decrease in population and housing units during this time period.



Source: 2012-2016 ACS

The majority of housing units within both the Stanislaus Urban County and City of Turlock are one-unit detached housing, with a larger percentage of multifamily buildings of all sizes within Turlock.

All residential properties by number of units

UNITS IN STRUCTURE	Stanislaus Urban County	Ceres	Hughson	Newman	Oakdale	Patterson	Riverbank	Turlock	Waterford	Unincorporated County
1-unit, detached	82.26%	78.90%	86.20%	85.00%	71.50%	90.10%	86.40%	69.50%	86.80%	82.95%
1-unit, attached	3.42%	3.90%	0.00%	1.30%	6.90%	4.30%	1.70%	4.40%	1.50%	3.25%
2 units	1.83%	2.00%	0.60%	2.30%	5.30%	0.60%	2.80%	2.40%	2.70%	0.94%
3 or 4 units	1.87%	2.30%	0.00%	5.60%	4.60%	0.80%	1.30%	5.20%	5.40%	0.90%
5 to 9 units	1.18%	2.90%	0.00%	1.30%	1.60%	0.00%	1.70%	5.10%	2.00%	0.56%
10 to 19 units	0.72%	2.10%	1.40%	0.00%	1.40%	0.30%	0.40%	2.10%	0.00%	0.25%
20 or more units	2.05%	4.30%	7.40%	2.90%	5.10%	1.40%	1.50%	7.90%	0.50%	0.37%
Mobile home	6.41%	3.20%	4.50%	1.60%	3.60%	2.50%	4.20%	3.10%	1.10%	10.35%
Boat, RV, van, etc.	0.27%	0.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.00%	0.43%

Source: 2012-2016 ACS

Unit Size by Tenure (Stanislaus County)

	Owners		Renters	
	Number	**%**	**Number**	**%**
No bedroom	505	1%	2639	4%
1 bedroom	997	1%	10930	15%
2 bedrooms	11,122	12%	26984	36%
3 or more bedrooms	83,724	87%	33427	45%

Source: 2012-2016 ACS

Unit Size by Tenure (Turlock)

	Owners		Renters	
	Number	**%**	**Number**	**%**
No bedroom	33	0%	533	5%
1 bedroom	135	1%	1982	17%
2 bedrooms	1420	11%	4478	38%
3 or more bedrooms	11144	88%	4697	40%

Source: 2012-2016 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Stanislaus Urban County and City of Turlock anticipate the following housing activities from 2020-2024:

CDBG Funds: The Stanislaus Urban County does not use CDBG funds for housing activities. The City of Turlock uses CDBG funds for down payment assistance and housing rehabilitation.

HOME Funds: City of Turlock and Stanislaus Urban County are entitlement communities for HOME Funds. These funds are used for low-income households.

Other Funding Sources: The Stanislaus Urban County will pursue additional funding to address housing needs in the unincorporated areas and may collaborate with the City of Turlock in funding applications. Potential funding sources include bonds, the State Energy Upgrade California Program, and the existing PG&E Rebate Program, all serving low-income households.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

There is no anticipated loss of housing units or expiration of Section 8 contracts from the affordable housing inventory within the next five years. Funding contracts for Ceres Christian Terrace in Ceres (67 units) and Denair Manor Apartments in Turlock (70 units), both funded through HUD project-based Section 8, are scheduled to expire before the year 2030.

Does the availability of housing units meet the needs of the population?

The Housing Authority currently has waiting lists for publicly assisted housing and Housing Choice Vouchers have a wait period of many years. In addition to issues relating to affordability, issues relating to housing conditions are also prevalent. With more than half (60 percent) of the housing units older than 30 years of age, a large portion of Stanislaus County's housing stock may need substantial rehabilitation. The extent of housing needs far exceeds the resources available to address those needs.

Describe the need for specific types of housing:

There are a range of housing needs, including farm worker housing, transitional housing, housing for seniors and housing suitable for families, persons with disabilities, and single-bedroom affordable units for homeless individuals without children. Each of these groups has a need for more affordable housing.

MA-15 Housing Market Analysis: Cost of Housing

Introduction:

Stanislaus County remains an affordable housing market compared to regional cities like San Jose, Oakland, and Sacramento. Using the California Association of Realtors' Traditional Housing Affordability Index (HAI), 47 percent of households within Stanislaus County can afford to purchase a median priced home in the County. In the San Francisco Bay Area, only 23 percent of households can do the same.

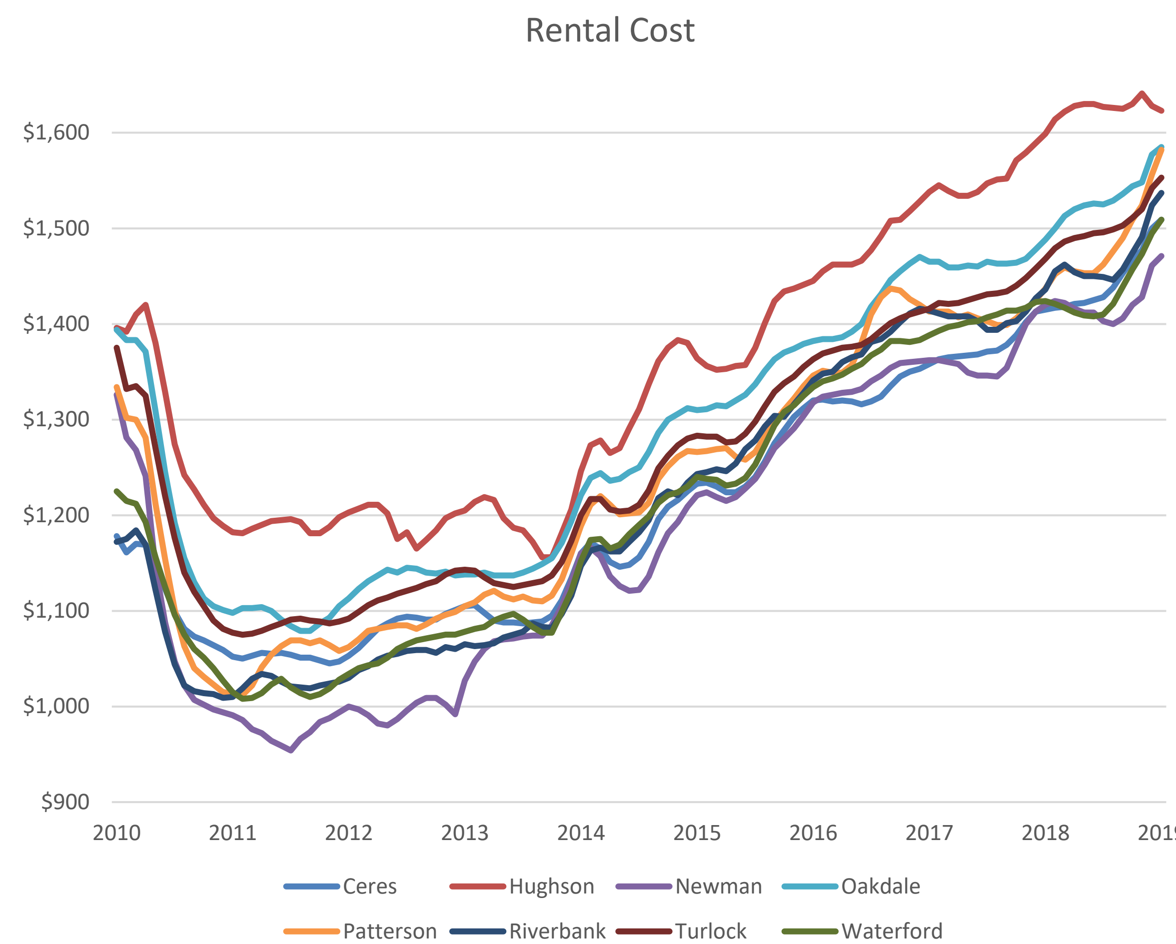
Because the more-expensive surrounding regions are experiencing a housing crisis, this begins an increase in housing demand, and housing prices, around areas like San Joaquin and Stanislaus Counties.

California Association of Realtors Traditional Housing Affordability Index 2018-2019				
Area	2018-2019	Median Home Price	Monthly Payment Including Taxes & Insurance	Minimum Qualifying Income
US	55	$279,600	$1,410	$56,480
S.F. Bay Area	23	$980,000	$4,950	$197,970
Merced County	45	$282,000	$1,420	$56,970
San Joaquin County	42	$380,000	$1,920	$76,760
Stanislaus County	47	$325,250	$1,640	$65,700

Cost of Housing

Rental Housing

Rents in all cities have increased steadily since 2014. Hughson, Oakdale, and Patterson have the highest rents, with Hughson's rents recently topping $1,600 per month. Newman and Waterford have the lowest rents. The highest number of naturally affordable (lower cost) rental units, however, are in Turlock, the unincorporated areas of the County, and Ceres.



Source: Zillow

Gross Monthly Rent by Percent of Occupied Rental Units

Gross Monthly Rent	Stanislaus Urban County	Ceres	Hughson	Newman	Oakdale	Patterson	Riverbank	Turlock	Waterford	Unincorporated County
Less than $500	6.43%	5.10%	3.90%	11.60%	8.90%	6.30%	6.90%	6.80%	2.30%	6.20%
$500 to $999	44.33%	40.70%	40.20%	36.00%	48.00%	26.00%	39.30%	47.70%	60.00%	49.39%
$1,000 to $1,499	35.28%	42.60%	21.20%	41.20%	32.90%	30.80%	41.80%	31.70%	32.50%	32.88%
$1,500 to $1,999	11.01%	10.70%	19.00%	9.30%	8.70%	33.50%	10.30%	10.90%	4.50%	7.71%
$2,000 to $2,499	1.87%	0.70%	1.90%	1.80%	1.40%	3.40%	1.30%	2.40%	0.00%	2.44%
$2,500 to $2,999	0.41%	0.00%	3.70%	0.00%	0.00%	0.00%	0.00%	0.10%	0.00%	0.69%
$3,000 or more	0.68%	0.20%	10.10%	0.00%	0.00%	0.00%	0.40%	0.40%	0.80%	0.69%

Source: 2012-2016 ACS

Gross Monthly Rent by Number of Occupied Rental Units

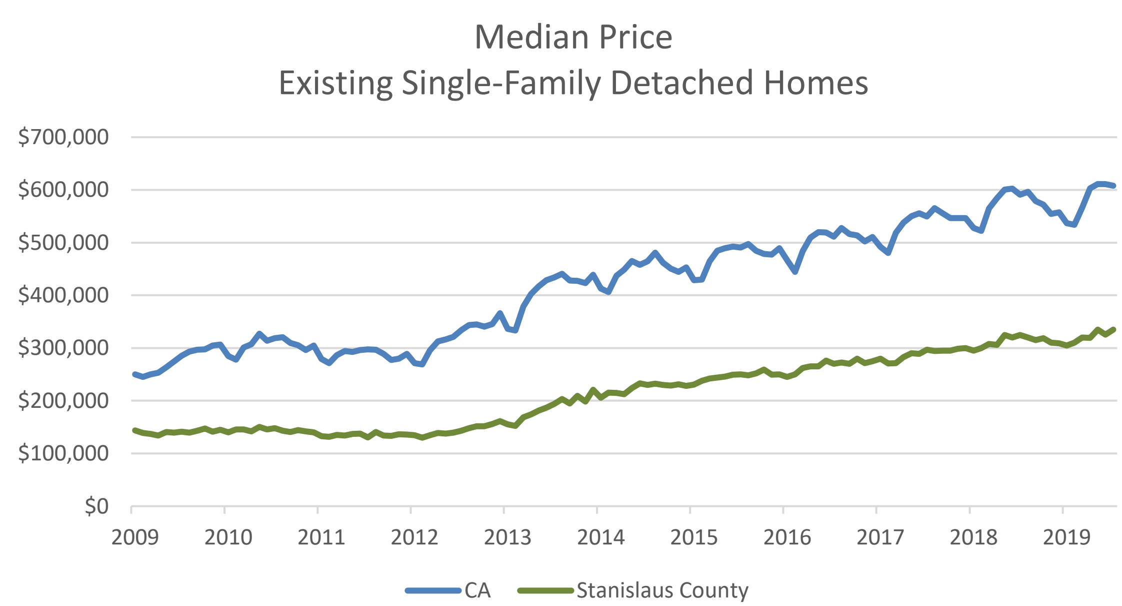
Gross Monthly Rent Paid	Stanislaus Urban County	Ceres	Hughson	Newman	Oakdale	Patterson	Riverbank	Turlock	Waterford	Unincorporated County
Less than $500	1,729	254	31	138	277	138	155	772	18	718
$500 to $999	11,926	2,036	318	430	1,496	568	879	5,386	480	5719
$1,000 to $1,499	9,492	2,131	168	492	1,025	673	936	3,582	260	3807
$1,500 to $1,999	2962	537	150	111	272	733	230	1,234	36	893
$2,000 to $2,499	503	35	15	22	45	74	30	269	0	282
$2,500 to $2,999	110	1	29	0	0	0	0	6	0	80
$3,000 or more	182	8	80	0	0	0	8	43	6	80

Source: 2012-2016 ACS

Homeowner Housing

Homeowner housing unit values have steadily increased since 2014, though the County's average housing value is still well below the California average. Within Turlock, the housing research arm of Zillow calculates that home values have gone up 3.3 percent over 2018-2019 and predicts they will rise 1.4 percent in 2020.

Areas with lower housing values are seeing more dramatic price increases. Newman currently has a low median value of $295,500 but values have gone up 4.4 percent over 2018-2019 the past year and Zillow predicts they will rise 2.3 percent within 2020. Ceres currently has a median housing value of $303,200, up 4.8 percent over 2018-2019 and predicted to rise 2.2 percent in 2020.



Source: Source: California Association of Realtors

Value of Owner-Occupied Homes

Value: Owner-Occupied Homes	Stanislaus Urban County	Ceres	Hughson	Newman	Oakdale	Patterson	Riverbank	Turlock	Waterford	Unincorporated County
Less than $50,000	6.70%	6.10%	1.40%	1.90%	6.00%	4.90%	3.10%	6.90%	2.80%	9.40%
$50,000 to $99,999	7.53%	6.60%	7.40%	16.00%	4.50%	6.40%	2.80%	3.10%	16.60%	8.32%
$100,000 to $149,999	13.89%	19.10%	5.30%	24.30%	9.80%	13.30%	15.30%	9.80%	22.70%	11.56%
$150,000 to $199,999	17.35%	25.10%	17.50%	32.00%	13.40%	21.60%	21.00%	17.80%	19.10%	12.12%
$200,000 to $299,999	25.91%	30.00%	37.60%	21.00%	34.30%	32.30%	36.20%	29.90%	27.10%	18.50%
$300,000 to $499,999	18.84%	11.80%	28.20%	4.70%	30.60%	20.20%	19.70%	28.50%	9.90%	19.90%
$500,000 to $999,999	7.55%	0.60%	2.60%	0.00%	1.00%	1.30%	1.20%	3.30%	1.80%	15.72%
$1,000,000 or more	2.22%	0.60%	0.00%	0.00%	0.40%	0.00%	0.90%	0.60%	0.00%	4.49%

Source: 2012-2016 ACS

Modesto, California MSA 2019 HOME Rent Limits (Effective June 28, 2019)

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	$722	$803	$1,016	$1,451	$1,715
High HOME Rent	$722	$791	$952	$1,091	$1,198
Low HOME Rent	$567	$608	$730	$842	$940

Is there sufficient housing for households at all income levels?

Since 2017, rental and homeowner housing prices within Stanislaus County have increased significantly as housing stock has not kept pace with demand. This has made it difficult for local young workers to afford housing. (Stanislaus County Comprehensive Economic Development Strategy 2019-2024)

Within Turlock, the City of Turlock's 2017 Economic Development Strategic Plan notes that the pace of housing development does not meet the need for workforce or executive housing and that the existing City limits now constrain housing. A lowered supply of housing for low- and middle-income housing will create rising housing costs both for rental and homeowner housing. The Plan also notes that community members have expressed concern that low-income groups, particularly seniors and veterans, have a difficult time finding affordable housing. (City of Turlock Economic Development Strategic Plan June 20, 2017)

How is affordability of housing likely to change considering changes to home values and/or rents?

Housing affordability will most likely decrease for both renters and owners in the next five years. Affordability will be a problem for both low- and middle-income residents because of increased demand (partly a result of the regional housing price surge in the Bay Area). Since the economic crisis of 2008, tighter lending standards have made home purchase difficult for low-income residents. Increased prices for homebuyer units have also priced many low-income residents out of the homebuyer market; this will continue to be an issue within all cities in the County.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME rents are below fair market rents, with the difference in cost increasing with the number of bedrooms in the housing unit. Affordable three- and four-bedroom units then have the greatest need for production or preservation as more smaller housing units (efficiency, one, and two-bedroom units) are naturally produced in the free market. As housing costs increase, affordable housing production and preservation will become more important as naturally occurring affordable units decrease in number.

MA-20 Housing Market Analysis: Condition of Housing

Introduction

About 46 percent of housing units in Stanislaus Urban County and 43 percent of housing units in the City of Turlock were built before 1980.

Older units are generally in greater need of repair, including possible lead-based paint remediation.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation”:

“Substandard housing” conditions in the Stanislaus Planning Area include the following:

- Violation of State building and housing codes;
- Lack of adequate plumbing, kitchen, or heating facilities; and
- Overcrowding conditions (defined as being occupied by more than one person per room, including living and dining rooms but excluding bathrooms and kitchen).

“Substandard units suitable for rehabilitation” are units where the total rehabilitation costs do not exceed 25 percent of the after-rehabilitation value.

Using the Stanislaus County’s 2019 ESG/PSG Guide definition, a housing unit is considered to be in “Standard Condition” if the unit:

- Is structurally sound and provides adequate shelter from the weather elements and a securable interior environment.

- Has operable indoor plumbing (a minimum of one of each: wash basin, water closet, bathing facilities, kitchen sink).
- Has an adequate, safe electrical system.
- Has sanitary food preparation facilities.
- Has no presence of environmental health concerns such as mold and lead.
- Meets and or exceeds HUD Housing Quality Standards (HQS).

A housing unit is in “substandard condition but suitable for rehabilitation” if the housing unit:

- Does not meet one or more of the conditions required for a dwelling to be in “standard condition” and the cost to bring the dwelling into compliance does not exceed 75 percent of the value of the house and property.
- Has been declared unfit or unsafe for occupancy by a government agency and the cost to bring the dwelling into compliance does not exceed 75 percent of the value of the house and property.

Condition of Units (Stanislaus County)

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	**%**	**Number**	**%**
With one selected Condition	29,931	31%	37,368	51%
With two selected Conditions	944	1%	4,794	6%
With three selected Conditions	9	0%	193	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	65,464	68%	31,625	43%
Total	**96,348**		**73,980**	

Source: 2012-2016 ACS

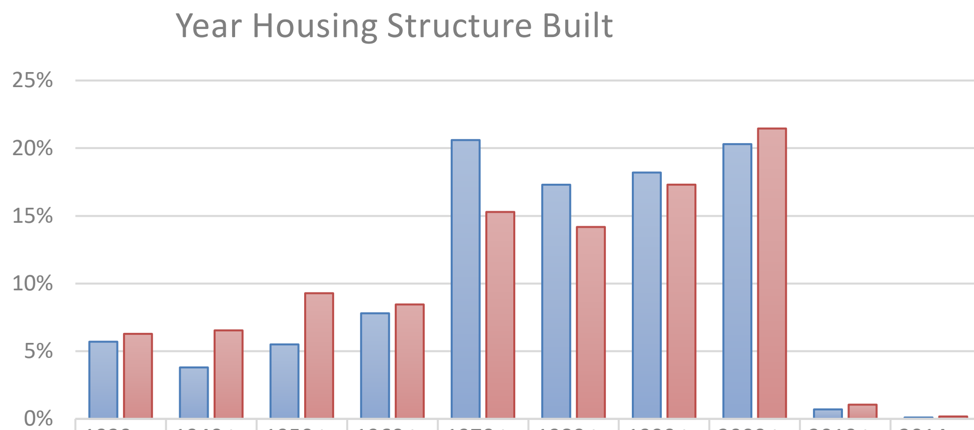
Condition of Units (Turlock)

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	**%**	**Number**	**%**
With one selected Condition	3,856	30%	5,732	49%
With two selected Conditions	161	1%	647	6%
With three selected Conditions	9	0%	117	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	8,706	68%	5,194	44%
Total	**12,732**		**11,690**	

Source: 2012-2016 ACS

Year Unit Built

Stanislaus Urban County has a wide range of housing ages, with more housing units built before 1970 and more housing units built after the year 2000 than the City of Turlock. Turlock appears to have had a housing construction boom between 1970 and 2009 (around the time of the housing crisis) when housing production dropped sharply. The smaller cities in Stanislaus County (Hughson, Patterson, and Riverbank) have an especially large proportion of their total housing stock constructed between 2000 and 2009.



	1939 or earlier	1940 to 1949	1950 to 1959	1960 to 1969	1970 to 1979	1980 to 1989	1990 to 1999	2000 to 2009	2010 to 2013	2014 or later
Turlock	5.70%	3.80%	5.50%	7.80%	20.60%	17.30%	18.20%	20.30%	0.70%	0.10%
Stanislaus Urban County	6.3%	6.5%	9.3%	8.5%	15.3%	14.2%	17.3%	21.5%	1.0%	0.2%

Turlock Stanislaus Urban County

Source: 2012-2016 ACS

Year Unit Built

Year Structure Built	Stanislaus Urban County	Ceres	Hughson	Newman	Oakdale	Patterson	Riverbank	Turlock	Waterford	Unincorporated County
Built 2014 or later	0.18%	0.10%	0.40%	0.00%	0.00%	0.00%	0.70%	0.10%	0.30%	0.14%
Built 2010 to 2013	1.05%	0.40%	3.40%	1.90%	1.40%	1.70%	1.90%	0.70%	0.00%	0.75%
Built 2000 to 2009	21.45%	22.60%	37.50%	23.70%	21.60%	49.40%	31.60%	20.30%	27.80%	12.38%
Built 1990 to 1999	17.30%	15.70%	12.60%	33.50%	22.40%	11.00%	25.80%	18.20%	24.10%	14.38%
Built 1980 to 1989	14.18%	22.40%	8.50%	12.90%	12.60%	18.10%	11.00%	17.30%	20.30%	11.52%
Built 1970 to 1979	15.29%	19.10%	15.10%	6.40%	12.20%	6.70%	12.80%	20.60%	10.10%	17.71%
Built 1960 to 1969	8.45%	6.00%	3.50%	5.90%	8.20%	5.10%	5.00%	7.80%	5.50%	11.53%
Built 1950 to 1959	9.28%	8.90%	5.90%	7.90%	8.90%	3.60%	3.80%	5.50%	3.40%	12.39%
Built 1940 to 1949	6.54%	3.20%	8.00%	2.20%	7.90%	2.00%	3.90%	3.80%	3.50%	9.33%
Built 1939 or earlier	6.28%	1.60%	5.00%	5.60%	4.80%	2.40%	3.50%	5.70%	5.00%	9.88%

Source: 2012-2016 ACS

Risk of Lead-Based Paint Hazard (Stanislaus County)

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	43,663	45%	41,575	56%
Housing units built before 1980 with children present	8,270	9%	10,160	14%

Source: 2012-2016 ACS

Risk of Lead-Based Paint Hazard (Turlock)

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	4,838	38%	5,706	49%
Housing units built before 1980 with children present	2,899	23%	2,245	19%

Source: 2012-2016 ACS

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Housing age can indicate general housing conditions within a community. Housing is subject to gradual deterioration over time. Deteriorating housing can depress neighboring property values, discourage reinvestment, and eventually impact the quality of life in a neighborhood. Those low- and moderate-income areas within Urban County cities, unincorporated areas, as well as Turlock are often more likely to have lower quality housing. This may be due to owners not having resources to afford needed rehabilitation or due to landlords not investing in those properties that are within low- and moderate-income neighborhoods and communities.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Lead-based paint and varnishes were used in houses until 1978 and are still assumed to be present in the home unless the house has been fully remediated by a certified contractor. Children under age six are at the highest risk for physical and mental damage from lead poisoning.

The number of housing units that could potentially have lead-based-paint hazards within the Stanislaus Planning Area is equal to the number of housing units built before 1978 (1980 data used as a proxy for 1978). 36,328 housing units within the Stanislaus Urban County and 11,182 within the City of Turlock were built before 1980 and could have lead-based paint hazards, particularly if the housing unit is in poor condition.

Lead poisoning prevention and treatment within Stanislaus County is managed by The Stanislaus County Childhood Lead Poisoning Prevention Program (CLPPP) within the County's Department of Health Services.

All housing-related programs administered by the Stanislaus Urban County and the City of Turlock, including those in collaboration with the HOME Consortia and the Housing Authority, have policies in place which require that all units constructed before 1978 be screened for LBP hazards. The LBP regulation that became effective April 22, 2010, added a requirement that required contractors bidding on the rehabilitation of housing built prior to 1978 to provide documentation of EPA Lead Renovation and Repair and Painting certification. If lead is found in any housing units, an LBP clearance test is conducted, after the work had been completed, by a licensed contractor with expertise in this type of work. Final payment is not released until the unit has passed the LBP testing requirement. These requirements will assist Stanislaus Urban County and the City of Turlock in their goal to eliminate the lead-based paint hazards in the units of the community.

MA-25 Public and Assisted Housing

Introduction:

Public and Assisted Housing is managed by the Stanislaus Regional Housing Authority.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units/vouchers in use					230	4,170	158	230	
# of units/vouchers available					242	4,170	231	230	25
# of accessible units			72						

Describe the supply of public housing developments:

The Housing Authority maintains 5 percent of its public housing units as accessible for disabled persons/families throughout its inventory. The Housing Authority's remaining public housing units are designated as general occupancy and can be occupied by the elderly without requesting further designation.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Public housing units are inspected by HUD's Real Estate Assessment Center to score the physical condition of the property based on HUD's Uniform Physical Condition Standards. These inspections are conducted by Asset Management Properties (AMP) and consist of full site and common area inspections and a random sampling of units based on the number of units in the AMP.

The Housing Authority operates conventional public housing in five Asset Management Properties (AMP) units that are located throughout Stanislaus County. Only AMP 1 and AMP 2 contain units within Stanislaus Urban County.

Public Housing Condition

Public Housing Development	Average Inspection Score
Hughson Scattered Sites	89
Westley Area	94
Scheela Apartments - Riverbank	92

Source: HUD Physical Inspection Scores / https://www.huduser.gov/portal/datasets/pis.html

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Restoration and revitalization needs are typically identified through physical needs assessments completed for the public housing properties. These activities are then incorporated in the Housing Authority's Five-Year Action Plan.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The following are activities that the Housing Authority conducts to improve the living environment of low- and moderate-income families residing in public housing:
The Housing Authority:

- Pursues collaborative projects with other local agencies to provide non-housing services to public housing residents to further economic opportunity.
- Establishes a zero-tolerance policy for illegal drug use/activity to provide a drug-free environment for residents.
- Works with local law enforcement to establish neighborhood watch programs and to obtain "Crime-Free" certification of our developments.
- Conducts periodic inspection of properties to ensure buildings, units and grounds are maintained in good repair and free of health and safety hazards.
- Conducts long-term planning of capital improvements to properties including physical and energy efficiency improvements which reduce the utility costs of residents.

In addition to ensuring safety and habitability through HUD's HQS compliance and other efforts, such as requirements for carbon monoxide detectors, the Housing Choice Voucher (HCV) program provides notices to landlords and tenants warning them of the hazards of LBP.

Discussion:

The Housing Authority operates several affordable housing programs including Public Housing, year round Farm Labor Housing, Seasonal Migrant Farm Worker Housing, and several smaller affordable housing properties including units funded under the Neighborhood Stabilization Program (NSP) and the HCV Program (Section 8).

Currently, there is no other funding or authorization from HUD to increase the number of public housing units; however, the Housing Authority is always working to increase the stock of affordable housing in Stanislaus County through other available resources, programs, and partnerships as opportunities arise. The current need for public housing is identified by the number of persons on the program waitlists.

Specific to public housing, the Housing Authority maintains nine site-based waiting lists countywide. Seven of these waiting lists are for units located in AMPs 1 and 2.

The Stanislaus Regional Housing Authority has adopted a strategic plan which includes obtaining development and consulting services to evaluate future options including conversion of Public Housing units under HUD's Rental Assistance Demonstration program, Operating Fund Financing Program with possible demolition and/or disposition of Public Housing units, and mixed use development in conjunction with its non-profit affiliate, Great Valley Housing Development Corporation.

MA-30 Homeless Facilities and Services

Introduction

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	**Voucher / Seasonal / Overflow Beds**	**Current & New**	**Current & New**	**Under Development**
Households with Adult(s) and Child(ren)	221		42	329	
Households with Only Adults	357	133	172	379	
Chronically Homeless Households	N/A		N/A	576	
Veterans	0		16	266	
Unaccompanied Youth	22		0	0	

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

Some of the service providers, mental health, and employment services that can be accessed by homeless persons within the Stanislaus Urban County include:

AspiraNet
AspiraNet's Stanislaus Academy in the City of Turlock prepares students in fifth through twelfth grade in need of special education to once again be enrolled in a traditional public school setting. Among the many services provided, AspiraNet provides vocational education and job training through its California Department of Education Workability program.

BHRS (Inpatient, PSH Supportive Service, Street Outreach, Telecare, ACCESS Team)

Behavioral Health and Recovery Services (BHRS) administers Stanislaus County's behavioral health and recovery services. This includes providing integrated mental health services to adults with a serious mental illness and to children and youth with a serious emotional disturbance. BHRS provides outpatient and residential alcohol and drug treatment and prevention services. The Housing and Employment Services division of BHRS works to provide supportive housing to those in need. BHRS provides training courses to the general public to engage the community in assisting those who need treatment for a mental health illness in obtaining services.

California Conservation Corps
The California Conservation Corps provides young men and women between the ages of 18 and 25 the opportunity to work for a year outdoors to improve California's natural resources and to assist with emergency response.

Central Valley Opportunity Center (CVOC)
Central Valley Opportunity Center (CVOC) is a nonprofit employment training and service provider serving the counties of Stanislaus, Merced, and Madera. CVOC services include vocational education, remedial education, English language instruction, housing assistance, energy payment assistance, emergency supportive services, transportation, emergency food, youth employment, health care acquisition, child care services, and community education services. CVOC has effectively provided a comprehensive package of services to over 100,000 customers.

Disability Resource Agency for Independent Living (DRAIL)
The Disability Resource Agency for Independent Living (DRAIL) is a nonprofit corporation that provides persons with disabilities assistance obtaining Social Security benefits, acquiring adaptive medical aids, and gaining necessary accommodations to participate in vocational training. DRAIL has offices located in Modesto, Stockton, and Sonora.

Employment Development Department (EDD)
The Employment Development Department (EDD) is a State agency that provides services to Californians under Unemployment Insurance, State Disability Insurance, workforce investment, and Labor Market Information programs. Particularly relevant services include helping job seekers obtain employment, administering workforce investment programs, and assisting disadvantaged recipients in becoming self-sufficient.

Golden Valley Health Center (Corner of Hope Homeless Outreach Program)
The Golden Valley Health Center's mission is to improve the health status of patients by providing quality, managed primary health care services to people in Stanislaus County, regardless of language, and financial, or cultural barriers. Free health services, including dental, vision, general medical and mental health services, are available for the homeless. There are currently thirteen medical facilities located in Stanislaus County. There are six facilities in Modesto, two in the City of Turlock, and one each in Ceres, Newman, Patterson, Riverbank, and Westley.

Health Services Agency (HSA)
The mission of the Stanislaus County HSA is to lead the development, implementation, and promotion of public policy and health care services to achieve physical, psychological and social well-being. In partnership with local hospitals and physician groups, it implements and promotes a health delivery system that ensures that Stanislaus County residents have access to quality health care. The Stanislaus County HSA offers a variety of programs aimed at supporting Stanislaus County residents living with HIV/

AIDS including the Care Program and the AIDS Drug Assistance Program Services, including an anonymous, walk-in HIV clinic as well as an STD clinic with family planning services. HSA also operates a Medically Indigent Adult Program to indigent residents who would otherwise have little or no means of access to or coverage for medical services.

Interfaith Ministries
Interfaith Ministries of Greater Modesto serves thousands of individuals and families in Modesto, Ceres, Salida, Empire, and Waterford with emergency food and clothing and the food coalition.

Job Corps
The U.S. Department of Labor administers Job Corps which is a no-cost education and vocational training program for persons between the ages of 16 and 24 who qualify as low income. Job Corps helps young people learn a career, earn a high school diploma or GED, and find and keep a job.

Medical Life Support Program: A discount rate is offered to customers who depend on medical life support devices at home or whose qualified medical condition requires special heating or air conditioning needs. This discount halves the cost of the first 500 kilowatt hours (kWh) of electricity used in each billing cycle.

Modesto Irrigation District (MID)
MID Cares Program: The Modesto Irrigation District offers a 23 percent discount to eligible low-income customers on their monthly bill.

MID Weatherization Program: Provides energy-efficient measures to low-income rental or owner-occupied MID customers' homes. Work may include but is not limited to replacement of broken windows, refrigerator, and installation of insulation.

The National Alliance for Mental Illness (NAMI)
NAMI is the nation's largest grassroots mental health organization. With regard to employment assistance, NAMI provides informational resources detailing vocational programs available to persons with a mental illness, legal protections, and health coverage options.

Pacific Gas and Electric Company
The Pacific Gas and Electric Company (PG&E) operates the following programs for low-income people:

- California Alternate Rates for Energy (CARE) provides a monthly discount on energy bills for income-qualified households and housing facilities.
- Relief for Energy Assistance Through Community Help (REACH) provides emergency energy assistance to low-income families who are in jeopardy of losing their electric services. REACH is a one-time assistance program and is administered through the Salvation Army. Households who have experienced an uncontrollable or unforeseen hardship may receive an energy credit one time within an 18-month period.
- Energy Crisis Intervention Program uses State funds to provide assistance to low-income persons facing an energy-related crisis.
- Home Energy Assistance Program provides a direct energy assistance payment to a low-income customer's utility bill to help offset the high cost of heating and cooling.

The Salvation Army, Citadel
In addition to serving lunches to approximately 250 people per day, the Salvation Army also operates an emergency and transitional shelter for unaccompanied homeless veterans and non-veterans and adult women and men. The facility recently opened a health clinic which provides vision, dental, and basic medical care for homeless persons staying at the shelter. Currently, the Salvation Army is experiencing an increase in people needing food and clothing. This agency also offers a space for Narcotics Anonymous meetings, child care services, emergency response services, and a food and clothing closet for persons in need.

Stanislaus County Department of Aging & Veterans Services
The mission of this department is to maintain, enhance, and improve the quality of life for seniors in Stanislaus County by developing systems of home and community-based services, which promote independence and self-sufficiency. This department also provides assistance and advocacy to the men and women who served in the Armed Services of America, their dependents, and survivors and the general public in obtaining benefits and entitlements from the U.S. Department of Veterans Affairs, Department of Defense, and State and local agencies.

This department provides transportation services through Medi-Van to people in need of specialized medical attention in Bay Area hospitals and Veteran's Administration long-term care facilities. Through linkages with the CHSS, Central Valley Homeless Veterans, and the Housing Authority, homeless veterans are helped to find permanent housing. One of the main objectives of this department is to promote the value and benefit of hiring veterans, and to increase the understanding and awareness of veterans about entitlement and services.

Stanislaus County Workforce Development
The agency offers a variety of resources including job search assistance, resume development career counseling, occupational skills training, and job placement assistance in order to assist job seekers in obtaining employment in Stanislaus County. This includes three Career Resource Centers in Stanislaus County which provide these services free of charge to the general public.

STANWORKS - Community Services Agency (CSA)
The Stanislaus County Community Services Agency (CSA) oversees the County's Welfare-To-Work program which helps CalWORKS customers find and keep a job. CalWORKS is a State welfare program that gives cash aid and services to eligible needy California families. The Welfare-To-Work program also includes assisting with job training to upgrade persons to higher paying jobs. This agency's mission is to protect children and adults who are at risk, preserve families, provide temporary economic assistance, promote personal responsibility in the areas of job readiness and self-sufficiency, and practice program and system integrity through innovative and effective business strategies.

TeleCare Corporation
Telecare Corporation is one of the nation's largest providers of adult mental health services to county and State governments and offers programs for individuals with co-occurring issues such as homelessness, substance abuse, developmental disabilities, or involvement in the forensic system. TeleCare manages one of Stanislaus County's Regional Service Teams, providing outpatient and intensive community support and mental health services to adults living in Stanislaus County. Services provided range from short-term interventions to long-term community treatment.

Turning Point (Empowerment Center)

Turning Point offers programs in seven California counties to assist persons with a mental illness. The Turning Point Empowerment Center in Modesto offers a variety of services to persons with a mental illness including housing and employment opportunities, links to treatment services for mental illness and co-occurring substance abuse problems, peer support, and reduced isolation.

TID Weatherization Program: Provides energy-efficient measures to low-income rental or owner-occupied TID customer's homes. Work may include but is not limited to replacement of broken windows, refrigerator, and installation of insulation.

Turlock Irrigation District
TID Cares Program: The Turlock Irrigation District offers a discount to eligible low-income customers on their monthly bills.

United Samaritans Foundation
The United Samaritans Foundation, as referenced within its mission statement, is an advocate for the poor in the spirit of the Christian tradition. The foundation searches for areas of need and explores creative and holistic ways to meet those needs. The United Samaritans Foundation currently operates the Daily Bread Ministries, which include four mobile food service trucks from facilities in the communities of Turlock, Hughson, and Modesto that deliver nutritious lunches to nine Stanislaus County communities every day of the year. Volunteers help staff the food pantry, clothes closet, and various other services. In the City of Turlock, the foundation offers a place for homeless to receive mail, use the phone, shower, do laundry, and receive food and clothing. In Hughson, the Community Center complex includes a Stanislaus County Library, Stanislaus County medical office, pharmacy and cafe. This organization provides street outreach and free lunches to over 800 persons a day.

Valley Mountain Regional Center
The Valley Mountain Regional Center provides a variety of resources to children and adults with developmental disabilities in Stanislaus, San Joaquin, Amador, Calaveras, and Tuolumne counties. The Valley Mountain Regional Center provides some employment services for those with developmental disabilities including competitive employment, supported employment, sheltered employment, and prevocational training programs.

Veterans Administration
The U.S. Department of Veterans Affairs provides numerous benefits and services to veterans and their families including health care, vocational rehabilitation, education, and home loans. Some of the vocational training services provided include job training, employment accommodations, resume development, and job-seeking skills coaching. Additional services include assisting veterans in starting their own businesses or independent living services for those who are severely disabled.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Many of the agencies providing services to the homeless fall into more than one category. The most common overlap is between social service agencies serving the homeless and those that work with people in danger of becoming homeless. The agencies described in this section have been listed according to their primary function.

Affordable and Supportive Housing Projects
Through the CoC, Turning Point's Affordable and Supportive Housing Projects provide public support services to 21 unaccompanied adults with mental illness.

Center for Human Services (CHS)
The mission of CHS is to support the well-being of youth and families through quality prevention, education and counseling services, through programs that build and strengthen families and the neighborhoods in which they live, and in a way that honors and respects the diversity of the community.

Hutton House
Hutton House is an emergency shelter for runaway, homeless, and youth in crisis who are ages 13-17. It provides services in a residential setting for eight youth at a time for a maximum of 15 days. Day services are available for youth and their families. Crisis line is available 24 hours a day.

Pathways
Pathways is a transitional living and support services program that focuses on youth who have "aged out" of the foster care placement system and have limited financial and emotional support. Pathways addresses several individual and community challenges such as homelessness, substance abuse, unemployment, lack of basic living skills, mental and health issues, limited education, and preparation for adulthood. Services include residential component with a 16-bed capacity in an apartment setting with support services. Supportive services that are available through the program are case management, mentoring basic/life skills, counseling and resource development. The program also serves teen moms and their infant toddler children. This program is offered through the CHS and is for young adults aged 18-21.

Children's Crisis Center (CCC) of Stanislaus County
The CCC is a nonprofit organization that provides childcare and shelter services to abused, neglected, and at-risk children in the community. It also provides overnight emergency shelter on an as-needed basis. Clients generally come as referrals from the police department and the Stanislaus County's Child Protective Services. A 24-hour crisis intervention lines is also available for families in need. The following are facilities and services operated by CCC.

Community Housing and Shelter Services (CHSS)
CHSS is a nonprofit housing organization. This agency continues to be awarded funds to provide short-term rent, utility or mortgage assistance, tenant-based rental assistance, housing information, ESFP and TANF motel vouchers, housing for persons in recovery, and resource and referral services. This agency works with all city police departments, hospitals, mental health agencies, and all homeless providers throughout Stanislaus County including the Oakdale Soroptimists to provide opportunities to households with and without children to obtain and maintain permanent housing. CHSS is also involved with the Homeless Prevention and Rapid Re-Housing Program discussed above.

Community Impact Central Valley (CICV)
Community Impact Central Valley (CICV) provides services to individuals with HIV/AIDS through the Housing Opportunities for Persons with AIDS Program. Under HOPWA, CICV is able to assist persons

that qualify with security deposit, first-month rent, mortgage assistance, rental assistance, utilities, and food depending on their need. CICV can assist these individuals for up to six months and participants must show proof of hardship.

CICV also serves veterans. Additionally, CICV serves families through its tenant-based rental program, permanent housing placement services, and supportive services. Under the tenant-based program, individuals and their families will be provided rental assistance for up to one year. The program is renewed on a yearly basis, and if qualifying, the family can receive assistance past a year. People may also receive assistance, such as security deposit, first-month rent, credit check and utility hook-up, through CICV's permanent housing placement services. Lastly, CICV provides supportive services including transportation, food, and nutrition classes.

Cricket, Guardian, Marsha's, Sawyer, and Verda's Houses
The CCC Houses provide a shelter for up to 53 children, ages from birth to 17 years, who may be involved in a family crisis or a conflict situation. Individual, group, and family counseling is provided to residents. Program goals include the reunification of children with their families and the provision of follow-up and ongoing family counseling after the resident moves.

Family Promise
Family Promise of Greater Modesto is an interfaith ministry of 13 congregations in the Modesto area that provides transitional shelter at church sites and case management support for finding permanent affordable housing (Rapid Re-Housing) and other family support services to low-income homeless families with children.

Garden Gate Respite
Turning Point Respite Center at Garden Gate in Modesto provides a safe home-like environment for up to 12 homeless mentally ill persons nightly. This program links mentally ill homeless individuals to community resources while providing basic care such as home cooked meals and clothing. Open 24/7, the center works together with law enforcement to reduce incarceration and victimization. The center works with an outreach team to engage and connect individuals with needed services. Garden Gate Innovation is also operated by Turning Point.

Haven Women's Center of Stanislaus County
This center provides outreach to homeless women and children in the South Stanislaus County area and within the City of Modesto. Haven operates the Haven Shelter and Women's Haven. One is a four-bedroom house with kitchen, living room, children's room, three bedrooms, and an office. It provides 44 beds for women who have been abused or who are in life-threatening situations. The center also houses the children of abused women. Counseling services, weekly support groups, and legal advocacy programs are available.

Helping Others Sleep Tonight (HOST)
HOST is an emergency shelter in Patterson which houses up to eight homeless adult males throughout the coldest months of the winter. In collaboration with the Center for Human Services' Westside Family Resource Center, case managers also provide resource and referral services for all homeless persons in the area of Patterson.

Miller Pointe
The Miller Pointe project is a collaborative effort involving the Housing Authority and BHRS. The Housing Authority and BHRS are working together in order to develop affordable housing for individuals who are receiving services through BHRS. Miller Pointe is a 15-unit permanent rental housing project serving very low-income households.

The Modesto Gospel Mission
This privately funded and faith-based shelter is located on a two-block campus that includes seven buildings. This agency provides a limited stay of seven nights on the floor, and three nights out, and also serves two meals a day (Monday through Friday), and three meals on the weekend. The mission serves 150,000 meals per year to clients and to the general public. The Gospel Mission serves approximately 2,500 people each year. The majority of men (95 percent) that arrive at the mission are locals raised in Stanislaus County and 60 percent are under 36 years of age. The following are facilities and services operated by Modesto Gospel Mission:

Mission Emergency Shelter
The mission provides beds for temporary shelter to house up to 100 unaccompanied adult men and women and up to 90 women and children for a maximum stay of fourteen days. Both missions require that those seeking shelter participate in religious activities (this requirement also exempts the missions from receiving any Federal or State funding assistance). Therefore, the missions must rely strictly on private donations from local churches and the community. Their program also includes Christian drug and alcohol rehabilitation group counseling to its clients.

New Life Program
Residential on-site program for up to 41 unaccompanied adult men and women who need specialized help to return to societal living including physical, spiritual, emotional, social, educational, vocational, employment, and financial programs designed to help them break the cycle of homelessness, despair and addiction.

Exodus
The Exodus Program offers up to 20 transitional beds to unaccompanied adult men and women who have successfully gone through the 30-day New Life Program yet require additional supportive housing before transitioning into stable permanent housing.

The Salvation Army of Stanislaus County
In addition to serving lunches to approximately 250 people per day, the Salvation Army also operates an emergency and transitional shelter for unaccompanied homeless veterans and non-veterans and adult women and men. The facility also recently opened a health clinic which provides vision, dental, and basic medical care for homeless persons staying at the shelter. The Salvation Army is currently experiencing an increase in people needing food and clothing. The agency also offers a space for Narcotics Anonymous meetings, a medical care center for homeless persons, childcare services, emergency response services, and a food and clothing closet for persons in need. The following are facilities and services operated by the Salvation Army:

- ***Berberian Emergency Shelter***

The Berberian Emergency Shelter provides 100 cold weather beds to unaccompanied homeless adult men and women and up to 30 year-round beds to homeless persons with special medical needs.

- ***Berberian Transitional Living Facility***

The Berberian Transitional Living Facility provides 20 beds for homeless male and female veterans and 20 beds for unaccompanied homeless males and females for up to 24 months. Participants of the Berberian Transitional Living Facility work with case managers to improve access to medical care, employment and permanent housing.

Stanislaus Affordable Housing Corporation (STANCO)
STANCO's mission is to promote the construction and development of affordable housing opportunities for residents of Stanislaus County. It currently operates eight properties for permanent affordable housing. STANCO conducts outreach to place people in supportive housing. It also provides transitional housing to assist the homeless, housing advocacy for renters, and the development of affordable housing. The agency's objective is to transition program participants from the streets to temporary housing, with the eventual goal of independent and permanent living arrangements. STANCO operates 33 transitional beds for homeless families with children and 37 beds for unaccompanied adult homeless males and females.

Stanislaus Regional Housing Authority (Housing Authority)
The Housing Authority administers 222 SPC Certificates (SOC 1 4 6,7) within Stanislaus County; of those 98 are utilized for individuals without children and 124 for families with children. Participants pay 30 percent of their income toward rent and receive supportive services through CICV, the Stanislaus County Department of Behavioral Health and Recovery Services or the Community Services Agency Services Agency. The Housing Authority also administers HUD-VASH vouchers which help provide permanent supportive housing to homeless veterans.

Turlock Gospel Mission (TGM)
Working with a variety of different churches throughout the City of Turlock, TGM provides a hot meal to homeless and food insecure guests 365 days a year. From mid-November until early April, TGM provides overnight shelter for up to 30 women and children each night. Staff works with guests to build relationships, support and encourage, in every way possible and to maintain security. Overnight guests eat dinner with other TGM guests, but instead of returning to the TGM building after dinner, they stay overnight at the host church for that week. A light breakfast is provided in the morning.

Turning Point
Turning Point Community Programs provides integrated, cost-effective mental health services, employment and housing for adults, children and their families that promote recovery, independence and self-sufficiency. They provide case management, crisis intervention, respite care, mentoring programs, and job training and transportation assistance to persons struggling to overcome mental illness throughout Stanislaus County. The following are facilities and services operated by Turning Point.

We Care Program
We Care originated from the Turlock Community Collaborative of 2003 as a result of the urgent need for an additional emergency shelter in Stanislaus County. The program is based in the City of Turlock, but

serves the surrounding unincorporated communities with essential services for the homeless during inclement weather months. This program serves approximately 34 homeless individuals per night during the months of November through March. We Care is currently in the process of amending its Conditional Use Permit, through the City of Turlock, to add an additional 15 emergency shelter beds.

We Care also provides rental assistance in conjunction with intensive case management to place homeless families into permanent housing through their Rapid Re-housing Program.

MA-35 Special Needs Facilities and Services

Introduction

Many non-homeless individuals need supportive housing and services to enable them to live independently and to avoid homelessness or institutionalization, including those persons returning from mental health and physical health institutions. These subpopulations include but, are not limited to, the elderly, persons with physical, mental, or developmental disabilities, persons with HIV/AIDS, victims of domestic violence, children leaving group homes or aging out of foster care, farm workers, and substance abusers. The following are some of the facilities and services available to these subpopulations.

Note that many of the agencies noted below serve homeless persons belonging to these population groups as well.

Housing Opportunities for Persons with AIDS (HOPWA) Program

CICV provides services to individuals with HIV/AIDS through the Housing Opportunities for Persons with AIDS Program. Under HOPWA, CICV is able to assist persons that qualify with security deposit, first month of rent, mortgage assistance, rental assistance, utilities, and food depending on their need. CICV can assist these individuals for up to six months and participants must show proof of hardship. Additionally, CICV serves these families through its tenant-based rental program, permanent housing placement services, and supportive services. Under the tenant-based program, individuals and their families will be provided rental assistance for up to one year. The program is renewed on a yearly basis, and if eligible, the family can receive assistance past a year. People may also receive assistance, such as security deposit, first-month rent, credit check and utility hook-up, through CICV's permanent housing placement services. Lastly, CICV provides supportive services, including transportation, food, and nutrition classes, to people and their families that are experiencing AIDS.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly/Frail Elderly

Many elderly persons (age 65+) have a fixed income and/or a disability. Affordable housing, including supportive housing, can help elderly residents. Because these residents often live alone and have limited mobility, smaller housing units located near public transportation, medical facilities, shopping, and other services are best suited to their needs. Elderly persons can often benefit from design considerations and disability modifications such as ramps and handrails to assist with mobility.

About 27,000 people in Stanislaus Urban County (5 percent of the population) and 9,500 in the City of Turlock (13 percent of the population) are over the age of 65. This number is projected to increase in the next five years.

Local agencies that provide services and resources to the elderly include: Area Agency on Aging, Howard Training Center, Healthy Aging, Catholic Charities, CRLA Senior Law Project, Valley Mountain Regional Center (foster grandparent and senior companion program), Adult Protective Services, AARP, ATEX Care, In-home Support Services, Lifeline Response Services (Golden Valley Senior Life Line), Program to Encourage Active and Rewarding Lives for Seniors (PEARL), Stanislaus Elder Abuse Prevention Alliance (SEAPA), and Society for the Blind (Senior Impact Project).

Persons with Disabilities

There are a variety of disabilities, including sensory, physical, mental, and developmental. Disabilities can result in mobility, self-care, and employment limitations. According to the Stanislaus County Housing Element there are approximately 37,333 persons in unincorporated Stanislaus County with a disability. Agencies that provide assistance to persons with disabilities include Disability Resource Agency for Independent Living (DRAIL), Modesto Independent Living Center, National Alliance for the Mentally Ill (NAMI), Howard Training Center, Stanislaus County Office of Education, Valley Mountain Regional Center, Ear of the Lion, Society for Handicapped Children
and Adults, Vision Impaired Person Support, United Cerebral Palsy, California State Rehabilitation Department, BHRS (Inpatient, Permanent Supportive Housing Service, Street Outreach, and ACCESS Team), TeleCare Corporation, Turning Point (Empowerment Center) that provides countywide information or referrals on services and resources for persons with disabilities, and Stanislaus County and the City of Turlock with its HOME fund activity of emergency and major housing rehabilitation to address handicap accommodation retrofits.

Developmentally Disabled

Many developmentally disabled persons can live and work independently in a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person’s living situation as a child to an appropriate level of independence as an adult.

In addition to many of the services listed above, the California Department of Developmental Services currently provides community-based services to approximately 243,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based point of entry to services for people with developmental disabilities.

The Valley Mountain Regional Center in Stockton serves all of Stanislaus County. The center is a private, nonprofit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families.

Persons with alcohol or other drug addictions

A member of the CoC, Stanislaus Recovery Center through Stanislaus County's Behavioral Health and Recovery Services provides mental health and substance abuse services. Services offered include adult assessments, residential, withdrawal management, intensive outpatient treatment for substance use and co-occurring disorders.

Persons with HIV/AIDS

Community Impact Central Valley, a nonprofit housing agency supporting the homeless and disabled population in Stanislaus County, offers additional supportive services to the HIV positive population. The Stanislaus County Health Services Agency (HSA) provides HIV testing, AIDS Drug Assistance Program (ADAP), and a supportive services program.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Residential care facilities provide supportive housing for persons with disabilities. The types of facilities available in the Stanislaus Urban County include:
Group Homes: Facilities of any capacity and provide 24-hour non-medical care and supervision to children in a structured environment. Group homes provide social, psychological, and behavioral programs for troubled youths.

Adult Residential Facilities: Facilities of any capacity that provide 24-hour nonmedical care for adults ages 18 through 59, who are unable to provide for their own daily needs. Adults may be physically handicapped, developmentally disabled, and/or mentally disabled.

Residential Care Facilities for the Elderly: Facilities that provide care, supervision and assistance with activities of daily living, such as bathing and grooming. They may also provide incidental medical services under special care.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

MA-40 Barriers to Affordable Housing

Describe any negative effects of public policies on affordable housing and residential investment

Shortage of Affordable Housing Funding: The availability of funding for affordable housing has dropped dramatically in the past decade for all jurisdictions in California that do not have local public or private housing funds. Dissolution of redevelopment agencies in the State of California in 2012, including the Modesto Redevelopment Agency, resulted in a significant drop in funding for housing projects.

Competition for tax credits and other State funding with cities in California and diminished amounts of HUD funding create a shortage of affordable housing.

Climate Change: Climate change will impact Northern California by increasing periods of drought, changing seasonal temperature patterns, and increasing winds. Water availability is currently a concern within the County when considering housing development. Climate change will mostly likely exacerbate concerns about water availability.

Increased winds also lead to increased problems with above-ground power lines; undergrounding these lines is a solution to this problem but adds to the cost of the utility. For housing developers or municipalities, undergrounding power lines is an additional cost added to residential development.

Environmental Protection: While not directly intended to impact housing choice, the California Environmental Quality Act (CEQA), signed into law in 1970, is a statewide law that applies to all discretionary projects proposed to be conducted or approved by a public agency. The primary purpose of CEQA is to disclose significant environmental effects of a proposed project to the public and to limit these impacts when possible. CEQA also requires that public agencies publicly disclose the decision-making process behind project approval for the purpose of public participation in the environmental review process.

CEQA has been updated several times between 2011 and 2019 to streamline infill development and update exemptions to transit-oriented and mixed-use development, among other updates. Affordable Housing in urban areas is also exempt under certain circumstances. (14 CCR § 15194)

Growth Management: Growth management policies aim to control the progression and speed of development, balancing the needs of a community's existing residents while preparing for the community's future. Growth management policies can become impediments to housing choice, however, when the policy hinders the jurisdiction meeting local affordable housing needs. Growth management policies aren't usually condensed within a single policy or program but exist within a collection of codes, plans, or ordinances that direct the rate and intensity of new development.
Urban growth boundaries (the outermost extent of anticipated urban development), limits on the total number of dwelling units that may be permitted, or special conditions on new development can all be considered growth management policies. State housing law mandates a jurisdiction facilitate the development of a variety of housing to meet the jurisdiction's fair share of regional housing needs. Any growth management measure that compromise a jurisdiction's ability to meet its regional housing needs may have an exclusionary effect of limiting housing choices.

Local jurisdictions within Stanislaus County have various local policies and voter initiatives that may impact housing development directly and indirectly including those that aim to support the conservation of agricultural land. Agriculture is the area's number one industry for economic output and employment, creating a multiplier effect for job creation. The conservation of agricultural land is important to the overall economic health of the community but must be balanced with the needs for housing to support the local workforce in all economic sectors of the community. Over time, as available land not impacted by growth measures begins to decline, there may be a direct impact on the development of affordable housing. However, changes in state laws regarding vehicle miles traveled and greenhouse gas reduction requirements, and the increasing costs of extending infrastructure outward, have led to many jurisdictions looking for increased infill development opportunities. Grant funding available for infrastructure, such as sewer and water line extensions and improvements, allows jurisdictions to increase their density within exiting urbanized areas.

Planning and Development Fees:

Housing development imposes short- and long-term costs upon local government, such as the cost of providing site reviews, permitting and inspection, and maintaining General Plan and zoning regulations addressing housing development. Jurisdictions also charge impact fees to offset the cost of providing the infrastructure and public facilities that are required to serve new housing development. To help recoup costs and ensure that essential services and infrastructure are available when needed, Stanislaus County jurisdictions charge various types of development fees. The fee amounts vary based on the needs of each jurisdiction and the services provided.

The fees can be a significant factor in housing development throughout California, raising housing costs and disincentivizing new residential development, factors that contribute to statewide high housing costs. Among California jurisdictions, fees account for between six and eighteen percent of the price of housing. (Terner Center for Housing Innovation- UC Berkeley, It All Adds Up: The Cost of Housing Development Fees in Seven California Cities, March 2018)

As a best practice, the public and developers should be able to access a jurisdiction's current fee schedules to estimate fees as a part of total development project costs in advance.

Until 1978, property taxes were the primary revenue source for financing the construction of infrastructure and improvements for residential development in California. Proposition 13, passed in 1978, limited a local jurisdiction's ability to raise property taxes and increasing reliance on other funding sources to provide infrastructure, public improvements, and public services. An alternative funding source widely used among local governments in California is the development impact fee, which is charged to the project developers/owners, for publicly provided infrastructure that supports the development, including water and sewer facilities, parks, and transportation.

For jurisdictions to charge an impact fee, the California Mitigation Fee Act requires that the jurisdiction demonstrate the “nexus” between the type of development in question and the impact being mitigated by the proposed fee, and that fee amount be proportional to the impact caused by the development. Fees not covered by the California Mitigation Fee Act include inclusionary housing ordinance in-lieu fees, permit processing fees, utility connection fees, and fees included within specific development agreements between a jurisdiction and a developer.

Despite state law limiting direct impact fees, the fees can be a large part of a jurisdiction’s total fee requirements for housing development. Because developers tend to pass these fees onto the final housing owner, the effects of reducing these fees on housing affordability depend on the amount of the fee reduction and current home prices. Because the eventual owner bears the brunt of fees, high fees limit development of lower-cost housing more than higher-cost housing. (Terner Center for Housing Innovation- UC Berkeley, Current Practices and Policy Considerations to Improve Implementation of Fees Governed by the Mitigation Fee Act, August 2019)

A reduction in development fees for low-income housing may help these projects become financially feasible. A jurisdiction deferring development fees until a certain time after project completion can also help add flexibility the project’s upfront costs and assist in the development of low-income housing.

Prevailing Wages: Davis-Bacon prevailing wage must be paid to laborers when federal Community Development Block Grant (CDBG) dollars are used to pay for any construction project over $2,000 or on any multifamily housing project over eight units. Prevailing wage must also be paid on any HOME-funded multifamily housing project that directly funds twelve or more units. While competitive wages are currently high, Davis-Bacon wages may be higher and add additional cost to housing construction and rehabilitation activities.

California’s Prevailing Wage Law requires contractors to pay minimum wage rates on public works projects that support housing construction such as roads, water and sewer projects, and other public utilities. The rates are set by the California Department of Industrial Relations. These additional costs could add to local costs for housing development.

MA-45 Non-Housing Community Development Assets

Economic Development Market Analysis

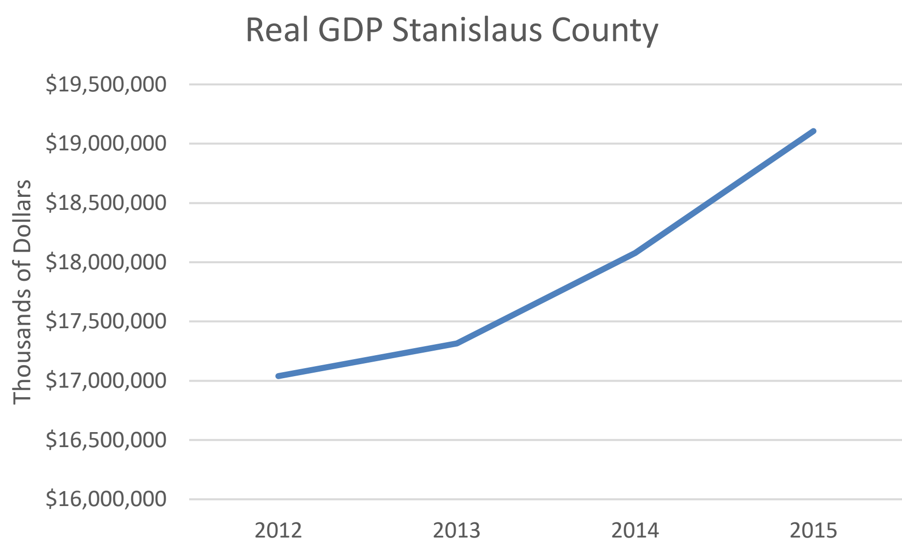
Stanislaus County is located within a historic center of agriculture in California, the San Joaquin Valley. In addition to agricultural and food processing industries within the County, diverse industries and skilled jobs are also situated 90 miles to the west in San Francisco in 90 miles to the north in Sacramento. Stanislaus County struggles locally with high unemployment despite proximity to these industry centers due to an education/skills gap and loss of jobs overseas.

The City of Turlock has fared better in economic development than many parts of the County. Turlock has a more educated workforce and above-average wages by employment sector. Major industries include health care, education, manufacturing, agriculture, and logistics, and the City has a healthy downtown containing retail, offices, personal services, and bars/restaurants. An education/skills gap does exist in the City for specific technical industries that struggle with labor shortages.

Business Activity

Top Employers Expected to Grow		
Employer Name	**Location**	**Industry**
Amazon Fulfillment Center	Patterson	Mail Order Fulfillment Service
Bartles & Jaymes Co	Modesto	Wineries (manufacturers)
Bronco Wine Co	Ceres	Wineries (manufacturers)
City-Modesto-Police Dept	Modesto	Police Departments
Conagra Brands Inc	Oakdale	Food Products (wholesalers)
Del Monte Foods Inc	Modesto	Food Products & Manufacturers
Doctors Medical Center	Modesto	Hospitals
E & J Gallo Winery	Modesto	Wineries (manufacturers)
Emanuel Medical Center	Turlock	Hospitals
Frito-Lay Inc	Modesto	Potato Chips (wholesalers)
Health Services Agency	Modesto	Clinics
Kaiser	Modesto	Hospitals
Macdonald Group	Modesto	Real Estate
Memorial Medical Center	Modesto	Hospitals
Modesto Irrigation District (MID)	Modesto	Utilities
Modesto Bee	Modesto	Newspapers (publishers)
Nor Cal Nursery	Turlock	Fruits & Vegetables-Wholesale
Oak Valley Hospital District	Oakdale	Health Care Management
Patterson City Office	Patterson	Government Offices-City/Village & Township
Stanislaus County Health Services	Riverbank	Clinics
Community Services Agency	Modesto	Government Offices-County
Storer Coachways	Modesto	Buses-Charter & Rental
Sysco Central California Inc	Modesto	Food Products (wholesalers)
Temsa	Turlock	Nonclassified Establishments
Turlock Irrigation District	Turlock	Electric Companies
Walmart	Modesto	Department Stores

Source: State of California Employer Development Department (EDD)



Source: Bureau of Labor Statistics

Projected Industry Growth

Industry	2016 Employment	Projected 2026 Employment	Percentage Change (%)
Self Employment	13,300	14,300	7.6
Private Household Workers	200	200	0
Total Farm	14,900	15,200	2
Total Nonfarm	171,500	192,800	12.4
Mining, Logging, and Construction	9,000	10,300	14.4
Manufacturing	21,800	21,800	0
Durable Goods Manufacturing	6,200	6,200	0
Nondurable Goods Manufacturing	15,600	15,600	0
Food Manufacturing	9,400	9,200	-2.1
Trade, Transportation, and Utilities	37,100	40,700	9.7
Wholesale Trade	6,100	6,500	6.6
Retail Trade	22,700	23,600	4
Food and Beverage Stores	4,300	4,400	2.3
Clothing and Clothing Accessories Stores	2,300	2,200	-4.3
General Merchandise Stores	5,000	5,100	2
Transportation, Warehousing, and Utilities	8,200	10,600	29.3
Information	1,000	1,000	0
Financial Activities	5,300	5,600	5.7
Professional and Business Services	14,600	16,000	9.6

Administrative and Support and Waste Management and Remediation Services	7,500	8,200	9.3
Educational Services (Private), Health Care, and Social Assistance	31,100	40,700	30.9
Educational Services (Private)	1,600	1,800	12.5
Health Care and Social Assistance	29,500	38,900	31.9
Leisure and Hospitality	18,700	21,900	17.1
Other Services (excludes Private Household Workers)	5,400	6,000	11.1
Government	27,600	29,000	5.1
Federal Government	800	1,000	25
State and Local Government	26,800	28,000	4.5
State Government	2,000	2,200	10
State Government Education	1,700	1,900	11.8
Other State Government	300	300	0
Local Government	24,800	25,800	4
Local Government Education	15,500	16,300	5.2
Other Local Government	9,300	9,500	2.2
Total Employment	199,900	222,500	11.3

Source: State of California Employer Development Department (EDD)

Labor Force

Many of Stanislaus County's workers leave the County every day for jobs in the San Francisco Bay Area that require a high level of education and skills, leaving the County with a shortage of these workers in the local workforce. The workers not commuting out of the County may have education/skill gaps for local jobs; many companies post job openings but struggle to find workers with the required skills.

