



# Manteca General Plan Housing Element



Prepared by:

**mintierharnish**  
planning consultants

*Adopted June 15, 2010*



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# MANTECA GENERAL PLAN

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## HOUSING ELEMENT

PART 1 –POLICY DOCUMENT  
PART 2 –BACKGROUND REPORT

*Prepared by:*  
**mintierharnish**  
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*Adopted  
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# Part 1: Policy Document



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## INTRODUCTION

The City of Manteca faces several new and ongoing challenges during this Housing Element update, including a market inundated with foreclosures, high rates of unemployment, and limited funding for affordable housing. While the housing market has grown increasingly affordable as a result of the bursting “housing bubble,” there is still an ongoing need to create long-term, affordable housing to ensure a sustainable supply of housing that meets the needs of all income groups.

Over one-third of the city is within the Redevelopment Area. This provides the City an opportunity to encourage high-density, infill residential development in the downtown core. Additionally, the Neighborhood Stabilization Program (NSP), a grant program administered by HUD to allow cities and counties to acquire and redevelop foreclosed properties, provides the City with an opportunity to address the foreclosure crisis while supporting affordable homeownership for low- and moderate-income residents.

To address the housing challenges and opportunities facing the City during this Housing Element Update, the City has expanded its housing programs and is pursuing new approaches to ensure that the City meets the housing needs of all Manteca residents.

## GOALS, POLICIES, AND IMPLEMENTATION PROGRAMS

Under California law the housing element must include the community's goals, policies, quantified objectives, and housing programs for the maintenance, improvement, and development of housing.

This Housing Element includes nine goal statements. Under each goal statement the element sets out policies that amplify the goal. Implementation programs are listed at the end of the corresponding group of policies and describe briefly the proposed action, the City agencies or departments with primary responsibility for carrying out the program, the funding source, and the time frame for accomplishing the program. Several of the implementation programs also identify quantified objectives.

The following definitions describe the nature of the statements of goals, policies, implementation programs, and quantified objectives as they are used in the Housing Element Policy Document:

**Goal:** Ultimate purpose of an effort stated in a way that is general in nature and immeasurable.

**Policy:** Specific statement guiding action and implying clear commitment.

**Implementation Program:** An action, procedure, program, or technique that carries out policy. Implementation programs also specify primary responsibility for carrying out the action and an estimated time frame for its accomplishment. The time frame indicates the fiscal year in which the activity is scheduled to be completed. These time frames are general guidelines and may be adjusted based on City staffing and budgetary considerations.

**Quantified Objective:** The number of housing units that the City expects to be constructed, conserved, or rehabilitated, or the number of households the City expects will be assisted through Housing Element programs based on general market conditions during the time frame of the Housing Element.

Housing element law recognizes that in developing housing policy and programs, identified housing needs may exceed available resources and the community's ability to satisfy these needs. The quantified objectives of the housing element, therefore, need not be identical to the identified housing need, but should establish the maximum number of housing units that can be constructed, rehabilitated, and conserved, or households assisted over a five-year time frame.

### **MANTECA'S HOUSING GOALS**

This Housing Element contains the following nine goal statements that provide the vision for the development of housing in Manteca:

1. To promote the development of affordable housing in the city of Manteca.
2. To promote mixed-use, infill, and downtown development in the city of Manteca.
3. To provide a range of housing types, densities, and designs, and meet existing and projected housing needs for all economic segments of the community.
4. To encourage the maintenance and continued improvement of the existing housing stock and residential neighborhoods.
5. To prevent foreclosures, protect affected families, and stabilize neighborhoods impacted by foreclosures.
6. To provide adequate housing opportunities for persons with special needs, including seniors, persons with disabilities, single parents, large families, persons lacking permanent shelter, and residents with extremely low incomes.
7. To promote equal opportunity to secure safe, sanitary, and affordable housing for everyone in the community regardless of race, color, religion, sex, sexual orientation, marital status, national origin, ancestry, familial status, source of income, or disability.
8. To encourage energy efficient residential and neighborhood designs that reduce total housing costs by lowering ongoing operation and maintenance costs.
9. To ensure that Housing Element programs are implemented on a timely basis and the progress of each program is monitored and evaluated annually.