Unemployment Rate and Labor Force by City (Not Seasonally Adjusted)

October 2019	Labor Force	Employment	Unemployment Number	Unemployment Rate
Stanislaus County	244,600	232,700	11,900	4.9%
Ceres	21,700	20,400	1,200	5.7%
Hughson	3,200	3,000	200	5.0%
Modesto	95,900	91,400	4,500	4.7%
Newman	4,500	4,300	300	5.6%
Oakdale	9,500	9,000	500	5.4%
Patterson	10,100	9,700	500	4.8%
Riverbank	11,900	11,500	400	3.6%
Turlock	34,400	33,000	1,400	4.1%
Waterford	3,500	3,200	300	8.7%

Source: California Employment Development Department

Stanislaus County loses much of its skilled workforce during the day to jobs outside of the County. Nearly 80,000 people choose to commute to jobs in the Bay Area or Sacramento that generally pay much higher than local jobs.

Stanislaus Planning Area

Occupations by Sector	Number of People
Management, business and financial	23,515
Farming, fisheries and forestry occupations	7,883
Service	17,445
Sales and office	21,054
Construction, extraction, maintenance and repair	17,006
Production, transportation and material moving	19,591

Source: 2012-2016 ACS

Turlock

Occupations by Sector	Number of People
Management, business and financial	9,591
Farming, fisheries and forestry occupations	1,617
Service	5,345
Sales and office	7,094
Construction, extraction, maintenance and repair	3,357
Production, transportation and material moving	4,908

Source: 2012-2016 ACS

Travel Time – Stanislaus County

Travel Time	Number	Percentage
< 30 Minutes	131,450	67%
30-59 Minutes	42,908	22%
60 or More Minutes	22,779	12%
Total	**191,137**	

Source: 2012-2016 ACS

Travel Time – Turlock

Travel Time	Number	Percentage
< 30 Minutes	20,791	73%
30-59 Minutes	5,556	20%
60 or More Minutes	2,008	7%
Total	**28,355**	

Source: 2012-2016 ACS

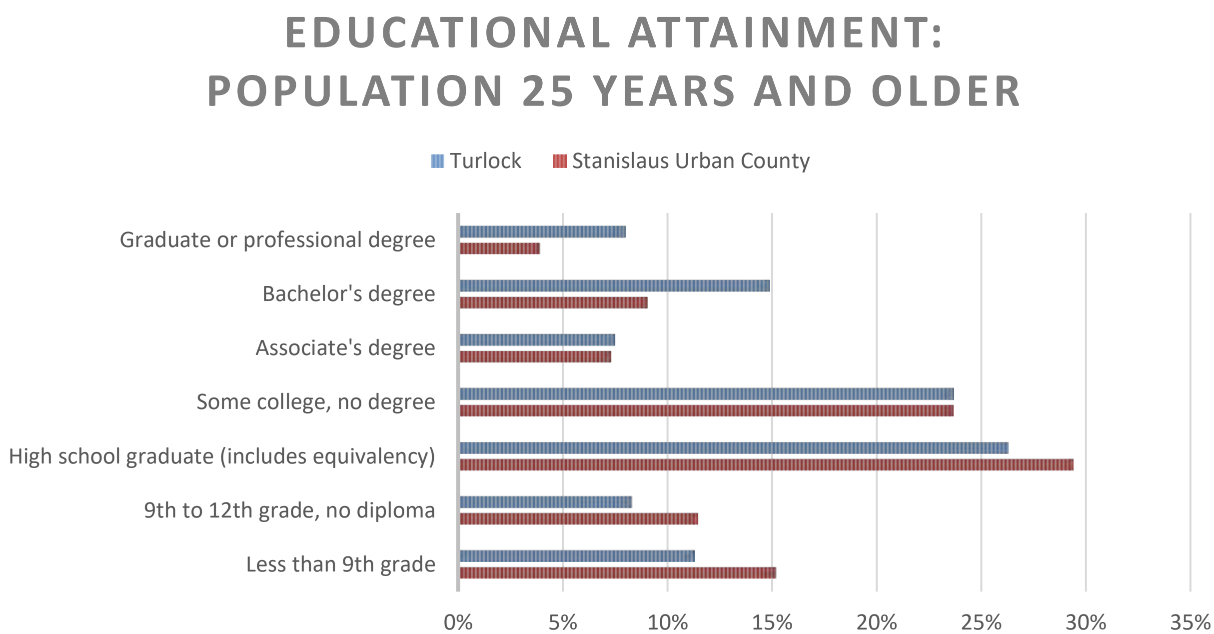
Education:

The skills gap between local workers and the requirements of specific industries leaves both residents who would like employment (or better paying employment) and local employers with worker shortages.

Stanislaus County has several institutions attempting to close this gap.

California State University, Stanislaus has a student body of 9,000 and includes the Office of University Extended Education (UEE) which offers non-traditional university degrees, certificate programs, specialized training and service. (An Accelerated Second Bachelor of Science in Nursing Program, internships that meet the California Commission on Teacher Credentialing (CCTC) requirements, an online training in hospitality are examples.)

Modesto Junior College serves 24,000 students and offers many career-focused degrees like a degree in respiratory care, nursing, business administration, and sports medicine.



Source: 2012-2016 ACS

Workforce Participation by Educational Attainment

	Stanislaus County	Turlock
	Labor Force Participation Rate	Labor Force Participation Rate
Population 25 to 64 years	74.3%	76.4%
Less than high school graduate	64.7%	67.2%
High school graduate (includes equivalency)	72.5%	74.0%
Some college or associate's degree	76.8%	77.2%
Bachelor's degree or higher	84.1%	84.0%

Source: 2012-2016 ACS

Educational Attainment: Population 18 to 24 Years	Stanislaus County	Stanislaus Urban County	Stanislaus Planning Area	Ceres	Hughson	Newman	Oakdale	Patterson	Riverbank	Turlock	Waterford
Less than high school graduate	11.60%	12.17%	11.53%	14.60%	14.90%	17.70%	3.40%	9.90%	10.70%	9.40%	14.20%
High school graduate (includes equivalency)	37.50%	40.24%	38.03%	36.40%	18.80%	47.20%	49.40%	34.40%	38.40%	30.50%	51.80%
Some college or associate's degree	46.80%	44.73%	46.66%	46.50%	56.70%	35.10%	42.10%	54.30%	49.50%	53.20%	33.20%
Bachelor's degree or higher	4.10%	2.86%	3.78%	2.50%	9.60%	0.00%	5.00%	1.40%	1.40%	6.90%	0.80%
Educational Attainment: Population 25 Years and Over	Stanislaus County	Stanislaus Urban County	Stanislaus Planning Area	Ceres	Hughson	Newman	Oakdale	Patterson	Riverbank	Turlock	Waterford
Less than 9th grade	12.20%	15.19%	14.29%	17.60%	10.50%	13.10%	4.50%	14.80%	15.40%	11.30%	21.70%
9th to 12th grade, no diploma	10.20%	11.46%	10.73%	13.40%	9.10%	11.20%	7.70%	10.80%	9.80%	8.30%	15.10%
High school graduate (includes equivalency)	28.10%	29.41%	28.70%	28.90%	24.10%	34.70%	29.80%	32.30%	29.00%	26.30%	25.90%
Some college, no degree	25.20%	23.67%	23.68%	23.10%	27.40%	26.70%	31.40%	25.40%	24.60%	23.70%	21.00%
Associate's degree	7.80%	7.32%	7.36%	7.10%	9.00%	4.90%	10.10%	7.30%	7.00%	7.50%	7.50%
Bachelor's degree	11.10%	9.05%	10.39%	7.70%	11.50%	8.40%	10.10%	6.90%	10.30%	14.90%	5.00%
Graduate or professional degree	5.40%	3.90%	4.86%	2.40%	8.40%	1.00%	6.30%	2.50%	3.80%	8.00%	3.70%

Source: 2012-2016 ACS

Median Earnings in the Past 12 Months

Educational Attainment	Stanislaus County	Turlock
Less than high school graduate	$21,620	$25,215
High school graduate (includes equivalency)	$29,737	$27,477
Some college or Associate's degree	$35,533	$31,806
Bachelor's degree	$53,112	$53,010
Graduate or professional degree	$74,335	$74,602

Source: 2012-2016 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Below are the industries with the greatest projected growth by 2026; the expected growth percentage from 2016 to 2026 is in parenthesis:

- Healthcare, Educational services, and social assistance (31.9%)
- Transportation, warehousing, and utilities (29.3%)
- Leisure and hospitality (17.1%)

Describe the workforce and infrastructure needs of the business community.

The Comprehensive Economic Development Strategy cites aging infrastructure as a hinderance to future economic growth. The updated documents says the following on infrastructure needs:

> *One of the other main obstacles to economic growth is Stanislaus County's aging infrastructure. In 2008, the County made a concerted effort to align the regions' transportation planning document, Regional Transportation Plan (RTP), with its own Capital Improvement Program (CIP), and the regions Public Facilities Financing Plan (PFF). This alignment gave clear direction on needs and project priority.*

In the two years prior to 2016 State revenues were reduced by more than 30% making it difficult to maintain and advance our transportation network. Local and state spending in transportation infrastructure took a major leap forward by the passage of Measure L locally in 2016 and the passage of SB 1 in 2017 by the California Legislature. The new self-help status will leverage State and Federal transportation funds to advance many regional capacity and safety projects and provide much needed funds to maintain our roadway system. However, even with the two new funding sources, Stanislaus County has an overall Pavement Condition Index of 57 out of 100, which is poor, and 224 aging bridges, which on average are ready for replacement today.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The Comprehensive Economic Development Strategy cites workforce educational attainment as a primary barrier to economic growth:

> *Workforce skill levels and high school graduation rates are a significant impediment to economic growth. At the same time, global competition and technological advances are continually increasing the need for a skilled workforce. Stanislaus County lags well behind nationwide educational attainment averages in most categories. A dearth of four-year and advanced degrees is particularly telling as is the nearly 24% of those 25 years and older with less than a High School education.*
>
> *There were considerable layoffs in the private sector before 2017 that impacted the local economy. These job losses have impacted all major areas but have hit food processing areas especially hard. The impact includes processors of fruits and vegetables, confectioners, poultry processors, and cheese manufacturers. Major layoffs compound Stanislaus' already high unemployment rate. Notably, many of the reductions have occurred because of the off-shoring of production or foreign competition. Since 2017, many of these industries have added jobs, but*

a major challenge has been the lack of skilled workers. Another positive trend in the local economy has been a diversification but with that comes a greater demand for people with specific job skills. Whereas workforce reductions have taken a major toll on production related sectors, retailers and distributors were and continue to be a major area of expansion in Stanislaus County.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Small business training and development is supported by the Valley Sierra Small Business Development Center (SBDC) and the UC Merced SBDC. Cal State University Stanislaus

Turlock Unified School District offers Career Technical Education (CTE) courses in Medical fields and Agricultural Science as well as Culinary Arts. These themes begin in elementary school and carry through middle and high school and are continued at Modesto Junior College (MJC) as well. MJC offers curricula in a number of career paths including health and respiratory therapy, agriculture, irrigation technology, industrial electronics and machining.

The Stanislaus Worknet Alliance is the Workforce Development Board for the County and is charged with coordinating resources for a wide range of workforce training program. This agency is particularly focused on on-the-job training and serving young workers in the 18-24 year age group. About one quarter of the youth they serve are still in school, but the remainder are out of school. The programs require income eligibility and range from on the job subsidized work experience to apprenticeships in coordination with Labor Councils and other outside training organizations. The Alliance is particularly focused on gaining employer input to needed training and also employs a consultant (Opportunity Stanislaus) to conduct an outreach program to employers.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes, both Stanislaus County and the City of Turlock have economic development plans that have recently been updated:

- Stanislaus County Comprehensive Economic Development Strategy 2019-2024
- City of Turlock Economic Development Strategic Plan 2017

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Both the County and Turlock economic development plans include diverse goals.

Stanislaus County:

- Encourage and support new business innovation and entrepreneurs
- Promote the region as a tourism destination
- Encourage the further development of a vibrant ag-based economy looking for ways to add new products, generate food and beverage innovation, and promote our products and services
- Develop specialized education including higher education, career technical education, and workforce development
- Support the development of college level program infrastructure to provide opportunities for students to learn and stay here
- Enhance goods movement transportation projects that build capacity while increasing safety, decreasing congestion, improving air quality and promoting economic development
- Develop wet and dry utility infrastructure to increase business development interest
- Participate in the development of comprehensive regional water planning
- Continue to promote accessibility and utilization of advanced communications services (through targeted technology training efforts, etc.) as fundamental and necessary for all residents and businesses.

The City of Turlock

Goal 1: Create conditions conducive to attract retail and expand existing businesses in Turlock.

Goal 2: The Turlock economic development partners will work in a coordinated manner to increase job opportunities in the city through agriculture, manufacturing, logistics and medical services clusters.

Goal 3: Downtown will be the business and cultural center of the city.

Goal 4: Turlock retail centers will remain competitive and address available market opportunities.

Goal 5: The community will host a wide variety of tourism and community events.

Goal 6: Turlock will support start up and existing small business activities.

Goal 7: Our educational system will build a citizenry which will prepare our 21st century workforce.

Goal 8: Turlock will be a cultural leader in the central valley with access to art, music and other cultural events.

Goal 9: Turlock will provide the necessary economic foundations and support services that allow workers at all socioeconomic levels to access and maintain living wage jobs.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

In conjunction with the Needs Assessment and Market Analysis sections of this Con Plan, the Strategic Plan identifies the Stanislaus Urban County and City of Turlock's priority needs and describes strategies that will be undertaken to serve the priority needs. The Strategic Plan includes the following sections:

- Geographic Priorities
- Priority Needs
- Influence of Market Conditions
- Anticipated Resources
- Institutional Delivery Structure
- Goals
- Public Housing
- Barriers to Affordable Housing
- Homelessness Strategy
- Lead-Based Paint Hazards
- Anti-Poverty Strategy
- Monitoring

SP-10 Geographic Priorities

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Stanislaus County and Turlock do not have plans to pursue any official HUD designated geographic based priority areas. Funds will be allocated within each jurisdiction based on program eligibility and in accordance with priority needs and goals outlined in this section.

SP-25 Priority Needs

Priority Needs

1	**Priority Need Name**	Public Infrastructure and Facility Improvement
	Priority Level	High

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Frail Elderly Public Housing Residents Chronic Homelessness Individuals People with Mental Illness People with Chronic Substance Use Disorders Veterans Persons with HIV/AIDS Survivors of Domestic Violence People with Mental Disabilities People with Physical Disabilities People with Developmental Disabilities People with Alcohol or Other Addictions Non-Housing Community Development
Geographic Areas Affected	Stanislaus Urban County: Ceres, Hughson, Oakdale, Patterson, Newman, Riverbank, Waterford and the County's Unincorporated Turlock
Associated Goals	Improve Public Infrastructure Administration
Description	The Stanislaus Urban County and Turlock will continue addressing infrastructure improvement needs in low-income neighborhoods to create improved suitable living environments.
Basis for Relative Priority	Throughout the Stanislaus Urban County and City of Turlock, there are neighborhoods and communities with minimal or non-existent public infrastructure. This round of Consolidated Planning process again reaffirmed the community's desire for public infrastructure improvements especially in the low-income communities. Projects will include but are not limited to public sewer and water system installations as well as public sewer and water system repairs, curb, gutter and sidewalk installation and repairs, storm drain improvements, and improvements that provide greater accessibility. Projects under this goal may include other CDBG eligible non-housing community development infrastructure improvements, primarily within the incorporated boundaries where public sewer and water systems already exist.

2	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals People with Mental Illness People with Chronic Substance Use Disorders Veterans Survivors of Domestic Violence People with Physical disabilities People with Alcohol or Other Addictions
	Geographic Areas Affected	Stanislaus Urban County: Ceres, Hughson, Oakdale, Patterson, Newman, Riverbank, Waterford and the County's Unincorporated Turlock
	Associated Goals	Provide Public Services Administration
	Description	The City of Turlock and the Stanislaus Urban County intend to use a portion of their CDBG allocation and all of their HOME allocation to fund affordable housing activities. These affordable housing activities are varied and may include property acquisition to ensure affordable housing development, homeownership and rental rehabilitation, and down payment assistance, among other opportunities that may present that will contribute to affordable housing in Turlock or Stanislaus County.
	Basis for Relative Priority	According to data provided in the Needs Assessment and the Market Analysis completed as part of this Consolidated Plan, high housing cost burden, overcrowding, and low vacancy rates create a high need for affordable housing. Those households most impacted by these issues are low- and moderate-income households. Based on this data and the housing market analysis completed as part of this Con Plan, the Stanislaus Urban County and City of Turlock will pursue the creation of affordable housing (new unit production and conversion or preservation) as resources are available, which will benefit low-income households,

		homeless persons, households at-risk of homelessness and those with special needs. Home ownership will be encouraged and made available for low and moderate households through the First-time Homebuyer program.
3	**Priority Need Name**	Community and Economic Development
	Priority Level	High
	Population	Low Other
	Geographic Areas Affected	Stanislaus Urban County: Ceres, Hughson, Oakdale, Patterson, Newman, Riverbank, Waterford and the County's Unincorporated Turlock
	Associated Goals	Provide Public Services Community Emergency Response Program Administration
	Description	The Stanislaus Urban County and City of Turlock will provide technical assistance to small businesses to assist with capacity building, including strategic planning, operations, marketing, and finance assistance. In response to the Coronavirus/COVID 19, there is a need to assist business with the financial relief needed for recovery. The exact nature of the needs business will face is still unclear, but the Stanislaus Urban County and the City of Turlock will develop financial relief programs aimed at meeting needs as they evolve.
	Basis for Relative Priority	Small businesses in Stanislaus Urban County and City of Turlock have identified a need locally for technical assistance with capacity building. Small start-up businesses who desire to expand but lack the capacity to do so will receive technical assistance with financial reporting systems, developing a business strategy, designing a company website, and/or enhance marketing efforts. Fair Housing and Tenant/Landlord Services will also be provided to improve the quality of rental housing. In response to Coronavirus/COVID 19, the Stanislaus Urban County and City of Turlock will work with eligible small business to offer financial relief programs.
4	**Priority Need Name**	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate

	Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
Geographic Areas Affected	Stanislaus Urban County: Ceres, Hughson, Oakdale, Patterson, Newman, Riverbank, Waterford and the County's Unincorporated Turlock
Associated Goals	Provide Public Services Work to End and Prevent Homelessness Economic Development Administration
Description	The Stanislaus Urban County and the City of Turlock will utilize up to a maximum of 15% of its annual award for the provision of public services. Public services include services targeted to extremely low, low, and moderate-income families and individuals, as well as services targeted to special populations such as at-risk youth, persons over 62 years of age, or persons with disabilities.
Basis for Relative Priority	The needs assessment and Market Analysis indicate a great need for public services for extremely low- and low-income households, the elderly, persons with disabilities, and at-risk youth. Public service programs help these vulnerable populations meet their basic needs, such as food and

		shelter, and provide them with the resources and referrals for any additional needed services. Through supporting the meeting of basic needs, these individuals and families may focus their resources on other things that may increase their overall economic and financial stability.
5	**Priority Need Name**	Homeless Services
	Priority Level	High
	Population	Extremely Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Stanislaus Urban County: Ceres, Hughson, Oakdale, Patterson, Newman, Riverbank, Waterford and the County's Unincorporated Turlock
	Associated Goals	Provide Public Services Work to End and Prevent Homelessness Administration
	Description	Both the Stanislaus Urban County and City of Turlock allocates up to 15% of each annual award for public services grants some of which include programs that provide homeless services. Stanislaus Urban County utilizes 7.5% of its annual ESG award for Admin, a maximum of 10% for HMIS Activities, maximum of 60% for emergency shelter activities, and a minimum of 40% for Homeless Prevention and Rapid Re-Housing Activities. HMIS Activity funds will be utilized to work with the Stanislaus CoC on coordinated assessment, outreach, and data collection. Affordable housing activities, as described in Priority Need 2 – Affordable Housing, will also be a part of the regional approach to solving homelessness.

	Basis for Relative Priority	As discussed in greater detail in the Needs Assessment, homeless individuals were counted as part of Stanislaus County's 2019 Point-In-Time (PIT) count, including those who were unsheltered. The data indicates a need to support programs that serve individuals and families experiencing homelessness. Homelessness was also identified as a High priority in the community input from stakeholders and the public at-large. The Stanislaus Urban County and City of Turlock will focus CDBG, HOME, and ESG resources on shelter, rental assistance, and affordable housing, which is crucial to both preventing and ending homelessness. Both entities will also work closely with the Stanislaus CoC to ensure that ESG programs are working collaboratively with Stanislaus CoC Transitional and Permanent Supportive Housing programs.
6	**Priority Need Name**	Community Emergency Responses
	Priority Level	High
	Population	Extremely Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Small Businesses
	Geographic Areas Affected	Stanislaus Urban County: Ceres, Hughson, Oakdale, Patterson, Newman, Riverbank, Waterford and the County's Unincorporated Turlock
	Associated Goals	Provide Public Services Work to End and Prevent Homelessness Economic Development Community Emergency Response Program

		Administration
	Description	Projects under this goal will support small businesses, Urban Cunty members and agencies address community emergency needs as a result of pandemic related issues.
	Basis for Relative Priority	As a response to COVID 19, the Stanislaus Urban County will strategically plan to address small businesses, Urban County members, residents and service providers effected by the pandemic.

Narrative (Optional)

Priority needs are those that were identified through data collection in the Needs Assessment and Market Analysis, as well as survey results, consultations with stakeholders and the community at-large.

All of the needs identified above are identified as "High" priority – this is because the needs identified were found to be true among all sources: citizen participation, stakeholder consultation, and data analysis.

SP-35 Anticipated Resources

Introduction

During the five-year Con Plan period, the Stanislaus Urban County expects to receive approximately $2.3 million annually in CDBG funding, for a five-year total of $11.5 million. During the five-year Con Plan period, the Stanislaus Urban County expects to receive approximately $200,000 annually in ESG funding, for a five-year total of $1.0 million. In addition, Stanislaus County, as the Administrative Entity (AE) for the local CoC for the state CA-ESG program, expects to use $1.3 million within the next five years. Stanislaus County is the Administrative Entity (AE) on behalf of the CoC for the state's California Emergency Solutions and Housing (CESH) and the California Emergency Solutions Grant (CA-ESG) program. Stanislaus County also expects to use $300,000 in CalHOME Program Income for housing related activities and administration costs over the five-year Con Plan period.

During the five-year Con Plan period, the City of Turlock expects to receive $650,000 annually in CDBG funding, for a five-year total of $3.25 million. The HOME Consortium also anticipates an estimated $1.2 million in annual HOME funds, for a five-year total of $6.0 million. The City of Turlock expects to use $1,700,000 in CalHome funding for housing activities and administrative costs over the five-year Con Plan period.

The table below provides a breakdown of these anticipated resources, which are based on the Fiscal Year 2015-2016 allocations.

Anticipated Resources (Stanislaus Urban County)

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $
			Annual Allocation: $	**Program Income: $**	**Prior Year Resources: $**	**Total: $**	
CDBG	public - federal	• Infrastructure • Property Acquisition • Admin and Planning • Housing • Public Facility Improvements	$2,310,165	$2,400	0	$2,312,565	$11,562,825

		• Public Services					
ESG	public - federal	• Overnight shelter • Rapid re-housing • Rental Assistance Services • Homeless Prevention Services • HMIS Data System Support	$202,628	$0	0	$202,628	$1,013,140

Anticipated Resources (City of Turlock)

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $
			Annual Allocation: $	**Program Income: $**	**Prior Year Resources: $**	**Total: $**	
CDBG	public - federal	• Acquisition • Admin and -Planning • Economic Development • Housing • Public Improvements • Public Services	$657,574	0	0	$657,574	$3,287,870
HOME	public - federal	• Acquisition • Homebuyer assistance	$1,363,238	0	0	$1,363,238	$6,816,190

		• Homeowner rehab • Multifamily rental new construction • Multifamily rental rehab • New construction for ownership • TBRA					

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The Stanislaus Urban County members will continue the use of State of California funds as they become available to fund affordable housing projects/programs. The Cities of Ceres, Newman, Patterson, Riverbank and Turlock are currently recipients of CalHOME funds to provide down payment assistance to first time home buyers and owner-occupied housing rehabilitation assistance. Stanislaus County will use CalHOME Program Income as match for any eligible housing programs.

CDBG, HOME, NSP, and CDBG-R Program Income (PI) funds will continue to be used by the Stanislaus Urban County to fund gaps in projects/programs. The Stanislaus Urban County will continue to use NSP Program Income to remove blighted properties via the Abandoned and Dangerous Buildings Program (ADB). City of Turlock will continue to use State HOME PI as an additional funding source for the first-time home buyer program. The Cities of Turlock, Ceres, Newman, Patterson, and Riverbank are currently recipients of CalHOME funds, which provide down payment assistance to first time home buyers and owner-occupied housing rehabilitation assistance. Stanislaus County will continue pursuing California State Water Resources Control Board (Water Board) grant funds to assist in the completion of CDBG-funded infrastructure projects.

Stanislaus County receives federal Entitlement and state Emergency Solutions Grant (ESG) Program funds that require a dollar to dollar match. The match requirements for this program are met through the County's ESG grantees' donations, in-kind, fund-raising, and other public and private funding. Stanislaus County will utilize CESH funds in the amount of $1,576,186 during the next five years as match for the County's ESG programs.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Turlock Redevelopment Agency owns a parcel with a small office building. The building is currently leased for $1.00 per year to Haven Women's Center. The intent of the five-year lease has been to bring much needed anti-domestic violence services to City of Turlock and overcome the transportation barrier of clients and families traveling the 15 miles to Modesto to get to much needed services.

The City of Turlock has also recently purchased a four-plex in one of the lowest income census tracts. The City of Turlock will be rehabilitating the four-plex and then selling the property to We Care, a local nonprofit that provides emergency shelter, case management, and transitional housing services so that We Care can add four units to its transitional housing program.

SP-40 Institutional Delivery Structure

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Stanislaus County	Government	-Economic Development -Homelessness -Non-homeless special needs -Rental -Public Infrastructure -Public services	Region
City of Turlock	Government	-Economic Development -Non-homeless special needs -Affordable Housing Homeownership/Rental -Neighborhood improvements -Public facilities -Public services	Region
City of Ceres	Government	-Economic Development -Non-homeless special needs -Neighborhood improvements	Jurisdiction
City of Hughson	Government	-Economic Development -Non-homeless special needs Neighborhood improvements	Jurisdiction
City of Newman	Government	-Economic Development -Non-homeless special needs -Neighborhood improvements	Jurisdiction
City of Oakdale	Government	-Economic Development -Non-homeless special needs -Neighborhood improvements	Jurisdiction
City of Patterson	Government	-Economic Development -Non-homeless special needs -Neighborhood improvements	Jurisdiction
City of Riverbank	Government	-Economic Development -Non-homeless special needs -Neighborhood improvements	Jurisdiction
City of Waterford	Government	-Economic Development -Non-homeless special needs -Neighborhood improvements	Jurisdiction

Stanislaus Regional Housing Authority	PHA	-Public Housing	Region
Stanislaus Community System of Care	Continuum of Care (CoC)	-Homelessness	Region

Assess of Strengths and Gaps in the Institutional Delivery System

Stanislaus County has a comprehensive planning and coordination system involving service providers and program operators at all levels (government, nonprofit, and private for-profit). The collaborative programming between Stanislaus County, cities, and nonprofits is identified as a key strength.

The collaborative efforts of the County and Turlock contribute to a regional approach of service delivery. Recognizing that many residents move about the region freely for social activities as well as employment and educational opportunities, this recognition is a key strength to the service delivery system. The Stanislaus System of Community Care, the local Continuum of Care (CoC) is a key part of this collaborative strength and as the CoC evolves its partnerships and knowledge of resources available throughout the County, all cities and unincorporated areas will benefit.

The primary gap is inadequate funding to meet the level of need. Funding gaps are most common for extremely low-income households, chronically homeless, homeless youth, and those living in transitional shelters. These funding gaps are either a lack of monetary resources to meet physical needs such as housing and food, or staffing needs for nonprofits to employ the needed number of capable staff to provide case management and other supportive services.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement		X	
Mobile Clinics	X		
Other Street Outreach Services	X	X	

Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS			X
Life Skills	X	X	X
Mental Health Counseling	X	X	
Transportation	X	X	

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The County and Turlock are active partners in the CoC. The CoC continues to improve its Coordinated Entry System (CES), a key tool in addressing individualized needs of those persons experiencing homelessness. As indicated through consultations, the service delivery system is becoming increasingly effective in addressing the housing needs and those other supportive service needs for those experiencing homelessness, however as those with fewer needs get the support they need quickly, those individuals and families with high or difficult needs are more often slower to receive support.

The CoC and its partners strive to deliver individualized support to each person because it is more efficient and it minimizes the number of days a person may spend homeless and/or in a more vulnerable state. Each month the CoC gathers to discuss topics at-hand for two and a half hours, these meetings occur to share resources and knowledge, in an effort to better support the County and each City within.

The Coordinated Entry System (CES) Policies and Procedures Manual was updated in January 2020, and can be found at: https://csocstan.com/coordinated-entry-system-ces-policies-and-procedures-manual/

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

A strength in the service to special needs populations is similar to what is stated above; there is an increasing amount of communication and collaboration coming from the CoC and its partners. Many services and facilities provided serve the general population of homeless persons but there are also a number of programs that are targeted to meet the needs of special needs homeless such as persons with HIV/AIDS, veterans, youth, aging-out foster youth, women and children, and the mentally ill.

Although treatment for substance abuse disorders is available in the community, there are limited opportunities for persons who are actively using to be housed other than an overnight emergency shelter. The same holds true for those who live with a severe and chronic mental illness. Although there are services available and there is supportive housing (transitional and permanent), those with the most severe mental illnesses often do not have housing that is coupled with the level of care required. Such populations are often housed temporarily through short-term confinement or institutionalization as the result of arrest by law enforcement but struggle to find suitable permanent housing placements.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Stanislaus County and Turlock will continue to work collaboratively with service and shelter providers to identify and address gaps in the service delivery system.

The County and Turlock continue to invest time and resources in the CoC and the strategy to address gaps moving forward is to identify those gaps within the structure of the CoC to reach a solution that will strengthen the entire CoC system and not one particular City or organization. The *Plan to Address Homelessness in Stanislaus County* was completed in January 2019 and outlines much of the strategies moving forward to a more complete and efficient system of care.

Stanislaus County SP-45 Goals

Goals Summary Information

#	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Public Infrastructure	2020	2024	Non-Housing Community Development	Stanislaus Urban County	Public Infrastructure Improvement	CDBG: $8,008,895	7,500 Households
2	Provide Public Services	2020	2024	Non-Homeless Special Needs	Stanislaus Urban County	Public Services	CDBG: $1,155,085	7,000 Persons
3	Work to End and Prevent Homelessness	2020	2024	Homeless	Stanislaus Urban County	Homeless Services Public Services	ESG: $937,155	2,100 Persons
4	Community Emergency Response Program	2020	2024	Emergency Assistance	Stanislaus Urban County	Economic Development Public Services	CDBG: $575,000	10 Households/Businesses
5	Affordable Housing	2020	2024	Affordable Housing	Stanislaus Urban County	Affordable Housing	HOME: $6,500,000	40 Households

6	Administration	2020	2024	Administration	Stanislaus Urban County	Public Infrastructure Improvement Homeless Services Public Services Affordable Housing	CDBG: $340,455	N/A

Goal Descriptions

1	**Goal Name**	**Improve Public Infrastructure**
	Goal Description	Stanislaus Urban County will continue to work on infrastructure and facility projects in income-qualified residential neighborhoods who are lacking sewer, water, or stormwater systems, or where infrastructure exists but is in need of repair
2	**Goal Name**	**Provide Public Services**
	Goal Description	Projects and activities under this goal may support organizations that offer services such as educational programs, food boxes, and health care services.
3	**Goal Name**	**Work to End and Prevent Homelessness**
	Goal Description	Projects under this goal will support organization providing shelter and services for those individuals or families experiencing homelessness, including emergency shelters, transitional shelters, permanent supportive housing, and rapid re-housing.
4	**Goal Name**	**Community Emergency Response Program**
	Goal Description	Projects under this goal will support small businesses, Urban Cunty members and agencies address community emergency needs as a result of pandemic related issues

5	Goal Name	Affordable Housing
	Goal Description	Housing improvements for those persons with disabilities and projects that may consist of rehabilitation or development of affordable housing units for either renters or homeowners.
6	Goal Name	Administration
	Goal Description	Administration for CDBG and ESG programs.

Turlock SP-45 Goals

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase and Improve Supply of Affordable Housing	2020	2024	Affordable Housing	HOME Consortium	Affordable Housing	CDBG:$500,000 HOME: $6,500,000	40 Households
2	Work to End and Prevent Homelessness	2020	2024	Homeless	City of Turlock	Homeless Services	CDBG:$500,000 HOME:	2,000 Persons
3	Improve Infrastructure and Public Facilities	2020	2024	Non-Housing Community Development	City of Turlock	Public Infrastructure and Facility Improvement	CDBG:$300,000 HOME:	1,500 Households
4	Provide Public Services	2020	2024	Non-Homeless Special Needs	City of Turlock	Public Services	CDBG: $375,000	3,500 Persons

5	Administration	2020	2024	Administration	City of Turlock	Public Infrastructure Improvement Homeless Services Public Services Affordable Housing	CDBG: HOME:	N/A

Goal Descriptions

1	**Goal Name**	**Increase and Improve Supply of Affordable Housing**
	Goal Description	This goal will work to acquire real property and/or units in order for them to be used to increase the number of affordable housing units in Turlock. Projects under this goal will support both renter- and owner-occupied units in rehabilitation in the aim to increase the value and bring the housing unit up to code. The City will offer loans and grants to maintain single and multifamily affordable housing stock for low- and moderate-income households. Projects under this goal may also provide first-time homebuyer assistance.
2	**Goal Name**	**Work to End and Prevent Homelessness**
	Goal Description	Funding towards this goal will support organizations providing shelter and services for those experiencing homelessness; this goal may include emergency shelter, transitional, permanent supportive, and rapid re-housing services.

3	**Goal Name**	**Improve Infrastructure and Public Facilities**
	Goal Description	This goal may provide funding for projects that will improve sidewalks, streets, curbs, gutters, and sewers.
4	**Goal Name**	**Provide Public Services**
	Goal Description	This goal will address basic needs as well as provide important services to the community. Projects and activities under this goal may provide meals as congregate sites and home delivery to seniors, provide recreational services,
5	**Goal Name**	**Administration**
	Goal Description	Administration for CDBG and HOME programs.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

- The Stanislaus Urban County is part of a HOME Consortia and funds are administered by the City of Turlock. Housing activities for the Stanislaus Urban County members are outlined in the City of Turlock Consolidated Plan and AAP. A summary of those expected HOME activities are: Rental unit rehabilitation (6 households)
- First time Homebuyer Assistance (8 households)
- Provide loans and/or grants to low- or moderate-income households or to investors renting to low- or moderate-income tenants.

SP-50 Public Housing Accessibility and Involvement

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Stanislaus Regional Housing Authority (Housing Authority) is not under a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

The Housing Authority provides homeownership resources to participants in the Housing Choice Voucher Program. The Family Self-Sufficiency (FSS) Program has established partnerships with a variety of community resources to refer participants for services including pre- and post-secondary education, health care, childcare, employment development, supported employment, and small business development including micro-loans. The FSS Program also encourages families to participate in financial wellness programs including financial literacy and credit repair with an emphasis on long-term financial stability for the purposes of homeownership. Supportive services are provided through the Community Services Agency and the County's Department of Behavioral Health and Recovery Services

The Housing Authority previously implemented a services and communication "quality control" system that provides the Housing Authority with immediate customer feedback and identifies areas that may need improvement.

The Housing Authority has also implemented a resident education program with regularly scheduled meetings and written communications on agency policy, rules, and leases.

Efforts to improve communications with residents and program participants include on site resident training/informational meetings, regular newsletters and flyers.

The Housing Authority has implemented a "curb-side" appearance program. The focus of the program is the exterior of buildings, parking areas, playgrounds and other areas of the complexes.
Rodent and insect problems are addressed when residents report a problem and/or on Annual Inspections. In an effort to better educate residents concerning these problems, information is regularly provided through the Housing Authority's resident newsletter.

These actions have assisted the Housing Authority in creating an atmosphere which emphasizes customer satisfaction and communication.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

SP-55 Strategic Plan Barriers to Affordable Housing

Barriers to Affordable Housing

The Stanislaus Urban County works with the City of Turlock, who is the lead agency for the City of Turlock/Stanislaus County HOME Consortium in efforts to provide affordable housing opportunities. One of the main barriers to affordable housing, both rental and homeownership, has been the supply of affordable housing units. For residents that are renting, the rents in the area have increased and made it difficult for renters to move or new renters to find housing units. In the area of homeownership, many residents are outpriced and cannot afford to purchase the homes that are available. Some of the barriers that impact the availability of affordable housing are outlined below.

Accessory Dwelling Units (ADUs): Separate living quarters on a property (also called a "granny flat" or "guesthouse" can add additional housing units into single-family residential neighborhoods. Government regulations of ADUs can reduce or eliminate this housing development. Passage of numerous California legislative bills in 2017 and 2019 have eliminated many of the local impediments to the construction of ADU's and all Urban County jurisdictions are working update their ordinance to comply with the State's new ADU laws. In the interim state law prevails.

Shortage of Affordable Housing Funding: The availability of funding for affordable housing has dropped dramatically in the past decade for all jurisdictions in California that do not have local public or private housing funds. Dissolution of redevelopment agencies in the State of California in 2012, including the Modesto Redevelopment Agency, resulted in a significant drop in funding for housing projects.

Competition for tax credits and other State funding with cities in California and diminished amounts of HUD funding create a shortage of affordable housing.

Planning and Development Fees:
Housing development imposes short- and long-term costs upon local government, such as the cost of providing site reviews, permitting and inspection, and maintaining General Plan and zoning regulations addressing housing development. Jurisdictions also charge impact fees to offset the cost of providing the infrastructure and public facilities that are required to serve new housing development. To help recoup costs and ensure that essential services and infrastructure are available when needed, Stanislaus County jurisdictions charge various types of development fees. The fee amounts vary based on the needs of each jurisdiction and the services provided.

The fees can be a significant factor in housing development throughout California, raising housing costs and disincentivizing new residential development, factors that contribute to statewide high housing costs. Among California jurisdictions, fees account for between six and eighteen percent of the price of housing. (Terner Center for Housing Innovation- UC Berkeley, It All Adds Up: The Cost of Housing Development Fees in Seven California Cities, March 2018)

As a best practice, the public and developers should be able to access a jurisdiction's current fee schedules to estimate fees as a part of total development project costs in advance.

Until 1978, property taxes were the primary revenue source for financing the construction of infrastructure and improvements for residential development in California. Proposition 13, passed in 1978, limited a local jurisdiction's ability to raise property taxes and increasing reliance on other funding sources to provide infrastructure, public improvements, and public services. An alternative funding source widely used among local governments in California is the development impact fee, which is charged to the project developers/owners, for publicly provided infrastructure that supports the development, including water and sewer facilities, parks, and transportation.

For jurisdictions to charge an impact fee, the California Mitigation Fee Act requires that the jurisdiction demonstrate the "nexus" between the type of development in question and the impact being mitigated by the proposed fee, and that fee amount be proportional to the impact caused by the development. Fees not covered by the California Mitigation Fee Act include inclusionary housing ordinance in-lieu fees, permit processing fees, utility connection fees, and fees included within specific development agreements between a jurisdiction and a developer.

Despite state law limiting direct impact fees, the fees can be a large part of a jurisdiction's total fee requirements for housing development. Because developers tend to pass these fees onto the final housing owner, the effects of reducing these fees on housing affordability depend on the amount of the fee reduction and current home prices. Because the eventual owner bears the brunt of fees, high fees limit development of lower-cost housing more than higher-cost housing. (Terner Center for Housing Innovation- UC Berkeley, Current Practices and Policy Considerations to Improve Implementation of Fees Governed by the Mitigation Fee Act, August 2019)

A reduction in development fees for low-income housing may help these projects become financially feasible. A jurisdiction deferring development fees until a certain time after project completion can also help add flexibility the project's upfront costs and assist in the development of low-income housing.

Municipal Processing Time:
The processing time required to obtain full approval of a development project is often cited as a contributing factor to the high cost of housing in the State of California Review and legislative approval, while often necessary steps in the development process, add to the cost of construction by increasing land holding costs and interest payments. Governments are not always able to control delays when multiple levels of government that must communicate, review, and approve plans, delays due to the schedule or timing of legislative boards of approval, or delays based on the amount of municipal staff capacity to review plans when demand for services is high.

Prevailing Wages: Davis-Bacon prevailing wage must be paid to laborers when federal Community Development Block Grant (CDBG) dollars are used to pay for any construction project over $2,000 or on any multifamily housing project over eight units. Prevailing wage must also be paid on any HOME-funded multifamily housing project that directly funds twelve or more units. While competitive wages are currently high, Davis-Bacon wages may be higher and add additional cost to housing construction and rehabilitation activities.

California's Prevailing Wage Law requires contractors to pay minimum wage rates on public works projects that support housing construction such as roads, water and sewer projects, and other public utilities. The rates are set by the California Department of Industrial Relations. These additional costs could add to local costs for housing development.

Expiration of Affordability Contracts: Affordability contracts with private property owners have a time limit that runs out after a contractually-set number of years. Unless the affordability contracts are renewed with the property owner, the affordable rental housing units will expire and become market-rate housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The Stanislaus Urban County and City of Turlock strive to consistently review local development standards and development review procedures to ensure that such do not have unintended negative consequences, and to improve policies and procedures to increase the feasibility of developing affordable housing.

The Regional Analysis of Impediments to Fair Housing Choice (AI) includes both the County and Turlock, as well as Modesto, and the AI will work to identify those policies and strategies that have directly negative impacts or indirect negative impacts on low-income households throughout the County. The AI will also outline actions to be taken to best address those policies and strategies to remove barriers and create a more equitable housing market for those low- and moderate-income households.

Layers of federal and state requirements may limit cost, size, design, return, and subsidies. Such constraints are designed to ensure the proper use of limited public resources. However, they also force developers to be driven by the requirements of the funding sources rather than the needs of the community or the residents who will live in the housing. These requirements often demand that housing be narrowly defined as "low-income" or "elderly" or "congregate" housing, resulting in concentration of assisted housing. As stated above, the County and the City of Turlock consistently review local policies and strategies to mitigate unintended consequences that may negatively impact low- and moderate-income households.

The strategy of the Stanislaus Urban County and City of Turlock will be to continue ongoing efforts to review all potential barriers to affordable housing that are within their authority to address; to continue to pursue and utilize available funding for mortgage assistance and housing rehabilitation; and to continue to work with and partner with housing nonprofit agencies, and housing developers from the nonprofit and for-profit sectors to promote the development of affordable and special-needs housing.

SP-60 Homelessness Strategy

Describe how the jurisdiction's strategic plan goals contribute to:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

In January 2019, the CoC approved the *Plan to Address Homelessness in Stanislaus County*[3] which is a comprehensive report regarding homelessness throughout the County. The report takes stock of the services, shelters, and programs already available, then moves to outline gaps and strategies to overcome those gaps. The report is summarized in the following responses, please see the link in the footnote below to see the entire report.

The County and Turlock participate in the CoC and are part of the planning of services from outreach to housing placement and service provision. The *Plan to Address Homelessness in Stanislaus County* identify the organizations and programs that conduct outreach and engagement throughout the County. Across the CoC there is a particular focus on identifying and engaging individuals who may not otherwise seek or obtain services.

Below are the programs highlighted as those who engage individuals and families where they are in outreach efforts:

The Stanislaus Homeless Outreach Program: SHOP provides culturally competent mental health services to individuals with SMI and a history of homelessness or have mental health and co-occurring issues of mental health and substance abuse. Clients may be uninsured or underinsured and involved with other agencies. The program goals are to reduce the risk for emergency room use, contract with law enforcement, homelessness, and psychiatric hospitalization for Transitional Age Youth (TAY) ages 18 to 24, adults 26-59, and older adults 60+ with a serious mental illness or co-occurring substance use. Within SHOP, there are 5 Full Service Partnership (FSP) teams serving different populations and 3 levels of care that include an FSP using the ACT Model, intensive services support, and wellness/recovery. Funding for SHOP is provided under the Community Services and Supports (CSS) category of County MHSA funding. In FY 2016-2017, 85% of surveyed individuals indicated decreased stigma, increased self-care, increased access to community resources, and a decreased need for extensive and expensive services

Central Star Youth with Serious Emotional Disorder:

This program is a Full-Service Partnership (FSP) that provides behavioral health services, including outreach and engagement, to high-risk children and youth with serious emotional disturbances (SED)

[3] https://stancares.wpcomstaging.com/wp-content/uploads/2019/01/Plan-to-Address-Homelessness-in-Stanislaus-County.pdf

and their families. This FSP provides 24/7 crisis response, outreach and engagement, and on-site intensive mental health services. Since its initial launch in March of 2017, the program has served 23, exceeding its 15-client target, with 83% of discharged individuals meeting goals or transitioning to a lower level of care.

Garden Gate Respite: A residential based respite program that targets TAY, adults, and older adults from diverse and/or underserved populations who are either known or suspected to experience mental illness, and are either homeless or at risk of homelessness, incarceration victimization, and/or psychiatric hospitalization. GGR provides crisis intervention and basic needs such as food, clothing, shelter, individual needs assessment to facilitate targeted crisis intervention case management and support services and linkage to outreach and engagement services. In FY 2016-2017, 86% of clients surveyed indicated that they deal more effectively with daily problems as a result of services. Through stakeholder and client feedback, gaps in services for respite care for families, effective collaboration with the County's new Outreach and Engagement Center, and low-barrier shelters that allow pets were identified as challenges that were incorporated into this plan.

Outreach and Engagement Center (OEC)

The Outreach and Engagement Center (OEC) coordinates the provision of multiple services throughout the County for those experiencing homelessness. Teams from OEC go out 5 days a week to connect people directly with benefits and services to engage those who may otherwise not seek assistance. The OEC also serves as a physical entry point for support through assessments and referrals and is open for walk-in access Monday through Friday.

ESG funds may be used for costs of providing essential services necessary to reach out to unsheltered homeless people; connect them with emergency shelter, housing, or critical services; and provide urgent, non-facility-based care to unsheltered homeless people who are unwilling or unable to access emergency shelter, housing, or an appropriate health facility. Any funding provided for such services through the ESG program would be subject to the competitive grant award process.

Addressing the emergency and transitional housing needs of homeless persons

The needs of those individuals in emergency and transitional shelter situations are met by service providers within the CoC. The CoC has steadily increased its effectiveness over the past several years and will continue to work together to meet the needs of all individuals and families needing services along the spectrum of assistance provided by the CoC and its partners.

The Coordinated Entry System (CES) is an important tool utilized by the CoC in its effort to customize care and use resources in the most efficient manner. Matching an individual/family with the correct housing option, whether it be emergency shelter, transitional shelter, or permanent supportive housing, is an important component of addressing the follow-up needs a person has. Upon entering an emergency shelter or transitional shelter, the CoC partners work to provide the services that will best match the needs of the individual or household.

Short-term strategies for addressing the emergency and transitional housing needs of homeless persons include but are not limited to the following:

- Continue to support and work with those organizations tasked with outreach and engagement, ensuring the coordinated entry system is fully being utilized when possible.
- Sustaining existing emergency shelter and transitional housing inventory and helping those in shelters exit to permanent housing through rental assistance combined with wrap-around services that assist clients in developing life skills and reduces barriers to retaining housing.

Long-term strategies include but are not limited to the following:

- Expanding economic stability programming such as job training and vocational opportunities to help participants achieve long-term stability and reduce recidivism.
- Increasing inventory of permanent supportive housing for homeless households through the development of affordable housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Key to stabilizing housing for these homeless populations is the provision of supportive services, tailored to fit the needs of the individual. These efforts are coordinated through the CoC, the CES, and services providers throughout the County.

Permanent housing destinations for those who were recently homeless generally include an apartment, permanent supportive housing, or living permanently with friends or family. The CES is a powerful tool here in tracking individuals across the system, being able to adjust services and engagement strategies as needed on a case-by-case basis. A return to homelessness is indicated by a new entry in a homeless residential program (emergency shelter, transitional housing, rapid re-housing) in HMIS within 365 days after exiting to permanent housing.

The Stanislaus CoC strategies encourage providing homeless households with housing quickly and with supportive services that are of greatest need to support stable housing; other needs the households may have are addressed through referrals to existing mainstream resources available in the community.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies.

The state has policies in place that require health care facilities to participate in regional planning meetings and develop a specific document to identify best practices for the post-hospital transition of homeless patients. Local health care facilities have specific protocol in place requiring a safe discharge for all patients. The County's Health Services Agency is actively involved in the Stanislaus CoC. Currently in place there are discharge planning social workers on staff at the hospitals who work with service providers to locate appropriate housing.

Representatives from Behavioral Health and Recovery Services (BHRS) and the Community Services Agency (CSA) are also active participants in discharge coordination planning.

For adults recently released from custody, Stanislaus County addresses housing issues through the Day Reporting Center (DRC). The Sheriff's Department conducts Probation Orientation Meetings at the DRC. The Stanislaus County Sherriff's and Probation Departments also began a diversion program, where homeless individuals who would otherwise be jailed for minor crimes are able to stay at the Salvation Army shelter facility, where they receive shelter and case management services.

Stanislaus County has transitional living procedures in place for juveniles exiting foster care to address youth in placement where the long-term plan is emancipation. Stanislaus County develops a 90-day transition plan that includes a housing component. A status review is a court hearing to review the minor's status in placement. The plans are submitted to the court and all involved parties, including the minor.

Through contracted services with BHRS, Telecare SHOP (Stanislaus County's primary agency for outreach to CH/mentally ill persons) provides treatment and discharge planning to adults with mental illness and/or chemical addiction. Discharge planning is multi-disciplinary and starts upon admission to a facility. Discharge planning includes supportive or protective housing if the patient is incapable of independent living. Agencies receive diagnosis, medication and other pertinent information to assist with follow up services. Appropriate discharge settings include nursing homes, basic care facilities, adult foster care, and independent living which are not funded through HUD McKinney-Vento resources. SHOP assists individuals in completing application for housing and mainstream resources such as Social Security prior to the patients discharge.

SP-65 Lead-based Paint Hazards

Actions to address LBP hazards and increase access to housing without LBP hazards

All housing related program funding administered by the Stanislaus Urban County and the City of Turlock, including Rapid Re-Housing, NSP and HOME Consortia projects, require that all units constructed before 1978 be screened and inspected for lead-based paint hazards. HOME Consortia projects are generally inspected by the Housing Authority and ESG Rapid Re-Housing units are inspected by Stanislaus County Building Inspectors, unless the Housing Authority has already conducted a Lead Based Paint inspection. The lead-based paint regulation that became effective April 22, 2010 added a requirement that requires contractors bidding on the rehabilitation of homes built prior to 1978 provide documentation of EPA Lead Renovation and Repair and Painting certification. If lead is found in any housing unit, a lead-based paint clearance test is conducted, after the work has been completed, by a licensed contractor with expertise in this type of work. Final payment is not released until the unit has passed the lead-based paint testing requirements. These requirements will assist Stanislaus County in its goal to eliminate the lead-based hazards.

How are the actions listed above integrated into housing policies and procedures?

All housing-related programs administered by the Stanislaus Urban County, including Rapid Re-Housing and HOME Consortia project who collaborate with the Housing Authority, have policies in place which require that all units constructed before 1978 be screened for LBP hazards.

SP-70 Anti-Poverty Strategy

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The Turlock HOME Consortium, and Stanislaus Urban County work to reduce poverty through ensuring an adequate, affordable, quality housing supply, improving low-income neighborhoods, strengthening the employment skills of the community and ensuring access to basic needs such as food and shelter. The City of Turlock is particularly focused on ensuring quality housing options to low-income individuals through the production of new low-income units as well as the rehabilitation of existing low-income units and combating rental discrimination against minorities.

The City of Turlock and the Stanislaus Urban County updated the Analysis to Impediments to Fair Housing Choice (AI) alongside the development of this Consolidated Plan and outlined ways in which each jurisdiction can take actions to ensure protected classes have equitable access to quality schools and employers. The AI investigates zoning codes, permit processes, and fees to ensure the County and each City within are as accommodating as possible to those developments and employers that will contribute to reducing poverty and increasing economic opportunity and housing stability.

The City of Turlock realizes that it cannot combat poverty alone, and it is a top priority of the City of Turlock to coordinate with other entities when possible. The City of Turlock is particularly committed to coordinating with Stanislaus County which manages many housing and social service programs. The City of Turlock also coordinates with other entities such as the CoC and various community-oriented nonprofit groups that have a stake in the community. It is a top goal of the City of Turlock to ensure that it accesses all available grant money to assist the community.

The CoC has developed into a more coordinated organization over the past five years, and the City of Turlock as well as the County will continue to leverage those partnerships and resources to address the issues of poverty.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The goals and priority needs outlined in this section all work with the City of Turlock's programs and policies as well as the County's in order to support low-income families so they may direct their own resources in ways that may improve their economic situation. Through the projects and activities that will be associated with this Consolidated Plan, the Turlock HOME Consortium will work with partners to relieve financial pressures on low-income households, with the long-term goal of lifting those households out of poverty. This is true both for those households experiencing homelessness and those households that are low-income homeowners and all types of households between.

By continuing to fund the acquisition, development, and/or rehabilitation of affordable housing units when funding resources are available, the Stanislaus Urban County and City of Turlock will be providing individuals and families in poverty with a decent, affordable place to live, which will allow them to focus their efforts on other opportunities that may offer further stability to the household. Providing financial assistance to first-time homebuyers can help them in making the transition to homeowner status and build up equity in their own home, generating longer term wealth and stability. Similarly, assisting a low-income family which already owns their home to rehabilitate or improve that home increases its value, thus increasing the value of that family's home.

While the ability to achieve equity in a home is limited for extended periods of time under most housing assistance programs, a valuable credit history can be created which increases a family's access to borrowed money. In addition, the eventual termination of restrictions permits direct access to accumulated equity at some point in the future.

SP-80 Monitoring

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Stanislaus County

Stanislaus County monitors all sub-recipients on a regular basis, a minimum of 2 on site visits and desk audits as needed. Monitoring is conducted to ensure statutory, regulatory, and programmatic requirements are being met and that information submitted to Stanislaus County is accurate and complete.

An agreement is executed with every sub-recipient which clearly states all contractual requirements including but not limited to the project scope of work, performance measurement standards, reporting requirements, drawdown requirements, and applicable federal requirements. The monitoring process emphasizes on-site field visits, desk audits, technical assistance, and assistance to sub-recipients to ensure a good data collection and reporting system is in place.

Stanislaus County staff reviews quarterly project progress reports, requests for funds forms and related back up documentation which identify the total funds used by all jurisdictions during a given month. Stanislaus County staff verifies and cross-references the information on the quarterly budget activity reports. Monitoring visits are also scheduled throughout the year by Stanislaus County staff for each sub-recipient to ensure appropriate expenditure of funds. Finally, Stanislaus County tracks the timeliness of drawdowns within the IDIS system to assure that the program meets or exceeds the threshold requirements established by HUD.

Stanislaus County staff reviews quarterly public services grantee statistics tables, narratives, request for funds forms, and budget printouts which identify the total funds used/requested by each grantee during that reporting period. Stanislaus County staff verifies and cross-references the information on the quarterly budget activity reports. Monitoring visits are also scheduled throughout the year by Stanislaus County staff for each grantee to ensure appropriate expenditure of funds and recommendations are provided to the sub-grantee within 30 days of the monitoring visit.

Turlock

CDBG Monitoring

City staff assess risk of CDBG sub-recipients according to different risk factors to determine extent of monitoring for any given CDBG activity.

Desk audits consist of:

- monthly review of project files
- performance reports
- invoices and supporting documentation
- ensuring timely expenditure
- tracking progress toward Consolidated Plan/Annual Action Plan goals

For those sub-recipients that are deemed high-risk, all CDBG activities are monitored more extensively and typically on-site.

The City and the County uses “Appendix 5-21” of Managing CDBG: A Guidebook for CDBG Grantees on Sub-recipient Oversight for the basic structure of its CDBG/ESG monitoring and specific HUD-developed monitoring protocols according to activity/CPD program (CPD Monitoring Handbook 6509.2).

HOME Monitoring

In accordance with 24 CFR, Section 92.252, HOME-assisted rental units are monitored and inspected for income certifications, housing quality standards, and other affordability criteria. There are different levels of monitoring that staff follow, beginning at project predevelopment and continuing through the period of affordability. Staff reviews each draw request. Staff meet with the developers to provide technical assistance if needed and make periodic site visits to follow up on project progress. In addition, staff are constantly monitoring to see if the projects are meeting the standards established in the initial agreement, if costs are on target, and to check on quality of construction.

For rental housing, during the period of affordability, staff conducts on-site inspections of units to determine compliance with property standard requirements. Staff corroborates information furnished by the owners in regard to lease, income verification, rent, utility allowances and compliance with provisions of written agreements. In addition, City staff performs on-site inspections of HOME-assisted units as required.

HOME-assisted rental units are inspected for rent, income, housing quality, and other affordability criteria in accordance with HOME requirements. Physical inspections are conducted to ensure that properties provide decent, safe and sanitary housing for all residents. In addition, all property management agents at each complex are expected to maintain physical conditions above the minimum maintenance standards as required by Section 8 Housing Quality Standards and local housing codes.

For CHDOs staff follows the same process as described above. Staff reviews payments requests, invoices and each draw request. Staff meets with the CHDOs to provide technical assistance if needed and make periodic site visits to follow up on project progress. In addition, staff are constantly monitoring to see if the projects are meeting the standards established in the initial agreement, if costs are on target, and to check on quality of construction. For the past two years staff has been meeting in a monthly basis with the two City approved CHDOs.

ATTACHMENT 1

STANISLAUS URBAN COUNTY

DRAFT Annual Action Plan
Fiscal Year 2020-2021

for HUD Programs *April 10, 2020*

This Annual Action Plan includes contingency provision language to explain how project/program funding amounts will be adjusted once actual funding is made available by the U.S. Department of Housing and Urban Development

Annual Action Plan

AP-15 Expected Resources

Introduction

Stanislaus Urban County

During Fiscal Year 2020-2021, Stanislaus Urban County expects to receive $2,310,165 in Community Development Block Grant (CDBG) program funding and $202,628 in ESG funding. CDBG program income consists of approximately $200.00 a month unless there's a significant payoff from an existing loan, which will be spent down prior to Fiscal Year 2020-2021 program funds. The amount of prior years' unspent funds is approximately $4,348,275 in federal CDBG and $186,249 in federal ESG funds. An estimated $270,601 in state ESG funding has been allocated by the California Department of Housing and Community Development (HCD) for Fiscal Year 2020-2021 and a carry-over of $289,501 from Fiscal Year 2018-2019 funds has been obligated to service providers. Stanislaus County also currently has a balance of $394,739 in NSP 1 and $717,190 in NSP 3 program income funding. This funding is anticipated to be utilized during Fiscal Year 2020-2021 for primarily housing development activities and includes the Abandoned and Dangerous Buildings program.

Anticipated Resources

Stanislaus Urban County

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition, Admin and Planning, Economic Development, Housing, Public	$2,310,165	0	0	$2,310,165	$9,240,000	Majority of funds will be utilized for infrastructure projects. 10-15% will be set aside for public services. 20% for Administration. Prior year resources are projected to be $4 million that will be

		Infrastructure, and Public Services						reallocated to HUD approved infrastructure projects
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	$202,628	0	0	$202,628	$1,013,140	Funds will be utilized for ESG program administration, emergency shelters, homeless management information system (HMIS) data entry, and homeless prevention and rapid re-housing services.

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

HOME Program - 25% Match Requirement: The Stanislaus Urban County uses local Inclusionary Funds, state funds, and program income from various funding sources as contributions to housing pursuant to HOME matching requirements.

ESG Program - 100% Match Requirement: The Stanislaus Urban County and its sub-recipients utilize CDBG, CoC funding, private donations, foundation funding and in-kind as sources to meet the program match requirement. Fiscal Year 2019-2020 ESG (federal and state) allocations are expected to leverage an estimated $303,461 from the following sources: Private donations, federal, State and other local funding.

NSP Program - The Stanislaus Urban County will continue its efforts in using NSP Program Income (PI) funds to provide affordable housing opportunities in combination with leveraged funding provided by the housing developer.

CDBG Program - Public Services Grants (CDBG-PSG): Leverage funding identified by applicant agencies awarded funding during the Fiscal Year 2020-2021 NOFA CDBG Public Services Grant Program process amounts to $1,385,260.

Stanislaus Urban County members will continue the use of State of California funds (as they become available) designed to fund affordable housing and infrastructure projects. Stanislaus County will continue pursing California State Water Resources Control Board (Water Board) grant funds to assist in the completion of CDBG funded sewer infrastructure projects.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

In partnership with the Housing Authority, the Stanislaus Urban County is in the process of developing the The Oak Leaf Meadows project consists of 56 multi-family affordable housing units, two and three-bedroom units, on a 3.29+/- acre property that includes a 5,000 square foot community center and a day care/head start facility in the City of Oakdale. Construction began in May 2019 and is scheduled for completion by June 2021. The Oak Leaf Meadows project is being developed on one of four properties NSP acquired properties. The other three properties have also been developed in partnership with the Housing Authority to provide in-fill housing development consisting of single- family housing units, with the last of the units completed in 2019. All of the units will be made available as rentals to income eligible households and the units will be managed by the Housing Authority. During 2019, no additional foreclosed homes and/or properties were acquired or developed using NSP funding. The remaining inventory of property purchased with NSP funds are held by the Housing Authority as rentals or being developed for rentals, as outlined above. The Housing Authority will manage these housing units for 55 years.

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Infrastructure and Public Facilities	2020	2024	Non-Housing Community Development	Public Infrastructure Improvement	CDBG: $1,601,779	1,500 Households

2	Provide Public Services	2020	2024	Non-Homeless Special Needs	Public Services	CDBG: $231,017	1,400 Persons
3	Work to End and Prevent Homelessness	2020	2024	Homeless	Homeless Services Public Services	ESG: $187,431	420 Persons
4	Affordable Housing	2020	2024	Affordable Housing	Affordable Housing	HOME:$210,000	10 Households
5	Community Emergency Response Program	2020	2024	Emergency Assistance	Economic Development Public Services	CDBG: $115,000	50 Households/Businesses
6	Administration	2020	2024	Administration	Public Infrastructure Improvement Homeless Services Public Services Affordable Housing	CDBG: $340,455 ESG: $15,197	Other: 1

Goal Descriptions

1	Goal Name	**Improve Infrastructure**
	Goal Description	Stanislaus Urban County will continue to work on infrastructure and facility projects in income-qualified residential neighborhoods lacking sewer, water, or stormwater systems, or where infrastructure exists but is in need of repair.
2	**Goal Name**	Provide Public Services
	Goal Description	Projects and activities under this goal may support organizations that offer services such as educational programs, food boxes, health care services, and economic development.
3	**Goal Name**	Work to End and Prevent Homelessness
	Goal Description	Projects under this goal will support organization providing shelter and services for those individuals or families experiencing homelessness, including emergency shelters, transitional shelters, permanent supportive housing, and rapid re-housing.
4	**Goal Name**	Affordable Housing
	Goal Description	Housing improvements for those persons with disabilities and projects that may consist of rehabilitation or development of affordable housing units for either renters or homeowners.
5	**Goal Name**	Community Emergency Response Program
	Goal Description	Projects under this goal will support small businesses, Urban County members, residents and agencies address community emergency needs as a result of Coronavirus pandemic related issues.
6	**Goal Name**	Administration
	Goal Description	Administration for CDBG and ESG programs.

AP-35 Projects

Introduction

As shown in the previous section, AP-20 Annual Goals and Objectives, the Stanislaus Urban County has identified goals to address housing and community development needs for Fiscal Year 2020-2021. During this year, the Urban County, along with the City of Turlock, as the lead entity of the HOME Consortium will work towards achieving all of the goals outlined above. Below are the proposed projects funded with FY 2020-2021 federal funding from the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant (ESG).

Stanislaus Urban County

#	Project Name
1.	Stanislaus County - CDBG Program Administration FY 20-21
2.	Stanislaus County - West Modesto Sewer Infrastructure Project FY 20-21
3.	Stanislaus County - Fair Housing and Tenant/Landlord Services FY 20-21
4.	City of Ceres - CDBG Project Administration FY 20-21
5.	City of Ceres - Morrow Village ADA Improvements (4 Phases) FY 20-21
6.	City of Hughson - CDBG Project Administration FY 20-21
7.	City of Hughson – Walker Lane Infrastructure Project FY 20-21
8.	City of Newman - CDBG Project Administration FY 20-21
9.	City of Newman - Hill Park Area Improvement Project FY 20-21
10.	City of Newman - Steffensen/Sunshine Park Area Improvement Project FY 20-21
11.	City of Oakdale - CDBG Project Administration FY 20-21
12.	City of Oakdale - Wood Basin Area Strom Drain Improvements Project FY 20-21
13.	City of Patterson - CDBG Project Administration FY 20-21
14.	City of Patterson - C & D Street Infrastructure Project FY 20-21
15.	City of Riverbank - CDBG Project Administration FY 20-21
16.	City of Riverbank - Castleberg Park Trail Project FY 20-21
17.	City of Riverbank - Castleberg Park ADA Improvements Project FY 20-21
18.	City of Riverbank - Pioneer Park ADA Improvements Project FY 20-21
19.	City of Waterford - CDBG Project Administration FY 20-21
20.	City of Waterford - Main Street Infrastructure Project FY 20-21

21.	Court Appointed Special Advocates (CASA) of Stanislaus County - Direct Services Project FY 20-21 (CDBG-PSG)
22.	Center for Human Services - Ceres Partnership-Concrete Support in Times of Need FY 20-21 (CDBG-PSG)
23.	Center for Human Services - Oakdale Family Resource Center- Crisis Support Program FY 20-21 (CDBG-PSG)
24.	Center for Human Services - Westside Family Resource Centers-Supportive Services FY 20-21 (CDBG-PSG)
25.	Children's Crisis Center – Single Parent Intervention Services @ Guardian House FY 20-21 (CDBG-PSG)
26.	Children's Crisis Center – Single Parent Intervention Services @ Marsha's House FY 20-21 (CDBG-PSG)
27.	Children's Crisis Center – Single Parent Intervention Services @ Verda's House FY 20-21 CDBG-PSG)
28.	The Salvation Army Red Shield – At Risk Teen Program FY 20-21 (CDBG-PSG)
29.	United Samaritans Foundation – Daily Bread Mobile Lunch Program-Westside FY 20-21 (CDBG-PSG)
30.	United Samaritans Foundation – Daily Bread Mobile Lunch Program-Hughson FY 20-21 (CDBG-PSG)
31.	Stanislaus County – Small Business Assistance Program- FY 20-21 (CDBG-PSG)
32.	Stanislaus County – Emergency Solutions Grants (ESG) Program FY 20-21 (ESG)

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

There are three specific HUD goals for the CDBG program. They are:

- Provide decent housing
- Provide a suitable living environment
- Expand economic opportunities

The Priority Needs section within the Fiscal Year 2020-2025 Consolidated Plan identifies the key priority needs in both the Urban County and the City of Turlock. These priority needs are reflected in the projects identified above. More specifically, the needs expressed by data in the Needs Assessment and Market Analysis are taken into account when considering projects to allocate resources to.

Obstacles in addressing underserved needs are:

- A lack of available funds and resources
- The constraints and restrictions of the funding programs requirements

AP-38 Project Summary

Project Summary Information

<u>Stanislaus Urban County</u>

1. PROJECT NAME: Stanislaus County- CDBG Program Administration FY 20-21

Target Area(s): Ceres, Hughson, Newman, Oakdale, Patterson, Riverbank, Waterford and Unincorporated Stanislaus County

Goals Supported:
Improve Infrastructure and Public Facilities
Provide Public Services
Work to End and Prevent Homelessness
Affordable Housing
Administration
Community Emergency Response Program

Needs Addressed:
Public Infrastructure and Facility Improvement
Affordable Housing
Community and Economic Development
Public Services
Homeless Services

Funding: CDBG: $340,455

Description: Stanislaus County will provide management and administration services to the Stanislaus Urban County program members. The funds will cover the costs of salary, publications, public notices, and other eligible costs directly related to the program. These funds will also cover administration costs incurred from administering the ESG program (costs incurred in excess of ESG administration funds).

National Objective: N/A
Matrix Code: 21A

Target Date: 6/30/2021

Estimate the number and type of families that will benefit from the proposed activities: N/A
Location Description: 1010 10th Street, Suite 3400, Modesto, CA 95354

Planned Activities: Administration of CDBG and ESG programs and projects for FY 20-21.

2. PROJECT NAME: Stanislaus County- West Modesto Sewer Infrastructure Project FY 20-21

Target Area(s): Unincorporated Stanislaus County

Goals Supported: Improve Infrastructure and Public Facilities

Needs Addressed: Public Infrastructure Improvement

Funding: CDBG: $338,928

Description: This project will install sanitary sewer mains and laterals in three separate unincorporated neighborhoods within West Modesto in Stanislaus County. It is estimated that the project will include the installation of up to 80,000 linear feet of gravity mains and approximately 1,004 new house laterals in the Spencer/Marshall (144 services), Beverly/Waverly (527 services), and Rouse/Colorado (333 services) neighborhoods. The Spencer/Marshall neighborhood is generally located approximately 0.3 mile west of Highway 99 and is accessible from State Route 132 and Spencer Ave. The Beverly/Waverly neighborhood is located approximately 0.9 mile west of Highway 99 and is accessible from Paradise Road. The Rouse/Colorado neighborhood is located approximately 0.6 mile west of Highway 99 and is accessible from Tuolumne Boulevard and Roselawn Ave. The project may include target areas for sidewalks pending available funding and environmental review.

The targeted neighborhoods are disadvantaged communities located in West Modesto with predominantly residential parcels that currently rely on septic tanks for the treatment of sewage. The project is proposed in response to health and safety concerns associated with failing septic systems which could lead to the degradation of groundwater quality. The completed project will allow property owners to abandon their existing septic tanks and connect to the public sewer system. The new sewer infrastructure will connect into the City of Modesto's existing public sewer system. Upon completion of the project, infrastructure ownership will be transferred to the City of Modesto for operation and maintenance.

National Objective: LMA
Matrix Code: 03J
Presumed Benefit: No
Objective: Address the need for infrastructure improvements in the low-income residential area of unincorporated West Modesto.
Performance Outcomes:
Number of households with access to infrastructure improvements: 1,004
Number of residents impacted by infrastructure improvement: 3000

Target Date: 6/30/2025

Estimate the number and type of families that will benefit from the proposed activities: 1,004 households/ 3,000 individuals

Location Description: 1010 10th Street, Suite #3400, Modesto, CA 95354

Planned Activities: FY 20-21 Activities include design, engineering, and construction of sewer infrastructure and other related infrastructure improvements to the West Modesto Neighborhoods of:

Spencer/Marshall- proposed boundary area includes: Maze Blvd., Spencer Ave., California Ave., Briggs Ditch, and Spruce St. (1 Activity/Phase)
Beverly/Waverly- proposed boundary area includes: proposed boundary area includes: Chicago Ave., Ellen Ave., Paradise Rd., Ritsch Ln., Wade Ave., and Ohio Ave., (2 Activities/Phases) Rouse/Colorado- proposed boundary area includes: between Sutter Ave. and Sunset Ave., south of South Ave. and north of Garden Ave. (2 Activities/Phases)

3. PROJECT NAME: Stanislaus County- Fair Housing and Tenant/Landlord Services FY 20-21

Target Area(s): Ceres, Hughson, Newman, Oakdale, Patterson, Riverbank, Waterford and Unincorporated Stanislaus County.

Goals Supported: Fair Housing and Tenant/Landlord Services

Needs Addressed: Affordable Housing

Funding: CDBG: $25,000

Description: Stanislaus County will contract with a fair housing service provider that is a HUD certified fair housing agency, to carry out fair housing services. Funds will be used to provide fair housing information, housing counseling, and tenant/landlord mediation services to residents of the Stanislaus Urban County.

National Objective: N/A, Matrix Code: 21D
Presumed Benefit: N/A
Performance Objective: Address the need to affirmatively further fair housing through fair housing enforcement, fair housing awareness and housing counseling.
Performance Outcomes:
Number of Individuals receiving information and referral services: 40Number of individuals benefitting from fair housing enforcement: 40

Target Date: 6/30/2021

Estimate the number and type of families that will benefit from the proposed activities: 12 households and 40 individuals through information and referral.

Location Description: TBD

Planned Activities: Stanislaus County will contract with a HUD certified fair housing agency to carry out fair housing services. Funds will be used to provide fair housing information, housing counseling and tenant/landlord mediation services to residents of the Stanislaus Urban County.

4. PROJECT NAME: City of Ceres - CDBG Project Administration FY 20-21

Target Area(s): Ceres

Goals Supported:
Improve Infrastructure in low-income neighborhoods
Fair Housing and Tenant/Landlord Services
Access to public services for low-income households

Needs Addressed:
Public Infrastructure Improvement
Affordable Housing
Economic Development
Public Services
Homeless Services

Funding: CDBG: $15,988

Description: This expenditure includes costs associated with management, oversight, and coordination of the related CDBG funded projects.

National Objective: N/A
Matrix Code: 21A

Target Date: 6/30/2021

Estimate the number and type of families that will benefit from the proposed activities: N/A

Location Description: 2720 2nd Street, Ceres, CA 95307

Planned Activities: Administration of City of Ceres's CDBG projects for FY 20-21

5. PROJECT NAME: City of Ceres - Morrow Village ADA Improvements FY 20-21

Target Area(s): Ceres

Goals Supported: Improve Infrastructure in low-income neighborhoods

Needs Addressed: Public Infrastructure Improvement

Funding: CDBG: $219,870

Description: The project has 4 phases and will provide sidewalk, installation of curb and gutter on Morrow Ave.. Project will be phased out and costs include design, engineering and construction.

National Objective: LMA
Matrix Code: 03K
Presumed Benefit: No
Objective: Address the need for infrastructure improvements in the low-income residential area of Ceres
Performance Outcomes:
Number of households with access to infrastructure improvements:70
Number of residents impacted by infrastructure improvement: 250

Target Date: 6/30/2022

Estimate the number and type of families that will benefit from the proposed activities:

Location Description: 2720 2nd Street, Ceres, CA 95307

Planned Activities: Infrastructure Improvements

6. PROJECT NAME: City of Hughson - CDBG Project Administration FY 20-21

Target Area(s): Hughson

Goals Supported: Improve Infrastructure in low-income neighborhoods
Fair Housing and Tenant/Landlord Services
Access to public services for low income household

Needs Addressed: Public Infrastructure Improvement
Affordable Housing
Economic Development
Homeless Services

Funding: CDBG: $15,988

Description: This expenditure includes costs associated with management, oversight and coordination of the related CDBG funded projects.

National Objective: N/A
Matrix Code: 21A

Target Date: 6/30/2021

Estimate the number and type of families that will benefit from the proposed activities: N/A

Location Description: 7018 Pine Street, Hughson, CA 95326

Planned Activities: Administration of City CDBG projects for FY 2020-2021.

7. PROJECT NAME: City of Hughson - Walker Lane Infrastructure Project FY 20-21

Target Area(s): Hughson

Goals Supported: Improve Infrastructure in low-income neighborhoods

Needs Addressed: Public Infrastructure Improvement

Funding: CDBG: $165,187

Description: The project includes the installation of curb, gutter, sidewalk infill and ADA improvements. The project is part of a multi-year effort to complete sidewalk projects to improve connectivity, mobility and access for pedestrians. The project area is located along Walker Lane between Tully Road and 2nd Street. Project will be phased out and costs include design, engineering and construction.

National Objective: LMA
Matrix Code: 03K
Presumed Benefit: No
Objective: Address the need for infrastructure improvements in the low-income residential area of Hughson
Performance Outcomes:
Number of households with access to infrastructure improvements: 50
Number of residents impacted by infrastructure improvement:150

Target Date: 6/30/2023

Estimate the number and type of families that will benefit from the proposed activities: 140 Individuals/ 50 Households

Location Description: 7018 Pine Street, Hughson, CA 95326

Planned Activities: Infrastructure Improvements.

8. PROJECT NAME: City of Newman - CDBG Project Administration FY 20-21

Target Area(s): Newman

Goals Supported: Improve Infrastructure in low-income neighborhoods
Fair Housing and Tenant/Landlord Services
Access to public services for low-income households

Needs Addressed: Public Infrastructure Improvement
Affordable Housing
Economic Development
Public Services
Homeless Services

Funding: CDBG: $15,988

Description: This expenditure costs associated with management, oversight, and coordination of the related CDBG funded projects.

National Objective: N/A
Matrix Code: 21A

Target Date: 6/30/2021

Estimate the number and type of families that will benefit from the proposed activities: N/A

Location Description: 1162 Main Street, Newman, CA 95360

Planned Activities: Administration of the City of Newman's CDBG projects for FY 2020-2021

9. PROJECT NAME: City of Newman - Hill Park Area Improvement Project FY 20-21

Target Area(s): Newman

Goals Supported: Improve Infrastructure in low-income neighborhoods

Needs Addressed: Public Infrastructure Improvement

Funding: CDBG: $52,110

Description: This project is to improve sidewalk, curbs, lights and make ADA improvements within the residential area surrounding the community park. This project would also increase amenities at Howard B. Hill Jr. Park; such as the construction of an amphitheater, lighting, ADA walkways, tables, a potential shade structure, restrooms and necessary electrical work. Project will be phased out and costs include design, engineering and construction.

National Objective: LMA
Matrix Code: 03F
Presumed Benefit: No
Objective: Address the need for infrastructure improvements in the low-income residential area of Newman
Performance Outcomes:
Number of households with access to infrastructure improvements: 220
Number of residents impacted by infrastructure improvement: 602

Target Date: 6/30/2023

Estimate the number and type of families that will benefit from the proposed activities: 602 Individuals/220 Households

Location Description: 1162 Main Street, Newman, CA 95360

Planned Activities: Infrastructure Improvements

10. PROJECT NAME: City of Newman - Steffensen-Sunshine Park Area Improvements Project FY 20-21

Target Area(s): Newman

Goals Supported: Improve Infrastructure in low-income neighborhoods

Needs Addressed: Public Infrastructure Improvement

Funding: CDBG: $100,000

Description: This project is to improve sidewalk, curbs, lights and make ADA improvements within the residential area surrounding the community park. Project will be phased out and costs include design, engineering and construction.

National Objective: LMA
Matrix Code: 03F
Presumed Benefit: No
Objective: Address the need for infrastructure improvements in the low-income residential area of Newman
Performance Outcomes:
Number of households with access to infrastructure improvements: 200
Number of residents impacted by infrastructure improvement: 510

Target Date: 6/30/2023

Estimate the number and type of families that will benefit from the proposed activities: 510 Individuals/ 200 Households

Location Description: 1162 Main Street, Newman, CA 95360

Planned Activities: Infrastructure Improvements

11. PROJECT NAME: City of Oakdale - CDBG Project Administration FY 20-21

Target Area(s): Oakdale

Goals Supported: Improve Infrastructure in low-income neighborhoods
Fair Housing and Tenant/Landlord Services
Access to public services for low-income households

Needs Addressed: Public Infrastructure Improvement
Affordable Housing
Economic Development
Public Services
Homeless Services

Funding: CDBG: $15,988

Description: This expenditure costs associated with management, oversight, and coordination of the related CDBG funded projects.

National Objective: N/A
Matrix Code: 21A

Target Date: 6/30/2021

Estimate the number and type of families that will benefit from the proposed activities: N/A

Location Description: 280 N. 3rd Ave., Oakdale, CA 95361

Planned Activities: Administration of CDBG projects for FY 2020-2021.

12. PROJECT NAME: City of Oakdale - Wood Basin Area Storm Drain Improvements Project FY 20-21

Target Area(s): Oakdale

Goals Supported: Improve Infrastructure in low-income neighborhoods

Needs Addressed: Public Infrastructure Improvement

Funding: CDBG: $170,901

Description: The project will provide improved flood control measures for the area west of H Street, West I Street, South Wood Street, Wanda Way and Hinkley Avenue. Project will be phased out and costs include design, engineering and construction.

National Objective: LMA
Matrix Code: 03I
Presumed Benefit: No
Objective: Address the need for infrastructure improvements in the low-income residential area of Oakdale
Performance Outcomes:
Number of households with access to infrastructure improvements: 1,950
Number of residents impacted by infrastructure improvement:650

Target Date: 6/30/2023

Estimate the number and type of families that will benefit from the proposed activities: 1,950 Individuals/650 Households

Location Description: 280 N. 3rd Street, Oakdale, CA 95361

Planned Activities: Infrastructure Improvements

13. PROJECT NAME: City of Patterson - CDBG Project Administration FY 20-21

Target Area(s): Patterson

Goals Supported: Improve Infrastructure in low-income neighborhoods
Fair Housing and Tenant/Landlord Services
Access to public services for low-income households

Needs Addressed: Public Infrastructure Improvement
Affordable Housing
Economic Development
Public Services
Homeless Services

Funding: CDBG: $15,988

Description: This expenditure costs associated with management, oversight, and coordination of the related CDBG funded projects.

National Objective: N/A
Matrix Code: 21A

Target Date: 6/30/2021

Estimate the number and type of families that will benefit from the proposed activities: N/A

Location Description: 1 Plaza, Patterson, CA 95363

Planned Activities: Administration of the City of Patterson's CDBG projects for FY 2020-2021.

14. PROJECT NAME: City of Patterson - C and D Street Infrastructure Improvements Project FY 20-21

Target Area(s): Patterson

Goals Supported: Improve Infrastructure in low-income neighborhoods

Needs Addressed: Public Infrastructure Improvement

Funding: CDBG: $183,508

Description: This project includes the installation of curb, gutter, sidewalk and ADA improvements. Project will be phased out and costs include design, engineering and construction.

National Objective: LMA
Matrix Code: 03I
Presumed Benefit: No
Objective: Address the need for infrastructure improvements in the low-income residential area of Patterson
Performance Outcomes:
Number of households with access to infrastructure improvements:65
Number of residents impacted by infrastructure improvement:225

Target Date: 6/30/2022

Estimate the number and type of families that will benefit from the proposed activities: 225 Individuals/ 65 Households

Location Description: 1 Plaza, Patterson, CA 95363

Planned Activities: Infrastructure Improvements

15. PROJECT NAME: City of Riverbank - CDBG Project Administration FY 20-21

Target Area(s): Riverbank

Goals Supported: Improve Infrastructure in low-income neighborhoods
Fair Housing and Tenant/Landlord Services
Access to public services for low-income households

Needs Addressed: Public Infrastructure Improvement
Affordable Housing
Economic Development
Public Services
Homeless Services

Funding: CDBG: $15,988

Description: This expenditure costs associated with management, oversight, and coordination of the related CDBG funded projects.

National Objective: N/A
Matrix Code: 21A

Target Date: 6/30/2021

Estimate the number and type of families that will benefit from the proposed activities: N/A

Location Description: 6707 3rd Street, Riverbank, CA 95367

Planned Activities: Administration of the City of Riverbank's CDBG projects for FY 2020-2021.

16. PROJECT NAME: City of Riverbank – Castleberg Park Trail Project FY 20-21

Target Area(s): Riverbank

Goals Supported: Improve Infrastructure in low-income neighborhoods

Needs Addressed: Public Infrastructure Improvement

Funding: CDBG: $110,000

Description: Projects includes rehabilitation and repairs for pedestrian safety improvements to the walkway/trail loop located at Castleberg Park on the corner of Kentucky and 8th Street. This will improve the safety of the trail for pedestrians and add ADA accessibility to areas of the park that were previously inaccessible. Project will include design, engineering, and construction costs.

National Objective: LMA
Matrix Code: 03I
Presumed Benefit: No
Objective: Improve the need for pedestrian and ADA accessibility within the City's Parks
Performance Outcomes:
Number of households with access to infrastructure improvements:65
Number of residents impacted by infrastructure improvement:225

Target Date: 6/30/2023

Estimate the number and type of families that will benefit from the proposed activities: 225 Individuals/ 65 Households

Location Description: 6707 3rd Street, Riverbank, CA 95367

Planned Activities: Infrastructure Improvements

17. PROJECT NAME: City of Riverbank – Castleberg Park ADA Improvements Project FY 20-21

Target Area(s): Riverbank

Goals Supported: Improve Infrastructure in low-income neighborhoods

Needs Addressed: Public Infrastructure Improvement

Funding: CDBG: $25,000

Description: ADA accessibility improvements to Castleburg Park located at the corner of Kentucky & 8th Street. Project will include ADA enhancements to ensure accessibility by the disabled community to areas such as the playground, restrooms, and the baseball fields. This is a multi-year project that will be phased based on funding availability and will include design, engineering, and construction costs.

National Objective: LMA
Matrix Code: 03I
Presumed Benefit: No
Objective: Improve ADA accessibility to our disabled residents in conformance with the City of Riverbank adopted ADA Transition Plan
Performance Outcomes:
Number of households with access to infrastructure improvements:65
Number of residents impacted by infrastructure improvement:225
Target Date: 6/30/2023

Estimate the number and type of families that will benefit from the proposed activities: 225 Individuals/ 65 Households

Location Description: 6707 3rd Street, Riverbank, CA 95367

Planned Activities: Infrastructure Improvements

18. PROJECT NAME: City of Riverbank – Pioneer Park ADA Improvements Project FY 20-21

Target Area(s): Riverbank

Goals Supported: Improve Infrastructure in low-income neighborhoods

Needs Addressed: Public Infrastructure Improvement

Funding: CDBG: $12,549

Description: ADA accessibility improvements to Pioneer Park located at the corner of 1st and High Street. Project will include ADA enhancements to ensure accessibility by the disabled community to areas such as the playground, restrooms, and the Scouts Hall Event Center. This is a multi-year project that will be phased based on funding availability and will include design, engineering, and construction costs.

National Objective: LMA
Matrix Code: 03I
Presumed Benefit: No
Objective: Improve ADA accessibility to our disabled residents in conformance with the City of Riverbank adopted ADA Transition Plan
Performance Outcomes:
Number of households with access to infrastructure improvements:65
Number of residents impacted by infrastructure improvement:225
Target Date: 6/30/2023

Estimate the number and type of families that will benefit from the proposed activities: 225 Individuals/ 65 Households

Location Description: 6707 3rd Street, Riverbank, CA 95367
Planned Activities: Infrastructure Improvements

19. PROJECT NAME: City of Waterford - CDBG Project Administration FY 20-21

Target Area(s): Waterford

Goals Supported: Improve Infrastructure in low-income neighborhoods
Fair Housing and Tenant/Landlord Services
Access to public services for low-income households

Needs Addressed: Public Infrastructure Improvement
Affordable Housing
Economic Development
Public Services
Homeless Services

Funding: CDBG: $15,988

Description: This expenditure costs associated with management, oversight, and coordination of the related CDBG funded projects.

National Objective: N/A
Matrix Code: 21A

Target Date: 6/30/2021

Estimate the number and type of families that will benefit from the proposed activities: N/A

Location Description: 101 E Street, Waterford, CA 95386

Planned Activities: Administration of CDBG projects for FY 2020-2021

20. PROJECT NAME: City of Waterford - Main Street Infrastructure Project FY 20-21

Target Area(s): Waterford

Goals Supported: Improve Infrastructure in low-income neighborhoods

Needs Addressed: Public Infrastructure Improvement

Funding: CDBG: $223,726

Description: The project includes curb, gutter, and ADA ramps on the north side of Main Street between H Street and I Street. Project costs include design and engineering.

National Objective: LMA
Matrix Code: 03I
Presumed Benefit: No
Objective: Address the need for infrastructure improvements in the low-income residential area of Waterford
Performance Outcomes:
Number of households with access to infrastructure improvements: 30
Number of residents impacted by infrastructure improvement: 90

Target Date: 6/30/2024

Estimate the number and type of families that will benefit from the proposed activities: 90 Individuals/ 30 Households

Location Description: 101 E Street, Waterford, CA 95386

Planned Activities: Infrastructure Improvements

21. PROJECT NAME: Court Appointed Special Advocates (CASA) - Direct Services Project FY 20-21 (CDBG-PSG)

Target Area(s): Ceres, Hughson, Newman, Oakdale, Patterson, Riverbank, Waterford and Unincorporated Stanislaus County

Goals Supported: Access to public services for low income household

Needs Addressed: Public Services

Funding: CDBG: $25,000

Description: CASA connects youth in foster care with case managers who advocate for them throughout their time in the foster care system. At risk youth in the foster care system are referred to CASA by the Stanislaus County Superior Court to provide advocacy services for children in dependency. The advocate works with everyone involved and makes independent informed recommendation on the child's behalf directly to the judge who makes all orders regarding the case. For many abused children their CASA advocate will be the one constant adult presence in their lives.

National Objective: LMC
Matrix Code: 05D
Presumed Benefit: No
Objective: Provide case management, advocacy and legal assistance to youth in the foster care system.
Performance Outcomes:
Number of dependent youths provided coordinated case management: 20

Target Date: 6/30/2021

Estimate the number and type of families that will benefit from the proposed activities: 20 youth individuals

Location Description: 800 11th Street, #4 Modesto, CA 95354

Planned Activities: Case Management

22. PROJECT NAME: Center for Human Services - Ceres Partnership-Concrete Support in Times of Need FY 20-21 (CDBG-PSG)

Target Area(s): Ceres and Unincorporated Areas

Goals Supported: Access to public services for low-income household

Needs Addressed: Public Services

Funding: CDBG: $25,000

Description: CHS in partnership with Ceres Partnership for Healthy Children (CPHC) will provide emergency assistance (food, utility assistance, transportation) to low-income families from the Ceres area through their Concrete Support in Times of Need Program. The agency provides case management services to families referred from the local school districts, law enforcement, Community Services Agency, local businesses or self-referred. Families will receive a Family Development Assessment to determine need and to help with future family goal planning. Families that are in need of emergency assistance would work with a Family Advocate to access other programs such as housing assistance, Ca-Fresh, Temporary Assistance for Needy Families, Women, Infants and Children (WIC) Food and Nutrition Services Program and other community programs.

National Objective: LMC
Matrix Code: 05
Presumed Benefit: No
Objective: Provide case management, utility assistance and support services to low income households.
Performance Outcomes:
Number of residents that receive case management and support services: 50

Target Date: 6/30/2021

Estimate the number and type of families that will benefit from the proposed activities: 90 Individuals/30 Households

Location Description: 1317 Grandview Ave., Ceres, CA 95307

Planned Activities: Case Management, Financial Literacy, Utility Assistance and Food Assistance.

23. PROJECT NAME: Center for Human Services - Oakdale Family Resource Center- Crisis Support Program FY 20-21 (CDBG-PSG)

Target Area(s): Oakdale and surrounding Unincorporated Stanislaus County

Goals Supported: Access to public services for low income households

Needs Addressed: Public Services

Funding: CDBG: $25,000

Description: CHS will assist residents and families from Oakdale, Valley Home and Knights Ferry and the surrounding area who need assistance with utility bills, food, clothing, emergency shelter and mental health or alcohol and drug counseling services through their Crisis Support Program at the Oakdale Family Resource Center (FRC). A Family Advocate will provide strength-based assessments, an empowerment plan with goals, resource and referrals and other needed services.

National Objective: LMC
Matrix Code: 05
Presumed Benefit: No
Objective: Provide case management, utility assistance and support services to low income households.
Performance Outcomes:
Number of residents that receive case management and support services: 50

Target Date: 6/30/2021

Estimate the number and type of families that will benefit from the proposed activities: 50 Individuals/17 Households

Location Description: 631 West F Street, Oakdale, CA 95361

Planned Activities: Case Management, Utility Assistance, basic financial literacy, food assistance and emergency housing assistance.

24. PROJECT NAME: Center for Human Services - Westside Family Resource Centers- Supportive Services FY 20-21 (CDBG-PSG)

Target Area(s): Newman, Patterson and surrounding Unincorporated Stanislaus County

Goals Supported: Access to public services for low income households

Needs Addressed: Public Services

Funding: CDBG: $16,065

Description: The Westside Family Resource Center will provide case management and crisis intervention, utility assistance, emergency food assistance and resource and referral services for low-income families in need residing on the west side of the County. Families and individuals that are in need of utility assistance must work with a case manager to complete a three session Budget and Financial Planning Training in order to receive the utility assistance. Families and individuals in need of emergency food receive a one-time emergency food bag and would be referred to our nutrition classes to help address any future emergency food needs. CHS will work with community partners on the Westside to maximize the number and depth of resources provided to the homeless or low- income residents seeking services and support.

National Objective: LMC
Matrix Code: 05
Presumed Benefit: No
Objective: Provide case management, utility assistance and support services to low income households.
Performance Outcomes:Number of residents that receive case management and support services: 40

Target Date: 6/30/2021

Estimate the number and type of families that will benefit from the proposed activities: 40 Individuals/ 15 Households

Location Description: 118 N. 2nd Street, Suite D, Patterson, CA 95363
Planned Activities: Case Management, Utility Assistance, basic financial literacy, food assistance and emergency housing assistance.

25. PROJECT NAME: Children's Crisis Center - Single Parent Intervention Services @ Guardian House FY 20-21 (CDBG-PSG)

Target Area(s): Oakdale and surrounding Unincorporated Stanislaus County

Goals Supported: Access to public services for low income households

Needs Addressed: Public Services

Funding: CDBG: $24,984

Description: This project will provide emergency child care, meals, crisis intervention and support services to a disadvantaged population of high-risk infants, toddlers and school–age children living in Oakdale, Valley Home, Hughson, Empire, Hickman and Waterford. The projects will deliver specialized care to an impoverished population of children growing up within families experiencing abuse, domestic violence, and or homelessness. These children will be members of families living in very-low, low- and moderate-income households enduring various social and economic challenges

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National Objective: LMC
Matrix Code: 05N
Presumed Benefit: No
Objective: Provide essential support services to low- and moderate-income children at risk of abuse, neglect, homelessness by providing childcare shelter a101nd meals.
Performance Outcomes:
Number of residents that receive case management and support services: 85

Target Date: 6/30/2021

Estimate the number and type of families that will benefit from the proposed activities: 85 Individuals/23 Households

Location Description: Confidential due to nature of activity
Planned Activities: Case Management, Emergency Child Care, Shelter and Supportive Services

26. PROJECT NAME: Children's Crisis Center - Single Parent Intervention Services @ Marsha's House FY 20-21 (CDBG-PSG)

Target Area(s): Ceres, Patterson and surrounding Unincorporated Stanislaus County

Goals Supported: Access to public services for low income households

Needs Addressed: Public Services

Funding: CDBG: $24,984

Description: This project will provide shelter, emergency care meals, crisis intervention and homeless supportive services to high-risk infants and toddlers ages birth -3 years living in Ceres, Empire, Grayson, Patterson, Salida, Westley and incorporated Modesto. This project will deliver specialized shelter to this population of children growing up with families experiencing poverty, domestic violence, abuse and or homelessness.

National Objective: LMC
Matrix Code: 05N
Presumed Benefit: No
Objective: Provide essential support services to low- and moderate-income children at risk of abuse, neglect, homelessness by providing childcare shelter and meals.
Performance Outcomes:
Number of residents that receive case management and support services: 105

Target Date: 6/30/2021

Estimate the number and type of families that will benefit from the proposed activities: 105 Individuals/30 Households

Location Description: Confidential due to nature of activity

Planned Activities: Case Management, Emergency Child Care, Shelter and Supportive Services

27. PROJECT NAME: Children's Crisis Center - Single Parent Intervention Services @ Verda's House FY 20-21 (CDBG-PSG)

Target Area(s): Newman, Patterson and surrounding Unincorporated Stanislaus County

Goals Supported: Access to public services for low income households

Needs Addressed: Public Services

Funding: CDBG: $24,984

Description: This program will provide shelter, emergency care, meals, crisis intervention and homeless support services to an impoverished population of high-risk infants, toddlers and school-age children ages birth to 17, living in the incorporated areas of Turlock, Newman, Patterson, Hughson, Hickman and Waterford.*National Objective: LMC*
Matrix Code: 05N
Presumed Benefit: No
Objective: Provide essential support services to low- and moderate-income children at risk of abuse, neglect, homelessness by providing childcare shelter and meals.
Performance Outcomes:
Number of residents that receive case management and support services: 65

Target Date: 6/30/2021

Estimate the number and type of families that will benefit from the proposed activities: 65 Individuals/20 Households
Location Description: Confidential due to nature of activity

Planned Activities: Case Management, Emergency Child Care, Shelter and Supportive Services

28. PROJECT NAME: The Salvation Army Red Shield – At Risk Teen Program FY 20-21 (CDBG-PSG)

Target Area(s): Unincorporated Stanislaus County

Goals Supported: Access to public services for low income households

Needs Addressed: Public Services

Funding: CDBG: $25,000

Description: This program will provide teens a safe place to go after school, mentoring, and recreational activities. Hours of operation for the program are Monday through Thursday from 2:30pm until 6:30pm and on Friday until 9:00pm. Monday through Thursday the program will provide space for teens to do homework, use the computer lab, and receive mentoring. Friday afternoon the focus will be on special recreational activities for the participating teens.

National Objective: LMC
Matrix Code: 05D
Presumed Benefit: No

Objective: Provide after school recreational youth activities for low income youth in south Modesto and the surrounding unincorporated area.
Performance Outcomes:
Number of residents that receive case management and support services: 125

Target Date: 6/30/2021

Estimate the number and type of families that will benefit from the proposed activities: 125 Youth

Location Description: 1649 Las Vegas Street, Modesto, CA 95358

Planned Activities: Youth Services

29. PROJECT NAME: United Samaritans Foundation – Daily Bread Mobile Lunch Program – Westside FY 20-21 (CDBG-PSG)

Target Area(s): Newman, Patterson, and surrounding Unincorporated Stanislaus County

Goals Supported: Access to public services for low income households

Needs Addressed: Public Services

Funding: CDBG: $20,000

Description: This program will provide a daily meal program to those living in poverty in the Urban County areas.

National Objective: LMC
Matrix Code: 05
Presumed Benefit: No
Objective: Provide case management, emergency shelter, utility assistance, rental assistance and support services to low income individuals.
Performance Outcomes:
Number of residents that receive food assistance: 50

Target Date: 6/30/2021

Estimate the number and type of families that will benefit from the proposed activities: 50 Individuals/50 Households

Location Description: 220 S. Broadway, Turlock, CA 95830

Planned Activities: Food Assistance

30. PROJECT NAME: United Samaritans Foundation – Daily Bread Mobile Lunch Program- Hughson FY 20-21 (CDBG-PSG)

Target Area(s): Ceres, Hughson, Oakdale, Riverbank, Waterford and surrounding Unincorporated Stanislaus County

Goals Supported: Access to public services for low income households

Needs Addressed: Public Services

Funding: CDBG: $20,000

Description: This program will provide a daily meal program to those living in poverty in the Urban County areas.

National Objective: LMC
Matrix Code: 05
Presumed Benefit: No
Objective: Provide case management, emergency shelter, utility assistance, rental assistance and support services to low income individuals.
Performance Outcomes:
Number of residents that receive food assistance: 150

Target Date: 6/30/2021

Estimate the number and type of families that will benefit from the proposed activities: 150 Individuals/150 Households

Location Description: 220 S. Broadway, Turlock, CA 95830

Planned Activities: Food Assistance

31. PROJECT NAME: Stanislaus County – Small Business Assistance Program- FY 20-21 (CDBG-PSG)

Target Area(s): Ceres, Hughson, Oakdale, Newman, Patterson, Riverbank, Waterford and surrounding Unincorporated Stanislaus County

Goals Supported: Financial and technical assistance for small businesses affected by the Coronavirus (COVID 19)

Needs Addressed: Economic Development

Funding: CDBG: $115,000

Description: This program will provide small business loan and grants to businesses in the Urban County areas.

Assistance to Businesses, including Special Economic Development Assistance

Provision of assistance to private, for-profit entities, when appropriate to carry out an economic development project. *See section 105(a)(17) (42 U.S.C. 5305(a)(17)); 24 CFR 570.203(b).*	Provide grants or loans to support new businesses or business expansion to create jobs and manufacture medical supplies necessary to respond to infectious disease.

Avoid job loss caused by business closures related to social distancing by providing short-term working capital assistance to small businesses to enable retention of jobs held by low- and moderate-income persons.

Provision of assistance to microenterprises. *See section 105(a)(22) (42 U.S.C. 5305(a)(22)); 24 CFR 570.201(o).*	Provide technical assistance, grants, loans, and other financial assistance to establish, stabilize, and expand microenterprises that provide medical,

National Objective: LMC
Matrix Code: 05
Presumed Benefit: No
Objective: Provide small businesses that were affected by COVID 19, ten grants or loan to help stabilize their business .
Performance Outcomes:
Number of businesses that receive economic development services: 50

Target Date: 6/30/2021

Estimate the number and type of families that will benefit from the proposed activities: 150 Individuals/150 Households

Location Description: 1010 10th Street, Suite #3400, Modesto, CA

Planned Activities: Economic Development Services

32. PROJECT NAME: Stanislaus County - ESG Program FY 20-21 (ESG)

Target Area(s): Ceres, Hughson, Newman, Oakdale, Patterson, Riverbank, Waterford, and surrounding Unincorporated Stanislaus County.

Goals Supported: Shelter for Homeless Person
Rapid Re-Housing for Homeless Persons
Homeless Prevention
Homeless Services Data Collection

Needs Addressed: Homeless Services

Funding: ESG: $202,628

Description: The following are the proposed ESG funding recommendations for FY 2020-2021:

- Community Housing and Shelter Services- HMIS Data Support: $9,197
- We Care Program- Emergency Shelter: $33,632
- Family Promise- Shelter to Solutions-New Beginnings Program: $144,602
- Stanislaus County ESG Administration: $15,197

Target Date: 6/30/2022

Estimate the number and type of families that will benefit from the proposed activities: An estimated 340 individuals will be sheltered with the assistance of federal ESG funded program funds by Family Promise and the We Care Program. Homeless Prevention Services and Rapid Re- Housing services will also be provided by Family Promise to 30 individuals/11 households with rental assistance.

Location Description: 1010 10th Street, Suite #3400, Modesto, CA 95354

Planned Activities: Shelter, Homeless Services, Rental Assistance and Case Management

AP-50 Geographic Distribution

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The Stanislaus Urban County and City of Turlock, as the lead entity of the HOME Consortium, do not have plans to pursue any official HUD designated geographic based priority areas. Funds will be allocated within each jurisdiction based on program eligibility and in accordance with priority needs and goals outlined in this section.

AP-55 Affordable Housing

Introduction

The tables in this section provide estimates on the number of homeless, non-homeless, and special needs households to be provided affordable housing during the program year and the number of affordable units that will be provided by program type, including rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units.

One Year Goals for the Number of Households to be Supported	
Homeless	4
Non-Homeless	6
Special-Needs	2
Total	**12**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	8
Acquisition of Existing Units	4
Total	**12**

Discussion

Housing assistance and programs were identified as a community need via the Consolidated Plan process. In Fiscal Year 2020-2021, the City of Turlock and the HOME Consortium will continue to use funds available to address the variety of housing needs within the jurisdiction. Although the City of Turlock and the HOME Consortium have identified housing assistance and housing programs as priorities, the City of Turlock and HOME Consortium members' ability to contribute toward the provision and development of affordable housing programs/projects has been drastically limited both by the State of California's elimination of redevelopment agencies which was the most significant tool for the provision of affordable housing, economic development, job creation, and elimination of blight, as well as by the steadily increasing price of the housing market in terms of land, labor, construction, and materials.

AP-60 Public Housing

Introduction

The City of Turlock, Stanislaus Urban County, and the Stanislaus Regional Housing Authority (Housing Authority) continue to have a close working relationship and meet on an as-needed basis to discuss concerns relevant to public housing and other housing matters. The Stanislaus Urban County will continue to work with the Housing Authority, the City of Turlock, and other public and private housing and social service agencies to foster public housing improvements and resident initiatives.

Actions planned during the next year to address the needs to public housing

The Housing Authority's mission is committed to addressing the unmet housing needs of residents and communities in the county, consistent with Federal, State, and local law. The Housing Authority owns and operates public housing units in addition to operating the Housing Choice Voucher Program.

The Housing Authority operates 647 conventional public housing units throughout Stanislaus County in five Asset Management Properties (AMP). AMP 1 contains a total of 149 units located in Oakdale, Turlock, Ceres, and Hughson. AMP 2 contains a total of 66 units located in Newman, Patterson, and Westley. The remaining 432 units are located in AMPs 3, 4, and 5 in the City of Modesto.

The Housing Authority operates several affordable housing programs in addition to Public Housing, including year-round Farm Labor Housing, Seasonal Migrant Farm Worker Housing, and several smaller affordable housing properties including units funded under the Neighborhood Stabilization Program and the Housing Choice Voucher Program. These affordable housing programs will continue to operate in the 2020-2021 program year.

The Housing Authority is always working to increase the stock of affordable housing in Stanislaus County through other available resources, programs, and partnerships as opportunities arise.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Housing Authority previously implemented a services and communication "quality control" system that provides the Housing Authority with immediate customer feedback and identifies areas that may need improvement. The Housing Authority has also implemented a resident education program with regularly scheduled meetings and written communications on agency policy, rules, and leases.

Efforts to improve communications with residents and program participants include on site resident training/informational meetings, regular newsletters and flyers.

Efforts to improve communications with residents and program participants include: on site resident training/informational meetings, regular newsletters and flyers. The Housing Authority has implemented a "curbside" appearance program. The focus of the program is the exterior of buildings, parking areas, play grounds and other areas of the complexes. Rodent and insect problems are addressed when residents report a problem and/or on Annual Inspections. In an effort to better education residents concerning these problems, information is regularly provided through the Housing Authority newsletter. These actions have assisted the Housing Authority in creating an atmosphere which emphasizes customer satisfaction and communication

Further, the Housing Authority has a Resident Advisory Board (RAB) which represents the residents assisted by the agency. The RAB assists in the development of the Housing Authority's five-year Plan. Resident involvement will continue to be supported in an effort to enhance the service delivery by taking into account input from those with lived experience.

These actions have assisted the Housing Authority in creating an atmosphere which emphasizes customer satisfaction and communication.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Housing Authority is not designated as a troubled Housing Authority.

AP-65 Homeless and Other Special Needs Activities

In March 2017, the Stanislaus Housing and Supportive Services Collaborative, the local CoC was restructured and renamed the Stanislaus Community System of Care (CSoC). The new locally recognized CoC's membership elected a new 25-member Board and sub-committees. The CoC Board is comprised of representatives from homeless advocates, community members, and service providers, as well as public and private sector agencies in the County. The CoC Board meets on a monthly basis to identify gaps and needs in homeless services and to pursue an overall systematic approach to address homelessness. There are public meetings in which the community of providers and stakeholders are welcome to attend and provide comment. The Urban County is represented on the CoC Board by the Director of Planning and Community Development. Through regular attendance and participation in the CoC meetings, the Urban County consults with the CoC to develop cooperative plans and strategies to leverage resources to provide emergency shelter and rapid re-housing services, and is informed of changes in local goals, objectives and performance measures. The recognition of homelessness as a social and economic issue is uniting service providers, businesses & the public and private sectors in achieving compliance with the HEARTH Act, adopting best practices to end chronic homelessness, and improving the system to rapidly re-house individuals and families.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Urban County is a partner and stakeholder in the CoC, regularly attending CoC meetings and actively contributing to creating efficient processes. The CoC has become increasingly efficient in use of funds and allocation of non-financial resources with the implementation of a Coordinated Entry System (CES). A CES Task Force was formed and meets regularly to continually improve the system and ensure it is an effective tool. There are several service providers within the CoC that conduct street outreach throughout the

County. Through Behavioral Health and Recovery Services (BHRS) and a collaboration of several other County departments, an Outreach and Engagement Center (OEC) was established in 2018. The OEC coordinates the provision of multiple services throughout the County for those experiencing homelessness. Teams of outreach workers go out five (5) days a week to connect homeless individuals directly with benefits and services to engage those who may otherwise not seek assistance. The OEC also serves as a physical entry point for support through assessments and referrals and is open for walk-in access Monday through Friday.

Addressing the emergency shelter and transitional housing needs of homeless persons

Shelters in Stanislaus County receive a combination of federal, state, local, private, and foundation funding from a diversified stream of sources including: The County's BHRS and CSA, federal CoC, ESG and CDBG programs, community foundations, and others. In total, there are 14 shelters represented on the 2018 HUD Housing Inventory Count (HIC), including several for specific populations like youth, families, or adults. There is a continued dedication to low-barrier, housing-focused shelters to move those without a place to live into permanent housing, and clients from the We Care Program, Children's Crisis Center, Community Housing and Shelter Services (CHSS), and Family Promise were able to receive rapid re-housing assistance to become stable housed. In November 2019 the County opened a 180 bed Emergency Shelter that includes a Permanent Access Center. Approximately 45% of the Fiscal Year 2020 ESG award (not including state ESG) funded programs that provide emergency shelter (both seasonal and year-round).

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The CoC continues to hone-in on system processes and address gaps in the service delivery system to ensure that specific vulnerable sub-populations do not fall through the cracks. As the CoC partnerships grow and each entity becomes more understanding of their role as well as the roles of other agencies, the system will yield more effective results for those individuals and families that are experiencing homelessness. The Coordinated Entry System (CES) is an effective tool in minimizing the number of days someone experiences homelessness.

The delivery of wrap-around services is critical to the long-term success of those individuals and families that have experienced homelessness but are now housed. Through the CoC, there are housing supports made available, offering financial assistance, security deposits, legal services, credit repair, utility payments, counseling, among others. It is understood by the CoC and its partners that the end goal is not to simply find housing, but to maintain stable housing.

Agencies that are funded through the County's ESG program are required to participate in the planning and development of the County's Coordinated Entry System (CES). ESG sub-grantees must participate in the client referral system as long as it does not place a financial burden on the agency and compromise their other funding sources. Some of the larger agencies within the County that provide resources for homeless individuals and families include: We Care Program-Turlock, Family Promise of Greater Modesto, The Salvation Army, Children's Crisis Center, HOST House, and the Modesto Gospel Mission. Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) make the transition to permanent housing and independent living is an overall goal of the CoC.

The Urban County works with the CoC to work towards this goal by funding programs with ESG funds that aim to shorten the period of time that individuals and families experiences homelessness, facilitate access for homeless individuals and families to affordable housing units, and prevent individuals and families who were recently homeless from becoming homeless again. The Urban County's homeless strategy also places a high priority on providing rental assistance, housing relocation and stabilization services to persons and households experiencing homelessness. Approximately 40% of the FY 19-20 ESG award will go towards ESG programs that provide rental assistance, utility assistance, payment of rental and utility arrears, or rental or utility deposits in combination with case management which works with clients on an individual basis to sustain permanent housing. In addition, a minimum 40% of the state ESG funds are required to be allocated for rapid re-housing activities. The program utilized housing search and placement services, intensive case management, and rental assistance to remove barriers to permanent housing for homeless persons and persons 30% or under the AMI who are at-risk of losing their housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The *Plan to Address Homelessness in Stanislaus County* identifies discharge planning as a key part of the strategy in addressing homelessness throughout the County moving forward. Acknowledging that further collaboration among public institutions and other system of care providers needs to occur so that no individual or family is discharged into homelessness, the CoC continues to work on these issues through awareness campaigns and coordinated efforts to align services and resources among CoC partners. The Urban County helps lead in the coordination of Continuum-wide services.

Local health care facilities have specific protocol in place requiring a safe discharge for all patients. In 2008, the County's Public Health Agency reestablished the task force to review the current protocol in place and address any gaps in services necessary to ensure successful discharge planning services. Currently in place there are discharge planning social workers on staff at the hospitals who work with service providers to locate appropriate housing that could include HUD McKinney-Vento funded emergency shelters, transitional or permanent housing units and prevent the release of patients to the streets. For adults recently released from custody, the County addresses housing issues through the Day Reporting Center (DRC). The Sheriff's Department conducts Probation Orientation meetings at the DRC in which several programs have participated in the past including Solidarity, Teen Life Challenge, and Modesto Gospel Mission.

As a result of the CoC's coordination with the Probation Department and the Sheriff's Office, a diversion program was started in 2016. The diversion program helps homeless who would otherwise be jailed for minor crimes stay at the Salvation Army shelter facility, where they receive overnight shelter and case management services. The County has transitional living procedures in place for juveniles exiting foster care to address youth in placement where the long-term plan is emancipation. These procedures are required by both the State and Federal governments. The County develops a 90-day transition plan that includes a housing component. A lead officer received a list of those eligible minors from the case officers and works with the case officer, minor, family, and any services providers to develop the plan prior to the minor's last status review (usually at 18 years old). A status review is a court hearing to review the minor's status in placement. The plans are submitted to the court and all involved parties, including the minor.

AP-75 Barriers to affordable housing

Introduction

The Stanislaus Urban County works with the City of Turlock, who is the lead agency for the City of Turlock/Stanislaus County HOME Consortium in efforts to provide affordable housing opportunities. One of the main barriers to affordable housing, both rental and homeownership, has been the supply of affordable housing units. For residents that are renting, the rents in the area have increased and made it difficult for renters to move or new renters to find housing units. In the area of homeownership, many residents are outpriced and cannot afford to purchase the homes that are available. Some of the barriers that impact the availability of affordable housing are outlined below.

Accessory Dwelling Units (ADUs): Separate living quarters on a property (also called a "granny flat" or "guesthouse" can add additional housing units into single-family residential neighborhoods. Government regulations of ADUs can reduce or eliminate this housing development.   Passage of numerous California legislative bills in 2017 and 2019 have eliminated many of the local impediments to the construction of ADU's and all Urban County jurisdictions are working update their ordinance to comply with the State's new ADU laws. In the interim state law prevails.

Shortage of Affordable Housing Funding: The availability of funding for affordable housing has dropped dramatically in the past decade for all jurisdictions in California that do not have local public or private housing funds. Dissolution of redevelopment agencies in the State of California in 2012, including the Modesto Redevelopment Agency, resulted in a significant drop in funding for housing projects.

Competition for tax credits and other State funding with cities in California and diminished amounts of HUD funding create a shortage of affordable housing.

Planning and Development Fees:

Housing development imposes short- and long-term costs upon local government, such as the cost of providing site reviews, permitting and inspection, and maintaining General Plan and zoning regulations addressing housing development. Jurisdictions also charge impact fees to offset the cost of providing the infrastructure and public facilities that are required to serve new housing development. To help recoup costs and ensure that essential services and infrastructure are available when needed, Stanislaus County jurisdictions charge various types of development fees. The fee amounts vary based on the needs of each jurisdiction and the services provided.

The fees can be a significant factor in housing development throughout California, raising housing costs and disincentivizing new residential development, factors that contribute to statewide high housing costs.

Among California jurisdictions, fees account for between six and eighteen percent of the price of housing. (Terner Center for Housing Innovation- UC Berkeley, It All Adds Up: The Cost of Housing Development Fees in Seven California Cities, March 2018.)

As a best practice, the public and developers should be able to access a jurisdiction's current fee schedules to estimate fees as a part of total development project costs in advance.

Until 1978, property taxes were the primary revenue source for financing the construction of infrastructure and improvements for residential development in California. Proposition 13, passed in 1978, limited a local jurisdiction's ability to raise property taxes and increasing reliance on other funding sources to provide infrastructure, public improvements, and public services. An alternative funding source widely used among local governments in California is the development impact fee, which is charged to the project developers/owners, for publicly provided infrastructure that supports the development, including water and sewer facilities, parks, and transportation.

For jurisdictions to charge an impact fee, the California Mitigation Fee Act requires that the jurisdiction demonstrate the "nexus" between the type of development in question and the impact being mitigated by the proposed fee, and that fee amount be proportional to the impact caused by the development. Fees not covered by the California Mitigation Fee Act include inclusionary housing ordinance in-lieu fees, permit processing fees, utility connection fees, and fees included within specific development agreements between a jurisdiction and a developer.

Despite state law limiting direct impact fees, the fees can be a large part of a jurisdiction's total fee requirements for housing development. Because developers tend to pass these fees onto the final housing owner, the effects of reducing these fees on housing affordability depend on the amount of the fee reduction and current home prices. Because the eventual owner bears the brunt of fees, high fees limit development of lower-cost housing more than higher-cost housing. (Terner Center for Housing Innovation- UC Berkeley, Current Practices and Policy Considerations to Improve Implementation of Fees Governed by the Mitigation Fee Act, August 2019)

A reduction in development fees for low-income housing may help these projects become financially feasible. A jurisdiction deferring development fees until a certain time after project completion can also help add flexibility the project's upfront costs and assist in the development of low-income housing.

Municipal Processing Time:

The processing time required to obtain full approval of a development project is often cited as a contributing factor to the high cost of housing in the State of California Review and legislative approval, while often necessary steps in the development process, add to the cost of construction by increasing land holding costs and interest payments. Governments are not always able to control delays when multiple levels of government that must communicate, review, and approve plans, delays due to the schedule or timing of legislative boards of approval, or delays based on the amount of municipal staff capacity to review plans when demand for services is high.

Prevailing Wages: Davis-Bacon prevailing wage must be paid to laborers when federal Community Development Block Grant (CDBG) dollars are used to pay for any construction project over $2,000 or on any multifamily housing project over eight units. Prevailing wage must also be paid on any HOME-funded multifamily housing project that directly funds twelve or more units. While competitive wages are currently high, Davis-Bacon wages may be higher and add additional cost to housing construction and rehabilitation activities.

California's Prevailing Wage Law requires contractors to pay minimum wage rates on public works projects that support housing construction such as roads, water and sewer projects, and other public utilities. The rates are set by the California Department of Industrial Relations. These additional costs could add to local costs for housing development.

Expiration of Affordability Contracts:

Affordability contracts with private property owners have a time limit that runs out after a contractually-set number of years. Unless the affordability contracts are renewed with the property owner, the affordable rental housing units will expire and become market-rate housing.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Potential constraints to housing development vary by area throughout the Stanislaus Urban County, but generally include cost of infrastructure, residential development fees, development standards, land use entitlement processing times, and limited funding for affordable housing development. Barriers to housing also include personal barriers such as poor credit history, involvement with the law, limited knowledge about tenants' rights and the complaints process.

Development Process: To expedite project facilitation and provide internal support to project applicants, the Stanislaus Urban County will continue to undertake efforts to build relationships between the Stanislaus Urban County and the development community to identify the barriers and constraints to the development of affordable housing to identify public/private partnership opportunities for the development of affordable housing.

Fee Structure: The Stanislaus Urban County will continue to review its fee systems as a means of reducing the cost of housing development. The Stanislaus Urban County members recognize that fees can affect the cost of construction of affordable housing in the community.

Subdivision Improvement Standards and Zoning Ordinance: The Stanislaus Urban County will review and provide input to modify Subdivision Improvements Standards, where reasonable and appropriate, to provide cost savings in the development of residential units while continuing to ensure the public health, safety, and welfare of residents.

Affordable Housing: The Stanislaus Urban County will continue to assign priority to educating the residents of Stanislaus County regarding the importance of providing affordable housing to support job growth. This will be done through public education, public participation, and fair housing information.

The Stanislaus Urban County and its member cities will continue to monitor constraints and where possible, undertake efforts that can address these constraints and their effect on the provision of affordable housing.

AP-85 Other Actions

Introduction

The Stanislaus Urban County and the City of Turlock, through the Consolidated Consortium Plan, targets Federal funds to residents who have traditionally not been served, or are underserved by programs. Project activities funded through the Consolidated Plan are carefully designed to provide appropriate and needed services, particularly to those who may not be eligible for assistance from other sources, or are geographically isolated by lack of transportation, or lack basic amenities, particularly medical care, in their neighborhoods.

Actions planned to address obstacles to meeting underserved needs

One of the ongoing challenges in meeting the needs of the underserved is the lack of sufficient funding for services provided by local governments, non-profit organizations, and other agencies. Service providers faced with this challenge are expected to provide more and more services with the same, if not smaller, budgets every year. The Stanislaus Urban County and the City of Turlock will continue to seek funding opportunities through different sources, encourage projects or programs that leverage funds, and ensure that projects and programs are operated as effectively and efficiently as possible.

The Stanislaus Urban County and the City of Turlock will continue being an involved stakeholder in the CoC and the newly formed Stanislaus Homeless Alliance (SHA). These organizations both function to bring stakeholders and residents together to identify needs, service gaps, and potential solutions and partnerships to address housing and homelessness needs within the region.

The Housing Authority supports low- and moderate-income families throughout the region, and also play a key role in overcoming obstacles in meeting needs. Through working closely with the Housing Authority, Stanislaus Urban County and the City of Turlock, will continue to support the Housing Authority in their efforts to first identify needs and further meet those needs.

Actions planned to foster and maintain affordable housing

As stated throughout the Con Plan and AAP, affordable housing is considered a high priority. Accordingly, the use of the HOME funding is prioritized for the development and rehabilitation of affordable housing that serves low-income households. Affordable housing strategies include both development of new affordable housing units as well as the preservation/conservation of existing affordable housing units.

The Stanislaus Urban County relies on private non-profit organizations and for-profit developers to acquire, develop, or rehabilitate affordable units. The Stanislaus Urban County will continue to work closely with these entities to ensure that each year as many new affordable units are produced, or rehabilitated, as possible.

Actions planned to reduce lead-based paint hazards

The Housing Authority serves as the lead agency for the City of Turlock and Stanislaus Urban County in the identification, documentation, and prevention of lead poisoning. The Childhood Lead Poisoning Prevention Program of Stanislaus County, administered through the Housing Authority, becomes involved with childhood lead-based poisoning when notification of an elevated screening blood level is received either from the laboratory or physician. If the blood level is 10ug/dL (micrograms per deciliter), notification is made to the family. Once a child meets the case definition, an environmental investigation is performed by a Registered Environmental Health Specialist to determine, if possible, the source of lead exposure. The Housing Authority, in partnership with the Department of Environmental Resources, conducts the investigation of residences where children with elevated levels of lead reside.

Stanislaus Urban County and the City of Turlock partner with the Childhood Lead Poisoning Prevention Program to distribute information in the City and unincorporated areas of Stanislaus County and through members of the HOME Consortium. If the source of lead exposure is related to the residential physical environment (e.g., peeling paint that indicates the presence of lead), then the Housing Rehabilitation Program may participate in source eradication.

The Housing Authority actively addresses the issue of lead-based paint hazards by providing notices to landlords and tenants who participate in the Housing Choice Voucher Program, warning them of the hazards of lead-based paint. The City of Turlock and HOME Consortium Owner Occupied Housing Rehabilitation Loan Program and homebuyers who use HOME and CDBG fund are provided the notices by the member jurisdictions. Additionally, all units that are rehabilitated with CDBG and HOME funds are subject to lead-based paint compliance requirements.

Actions planned to reduce the number of poverty-level families

The City of Turlock, as lead entity of the HOME Consortium, and the Stanislaus Urban County work to reduce poverty through ensuring an adequate, affordable, quality housing supply, improving low-income neighborhoods, strengthening the employment skills of the community and ensuring access to basic needs such as food and shelter. The Home Consortium is particularly focused on ensuring quality housing options to low-income individuals through the production of new low-income units as well as the rehabilitation of existing low-income units and combating rental discrimination against minorities.

The City of Turlock and the Stanislaus Urban County updated the Analysis to Impediments to Fair Housing Choice (AI) alongside the development of the Fiscal Year 2020-2025 Consolidated Plan and outlined ways in which each jurisdiction can take actions to ensure protected classes have equitable access to quality schools and employers. The AI investigates zoning codes, permit processes, and fees to ensure all jurisdictions within Stanislaus County are as accommodating as possible to those developments and employers that will contribute to reducing poverty and increasing economic opportunity and housing stability.

The CoC has developed into a more coordinated organization over the past five years, and the Stanislaus Urban County will continue to leverage those partnerships and resources to address the issues of poverty.

The Stanislaus County Alliance WorkNet (Alliance), The Community Services Agency's CalWorks Program, and the California Employment Development Department are all resources available to persons seeking employment.

In addition, all Urban County members, through their various economic development efforts, strive to promote activities that will ultimately have major impacts on the community, such as job creation that in turn will reduce poverty. The Alliance partners with Stanislaus County, Turlock and the other cities in fulfilling the following objectives:

- Promotion of Stanislaus County and its nine incorporated cities as a desirable location for new and expanding businesses.
- To work with public agencies and local businesses to promote cooperation in the economic development process.
- To assist in business retention and expansion efforts by offering programs for technical and financial assistance.

In 2019, Stanislaus County updated its Comprehensive Economic Development Strategy (CEDS). The development of the County CEDS was primarily conducted by the Economic Development Action Committee which included representative from all the Urban County members. Each of the Urban County members have outlined specific economic development goals. The entire report can be found at: http://www.stancounty.com/ceo/econ-dev/pdf/ceds.pdf. The Economic Development Action Committee has put forward several recommendations with regional objectives, they include:

- Encourage and support new business innovation and entrepreneurs
- Promote the region as a tourism destination
- Develop specialized education including higher education, career technical education, and workforce development
- The entire list of recommendation can be found on page 68 of the CEDS -> http://www.stancounty.com/ceo/econ-dev/pdf/ceds.pdf

Actions planned to develop institutional structure

The Stanislaus Urban County publishes an annual Notice of Funding Availability (NOFA) of Community Development Block Grant (CDBG) and Emergency Solutions Grants (ESG) funds. The NOFA includes an announcement of a Grant Technical Workshop and timeline for the upcoming grant cycle. The NOFA is published in the local newspaper, The Modesto Bee, in English and Spanish. An e-mail is sent out to all past and current grantees and applicants that have applied in the last five (5) years. The Stanislaus Urban County also announces the NOFA at the CoC meeting, distributes a reminder, and e-mails the CoC agencies a NOFA announcement.

The Stanislaus Urban County holds a Grant Technical Workshop to release the upcoming grant application and explain the grant requirements. County staff is available via phone, in person, and by e-mail to answer questions throughout the application process.

The Stanislaus Urban County also requires those receiving grants (sub-grantees) to attend a Grantee Technical Workshop prior to receiving their agreements needing to be executed for release of funds. At the technical workshop, the policies, procedures, program regulations, requirements and obligations of the grant are explained. All sub-grantees receive the documents covered in the Grantee Technical Workshop in a hard copy and electronic copy.

Actions planned to enhance coordination between public and private housing and social service agencies

Stanislaus County, as administrator of the Stanislaus Urban County, coordinates and consults with other program providers, local, state and federal government entities, non-profit and for-profit organizations and business, professional organizations, interest groups, and other parties interested in the implementation of federal programs.

Specifically, they are: Stanislaus Regional Housing Authority, Stanislaus County Health Services Agency, Stanislaus County Community Services Agency, Stanislaus County Behavioral Health and Recovery Services; California Department of Housing and Community Development; U.S. Department of Agriculture/Rural Development, U.S. Economic Development Administration, U.S. Department of Housing and Urban Development (HUD); California Coalition for Affordable Housing; Habitat for Humanity, Stanislaus County Affordable Housing Corporation (STANCO), California Rural Legal Assistance (CRLA), Great Valley Housing Corporation, Visionary Home Builders and Self-Help Enterprises. This will assure that the activities outlined in the AAP are given the fullest attention for design and implementation or construction.

Stanislaus County will continue to participate in regularly scheduled meetings with the cities of Modesto and Turlock to coordinate any CDBG, HOME and ESG funded activity that may be of benefit to each of the separate entitlement communities within Stanislaus County. Further, quarterly meetings will be held between the participating members of the Stanislaus Urban County. This will assure that the activities outlined in the AAP are given the fullest attention for design and implementation or construction.

The Stanislaus Urban County will maintain its membership and active involvement in the CoC, a multi-agency collaborative which focuses on the community's housing and social service needs, to continue outreach and information sharing with other Stanislaus County agencies serving similar clientele.

AP-90 Program Specific Requirements

Introduction

There are three specific goals of the Federal CDBG and HOME programs:

1. Provide decent housing.
2. Provide a suitable living environment.
3. Expand economic opportunities.

The Action Plan has been developed to assist in achieving these three goals. The overriding consideration required of the CDBG program is to benefit those members of the population that meet the definition of Targeted Income. A Targeted Income person is one who earns 80% or less of the AMI for CDBG funds. Additionally, if a project benefits a specific neighborhood or community, at least 51% of the

population within that geographic boundary must be within the Targeted Income Group (TIG).
As identified by the Consolidated Plan for Fiscal Years 2020-2025, priority will be given to projects in the following areas: Infrastructure, Economic Development, Housing Assistance, Housing Programs, and Public Services.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	$1,200
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	**$1,200**

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

   The Stanislaus Urban County adopted performance standards in line with HUD and HCD guidelines and in coordination of the CoC. These standards include: rapid re-housing clients into permanent housing within 30 days after determination of eligibility; retaining this housing for at least six months; attaining or maintaining income while in permanent housing. Agencies are strongly encouraged to use a progressive engagement with clients to determine their financial need and receive just enough assistance to maintain housing.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

   The Stanislaus Urban County has worked with the local Continuum of Care (CoC) to further develop the Coordinated Entry System and include a larger scale of community participation. The CoC has established a working committee to implement this system to ensure compliance with the HEARTH Act. The recently updated (January 2020) Coordinated Entry System Policies and Procedures Manual can be found at: https://csocstan.com/coordinated-entry-system-ces-policies-and-procedures-manual/

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

   For Fiscal Year 2019-2020, ESG funds were allocated based on a competitive grant cycle to which public service providers could apply for ESG funds. Applicants were restricted to submitting three (3) applications per agency for CDBG public services, provided each application is a request for a different program or site. All applicants were required to attend a Grant Technical Workshop prior to submission of an application. A panel made up of representation from the Stanislaus Urban County, the County's Chief Executive Office and the local Continuum of Care (CoC) reviewed each written application submission and oral presentation and scored them individually.

   The following is the scoring criteria that were utilized for CDBG Public Services Grant and Emergency Solutions Grants (ESG) Program for Fiscal Year 2020-2021:

- Capacity & Experience
  - Agency & Staff Experience with Grant Administration
  - Program Sustainability Outlook
- Addressing the Need/Extent of the Problem
  - Prevention Focus
  - Consistent with Adopted Consolidated Plan Consistent/Priority Need
  - Identifying and Addressing a Community Need
- Collaboration
  - Does the Proposed Program Include Cross Sector Engagements?
  - Are there Partnerships and Collaborations?
  - Outreach and Referrals

- Accomplishments & Program Evaluation
    - Are Accomplishments Measurable?
    - Standardized Methods and Tools to Evaluate Progress
    - Are Goals Verifiable and Attainable?
    - Will Program be Impactful and Effective?
- Financials
    - Clear and Efficient Budget
    - Leveraging Sources
- Performance & Risk Assessment
    - Implementation- Soundness of Approach
    - Monitoring Results and Timeliness
- Program Innovation
- Grant Submittal
    - Is the Application Clear?
    - Presentation Value

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

   The Stanislaus Urban County does consult with the local Continuum of Care which has formerly homeless individuals as members. Sub-grantees who administer the shelters and the rapid re-housing programs have formerly homeless individuals in their organizations who help shape policies and make decisions about services and programs that receive ESG funding.

5. Describe performance standards for evaluating ESG.

   Under the Emergency Solutions Grants (ESG) Program, Stanislaus County staff reviews quarterly ESG statistical tables, narratives, Request for Funds forms and budget printouts, which identify the total funds uses/requested by each grantee during that reporting period. Stanislaus County staff verifies match funding (i.e. - local unrestricted donations). In this manner, the subrecipient in turn ensures that dollar to dollar matching requirements are satisfied by paying the remainder of the expenses from non-ESG sources.

Stanislaus County

Regional

Analysis of Impediments to Fair Housing Choice

For HUD Entitlement Grantees:

Stanislaus Urban County, City of Modesto, City of Turlock

&

HUD Public Housing Authority: Stanislaus Regional Housing Authority

PUBLIC DRAFT APRIL 10th, 2020

Contents

Executive Summary

The Federal Fair Housing Act of 1968 banned discrimination against groups who historically faced unequal treatment in all types of housing. These groups are called "protected classes" under the law. It is important to acknowledge historical discrimination and segregation as well as current ongoing discrimination and barriers to housing choice. Housing barriers are influenced by policies and ordinances developed at all levels of government as well as commercial decisions such as mortgage lending criteria and housing development. .