## GOALS, POLICIES, AND PROGRAMS

### I. AFFORDABLE HOUSING

#### Goal H-1

To promote the development of affordable housing in the city of Manteca.

#### Policies

- Policy H-P-1** The City shall give highest priority for permit processing to affordable housing projects.
- Policy H-P-2** The City shall grant residential density bonuses consistent with State law for projects that reserve units for low- and/or moderate-income households.
- Policy H-P-3** The City shall establish an annual goal for affordable housing in the allocation process established under the Growth Management Ordinance.
- Policy H-P-4** The City shall encourage homeownership in new housing constructed for low- and moderate-income households.
- Policy H-P-5** The City shall continue to provide support and financial assistance to first-time homebuyers.
- Policy H-P-6** The City shall strive to ensure that affordable units are not concentrated in particular areas and are distributed in suitable locations throughout the city that are close to retail services, parks, schools, public facilities, and public transit, and other amenities.
- Policy H-P-7** The City shall require below market rate affordable residential units in development areas to be similar to the market rate units in exterior style and materials.
- Policy H-P-8** The City shall encourage the use of appropriately located surplus public property for the construction of housing affordable to low- and very low-income households.

- Policy H-P-9** The City shall use its powers as appropriate to acquire and assemble sites to facilitate development of lower-income housing projects at reduced costs, while minimizing displacement of existing residents.
- Policy H-P-10** The City shall support the continued use of rental assistance opportunities, including HUD Housing Choice Vouchers by Manteca residents.
- Policy H-P-11** The City shall use available State and Federal funding assistance that is appropriate to Manteca's needs, to develop affordable housing. Appropriate programs may include, but are not limited to, Community Development Block Grant Program (CDBG), Home Investment Partnership Program (HOME), Multi-family Housing Program (MHP), and other programs aimed at providing housing affordable to low- and very low-income households.
- Policy H-P-12** The City and Redevelopment Agency should use Community Development Block Grant (CDBG) funds and tax increment revenues to subsidize on- and off-site infrastructure improvements for lower-income housing projects.
- Policy H-P-13** The City shall seek and apply appropriate financing techniques, such as mortgage revenue bonds or other mortgage-backed securities, to develop affordable housing.
- Policy H-P-14** The City shall reduce fees as part of an incentive package to create additional affordable housing.

**DENSITY BONUS LAW**

On January 1, 2005, SB 1818 revised California's density bonus statutes by reducing the number of affordable units that a developer must provide in order to receive a density bonus. The bill also increased the maximum density bonus to 35 percent. The new *minimum* affordability requirements are as follows: the project is eligible for a 20 percent density bonus if at least 5 percent of the units are affordable to very low-income households, or 10 percent of the units are affordable to low-income households; and the project is eligible to receive a 5 percent density bonus if 10 percent of for-purchase units are affordable to moderate-income households.

The law also established a sliding scale, which determines the additional density that a project can receive, up to a maximum of 35 percent. The new law requires that cities and counties grant more incentives. Depending on the percentage of affordable units provided, the number of incentives can increase to a maximum of three. SB 1818 also imposes statewide parking standards that a jurisdiction must grant upon request from a developer of an affordable housing project that qualifies for a density bonus. The developer may request these parking standards even if they do not request the density bonus.

**Implementation Programs****Program H-I-1****DENSITY BONUS**

The City shall update Chapter 17.43 of the Municipal Code (Density Bonuses) to include density bonus provisions that are consistent with State law, including statewide parking standards for affordable housing.

**Responsibility:** Community Development Department, City Council

**Time Frame:** FY 2009/2010

**Funding:** General Fund (Staff Time)

**Quantified Objective:** 50 very low-, 75 low-, 25 moderate-income units

**Program H-I-2****FEE WAIVERS FOR AFFORDABLE HOUSING**

In special circumstances the City may waive City development fees or provide other incentives for housing projects affordable to extremely low-, very low-, low- and moderate-income households. Where the City provides a funding program, waives fees, or provides other financial incentives, the City and developer shall enter into a development agreement defining the incentive and the obligation of the developer to provide housing affordable to low-, very low-, or extremely low-income households. The agreement shall provide for maintaining the affordability of the benefiting dwellings over time.