The Department of Housing and Urban Development (HUD) enforces the Federal Fair Housing Act, and as such requires communities receiving HUD funds to "affirmatively further fair housing" or make meaningful actions to remove barriers to housing choice.

The Analysis of Impediments to Fair Housing Choice (AI) is developed to identify the potential barriers ("impediments to fair housing choice") that residents of Stanislaus County may face by looking at housing, demographics, fair housing data, and neighborhood opportunity for outward signs of housing discrimination and indicators of patterns of discrimination that may not be obvious.

The impediments identified in this document will work to inform policy and programs throughout the County. The Stanislaus County Regional AI has been created as a collaborative document between the Stanislaus Regional Housing Authority, Stanislaus Urban County (including the cities of Ceres, Hughson, Newman, Oakdale, Patterson, Riverbank, and Waterford), the City of Modesto, and the City of Turlock.

Summary of Key Findings

1. Affordability and Costs: High costs of housing, lack of affordable housing, application fees, deposits and up-front costs.

2. Income: Low wages, people on fixed-incomes, Section 8 Vouchers.

3. Price-Setting: Profit-driven sensibility of landlords.

4. Supply and Demand: Short supply of affordable housing, and limits on new housing developments, shortage of farmworker housing, lack of housing for students, long waitlists for housing units.

Analysis of Impediments Overview

The Analysis of Impediments to Fair Housing Choice (AI) is a requirement imposed on recipients of certain Federal grants from the U.S. Department of Housing and Urban Development (HUD). The development of the AI is part of each HUD grant recipient's obligation to 'affirmatively further fair housing' (AFFH). Section 808 of the Fair Housing Act defines AFFH as a legal requirement that federal grantees conduct HUD funded programs in a manner that furthers fair housing within the jurisdiction.

To accept funding from HUD, entitlement grantees must certify to affirmatively further fair housing by taking actions to further the goals identified in this AI and to not take actions that are inconsistent with their obligation to affirmatively further fair housing. (24 CFR §91.225(a)(1))

The Community Development Block Grant (CDBG) program also requires jurisdictions to certify compliance with anti-discrimination laws found in Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations. 24 CFR §91.225(b)(6)

This document is the Stanislaus Urban County, City of Modesto, City of Turlock, and the Stanislaus Regional Housing Authority's first regional AI. Previously, Stanislaus Urban County and the City of Turlock conducted a regional AI together for the 2020-2024 AI, the City of Modesto and the Housing Authority have joined the efforts.

Although the AI is not required as part of the annual submission to HUD, HUD recommends that each jurisdiction regularly update its AI. HUD has suggested that the AI be conducted at least as often as the Consolidated Plan, which is required every five years. The Stanislaus Urban County, the City of Modesto, and the City of Turlock's current Consolidated Plans are valid through June 2020. The Stanislaus Regional Housing Authority is required to submit a plan every 5 years and is currently working within the *5-Year Plan for Fiscal Years 2019-2023*.

An AI is conducted so that communities are provided an opportunity to examine their progress toward their goals of eliminating illegal housing discrimination and providing current and future residents access to equal housing opportunities. As part of the AI process, communities identify specific barriers ("impediments") to fair housing choice and create action steps to remove or reduce these barriers.

This AI document assesses the extent of fair housing issues among specific groups by analyzing data for all Stanislaus County cities and the general region in relation to housing, demographics, and neighborhood opportunity. This AI also analyzes conditions in the private market and public sector that may limit the range of housing choices or impede access to housing.

Geography

This Stanislaus County Regional AI is a collaborative document between the Stanislaus Regional Housing Authority the three entitlement grantees within the County:

- Stanislaus Urban County
- City of Modesto
- City of Turlock

Stanislaus Urban County includes all unincorporated areas of the County and the following cities:

- Ceres
- Hughson
- Newman
- Oakdale
- Patterson
- Riverbank
- Waterford

Throughout this document, the following geographic terms may be used. To be clear, below is an explanation of each geographic term.

- **Stanislaus County (countywide)**: Includes all cities within Stanislaus County as well as the unincorporated areas.
- **Stanislaus Urban County**: Includes the cities of Ceres, Hughson, Newman, Oakdale, Patterson, Riverbank, and Waterford. The Urban County also includes the unincorporated areas.
- **Unincorporated areas/County**: Areas of Stanislaus County that are not part of any municipality.
- **Entitlement Grantee**: The Community Development Block Grant (CDBG) entitlement grantees are Stanislaus Urban County, Modesto, and Turlock.
- **HOME Consortium**: The members of the HOME Consortium are the Stanislaus Urban County and the City of Turlock. The City of Turlock is the lead entity of the HOME Consortium.

Background

Fair Housing Laws

Federal Law(s)

All municipalities in the United States are subject to the Fair Housing Act, administered and enforced by HUD.

In 1968, the Civil Rights Act was signed into law by President Lyndon Johnson to prohibit housing discrimination on the basis of race, religion, color, sex, and national origin. Title VIII of the act is also known as the Fair Housing Act. The law was passed after years of advocacy within the United States against overt race-, gender-, and religious-based discrimination and segregation in the sale and rental of housing. Additional protections were added for family status (women who are pregnant or the presence of children under 18) and disability in an amendment to the Fair Housing Act signed in 1988.

The Fair Housing Act applies to almost any person or group involved with housing in the United States, including landlords, realtors, homeowners associations (HOAs), mortgage lenders, and homeowners insurance companies. These people or groups cannot discriminate on the basis of race, religion, color, sex, national origin, familial status, or disability, which are also known as "protected classes." It is illegal to take any of the following actions on the basis of protected class:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Otherwise make housing unavailable
- Set different terms, conditions, or privileges for sale or rental of a dwelling
- Provide a person different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental
- Make, print, or publish any notice, statement, or advertisement with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination
- Impose different sales prices or rental charges for the sale or rental of a dwelling
- Use different qualification criteria or applications, or sale or rental standards or procedures, such as income standards, application requirements, application fees, credit analyses, sale or rental approval procedures, or other requirements
- Evict a tenant or a tenant's guest
- Harass a person
- Fail or delay performance of maintenance or repairs
- Limit privileges, services, or facilities of a dwelling
- Discourage the purchase or rental of a dwelling
- Assign a person to a particular building, neighborhood, or section of a building or neighborhood
- For profit, persuade or try to persuade homeowners to sell their homes by suggesting that people of a particular protected characteristic are about to move into the neighborhood (blockbusting)
- Refuse to provide or discriminate in the terms or conditions of homeowners insurance because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling
- Deny access to or membership in any multiple listing service or real estate brokers' organization
- Refuse to make a mortgage loan or provide other financial assistance for a dwelling
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees

- Discriminate in appraising a dwelling
- Condition the availability of a loan on a person's response to harassment
- Refuse to purchase a loan

It is also illegal to threaten, coerce, intimidate, or interfere with anyone exercising a fair housing right or assisting others who exercise the right, or retaliate against a person who has filed a fair housing complaint or assisted in a fair housing investigation.

Exempted from the federal law are owner-occupied buildings with no more than four units, single-family houses sold or rented by the owner without an agent, and housing operated by religious organizations or private clubs that is limited to members. The State of California or local laws can add additional protections but cannot take away Fair Housing Act protections.

Protected Classes in Stanislaus County by Enforcement Jurisdiction

Federal	State
• Race • Color • National Origin • Religion • Sex • Familial Status • Disability	• Source of Income • Marital Status • Sexual Orientation • Gender Identity • Domestic Partnership

Examples of illegal housing actions under the Fair Housing Act are:

- An apartment manager only offering apartments units to families with children within one half of an apartment building.
- A landlord giving a $10 application fee discount to housing applicants who attended the local high school.
- A realtor falsely declaring a house already has a purchase offer when showing a house to a couple who recently immigrated to the United States.
- An apartment manager running a credit check only on applicants under 30 years old.

Housing for Seniors

The Housing for Older Persons Act of 1995 (HOPA) creates an exception to Title VIII of the Fair Housing Act to allow for senior housing developments.

HOPA exempts specific types of housing for seniors ("older persons" in the law) from family status discrimination liability. To qualify for the "housing for older persons" exemption, the housing must fit certain criteria and comply with all the requirements of the exemption. These types of housing may be:

1. Provided under a state or federal program that the Secretary of HUD has determined to be specifically designed and operated to assist elderly persons (as defined in the state or federal program); or

2. Intended for, and solely occupied by persons 62 years of age or older; or

3. Intended and operated for occupancy by persons 55 years of age or older. (At least 80 percent of the units must have at least one occupant who is verified to be 55 years of age or older.)

(Pub.L. 104–76, 109 Stat. 787, enacted December 28, 1995

All other Fair Housing Act protects apply to housing for seniors including the prohibition from discrimination on the basis of race, color, religion, sex, disability, or national origin. (The Fair Housing Act: Housing for Older Persons, HUD Office of Fair Housing and Equal Opportunity)

Additional Protections for Persons with Disabilities:
Housing providers are required to make reasonable accommodations and allow reasonable modifications that allow persons with disabilities to enjoy their housing. Under the Fair Housing Act, a person with a disability includes: Individuals with a physical or mental impairment that substantially limits one or more major life activities; individuals who are regarded as having such an impairment; and individuals with a record of such an impairment. Major life activities include walking, seeing, hearing, speaking, breathing, and working.

An accommodation is a change in any rule, policy, procedure, or service needed in order for a person with a disability to have equal access to and enjoyment of their home. For example, allowing a service animal despite a "no pets" policy or allowing a tenant to mail in a rent check when others must physically deliver checks to a drop box.

A modification is a structural change made to the existing premises occupied or to be occupied by a person with a disability in order to afford such person full enjoyment of the premises. A ramp installed into the front entrance of a house where there are only stairs, changing doorknobs to levers for someone with a mobility disability, or allowing a tenant with a sight impairment to install visual doorbells are all examples of reasonable modifications.

Advertising:
All types of housing advertising are governed by the Fair Housing Act, including paper flyers, newspaper ads, advertising on websites, and lawn signs. Advertisements cannot show a preference, a limitation, or discrimination based on protected class. Examples of illegal advertisements are:

- A lawn sign outside an apartment building that includes "sorry, no kids."
- A realtor's flyer for an open house only distributed in local churches.
- Website ads that claim an apartment is "perfect for young professionals."

The National Fair Housing Alliance recommends that instead of focusing on who an ideal tenant would be or what type of person would likely not like a housing unit, an advertisement for housing should focus on the property characteristics and the amenities. Advertisements should be available to a broad number of people.

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Section 504

Section 504 of the Rehabilitation Act of 1973 ("Section 504") states that "no qualified individual with a disability in the United States shall be excluded from, denied the benefits of, or be subjected to discrimination under" any program or activity that receives Federal financial assistance.

The law applies to housing with 5 or more units funded with Federal funds by requiring accessibility features in some dwelling units (a unit that is located on an accessible route and can be approached, entered, and used by individuals with physical disabilities) and all public areas in all new construction or substantial rehabilitation. At least 5 percent of new construction units in a federally funded development, or at least one unit, must meet accessibility standards to people with physical disabilities, and at least 2 percent, or at least one unit, must meet accessibility standards for hearing or visual disabilities. The standards for these units are found in the Uniform Federal Accessibility Standards (UFAS).

Section 504 regulations also apply to public buildings operated by agencies funded by federal assistance like housing authorities and schools.

Other Federal Laws

Other federal laws governing housing rights are:

- Title VI of the Civil Rights Act of 1964
- Age Discrimination Act of 1975
- Title II of the Americans with Disabilities Act of 1990
- Violence Against Women Act
- Equal Credit Opportunity

In addition, all HUD-funded housing programs are prohibited from discriminating based on sexual orientation, gender identity, or marital status under the 2016 Equal Access Rule.

While not law, the National Association of Realtors Code of Ethics prohibits licensed Realtors from discriminating based on sexual orientation. This code of ethics applies to all members of the California Association of Realtors.

California Law

The State of California expands Fair Housing Act protections under the Fair Employment and Housing Act (FEHA) enforced by the Department of Fair Employment and Housing within the Business, Consumer Services, and Housing Agency. All jurisdictions within California, including all in Stanislaus County, are governed by the FEHA, which prohibits discrimination in housing on the basis of race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, or genetic information.

Additional Protected Groups

The Unruh Civil Rights Act adds the additional protected classes: immigration status, primary language, citizenship, and arbitrary characteristics (age, occupation, etc.)

Until 2019, the definition of "source of income" in the FEHA did not include Section 8 Housing Choice Vouchers or other types of rental assistance. SB 329, passed in 2019, expands the definition of source of income to all "federal, state, or local public assistance and federal, state, or local housing subsidies," including Section 8 Housing Choice Vouchers. This law will go into effect January 1, 2020.

Another bill that went into effect January 1, 2020 (SB 222) adds Veterans and Military Status to the persons protected under the FEHA.

California Civic Code 1946.7 gives housing protections to victims of domestic violence, sexual assault, stalking, abuse of an elder or dependent adult, or human trafficking. Under this law, a landlord may not terminate a tenancy or fail to renew a tenancy based upon a tenant or a tenant's household member being a victim of one of these crimes.

Additional Protected Housing

The California FEHA covers additional types of housing not covered under the Federal Fair Housing Act. The California FEHA covers *any building, structure, or portion thereof that is occupied as, or intended for occupancy as, a residence by one or more families and any vacant land that is offered for sale or lease for the construction thereon of any building, structure, or portion thereof intended to be so occupied.*

An exception to this law is rent or lease of a portion of an owner-occupied single-family house to a person as a roomer or boarder living within the household. Though these types of houses are exempt from most FEHA requirements, in this type of housing, discriminatory advertisements are not allowed; the only exception is housing advertised as available only to persons of one sex where living spaces will be shared, e.g., "looking for female roommate."

AB 1497, which went into effect January 1, 2020, extends the types of housing covered by the FEHA to include housing posted to online hosting platforms like AirBnB or VRBO.

California's FEHA also applies to government actions for property, such as restrictive covenants, zoning laws, approval or denial of use permits, and other actions authorized under California's Planning and Zoning Law that make housing opportunities unavailable.

Housing for Seniors

In California, there is an exemption for seniors to the Unruh Civil Rights Act which prohibits discrimination based on sex, race, color, religion, ancestry, national origin, age, disability, medical condition, genetic information, marital status, or sexual orientation.

To restrict sale or rental of a property to seniors in California and be exempt from age discrimination under Unruh, the resident must:

1) Be 62 years of age or older; or

2) Be 55 years of age or older in a "senior citizen housing development".

A "Senior citizen housing development" is *a residential development developed, substantially rehabilitated, or substantially renovated for, senior citizens that has at least 35 dwelling units.*

Any senior citizen housing development which is required to obtain a public report under Section 11010 of the Business and Professions Code and which submits its application for a public report after July 1, 2001, shall be required to have been issued a public report as a senior citizen housing development under Section 11010.05 of the Business and Professions Code. No housing development constructed prior to January 1, 1985, shall fail to qualify as a senior citizen housing development because it was not originally developed or put to use for occupancy by senior citizens. (51.3(b)(4))

Under California law, all the units in a dwelling must be designated for seniors rather than 80% of units under the FHA/HOPA. State law also allows a senior to live with someone 45 years of age or older that is their spouse, domestic partner, or person providing primary physical or economic support to the senior. The senior may also live with a disabled child or grandchild or disabled spouse/partner who must permanently reside in the household due to a disability. (Fair Housing Law Exemptions for Senior Housing, Community Housing Law, Sustainable Economies Law Center)

AB-686 Housing Discrimination: Affirmatively Furthering Fair Housing

The Fair Housing Act includes a requirement that the federal government work to dismantle segregation and to create equal housing opportunities or "affirmatively further fair housing." (AFFH) This law applies to all state and local governments that receive federal funding from HUD.

There is currently debate at the national level about the interpretation of affirmatively furthering fair housing within the Fair Housing Act. To establish control over how this law is interpreted and enforced at the state level, California's Assembly Bill 686 (AB-686) was signed into law in 2018 and codifies California's commitment to "affirmatively further fair housing." The law defines the term "affirmatively furthering fair housing" as taking meaningful actions that "overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity," and requires all public agencies working within housing and community development to affirmatively further fair housing.

Existing law requires the housing element to include an inventory of land suitable and available for development, and requires that inventory be used to identify sites that can be developed for housing within the planning period and that are sufficient to provide for the jurisdiction's share of the regional housing need for all income levels.

The new law requires the state, cities, counties, and public housing authorities to administer their programs and activities related to housing and community development in a way that affirmatively furthers fair housing. The law prohibits these authorities from taking actions inconsistent with their AFFH obligation and requires that the AFFH obligation be interpreted consistent with HUD's 2015 regulation, regardless of federal action regarding the regulation. To ensure AFFH obligations are incorporated into local housing decisions, AFFH analysis must be added to the housing element for plans that are due beginning in 2021. This includes an examination of issues such as segregation and resident displacement and identification of fair housing goals.

Other California Laws

Other state laws governing housing discrimination within California are:

Unruh Civil Rights Act: Provides protection from discrimination by all business establishments in California, including housing and accommodations, because of age, ancestry, color, disability, national origin, race, religion, sex, and sexual orientation.

Ralph Civil Rights Act (California Civil Code Section 51.7): Forbids acts of violence or threats of violence because of a person's race, color, religion, ancestry, national origin, age, disability, sex, sexual orientation, political affiliation, or position in a labor dispute. "Violence" under this law can take the form of verbal or written threats, physical assault or attempted assault, graffiti, vandalism, or property damage.

Bane Civil Rights Act (California Civil Code Section 52.1): Protects all people in California from interference by force, or threat of force, with an individual's constitutional or statutory rights, including a right to equal access to housing. The Bane Act also includes criminal penalties for hate crime, though convictions under the act are not allowed for speech alone unless that speech itself threatened violence. The rights protected under the Bane Act include the rights of association, assembly, due process, education, employment, equal protection, expression, holding of public office, housing, privacy, speech, travel, use of public facilities, voting, worship, and protection from bodily harm.

California Civil Code Section 1940.3: Prohibits landlords from questioning potential residents about their immigration or citizenship status. In most states, landlords are free to inquire about a potential tenant's immigration status and to reject applicants who are in the United States illegally. In addition, this law forbids local jurisdictions from passing laws that direct landlords to make inquiries about a person's citizenship or immigration status.

Government Code Sections 11135, 65008, and 65580-65589.8: Prohibit discrimination in programs funded by the State and in any land-use decisions.

Sections 65580-65589.8 require local jurisdictions to address the provision of housing options for special needs groups, including:

- Housing for persons with disabilities (SB 520)
- Housing for homeless persons, including emergency shelters, transitional housing, and supportive housing (SB 2)
- Housing for extremely low-income households, including single-room occupancy (SRO) units (AB 2634)
- Housing for persons with developmental disabilities (SB 812)

Local Law(s)

No local laws within Stanislaus Urban County, Turlock, or Modesto expand either protected classes or housing covered under the FEHA.

The Stanislaus County Housing Authority does not expand the definition of protected classes or housing covered under the FEHA but is required to follow additional housing regulations as directed by HUD.

AI Development Process

The development of the AI includes an analysis of laws, regulations, housing conditions, public policies, banking and mortgage data, as well as demographic and community characteristics. Paired with this analysis is feedback from the public through survey responses, public meetings, and phone consultations. Because the AI is developed in conjunction with Consolidated Plans, citizen participation requirements for the Consolidated Plans were often combined with feedback on fair housing issues.

Community Meetings

Community meetings were held in Modesto, Turlock, Stanislaus Urban County, and the Stanislaus County Housing Authority. The meetings were an opportunity for the public to learn about fair housing laws and share their issues and concerns regarding fair housing in the community.

> Stanislaus Urban County: Meetings were held at Municipal Advisory Councils (MACs), advisory bodies of residents that exist to represent the local community to the Board of Supervisors. Meetings were also held with the Stanislaus Community System of Care and Stanislaus Homeless Alliance to talk about issues facing homeless individuals throughout the County.
>
> Modesto: Meetings were ninety (90) minutes and covered both Consolidated Plan and AI topics. Modesto's community meetings were held in different aldermanic districts to ensure the variety of housing conditions and community opinions were captured.
>
> Stanislaus County Housing Authority: Discussed fair housing and housing access issues at the Board of Commissioners Meeting.
>
> Turlock: Held a meeting with the Turlock Community Collaborative, a network of public service agencies, businesses, and individuals in Turlock interested in improving the quality of life. The collaborative meets regularly to address needs in the community.

Meetings were held on the following dates and locations:

<u>Modesto</u>

- District 1 – October 29, 2019 @ Fire House #6
- District 2 – November 1, 2019 @ West Modesto King Kennedy Center
- District 2 – November 7, 2019 @ The Center Church
- District 3 – October 29, 2019 @ Trinity United Presbyterian Church
- District 4 – November 6, 2019 @ Airport Neighborhood Center
- District 5 – October 30, 2019 @ Veteran's Resource Center
- District 6 – November 12, 2019 @ St. Joseph's Catholic Church

- Public Hearing – April 16, 2020 @ Tenth Street Place
- Public Hearing – May 12, 2020 @ Modesto City Council

<u>Stanislaus Urban County</u>

- Salida MAC Meeting- October 22, 2019
- Empire MAC Meeting- October 23, 2019
- Knights Ferry MAC Meeting- October 24, 2019
- Denair MAC Meeting- November 5, 2019
- South Modesto MAC Meeting- November 14, 2019

- Stanislaus Community System of Care (CSOC) Meeting- January 16, 2020
- Stanislaus Homeless Alliance (SHA) Meeting- February 12, 2020
- City of Ceres City Council- Public Hearing- April 13, 2020
- City of Hughson City Council- Public Hearing- April 27, 2020
- City of Newman City Council- Public Hearing- April 28, 2020
- City of Oakdale City Council- Public Hearing- May 4, 2020
- City of Patterson City Council- Public Hearing- May 5, 2020
- City of Riverbank City Council- Public Hearing- April 28, 2020
- City of Waterford City Council- Public Hearing- May 7, 2020

- Stanislaus County Board of Supervisors- Public Hearing – May 12, 2020

Stanislaus County Housing Authority

- Board of Commissioners Meeting- TBD

Turlock

- Meeting-Turlock Community Collaborative February 18, 2020

- City of Turlock City Council Public Hearing- May 12, 2020

DEMOGRAPHIC AND HOUSING MARKET ANALYSIS

Population Trends

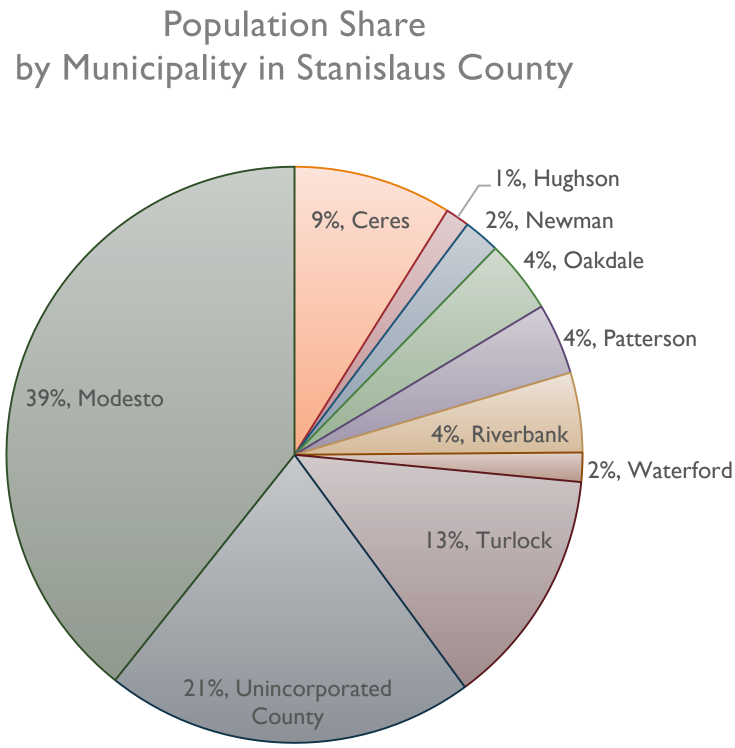
Stanislaus County is currently home to about 531,000 residents, 39 percent of whom live in the City of Modesto, 21 percent in unincorporated areas, and 13 percent in the City of Turlock. The rest live in smaller cities and unincorporated communities throughout the County. Most of Stanislaus County is sparsely populated, with less than 200 people per Census Block. By comparison, some areas of Modesto and Turlock have over 1,000 people per Block. (See Map X)

The County's population was born primarily in the United States, with 79 percent born in the county and 66 percent born in the State of California. 20 percent of County residents were born in a foreign country.

Stanislaus County Population by Municipality

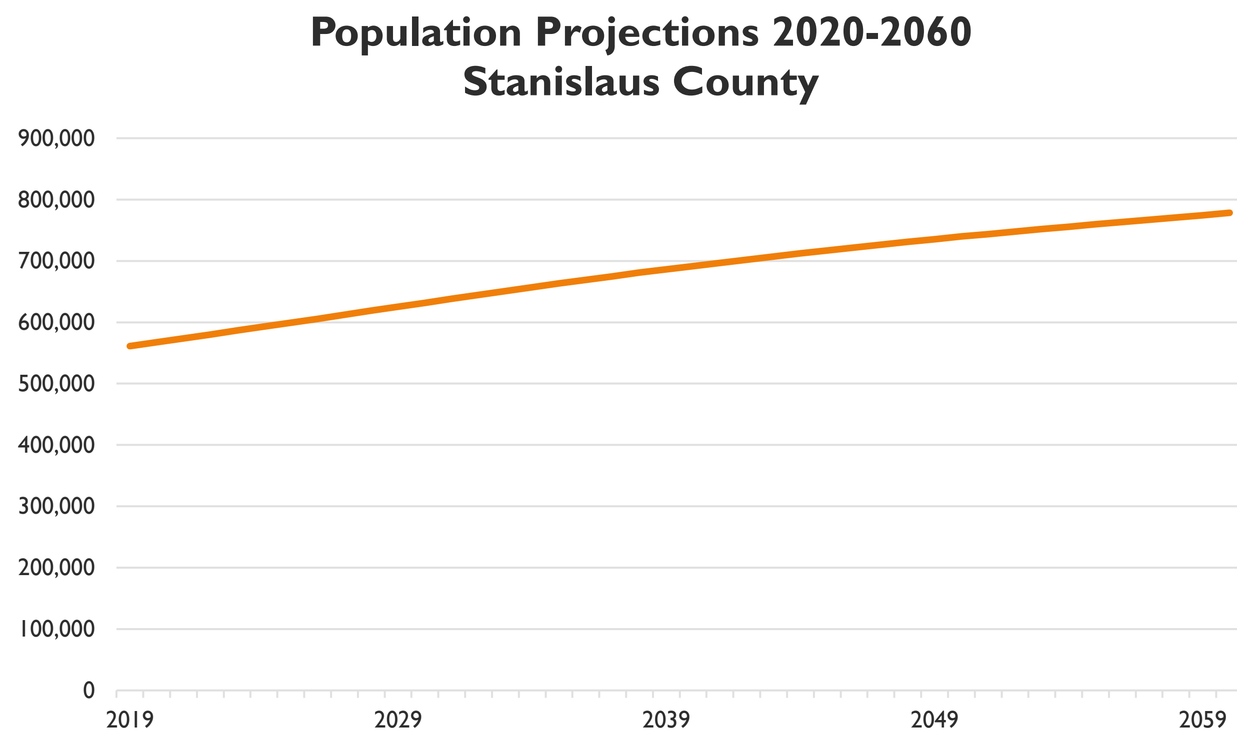
Ceres	Hughson	Newman	Oakdale	Patterson	Riverbank	Waterford	Turlock	Stanislaus Urban County	Unincorporated County	Modesto
47,231	7,160	10,808	21,796	21,205	23,761	8,708	71,166	250,883	110,214	208,512

Source: 2012-2016 ACS



Source: 2012-2016 ACS

In the next 40 years, the Stanislaus County population is projected to grow to about 800,000 residents, a 37 percent increase. Most incorporated areas in the County are expected to grow by about 1 percent annually. The City of Patterson will grow the most of all incorporated areas. Patterson will increase from containing 4 percent of the County's population to 6 percent of the population in 2060. (California Department of Finance)



Source: Total Estimated and Projected Population for California and Counties, Demographic Research Unit, California Department of Finance, May 2019

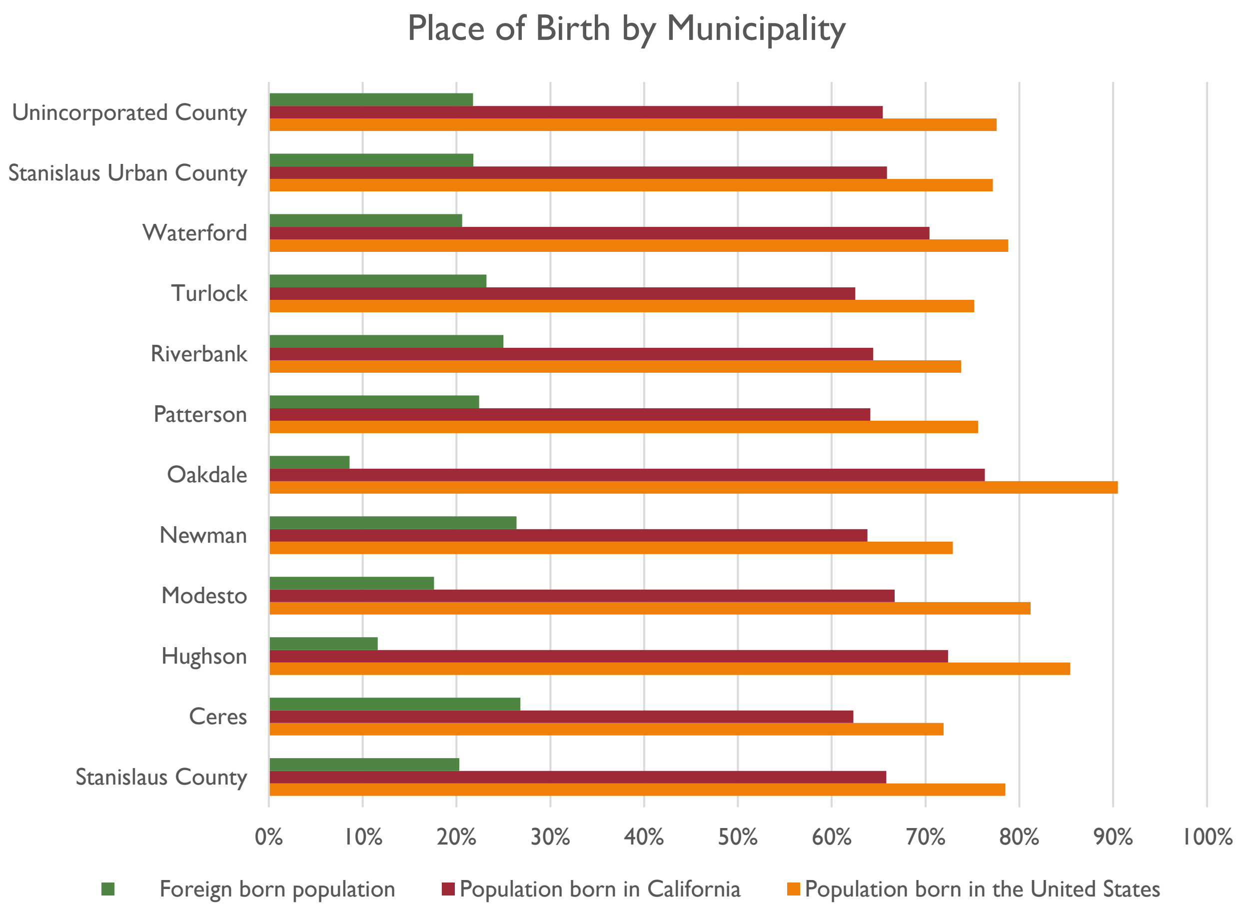
Race/ Ethnicity

Since 1980, the racial and ethnic makeup of the county has changed significantly, and the county has become more diverse. The county was 80 percent non-Hispanic White and 15 percent Hispanic or Latino (of any race) in the 1980 U.S. Decennial Census. In 2010, the county had nearly even percents of non-Hispanic White and Hispanic or Latino residents (47 percent and 42 percent, respectively). In addition, Asian residents grew from 1.4 to 6.7 percent of the population during the same timeframe, and non-Hispanic Black (African-American) residents grew from 1.1 to 3.2 percent of the population.

The County's Hispanic or Latino population generally lives outside of Modesto and Turlock, a reflection of the population's connection to the local agricultural industry. (Map X)

In the next 40 years, Asian and Hispanic or Latino populations are expected to increase by the highest percentages compared to current population numbers. During this time period, the Asian population in Stanislaus County is expected to increase more than 150 percent, adding about 40,000 residents, and the Hispanic population by 100 percent, adding 214,000 residents. (Stanislaus County Forecast Summary, Eberhardt School of Business and Policy Research, 2016)

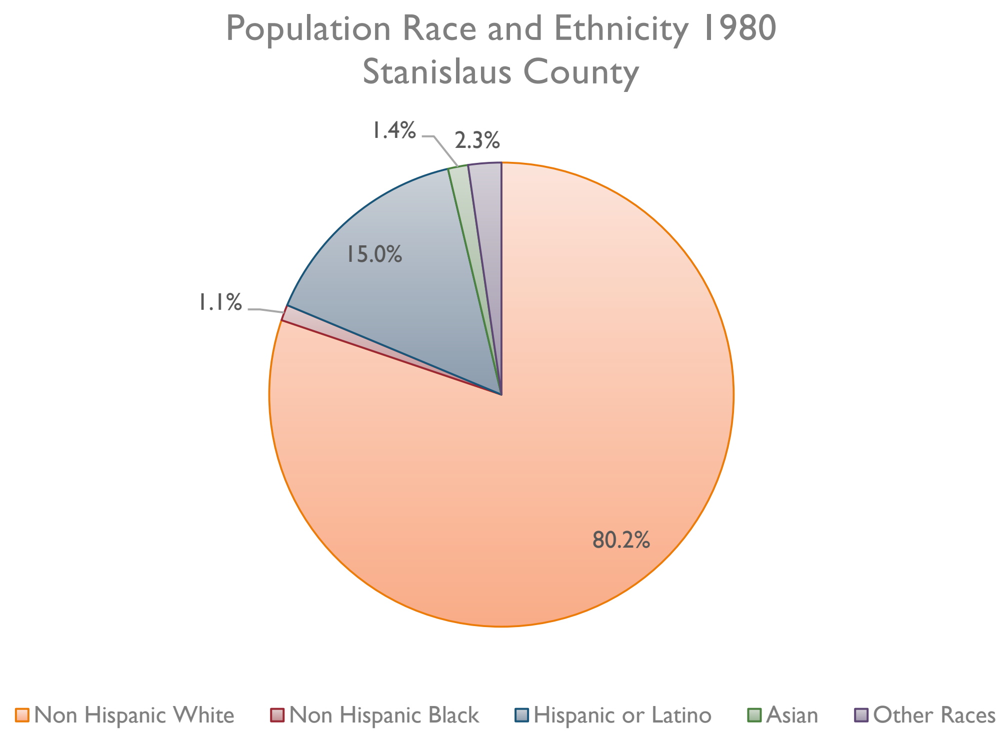
Figure X: Place of Birth by Municipality

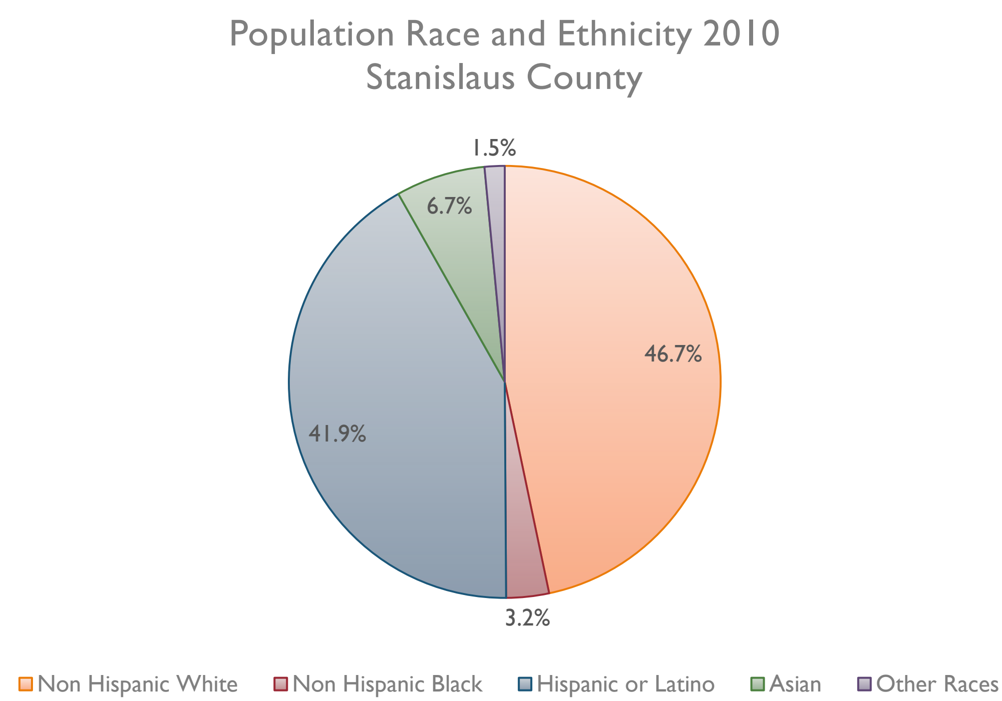


Source: 2012-2016 ACS

The Cities of Ceres, Riverbank, and Newman have the highest percentage of residents who were born in another country, while Hughson, Oakdale, and Waterford have the highest percentage of current residents who were born in California.

Figure X: Population Race and Ethnicity in Stanislaus County, 1980 and 2010.





Source: 1980, 2010 Decennial U.S. Census

Language

The primary language spoken at home by residents over five years old varies by municipality. English is the most prevalent language among residents of Hughson, Modesto, Oakdale, Patterson, Turlock, Waterford, and the Unincorporated County. In Ceres, Newman, and Riverbank, the majority of residents prefer to speak a language other than English within their household.

Though many people who speak a language other than English at home are bilingual, there are also residents who report speaking English "less than very well". More than 20 percent of residents in Waterford, Newman, Ceres, and the Unincorporated County speak English less than "very well". While Spanish is the predominant language of these residents, Ceres, Turlock, and the Unincorporated County also have at least 5 percent of residents that speak another language and speak English less than "very well".

Communication with these residents these areas need to be particularly aware of the language needs of these residents. English language education services may also be needed to help non-English-speaking residents enter the workforce or increase opportunities for higher earnings.

Table X: Language Spoken at Home by Jurisdiction

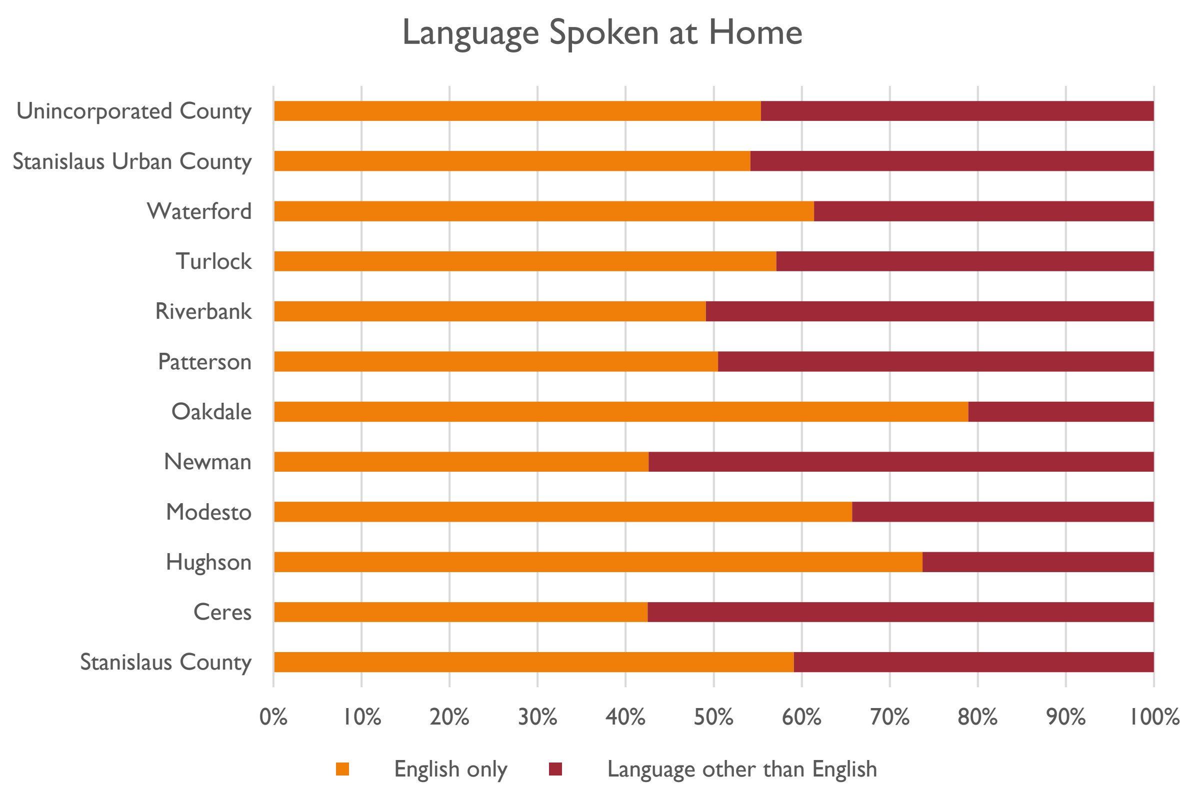
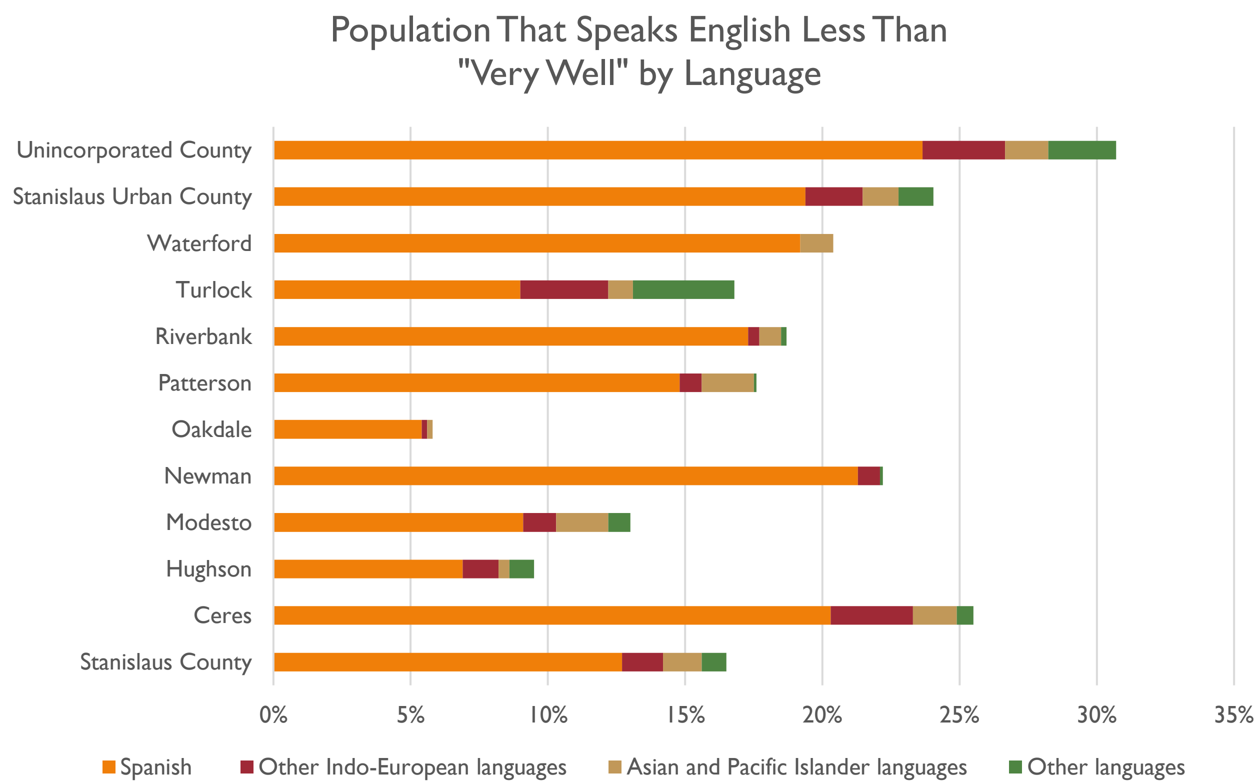


Table X: Population That Speaks English Less Than "Very Well" by Language and Jurisdiction.



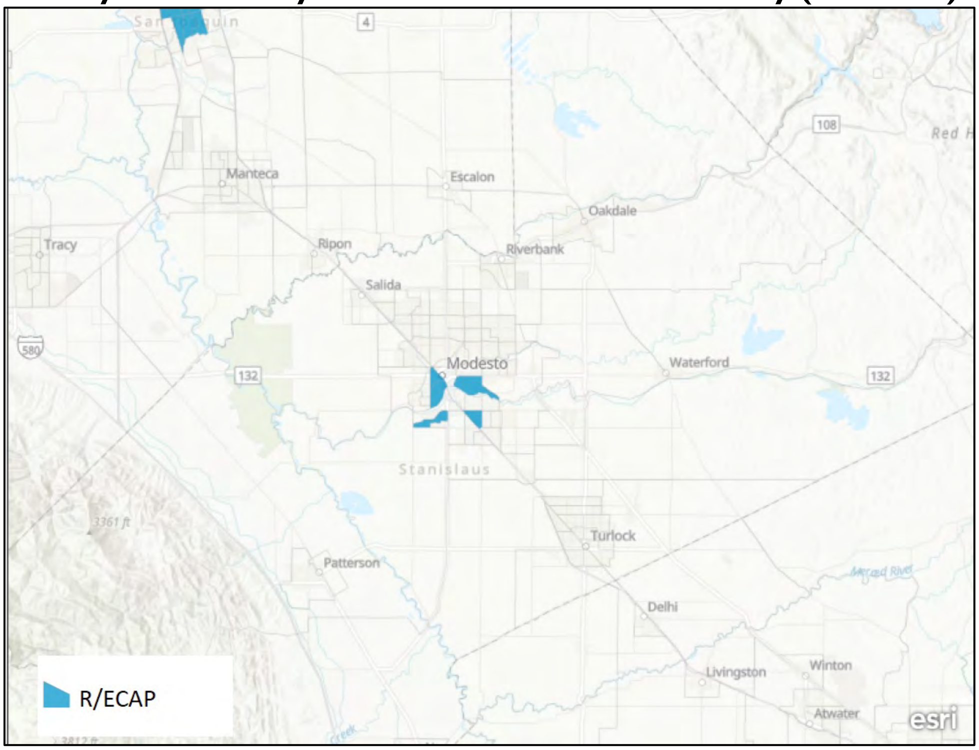
Source: 2012-2016 ACS

Racial/Ethnic Concentrations

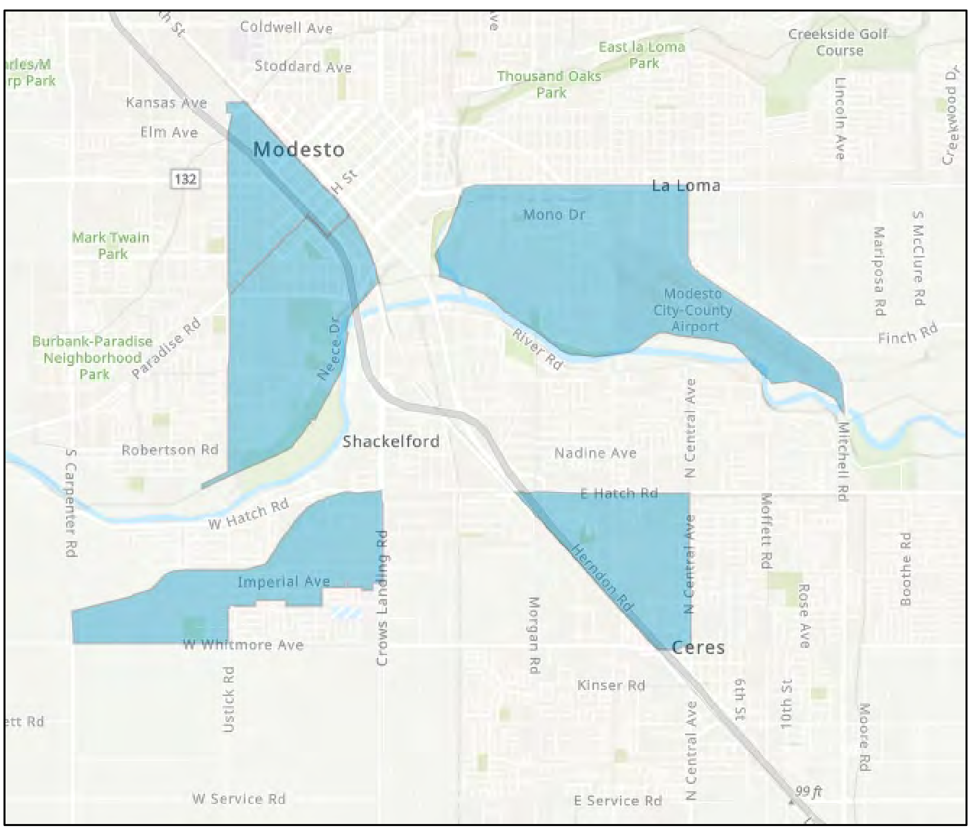
Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) is a designation by HUD to measure areas where both race or ethnicity and poverty overlap, a sign of unequal housing opportunity on a population scale. A census tract can be designated as a R/ECAP when more than half the population is non-White and either 40 percent or more of the population is in poverty or the tract's poverty rate is greater than three times the average poverty rate in the area.

Within Stanislaus County, there are five census tracts considered R/ECAPs all within the area of the Cities of Modesto and Ceres.

Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)



Source: Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) HUD-eGIS Open Data http://hudgis-hud.opendata.arcgis.com/ ACS 2009-2013

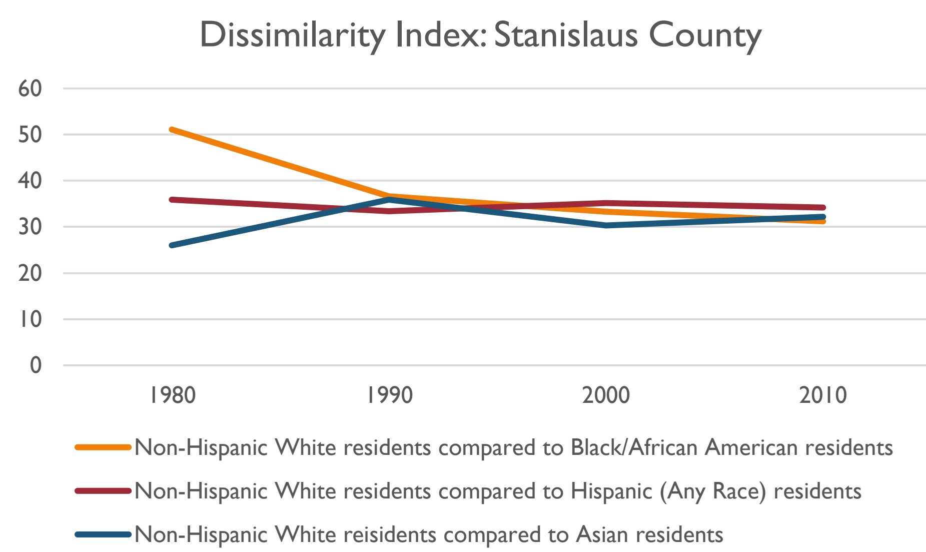


Dissimilarity Index

The "Dissimilarity Index" is a measure of whether members of one group are located evenly across census tracts. The value of this index ranges between 0 and 100, with low values indicating a low amount of segregation and high values indicating a high amount of segregation. The exact value is the percent of people who would need to move census tracts for the groups to be evenly distributed within the county. For example, if the county's dissimilarity index for White residents compared to Black/African-American residents was 40, this would mean that 40 percent of Black/African-American residents would need to move into other census tracts to make the White and Black/African-American populations evenly distributed within the county. Note that when looking at race or ethnic dissimilarity index values, the values account only for location of residents and not incomes, housing, or neighborhood quality.

The Dissimilarity Index for Stanislaus County for non-Hispanic White residents compared to Black/African-American residents shows that these residents have become more integrated within Stanislaus County between 1980 and 2010.

The Dissimilarity Index between Non-Hispanic White and Hispanic or Latino people stayed constant within Stanislaus County between 1980 and 2010, indicating the increase in the Hispanic or Latino population has been proportional across the county. In other words, compared to the 1980 distribution by ethnicity, integration between non-Hispanic White residents and Hispanic or Latino residents in the County has not changed over time.



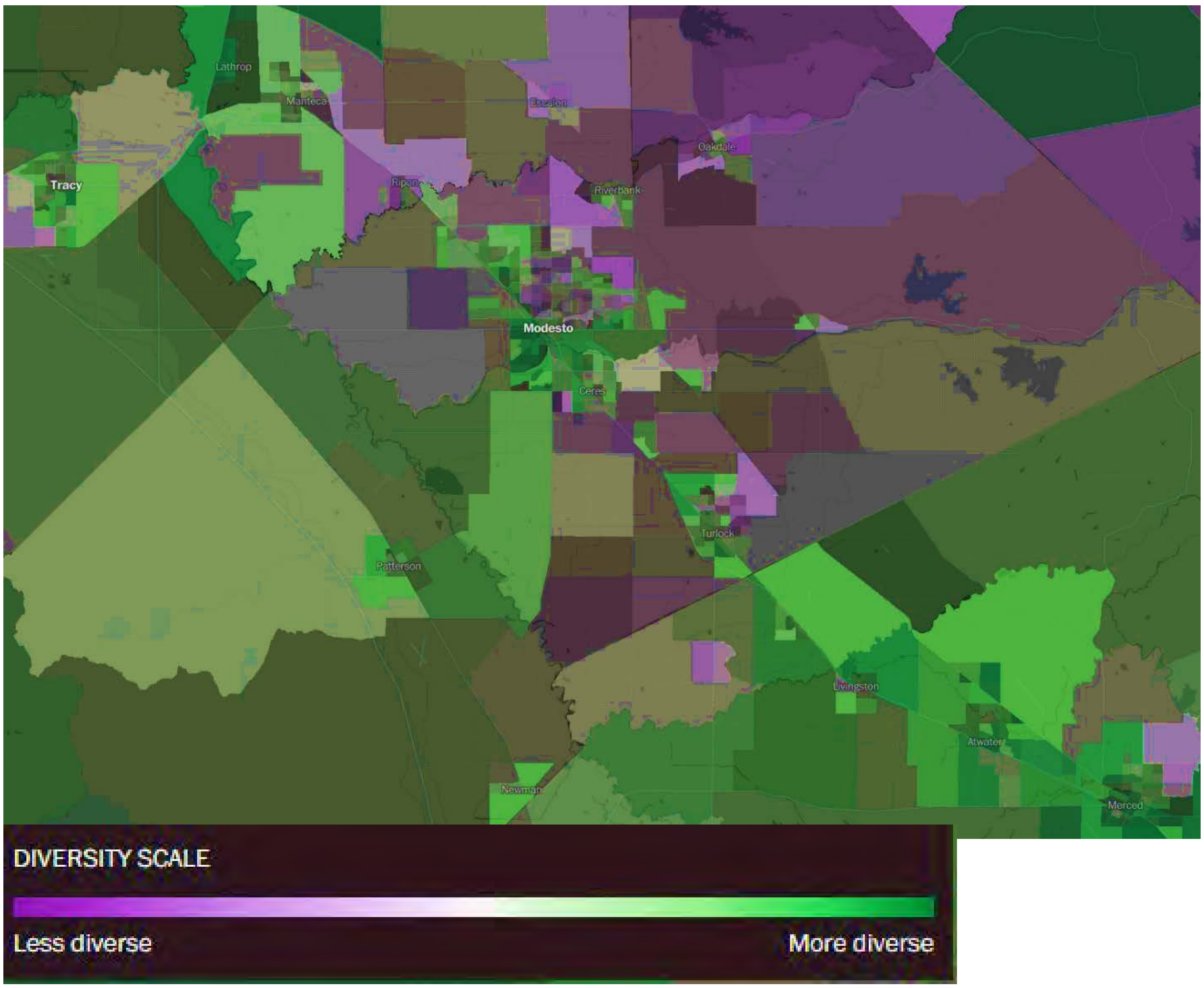
Source: Diversity and Disparities, American Communities Project, Brown University, Modesto MSA

Entropy Index

A related calculation of diversity is an "entropy index", which measures the spatial distribution of race in a given area. The more clustered together a single racial group is, the less diverse that area is under this metric. If the group is distributed evenly throughout the County, then the area is considered more diverse.

Between 1990 and 2016, Stanislaus county became more diverse under this measure, supporting the interpretation of the Dissimilarity Index.

1990



2016

Source: Washington Post: How integrated is your city? Diversity mapping tool. Published May 2, 2018.

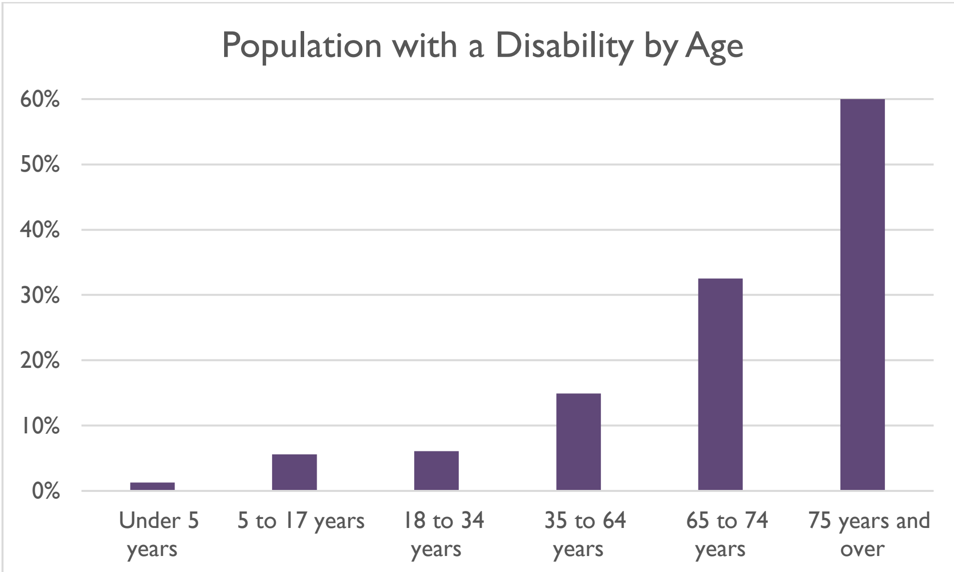
Age and Disability

Residents over age 65 who report having some sort of disability is 44 percent, a figure that increases to 60 percent for those age 75 and over. (2012-2016 ACS)

In areas with a high number of seniors, there may be need for specific services and disability accommodations (changing a rule or policy for a person based on disability) and modifications (changing a physical structure for a person based on disability).

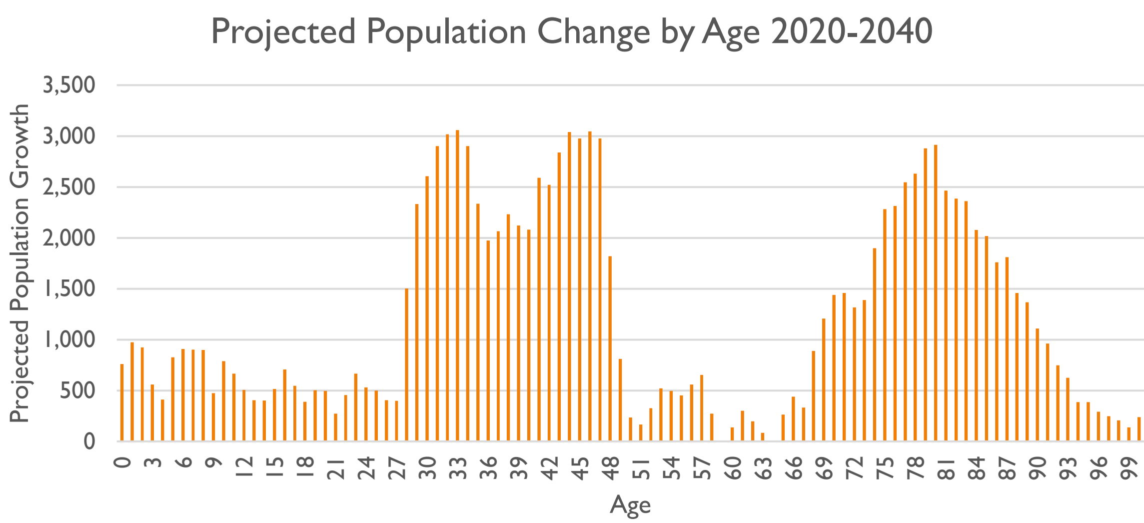
Disability accommodations and modifications may be needed in any number of venues like rental and homeowner housing, government service counters, community centers, and walkways. Services in demand for with disabilities include meal programs, home care and medical services, transportation, and other social services. Subsidies to provide these services to low- and moderate-income residents are particularly needed in these areas

Figure X: Population with a Disability by Age in Stanislaus County



Source: 2012-2016 ACS 5-Year Average

Between 2020 and 2040, the State of California Department of Finance anticipates population growth in Stanislaus County among two age categories: those 30 to 48 and those over the age of 70. (Figure X)



Source: State of California Department of Finance County Population Projections (2010-2060): County Population by Age (1-year increments) Baseline 2016

Income Trends

Disability and Income

About 9 percent of the County's population reports having a disability.

The median annual earnings for a person with a disability is $24,404 in Stanislaus County. Without a disability, median annual earnings is $29,816, a difference of more than five thousand dollars annually. Likewise, of the population with a disability in the County, 21.4 percent are under the federal poverty level compared to just 14.1 percent of people without a disability. (2013-2017 ACS)

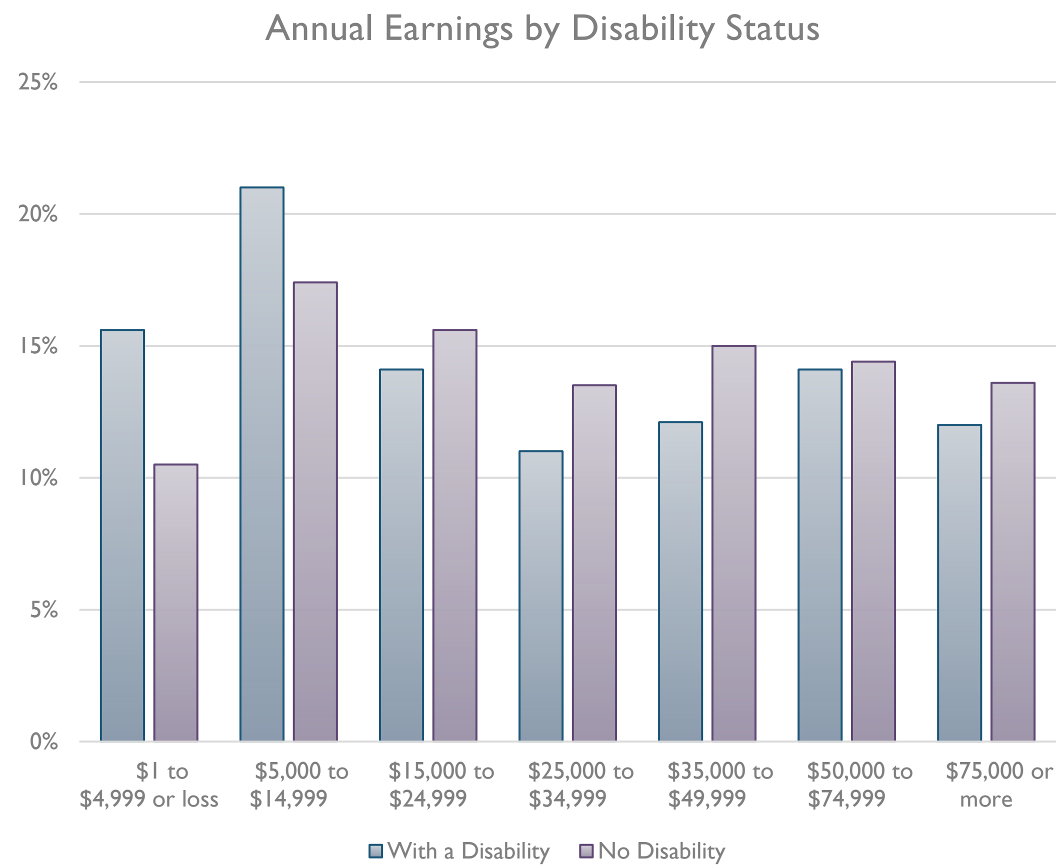
The income discrepancy is most likely due to the fact that the majority of the Stanislaus County population with a disability and over age 16 are not in the labor force.

Table X: Total Population and Population with a Disability in Labor Force in Stanislaus County

	Total Population	Population With a Disability
Employed	54.60%	19.70%
Not in Labor Force	38.20%	75.40%

Source: 2013-2017 ACS

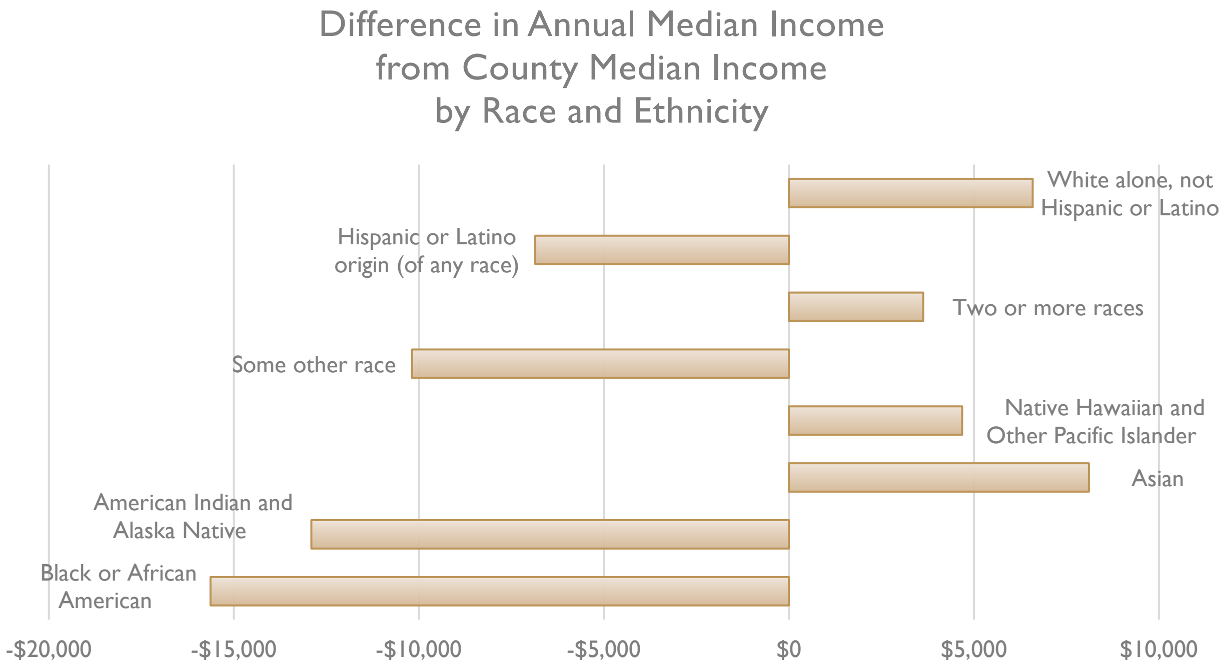
Figure X: Annual Earnings by Disability Status in Stanislaus County



Source: 2013-2017 ACS

Race/Ethnicity and Income

The median household income in Stanislaus County is $54,260, which varies by over $15,000 per year depending on household race and ethnicity. Non-Hispanic White and Asian households earn more than $5,000 per year above the County median income, while Hispanic or Latino, American Indian and Alaska Native, Black/ African American, and people of another race make $5,000 to $15,000 less annually per household.

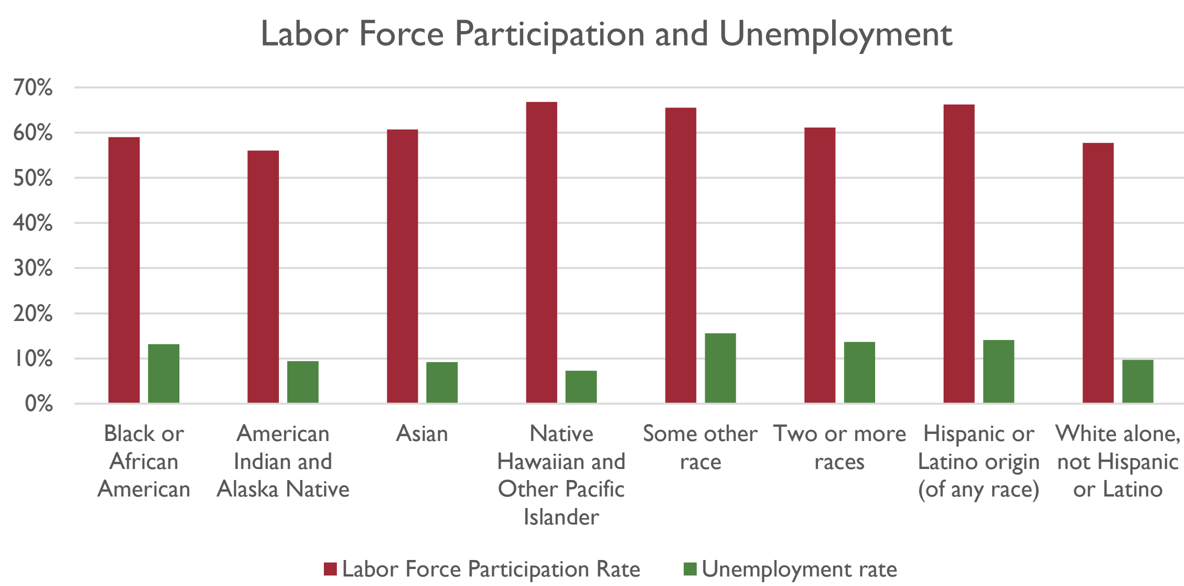


Source: 2013-2017 ACS

Employment Trends

Employment by Race/Ethnicity

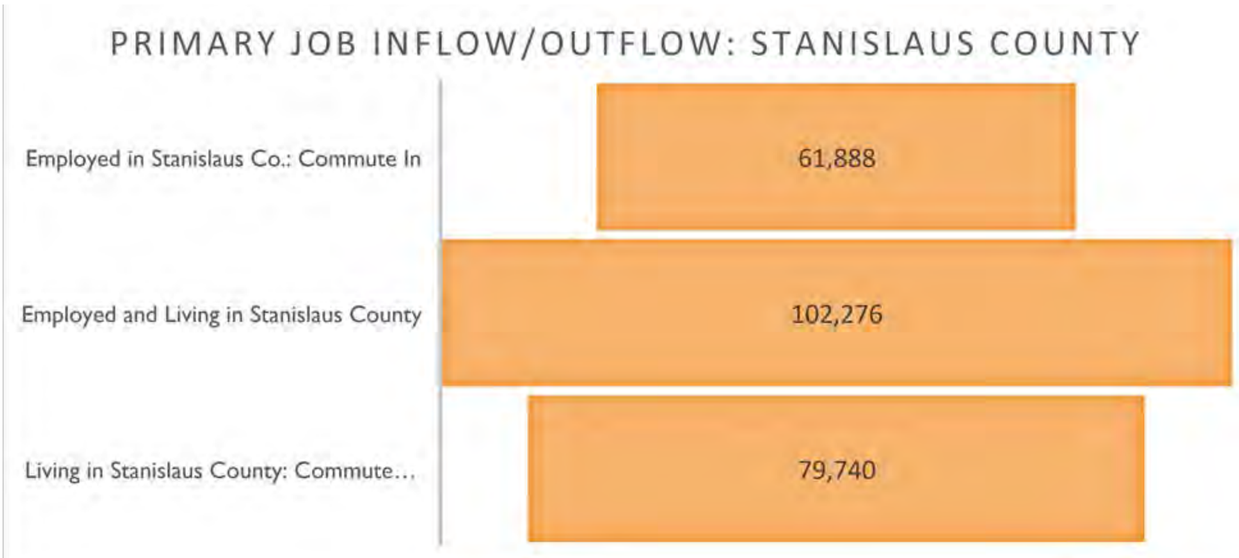
Participation in the labor force as well as unemployment vary by race and ethnicity. This may be due to historic differences in education and participation in particular industries as well as the number of retired individuals in each racial or ethnic group.



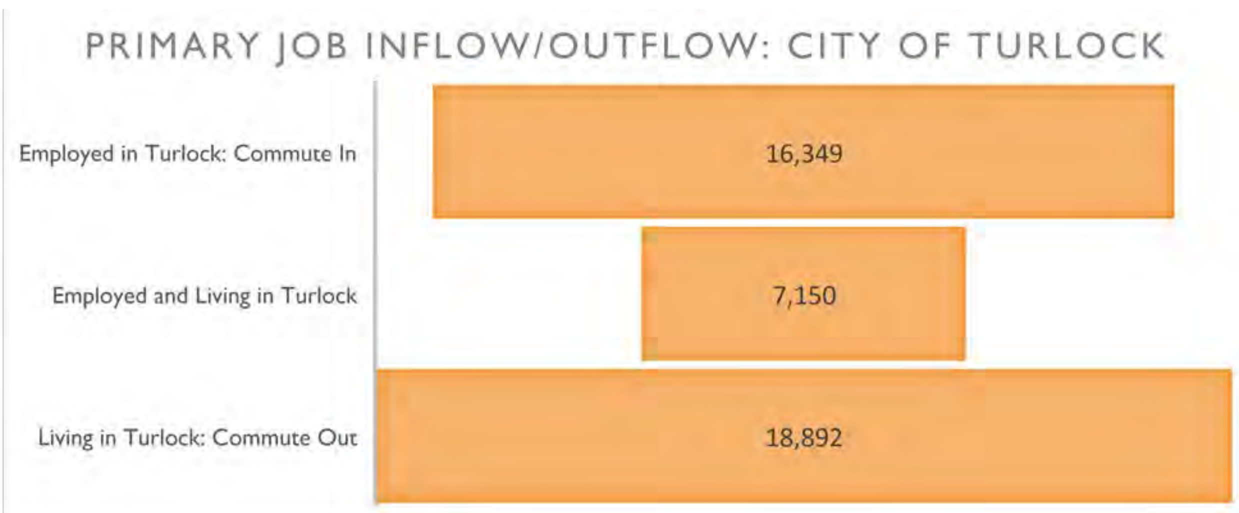
Source: 2013-2017 ACS

Commuting time/ type

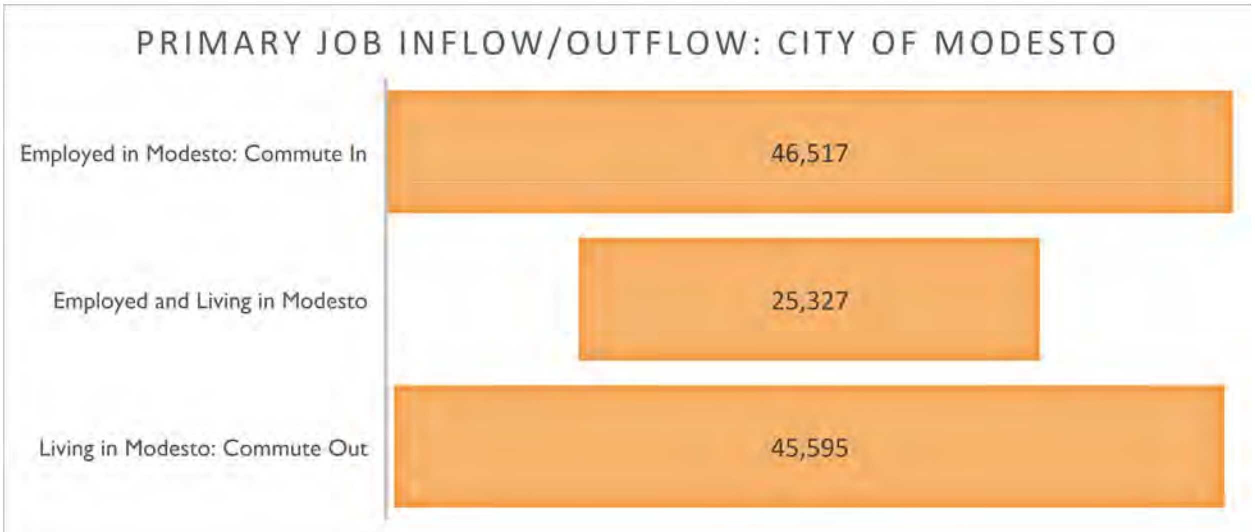
Countywide, more people both work and live in Stanislaus County (42 percent) than commute out (33 percent), but at the city level in Turlock and Modesto, many more residents commute out than stay within the city to work. Commuting method then can be an important determinant for the amount of time spent commuting to work as well as the jobs available when transportation options are limited.



Source: U.S. Census OnTheMap

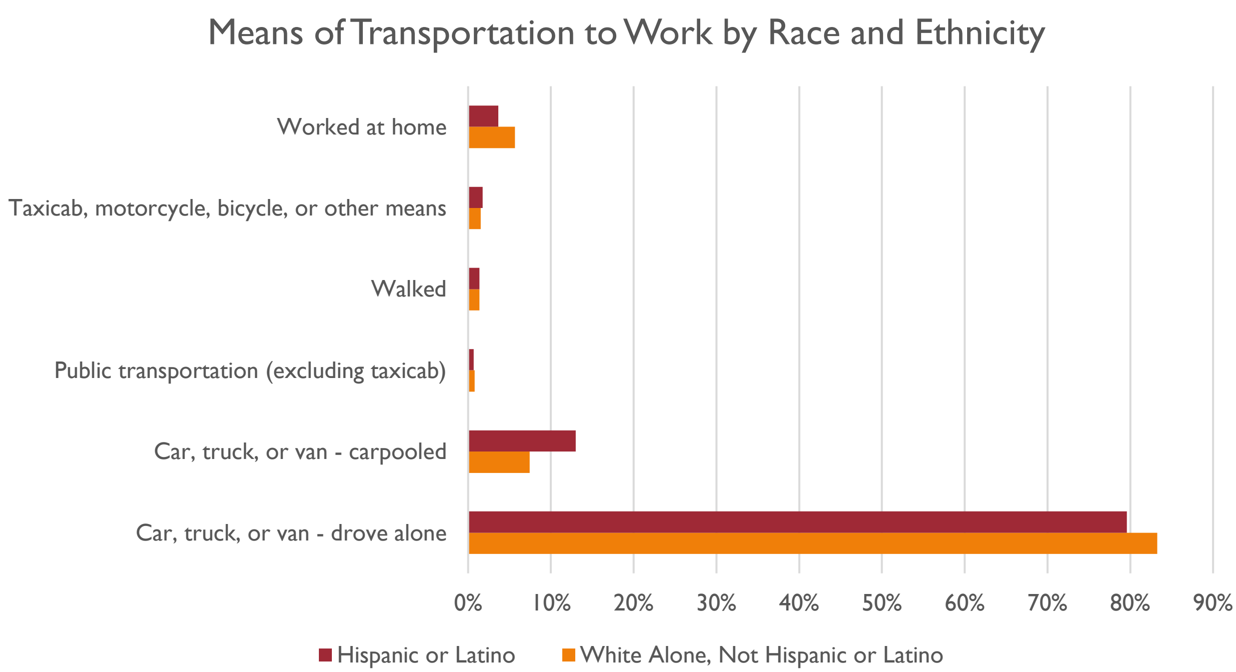


Source: U.S. Census OnTheMap



Source: U.S. Census OnTheMap

There are slight differences in the commuting method, or means of transportation to work, between White, non-Hispanic residents and Hispanic or Latino residents in Stanislaus County. More Hispanic or Latino residents commute to work by shared car, truck, or van (carpooled) than White non-Hispanic residents, while more White non-Hispanic residents either drove alone or worked at home.

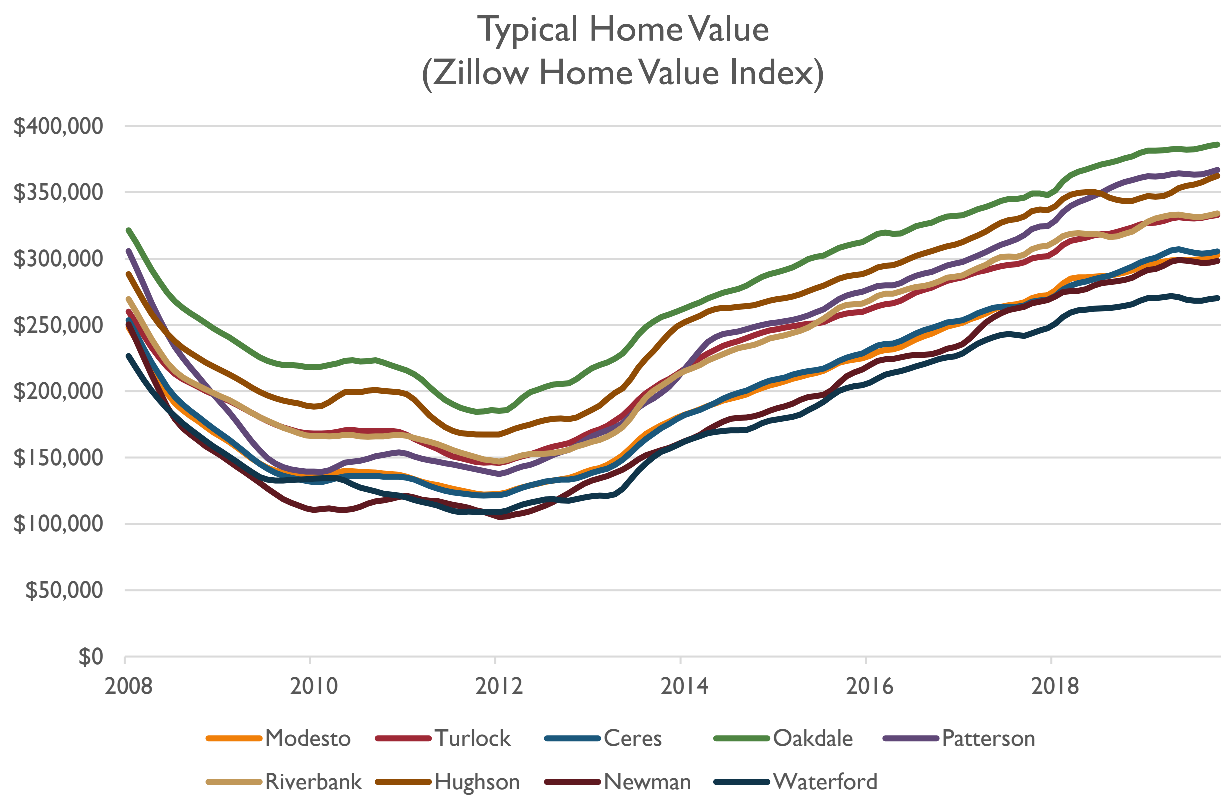


Source: 2013-2017 ACS 5-Year Estimates

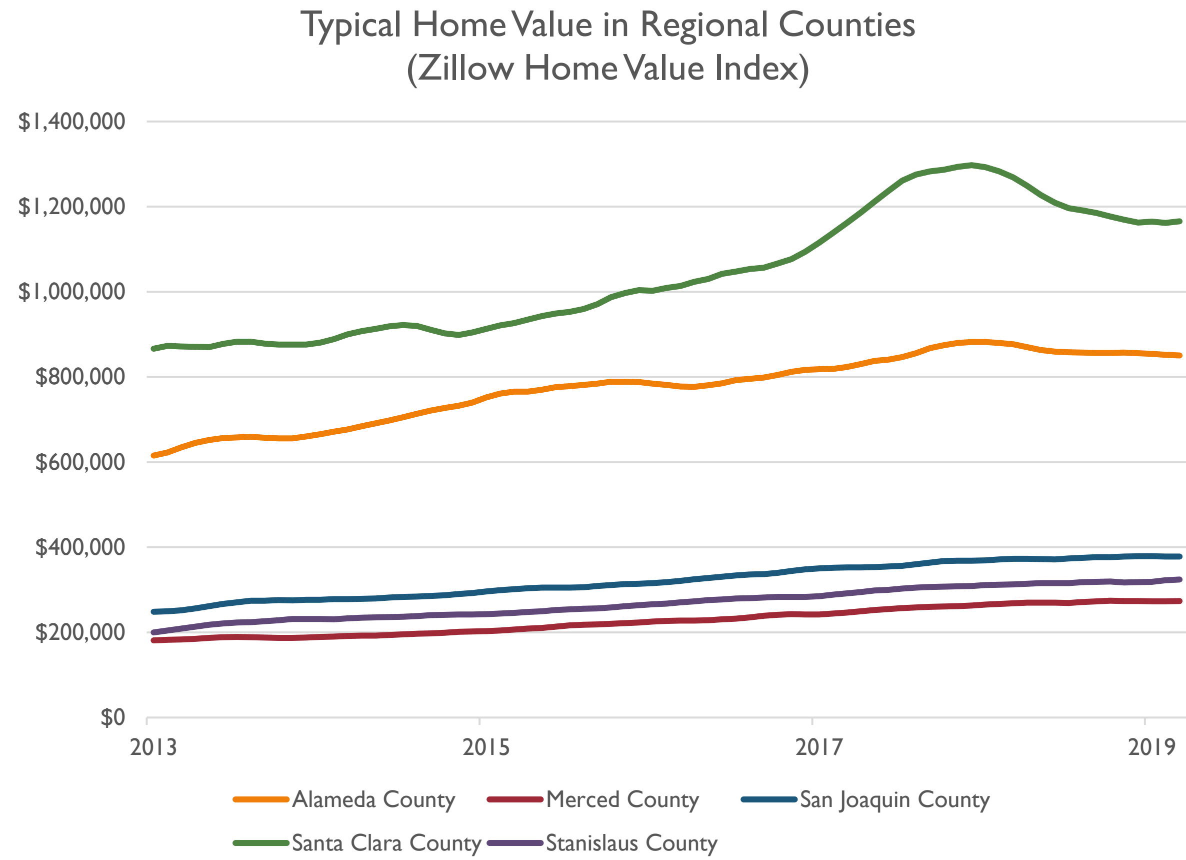
Housing Trends

Homeowner housing (both single-family homes and condos) values have increased steadily in all Stanislaus County municipalities since 2012. The highest values are in Oakdale, with a typical housing unit worth $368,000 in 2019. The lowest value for a typical house in 2019 is in Waterford, about $270,000.

Regionally, homeowner housing values in counties surrounding Stanislaus County are divided between the Bay Area (Alameda, Santa Clara Counties) and those inland (Merced, Stanislaus, and San Juaquin Counties).

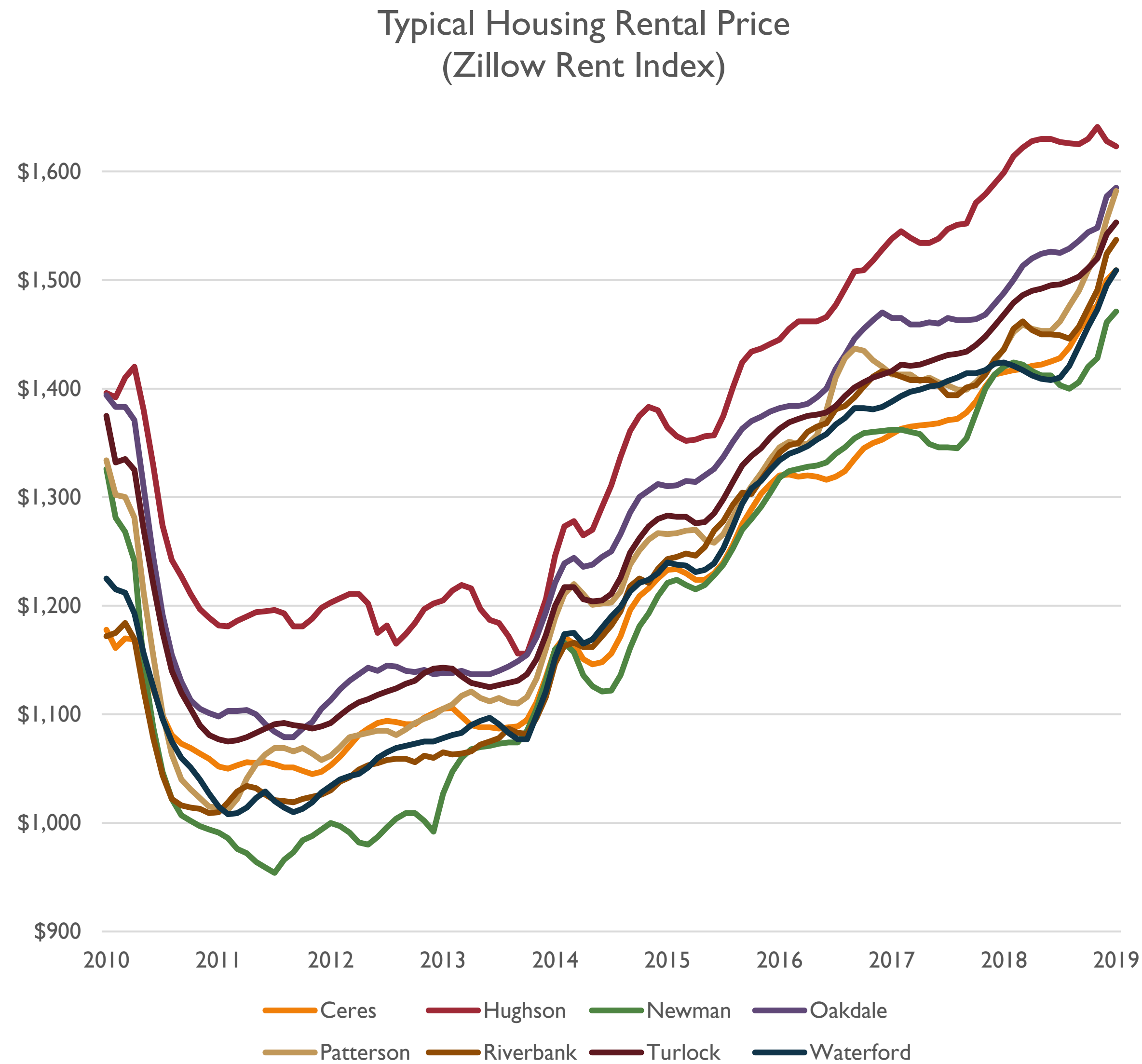


ZHVI All Homes (Single-Family Rental, Condo/Coop) Time Series

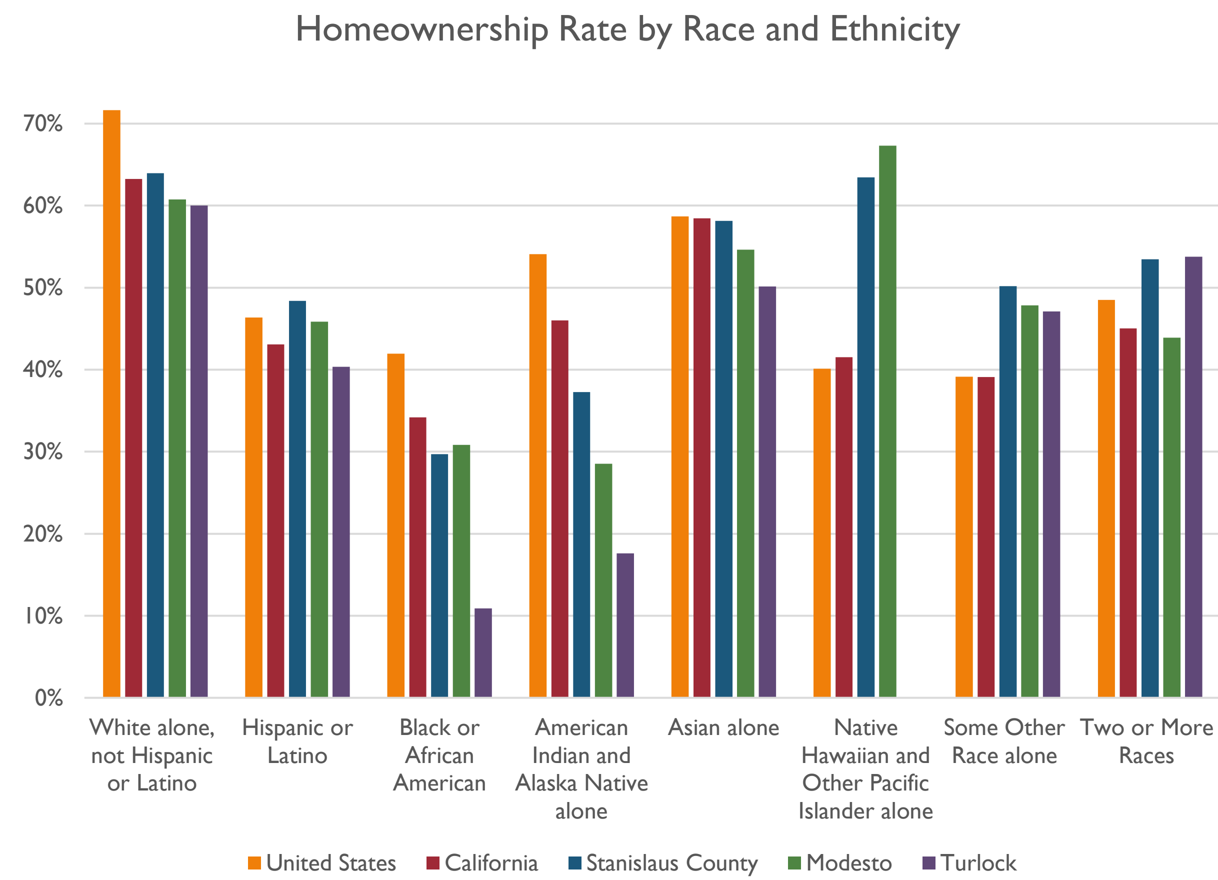


Source: Zillow data: ZHVI All Homes (Single-Family Rental, Condo/Coop) Time Series

Rental housing prices have also increased in all Stanislaus County municipalities, with the highest typical rental price in Hughson ($1,623) and the lowest in Newman ($1,471) as of 2019.



Source: Zillow Data: ZRI Time Series



Source: 2013-2017 ACS 5-Year Estimate

Access to Opportunity

Transportation

Transportation is a component in equal access to neighborhoods, employment, healthcare, and other services for those who cannot or choose not to drive a car due to factors like disability, financial constraints, or legal barriers. Most transportation in Stanislaus County is through personal vehicles, though public transportation exists as a regional bus system, city bus systems, ADA paratransit services (Dial-a-Ride), and interstate train system.

Stanislaus County has numerous public transportation and alternative transportation methods, particularly for seniors or those with mobility disabilities. Less than 10 percent of all workers commute using a shared vehicle or public transportation, however, partly due to the lack of transit options during non-traditional business hours.

Bus Systems

Stanislaus Regional Transit (StaRT) serves Stanislaus County with eight bus routes that travel throughout Stanislaus County. All bus stops are shown on Map X

Ceres Area Transit (CAT) serves Ceres and the surrounding unincorporated area.

Modesto Area Express (MAX) offers bus service throughout the Modesto urban area with 21 routes.

Turlock Transit provides transit service with six routes within the City of Turlock.

Ride Services

Ceres Dial-A-Ride (CDAR) T is a curb-to-curb demand service for use only by people with disabilities which prevents them from riding the CAT Scheduled Fix Route Bus System. CDAR is presently operated by Storer Transit Systems, Inc., under contract with the City of Ceres

Modesto Area Dial-A-Ride (MADAR) is provided by the City of Modesto as a transportation service for persons with disabilities, and people 65 and older.

Stanislaus Regional Transit (StaRT) Dial-A-Ride is a pre-scheduled cur-to-curb service within the County. Dial-A-Ride is available in the following communities:

> **Newman Dial-A-Ride** Newman, Crows Landing, Gustine
>
> **Oakdale Dial-A-Ride** Oakdale
>
> **Patterson Dial-A-Ride** Patterson, Westley, Grayson
>
> **Riverbank Dial-A-Ride** Riverbank, Eastside

Stanislaus Regional Transit (StaRT) Shuttles is a curb-to-curb transportation service open to the general public between cities in the County. The following shuttles operate within the County:

> **Waterford/Modesto Shuttle:** Modesto, Empire, Oakdale, Waterford, Hickman, Hughson, Ceres
>
> **Eastside Shuttle:** Modesto, Oakdale, Riverbank
>
> **Turlock/Modesto Shuttle:** Modesto, Keyes, Turlock, Denair

Stanislaus Regional Transit (StaRT) ADA Paratransit service is available to individuals with disabilities which prevent them from using fixed-route buses. The service is provided within a 3/4 mile radius of a StaRT Fixed Route bus and is a direct origin-to-destination shared-ride transit service.

Stanislaus Regional Transit (StaRT) Medivan takes pre-scheduled passengers from Modesto to non-emergency appointments at Bay Area Medical Centers Monday through Thursday.

BRIDGES Volunteer Driver Program provides reimbursement to individuals with a disability or senior citizens who are unable to drive or use public transit**.** Eligible participants select a volunteer driver who is able to drive them to destinations. Participants receive $0.50 per mile to reimburse the volunteer driver.

Veterans Van Volunteer Driver Program (VetsVan) is a service though a partnership between the Stanislaus County Area Agency on Aging and the Veterans Service Office (VSO) that helps Veterans get to medical appointments. VetsVan serves homebound Veterans and occasionally those who are not able to take other forms of transportation due to a medical condition. Rides are provided by volunteer drivers and can take Veterans to regional Veterans Affairs (VA) locations.

Turlock Transit Dial-a-Ride provides paratransit service to eligible individuals. Within a specified zone in Turlock, the service is available only to persons who have received ADA paratransit eligibility, those 65 years of age and over, Medicare card holders, or elementary school students. In other Turlock-area zones, the service is open to everyone.

Regional Rail

Amtrak stations on the San Joaquins regional line are located near Modesto and Turlock. The San Joaquins line that runs to Bakersfield southbound and Oakland or Sacramento northbound. The San Joaquin Joint Powers Authority, of which StanCOG is a member, operates the line.

The Modesto Amtrak station was built in 1999 and has ADA Accessible bathrooms, waiting room, water fountain, ticket office, and platform. Denair Station near Turlock is an unstaffed Amtrak station. The train platform is ADA Accessible.

Altamont Commuter Express (ACE) is a commuter train used by residents of Stanislaus County. It runs between Stockton and San Jose and stops in the Bay Area.

Connecting Services

Modesto Area Express (MAX) offers commuter services to ACE, Amtrak, and Bay Area Rapid Transit (BART)

StaRT Commuter is a bus that transports commuters from Turlock and Patterson to the Dublin/Pleasanton BART station.

California Vanpool Authority (CalVans) CalVans operates as a Public Transit Agency that operates two programs: the Farmworker Vanpool Program and the General Public Vanpool program. CalVans supplies volunteer drivers with vans to drive themselves and others to work or school and pays for the gas, maintenance, repairs, and insurance.

Transportation Planning

StanCOG The Stanislaus Council of Governments (StanCOG) is the Metropolitan Planning Organization (MPO) for the Stanislaus Region tasked with, among other things, creation of the Regional Transportation Plan (RTP). The RTP is a 25-year plan that describes future needs and goals for all local transportation systems including roadways, transit, bicycle/pedestrian improvements and aviation. The last RTP published was the *2018 Regional Transportation Plan/Sustainable Communities Strategy* (RTP/ SCS).

Non-Motorized Transportation Plan The *2013 Non-Motorized Transportation Master Plan*, detailing bicycle and pedestrian transportation in the County, is being updated in 2020. One stated goal of the plan update is to "Develop a non-motorized transportation network that focuses on equity and inclusivity to address the region's unique needs."

MOVE The California Social Services Transportation Improvement Act was passed in 1979 and allowed and suggested that each California county create a Consolidated Transportation Services Agency to coordinate the transportation needs of seniors, people with disabilities, and others with lowered mobility or other special transportation needs. In 2010 StanCOG established the Consolidated Transportation Services Agency (CTSA) of the Stanislaus Region, now called "MOVE". MOVE works to reduce gaps in the region's public transit systems, assists other human services agencies with transportation technical assistance, and provides mobility training ("travel training").

Measure L In 2016, a one-half cent sales tax was approved by Stanislaus County voters ("Measure L"), to fund transportation in the County. Over the measure's lifetime of 25 years, 65 percent of the revenue will be used for local projects, $48 million for bicycle and pedestrian network improvements, and $20 million for need-based transportation services for seniors, veterans, and disabled residents. In all, Measure L is expected to collect $960 million dollars.

General Plan The "Circulation Element" of the Stanislaus County General Plan addresses transportation issues from a land-use perspective. It encourages land use that supports public transit and other transportation modes.

Transit Discrimination and Housing Choice Issues

Title VI of the Civil Rights Act of 1964 protects the right to not be excluded from participation in, or denied the benefits of, public transportation services on the basis of race, color, or national origin.

People who believe that they have experienced discrimination or have been denied rights may file a complaint with California's Department of Fair Employment and Housing (DFEH) or with the Federal Transit Administration.

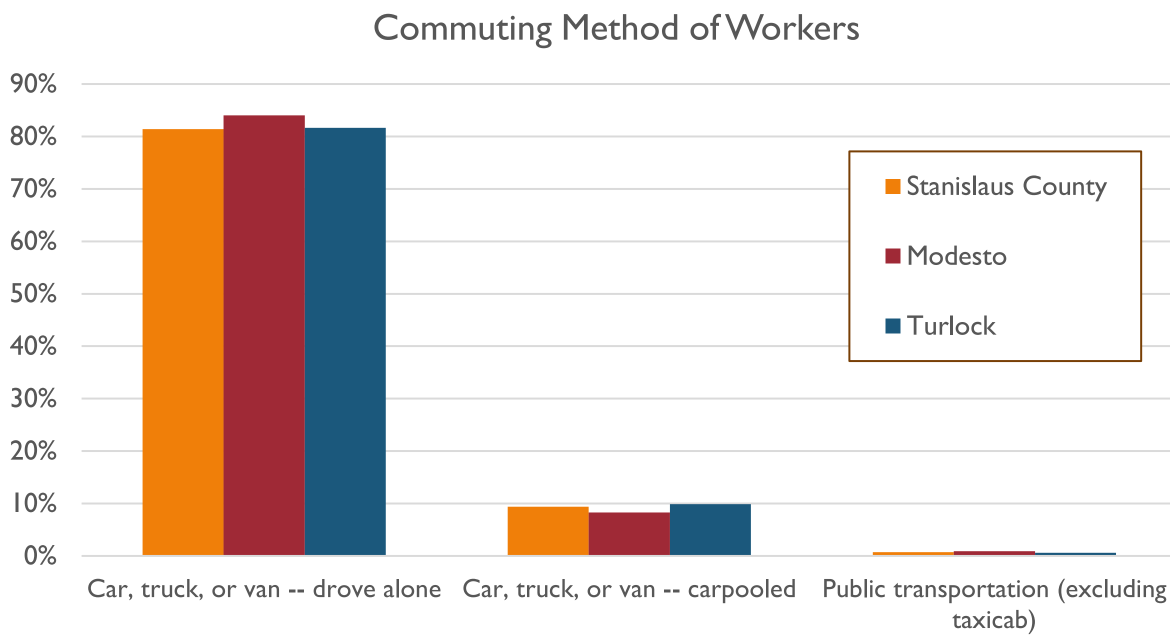
Public Transit Use

A very small percentage of workers in Stanislaus County take public transportation to get to work. Only 0.7 percent, or 7 out of every 1,000 workers, take public transportation countywide. In Modesto, the largest city in the County, 0.9 percent take public transportation to work.

Using a personal vehicle (whether alone or part of a rideshare/carpool) to travel to work takes far less time than taking public transportation in Stanislaus County. People driving alone to work take an average of 22 minutes, and people who share rides take an average of 26 minutes. Those who take public transportation take 47 minutes, more than double the time driving a vehicle alone. (ACS 2013-2017) (Table X)

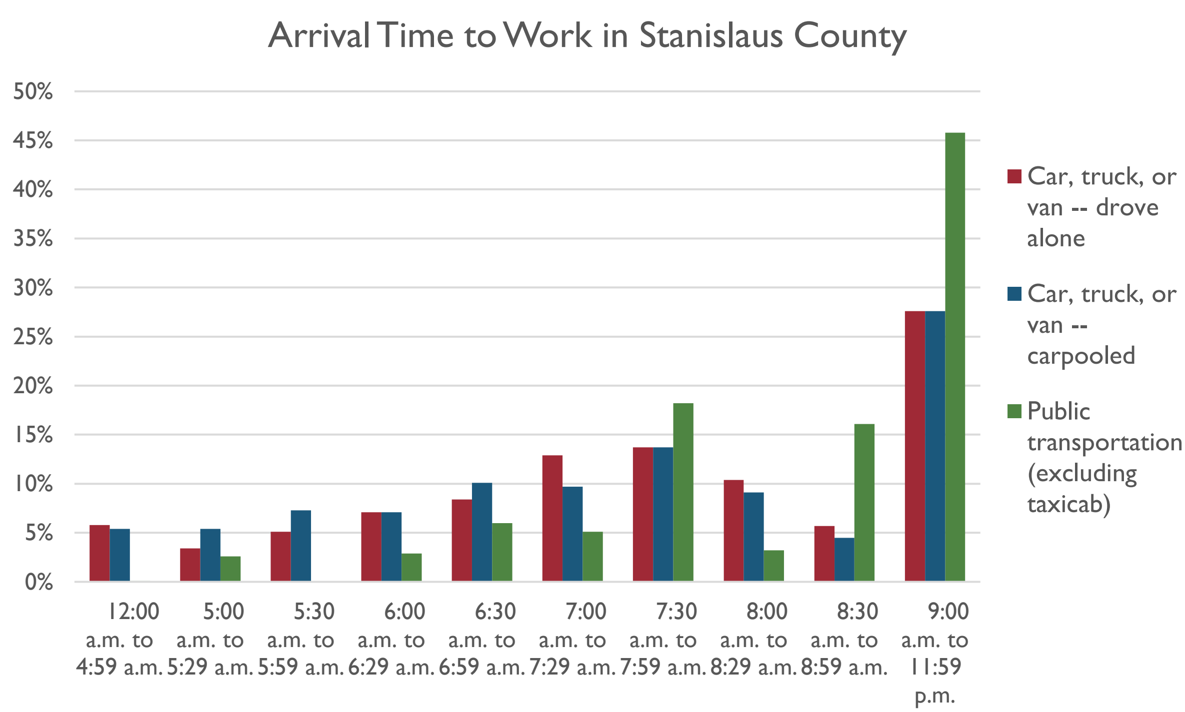
For those who do take public transportation, the majority begin work during traditional first-shift or "office" hours after 8:30am. Almost no workers who begin work between midnight and 6:00am use public transportation but rely on their own vehicle or a rideshare/carpool. A higher percentage of people who drive for their commute to work start work early in the morning between midnight and 8:30am. (2013-2017 ACS) (Table X)

Table X: Commuting Method of Workers Over 16 in Stanislaus County



Source: 2013-2017 ACS 5-Year Estimates; Table S0804

Table X: Arrival Time to Work (Workers Over 16 Years Old Who Do Not Work at Home) in Stanislaus County



Source: 2013-2017 ACS 5-Year Estimates; Table S0804

Schools

Education outcomes are correlated with housing and neighborhood choice because success in education drives an individual's ability to participate in the labor force, occupation, and wage prospects. The collective educational success in an area is a factor in the local economy, average wages and overall housing and neighborhood quality. If educational outcomes are not equal among members of specific groups, the local economy and housing and neighborhood quality will be impacted.

Likewise, housing discrimination segregates some children into distressed neighborhoods and high-poverty, low-quality schools. Specific housing and neighborhood policies can help students' education outcomes by investing in current struggling neighborhoods where children already are and by enabling families to live in communities with higher-quality schools. While increasing educational outcomes is complex and both individual education intervention for students and work stabilizing neighborhood safety and quality are needed, HUD has found the effects of increased neighborhood stability (and home environment) to be a larger factor in increasing educational outcomes. (Breaking Down Barriers: Housing, Neighborhoods, and Schools of Opportunity, HUD Office of Policy Development and Research)

Within Stanislaus County, there are 25 individual school districts and about 115,000 kindergarten through 12th grade students. Around 110,000 are enrolled in public schools and 5,000 in private schools. Public school students in the County are 60 percent Hispanic or Latino, 26 percent non-Hispanic White, 4 percent Asian, and the rest Black/ African American or Two or More Races. 24 percent of all students are learning English, slightly higher than 19 percent in California. 69 percent of students qualify for free and reduced-price meals based on household income. (Stanislaus County Office of Education Annual Report to the Community 2019)

Over 60 percent of students in Stanislaus County schools are Hispanic or Latino, about 26 percent are non-Hispanic White, and the rest are another race, thought the demographics of students varies widely geographically. (Table X) In Ceres, Newman-Crows Landing, and Riverbank School Districts, more than 75 percent of students are Hispanic or Latino. More than 50 percent of students are non-Hispanic White at Valley Home Joint Elementary, Gratton Elementary, Oakdale Joint Unified, Knights Ferry Elementary, Hickman Community Charter School, and Gratton Elementary. Only Stanislaus Union Elementary has more than 25 percent of students who are not Hispanic or Latino, or non-Hispanic White ("Other"). (Table X)

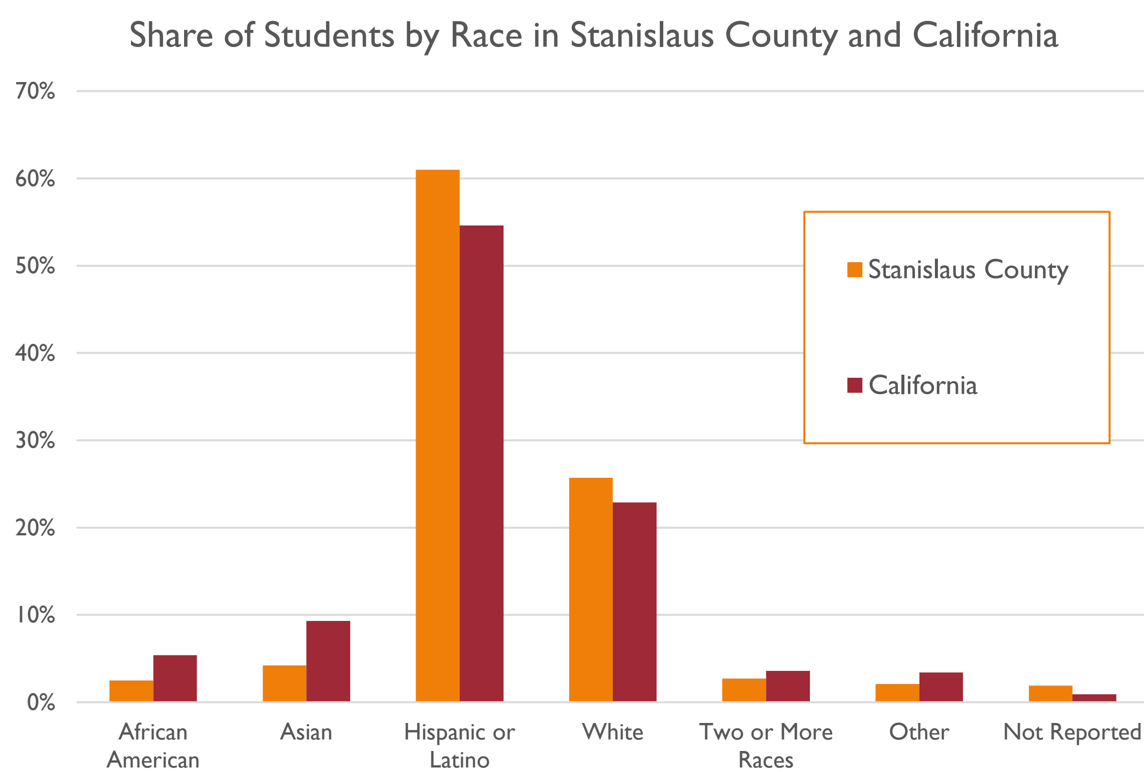
Graduation rates vary by student race, though not by large margins. Black or African-American students have the lowest graduation rate in the County at 74.4 percent and are also the most likely to be suspended. Filipino students have the highest graduation rate at 89.4 percent. (California Department of Education 2018-2019) These rates are both less than ten percentage points away from the countywide graduation rate of 83.9 percent. (Table X)

Students' ability to read, write, and speak English varies geographically as well. California students' English language ability is measured using the Initial English Language Proficiency Assessments of California (ELPAC). "English Only" (EO) students are native speakers of English with no additional language support needed. Initial Fluent English Proficient (IFEP) students need minimal language support, and "Reclassified Fluent English Proficient" (RFEP) are those students who, through learning English, are now at the IFEP level. "English Learners" need language education support to learn English for both social and academic use. (California Department of Education)

A number of schools and school districts have a large number of students who are English Learners, or not yet proficient at English for their grade level. Shiloh Elementary, Riverbank Unified, Patterson Joint Unified, Paradise Elementary, Modesto City Elementary, Keyes Union, and Chatom Union all have more than a third of students who are considered English Learners.

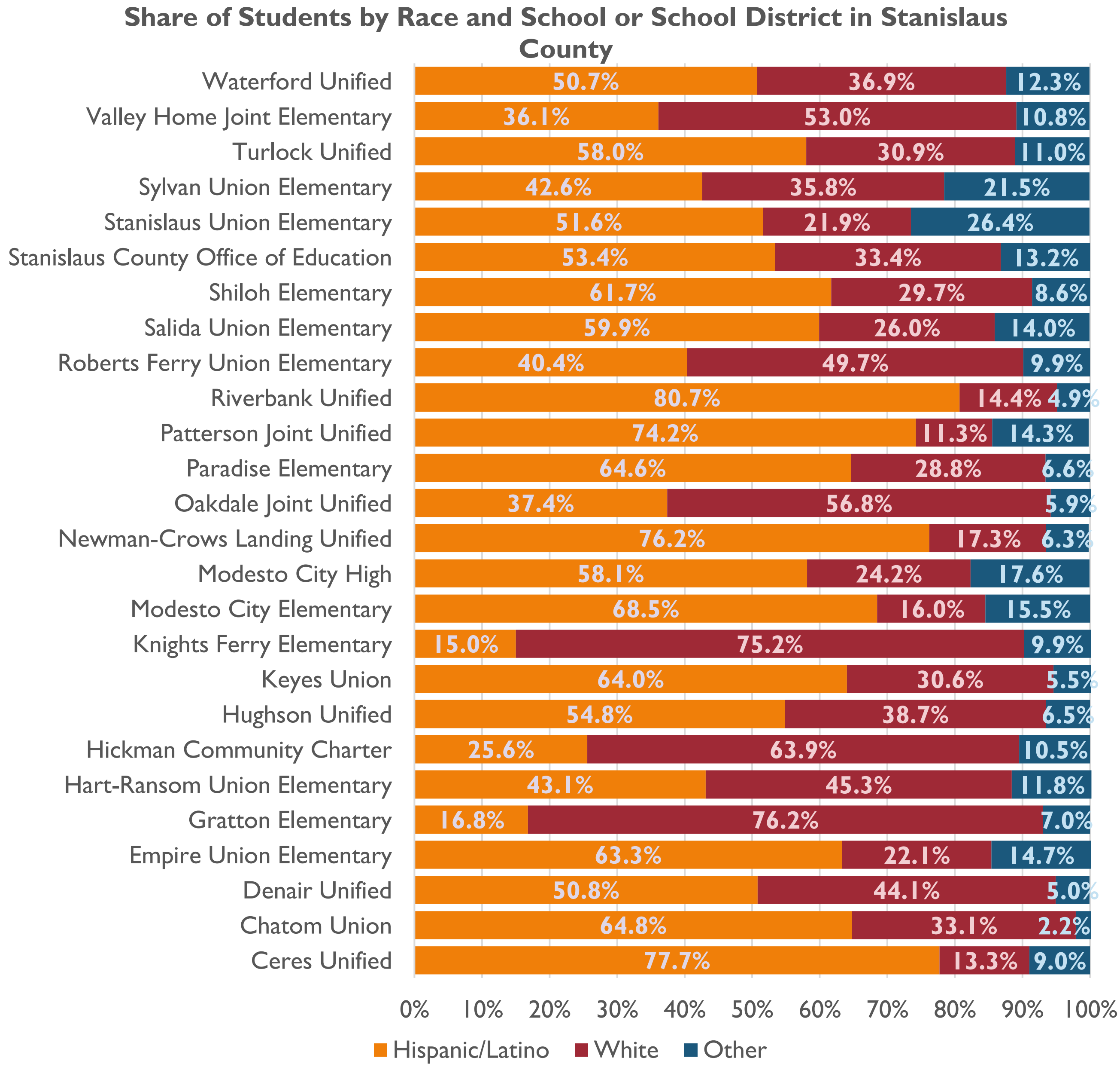
Students still in the process of learning English to become proficient have the significant hurdle of language in the way when competing academically with their peers, though many English Learners achieve the level of RFEP in time, particularly at Modesto City High where more than 31 percent of students achieved the level of RFEP after starting out as English Learners. Turlock Unified, Riverbank Unified, Patterson Joint Unified, Newman-Crows Landing Unified, Hughson Unified, and Ceres United School Districts all have at least 15 percent of students who have achieved the level of RFEP.

Table X: Share of Students by Race in Stanislaus County and California



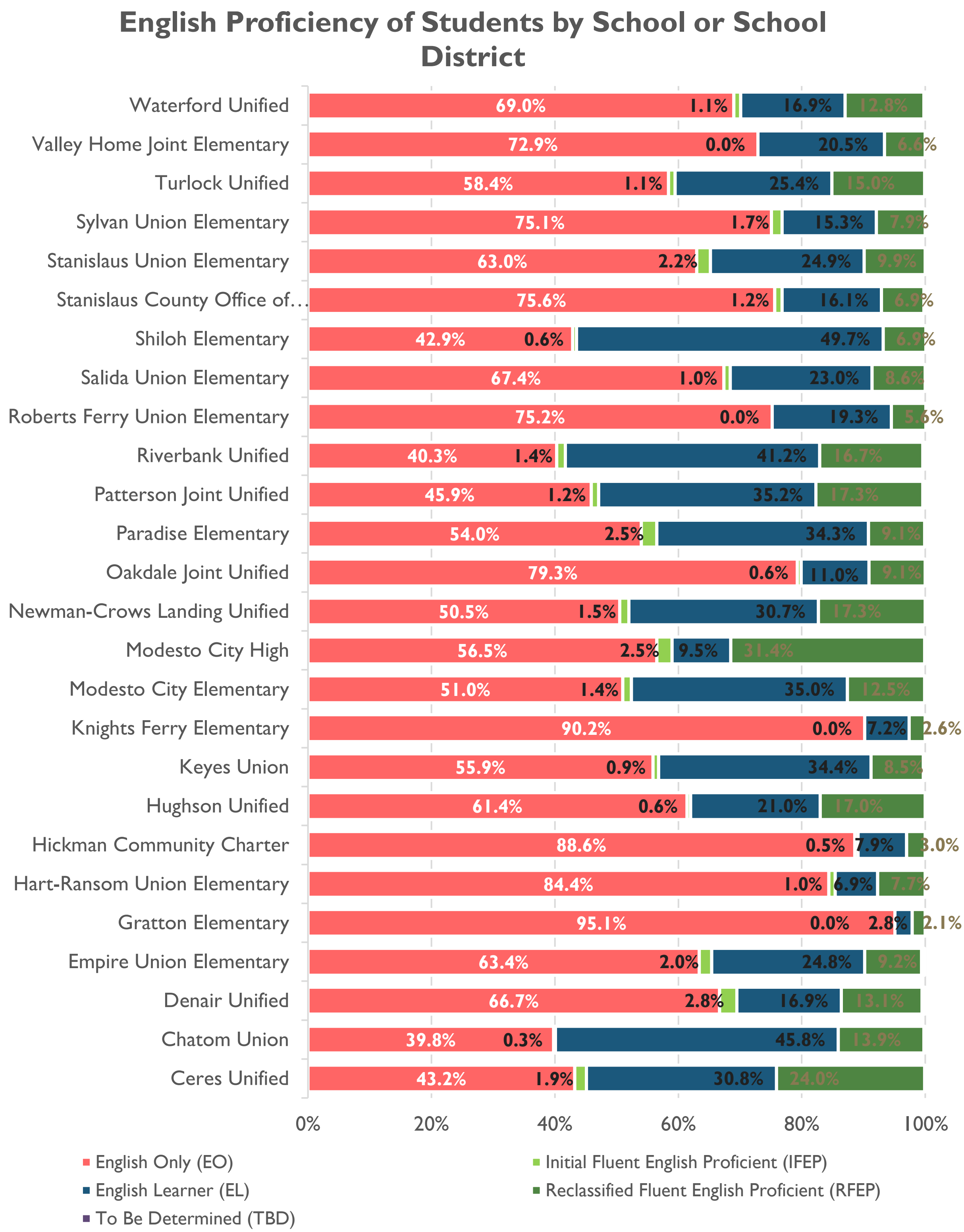
Source: California Department of Education 2018-2019

Table X: Share of Students by Race and School District in Stanislaus County



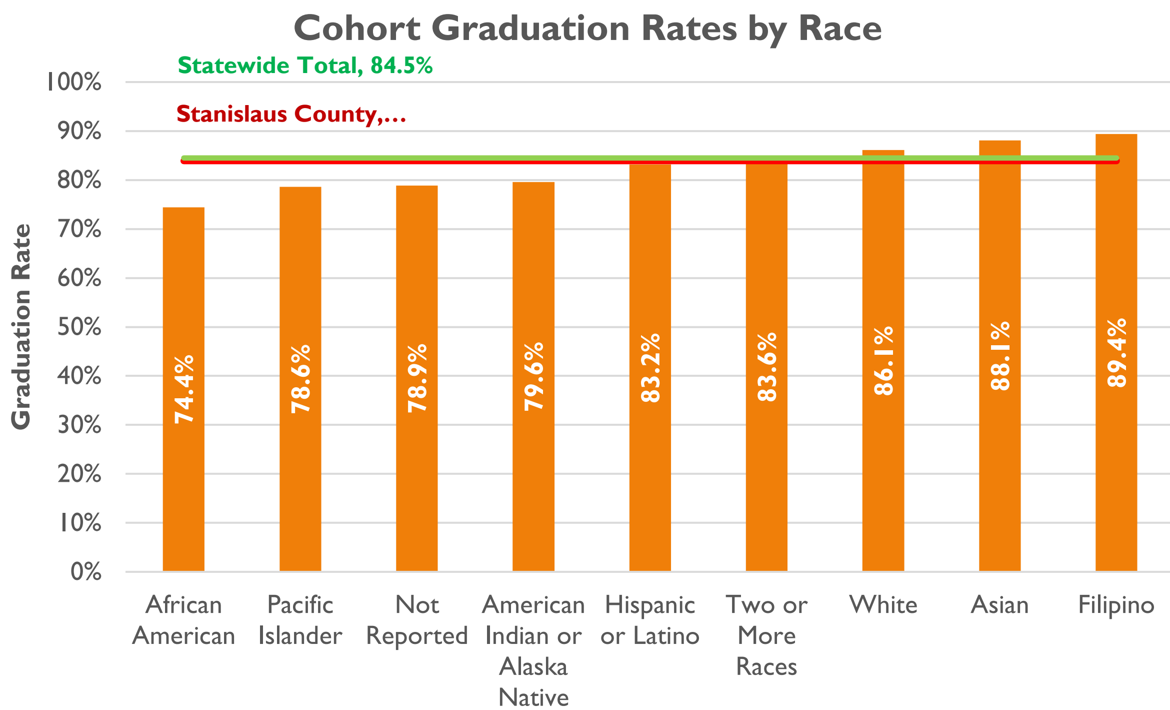
Source: California Department of Education 2018-2019

Table X: English Proficiency of Students by School or School District



Source: California Department of Education 2018-2019

Table X: Cohort Graduation Rates by Race in Stanislaus County



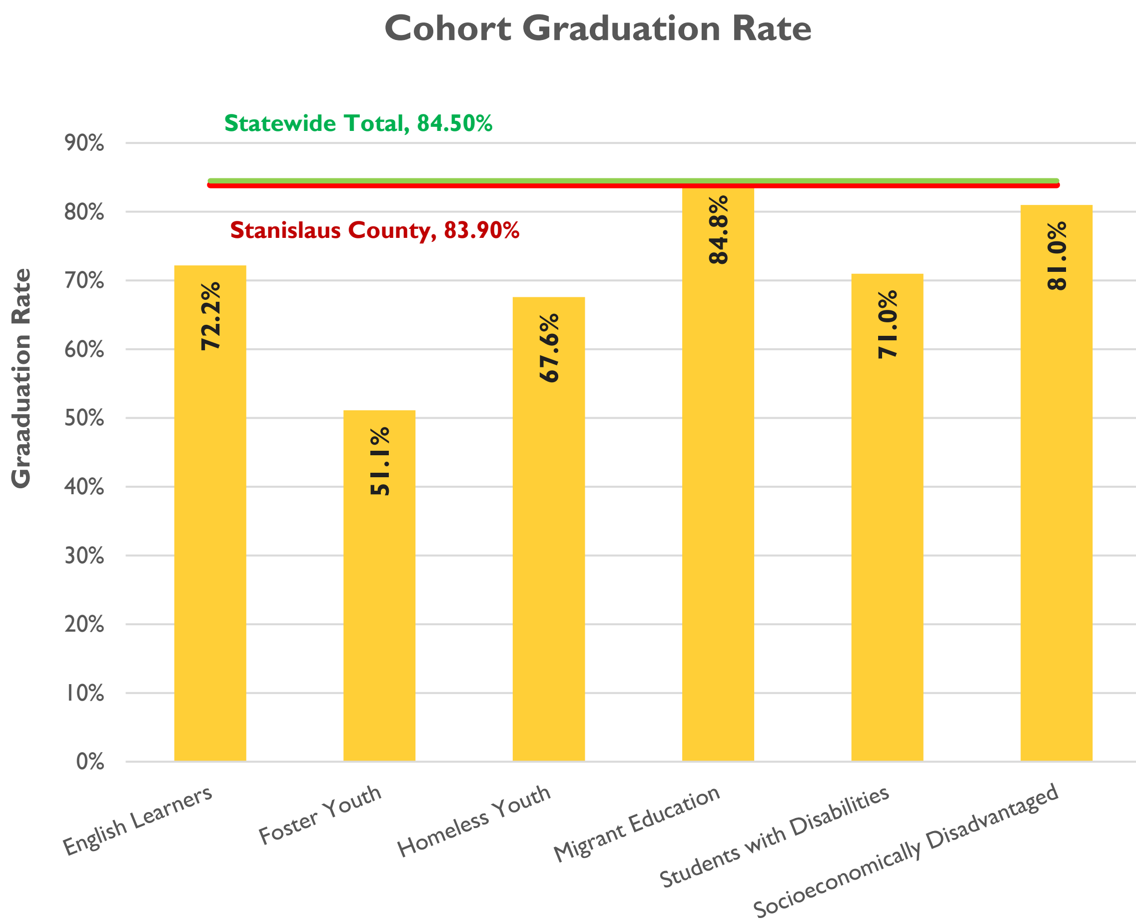
Source: California Department of Education 2018-2019 Four-Year Adjusted Cohort Graduation Rates

Other groups of students may also face academic challenges due to physical or social circumstances. In addition to English Learners, California also calculates the number of students who are "Socioeconomically Disadvantaged" (students eligible for free or reduced priced meals and/or have parents/guardians who did not receive a high school diploma), Migrant, Homeless, Foster Youth, and those with a Disability. These students typically need additional resources to succeed and the number of students in these categories helps determine funding from the State. Data on graduation rates and suspensions can also help a school or school district gauge success in meeting these students' needs.