The criteria for granting a fee waiver shall include, but is not limited to, availability of other funding contributions from charitable or non-profit organizations, the household size, special needs considerations (e.g., large households, elderly persons with disabilities), and the level of income for the prospective tenants or owners of the unit. Priority will be given to housing development that is co-sponsored with, or otherwise receives matching funding from another agency (State or Federal) or non-profit organization. The decision to waive or modify fees will be made on a case-by-case basis.

**Responsibility:** City Council, Redevelopment Agency  
**Time Frame:** Ongoing as opportunities are available  
**Funding:** General Fund (Staff Time)  
**Quantified Objective:** 50 moderate-, 50 low-, 50 very low-, and 25 extremely low-income units

### Program H-I-3

#### **GROWTH MANAGEMENT ORDINANCE POINT RATING SYSTEM**

The City shall modify the point rating system of the sewer allocation system (i.e., Growth Management Program) to award points to affordable rental projects not only for very low-income households, but also low- and extremely low-income households.

**Responsibility:** Community Development Department, City Council  
**Time Frame:** FY 2009/2010  
**Funding:** General Fund (Staff Time)

### Program H-I-4

#### **GROWTH MANAGEMENT PROGRAM**

The City shall retain the Growth Management Ordinance annual residential growth cap of 3.9 percent of existing housing stock, but modify the GMO to allow infill development at the density of the underlying zoning, and to provide exclusions for infill development (a concept approved by the City Council in 2000) and affordable housing from the 3.9 percent cap. In order to be consistent with Government Code Section 65589.7(c), the City shall also adopt procedures in its Growth Management Ordinance to exempt affordable (i.e., lower-income) units from the sewer allocation process and associated fees. The point rating system shall be modified to represent current development goals. Additionally, the City shall annually monitor the progress of the growth management ordinance and, if necessary, modify the implementation of the rating system.

**Responsibility:** City Council  
**Time Frame:** FY 2009/2010  
**Funding:** General Fund (Staff Time)

#### **NEW AFFORDABLE HOUSING CONSTRUCTION**



Magnolia Court, an affordable senior housing development by the Affirmed Housing Group, is currently (2010) under construction on Grant Avenue near Frances Street in Manteca. When completed, Magnolia Court will provide 52 units of affordable housing to low-income seniors. The project was funded using a combination of Low Income Housing Tax Credits, a grant, and a loan from the Redevelopment Agency, and Proposition 1C Infill Infrastructure grant funds.



**FIRST TIME HOMEBUYER  
DOWN PAYMENT  
ASSISTANCE PROGRAM**



The City's First Time Homebuyer Down Payment Assistance Program provides down payment assistance to very low-, low-, and moderate-income participants in the purchase of a first home. Depending on income level, the program provides eligible households with an interest-free loan of between \$35,000 and \$55,000 to be used towards the down payment on the purchase of a home within the Manteca city limits.

**Program H-I-5**

**PURSUE STATE AND FEDERAL FUNDING**

The City shall pursue appropriate State and Federal funding sources to support the efforts of non-profit and for-profit developers to meet new construction and rehabilitation needs of lower- and moderate-income households. The City shall also specifically target funding to address the needs of extremely low-income households. The City shall periodically update and review available housing programs to identify appropriate funding sources to meet Manteca's housing needs. The RDA staff shall annually prepare a summary of funding programs available to the RDA and provide the RDA Board of Directors with a recommendation for application for funding opportunities. The RDA Board shall direct the staff to apply for such grants, loans and other funding opportunities that may be applicable in the City.

**Responsibility:** Redevelopment Agency,  
Community Development

**Time Frame:** Annually

**Funding:** General Fund (Staff Time)

**Quantified Objective:** 50 low-, 50 very low-, and 25 extremely low-income units

**Program H-I-6**

**FIRST-TIME HOMEBUYER ASSISTANCE PROGRAM**

The City shall continue to support and fund its First-Time Homebuyer Assistance Program to help make housing affordable for low- and moderate-income residents.