In Stanislaus County, Foster and Homeless youth have the lowest graduation rates and highest school dropout rates. Only roughly half of all Foster youth in the County graduate. Foster students also have the highest suspension rate of all student groups, with high rates for Homeless and Disabled students as well. (California Department of Education 2018-2019) (Table X)

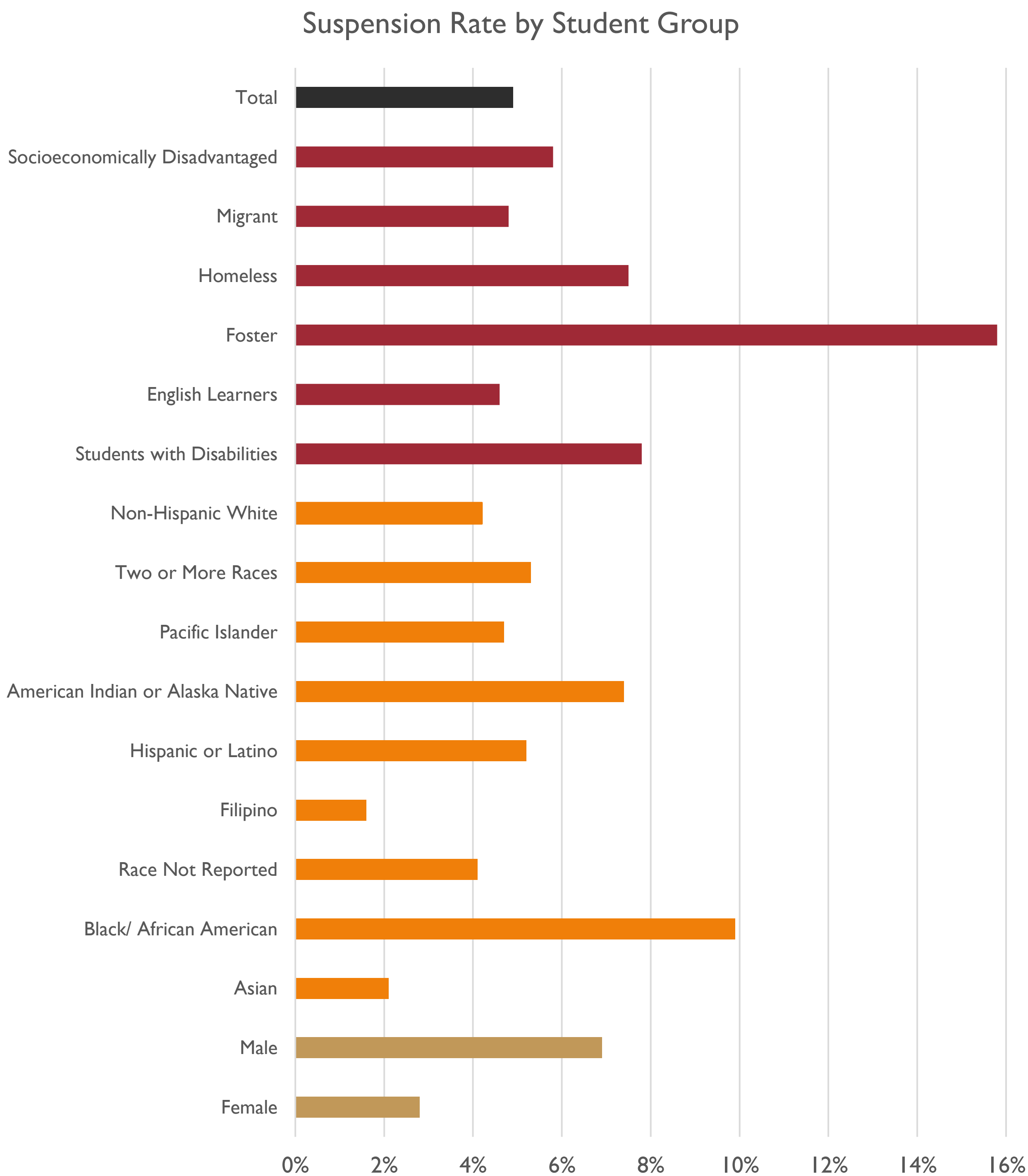
Almost 85 percent of Migrant students graduate, however, and during the 2018-2019 school year had a graduation rate higher than the County average. (Table X)

Table X: Cohort Graduation Rate Stanislaus County



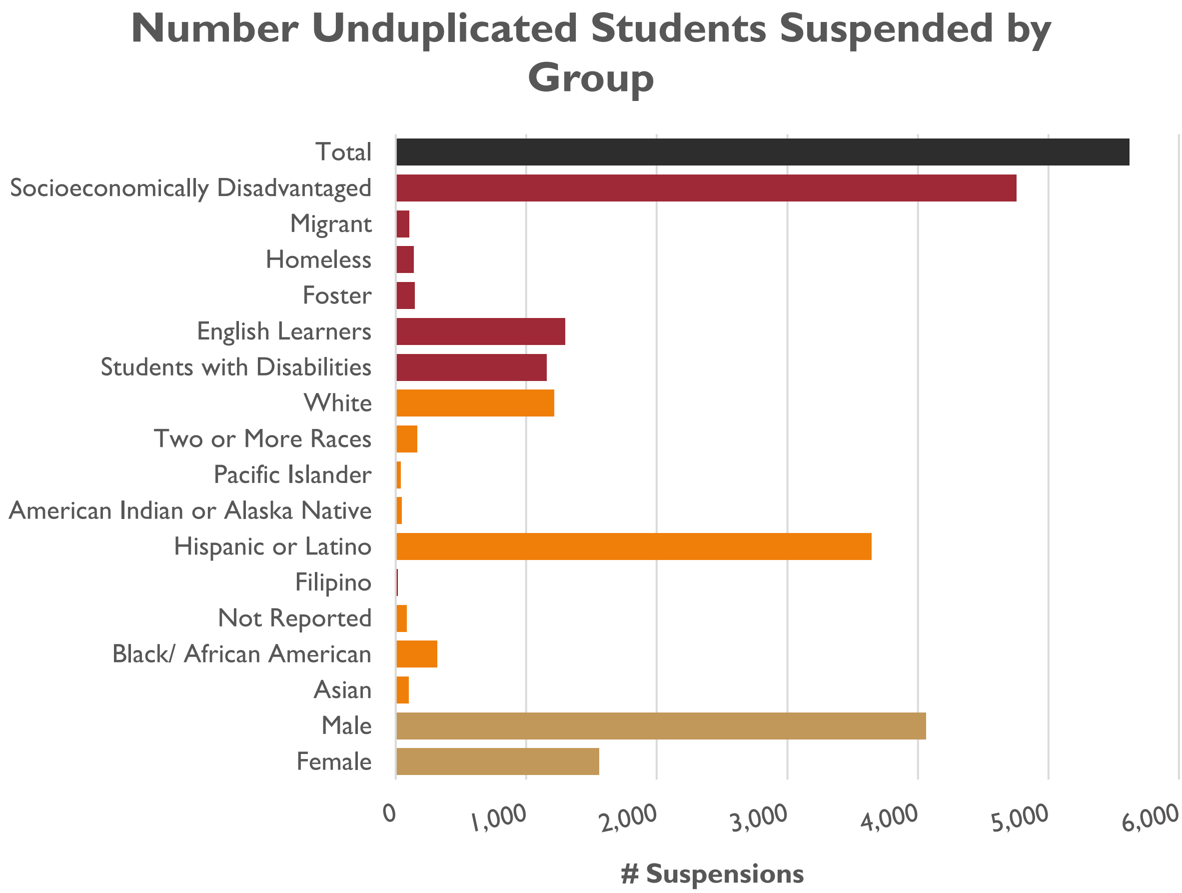
Source: California Department of Education 2018-2019 Four-Year Adjusted Cohort Outcome

Table X: Suspension Rate by Student Group, Stanislaus County



Source: California Department of Education 2018-2019 Note: Students may belong to multiple groups.

Table X: Number of Unduplicated Students Suspended by Group in Stanislaus County



Source: California Department of Education 2018-2019 Note: Students may belong to multiple groups.

Parks

Park access is a community amenity that may not be accessible proportionately to all resident demographics. The California Department of Parks and Recreation measures park access for all California communities as part of the Statewide Comprehensive Outdoor Recreation Program (SCORP), measuring the population density of areas physically farther than one-half mile from a park and the density of parks in each census tract per 1,000 residents. The measurements help identify areas that are not within walking distance of a park and any populated areas with few parks per person.

The Department of Parks and Recreation estimates that 24 percent of Stanislaus County residents live further than a half mile from a park, a proportion equal with the State of California. Stanislaus County residents also have a slightly higher number of people with adequate parkland density available per person than the California average. 58 percent of Stanislaus County residents live in areas with less than 3 acres of parks/open space per thousand residents (a benchmark for adequate park density) versus 62 percent of Californians.

The cities of Modesto and Turlock both have park access within a half mile for nearly all residents within city boundaries. The developed areas around the city boundaries, however, have gaps in park access. To a lesser extent, this pattern also exists for Patterson, Oakdale, Riverbank, Ceres and Newman.

It is important that park access by members of protected classes be a part of the planning process and reflect the demographics in the community. The 2018 Stanislaus County Parks & Recreation Master Plan notes change in ethnicity in the county as there has been an overall increase in the county's Hispanic or Latino population: *Stanislaus County's Hispanic/Latino population has increased from 31.7% of the total County population in 2000 to 43.6% by 2015. This statistic must be acknowledged as a driver for future County parks and recreation planning and programming efforts...* (2018 Stanislaus County Parks & Recreation Master Plan)

Language is also a consideration in park planning within Stanislaus County's Parks & Recreation Master Plan: *The provision of Spanish language materials is perhaps the greatest take-away for increasing presence specifically within the Hispanic/ Latino community… Provisions must be made in the form of bilingual parks signage, handouts, and other exhibits promoting Stanislaus County Parks and Recreation offerings and initiatives.* (2018 Stanislaus County Parks & Recreation Master Plan) Acknowledgement of changing ethnicity and primary language of residents in the County will help ensure active participation and access to parks.

Though overall population demographics should be considered in park planning, geographic population demographics should also be used by all jurisdictions within the County to assess equal access to parks, especially small neighborhood parks where walking distance factors into park usage and demographics may shift.

Figure X: Populated Areas With No Park Access Within ½ Mile

Population Density (No park access within ½ mile)

Park or preserved area

Area within ½ mile of a park

<200 people per square mile

200 – 1,000 people per square mile

> 1,000 people per square mile

Source: California Department of Parks and Recreation, SCORP Park Access Tool

Internet Access

Internet access is vital for households to participate fully in modern society. Those without this technology are at a disadvantage, such as students completing schoolwork, teens and adults applying for a job, or individuals taking online classes to expand workforce skills to gain or change employment. Internet access can help households take fewer vehicle trips, access medical information, and manage finances. (Broadband Survey: Digital Divide Persists in California but Schools Are Helping to Improve Access for Students, California Emerging Technology Fund, March 12 2019)

In 2017, 90 percent of California households had access to the Internet and 74 percent had broadband Internet at home, an 8 percent increase in overall access and 4 percent increase in home broadband access since 2013. (California's Digital Divide, Public Policy Institute, March 2019) "Computer" use has expanded to mean smartphones, tablets, laptops, and other similar devices. About as many households now access the Internet through a smartphone as a laptop or desktop computer. (2013-2017 ACS) (Table X)

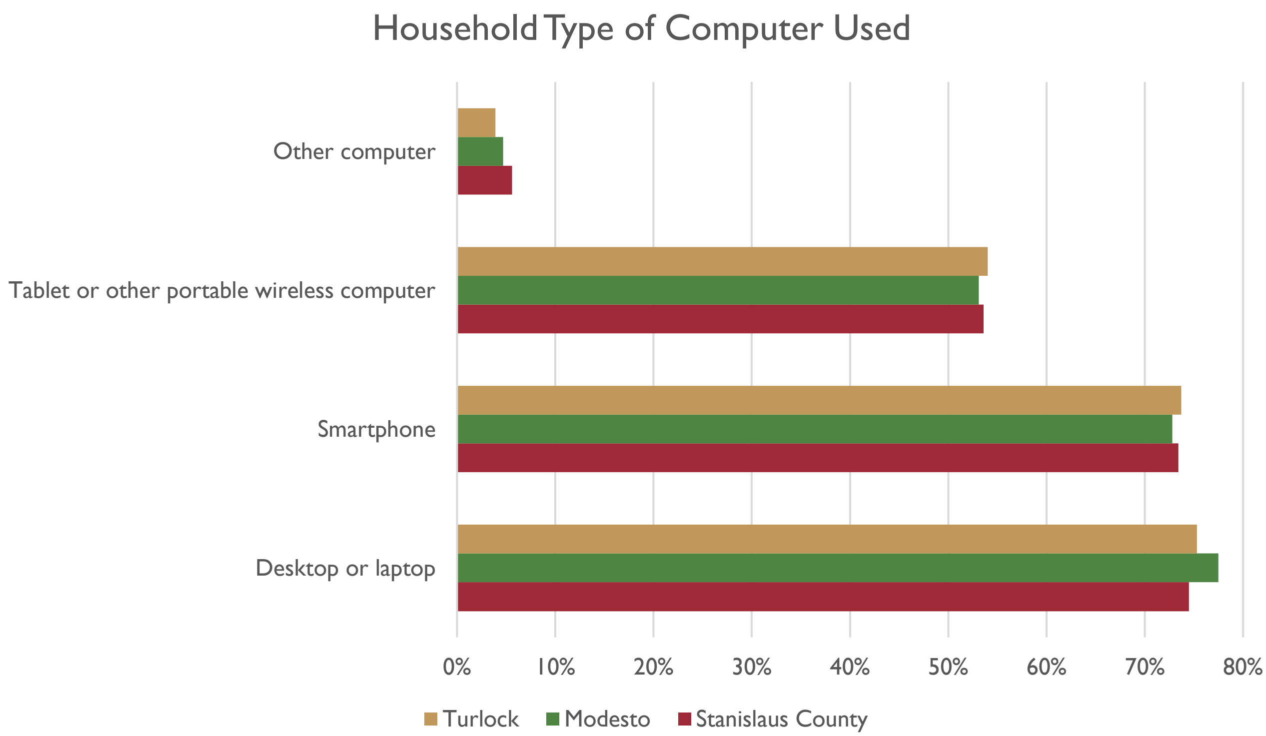
Throughout California, several demographic groups have broadband Internet access rates below the State average: households earning $20,000 per year or less, seniors (adults 65 years or older), Hispanic or Latinos with limited English proficiency, those with a disability, and adults who did not graduate high school. (Internet Connectivity and the "Digital Divide" in California Households: 2016 California Emerging Technology Fund/ The Field Poll)

Household income and age have the largest gaps in Internet access. In Stanislaus County, 44 percent of households earning $20,000 or less annually do not have Internet access, while only 6 percent of households making at least $75,000 do not have access. (2013-2017 ACS) In the state, about half of households without Internet access cite the cost of broadband service or a computer/device for their lack of access. Three in four of these households do not know they may qualify for discounted, income-based Internet service in California. (Broadband Survey: Digital Divide Persists in California but Schools Are Helping to Improve Access for Students, California Emerging Technology Fund, March 12 2019)

About one third of Stanislaus County 65 years or older do not have Internet access. This percentage is only 28 percent in Modesto but 38 percent in Turlock. By comparison, 13 percent of those under 18 years old do not have Internet access. (2013-2017 ACS) This figure is assisted by the fact many schools assign a mobile computing device to students.

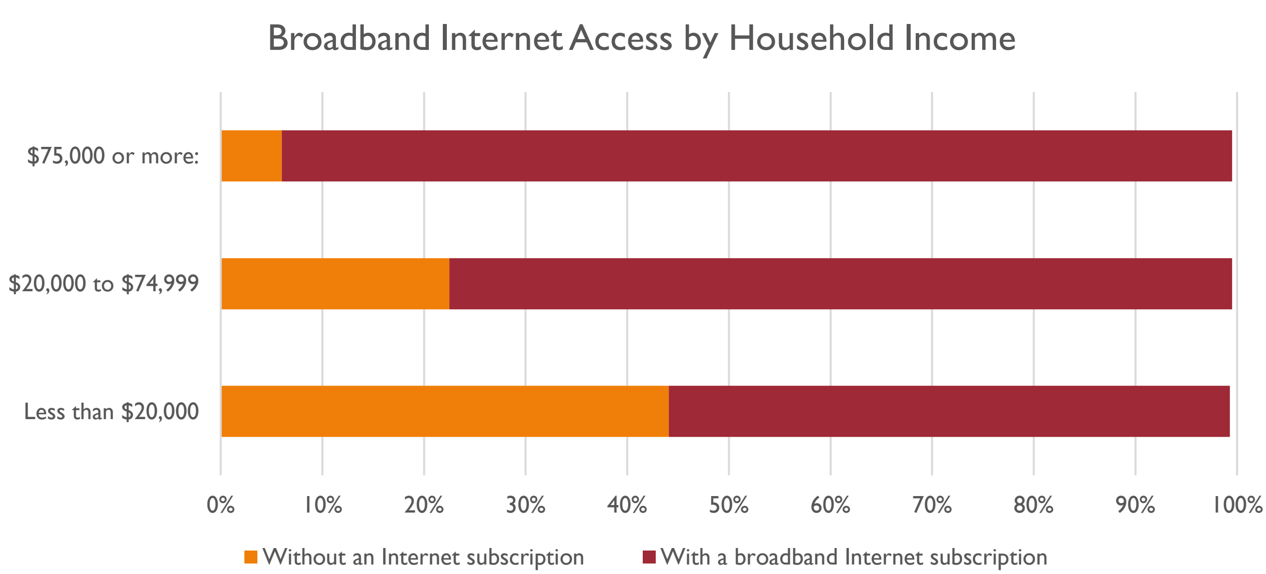
There are some differences in Internet access between different racial and ethnic groups. 18.6 percent of Hispanic or Latino residents in Stanislaus County do not have Internet access compared to 14.3 of non-Hispanic Whites. (Access for both groups is improved within Modesto and Turlock.) It is worth noting that Hispanic or Latino Californians are more likely to use smart phones alone for Internet access, and among Spanish-speaking Hispanic or Latinos in California, almost half of all Internet access is only through use of a smart phone. (Internet Connectivity and the "Digital Divide" in California Households: 2016 California Emerging Technology Fund/ The Field Poll)

Table X: Type of Computer Used in Households in Stanislaus County

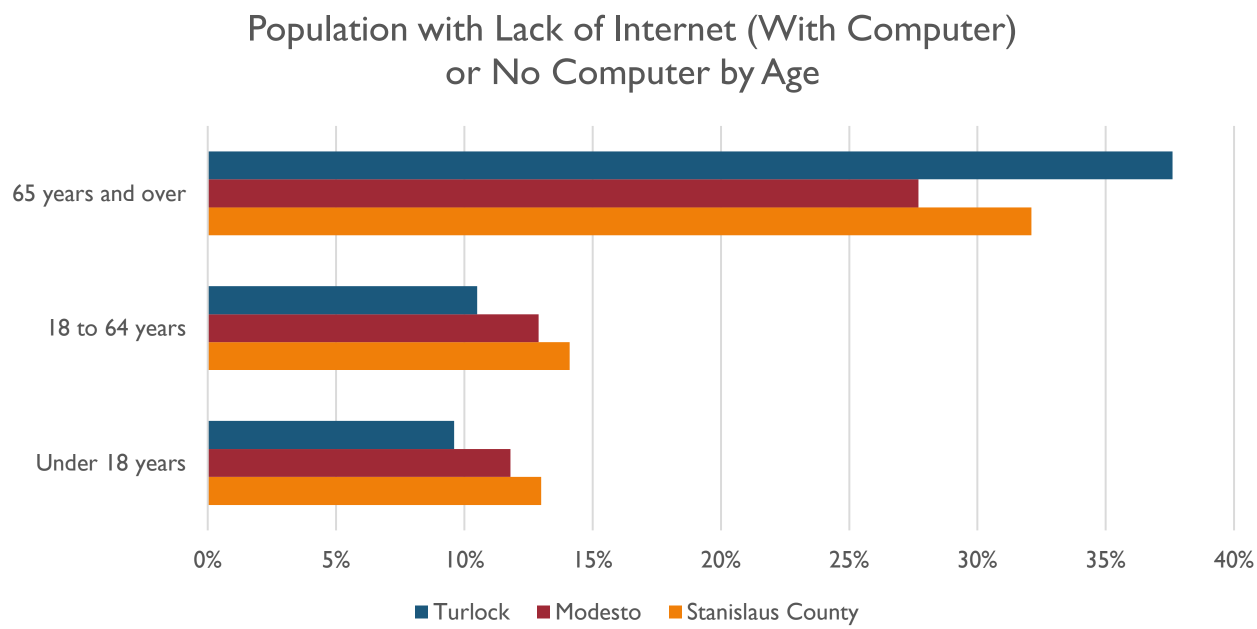


Source: 2013-2017 ACS 5-Year Average, Table S2801

Table X: Broadband Internet Access by Household Income in Stanislaus County

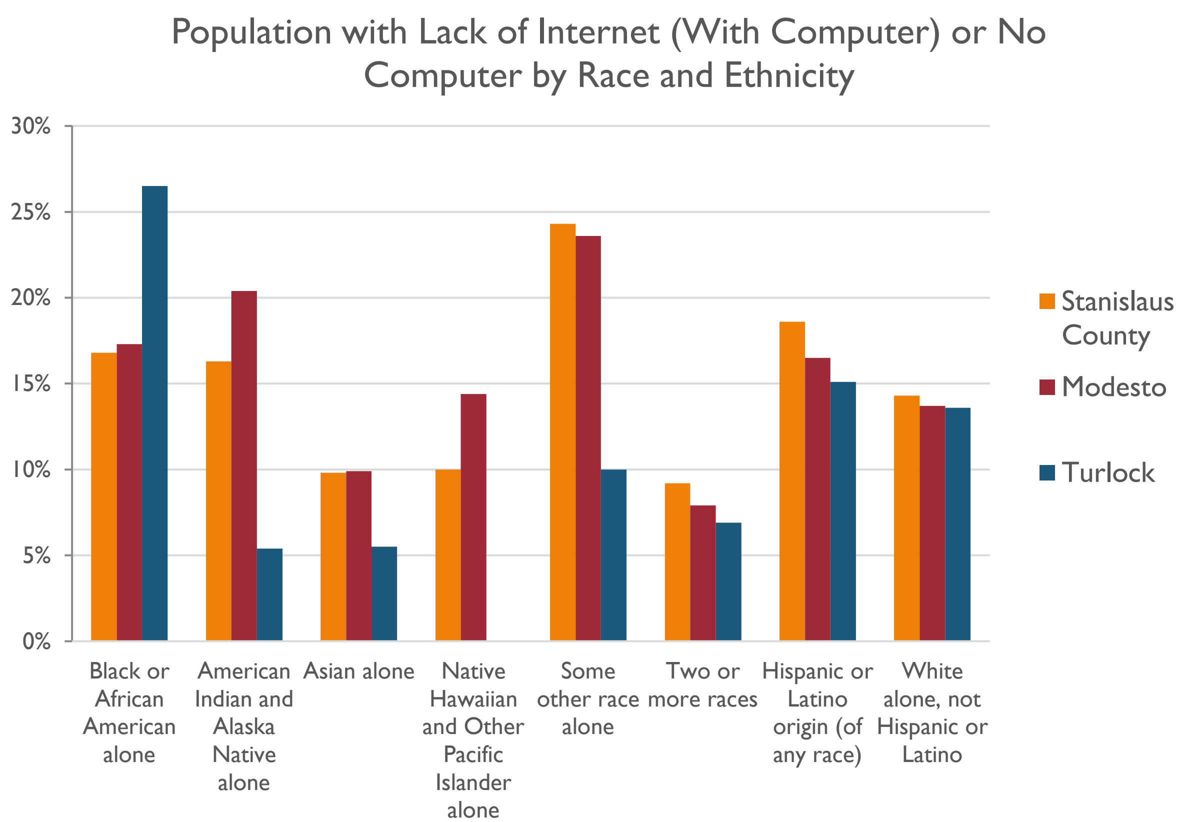


Source: 2013-2017 ACS 5-Year Average Table, S2801



Source: 2013-2017 ACS 5-Year Average Table, S2802

Table X: Lack of Internet (With Computer) or No Computer in Household by Race and Ethnicity and Jurisdiction



Source: 2013-2017 ACS 5-Year Average Table, S2802

Public Sector Policy Review

Introduction

National, state, and local public policies affect fair housing choice and neighborhood availability by influencing the amount and cost of housing available and where housing will be located. Public policies also affect what amenities are available in a given neighborhood such as grocery stores, parks, and health clinics, and affect transportation options that connect the neighborhood to schools, jobs, and other regional opportunities. Policies that disproportionately limit housing and neighborhood opportunities for specific groups of people are considered impediments to fair housing or actions that do not actively affirmatively further fair housing.

Public policies designed and adopted with good intentions can result in unintended consequences when implemented if the effect is a restriction on fair housing choice for people who belong to a protected class. For this reason, is worth reviewing both the intent of public policies and their consequences.

An assessment of government regulations, policies, and practices enacted by Stanislaus County, Turlock, and the City of Modesto can help determine potential policy-created impediments to fair housing opportunity.

Federal Laws and Local Housing Choice

Fair Housing Amendment Act (FHAA) 1988

A significant update to the Fair Housing Act was enacted into law in 1988 that gave specific housing protections to people with disabilities in addition to any rights codified in earlier laws. Called the Fair Housing Amendment Act (FHAA), the update includes several protections that may influence public policies and laws at different levels of government. The law makes it illegal to …*refuse to permit reasonable modifications, at the expense of the handicapped renter, except that a landlord may condition interior modifications where reasonable*; to *refuse to make reasonable accommodations in rules, policies, or services to afford handicapped individuals equal use and enjoyment of a dwelling*; and *to fail to design and construct multifamily dwellings with specified adaptive accessibility and usability designs.*

The FHAA applies to local governments as well as private housing providers. Under the FHAA, local governments are required to "reasonably accommodate" housing for persons with disabilities in their land-use planning and policies. Jurisdictions must grant variances and zoning changes, if necessary, to make new construction or rehabilitation of housing for persons with disabilities feasible but are not required to fundamentally alter their zoning ordinance. The failure to allow for reasonable accommodations in policies to allow persons with disabilities to live in the community will violate the Fair Housing Act regardless of whether there is discriminatory intent.

Regarding multifamily dwelling design and construction, the law requires that state and local governments incorporate specific accessibility and usability standards into their new construction and design requirements as well as building codes.

Although most local governments are aware of state and federal requirements for landlords to provide reasonable accommodations, but if specific reasonable accommodation policies or procedures are not present at the jurisdictional level, residents with disabilities may be unintentionally displaced or discriminated against. All jurisdictions within the county include reasonable accommodation policies to meet the needs of their communities. (29 U.S.C. § 794)

Americans with Disabilities Act (ADA) 1990

The Americans with Disabilities Act (ADA) gives broad protections to people with disabilities including in the workplace, schools, transportation, and places (public or private) open to the general public. Title II of the ADA specifically applies to all U.S. state and local governments and protects individuals with disabilities from discrimination in programs, activities, and services funded by public entities.

When constructing or renovating new public buildings, State and local governments are required to follow specific architectural standards to make them accessible to people with physical disabilities. They must also relocate or provide access to programs in older buildings inaccessible to people with disabilities and have methods to communicate with people who have hearing, vision, or speech impairments.

Included within the category of State and local services are activities related to local planning and zoning. It can also include government activities like constructing sidewalks, creating snow removal policies, and managing public park reservations.

Title III of the ADA applies to public accommodations within non-government establishments such as retail stores, restaurants, movie theaters, and day care centers. Private transportation services are covered by Title III, as are nonprofit organizations, and any other venue open to the general public. This section of the ADA requires that public accommodations prohibit exclusion, segregation, and unequal treatment of people with disabilities. Public accommodations also must comply with architectural standards for new and renovated buildings; accommodate reasonable modifications to policies, practices, and procedures; and be able to communicate with people with hearing, vision, or speech disabilities. Additionally, public accommodations must remove barriers in existing buildings where it is possible without much difficulty or expense. Religious buildings without public funding are exempt.

(42 U.S.C. §§ 12101 et seq., 28 CFR Parts 35-36) (*What is the Americans with Disabilities Act (ADA)?* ADA National Network https://adata.org/learn-about-ada Web. February 5, 2020.)

State Laws and Local Housing Choice

California has many housing laws related to housing, zoning and land-use, permitting, planning, and housing financing policies. These include:

Housing Permitting

- Cities and counties must allow for housing for persons with disabilities, homeless persons (including emergency shelters, transitional housing, and supportive housing), and extremely low-income households including single-room occupancy (SRO).
- Replacement housing when allowing conversion or demolition of housing occupied by low- and moderate-income households. (§ 65008 and § 65580-65589.8)

Growth Limits

- Public growth initiative ordinances are allowed under state law.
- Zoning regulations and ordinances that limit housing must state the rationale behind the regulations in terms of the city's police powers: the public health, safety, and welfare of the community. (§ 65863.6)

Inclusionary Zoning

- Inclusionary zoning is allowed under state law to increase the number of deed-restricted lower-income housing units in exchange for housing permitting. (§65589.8)

Density Bonuses

- Local governments are authorized to allow density incentives for private housing development in exchange for the inclusion of deed restricted lower- income housing units. (§§ 65915-65917)

Accessory Dwelling Units (ADUs)

- Accessory Dwelling Units (ADUs) or "Granny unit" regulations allow for specific types of secondary residential dwelling units through California law, with special consideration for units intended for adults over the age of 62. (§ 65852.1.)

Local Laws and Housing Choice

Occupancy Standards

Just as regulations on the definition of "family" can result in a disparate impact, restrictions on the allowable number of individuals within a housing unit can violate fair housing laws on the basis of family status.

Historically, strict occupancy standards have been used either by local jurisdictions or individual landlords to keep families from renting housing in a particular area. Families with children and large households often face discrimination in the housing market, particularly in rental housing, which can take the form of occupancy standards under the guise of health or safety regulations. As a result of being denied housing due to occupancy standards, families (particularly larger families with children) may not be able to live within their desired household makeup or may be forced to find poor quality housing that breaks local ordinances. Occupancy standards therefore may be an impediment to fair housing choice and may be found in zoning, health, land-use, building or other codes.

No state or federal fair housing laws create exact numeric values for occupancy standards. Both government and landlords are allowed to make some sort of occupancy standard, but fair housing violations are decided on a case-by-case basis by the courts. The FHA states that "*…nothing in this title shall limit the applicability of any reasonable local, State, or Federal restrictions on the maximum number of occupants permitted to occupy a dwelling unit"*. The word "reasonable" is the key word and is a matter of court interpretation.

The HUD standard for occupancy is two persons per bedroom but not a figure that has been codified into law nationally. The California Department of Fair Employment and Housing (DFEH) has used the "two-plus-one" rule (two persons per bedroom plus an additional person) when considering a reasonable maximum standard in fair housing cases, though there have been key exceptions. The amount and distribution of "habitable space" in a housing unit, and the number and size of bedrooms, are also factors.

Under either Federal or State occupancy guidelines a landlord cannot, for example, restrict occupancy to more than three persons in a three-bedroom unit, or increase the rent for a one-bedroom unit if a baby is added to the household by a couple. A city could not impose a one-person-per-bedroom provision in their zoning ordinance.

Other issues related to occupancy, such as lack of parking or gender of the children occupying one bedroom, should not be factors considered by the landlord when renting to a household.

A jurisdiction is allowed to use the Uniform Housing Code (Section 503(b)) to set maximum occupancy for residential units, a Federal standard that has been adopted by California. Under this building code, a dwelling unit must have at least one room which is more than 120 square feet in area. Other habitable rooms, except kitchens, are required to have a floor area of at least 70 square feet. So, for the smallest housing unit legally permitted to be constructed, there may be two occupants. For every additional occupant there must be an additional 50 square feet. California Fire Code also determines residential occupancy standards, but the number of people/unit or per/square foot is generally less limiting than the building code.

No Stanislaus County jurisdictions have additional occupancy limits beyond adopted building and fire code.

Rental Registration

Rental registration ordinances can help a municipality ensure housing conditions are safe and sanitary for renters who may not have the knowledge or ability to advocate for themselves and contact the proper authorities for housing issues. Correcting housing issues may require overcoming specific language, education, or other barriers (such as knowledge of health regulations and building code) and can be an impediment to housing choice when the burden of notification and inspection is placed on tenants and not the landlord. Provided the ordinances do not add conditions such as occupancy limits that restrict fair housing choice, these ordinances can be considered a best practice in affirmatively furthering fair housing. If a rental registration ordinance is not present, clear points of contact for code enforcement issues help tenants navigate correcting housing issues.

Modesto's Rental Housing Safety Program (effective October 2019) applies to all rental residential housing units over 10 years old in the City or those inspected as part of a government program (e.g. the Housing Authority). The program, run by the Neighborhood Preservation Unit, requires rental properties to be registered with the City by the property owner and comply with all local health, building, and safety codes. Modesto does not have a rental registration ordinance that requires additional requirements of rental buildings beyond existing city code.

Rent Control

California's Costa-Hawkins Rental Housing Act, passed in 1995, prohibits local governments from using rent control on housing first occupied after February 1, 1995, and other specific types of housing such as condos, townhouses, and single-family homes. No cities in Stanislaus County, including Modesto, have rent-control ordinances.

Development Fees

Housing development imposes short- and long-term costs upon local government, such as the cost of providing site reviews, permitting and inspection, and maintaining General Plan and zoning regulations addressing housing development. Jurisdictions also charge impact fees to offset the cost of providing the infrastructure and public facilities that are required to serve new housing development. To help recoup costs and ensure that essential services and infrastructure are available when needed, Stanislaus County jurisdictions charge various types of development fees. The fee amounts vary based on the needs of each jurisdiction and the services provided.

The fees can be a significant factor in housing development throughout California, raising housing costs and disincentivizing new residential development, factors that contribute to statewide high housing costs. Among California jurisdictions, fees account for between six and eighteen percent of the price of housing. (Terner Center for Housing Innovation- UC Berkeley, It All Adds Up: The Cost of Housing Development Fees in Seven California Cities, March 2018)

As a best practice, the public and developers should be able to access a jurisdiction's current fee schedules to estimate fees as a part of total development project costs in advance.

Until 1978, property taxes were the primary revenue source for financing the construction of infrastructure and improvements for residential development in California. Proposition 13, passed in 1978, limited a local jurisdiction's ability to raise property taxes and increasing reliance on other funding sources to provide infrastructure, public improvements, and public services. An alternative funding source widely used among local governments in California is the development impact fee, which is charged to the project developers/owners, for publicly provided infrastructure that supports the development, including water and sewer facilities, parks, and transportation.

For jurisdictions to charge an impact fee, the California Mitigation Fee Act requires that the jurisdiction demonstrate the "nexus" between the type of development in question and the impact being mitigated by the proposed fee, and that fee amount be proportional to the impact caused by the development. Fees not covered by the California Mitigation Fee Act include inclusionary housing ordinance in-lieu fees, permit processing fees, utility connection fees, and fees included within specific development agreements between a jurisdiction and a developer.

Despite state law limiting direct impact fees, the fees can be a large part of a jurisdiction's total fee requirements for housing development. Because developers tend to pass these fees onto the final housing owner, the effects of reducing these fees on housing affordability depend on the amount of the fee reduction and current home prices. Because the eventual owner bears the brunt of fees, high fees limit development of lower-cost housing more than higher-cost housing. (Terner Center for Housing Innovation- UC Berkeley, Current Practices and Policy Considerations to Improve Implementation of Fees Governed by the Mitigation Fee Act, August 2019)

A reduction in development fees for low-income housing may help these projects become financially feasible. A jurisdiction deferring development fees until a certain time after project completion can also help add flexibility the project's upfront costs and assist in the development of low-income housing.

The General Plan and Zoning Ordinance

General Plan

The General Plan is a planning document that serves as a framework for cities and counties to establish long-term goals and policies to guide land use and development in the community. The State of California requires that all localities completing a General Plan include seven elements in their Plan: land use, circulation, housing, conservation, open space, noise, and safety. Some communities also must address environmental justice and/or air quality in their Plans, though any community may have any additional elements within their General Plan that they desire. (§ 65302) Two of the required elements, the housing and land-use elements, can directly impact local housing markets because they define key parameters for housing development such as permitted density, required fees, and allowable zoning uses.

California law requires that local governments adequately plan to meet the existing and projected housing needs of all members of the community. The law acknowledges that for the private market to adequately address housing needs and demand, local governments must adopt land-use plans and regulatory systems that provide opportunities for, and do not constrain, housing development. The state outlines requirements for each community's Housing Element of the General Plan, which are then subject to review by the California Department of Housing and Community Development (HCD) for compliance with State law before they can be adopted by the local government. The Housing Element of the General Plan details a local government's strategy to address their jurisdiction's housing needs and regulates existing and future housing development opportunities. A Housing Element must:

- Identify sites which will be made available through appropriate zoning and development standards that have adequate services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels in order to meet the community's housing goals;
- Assist in the development of adequate housing to meet the needs of low- and moderate-income households;
- Address, and if appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing;
- Conserve and improve the condition of the community's existing affordable housing stock; and
- Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, disability, sexual orientation, gender identification, or any other arbitrary factor.

Within a Housing Element, a jurisdiction specifically details how a set number of housing units can be produced that meet the housing needs of different income groups, a housing goal called the Regional Housing Needs Assessment (RHNA). The RHNA projects how many and what types of housing units will be needed within the jurisdiction. In their General Plan Housing Element, jurisdictions show how the given allocations could be met through zoning, available sites, funding, local regulations, etc. and how the jurisdiction is addressing impediments to housing development.

Though these goals are not a mandate for housing production, actions taken by a jurisdiction to make these units possible should result in additional housing units being developed because of high housing demand. For lower-income housing unit goals, each jurisdiction needs to identify sites that meet specific criteria which should accommodate projects that could support lower income housing.

The RHNA housing goals are calculated based on a jurisdictions projected population demographics during the future RHNA cycle, particularly the number of people within "low-" (50% to 80% of AMI), "very low-" (30% to 50% of AMI), and "extremely low-" (0-30% of AMI) household income categories. A region's Council of Governments (COG) allocates the actual housing numbers per jurisdiction. In Stanislaus County, this body is the Stanislaus Council of Governments (StanCOG).

The Land-Use Element of the General Plan also influences housing choice by defining uses for specific geographic areas including allowable development densities and the general description of what the community would like to see the land used for such as residential, commercial, industrial, open space, and agricultural purposes. As it applies to housing, the Land-Use Element establishes a range of residential land-use categories, specifies densities (typically expressed as dwelling units per acre [du/ac]), and suggests the types of housing appropriate in a community. While the Land-Use Element establishes different parameters for residential development, it is a jurisdiction's zoning ordinance which details the specific development standards for the community. In other words, the Land-Use Element serves as a guiding framework for a community's land-use policy, while the zoning ordinance is the explicit code that lays out permitted uses within each zone.

Land-Use Elements may also describe other community components related to housing choice like transportation plans including bicycle and pedestrian routes, flood zones and information on known hazards, and social equity analysis.

Zoning Ordinance

A jurisdiction's zoning ordinance is the section of its municipal code that details and sets requirements for the specified land-use designations laid out in the General Plan. A zoning ordinance establishes zoning districts that correspond with the locality's land-use element and contains two key components: a set of legal descriptions for each zone and an official zoning map. Each zone description sets development standards and permitted uses for each zoning district to govern the density, type, and design of different land uses for the purpose of protecting the health, safety, and welfare of the community. (§ 65800-65863).

As the zoning ordinance relates to fair housing, several of its components can restrict housing development and access (and through them, housing choice) by constricting the local supply of housing units or discriminating against protected groups outlined in state and federal law. While the Fair Housing Act does not pre-empt local zoning laws, it does apply to municipalities and other local government entities and prohibits them from enacting or implementing land-use policies that exclude or otherwise discriminate against protected persons. Local policies that are "facially neutral" (that is, they apply to all persons, not just those included in a protected group) could be violations of the Fair Housing Act if they have a disparate impact or discriminatory effect on protected persons, whether intentionally or not. For instance, land-use policies such as density or design requirements that make residential development prohibitively expensive, limitations on multi-family housing, or a household occupancy standard may be considered discriminatory if it can be proven that these policies have a disproportionate impact on minorities, families with children, or people with disabilities.

As part of the Housing Element, jurisdictions are required to evaluate their land-use policies, zoning provisions, and development regulations, and make efforts to mitigate any constraints identified within the Plan as restrictions to housing choice. One type of zoning law that courts have ruled as having a disparate impact on people with disabilities is definitions of the term "family" that allow any number of related persons to live together but limit the number of unrelated persons who may live together. Although applicable to groups of unrelated and non-disabled persons (e.g., college students, nuns, etc.), these laws may be deemed to have a disparate impact on persons with disabilities who often need to live in group settings for both programmatic and financial reasons. Although a seemingly neutral policy, such ordinances can disproportionally harm specific groups.

The Fair Housing Act addresses this type of limited housing choice by prohibiting state and local land use and zoning laws, policies, and practices to discriminate based on a characteristic protected under the Fair Housing Act. Both intentional and unintentional discrimination that is a result of public policy is in violation of the Fair Housing Act. The U.S. Supreme Court affirmed that unintentional discrimination caused by land use and zoning laws and without a legitimate purpose is illegal in *Texas Department of Housing and Community Affairs v. Inclusive Communities Project, Inc*, stating that "unlawful practices include zoning laws and other housing restrictions that function unfairly to exclude minorities from certain neighborhoods without any sufficient justification." (135 S. Ct. 2507 2015) These laws have a discriminatory effect ("disparate impact") on persons in a particular group, whether intentional or not.

In 2016, HUD and the U.S. Department of Justice (DOJ) released a Joint Statement updating guidance about how the federal Fair Housing Act applies to state and local public policies like land use (including as found within a General Plan) and zoning laws. Examples of discrimination given in the statement include:

- Placing a moratorium on the development of multifamily housing because of concerns that the residents will include members of a particular protected class.
- Citing individuals who are members of a particular protected class for violating code requirements for property upkeep while not citing other residents for similar violations.
- Requiring a proposed development provide additional security measures based on a belief that persons of a particular protected class are more likely to engage in criminal activity.
- Requiring an occupancy permit for persons with disabilities to live in a single-family home while not requiring a permit for other residents of single-family homes.

Reasonable Accommodation in Zoning

Land use and zoning discrimination based on protected characteristics related to disability is also prohibited under Title II of the Americans with Disabilities Act ("ADA"), Section 504 of the Rehabilitation Act of 1973 ("Section 504"), and Title VI of the Civil Rights Act of 1964. Residents who are disabled have a right under these laws to request a reasonable accommodation or modification to zoning ordinance requirements that restrict their use or enjoyment of their residence, usually in the form of a zoning variance.

Not all reasonable accommodation requests are required to be granted but those that are reasonable and necessary for the applicant should be granted if they do not conflict with the needs of the community. For this reason, an official reasonable accommodation policy for local planning and zoning committees may help guide accommodation decisions and treat applicants as uniformly as possible based on findings of fact. (A Primer on Disability for Land Use and Zoning Law, Journal of Law, Property, and Society Vol. 4 March 2018)

In Stanislaus County, all jurisdictions have a reasonable accommodation policy within their zoning ordinance except for Modesto who references a reasonable accommodation policy in their General Plan. (Table X)

Table X: Reasonable Accommodation Policies by Jurisdiction

Jurisdiction	Reasonable Accommodation Policy
Ceres	Policy outlined in Ch 18.110 of Zoning Ordinance
Hughson	Policy outlined in Ch 17.03.062 of Zoning Ordinance
Modesto	Housing Element references a reasonable accommodation policy but no mention in the Municipal Code
Newman	Zoning Ordinance cites the city's reasonable accommodation policy (Ch 1.19)
Oakdale	Zoning Ordinance cites the city's reasonable accommodation policy (36-18.32)
Patterson	Zoning Ordinance outlines the City's reasonable accommodation policy (Ch 18.89)
Riverbank	Zoning Ordinance cites the city's reasonable accommodation policy (Ch 153.221)
Turlock	Part of the city's past Housing Element stated working towards complying with federal reasonable accommodation provisions
Waterford	Zoning Ordinance outlines the city's reasonable accommodation policy (Ch 17.03.010)
Stanislaus County	Zoning Ordinance outlines the County's reasonable accommodation policy (Ch 21.86)

Source: Zoning Ordinance for each jurisdiction

Zoning Definitions

A community's zoning ordinance could restrict access to housing for individuals or groups of people based on the official definitions of specific terms. The terms "family", "disability" or "disabled person", "elderly", "homeless shelter" or "emergency shelter", "group home", "rooming house", and any number of other terms could be impediments to housing choice if they are interpreted to conflict with the Fair Housing Act (FHA) or California's Fair Employment and Housing Act (FHEA).

Federal Fair Housing Act Definitions

Disabled person: An individual with mental or physical impairments (including hearing, mobility, and visual impairments, cancer, chronic mental illness, HIV/AIDS, or mental retardation) that substantially limits one or more major life activities.

Note: the FHA uses the term "handicap" instead of "disability".

Familial Status: Includes children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18.

For definitions by jurisdiction, see Appendix I.

Family

A key definition that can restrict housing choice within a zoning code is "family" if a jurisdiction's zoning ordinance defines the term in a way that conflicts (in theory or in practice) with the FHA or FHEA. For instance, a landlord may refuse to rent to a pair of college students living together, unmarried couples, or a family with foster children due to the fact these households do not fit within the jurisdiction's definition of a "family". A landlord may also use the definition of a family as an excuse for refusing to rent to a household based on other hidden reasons, such as household size, race, or gender identity. Even if the code provides a broad definition, deciding what constitutes a "family" should be avoided to prevent confusion or give the impression of bias or housing restriction, especially definitions that restrict how many household members may live together (other health or building codes may still apply) or how members of a family may be related (i.e., by blood, marriage or adoption, etc.)

All Stanislaus County jurisdictions' definitions of "family" appear to comply with state and federal fair housing law by avoiding describing the nature of the relationship between members of the household or the number of people that can belong to the household (except in alignment with building code).

Disability

Just as limitations on the definition of "family" can impact protected groups by restricting access to and availability of housing options, the terms "disabled individuals," "disability," and other similar references to people with a disability can be impediments to housing choice when narrowly defined in a jurisdiction's zoning code or defined in a way that conflicts with fair housing law.

No jurisdictions in Stanislaus County define "disability" in their zoning ordinance in a way that conflicts with fair housing laws. Hughson, Turlock, and Waterford define "disability" in documents other than their zoning ordinance that still appear to apply to housing decisions. Should there be any discrepancies between the Cities' definitions and fair housing act laws that result in housing restriction for people with disabilities, the Cities' definition could be found to be in violation of fair housing laws. These definitions should be examined in the context of a jurisdiction's entire legal code.

As a note, the Federal Fair Housing Act and California Fair Employment and Housing Act do not define "disability" as including psychoactive substance use disorders resulting from the current unlawful use of illegal substances or current users of illegal substances. The inclusion of this provision by Ceres and Modesto does not conflict with either fair housing law.

Other Zoning Definitions

Additional definitions of housing types or allowable residents of certain housing can also be impediments to fair housing choice. (For all zoning definitions reviewed, see Appendix 1)

Turlock's zoning ordinance definition of "housing for the elderly" has the possibility of violating Federal or California law regarding housing for seniors as the definition restricts this type of housing to *persons sixty (60) years of age or older or couples where either the husband or wife is sixty (60) years of age or older.*

The Turlock zoning code states that *"Housing for the elderly" shall mean a building or group of buildings containing dwellings where the occupancy of the dwellings is restricted to persons sixty (60) years of age or older or couples where either the husband or wife is sixty (60) years of age or older. This does not include a development that contains convalescent or nursing facilities.* § 9-1-202

The Federal HOPA modifying the FHA definition of senior housing includes housing intended and operated for occupancy by persons 55 years of age or older and at least 80 percent of the units with an occupant who is verified to be 55 years of age or older. California law considers housing for seniors to be for those 62 years of age or older or 55 years of age or older in a (designated) "senior citizen housing development".

The Turlock and California laws do not match precisely as there is a discrepancy in the definition of "senior housing" between Turlock (60 years of age or older) and California's senior housing definition (62 years of age or older or 55 years of age or older in a designated "senior citizen housing development".) (Section 43-53.7 of the Civil Code)

There is also a difference in the allowable household relationships of senior housing residents with a non-spouse domestic partner, primary physical/economic support person, and/or disabled child, grandchild, or partner under the age of 60.

Turlock's definition of allowable residents in senior housing also includes the terms "husband" and "wife" while California law allows residents of senior housing to live with someone 45 years of age or older that is their spouse, domestic partner, or person providing primary physical or economic support to the senior. California law also includes the provision that the senior may live with a disabled child or grandchild or disabled spouse/partner who must permanently reside in the household due to a disability. (Section 43-53.7 of the Civil Code)

All other zoning definitions appear to have no conflict with fair housing laws or restrict housing choice.

Density Bonuses

A density bonus is a local incentive to increase the number of deed-restricted housing units for lower-income households by private housing developers in exchange for an increase in building height, housing density (units/acre) or building footprint (also measured as a "floor area ratio") above what allowed by right within the zoning ordinance.

While local governments create their own density bonus policies, jurisdictions in California are subject to the State's Density Bonus Law (§ 65915-65918) which incentivizes affordable and senior housing with up to a 35 percent increase in unit density. There is also a component of the law which allows density bonuses for commercial developments that incorporate affordable housing as well.

The law requires jurisdictions to provide a specified minimum density bonus for creating affordable housing units. The number and type of affordable units determine the minimum density bonus percentage to which the development is entitled by right. Eligible projects have at least:

- 5 percent of the units affordable to "very-low income" households (under 50 percent of AM)
- 10 percent of the units affordable to "low-income" households (under 80 percent of AMI)
- 10 percent of the units affordable to "moderate-income" households (under 120 percent of AMI) if the project units are condominiums.
- 10 percent of the units are for transitional foster youth, disabled veterans, or homeless persons and charge "very-low income" rents.

The state density bonus law also applies to senior housing projects and projects that include a childcare facility. These projects, with at least 35 units, follow California's Unruh definition of "senior housing" and receive a density bonus up to 35 percent based on the amount of housing developed.

(§65915 – 65918)

As of January 2020, all jurisdictions within Stanislaus County have zoning ordinances that include density bonuses that comply with state law.

Parking Requirements

The number of parking spaces required for housing developments can reduce the project's density and increase per unit development costs, lowering the number of affordable housing units produced and ultimately constricting the availability of housing types in a community. Though not as severe an impediment to housing development as in larger cities such as San Francisco or Los Angeles, multifamily, affordable, and/or senior housing projects in Stanislaus County cities can be impacted by parking requirement policies. Exceptions to parking requirements for affordable and/or senior housing developments helps solve this development constraint, sometimes offered along with density bonuses.

Under California laws for accessory dwelling units (ADUs) effective January 1, 2020, cities cannot require parking within one half mile of public transit or when a garage is converted to an ADU. All Stanislaus County parking requirements for ADUs need to reflect this new statewide requirement. Jurisdictions are in the process of updating their ordinances to comply with the States new ADU requirements and, in the meantime, must apply all applicable State standards regardless of local ordinance requirements.

For multifamily developments, several communities do not differentiate between smaller and larger units. For one-bedroom units in multifamily buildings, parking requirements over one unit can be an impediment to building housing, particularly housing for seniors and persons with disabilities if parking requirements are not modified for these types of housing developments.

Some jurisdictions in California will also waive or reduce parking requirements when certain scenarios apply, such as a development's proximity to public transit or a car-share vehicle. While not current policy within Stanislaus County jurisdictions, parking requirements could be established that incentivize particular local goals such as mass transit from smaller cities into Modesto, or regionally from Stanislaus County to the Bay Area or Sacramento.

Land Use Densities and Designations

The allowable density range of land designated for residential land use is a particularly important government policy that, in combination with local economic conditions, strongly influences a jurisdiction's overall housing unit production. Areas with higher housing unit densities allow developers to take advantage of economies of scale in development which reduces the per-unit cost of land and improvements. This ultimately can reduce overall development costs of housing construction. Lowering the cost of housing through density also increases the feasibility of producing affordable housing.

If allowable residential density is lowered by a jurisdiction, California law requires the local government justify that any density reduction, rezoning, or downzoning that occurs and show that the density reduction is consistent with its General Plan and meeting the RHNA.

California Department of Housing and Community Development assumes housing units built with densities above 20 du/ac are affordable to extremely low-, very low-, and low-income households and encourages zones with this density permitted.

All jurisdictions in Stanislaus County allow higher single-family residential density (6 to 14 du/ac) in some zones as described in their General Plan.

Despite the economic and regulatory incentives for higher density development, all of the jurisdictions in Stanislaus County allow for lower density, single-family housing units within areas zoned for higher-density use. Called "pyramid zoning" or "cumulative zoning", this public policy could restrict fair housing choice by limiting access to and availability of affordable multi-family housing units that otherwise would have been required in this location.

Table X: Housing Element Status Compliance

Jurisdiction	Document Status	Compliance Status	Date Reviewed
Stanislaus County	Adopted	IN	4/27/2016
Ceres	Adopted	IN	3/15/2016
Modesto	Adopted	IN	4/18/2017
Hughson	Adopted	IN	1/6/2016
Newman	Adopted	IN	8/4/2016
Oakdale	Adopted	IN	7/24/2016
Patterson	Adopted	IN	2/25/2016
Riverbank	Conditional	IN	5/21/2018
Turlock	Adopted	IN	4/25/2016
Waterford	Adopted	IN	12/17/2018

All Stanislaus County jurisdictions (including the Unincorporated County) have Housing Elements that HCD considers in compliance. One housing element (Riverbank) was submitted in May 2018 and is currently under review.

Review of Housing Opportunity

When a jurisdiction's zoning ordinance allows for a diverse range of housing types, a community can actively ensure access to fair housing choice. While this aspect of a zoning ordinance is related to housing density, diversity of housing types helps ensure a mixture of different housing unit sizes, styles, and ownership structures.

Single- and Multi-Family Uses

Single- and multi-family units, which include detached and attached single-family homes, duplexes, townhomes, condominiums, and rental apartments, are generally allowed across residential zones in Stanislaus County. Each jurisdiction's zoning ordinance specifies the zones in which each of these housing types is permitted by right. For areas that require special permits and review, additional costs and processing time can limit housing project developments, especially multifamily developments intended for lower-income households.

Accessory Dwelling Units (ADUs)

Accessory dwelling units (ADUs), also called "secondary dwelling units" or "granny flats" are attached or detached housing units that typically reside on the same property as another unit, such as a single-family home. These units offer independent living facilities for one or more inhabitants, including permanent provisions for living, sleeping, cooking, and sanitation. ADUs can increase dwelling unit density in a neighborhood and increase the abilities of extended families to live together, such as adult children and/or seniors who wish to live near each other yet still desire separate living facilities. In many high-cost communities, this type of housing also offers a more affordable option for low-income households because they often rent for less than apartments of comparable size. They can also create more affordable homeowner housing by adding to the homeowner's income.

In the State of California, local jurisdictions are required to amend their zoning ordinances to accommodate accessory dwelling units in the community, though a separate ADU ordinance is not required. ADUs units cannot be prohibited in residential zones unless a local jurisdiction justifies the choice in that such action may limit housing opportunities in the region and that the jurisdiction finds that ADUs would adversely affect the public health, safety, and welfare in residential zones. Cities and counties that adopt an ADU ordinance must submit the ordinance to HCD within 60 days for an ordinance review.

The State's ADU law also requires use of a ministerial, rather than discretionary, process for reviewing and approving second dwelling units. A "ministerial process" is a process that can follow set standards like the zoning and building code without needing approval by a commission or board, e.g. a permit to replace a roof approved by a building department. In addition to avoiding a lengthy committee-approval process, a ministerial process is not required to be reviewed under the California Environmental Quality Act (CEQA) which can also add time delays and administrative burden to the building process.

All Stanislaus County jurisdictions allow ADUs within some zones and are in compliance with State law while others are still in the ordinance revision process. Each jurisdiction individually specifies which zones and under what conditions ADUs are permitted within the zoning ordinance. The review process and scope of additional requirements for ADUs, such as parking standards, vary by jurisdiction as well.

Mobile Home Parks & Manufactured Housing

Mobile homes and manufactured housing represent a type of housing that is usually affordable in areas with high housing prices. A "mobile home" is a manufactured home built prior to 1976 when HUD instituted new standards for this type of housing, while "manufactured housing" is similar housing created after this time.

In California, the Manufactured Housing Act of 1980 regulates manufactured housing. (California Health and Safety Code Division 13, Part 2 Section 18000). Mobile or Manufactured Housing residents and owners in California also follow the California Mobile Home Residency Law. (§ 798) Federal laws governing manufactured housing are within Title 42, U.S. Code, Chapter 70, Section 5401.

Most jurisdictions in Stanislaus County permit mobile home parks in at least one residential zone with the exception of Modesto. The communities that allow mobile home parks usually require either a Conditional Use Permit or allow the housing by right in zones designated specifically for mobile home development.

Individual manufactured houses on permanent foundations are allowed in all jurisdictions in at least some residential zones. State law requires local governments to permit manufactured or mobile homes on a permanent foundation that meet federal safety and construction standards in all single-family residential zoning districts (§65852.3).

Table X Mobile & Manufactured Home Ordinance Requirements

Jurisdiction	Mobile Home Parks		Manufactured Homes	
	Permitted? (Yes/No)	Review Process	Permitted? (Yes/No)	Review Process
Ceres	Yes	Allowed with a Conditional Use Permit in some residential zones	Yes	Permitted across most residential zones
Hughson	Yes	Allowed with a Conditional Use permit in all residential zones	Yes	Conditional Use permit/Permitted
Modesto	No	Allowed only in Planned Development zones	Yes	Permitted in all residential zones
Newman	Yes	Permitted in Mobile Home Park District	Yes	Permitted in the Mobile Home Park District
Oakdale	Yes	Allowed in multiple residential zones and the review process depends on number of proposed units.	Yes	Permitted in most residential zones
Patterson	Yes	Allowed with a Conditional Use permit in higher density zones (MR and HR)	Yes	Permitted in all residential zones
Riverbank	Yes	Allowed with a Use Permit in all residential zones	Yes	Permitted in all residential zones
Turlock	Yes	Allowed with a Conditional Use Permit in residential zones	Yes	Permitted in lower density residential zones and with a minor discretionary permit in higher density zones
Waterford	Yes	Permitted in Mobile Home Park District	Yes	Permitted in the Mobile Home Park District
Stanislaus County	Yes	Allowed with a Use Permit in all residential zones	Yes	Permitted in all residential zones

Source: Zoning Ordinance for each jurisdiction

Residential Care Facilities

The Lanterman Developmental Disabilities Services Act, passed in California in 1969, is a State law that says that mentally and physically disabled persons and their families are entitled to live in residential surroundings like people without disabilities. It also establishes a process to determine what services are needed for disabled individuals and their families and how those services will be provided. (California Welfare and Institutions Code §4500 – §5121)

The law requires that local zoning allow residential properties used for the care of six or fewer persons with mental health disorders or other disabilities. A state-authorized, -certified, or -licensed family care home, foster home, or group home serving six or fewer persons with disabilities, or dependent and neglected children, on a 24-hour-a-day basis is considered a "residential use" that must be permitted in all residential zones. No local agency can impose stricter zoning or building and safety standards on these homes than are required of the other permitted residential uses in the same zone.

According to the California Department of Social Services Community Care Licensing Division, the following definitions of adult and/or senior residential care facilities apply:

- **Adult Residential Facilities (ARF):** Facilities of any capacity that provide 24-hour non-medical care for adults ages 18 through 59 who are unable to provide for their own daily needs. Adults may be physically handicapped, developmentally disabled, and/or mentally disabled.
- **Continuing Care Retirement Community (CCRC):** Long-term continuing care for adults over 60 years old that provides housing, residential services, and nursing care, usually in one location.
- **Residential Care Facilities for the Elderly (RCFE):** Facilities that provide care, supervision and assistance with activities of daily living, such as bathing and grooming. They may also provide incidental medical services under special care plans.

There are 147 state-licensed residential care facilities for adult and senior populations in Stanislaus County, including 86 residential care facilities for the elderly and 61 adult residential facilities. These facilities provide a total of 3,388 beds across Stanislaus County. Table X presents the number of facilities and beds (facility capacity) by jurisdiction and reveals that, while residential care facilities are located within most areas of Stanislaus County, the majority of beds are located in Modesto and, to a lesser degree, Turlock. Additional beds are concentrated in Hughson, Patterson, and Riverbank.

All jurisdictions allow Residential Care Facilities (with 6 or fewer persons) in at least some residential zones by right.

For facilities serving more than six people, all communities accommodate these units in some form in their zoning ordinance. Specifically, all localities allow for larger facilities subject to either a conditional use or development permit in residential and/or commercial zones.

Table X: Number of Licensed Community Care Residential Facilities by Jurisdiction

	Adult Residential (ARF)	Continuing Care Retirement Community (CCRF)	Residential Care Elderly (RCFE)	Total Facilities
Ceres	2	0	1	**3**
Empire	2	0	2	**4**
Hughson	0	0	1	**1**
Modesto	42	0	56	**98**
Newman	0	0	1	**1**
Oakdale	0	0	7	**7**
Patterson	2	0	1	**3**
Riverbank	7	0	4	**11**
Salida	2	0	3	**5**
Turlock	3	1	9	**15**
Total	**60**	**1**	**85**	**146**

Source: California Department of Social Services Community Care Licensing Division

Table X: Licensed Community Care Facility Capacity (Beds) by Jurisdiction

	Adult Residential Facility (ARF)	Continuing Care Retirement Community (CCRC)	Residential Care Elderly (RCFE)	Total Number of Beds
Ceres	21	0	8	**29**
Empire	45	0	47	**92**
Hughson	0	0	277	**277**
Modesto	502	0	1,299	**1,801**
Newman	0	0	6	**6**
Oakdale	0	0	90	**90**
Patterson	12	0	6	**18**
Riverbank	98	0	22	**120**
Salida	10	0	92	**102**
Turlock	17	377	453	**847**
Total Capacity	**705**	**377**	**2,300**	**3,382**

Source: California Department of Social Services Community Care Licensing Division

Table X: Housing Types Permitted within Residential Zones by Jurisdiction

Housing Type	Ceres	Modesto	Hughson	Newman	Oakdale	Patterson	Riverbank	Turlock	Waterford	Stanislaus County
Single-Family	P	P	P	P	P	P/C	P	P	P	P
Multi-family	P	P	P	P/C	P/C	P/C	P/C	P	P	P
Residential Care Facilities (6 or fewer persons)	P	P	P/C	P	P	P/C	P	P	P	P
Residential Care Facilities (more than 6 persons)	P	C	C		C	C	C	C	C	C

Source: Zoning Ordinance for each jurisdiction

Key:
P = Permitted
C = Conditional/Special Use Permit
X = Prohibited
(blank) = No mention in Zoning Ordinance

Note that the Lanterman Act only applies to state-licensed residential care facilities. Other facilities, such as transitional and supportive housing, are not covered. California law does require local jurisdictions to include information about these types of non-licensed facilities in their Housing Element in the context of discussing housing for low-income individuals and those with disabilities.

Emergency Shelters

HUD defines an emergency shelter as a facility whose primary purpose is to provide temporary shelter – usually up to six months – and accommodations for individuals experiencing homelessness. These facilities can be operated by government or private nonprofit entities and may serve general homeless populations or specialize assisting a targeted group such as individuals leaving a domestic violence situation, homeless youth, or families with children. In addition to shelter and meals, emergency shelters may offer additional services such as case management, counseling, employment assistance, job training, or transportation.

Under California's Housing Element laws, jurisdictions must identify and accommodate at least one year-round emergency shelter by right in their zoning ordinance as well as allow shelters in additional zones with a conditional use permit. Furthermore, jurisdictions can only subject emergency shelters to the same development and management standards applicable to residential or commercial developments in the same zone.[1]

In Stanislaus County, all jurisdictions permit emergency shelters in at least one zone. In most cases, cities allow emergency shelters by right in commercial or industrial zones. Most do not permit shelters in residential zones, but those that do often allow emergency shelters in areas zoned for higher density or mixed use. (Table x)

Table X: Specialized Housing and Emergency Shelter Permitted within Residential, Commercial, and Industrial Zones by Jurisdiction.

RESIDENTIAL ZONES: Includes Single-Family Zones, Multi-Family Zones, Mobile Home Park Development Zones, residential zones of different densities

Housing Type	Ceres	Modesto	Hughson	Newman	Oakdale	Patterson	Riverbank	Turlock	Waterford	Stanislaus County
Emergency Shelters		X	P		X		P	C	P	
Transitional Housing	P	P	P		P	C	P		P	
Supportive Housing	P	P/C	P		P		P		P	
Single-Room Occupancy	P	P/C	C	C	C		P	P/C	C	
Farmworker Housing	P				P	C	P		P	

[1] California Code, https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=GOV&sectionNum=65583

COMMERCIAL ZONES: Includes Commercial Planned Development Zones, Recreation Commercial Zones, Mixed-Use Zones, Commercial-Neighborhood Zones

Housing Type	Ceres	Modesto	Hughson	Newman	Oakdale	Patterson	Riverbank	Turlock	Waterford	Stanislaus County
Emergency Shelters	X	C	X		P		C	C		P
Transitional Housing		X	X		X		C			
Supportive Housing		X			X		C			
Single-Room Occupancy	C		C		X			P/C		
Farmworker Housing					X					

INDUSTRIAL ZONES: Includes Manufacturing Zones of different levels

Housing Type	Ceres	Modesto	Hughson	Newman	Oakdale	Patterson	Riverbank	Turlock	Waterford	Stanislaus County
Emergency Shelters	P	C	C	P	P	P				P
Transitional Housing	X	X	X							
Supportive Housing	X	X	X							
Single-Room Occupancy	X		X							
Farmworker Housing	X		X							

Source: Zoning Ordinance for each jurisdiction. Does not include Agricultural/Open Space or Public Space/Institutional Zones

Key:
P = Permitted
C = Conditional/Special Use Permit
X = Prohibited
(blank) = No mention in Zoning Ordinance

Transitional and Supportive Housing

Transitional housing programs are another form of housing assistance for individuals experiencing homelessness. Oftentimes, transitional housing couples housing accommodations with supportive services such as case management, employment assistance, and health services to help individuals live independently. Program duration varies, although entities that receive funding from HUD typically assist individuals for no more than 24 months. In California, the Housing Element law states that transitional housing includes "buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible recipient at a predetermined future point in time that shall be no less than six months from the start of assistance."[2]

Another form of assisted housing, supportive housing, are facilities that offer accommodations and supportive services usually for a specific low-income population such as those with chronic health conditions, mental or physical disabilities, or substance use disorder. Supportive services can be provided either at the same location as the housing unit (on-site) or at a different location (off-site). In general, supportive services aim to assist residents in living independently in their community and can include programs to help achieve better health outcomes, complete daily living activities, and connect to other resources in the area. Supportive housing typically does not impose limits on the duration of assistance, and in California, the state's Housing Element law defines supportive housing as having no such limitation on a resident's length of stay.[3]

The State of California extends legal protection to specific groups protected under the Lanterman Developmental Disabilities Act. These include emancipated minors, families with children, seniors, young adults aging out of the foster care system, individuals exiting an institutional setting, veterans, and the homeless.[4] Furthermore, state law considers both transitional and supportive housing as 'residential uses' which means that a local jurisdiction cannot subject this type of housing to additional requirements that would not be applicable to other similar residential uses in the same zone. For example, a local government cannot impose supplemental permitting requirements on transitional or supportive housing units when it does not require the same of other, similar housing types in the same zone. Across Stanislaus County, all jurisdictions comply with state law. (Table X)

Single-Room Occupancy (SRO)

Single-room occupancy (SRO) units, sometimes called lodging, rooming, or boarding units, are one-room units meant for one individual. Unlike an efficiency unit or a studio apartment, SROs are not required to have an independent kitchen or bathroom, however many do. California's Housing Element law requires that jurisdictions accommodate housing for extremely low-income households, including single-room occupancy units. Across Stanislaus County, most jurisdictions comply with the law by allowing SROs with a conditional use permit in higher-density residential zones. (Table X)

Farmworker Housing

Farmworker housing refers to housing accommodations provided for farmworkers, day laborers, and other agricultural employees covered by state law. Under California's Employee Housing Act, jurisdictions must consider housing for six or fewer employees as a residential use and allow this type of housing anywhere single-family units are permitted. (California Health and Safety Code Division 13, Part 1, Section 17000)

For farmworker housing as a specific subset of employee housing, the Act considers housing with 36 beds or 12 units as an agricultural use and to be permitted in zones where other agricultural uses are permitted. Across Stanislaus County, most jurisdictions comply with state law by allowing farmworker

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[2] California Code, https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=GOV&sectionNum=65582

[3] Housing Element law, section (g): https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=GOV&sectionNum=65582

[4] Ibid

housing in areas zoned for agricultural use. Two jurisdictions, Hughson and Modesto, do not explicitly reference farmworker housing in their zoning ordinances but each accommodates this type of housing. Modesto elaborates on its policy in the city's 2015-2023 Housing Element which explains that farmworker housing "may be developed in any zone where residential uses are permitted."[5] Likewise, in its 2019-2023 Housing Element, Hughson explains that farmworker housing can be developed by right in areas zoned for multifamily use and that the city's zoning ordinance currently needs to be updated to fully comply with state law by permitting farmworker housing in all areas where single-family units are allowed. The city also points out, however, that agricultural uses are not permitted anywhere within city limits, and therefore, the zoning ordinance does not need to permit housing with 36 beds or 12 units as an agricultural use because this state regulation does not apply.[6]

Ceres, Waterford, and Riverbank all additionally permit farmworker housing by right, and Patterson with a conditional use permit, in at least some residential zones.

Affordable Housing Development Policies and Programs

Minority and special needs households are disproportionately affected by a lack of adequate and affordable housing in the region. While affordability issues are not directly fair housing issues, expanding access to housing choice for these groups cannot ignore that affordability is a significant issue for many households. When rent-restricted or non-restricted low-cost housing is concentrated in certain geographic locations, access to housing by lower-income and minority groups in other areas can be limited and therefore an indirect impediment to fair housing choice. Furthermore, various permit processing and development impact fees charged by local government can result in increased housing costs and therefore be a barrier to the development of affordable housing. Other policies and programs, such as inclusionary housing and growth management programs, can either facilitate or inhibit the production of affordable housing.

Because land-use policies influence the development and spectrum of available housing in a community, the intensity and scope of different policies can be a useful indicator for impediments to fair housing choice.

[5] Page 3-11, https://www.modestogov.com/DocumentCenter/View/7025/Chapter-3-Constraints-PDF.
[6] Page 56, http://hughson.org/wp-content/uploads/2019/03/HughHE_Adopted_2015-12-21.pdf

Table 8: Growth Management and Inclusionary Zoning Policies

Jurisdiction	Growth Management Plan	Inclusionary Zoning Policy
Ceres	Ceres has policies that guide growth but it doesn't have any policies that impose limits on development each year	Does not appear to have an inclusionary program
Hughson	General Plan mentions wanting direct and focus growth towards development of the Primary SOI to "ensure an appropriate rate of growth" and "preserve Hughson's existing small town character"; part of this plan involves focuses on infill development	2015-2023 Housing Element states that Hughson is continuing to "evaluate developing an inclusionary zoning program"
Modesto	Modesto has a Community Growth Strategy that outlines different policies for specific geographic areas	Modesto has considered implementing inclusionary programs in the past and has deemed such program infeasible
Newman	City states that it promotes development of housing at a balanced mix of housing types while "protecting the single-family character of neighborhoods" Newman also has maximum allowable densities for the number of units per acre	City does not appear to have an inclusionary program
Oakdale	City identifies growth and revitalization areas to direct development and protects rural areas from growth; explicitly links job growth to housing growth; follows the "San Joaquin Valley Blueprint Smart Growth Principles"	City does not appear to have an inclusionary program
Patterson		Inclusionary Housing Program: Chapter 18.86 of City Code

Riverbank	City has an 'unrestricted growth policy'	Does not appear to have an inclusionary program
Turlock	City has a "New Growth Areas and Infrastructure Element that guides its growth management strategy; part of the strategy involves creating master plans for designated areas	Does not appear to have an inclusionary program
Waterford	City doesn't appear to have growth policies that limit development	Does not appear to have an inclusionary program
Stanislaus County	Voters approved Measure E in 2008 which requires majority approval to rezone/redesignate land; County is committed to preserving agricultural lands	County doesn't appear to have an inclusionary program

Sources: Zoning Ordinance for each jurisdiction

Growth Management Policies

Growth management policies aim to control the progression and speed of development, balancing the needs of a community's existing residents while preparing for the community's future. Growth management policies can become impediments to housing choice, however, when the policy hinders the jurisdiction meeting local affordable housing needs. Growth management policies aren't usually condensed within a single policy or program but exist within a collection of codes, plans, or ordinances that direct the rate and intensity of new development.

Urban growth boundaries (the outermost extent of anticipated urban development), limits on the total number of dwelling units that may be permitted, or special conditions on new development can all be considered growth management policies. State housing law mandates a jurisdiction facilitate the development of a variety of housing to meet the jurisdiction's fair share of regional housing needs. Any growth management measure that compromise a jurisdiction's ability to meet its regional housing needs may have an exclusionary effect of limiting housing choices.

Local jurisdictions within Stanislaus County have various local policies and voter initiatives that may impact housing development directly and indirectly including those that aim to support the conservation of agricultural land. Agriculture is the area's number one industry for economic output and employment, creating a multiplier effect for job creation. The conservation of agricultural land is important to the overall economic health of the community but must be balanced with the needs for housing to support the local workforce in all economic sectors of the community. Over time, as available land not impacted by growth measures begins to decline, there may be a direct impact on the development of affordable housing. However, changes in state laws regarding vehicle miles traveled and greenhouse gas reduction requirements, and the increasing costs of extending infrastructure outward, have led to many jurisdictions looking for increased infill development opportunities. Grant funding available for infrastructure, such as sewer and water line extensions and improvements, allows jurisdictions to increase their density within exiting urbanized areas.

Inclusionary Housing Programs

Inclusionary housing or inclusionary housing policies increase the supply of affordable housing by requiring developers to set aside a certain number of new housing units for low- and moderate-income households. These policies ensure that at least a share of new housing in a community is affordable for lower-income populations. The policy tends to be most effective in areas experiencing rapid and a strong demand for housing.

A typical inclusionary housing program will require developers to set aside anywhere from 10 to 30 percent of new housing units for low- and moderate-income households. These policies and programs can be either voluntary or mandatory. Voluntary programs often require developers to negotiate with public officials, but do not specifically mandate the provision of affordable units. Mandatory programs are usually codified in the zoning ordinance and require a contract with the jurisdiction for the creation of the housing units prior to obtaining a building permit.

In 2017, Assembly Bill 1505 was passed by the state legislature to allow cities and counties to adopt inclusionary housing ordinances after a period of legal uncertainty since 2009. The bill was signed into law January 1, 2018. (§ 65850.01) Patterson is the first city in Stanislaus County have an inclusionary housing ordinance. (Chapter 18.86 City Code) Hughson notes in their 2015-2013 that the city is continuing to "evaluate developing an inclusionary zoning program". In the 2009-2014 City of Modesto Housing Element, an inclusionary housing element was deemed infeasible.

The rental housing market conditions may create the incentive for these types of policies in the future if housing costs continue to increase.

Affordable Housing Development

HUD Funding and Tax Credits

Housing with HUD funding to create income-restricted units are found throughout Stanislaus County. About half of these units are located in Modesto with a large number of units in both Ceres and Turlock. Modesto's HUD-funded affordable housing stock makes up more than 70 percent of the affordable housing in the county.

While HUD subsidized units are one source of funding for affordable housing units, affordable housing units developed without HUD funding also help the jurisdiction meet lower income housing requirements of the Housing Element. Low-Income Housing Tax Credits (LIHTC), general funds, and state housing funds are also used to develop affordable units. Stanislaus County's recent housing production using LIHTC, however, is low compared to the rest of the state. In 2016-2018, only 55 low-income housing units were created in the County compared to 18,803 in the rest of the State. (Table X)

Table X: Affordable Housing Units with HUD Funding by Jurisdiction

Jurisdiction	Affordable Units (2018)	Total Occupied Rental Housing Units (2018)	Total Housing Units (2018)	Percent of Housing Stock Affordable	Percent of All Affordable Units in County
Ceres	748	589	13,636	5.5%	11.9%
Hughson	47	45	2,461	1.9%	0.7%
Modesto	4,470	3,712	75,155	5.9%	70.9%
Newman	126	113	3,289	3.8%	2.0%
Oakdale	151	148	8,249	1.8%	2.4%
Patterson	79	75	6,100	1.3%	1.3%
Riverbank	154	146	7,449	2.1%	2.4%
Turlock	1,202	1,146	25,974	4.6%	19.1%
Waterford	63	62	2,579	2.4%	1.0%
Stanislaus County Total	**6,302**	**6,050**	**180,755**	**3.5%**	**100.0%**

Sources: 2018 HUD Picture of Subsidized Housing data; DP04, Selected Housing Characteristics, ACS 5-year estimates (2013-2017)

*Affordable units in this table include all HUD-subsidized units including public housing, Housing Choice Vouchers, Mod Rehab, project-based Section 8 units, Rent Sup/RAP, and Section 202, 236, and 211 properties.

Table x: Affordable Housing Units with Low-Income Housing Tax Credit (LIHTC) Funding by Jurisdiction 2002-2017

	Total Number of LIHTC Units:	Total Low-Income LIHTC Units:
Ceres	235	231
Modesto	76	75
Newman	120	118
Oakdale	174	171
Patterson	40	39
Riverbank	152	148
Turlock	228	204
Waterford	950	50
Total	**1075**	**1036**

Source: HUD Low-Income Housing Tax Credit Database 2002-2017

Regional Housing Needs

As part of California's housing element law, the Stanislaus Council of Governments (StanCOG) creates a Regional Housing Needs Assessment (RHNA) to determine future housing needs for the area for residents in different income categories (very low, low, moderate, and above moderate). This assessment quantifies the housing needs for each jurisdiction in the County which guides local government land-use planning and resource prioritization during the General Plan Housing Element update every eight years. Modesto additionally completes an update four years into the planning cycle.

In all, the California Department of Housing and Community Development (HCD) determined a final RHNA of 21,330 housing units needed in Stanislaus County for the planning period of January 1, 2014 to September 30, 2023 (the 5th RHNA Cycle). StanCOG, with consultation from the Valley Vision Stanislaus Steering Committee, then created the RHNA allocation per jurisdiction for each income group. (Table X)

Table X: RHNA Allocation of Affordable Housing Units

	Income Category				
Jurisdiction	**Very Low**	**Low**	**Mod**	**Above Mod**	**TOTAL**
Ceres	622	399	446	1104	2,571
Hughson	53	34	38	93	218
Modesto	1,462*	1,461	1,100	2,724	6,747
Newman	186	119	136	337	778
Oakdale	315	202	210	520	1,247
Patterson	636	408	416	1031	2,491
Riverbank	321	206	217	536	1,280
Turlock	877	562	627	1552	3,618
Waterford	131	84	89	221	525
Unincorporated County	538	345	391	967	2,241
Total County	**5,141**	**3,820**	**3,670**	**9,085**	**21,716**

* Per Housing Element (includes Extremely Low & Very Low)
Source: California Housing and Community Development (HCD)

Table X: RHNA Progress Report 2014-2017

	RHNA for Very Low Income Housing	Total Number of Very Low Income Housing Units Permitted	Percentage of Very Low Income RHNA complete.		RHNA for Low Income Housing	Total Number of Low Income Housing Units Permitted	Percentage of Low Income RHNA complete.
JURISDICTION	VLI RHNA	VLI PERMITS	VLI % COMPLETE		LI RHNA	LI PERMITS	LI % COMPLETE
Ceres	622	0	0.0%		399	0	0.0%
Hughson	53	0	0.0%		34	0	0.0%
Modesto	1,546	0	0.0%		991	56	5.7%
Newman	186	0	0.0%		119	0	0.0%
Oakdale	315	0	0.0%		202	1	0.5%
Patterson	636	0	0.0%		408	0	0.0%
Riverbank	321	33	10.3%		206	38	18.4%
Turlock	877	2	0.2%		562	123	21.9%
Unincorporated County	538	0	0.0%		345	16	4.6%
Waterford	131	0	0.0%		84	0	0.0%

	RHNA for Moderate Income Housing	Total Number of Moderate Income Housing Units Permitted	Percentage of Moderate Income RHNA complete.		RHNA for Above Moderate Income Housing	Total Number of Above Moderate Income Housing Units Permitted	Percentage of Above Moderate Income RHNA complete.
Jurisdiction	MOD RHNA	MOD PERMITS	MOD % COMPLETE		ABOVE MOD RHNA	ABOVE MOD PERMITS	ABOVE MOD % COMPLETE
Ceres	446	5	1.1%		1,104	0	0.0%
Hughson	38	0	0.0%		93	71	76.3%
Modesto	1,100	146	13.3%		2,724	425	15.6%
Newman	136	0	0.0%		337	0	0.0%
Oakdale	210	84	40.0%		520	254	48.8%
Patterson	416	0	0.0%		1,031	0	0.0%
Riverbank	217	0	0.0%		536	103	19.2%
Turlock	627	591	94.3%		1,552	46	3.0%
Unincorporated County	391	44	11.3%		967	425	44.0%
Waterford	89	0	0.0%		221	8	3.6%

Progress meeting these housing goals has been slow, particularly for very low-income housing units. For the first three years of the eight-year 5th plan, only Riverbank has issued building permits for more than one percent of their housing goal. For low-income units, Modesto, Riverbank, Turlock, and the Unincorporated County made progress creating units. (Table X)

Turlock made significant progress in meeting its moderate-income housing goals. In three years, the city has permitted 94.3 percent of its eight-year housing goal of 627 units in this income category. Oakdale is also on track to meet its housing goal, permitting 84 of 210 units (40 percent) in three years. Ceres, Modesto, and the Unincorporated County also saw progress toward meeting their moderate-income housing goals. In total 870 moderate-income housing units were permitted countywide in the first three years of the 5th RHNA Cycle.

The majority of housing units created have been in the above moderate-income category, with 1,332 permits issued for housing in this income category. Hughson permitted 71 above moderate-income housing units, more than three-quarters of its housing goal. Oakdale and the Unincorporated County were also making significant progress in this category at 48.8 and 44.0 percent, respectively. Modesto only permitted 15.6 percent of its above moderate-income housing unit goals, but this amounts to 425 units. Riverbank, Turlock and Waterford all permitted housing in this income category as well.

	Combined total RHNA for all income categories	Total permits from all income categories.	Sum of total remaining from each income category.
JURISDICTION	RHNA TOTAL	TOTAL PERMITS	TOTAL RHNA REMAIN
Ceres	2,571	5	2566
Hughson	218	71	147
Modesto	6,361	627	5734
Newman	778	0	778
Oakdale	1,247	339	908
Patterson	2,491	0	2491
Riverbank	1,280	174	1106
Turlock	3,618	762	2856
Unincorporated County	2,241	485	1756
Waterford	525	8	517
Total	21,330	2,471	18,859

Source: California Housing and Community Development (HDC) Housing Element Implementation Tracker, Updated 06/25/2019

Other Policies and Programs Impacting Housing Choice

Building Codes

Building codes, such as the California Building Standards Code and the Uniform Housing Code, protect the health, safety, and welfare of the public. Additional building restrictions within local building codes may not be warranted, however, and deter housing construction or neighborhood improvement.

The California Building Standards Code is published every three years by order of the California legislature and applies to all jurisdictions in the State of California unless otherwise annotated. Adoption of the compilation of codes by local government is both a legal mandate and a best practice because it ensures a high level of safety for citizens regarding construction and maintenance of structures. The most recent edition of the California Building Standards Code was updated in 2019 and became effective January 1, 2020.

Other codes commonly adopted across California include the California Mechanical Code, California Plumbing Code, California or National Electric Code, Uniform Housing Code, and California Fire Code.

California Environmental Quality Act (CEQA)

While not directly intended to impact housing choice, the California Environmental Quality Act (CEQA), signed into law in 1970, is a statewide law that applies to all discretionary projects proposed to be conducted or approved by a public agency. The primary purpose of CEQA is to disclose significant environmental effects of a proposed project to the public and to limit these impacts when possible. CEQA also requires that public agencies publicly disclose the decision-making process behind project approval for the purpose of public participation in the environmental review process.

CEQA has been updated several times between 2011 and 2019 to streamline infill development and update exemptions to transit-oriented and mixed-use development, among other updates. Affordable Housing in urban areas is also exempt under certain circumstances. (14 CCR § 15194)

Public Housing Authorities

In Stanislaus County, public housing needs, housing choice vouchers, and other specific HUD funds and services are addressed by two housing authorities:

- The Stanislaus Regional Housing Authority, serving Alpine, Amador, Calaveras, Inyo, Mariposa, Mono, Stanislaus, and Tuolumne Counties. (SRHA)
- The Riverbank Housing Authority administered by SRHA.

Public housing sites can range from large apartment buildings to single-family houses. Housing Choice Vouchers (HCV, also often called the "Section 8" program) are a portable rent subsidy that can be used to pay for a portion of rent in private rental housing units. Project-Based Section 8 vouchers are private rental units in which the current occupant receives subsidized rent through the housing authority.

Housing Authorities are subject to the same state and federal fair housing laws as other housing providers and cannot discriminate on the basis of state or federally protected classes. Housing Authorities must also follow any local fair housing ordinances and may have additional tenant protections added by HUD.

Public Housing Authority Planning

Collectively, the housing authorities in Stanislaus County provide access to 6,335 subsidized housing units including 736 public housing units, 1,060 project-based Section 8 units, and 4,460 housing choice vouchers, though these totals vary at any given time. Though there are technically two housing authorities, the SRHA administers the programs of both the SRHA and Riverbank housing authorities.

The SRHA has been designated as a "high performing" public housing authority by HUD since 2008. This designation is given to public housing authorities (PHAs) that score above a 90 out of 100 points. PHA projects are assessed based on a physical inspection (40 points), financial condition (25 points), management system (25 points), and timely use of capital funds (10 points). The total PHA score is then created out of the average score for all projects weighted by the number of units.

Like many public housing authorities across the country, the housing authorities in Stanislaus County lack an adequate supply of funding for units and/or vouchers to meet the affordable housing needs within their service areas. This is reflected by long or closed waiting lists for potential units. In Stanislaus County, the average waiting time for a public housing unit is 10 years. Waiting lists for housing choice vouchers are only open occasionally and, even then, sometimes only for select applicants.

PHAs complete both an annual plan and a 5-year plan to help prioritize projects, development, funding, and programs. For 2019-2023, the SRHA listed the following goals and objectives (among others) that help affirmatively further fair housing and increase housing choice:

1. Depending on the availability of federal and state funding, increase the inventory of affordable rental housing within the jurisdiction of the Stanislaus Regional Housing Authority for extremely low to moderate income households

Objectives:

- Housing Choice Voucher Program – Continue to expand upon existing marketing and outreach efforts to attract new landlord participants to the Housing Choice Voucher Program.

- Development – Leverage private or other public funds to create additional housing opportunities. • Development – Subject to the availability of funding, develop or acquire 500 affordable housing units over the next five years.

2. Conserve and upgrade the Affordable Housing Inventory in Stanislaus County.

Objectives:

- *Public Housing – Implement Asset-Based Community Development (ABCD) initiatives to engage and unite residents, associations and institutions from within each community for more sustainable communities and economic development.*
- *Administration – Partner with county and/or city in efforts to improve housing stock and create stable, viable neighborhoods.*

3. Increase assisted housing choices.

Objectives:

- *Housing Choice Voucher Program – Provide voucher mobility counseling at initial family briefings and during annual reexaminations.*
- *Housing Choice Voucher Program – Continue to maintain the 2-tiered Benefit Payment Standard (BPS) to ensure families have the ability to locate affordable housing in less poverty concentrated neighborhoods.*
- *Housing Choice Voucher Program - Continue to seek funding for the Individual Development & Empowerment Accounts (IDEA) and Workforce Initiative Subsidy for Homeownership (WISH) programs for graduating Family Self-Sufficiency (FSS) Program Participants.*

(Housing Authority of the County of Stanislaus, DBA Stanislaus Regional Housing Authority Streamlined Annual PHA Plan Fiscal Years 2019-2020)

Public Housing Authority Resident Demographics

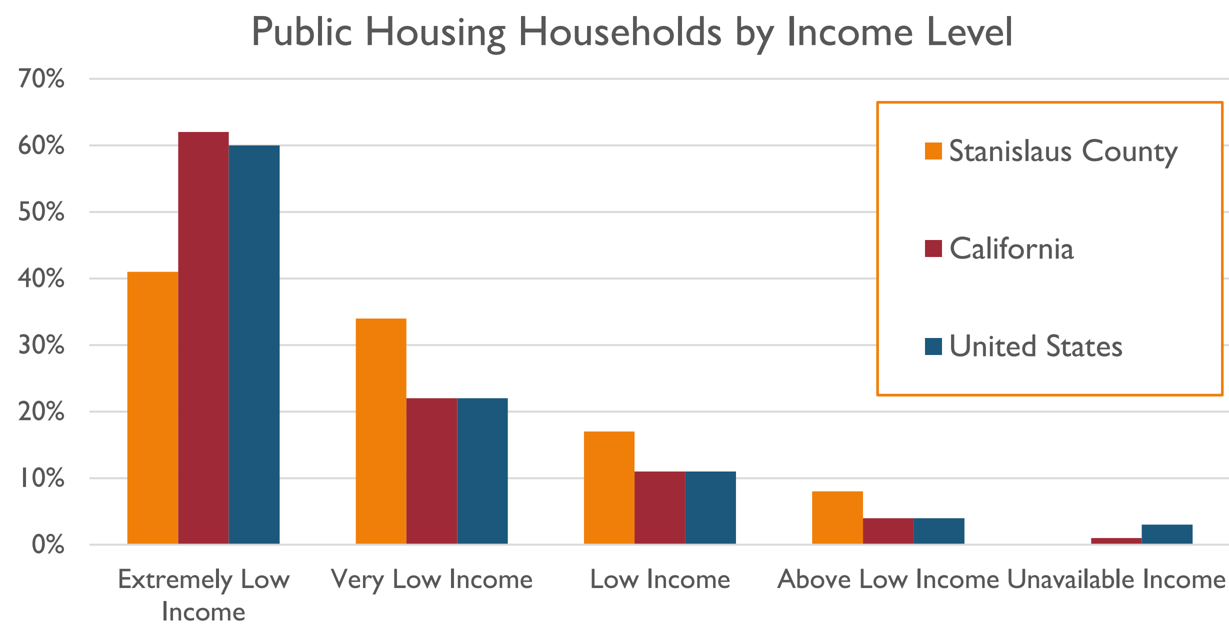
Between October 1st, 2018 and January 31st, 2020, 702 households in Stanislaus County were assisted through public housing, representing 3.9 percent of all public housing households in California.

About 40 percent of all public housing residents assisted by the PHAs are considered "extremely low-income", with a county annual household income average of $23,825. Stanislaus County public housing residents have a slightly higher average income than the rest of the state. In California, 62 percent are extremely low income and the annual household average income is $20,664. (Table X) The higher income within Stanislaus County is at least partially offset by higher tenant rent contributions than the California average. More public housing households pay more than $501 per month than any other payment category. (Table X) The average monthly tenant contribution toward rent in Stanislaus County is $573, versus $495 in California.

The most common household type within public housing is female-headed households with children, with even more households within this category in both California and Stanislaus County than the rest of the U.S. Stanislaus County also has a slightly higher percentage of disabled elderly residents (with or without children) than the rest of the state and country. (Table X) Households in Stanislaus County public housing tend to be larger than those in the rest of California and the U.S.

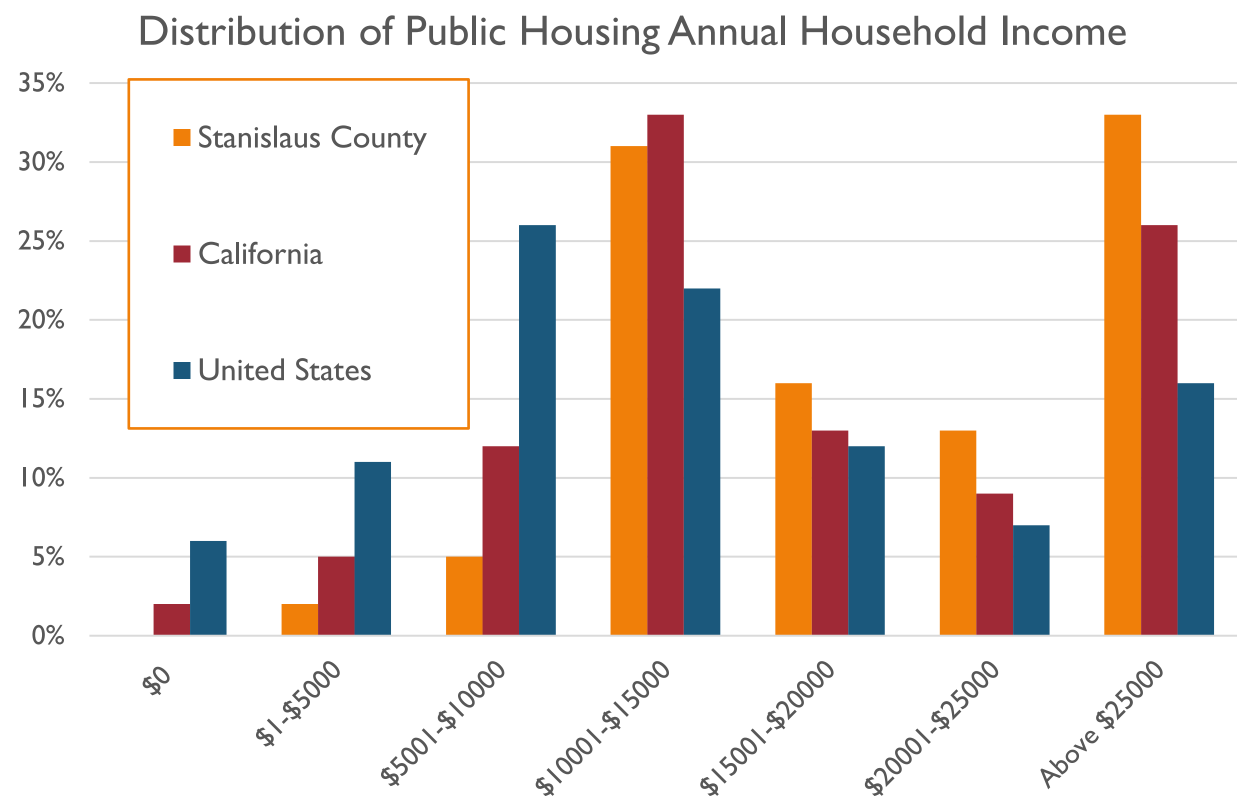
The racial demographics of public housing residents is majority Hispanic or Latino at 60 percent, more than the state and national averages, with most of the rest of the households identifying as non-Hispanic White. Asian households make up 7 percent of all public housing households, and Black/ African American make up 4 percent.

Table X: Public Housing Households by Income Level



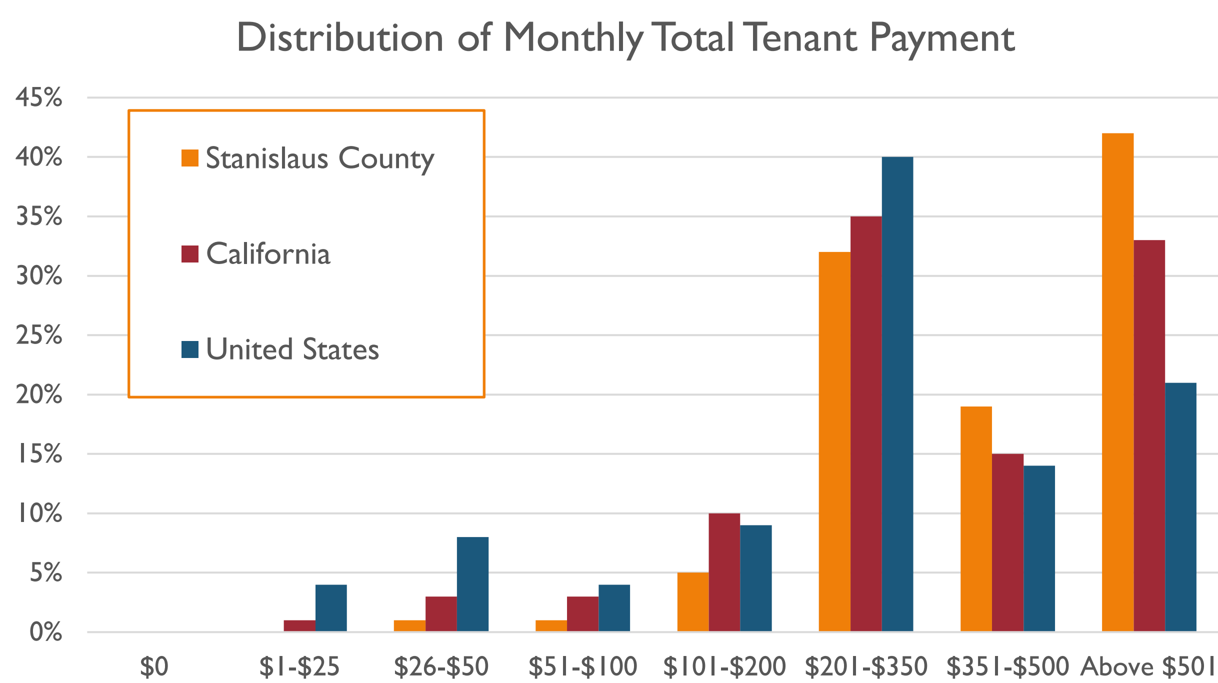
Source: HUD Public and Indian Housing, Resident Characteristics Report as of January 31, 2020

Table X: Distribution Annual Household Income



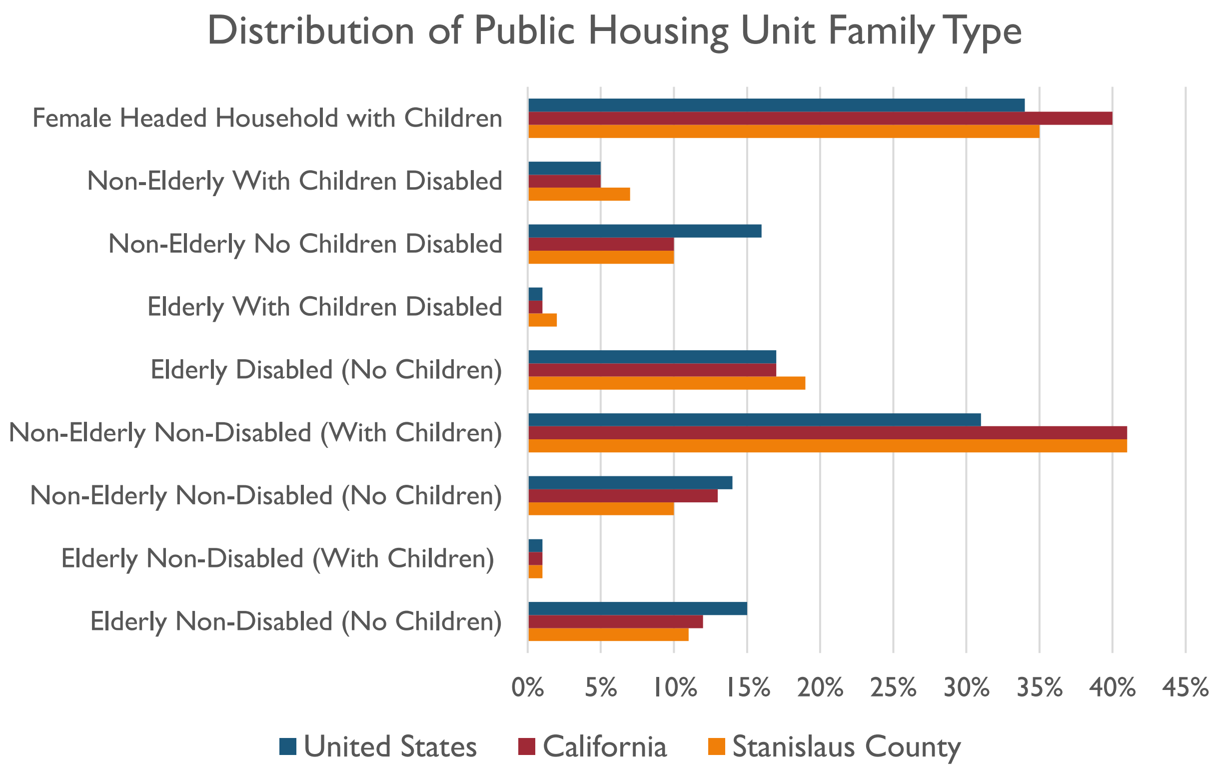
Source: HUD Public and Indian Housing, Resident Characteristics Report as of January 31, 2020

Table X: Distribution of Monthly Total Tenant Payment

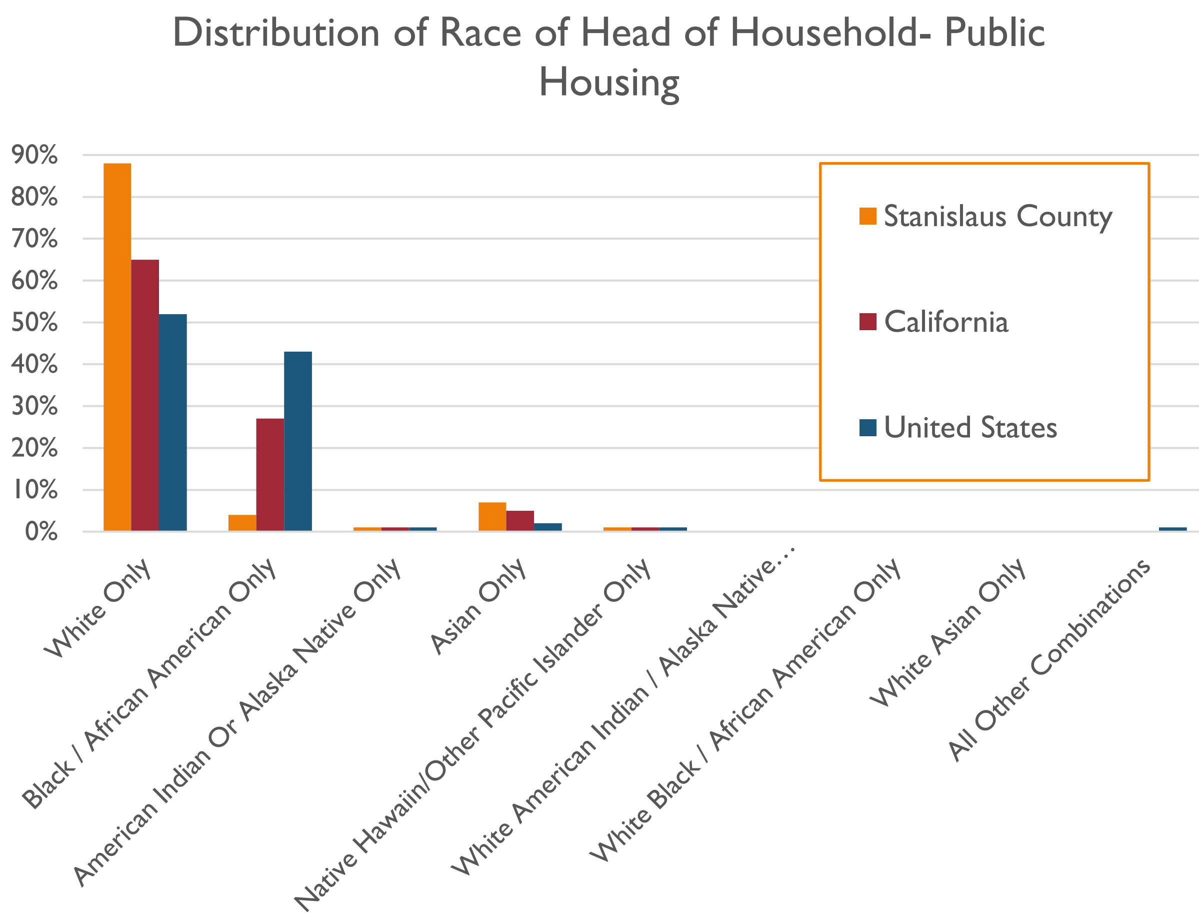


Source: HUD Public and Indian Housing, Resident Characteristics Report as of January 31, 2020

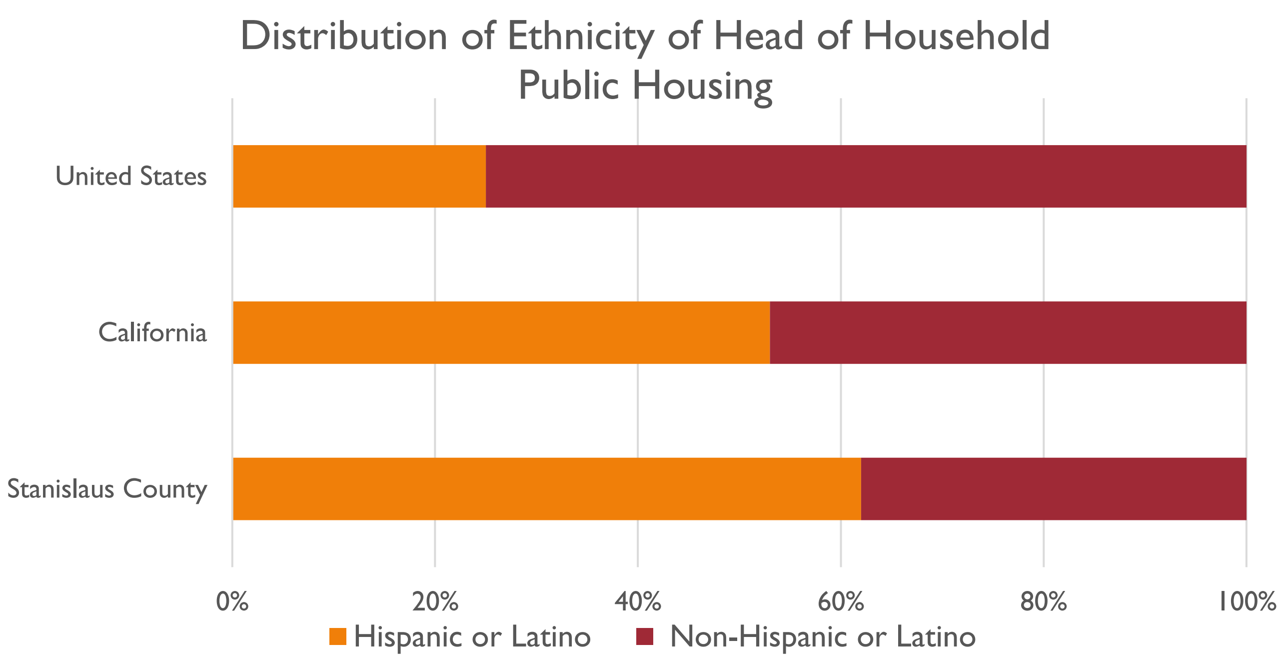
Table X: Distribution of Family Type



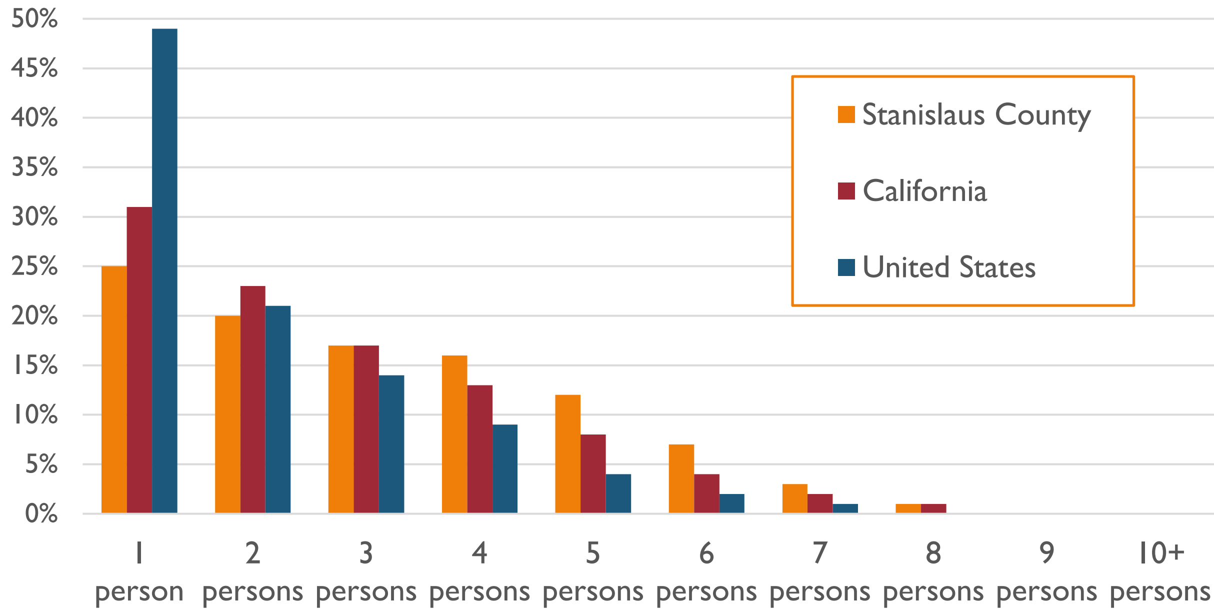
Source: HUD Public and Indian Housing, Resident Characteristics Report as of January 31, 2020



Source: HUD Public and Indian Housing, Resident Characteristics Report as of January 31, 2020



Distribution by Household Size in Public Housing



Appointed Boards/ Commissions

Department of Fair Employment and Housing

California's Department of Fair Employment and Housing (DFEH) enforces California's civil rights laws including fair housing laws found in the Fair Employment and Housing Act (FEHA), Unruh Civil Rights Act, Disabled Persons Act, and Ralph Civil Rights Act. The DFEH is tasked with the following:

- Engage in public outreach and provide training and technical assistance to employers, business establishments, and housing providers regarding their responsibilities under the law.
- Investigate discrimination complaints and cases of systemic discrimination.
- Facilitate mediation and resolution of disputes involving civil rights.
- Enforce the laws by prosecuting violations in civil court.

Within DFEH, the Fair Employment and Housing Council (FEHC) implements California's employment and housing anti-discrimination regulations, conducts inquiries, and holds hearings on civil rights issues. Council members on the FEHC are appointed by the governor.

Local Boards/Committees

Modesto, Turlock, and Stanislaus County all have committees, commissions, or local boards that discuss issues related to Fair Housing and Affirmatively Furthering Fair Housing. All other jurisdictions do not have committees that directly address low-income housing, issues of concern for specific racial or ethnic groups, or disability.

Table X: Stanislaus County Local Boards and Committees

Ceres	Committees/Commissions	Duration/Frequency	Committee Purpose
Ceres	Housing Loan Committee	Meets as needed	Makes recommendations on down payment assistance loans.
Hughson			
Modesto	Equal Opportunity/Disability Commission - Human Relations Commission (meet jointly)	Meets as needed	Tasked with advising and assisting the City Manager in matters related to equal opportunity and individuals with disabilities; primary responsibility is making recommendations for furthering human relations in the community and make referrals concerning fair housing.
Modesto	Disability Access Appeals Board	Meets as needed	The Disabled Access Appeals Board hears and rules on appeals of Chief Building Official orders based on disabled access laws; and interprets and advises staff on disabled access laws.
Modesto	Citizens Housing & Community Development Committee	Second Thursday of every month	Review City's HUD funds and makes recommendations to City Council on CDBG, HOME, and ESG grants.
Modesto	Housing Rehabilitation Loan Committee	First Thursday of every month	Make recommendations to the Citizens Housing & Community Development Committee on how procedures and policies for housing rehabilitation loan funds and down payment assistance.
Newman			
Oakdale	Housing Loan Committee	Meets as needed	Make recommendations to the Committee on down payment assistance and housing rehabilitation loan funds
Patterson			
Riverbank			

Turlock	Joint Taskforce on Diversity and Inclusion (CTSS-JTDI) (City of Turlock and California State University - Stanislaus)	One a month on a Wednesday	Goal of building relationships between the City, Stanislaus State University, and the community to coordinate, encourage, and implement initiatives to promote an inclusive community.
Turlock	Housing Loan Committee	As needed	Make recommendations to the Committee on procedures and policies for housing rehabilitation loan funds and down payment assistance.
Waterford			
Stanislaus County	Stanislaus County Equal Rights Commission	Every other month on the third Wednesday	Primarily work on promoting equal rights in employment opportunities.
Stanislaus County	Cultural Competency, Equity, and Social Justice Committee (CCESJC) of the Stanislaus County Department of Behavioral Health and Recovery Services	Second Monday of each month	Aim to provide culturally competent services to clients' works with several partners and offer mental health training to public.
County-wide	Stanislaus Community System of Care (CSOC aka CoC)	Third Thursday of each month	Works to address potential issues and gaps in the service delivery system and create a transparent and collaborative service delivery system for the entire County related to housing and homelessness.
County-wide	Stanislaus Homeless Alliance	Second Wednesday of each month	A collaborative entity formed to align homelessness services, planning, and funding among stakeholders in Stanislaus County.

Language Accommodations

National origin discrimination does not directly include the use of language from a foreign county, but, because of the connection between language and foreign geographic areas, HUD has issued guidance clarifying that discrimination against people who do not speak, read, or write English proficiently (with "Limited English Proficiency" or "LEP") is prohibited under the Fair Housing Act.

HUD notes that in the United States, 34 percent of people who are Asian and 32 percent of people who are Hispanic or Latino are LEP compared to only 2 percent of non-Hispanic Whites. For those born outside the U.S., 61 percent born in Latin America and 46 percent born in Asia are LEP. Because language and national origin correlate so closely, a housing applicant or resident's lack of English proficiency is often used as justification for housing discrimination as a stand-in for discrimination based on race, ethnicity, and/or national origin. (Office of General Counsel Guidance on Fair Housing Act Protections for Persons with Limited English Proficiency, September 15 2016)

This connection between LEP and national origin was made by the U.S. Supreme Court in 1974 in *Lau v. Nichols* who determined that language was an aspect of national origin and therefore protected by Title VI of the Civil Rights Act which prohibits discrimination on the basis of race, color, and national origin in programs and activities receiving federal financial assistance. (414 U.S. 563 1974) In addition, LEP Executive Order (Executive Order 13166) signed into law in 2000 gives LEP residents access to federally conducted and federally funded programs and activities. The LEP Executive Order applies to both federal agencies, including HUD, and those who receive federal funds such as local governments and nonprofits. If an organization or their activities are at least partially funded by federal dollars, all of the funding recipient's operations are covered by the law, even if only one part of the recipient's programs or activities and funded by federal assistance. (Limited English Proficiency Federal Interagency Website, LEP.gov)

California law additionally protect those with LEP statewide through protections based on "ethnic group identification" which includes the definition of this protected class as including "linguistic characteristics". This law applies to any program that is "conducted, operated, or administered by the state or by any state agency, is funded directly by the state, or receives any financial assistance from the state." (§ 11135) The Dymally-Alatorre Bilingual Services Act also protects LEP residents of California by requiring that state and local government agencies serving an area with a "substantial number of non-English-speaking people" be able to effectively communicate with those LEP persons though bilingual staff and translated materials. For local and state government agencies, this applies to agencies where the population served is at least 5 percent LEP. The communication covered under the Act includes forms, applications, questionnaires, advertisements, and official notices. (§§7290-7299.8)

A "LEP household" is defined by the U.S. Census Bureau's American Community Survey as those in which no one 14 and over either 1) speaks English at home or 2) speaks a language other than English at home and speaks English 'very well'. In Stanislaus County, 8.9 percent of all households are LEP, and 6.4 percent in Modesto.

Where Dymally-Alatorre applies in Stanislaus County based on LEP demographic percentages, jurisdictions should be able to effectively communicate with the public in English and Spanish in all housing, fair housing, and all other community services and programs to ensure equal access for LEP persons.

Evidence of Housing Discrimination

Fair Housing Complaints

In California, 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 Stanislaus County who feel they have a been a victim of housing discrimination can submit their complaint to either agency. If a complaint is filed with the national FHEO, it will automatically be filed with DFEH at the state level for investigation. If a complaint is filed with DFEH and may also violate the federal Fair Housing Act, DFEH will automatically file the complaint with HUD FHEO as well, although DFEH will be the agency that investigates the allegation.

HUD FHEO and DFEH also partner with state and local agencies in HUD's Fair Housing Assistance Program to report fair housing complaints on behalf of individuals. Member agencies assist individuals in filing fair housing violation complaints with state and national agencies. Fair Housing Assistance Program agencies also conduct housing enforcement activities including compliant investigation, conciliation between parties, and fair housing education and outreach. In Stanislaus County, Project Sentinel is the primary organization that performs these roles in the community in addition to also working with broad tenant and landlord issues.

Project Sentinel investigates complaints on behalf of residents who feel they may be victims of housing discrimination, provides outreach and education to housing providers, and assists residents file complaints with state and federal enforcement agencies such as DFEH and HUD FHEO.

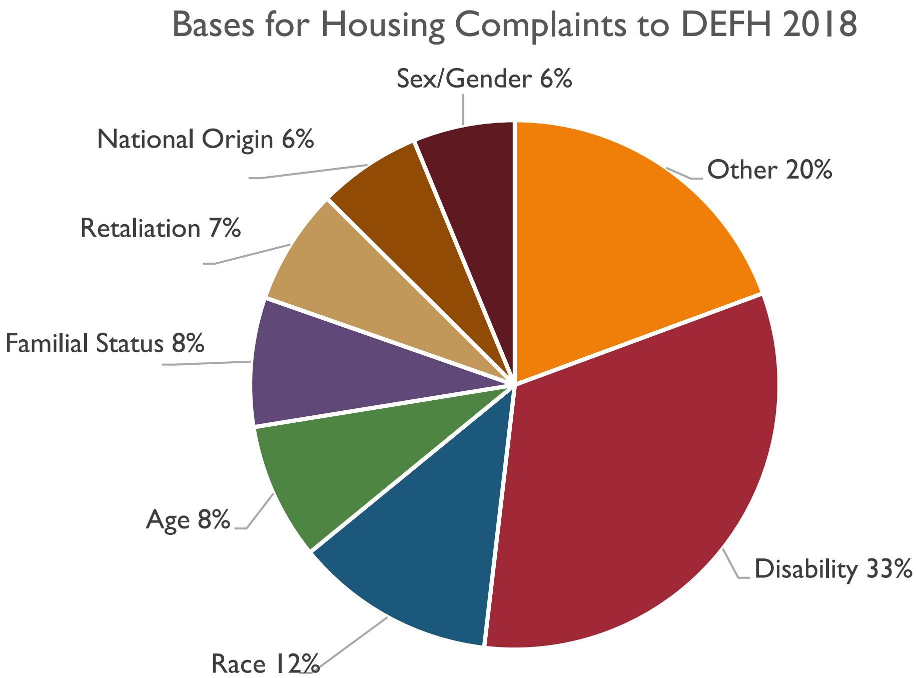
Housing Discrimination Complaints

Information about housing discrimination complaints to DFEH and HUD is tracked annually by each agency. The agency tracks where the alleged fair housing violation occurred geographically, on what protected-class basis, and the date of the complaint.

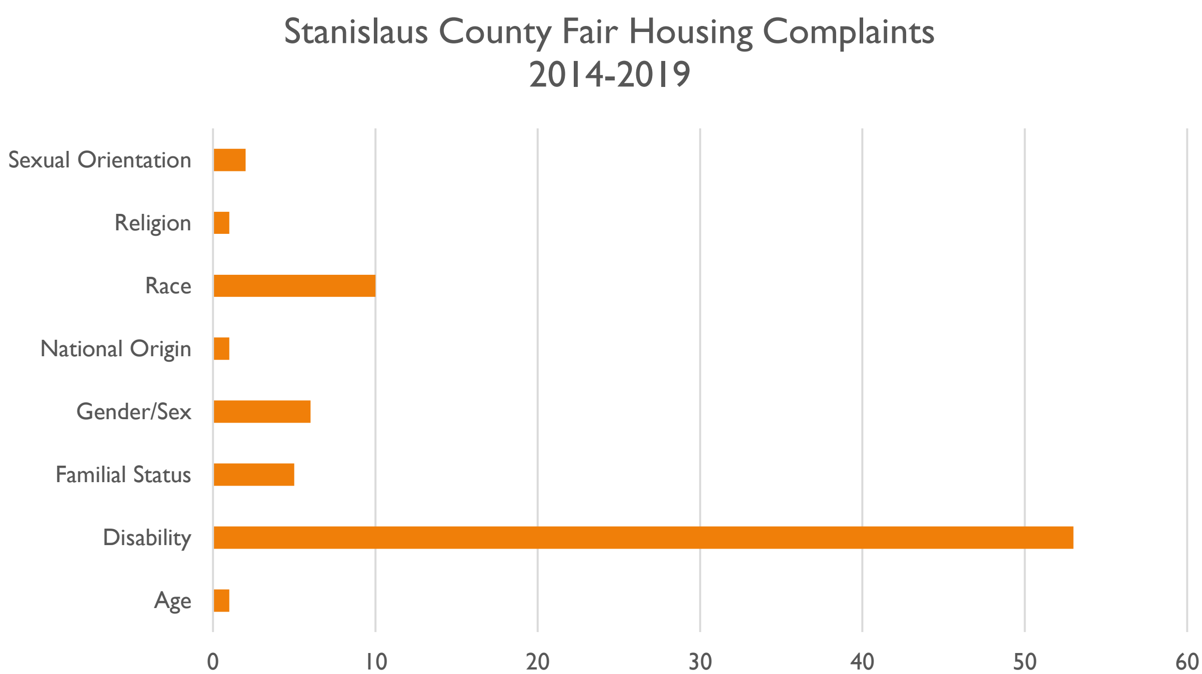
The true number of fair housing violations that occur within an area is difficult to determine, especially for those who fear retaliation and/or the loss of immediate housing if the violation is reported. This is often, unfortunately, the same group most likely to experience fair housing violations: low-income residents, those with families, racial and ethnic minorities, and those without housing references or good credit. The National Fair Housing Alliance estimates that, on a national level, less than 1 percent of all fair housing violations are reported.

In California, disability was the most common basis for housing discrimination complaints to DFEH in 2018, accounting for 33 percent of all complaints. Race, age and familial status were the next most frequent bases for housing discrimination complaints to DFEH. Retaliation, national origin, and sex/gender were also common. (Figure X) Complaints can be made on more than one basis.

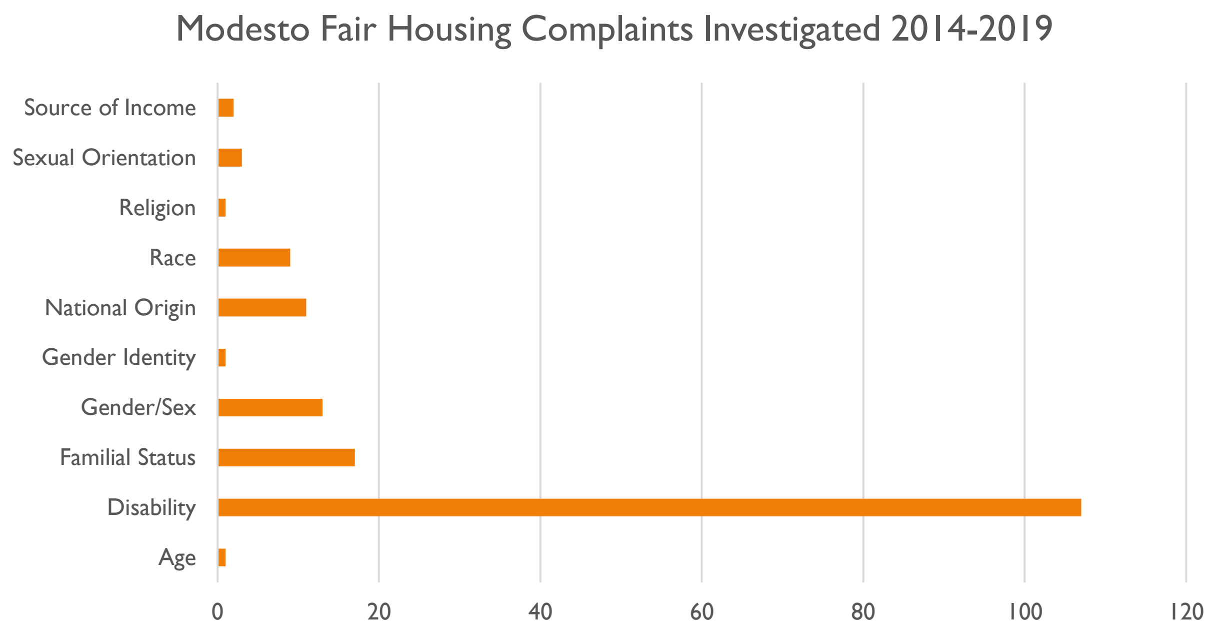
Stanislaus County mirrors these statewide patterns, with disability as the most commonly cited basis for housing discrimination in complaints made between 2014 and 2019. Familial status and race were the next most common. (Figure X) Modesto also had more complaints originate from the city (145) as the rest of the county combined (129). This is possibly due to the fact that Project Sentinel has a physical office in Modesto but could also be due to the amount of outreach or advertising to the public in Modesto, partnerships with other organizations, or the number of fair housing violations occurring.



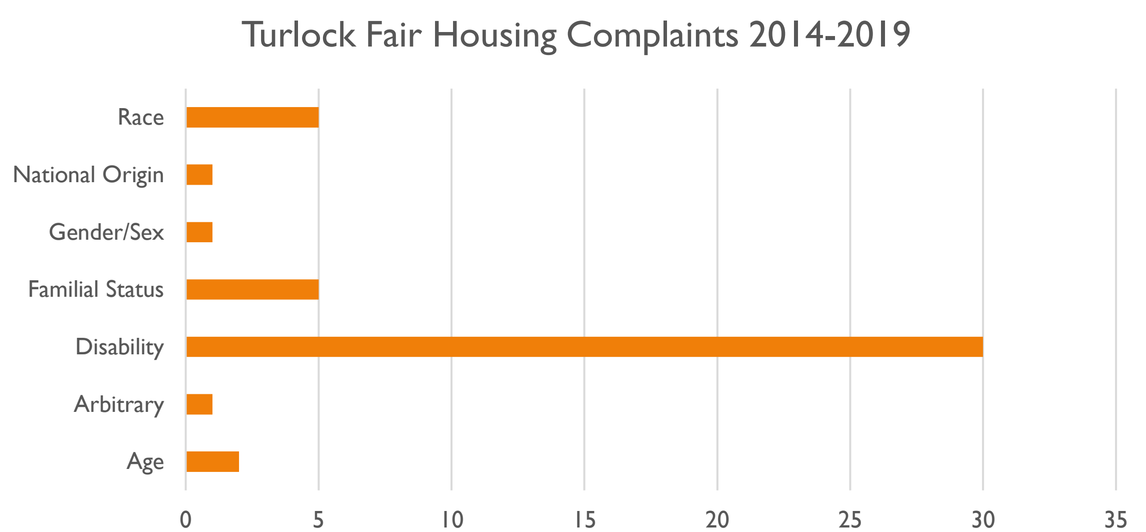
Source: 2018 Annual Report, California Department of Fair Employment and Housing



Source: 2018 Annual Report, California Department of Fair Employment and Housing



Source: 2018 Annual Report, California Department of Fair Employment and Housing

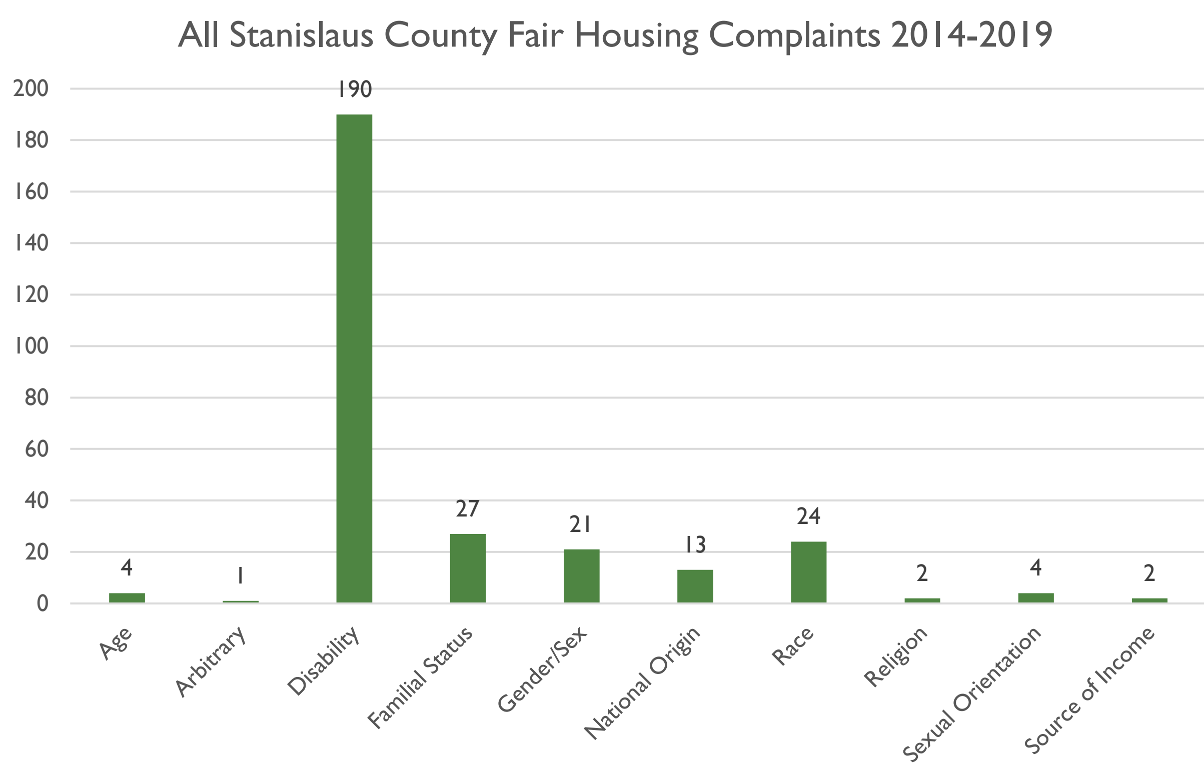


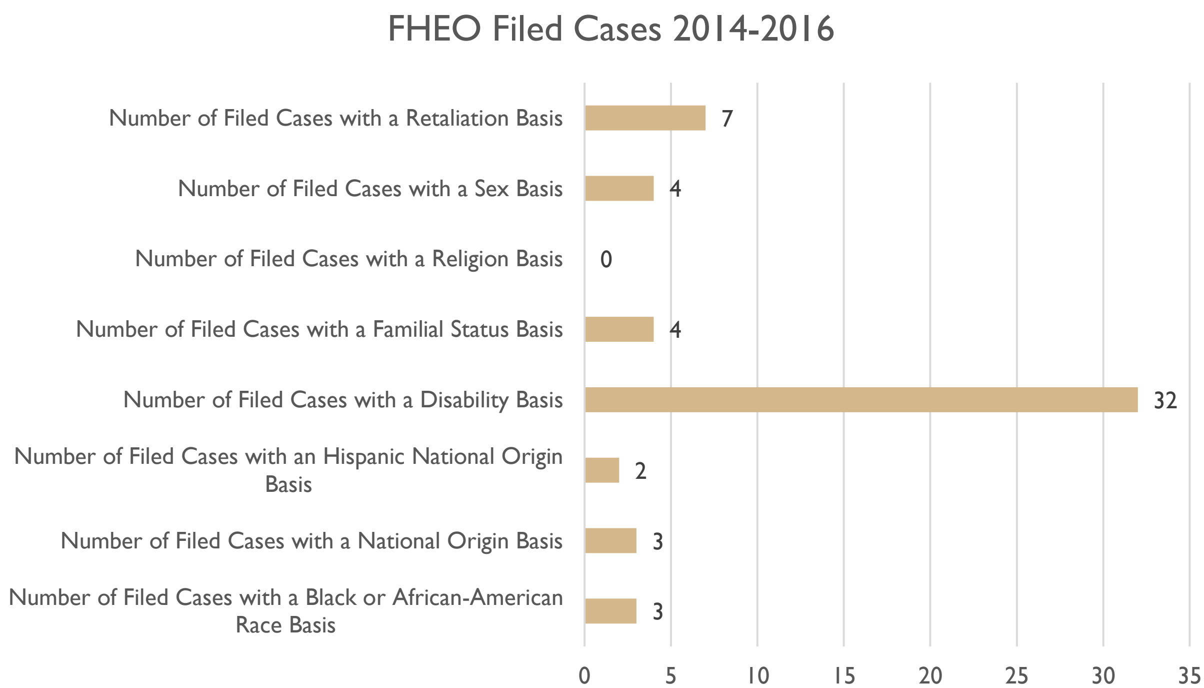
Source: 2018 Annual Report, California Department of Fair Employment and Housing

Table X: Fair Housing Complaints by City/Community 2014-2019

Location	Complaints
Ceres	30
Empire	8
Hickman	1
Hughson	3
Modesto	165
Newman	7
Oakdale	21
Patterson	6
Riverbank	1
Waterford	6
Valley Home	1

Source: Project Sentinel




FHEO Filed Cases 2014-2016
Number of Filed Cases with a Retaliation Basis
7
Number of Filed Cases with a Sex Basis
4
Number of Filed Cases with a Religion Basis
0
Number of Filed Cases with a Familial Status Basis
4
Number of Filed Cases with a Disability Basis
32
Number of Filed Cases with an Hispanic National Origin Basis
2
Number of Filed Cases with a National Origin Basis
3
Number of Filed Cases with a Black or African-American Race Basis
3
0
5
10
15
20
25
30
35

PRIVATE SECTOR POLICY REVIEW

Mortgage Lending

This analysis primarily relies on lending data made publicly available through the Home Mortgage Disclosure Act (HMDA). The act requires that financial institutions, including banks, savings associations, credit unions, and other lenders, annually disclose mortgage data to the public. This data serves a variety of purposes including determining whether lenders are meeting community housing needs, supporting public officials in investments to encourage development, and identifying potential patterns of discriminatory lending.[7] It is important to note that HMDA data by itself is insufficient to conclusively identify instances of discrimination in lending. Rather, analysis of HMDA data is useful for exploring discrepancies in lending outcomes and identifying areas of concern.

The most recent HMDA data available to the public is for 2018. Appendix X of this report includes detailed tables with data on the disposition of loan applications, types, and outcomes for Stanislaus County, Modesto, Turlock, and the unincorporated areas, which in 2018, included data for the following areas: Denair, Empire, Grayson, Hickman, Keyes, Knight Ferry, La Grange, Monterey Park, Riverdale Park, Salida, Valley Home, Vernalis, and Westley. Several tables compare data for these jurisdictions in 2018 to figures from 2008 and 2013 to analyze changes over time. Other tables explore differences in lending outcomes by applicant characteristics, including income level and race/ethnicity. Some tables are only applicable to Stanislaus County due to insufficient sample sizes for the other three jurisdictions.

General Overview

Data from 2018 indicates that about 16,000 loans originated in Stanislaus County, with 8,034 (50.2 percent) originating in Modesto, 2,327 (14.5 percent) in Turlock, and 1,739 (10.9 percent) in the county's unincorporated areas. Compared to previous years, the number of loan originations at the county-level has decreased, however, loan applications for individual jurisdictions have fluctuated over time. For example, in 2008, Stanislaus County had 26,824 originations and by 2013, this figure decreased to 24,588 applications. In comparison, in 2008, Modesto had 12,151 applications while Turlock had 2,162 and the unincorporated areas had 2,442. Five years later, these figures were 12,090 in Modesto, 3,984 in Turlock, and 2,893 in the unincorporated areas.