**Responsibility:** Redevelopment Agency

**Time Frame:** Ongoing

**Funding:** CDBG, HOME funds

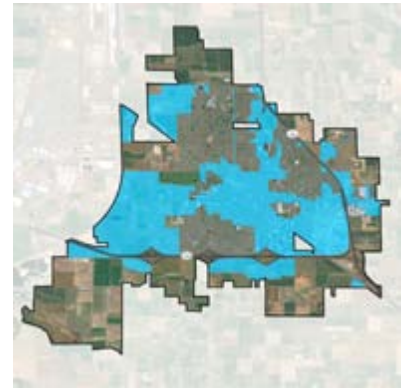
**Quantified Objective:** 15 moderate- and 15 low-income households

### **Program H-I-7 LAND ASSEMBLY**

The City shall continue to use its powers and revenues to assemble land that can be used as an incentive to facilitate development of lower-income housing projects at reduced costs. As the opportunity becomes available, the City shall consider assembly of land that is in foreclosure as a potential site for affordable housing. When assembling land, the City shall give preference to sites located close to amenities such as transit, schools, parks, grocery stores, and other services.

<b>Responsibility:</b>	Redevelopment Agency
<b>Time Frame:</b>	Ongoing, as the opportunity arises
<b>Funding:</b>	RDA funds
<b>Quantified Objective:</b>	30 low- 30 very low-, and 15 extremely low-income

### **CITY OF MANTECA REDEVELOPMENT AREA**



The Redevelopment Area encompasses over 4,000 acres. This broad coverage provides the City with opportunities to eliminate physical and economic blight of underutilized sites, while providing new affordable housing.

**MIXED-USE CASE STUDY:  
R STREET MARKET,  
SACRAMENTO, CA**



The R Street Market is a residential and commercial mixed-use project in Midtown Sacramento. The project consists of a 52,000 square-foot Safeway grocery store, 16,000 square feet of upscale shops, and upscale two-story residential units built above retail shops. Prior to revitalization efforts the area was an isolated, industrial area consisting mostly of warehouses, loading docks, and abandoned railroad tracks. The R Street Market project was one of the catalyst projects that helped jump-start other redevelopment and infill projects that transformed the surrounding historic district into a vibrant, transit-oriented, mixed-use neighborhood.

## II. MIXED-USE, INFILL, AND DOWNTOWN DEVELOPMENT

### Goal H-2

To promote mixed-use, infill, and downtown development in the city of Manteca.

### Policies

- Policy H-P-15** The City shall apply incentives and other inducements as may be available to encourage the development of infill parcels for residential use in mixed-use developments. The city shall consider the modification of setbacks, height limitations, coverage ratios, parking requirements, and other development regulations in the Zoning Ordinance to facilitate and encourage the use of infill sites for residential and commercial mixed-use, or multi-family residential use.
- Policy H-P-16** The City shall encourage vertical and horizontal mixed use development opportunities within appropriate zoning designations in the downtown.
- Policy H-P-17** The City shall provide regulatory and financial incentives for infill development.
- Policy H-P-18** The City shall encourage the construction of second units.

### Implementation Programs

- Program H-I-8 ZONING ORDINANCE AMENDMENTS**
- The City shall make the following amendments to the Zoning Ordinance and Zoning Map to encourage infill and higher-density development in the downtown:
- Add a Commercial Mixed Use Zone (CMU) that permits multi-family residential uses “by right” as a part of a mixed-use development.
  - Infill parcels will be allowed to develop entirely with multi-family residential uses.

<b>Responsibility:</b>	City Council, City Manager, Community Development Department, Redevelopment Agency
<b>Time Frame:</b>	The City will begin updating the Zoning Ordinance in 2009 and expects to complete the update in 2010.
<b>Funding:</b>	General Fund (Staff Time)
<b>Quantified Objective:</b>	100 very low-, 75 low-, 50 moderate-, and 125 above moderate-income units

### DOWNTOWN MANTECA



This Housing Element supports the revitalization of Downtown Manteca with new commercial and residential mixed-use development. The convenient location provides residents with access to transportation, shopping, and other amenities, and creating opportunities for people to live Downtown can help support local businesses and restore the economic vitality of this important historic center.