Regarding loan outcomes, a little over half of all applications (9,056 loans or 56.6 percent) were approved and almost a fifth (2,839 loans or 17.7 percent) were denied. The remaining applications were either marked incomplete (3.9 percent), withdrawn by the applicant (12.3 percent), or marked as having another outcome (9.5 percent). Of the jurisdictions analyzed, loans originating in Turlock experienced the highest approval rate of 59.5 percent while applications in the unincorporated areas cumulatively witnessed the lowest approval rate of 54.4 percent. When it came to loan denial rates, loan applications in Modesto had the lowest rate at 16.9 percent while loans in the unincorporated areas had the highest rate at 20.0 percent. Notably, approval rates across Modesto, Turlock, Stanislaus County, and the unincorporated areas are slightly higher than the national approval rate of about 53.4 percent.

Characteristics of Loan Applicants

Most individuals who initiated loan applications in Stanislaus County were white with 63.7 percent of applicants identifying as such in 2018. Hispanic individuals (of any race) comprised the second largest share that year, representing 26.8 percent of applicants. Black applicants made up 2.1 percent of

[7] "Background and Purpose," Home Mortgage Disclosure Act, FFIEC, accessed 11/19/2019, https://www.ffiec.gov/hmda/history.htm.

applicants while Asian applicants comprised 5.6 percent. Over time, the demographic composition of loan applicants fluctuated little. In 2008, white applicants represented 68.2 percent of individuals applying for a loan while 26.9 percent of applicants were Hispanic, 1.6 percent were Black, and 4.5 percent were Asian. Five years later, these figures barely changed. More recently in 2018, the shares of white and Asian applicants have decreased slightly while the percentages of Black and Hispanic applicants have increased.

In comparison to the demographics of the total population for Stanislaus County, the data suggests that people of color are underrepresented among individuals applying for mortgage loans. Notably, Black applicants across all three years appear to be disproportionately less likely to apply for a loan relative to the number of Black or African American individuals in the community. Unequal representation of applicants by race and ethnicity could suggest inequitable access to lending opportunities.

Loan Outcomes by Type and Purpose

HMDA data classifies loans by type and purpose. Loan types include conventional purchase loans and government-backed loans that are guaranteed by the federal government including the Federal Housing Administration (FHA), Veterans Affairs (VA), and USDA Rural Housing Service or Farm Service Agency (RHS/FSA). Loan purposes include classifications such as home purchase, home improvement, and refinancing. It is important to note that following changes to data reporting requirements in 2018, HMDA data now reflects different classifications for loan purpose. Whereas in the past, financial institutions were required to report the purpose of a loan as either home purchase, home improvement, or refinancing, these are no longer the only options. For refinancing loans, lenders now must disaggregate this data as either home refinancing or cash-out refinancing. In addition, loan purpose data now captures loans that fall outside any of these classifications (i.e., loans that are neither for home improvement, home purchase, home refinancing, nor cash-out refinancing). This has implications for the comparison of 2018 data to that from prior years. Specifically, some loan purpose data which was previously captured is no longer reportable, while other data is now captured. It is important to keep this in mind when comparing older data to data released in 2018 and beyond.

In Stanislaus County, almost three-quarters of all loan applications were conventional purchase loans (72.6 percent) while the remaining (27.4 percent) were government-backed loans. The distribution of loan type is generally consistent across jurisdiction and the three years analyzed. When considering loan purpose, most loans in Stanislaus County were home purchase loans in 2018. A review of the distribution of loan purpose in 2008, 2013, and 2018 reveals that each jurisdiction witnessed significant decreases in the share of home purchase loans from 2008 to 2013 and then a rebound from 2013 to 2018. For instance, in 2008, 53.6 percent of loans in Stanislaus County were home purchase loans, 5.9 percent were for home improvement, and 40.6 percent were for refinancing. Five years later, the share of home purchase loans dropped to 32.4 percent, home improvement loans decreased to 2.5 percent, and refinancing loans jumped to 65.1 percent. By 2018, home purchase loans comprised 43.0 percent of loans in Stanislaus County, home improvement loans represented 7.8 percent, 14.7 percent were for home refinancing, and 27.1 percent for cash-out refinancing. This trend was apparent in Modesto, Turlock, the unincorporated areas, and Stanislaus County and most likely reflects conditions in the housing market following the financial crisis in 2008.

Loan Outcomes by Race and Ethnicity

Applicant Race and Ethnicity

One method to explore whether barriers to lending opportunities exist in a community is to analyze discrepancies in outcomes by an applicant's demographic characteristics. Disaggregating lending outcomes by applicant race and ethnicity is one way to search for such differences. Table 1 depicts lending outcomes by applicant race and ethnicity for Modesto, Turlock, Stanislaus County, and the unincorporated areas. The table indicates that although the overall approval rate in Stanislaus County in 2018 was 56.6 percent, this figure varied considerably based on an applicant's race or ethnicity. White applicants experienced the highest approval rate at 63.8 percent, whereas Asian applicants witnessed the lowest approval rate at 55.4 percent. Furthermore, Hispanic applicants had an approval rate of 59.7 percent and Black applicants had an approval rate of 57.1 percent. A similar pattern is apparent in Modesto, Turlock, and the unincorporated areas. For most years, approval rates for white applicants were the highest within each jurisdiction. There are a few exceptions, though. For example, in 2013, Asian applicants experienced the highest approval rate of 65.4 percent in Modesto while Hispanic applicants had the highest rate at 59.5 percent across the unincorporated areas.

When considering changes in approval rates over time, Table 1 suggests that county-level rates have increased. For instance, in 2008, Stanislaus County had an approval rate of 43.7 percent. Five years later, this figure was 56.4 percent, and by 2018, it was 56.6 percent. While Modesto and the unincorporated areas experienced peak approval rates in 2013, the differences between the rates for 2013 and 2018 are minimal at 0.4 and 0.5 percent, respectively.

It is also notable that approval rates for all groups have grown significantly since 2008. For example, from 2008 to 2018, Black applicants in Modesto witnessed a 24.9 percentage point increase in their approval rate. Similarly, Hispanic applicants in Turlock witnessed an increase in approval rates of 21.7 percentage points over the same period. Other large increases include a 23.8 percentage point increase for Black applicants in the unincorporated areas, however, the sample size of Black applicants was quite small at 27 in 2008 and 31 in 2018.

Table 1: Loan Outcomes by Applicant Race & Ethnicity

Jurisdiction	% of Total Applicants			% Approved			% Denied		
	2008	2013	2018	2008	2013	2018	2008	2013	2018
Modesto									
White	66.3%	66.4%	61.9%	50.6%	64.8%	64.3%	22.4%	13.8%	16.2%
Black	1.9%	1.8%	2.2%	33.5%	59.6%	58.4%	36.9%	17.4%	17.9%
Hispanic	22.9%	19.9%	25.8%	45.0%	60.3%	59.6%	28.4%	16.5%	20.9%
Asian	5.2%	6.8%	5.8%	49.2%	65.4%	56.8%	22.5%	15.3%	20.9%
Average				43.6%	57.1%	56.7%	22.0%	13.5%	16.9%
Turlock									
White	74.3%	68.5%	68.7%	48.8%	67.6%	65.5%	26.6%	13.7%	17.1%
Black	0.3%	0.6%	0.9%	42.9%	41.7%	55.0%	14.3%	33.3%	35.0%
Hispanic	22.8%	16.2%	21.1%	36.9%	64.9%	58.7%	37.7%	13.9%	22.4%
Asian	3.0%	5.8%	5.5%	37.5%	58.4%	53.1%	39.1%	19.5%	22.7%
Average				42.6%	59.1%	59.5%	25.7%	13.4%	17.2%
Unincorporated Areas									
White	71.5%	99.6%	65.2%	47.7%	54.9%	61.5%	26.2%	16.6%	18.9%
Black	1.1%	0.0%	1.8%	40.7%	0.0%	64.5%	25.9%	100.0%	25.8%
Hispanic	23.6%	18.5%	25.5%	40.7%	59.5%	57.6%	31.2%	17.5%	24.2%
Asian	3.2%	0.1%	4.3%	48.1%	50.0%	49.3%	23.4%	50.0%	29.3%

Average				43.8%	54.9%	54.4%	24.5%	16.7%	20.0%
Stanislaus County									
White	68.2%	67.1%	63.7%	50.0%	64.2%	63.8%	23.7%	14.5%	17.3%
Black	1.6%	1.6%	2.1%	35.6%	54.2%	57.1%	33.3%	20.3%	19.8%
Hispanic	26.9%	21.7%	26.8%	45.0%	60.2%	59.7%	28.7%	16.4%	21.6%
Asian	4.5%	6.1%	5.6%	47.5%	62.7%	55.4%	25.1%	17.6%	23.6%
Average				43.7%	56.4%	56.6%	22.9%	14.2%	17.7%

Jurisdiction	% Incomplete			% Other			% Withdrawn		
	2008	2013	2018	2008	2013	2018	2008	2013	2018
Modesto									
White	3.7%	3.4%	3.6%	13.4%	9.9%	2.8%	9.8%	8.1%	13.1%
Black	5.9%	3.8%	6.4%	13.1%	15.5%	2.3%	10.6%	3.8%	15.0%
Hispanic	5.0%	4.0%	3.6%	11.5%	9.9%	3.1%	10.0%	9.2%	12.9%
Asian	3.4%	3.9%	4.9%	13.3%	6.0%	1.9%	11.7%	9.4%	15.4%
TOTAL	3.7%	3.8%	3.8%	20.9%	17.8%	9.7%	9.9%	7.9%	12.9%
Turlock									
White	3.2%	3.0%	3.5%	10.5%	7.7%	1.8%	11.0%	8.0%	12.1%
Black	0.0%	12.5%	5.0%	28.6%	4.2%	0.0%	14.3%	8.3%	5.0%
Hispanic	3.2%	4.6%	3.9%	10.1%	9.0%	1.8%	12.0%	7.6%	13.2%
Asian	4.7%	3.9%	5.5%	9.4%	4.8%	2.3%	9.4%	13.4%	16.4%
TOTAL	3.5%	3.5%	3.5%	17.5%	16.1%	7.9%	10.6%	8.0%	11.9%
Unincorporated Areas									
White	4.1%	3.6%	3.9%	11.2%	16.5%	2.7%	10.8%	8.4%	13.0%
Black	3.7%	0.0%	0.0%	18.5%	0.0%	0.0%	11.1%	0.0%	9.7%
Hispanic	5.2%	3.4%	3.8%	9.9%	9.9%	2.5%	13.0%	9.7%	12.0%
Asian	3.9%	0.0%	6.7%	16.9%	0.0%	5.3%	7.8%	0.0%	9.3%
TOTAL	4.0%	3.7%	4.0%	17.6%	16.4%	8.7%	10.0%	8.4%	12.8%
Stanislaus County									
White	3.5%	3.3%	3.7%	12.8%	9.5%	2.6%	10.0%	8.6%	12.6%
Black	5.7%	4.4%	6.2%	14.9%	14.4%	2.1%	10.6%	6.7%	14.8%
Hispanic	4.5%	4.2%	3.8%	11.5%	9.7%	2.5%	10.3%	9.4%	12.3%
Asian	4.0%	4.3%	5.5%	12.5%	5.5%	2.2%	10.9%	9.9%	13.2%
TOTAL	3.6%	3.8%	3.9%	20.1%	17.2%	9.5%	9.8%	8.4%	12.3%
Source: 2008, 2013, 2018 HMDA data									

Census Tract Minority Share

In addition to exploring lending outcomes by applicant race and ethnicity, this analysis considered how outcomes differed by the percentage of minority residents located in the same census tract. Due to historical patterns of discrimination such as redlining, an analysis that considers the influence of an area's demographic composition can see if such locational characteristics correlate with disparities in loan outcomes. One way to do this is to disaggregate the data by census tract minority share, or in other words, the percentage of minority residents in a census tract. For this analysis, "minority" refers to individuals who identify as Hispanic (of any race) or belonging to a race other than white. Table 2 presents loan outcomes for Stanislaus County by the proportion of minority residents in each tract. Since HMDA data for each application includes demographic and income data derived from the American Community Survey on a loan's corresponding census tract, the analysis used this data to classify each tract into a minority share bracket. Each of the five minority share brackets represents a range of 20 percentage points in order of increasing concentration.

Table 2: Outcomes by Census Tract Minority Share in Stanislaus County

Tract Minority Share	Total Applicants		Approved		Declined		Other	
	#	%	#	%	#	%	#	%
2008								
0-19% Minority	1,776	6.6%	815	45.9%	387	21.8%	574	32.3%
20-39% Minority	12,842	47.9%	5,772	44.9%	2,766	21.5%	4,304	33.5%
40-59% Minority	8,361	31.2%	3,613	43.2%	1,969	23.5%	2,779	33.2%
60-79% Minority	3,595	13.4%	1,420	39.5%	941	26.2%	1,234	34.3%
80-100% Minority	250	0.9%	101	40.4%	68	27.2%	81	32.4%
Total	**26,824**	**100.0%**	**11,721**	**43.7%**	**6,131**	**22.9%**	**8,972**	**33.4%**
2013								
0-19% Minority	0	0.0%	0	-	0	-	0	-
20-39% Minority	7,101	28.9%	4,109	57.9%	940	13.2%	2,052	28.9%
40-59% Minority	10,430	42.4%	5,992	57.4%	1,413	13.5%	3,025	29.0%
60-79% Minority	5,981	24.3%	3,221	53.9%	939	15.7%	1,821	30.4%
80-100% Minority	1,076	4.4%	552	51.3%	196	18.2%	328	30.5%
Total	**24,588**	**100.0%**	**13,874**	**56.4%**	**3,488**	**14.2%**	**7,226**	**29.4%**
2018								
0-19% Minority	16	0.1%	0	0.0%	10	62.5%	6	37.5%
20-39% Minority	3,691	23.1%	2,214	60.0%	579	15.7%	898	24.3%
40-59% Minority	6,278	39.2%	3,638	57.9%	1,054	16.8%	1,586	25.3%
60-79% Minority	4,798	30.0%	2,575	53.7%	945	19.7%	1,278	26.6%
80-100% Minority	1,217	7.6%	629	51.7%	251	20.6%	337	27.7%
Total	**16,000**	**100.0%**	**9,056**	**56.6%**	**2,839**	**17.7%**	**4,105**	**25.7%**
Source: 2008, 2013, 2018 HMDA data								

Notably, Table 2 indicates that the number of applications originating from census tracts in the lowest bracket, 0-19 percent, reached zero by 2013 and represented only 0.1 percent of total applications in 2018. There could be a few reasons for this. For one, individuals from tracts with low proportions of minority residents could have stopped applying for loans after 2008. Another possibility is that census tracts which were previously classified in the 0-19 percent minority share bracket have since diversified and now fall within a different bracket. It is also possible that the large number of applications with redacted information (labeled as "NA" in the table) has distorted the distribution, creating the impression that virtually no applications originated in low minority share tracts after 2008. The explanation could even be a combination of all three possibilities. This uncertainty is important to keep in mind when analyzing the data.

When considering approval rates by minority share bracket, it appears that rates gradually decreased as the proportion of minority residents in a census tract increased. Table 2 indicates that tracts in the 60-79 percent and 80-100 percent minority share brackets witnessed lower approval rates than tracts with lower proportions of minority residents. The only exception is in 2018, where there were 16 applications from tracts classified in the lowest bracket and none were approved. Although inconclusive, this information suggests that the demographic composition of an application's corresponding census tract could influence the likelihood of a loan being approved.

Loan Outcomes by Income Level

Applicant Income Level

Another method to search for discrepancies in lending outcomes is to explore differences by applicant income. This analysis assigned applicants in Stanislaus County to a corresponding income level relative to the county's area median income (AMI) for family households.[8] The parameters to define the lower and upper bounds for each level follow the same thresholds used in HMDA data. Table 3 presents the AMI for Stanislaus County for 2008, 2013, and 2018 and defines the following income levels:

Table 3: Area Median Income for Family Households in Stanislaus County

Area Median Income (in thousands)	2008		2013		2018	
	$58		$57		$61	
	Lower	Upper	Lower	Upper	Lower	Upper
Low (0-49% AMI)	$0	$29	$0	$28	$0	$30
Moderate (50-79% AMI)	$29	$46	$28	$45	$30	$48
Middle (80-119% AMI)	$47	$69	$45	$67	$49	$72
Upper (>= 120% AMI)	$70	∞	$68	∞	$73	∞
Area median income for family households, rounded to the nearest thousandth. Source: ACS 5-year estimates (2005-2009, 2009-2013, 2013-2017)						

Using these income levels, Table 4 presents the loan outcomes for applicants in Stanislaus County for 2008, 2013, and 2018. For each of the three years analyzed, most individuals applying for a loan fell into the upper income bracket. For example, upper income individuals represented 45.3 percent of applicants in 2008, 43.6 percent of applicants in 2013, and 49.2 percent of applicants in 2018. Furthermore, the shares for applicants among the remaining income levels decreased as the income bracket decreased. In other words, there were fewer applicants in the lower income brackets.

Regarding approval rates, upper-income applicants generally experienced the highest rates. For instance, in 2018, upper income individuals had an approval rate of 64.7 percent whereas low income applicants had an approval rate of 38.8 percent. The only exception occurred in 2008, where moderate income applicants, or individuals earning between 50-79 percent AMI, experienced the highest approval rate at 49.3 percent while upper income applicants had an approval rate of 48.3 percent.

In addition, Table 4 suggests that while overall approval rates increased over time, the gap between the highest and lowest income brackets lessened in 2013 and has since increased. For example, in 2008, the approval rate for low-income applicants was 37.0 percent. By 2013, this figure was 53.7 percent, and by 2018, it was 38.8 percent. Conversely, in 2008, 48.3 percent of loan applications for upper-income

[8] The area median income for family households is typically greater than area median income for all households in a jurisdiction. This analysis uses family household AMI to better reflect the earnings of prospective homeowners.

applicants were approved, while in 2013, this figure was 62.9 percent. By 2018, the approval rate for upper-income applicants was 64.1 percent. In other words, there was an 11.3 percentage point gap in approval rates between the highest and lowest income bracket applicants in 2008. In 2013, this gap represented 9.2 percentage points, and in 2018, it was 25.9 percentage points.

Table 4: Loan Outcomes by Applicant Income Level in Stanislaus County

Applicant Income Level	Total Applicants		Approved		Declined		Other	
	#	%	#	%	#	%	#	%
2008								
Low (0-49% AMI)	1,228	4.6%	454	37.0%	463	37.7%	311	25.3%
Moderate (50-79% AMI)	4,287	16.0%	2,113	49.3%	1,041	24.3%	1,133	26.4%
Middle (80-119% AMI)	6,529	24.3%	3,110	47.6%	1,558	23.9%	1,861	28.5%
Upper (>= 120% AMI)	12,154	45.3%	5,867	48.3%	2,991	24.6%	3,296	27.1%
NA	2,626	9.8%	177	6.7%	78	3.0%	2,371	90.3%
Total	**26,824**	**100.0%**	**11,721**	**43.7%**	**6,131**	**22.9%**	**8,972**	**33.4%**
2013								
Low (0-49% AMI)	1,452	5.9%	780	53.7%	362	24.9%	310	21.3%
Moderate (50-79% AMI)	3,591	14.6%	2,006	55.9%	596	16.6%	989	27.5%
Middle (80-119% AMI)	5,155	21.0%	3,071	59.6%	760	14.7%	1,324	25.7%
Upper (>= 120% AMI)	10,727	43.6%	6,751	62.9%	1,460	13.6%	2,516	23.5%
NA	3,663	14.9%	1,266	34.6%	310	8.5%	2,087	57.0%
Total	**24,588**	**100.0%**	**13,874**	**56.4%**	**3,488**	**14.2%**	**7,226**	**29.4%**
2018								
Low (0-49% AMI)	889	5.6%	345	38.8%	305	34.3%	239	26.9%
Moderate (50-79% AMI)	2,006	12.5%	1,054	52.5%	529	26.4%	423	21.1%
Middle (80-119% AMI)	3,834	24.0%	2,380	62.1%	708	18.5%	746	19.5%
Upper (>= 120% AMI)	7,873	49.2%	5,094	64.7%	1,240	15.8%	1,539	19.5%
NA	1,398	8.7%	183	13.1%	57	4.1%	1,158	82.8%
Total	**16,000**	**100.0%**	**9,056**	**56.6%**	**2,839**	**17.7%**	**4,105**	**25.7%**
Source: 2008, 2013, 2018 HMDA data								

Census Tract Income Level

Similarly to exploring the influence of a community's demographic composition on loan outcomes, this analysis also considered the effect of census tract income. Using the same income brackets described in Table 3, this analysis ranked each applicant's corresponding census tract into an income bracket based on the tract's median income relative to area median income for Stanislaus County. Table 5 depicts lending outcomes for applicants based on the income level of their respective census tract.

Table 5 indicates that not only has the share of low-income census tracts been quite small for each of the three years analyzed, but it has been decreasing over time. This could signify that fewer applicants from low income tracts are applying for loans, fewer tracts are classified as low income, or a combination of both factors. Moreover, Table 5 indicates that approval rates tended to increase as income levels increased. For example, in 2008, loans from low income census tracts were approved 37.9 percent of the time while this figure was 40.5 percent for moderate income tracts, 43.5 percent for middle income tracts, and 45.9 percent for upper income tracts. This pattern repeated in 2013. In 2018, loan applicants from moderate income tracts had the lowest approval rate at 51.8 percent, followed by middle income tracts at 56.3 percent, low income tracts at 56.4 percent, and upper income tracts at 56.6 percent.

Table 5: Census Tract Income Level in Stanislaus County

Census Tract Income Level	Total Applicants		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
2008								
Low (0-49% AMI)	512	1.9%	194	37.9%	139	27.1%	179	35.0%
Moderate (50-79% AMI)	4,997	18.6%	2,025	40.5%	1,271	25.4%	1,701	34.0%
Middle (80-119% AMI)	12,049	44.9%	5,246	43.5%	2,824	23.4%	3,979	33.0%
Upper (>= 120% AMI)	9,236	34.4%	4,239	45.9%	1,892	20.5%	3,105	33.6%
TOTAL	26,824	100.0%	11,721	43.7%	6,131	22.9%	8,972	33.4%
2013								
Low (0-49% AMI)	227	0.9%	112	49.3%	40	17.6%	75	33.0%
Moderate (50-79% AMI)	4,308	17.5%	2,336	54.2%	668	15.5%	1,304	30.3%
Middle (80-119% AMI)	10,814	44.0%	6,013	55.6%	1,577	14.6%	3,224	29.8%
Upper (>= 120% AMI)	9,239	37.6%	5,413	58.6%	1,203	13.0%	2,623	28.4%
TOTAL	24,588	100.0%	13,874	56.4%	3,488	14.2%	7,226	29.4%
2018								
Low (0-49% AMI)	101	0.6%	57	56.4%	21	20.8%	23	22.8%
Moderate (50-79% AMI)	2,891	18.1%	1,497	51.8%	570	19.7%	823	28.5%
Middle (80-119% AMI)	7,256	45.4%	4,084	56.3%	1,297	17.9%	1,873	25.8%
Upper (>= 120% AMI)	5,736	35.9%	3,418	59.6%	941	16.4%	1,376	24.0%
TOTAL	16,000	100.0%	9,056	56.6%	2,839	17.7%	4,105	25.7%
Source: 2008, 2013, 2018 HMDA data								

Loan Outcomes by Race/Ethnicity and Income Level

Tables 6 and 7 consider the combined effects of applicant race/ethnicity and income level. Table 6 depicts loan outcomes by applicant income level and race/ethnicity while Table 7 explores lending outcomes by applicant race/ethnicity and census tract income. Although disaggregating outcomes by tract minority share and median income would be a useful method to uncover discrepancies by locational characteristics, the HMDA data for Stanislaus County do not contain a sufficient sample of census tracts across each of the minority share brackets to allow for this type of analysis. Instead, Table 7 explores the intersection of applicant race and ethnicity by census tract income level. In addition, this analysis did not disaggregate lending outcomes by race/ethnicity and income level for each jurisdiction due to an insufficient sample size.

A comparison of Table 6 and 7 suggests that when considering the combined effects of race and income, there appears to be a clearer pattern based on applicant income as opposed to census tract income. For example, in Table 6, within each race or ethnicity, approval rates seem to increase as applicant income increases. In Table 7, however, the combined effects of applicant race/ethnicity and census tract income do not appear to produce any distinct patterns regarding approval rates. This could suggest that census tract income does not influence discrepancies in lending outcomes as much as other factors. It could also be explained by limitations in the data, which for some races and ethnicities, provided a small sample size. For instance, black applicants applying for loans in low-income census tracts had an approval rate of 100.0 percent in 2013 because there were two such applicants, both of whom had their loans approved. Although further information and analysis is required to determine the degree of correlation between race, ethnicity, and income on lending outcomes, Tables 6 and 7 indicate that discrepancies exist in Stanislaus County.

Table 6: Loan Outcomes by Applicant Income Level and Race/Ethnicity in Stanislaus County

Applicant Income by Race	Approved			Denied			Withdrawn/Other		
	2008	2013	2018	2008	2013	2018	2008	2013	2018
WHITE									
Low (0-49% AMI)	40.2%	59.6%	43.2%	36.8%	24.8%	32.4%	23.0%	15.6%	24.4%
Moderate (50-79% AMI)	52.5%	60.4%	57.1%	24.2%	16.2%	24.2%	23.3%	23.4%	18.8%
Middle (80-119% AMI)	51.4%	63.0%	65.3%	23.1%	13.8%	16.5%	25.5%	23.3%	18.3%
Upper (>= 120% AMI)	52.4%	67.0%	67.6%	24.1%	13.3%	14.2%	23.5%	19.7%	18.1%
BLACK									
Low (0-49% AMI)	23.8%	35.7%	52.4%	47.6%	50.0%	19.0%	28.6%	14.3%	28.6%
Moderate (50-79% AMI)	26.1%	52.1%	60.0%	37.0%	16.7%	25.7%	37.0%	31.3%	14.3%
Middle (80-119% AMI)	36.3%	57.6%	52.0%	29.8%	25.0%	19.4%	33.9%	17.4%	28.6%
Upper (>= 120% AMI)	42.2%	63.5%	67.6%	35.5%	16.7%	18.0%	22.3%	19.9%	20.3%
HISPANIC									
Low (0-49% AMI)	39.1%	56.1%	41.1%	36.3%	25.4%	36.8%	24.6%	18.6%	22.1%
Moderate (50-79% AMI)	49.3%	57.8%	56.1%	29.1%	17.4%	27.2%	21.6%	24.9%	16.8%
Middle (80-119% AMI)	46.9%	60.7%	61.9%	27.3%	15.5%	21.2%	25.9%	23.8%	16.8%

Upper (>= 120% AMI)	45.8%	63.0%	62.6%	30.9%	14.3%	17.4%	23.3%	22.7%	20.0%
ASIAN									
Low (0-49% AMI)	17.9%	53.8%	26.2%	57.1%	30.8%	50.0%	25.0%	15.4%	23.8%
Moderate (50-79% AMI)	51.8%	53.5%	39.8%	29.8%	18.9%	38.8%	18.5%	27.6%	21.4%
Middle (80-119% AMI)	54.3%	62.1%	62.4%	22.4%	18.0%	20.7%	23.3%	19.9%	16.9%
Upper (>= 120% AMI)	49.7%	66.3%	57.9%	25.6%	15.8%	19.8%	24.7%	17.8%	22.3%
Source: 2008, 2013, 2018 HMDA data									

Table 7: Loan Outcomes by Census Tract Income and Applicant Race/Ethnicity

Tract Income by Race	Approved			Denied			Withdrawn/Other		
	2008	2013	2018	2008	2013	2018	2008	2013	2018
WHITE									
Low (0-49% AMI)	45.7%	55.3%	69.7%	28.3%	19.5%	18.2%	26.0%	25.2%	12.1%
Moderate (50-79% AMI)	46.9%	62.6%	60.3%	26.7%	15.9%	20.2%	26.4%	21.5%	19.5%
Middle (80-119% AMI)	49.3%	63.1%	63.6%	24.5%	14.9%	17.3%	26.2%	22.0%	19.1%
Upper (>= 120% AMI)	52.8%	66.4%	65.9%	20.7%	13.3%	15.9%	26.5%	20.3%	18.2%
BLACK									
Low (0-49% AMI)	33.3%	100%	50.0%	26.7%	0.0%	50.0%	40.0%	0.0%	0.0%
Moderate (50-79% AMI)	21.3%	50.0%	56.1%	48.3%	27.1%	16.7%	30.3%	22.9%	27.3%
Middle (80-119% AMI)	35.0%	52.4%	58.9%	32.8%	19.9%	23.3%	32.1%	27.7%	17.8%
Upper (>= 120% AMI)	43.2%	57.9%	65.9%	26.8%	18.8%	17.1%	30.1%	23.3%	26.4%
HISPANIC									
Low (0-49% AMI)	46.6%	58.9%	69.8%	27.9%	15.9%	20.6%	25.5%	25.2%	9.5%
Moderate (50-79% AMI)	44.4%	60.2%	57.8%	29.7%	17.1%	24.7%	25.9%	22.7%	17.5%
Middle (80-119% AMI)	44.1%	58.8%	59.6%	29.5%	17.1%	21.2%	26.4%	24.2%	19.3%
Upper (>= 120% AMI)	47.3%	63.2%	61.5%	26.1%	14.3%	19.1%	26.6%	22.5%	19.3%
ASIAN									
Low (0-49% AMI)	41.2%	46.2%	66.7%	35.3%	38.5%	33.3%	23.5%	15.4%	0.0%
Moderate (50-79% AMI)	46.4%	58.1%	52.8%	26.5%	17.2%	21.6%	27.0%	24.6%	25.6%
Middle (80-119% AMI)	50.5%	62.9%	52.1%	24.1%	18.9%	26.1%	25.4%	18.2%	21.8%

Upper (>= 120% AMI)	46.3%	64.1%	59.4%	24.9%	16.2%	21.7%	28.8%	19.7%	18.9%
Source: 2008, 2013, 2018 HMDA data									

Loan Outcomes by Financial Institution

Lastly, this analysis considered how lending outcomes differed in Stanislaus County depending on which financial institution processed the loan application. Tables 8 and 9 present the top ten lenders for Stanislaus County in 2018 in order of market share. Table 9 indicates that Quicken Loans captured 15.0 percent of the market in 2018, followed by Bank of America at 11.8 percent, and JP Morgan Chase Bank at 11.5 percent. Table 8 distinguishes which of the county's top lenders were also among the top ten lenders for Modesto, Turlock, and the unincorporated areas. The table indicates that the most popular financial institutions at the county-level were also among the most popular in the other three jurisdictions.

Table 8: Top Ten Lenders in Stanislaus County by Jurisdiction

Top Lenders Stanislaus County	Modesto	Turlock	Unincorp. Areas	Stanislaus County
Quicken Loans, Inc.	X	X	X	X
Bank of America	X	X	X	X
JP Morgan Chase Bank	X	X	X	X
Stearns Lending, LLC.	X	X	X	X
Scenic Oaks Funding, Inc.	X	X	X	X
American Pacific Mortgage Corporation	X	X	X	X
Loandepot.com, LLC.	X	X	X	X
U.S. Bank	X	X	X	X
Flagstar Bank	X	X	X	X
United Shore Financial Services, LLC.	X		X	X
An "X" indicates that the lender is one of the top ten lenders for the jurisdiction *Source: 2018 HMDA data*				

Table 9: Lending Outcomes of Stanislaus County's Top Ten Lenders

Top Lenders Stanislaus County (2018)	Overall County Market Share			Approved		
	2008	2013	2018	2008	2013	2018
Quicken Loans, Inc.	2.2%	14.4%	15.0%	50.0%	85.1%	71.4%
Bank of America	28.1%	23.2%	11.8%	62.3%	65.9%	42.3%
JP Morgan Chase Bank	43.6%	19.5%	11.5%	15.9%	52.8%	44.6%
Stearns Lending, LLC.	11.5%	8.4%	10.5%	80.0%	78.3%	74.9%
Scenic Oaks Funding, Inc.	0.0%	8.5%	10.4%	-	76.6%	80.0%
American Pacific Mortgage Corporation	0.3%	4.7%	10.3%	0.0%	88.1%	85.4%
Loandepot.com, LLC.	0.0%	6.1%	8.5%	-	35.0%	61.2%
U.S. Bank	5.3%	6.4%	8.5%	35.5%	45.9%	33.1%

Flagstar Bank	9.0%	7.3%	7.0%	71.8%	48.3%	54.3%
United Shore Financial Services, LLC.	0.0%	1.4%	6.4%	-	60.6%	78.6%
Top Lender Total	**18.3%**	**28.5%**	**46.7%**	**18.0%**	**32.6%**	**51.8%**

Top Lenders Stanislaus County (2018)	Denied			Withdrawn/Closed		
	2008	2013	2018	2008	2013	2018
Quicken Loans, Inc.	50.0%	14.9%	20.8%	0.0%	0.0%	7.7%
Bank of America	27.8%	13.4%	42.8%	9.9%	20.7%	14.9%
JP Morgan Chase Bank	13.8%	16.2%	28.3%	70.3%	30.9%	27.1%
Stearns Lending, LLC.	14.3%	5.8%	15.6%	5.7%	16.0%	9.5%
Scenic Oaks Funding, Inc.	-	5.4%	2.0%	-	18.1%	17.9%
American Pacific Mortgage Corporation	38.5%	5.2%	5.4%	61.5%	6.7%	9.2%
Loandepot.com, LLC.	-	40.8%	17.4%	-	24.2%	21.4%
U.S. Bank	9.5%	26.8%	35.2%	55.0%	27.3%	31.7%
Flagstar Bank	21.4%	7.2%	9.1%	6.8%	44.4%	36.6%
United Shore Financial Services, LLC.	-	21.2%	7.9%	-	18.2%	13.5%
Top Lender Total	**15.3%**	**29.4%**	**51.3%**	**20.7%**	**20.1%**	**32.4%**
Source: 2008, 2013, 2018 HMDA data						

Table 9 presents the loan outcomes for Stanislaus County applicants in 2008, 2013, and 2018. Firstly, it is interesting to note the change over time for each institution's market share in the county. For example, in 2008, Quicken Loans had a small presence in Stanislaus County with a market share of 2.2 percent whereas Bank of America captured 28.1 percent of the market. Ten years later, Quicken Loans had the largest market share of any financial institution in the county at 15.0 percent while Bank of America's share had fallen by over sixteen percentage points. These shifts most likely reflect the significant changes in the mortgage industry following the 2008 financial crisis.

When considering differences in approval rates by institution, there is clearly a wide gap between the lowest and highest rates. Specifically, U.S. Bank had the lowest approval rate in 2018 at 33.1 percent whereas American Pacific Mortgage Corporation had the highest at 85.4 percent. Combined, the county's top ten lenders represented 51.8 percent of all approved loans and 51.3 percent of all denied loans across Stanislaus County in 2018. Table 9 also indicates that approval rates fluctuated within the same institution over time. For instance, in 2008, Flagstar had an approval rate of 71.8 percent in Stanislaus County, yet five years later this figure was 48.3 percent, and by 2018 it was 54.3 percent. It is unclear why these rates changed so dramatically within individual institutions.

An analysis of the rates for withdrawn and closed applications for the county's top 10 lenders shows great variation by financial institution and year. In mortgage lending, fallout refers to a loan application that is withdrawn by the borrower before the loan is finalized. Typically, for-profit lenders should have little fallout, and none that varies by race or ethnicity. A significant disparity in fallout could suggest screening, differential processing, HMDA action misclassification, and/or the potential of discouragement of minority applications. Closed applications refer to applications that are closed by the lender due to incompleteness. A high rate of incomplete loans can indicate a lack of financial literacy on the part of the borrower. Insufficient lender assistance during the application process can also lead to high levels of incomplete applications. The lack of lender assistance may be discriminatory in motive or outcome; however, HMDA data cannot be used to prove motive.

In Stanislaus County, there was a wide range for rates of withdrawn and closed applications. For example, in 2018, rates ranged from a low of 9.2 percent at American Pacific Mortgage Corporation to a high of 36.6 percent for Flagstar. Some individual institutions also experienced considerable fluctuation in their rates for withdrawn and closed applications. Bank of America, for instance, reported 9.9 percent of loan applications as withdrawn or closed in 2008. In 2013, this figure was 20.7 percent, and in 2018 it was 14.9 percent.

REAL ESTATE ASSOCIATION POLICIES

There are two predominant real estate groups active in Stanislaus County. The first group is associated with the National Association of Realtors (NAR) and includes a state and local chapter. The second group is associated with the National Association of Real Estate Brokers (NAREB) and also includes a state and local chapter. The term "realtor" is a registered collective membership mark of the NAR with its use signifying an individual's affiliation with the organization.[9] As such, the NAREB uses the term "realtist" to distinguish its affiliates from the NAR.

Both organizations outline specific professional standards and codes of ethics for their members to follow. The following section provides a broad overview of each organization's standards as they apply to fair housing.

National Association of Realtors

As one of nation's predominant trade association for real estate professionals, the NAR aims to shape policies impacting the industry. On its website, the organization includes a statement on its commitment to diversity and inclusion which reads:

NAR fully embraces perspectives from all walks of life—regardless of race, ethnicity, gender, religion, age, sexual orientation, gender identity, disability, national origin, socioeconomic status, political affiliation or any other qualities by which we may define ourselves.[10]

Furthermore, the NAR publishes a code of ethics for members which details standards for real estate professionals. As with the organization's diversity and inclusion statement, in some cases the code surpasses requirements outlined by federal law. For example, Article 10 of the code states that realtors shall not deny equal services on the basis of sexual orientation and gender identity in addition to other groups protected by federal law. Each year, NAR publishes its Professionalism in Real Estate Practice handbook, which provides guidance for professionals in applying the Code of Ethics.

State and Local Branches of NAR

The NAR has state and local branches across the country, and in California, these include the California Association of Realtors (CAR) and the Central Valley Association of Realtors (CVAR). In addition to adopting the ethics standards set by the NAR, the state branch promotes its own diversity and inclusion programs, such as the Latino Initiative Voices in Action program, which provides educational materials for members on homeownership opportunities and fraud prevention.

[9] National Association of Realtors, "About NAR," accessed 2/25/2020, https://www.nar.realtor/about-nar.
[10] Ibid.

National Association of Real Estate Brokers

The National Association of Real Estate Brokers (NAREB) was established in 1947 as national trade association for African American real estate professionals with the goal of promoting economic improvement, equal opportunity, and civil rights for minority communities. Although historically the NAREB was founded by and for African American real estate professionals, today the organization promotes "democracy in housing," or fair housing opportunities for all; however, the organization continues to advocate predominantly for African American homeownership.[11]

Similar to the NAR, the NAREB follows a strict code of ethics stating that "any Realtist shall not discriminate against any person because of race, color, religion, sex, national origin, disability, familial status, or sexual orientation in the sale or rental of real property, in advertising the sale or rental of real property, in the financing of real property, or in the provision of professional services."[12] The NAREB Code of Ethics furthermore states that "a Realtist shall not be instrumental in establishing, reinforcing, or extending any agreement or provision that restricts or limits the use or occupancy of real property to any person or group of persons on the basis of race, color, religion, sex, national origin, disability, familial status, or sexual orientation."[13]

State and Local Branches of NAREB

As with the NAR, NAREB has state and local affiliates across the country including the California Association of Real Estate Brokers (CAREB) and the Central Valley Realists Association. Both branches uphold the national organization's code of ethics.

IMPEDIMENTS TO FAIR HOUSING CHOICE

Communities identify specific barriers ("impediments") to fair housing choice and create action steps to remove or reduce these barriers.

Modesto

The *City of Modesto Analysis of Impediments to Fair Housing Choice for Fiscal Years 2015-2020* did not directly identify any fair housing impediments for the City of Modesto. The 2018-2019 CAPER for Modesto identifies the following fair housing concerns:

1. *Access to information about housing availability and choices among recent immigrants who are disproportionately lower income.*
2. *Lack of access to adequate housing due to poor credit history, insufficient funds for moving expenses, and other factors among financially vulnerable groups, such as female-headed households with children and the homeless.*
3. *Barriers faced by large, low-income and moderate-income families due to occupancy restrictions imposed by rental property owners.*

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[11] National Association of Real Estate Brokers, "NAREB History," accessed 2/25/2020, http://www.nareb.com/our-history/.

[12] California Department of Real Estate, "3. Trade and Professional Organizations," in *A Real Estate Guide*, accessed 2/25/2020, pages 39-40, https://dre.ca.gov/files/pdf/refbook/ref03.pdf.

[13] Ibid, 40.

4. *The need to assist homeowners who have experienced foreclosure, who are disproportionately minority households, to find alternative living arrangements.*

Within the last Analysis of Impediments document, the City listed following goals to improve housing access:

- *Supporting organizations that provide fair housing education, homebuyer education, and landlord tenant mediation;*
- *Offering housing rehabilitation and homebuyer assistance;*
- *Working with nonprofit organizations to reduce barriers to housing and to increase the supply of affordable housing;*
- *Promoting economic development to increase job opportunities; and*
- *Participating in partnerships with public and private organizations to improve job skills among Modesto's lower-income households.*

Stanislaus Urban County and Turlock

Stanislaus Urban County and City of Turlock Regional Analysis of Impediments to Fair Housing Choice Fiscal Years 2015–2020 identified the following impediments and corresponding actions:

Affordable Housing

1. Impediment: Insufficient supply of affordable housing.

1.1 Action: Continue to provide assistance to preserve existing affordable housing and to create new affordable housing.

1.2 Action: Continue to offer regulatory relief and incentives for the development of affordable housing.

1.3 Action: Continue to ensure the availability of adequate sites for the development of affordable housing.

2. Impediment: Shortage of subsidies and strategies to promote affordable, accessible housing for low-, very low-, and extremely low-income households, including protected classes.

2.1. Action: Continue to pursue available and appropriate State and Federal funding sources to support efforts to construct housing meeting the needs of lower-income households.

2.2. Action: Continue to support the Stanislaus Housing Authority Section 8 Housing Choice Voucher (HCV) Rental Assistance Program, including distribution of program information at the public counters for the Stanislaus County Department of Planning and Community Development, City of Turlock Housing Services, and all Stanislaus Urban County member jurisdictions. Stanislaus County and the City of Turlock will hold periodic meetings with representatives of the Housing Authority of the County of Stanislaus to discuss actions Stanislaus County, the City of Turlock, and Stanislaus Urban County member jurisdictions can take to coordinate housing program implementation.

2.3 Action: Follow through on the Housing Element policies and programs.

Private Practices and Mortgage Lending

3. Impediment: Differential origination rates based on race, ethnicity, and location.

3.1. Action: When selecting lending institutions for contracts and participation in local programs, Stanislaus County, the City of Turlock, and Stanislaus Urban County member jurisdictions may prefer those with a Community Reinvestment Act (CRA) rating of "Outstanding" and may exclude those with a rating of "Needs to Improve" or "Substantial Noncompliance" according to the most recent examination period published by the Federal Financial Institutions Examination Council (FFIEC). In addition, the Stanislaus Urban County and the City of Turlock may review an individual institution's most recent HMDA reporting as most recently published by the FFIEC.

3.2 Action: Strengthen partnerships with lenders to discuss lenders' community reinvestment goals, including home mortgages, home improvement loans, and community development investments to be made in low- and moderate-income neighborhoods in the Stanislaus Urban County and in the City of Turlock.

4. Impediment: Limited coordination with real estate industry.

4.1 Action: Work cooperatively with the real estate industry to develop ways for local agents to become more familiar with Stanislaus Urban County and City of Turlock housing and rental assistance programs. 4.2 Action: Encourage Realtors to seek fair housing training.

Fair Housing Education and Enforcement

5. Impediment: Limited knowledge of fair housing rights.

5.1 Action: Conduct more outreach to educate tenants, and owners and agents of rental properties, regarding their fair housing rights and responsibilities.

5.2 Action: Provide educational literature in English, Spanish, and other appropriate languages.

6. Impediment: Discrimination in rental housing.

6.1 Action: Support efforts to enforce fair housing rights and provide redress to persons who have been discriminated against.

6.2 Action: Support efforts to increase the awareness of discrimination against all Federal and State protected classes.

Government Barriers

7. Impediment: Local development standards and their implementation, e.g., zoning, building, or design standards, may constrain development of housing opportunities for minority and low-income households.

7.1 Action: Review zoning and related regulations to determine the degree of adequate opportunity in the community for affordable housing to exist and to develop new affordable housing options.

8. Impediment: Inadequate access to employment opportunities, transportation, and public and social services, and infrastructure to support increased housing opportunities for lower-income households.

8.1 Action: Examine possible gaps in public infrastructure and services, especially for the needs of persons with disabilities, seniors, and low-income residents via a Disadvantaged Unincorporated Communities assessment. If significant gaps are found, explore methods to address the gaps and incorporate public improvements and services into local infrastructure and service plans.

Impediment Actions Taken 2015-2019

Over the past five years, Modesto and Stanislaus Urban County & Turlock have taken actions towards removing or reducing impediments to fair housing choice identified in the 2015-2019 AI documents and as best practices to Affirmatively Further Fair Housing.

Affordable Housing Actions

Modesto established its Relocation Assistance Program in June 2009 to reimburse tenants for relocation expenses when forced to move from a property found to have severe code violations threatening the life, health, and safety of residents.

Stanislaus County continues to send out an annual Notice of Funding Availability (NOFA) to inform nonprofits of CDBG and ESG funding resources. The County also provides Grant Technical Workshops to explain grant requirements and provide educational materials to organizations.

The County continues to operate its Focus on Prevention Initiative to encourage new partnerships between private and nonprofit organizations for affordable housing development and homelessness services.

The Housing Authority of the County of Stanislaus (HACS) operates seasonal migrant housing units and continues to work with local government agencies and family resource centers to promote migrant housing opportunities. Staff meet with migrant service providers to educate staff about affordable housing resources.

In 2018, Stanislaus County and the Cities of Modesto, Turlock, Oakdale, Newman and Patterson declared a shelter crisis allowing the governments to adopt local procedures for the development of homeless shelters. During this period, ordinary zoning provisions for homeless facilities are suspended. Modesto has used the declaration to help the local Salvation Army shelter add an additional 182 beds.

In 2016, the County Community Development staff met with organizations such as World Relief Modesto to determine whether local affordable housing alignment efforts could be considered a part of the Focus on Prevention effort to help address the influx of refugees into Stanislaus County from countries such as Syria.

Modesto partnered with local affordable housing providers to increase the supply of affordable housing units by adding 157 affordable housing units and rehabilitating 155 rental housing units. Modesto also provided owner-occupied housing rehabilitation assistance to 73 households and first-time homebuyer assistance to three low/moderate income households.

In 2019, the City of Modesto approved a Rental Hosing Safety Inspection program. The program is intended to maintain the supply of safe, decent, and sound affordable housing through the conservation and rehabilitation of the City's existing housing stock. Up to ten percent of all rental units in the Self-Certification program shall be selected (based on statistical information) for inspections. This program has been approved but awaiting implementation.

Stanislaus County extended sewer services to the Parklawn and Airport Neighborhoods allowing for expanded infill development housing opportunities and is underway with the planning for sewer extension in the West Modesto area.

In partnership with the City of Oakdale, Stanislaus County has partnered with the Housing Authority on the development of a 56-unit affordable housing development in the City of Oakdale on property acquired by the Stanislaus Urban County utilizing Neighborhood Stabilization Program funding and has contributed approximately $3 Million to construction of the development.

In partnership with the Housing Authority, Stanislaus County has partners to develop six affordable housing units on NSP acquired properties, utilizing both NSP funding and funding from the Successor Housing Agency to the former Stanislaus County Redevelopment Agency.

Stanislaus County has hosted convenings of both for profit and non-profit housing developers to identify opportunities and constraints in the development of affordable housing throughout the community.

Stanislaus County has waived and deferred its Public Facilities Fees to aid in the development of numerous affordable housing development projects within the incorporated areas.

Stanislaus County has partnered with the Housing Authority to utilize the Empire Migrant Housing for a cold-weather family shelter.

Private Practices and Mortgage Lending Actions Taken 2015-2020

Stanislaus Urban County previously identified the need to support homeowners who had experienced foreclosure with finding alternative living arrangements. Though the mortgage crisis has subsided, staff continue to monitor local foreclosure rates for developments in foreclosure trends that could have a harmful effect on the community.

In 2016, the City of Modesto partnered with affordable housing programs to assist first time buyers purchase a home and provides referrals for alternative living arrangements for homeowners who experienced a foreclosure.

Fair Housing Education and Enforcement Actions

The County and Turlock continue to partner with Project Sentinel to provide fair housing services and conduct fair housing testing. In program year 2015-2016, the organization conducted four fair housing tests in Newman, Ceres, Oakdale, and Valley Home in response to allegations or claims of practices that may have violated fair housing law. In Newman, the fair housing test found partial compliance with the law regarding reasonable accommodation for service/assistance animals for an individual with a disability. In Ceres, the fair housing test did not find evidence of discrimination regarding familial status. In Oakdale, the fair housing test found evidence of a violation of fair housing law regarding reasonable accommodation for service/assistance animals for an individual with a disability. In Valley Home, the fair housing test did not find evidence of discrimination on the basis of national origin. When applicable, Project Sentinel sent property owners educational letters to elaborate on applicable sections of fair housing law. The organization also continues to monitor and follow up with properties that were required to take corrective action.

Modesto continues to work with Project Sentinel to provide fair housing services. During the past five years, Project Sentinel opened a total of 122 fair housing discrimination cases for investigation and provided fair housing education and tenant/landlord mediation to over 5,500 individuals.

Other Actions

Over the last five years, Modesto has provided economic development assistance to two microenterprise businesses in Modesto.

Modesto promoted economic development by financially supporting Opportunity Stanislaus to provide job training opportunities to low- and moderate-income persons in the industrial maintenance mechanics field via the VOLT Institute.

Stanislaus County has approved Crows Landing Industrial Business Park, a 1,528 acre site that will bring jobs to the County, development opportunities, and preserve agricultural land by reusing the former Crows Landing airfield. The development has the potential to provide for approximately 15,000 new locally based jobs for an existing workforce that currently commutes outside of the County to obtain jobs with sustainable wages.

Impediments to Fair Housing Choice 2020-2024

Summary of impediments and corresponding action items

1. Turlock's zoning definitions do not match as there is an age discrepancy (between 55-60) in the definition of "senior housing" and difference in the allowable household relationships of senior housing residents with a non-spouse domestic partner, primary physical/economic support person, and/or disabled child, grandchild, or partner under the age of 60.

   Action: Consider revision of zoning ordinance definition of "senior housing" in Turlock to align with Section 43-53.7 of the Civil Code of the State of California.

2. In Stanislaus County, 44 percent of households earning $20,000 or less annually do not have Internet access, while only 6 percent of households making at least $75,000 do not have access. In the state, about half of households without Internet access cite the cost of broadband service or a computer/device for their lack of access. A statewide survey indicates three in four of these households do not know they may qualify for discounted, income-based Internet service in California.

   Action: Pursue conducting, funding, and/or facilitating Internet service financial assistance education and outreach activities that target low-income residents of Stanislaus County.

3. There is a limited knowledge of fair housing rights among the general population.
   Action: Support outreach activities that educate tenants, the owners and agents of rental properties, and all others who interact with housing transactions regarding their fair housing rights and responsibilities.

   Action: Provide educational literature in English, Spanish, and other appropriate languages.

   Action: Provide education and fair housing referral information to organizations who interact with and serve low-income or protected class populations in order to identify potential fair housing violations.

4. Discrimination in rental housing often occurs without legal complaint and opportunity for redress/ resolution to fair housing violations.

Action: Support enforcement of fair housing rights through advocacy and legal support for those persons who allege incidents of fair housing discrimination.

5. There is support and assistance need for homeowners who have experienced foreclosure, homeowners and renters who are members of a protected class, and others who must find affordable living arrangements.

   Action: Finance, facilitate, and otherwise support affordable housing programs within all Stanislaus County jurisdictions, including those that support the the creation or preservation of affordable housing, rehabilitation of substandard housing, and/or assistance to homeowners and renters in need of disability modifications.

   Action: Continue to support the Stanislaus Housing Authority Housing Choice Voucher (HCV) Rental Assistance Program, including distribution of program information at government buildings.

   Action: Promote economic development and job training activities to increase job opportunities and wages of low-income residents in order to increase overall household income and reduce housing cost burden.

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 6.3

SECTION 6: NEW BUSINESS

Meeting Date:	April 28, 2020
Subject:	General Local Public Health COVID-19 Update
From:	Sean Scully, City Manager
Submitted by:	Marisela Garcia, Assistant City Manager/Director of Finance

RECOMMENDATION

It is recommended that the City Council receive an update, discuss the matter, and provide any direction to staff as deemed necessary.

SUMMARY

As Council is aware, the spread of the COVID-19 virus has reached Stanislaus County. At the time this staff report was published there were 236 confirmed cases within Stanislaus County, with 10 of those cases in Riverbank. The local Emergency Operations Center (EOC) continues to be activated at a level 1 response (7 day a week coverage). Staff has participated in updates and information sharing with the EOC, Stanislaus County and all 9 Stanislaus Cities. Staff created a response plan to limit public access to City offices as well as cancelling many different routine classes and events. On Monday March 16th Management authorized closure of City offices to the public effective 12:00 Noon, per Council direction that order will remain in place through at least April 30th. In addition, Council as part of their ratification of the Local Emergency Declaration have issued a shelter in place advisory where possible (not mandatory). Subsequently the State and Stanislaus Public Health Official have issued additional orders more clearly defining and restricting the stay at home order.

Updates to a number of important changes in the past two weeks are being provided and can be denoted in *italics*. Some of those changes include the following:

- Operational schedule adjustments have been put into place to create a bifurcated staffing model to reduce the chance of exposure and ensure that services remain intact and dependable for the community if an infection occurs. Human Resources has also worked to develop other phased staffing models should the crisis become worse or stay at home orders are changed.

- Additional remote work equipment (PC's and Laptops) have been purchased and assigned to staff for remote work possibilities. Additionally, staff have begun to hold meetings via online (Zoom) or conference calls where possible.

- A "Senior Check In" program has been established (lead by the Recreation Department). The concept of the program is that staff will contact our senior population by phone to check in on their status and refer them to local and regional services should they need assistance. *The Senior Check In program has been well received by our senior population and staff has been able to provide needed resources to members of our community.*

- To ensure the spread within the Riverbank community is minimized the City Manager and Parks and Recreation Director have authorized the closure of a number of park amenities. Firstly, all playgrounds have been closed to public use. Second all facilities that could be communal (for example sports equipment, dog park, restrooms, etc) have or will be closed until we are given direction from the public health community that it is safe to reopen them. *As the warm weather increased, the Parks & Recreation Director felt it necessary to close Jacob Myer Park in order to avoid having large crowds of residents at the park. In addition, portable restrooms were installed at Pioneer Park and the parking lot at the corner of Third & Stanislaus St. for our homeless population.*

- Administration, Code Enforcement and the Police Services departments have been working together to aggressively address any and all non-essential business complaints received from the community. The process for responding to these violations starts with a courtesy phone call from city staff, then a cease and desist order is posted at the business location, if compliance is still not achieved, RPS will respond and make contact directly with the business. In general compliance after the initial courtesy call has been excellent from the business community. Riverbank has had only a small handful complaints and almost all have complied immediately once contacted. Staff receives a daily list of non-essential business complaints from the Emergency Operations Center and follows up on those complaints as soon as they are received. *On April 14th, the City Council adopted an Urgency Ordinance which allows the City to initiate an Administrative Citation process against non-essential businesses and gatherings that may result in a fine if compliance is not met. To date, no citations have been issued.*

- Despite the overwhelming challenges of the virus to organizational productivity, administration, finance, public works, parks, LRA, planning, building and development services continue to move forward with completion of key projects and providing services to the public.

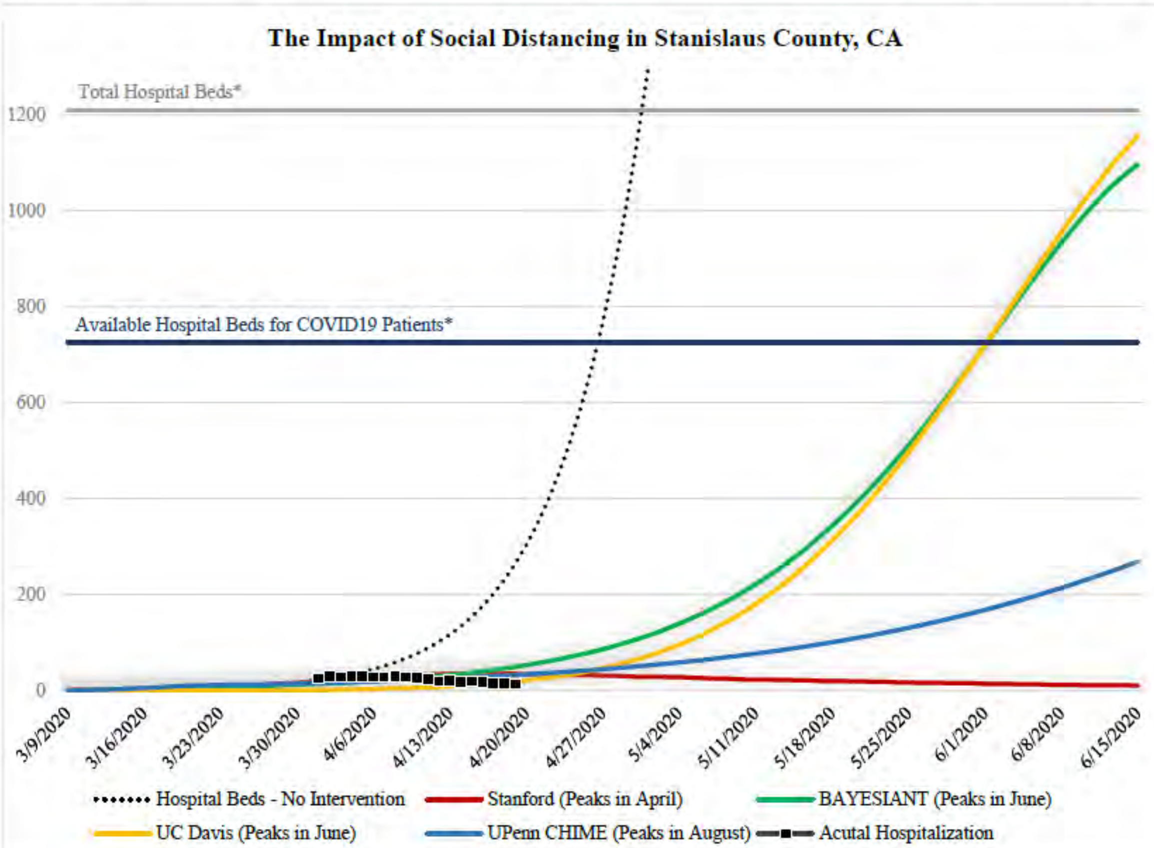
- The Administration Department is fully engaged in supporting the local emergency response through collaboration with Stanislaus County and the other 8 cities in Stanislaus County.

- *With the CDC's recommendation for the wearing of masks when in the public, Human Resources staff obtained masks for all Public Works staff working in the field.*

- *Public Facilities: With the President's and Governor's desire to "re-open" America, staff has been diligently working on a plan to make our City Hall counters safe for the public and our employees. The City has contracted with Total Security Solutions to design a permanent barrier at City Hall South. Temporary barriers are being researched for the Recreation, Administration, and Public Works Departments.*

- *The Stanislaus County Health Services Agency has shared an updated model reflecting the Impact of social distancing. This model can be located at http://schsa.org/PublicHealth/pages/corona-virus/pdf/model-report.pdf an excerpt is being reflected below:*

Having an estimated percentage of reduction in physical contact, data scientists from universities and private sectors have been creating mathematical and/or statistical forecast models to show the impact of social distancing on the hospital bed capacity and to predict the highest number of hospital beds needed during this COVID-19 spread, often referred to as the "Peak" in a geographic area. These models not only consider a local



Note: * See Figure 2 to see the details about the hospital bed availability.
This model is based on the data available as of April 19st. Please note that there is considerable uncertainty in the estimates of this and all epidemiologic models at this time, driven by the unknowns in key aspects of the virus and lack of data on prevalence of infection.

- *Stanislaus County has instituted its first drive-through testing site located in Salida. The Baseline COVID-19 Testing Program expands the availability of screening and testing throughout the County. Residents are asked to perform an online screening to determine their eligibility for the program. The online screener can be accessed via the Public Health Services Agency website at https://www.projectbaseline.com/study/covid-19/.*

FINANCIAL IMPACT

Unknown at this time.

RIVERBANK CITY COUNCIL AGENDA ITEM NO. 6.4

SECTION 6: NEW BUSINESS

Meeting Date:	April 28, 2020
Subject:	**Resolution** Strongly Recommending That All Residents or Visitors Within the City of Riverbank Wear a Face Mask or Covering That Covers the Nose and Mouth When Leaving Their Place of Residence
From:	Sean Scully, City Manager
Submitted by:	Tom Hallinan, City Attorney

RECOMMENDATION

Consider a resolution of the City Council of the City of Riverbank, California (the "City Council") strongly recommending that all residents or visitors within the City of Riverbank (the "City") wear a face mask or covering that covers the nose and mouth when leaving their place or residence (the "Resolution").

BACKGROUND / DISCUSSION

COVID-19, which is easily transmittable and is rapidly spreading globally, poses a serious health threat to City residents. On March 16, 2020, the City declared a local emergency due to COVID-19.

To limit the spread of COVID-19, both the California Department of Public Health and the Centers for Disease Control and Prevention recommend that members of the public wear face masks or covering while out in public. Face masks or coverings should cover the face and mouth and can be fabric coverings such as a scarf or bandana. Both the California Department of Public Health and the Centers Disease Control and Prevention discourage members of the public from wearing personal protective equipment, such as N-95 masks, for non-medical reasons since such critical supplies must be reserved for healthcare workers and other medical first responders. Further, face masks or coverings are not a replacement for evidence-based measures to limit the spread of COVID-19 such as social distancing, staying at home and frequent hand washing; such measures remain the best defense against the spread of COVID-19.

The Resolution will strongly recommend that City residents comply with recommendations for the California Department of Public Health and the Centers for Disease Control and Prevention to wear face masks or coverings that covers the nose and mouth while out in public. To ensure that personal protective equipment is reserved for health care workers and medical first responders, the Resolution discourages City residents from wearing personal protective equipment, such as N-95 masks, for non-medical reasons.

ALTERNATIVES

The City Council may choose to do any of the following:

1) Adopt the Resolution;

2) Continue the item to a later meeting of the City Council and provide direction to staff for any changes; or

3) Reject the Resolution.

ENVIRONMENTAL DETERMINATION

The Resolution is not a "project", since it does not have the potential to cause a direct or reasonably foreseeable indirect physical change in the environment. (Cal. Code Regs., tit. 14, § 15064, subd. (d).)

FINANCIAL IMPACT

There is no fiscal impact associated with adoption of the Resolution.

ATTACHMENTS

1. Resolution.

CITY OF RIVERBANK

RESOLUTION

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF RIVERBANK, CALIFORNIA, STRONGLY RECOMMENDING THAT ALL RESIDENTS OR VISITORS WITHIN THE CITY OF RIVERBANK WEAR A FACE MASK OR COVERING THAT COVERS THE NOSE AND MOUTH WHEN LEAVING THEIR PLACE OF RESIDENCE

WHEREAS, COVID-19 is a very serious public health threat with outcomes ranging from mild sickness to severe illness and death; and

WHEREAS, COVID-19 is easily transmittable and is rapidly spreading throughout the United States, the State of California (the "State"), the County of Stanislaus (the "County") and the City of Riverbank (the "City"), presenting an immediate and significant risk to the health and safety of City residents, especially to the vulnerable population; and

WHEREAS, the health, safety and welfare of City residents remains the utmost importance to the City; and

WHEREAS, the City declared a local emergency due to COVID-19, on March 16, 2020, which was ratified by the City Council of the City of Riverbank (the "City Council" on March 18, 2020; and

WHEREAS, on March 11 2020, to limit the spread of COVID-19, the Governor of the State of California issued Executive Order N-25-20, in which he ordered that all residents of the State "heed any orders and guidance of state and local public health officials"; and

WHEREAS, on March 19, 2020, the Governor issued Executive Order N-33-20 ordering all State residents to shelter at their place of residence except as needed to ensure continuity of operations in essential critical infrastructure sectors and additional sectors as directed by the State Public Health Officer; and

WHEREAS, on March 31, 2020, the Stanislaus County Health Officer issued an order to implement Executive Order N-33-20, by directing all County residents to shelter at home or at their place of residence except when leaving to provide or receive certain essential services; and

WHEREAS, on April 1, 2020, the California Department of Public Health issued guidance recommending that State residents wear face masks or coverings while leaving their residence, while performing essential activities; and

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WHEREAS, on April 3, 2020, the Centers for Disease Control and Prevention recommended that face masks or coverings should be worn in public settings where social distancing measures are difficult to maintain (e.g., grocery stores and pharmacies); and

WHEREAS, social distancing, staying at home and frequent hand washing remain the best defense against COVID-19.

NOW, THEREFORE, be it resolved that the City Council of the City of Riverbank that:

1. Every resident of, or visitor within the City, upon either entering the City or upon leaving their place of residence and continuing until their return to the place of residence are strongly recommended to wear a face mask or covering that covers the nose and mouth.

2. A face mask or covering can be a fabric covering, such as a scarf or bandana. All reusable face masks or coverings should be washed frequently (at least daily).

3. All residents are discouraged from wearing personal protective equipment, such as N-95 masks, for non-medical reasons.

PASSED AND ADOPTED by the City Council of the City of Riverbank at a regular meeting held on the day of , 2020; motioned by Councilmember , seconded by Councilmember , and upon roll call was carried by the following City Council vote of :

AYES:
NAYS:
ABSENT:
ABSTAINED:

ATTEST:	**APPROVED:**
______________________________	______________________________
Annabelle H. Aguilar, CMC	**Richard D. O'Brien**
City Clerk	**Mayor**