### Program H-I-9 INFILL SITE ASSEMBLY

The City shall keep the Housing Element inventory of small infill parcels that would be well-suited for residential and mixed-use development up to date and assist developers in the consolidation and assembly of the identified parcels. The City shall provide additional incentives for residential and mixed-use development of these infill parcels, possibly including fee waivers for lot consolidation of infill parcels, modified development standards (e.g., setbacks, height, FAR), and reduced parking requirements.

<b>Responsibility:</b>	Redevelopment Agency
<b>Time Frame:</b>	Update the inventory annually and provide ongoing developer assistance
<b>Funding:</b>	General Fund (Staff Time)
<b>Quantified Objective:</b>	100 units (75 above moderate-, 25 low-income units)

### INFILL DEVELOPMENT



There are several vacant and underutilized sites within the existing city limits that provide opportunities for infill residential and mixed-use development. The City is committed to supporting development of these sites through incentives, such as fee waivers and modified development standards.

**SECOND UNITS**

A second unit (also known as in-law units, accessory dwellings, and granny units) is an additional self-contained living unit on the same lot as the primary residential unit. It may be either attached to or detached from the primary unit, but must contain cooking, eating, sleeping, and full sanitation facilities.

**Program H-I-10 SECOND UNITS**

The City shall promote the development of second unit dwellings by posting information on the City's website regarding permitting requirements, changes in State law, prototype plan sets, internet resources, "how to" manuals, and/or benefits of second unit dwellings to property owners and the community.

**Responsibility:** Community Development Department

**Time Frame:** FY 2010/2011

**Funding:** General Fund (Staff Time)

**Quantified Objective:** 75 second units (moderate-income)

### III. ALL NEW DEVELOPMENT

#### Goal H-1

To provide a range of housing types, densities, and designs, and meet existing and projected housing needs for all economic segments of the community.

#### Policies

- Policy H-P-19** The City shall maintain an adequate supply of land in appropriate land use designations and zoning categories to achieve a mix of single-family and multi-family development that will provide adequate housing opportunities for households of all income levels and will accommodate the housing needs established in the Regional Housing Needs Assessment (RHNA).
- Policy H-P-20** The City shall regulate the number of housing units approved each year according to a growth management system that reflects the availability of infrastructure, the City’s ability to provide public services, housing needs, and employment growth.
- Policy H-P-21** To ensure compliance with State housing law, the City shall not downzone land from High Density Residential (HDR) or Medium Density Residential (MDR) unless it is replaced concurrently by comparably zoned land elsewhere in the city.
- Policy H-P-22** The City shall seek the annexation of lands within the City’s adopted Sphere of Influence and identified 10- and 20-year Planning Horizons at a rate that ensures an adequate supply of appropriately zoned residential land.
- Policy H-P-23** The City shall encourage higher densities near the ACE Train Station, Downtown Intermodal Station, and other existing and future public transportation opportunities.
- Policy H-P-24** The City shall seek to improve the efficiency of housing production and marketing for rental, new, and resale housing by providing information to the public and developers on approved residential projects and vacant land supply.

#### INNOVATIVE HOUSING: TOWNHOUSES/ROWHOUSES



These units are typically developed in clusters of two to ten units, effectively designed to densities of about 12 to 18 units per acre. The units may have a private green area and share a common open space. Since this housing type can be built on a relatively small site, it is an effective means for developing infill sites.

#### INNOVATIVE HOUSING: ADAPTIVE REUSE



Old commercial and industrial buildings that can no longer serve their original purpose can be adapted to accommodate housing. Adaptive reuse projects have involved old school buildings, train stations, hospitals, and other public buildings; inns and hotels; and warehouses, factories, and other industrial buildings. These buildings are converted into apartments, condominiums, co-housing projects, and live-work spaces.

**INNOVATIVE HOUSING:  
LIVE-WORK LOFTS**



Live-work units offer dual use space in a contemporary setting. Working at home is linked to affordability of housing because a home office may reduce the need to rent office space elsewhere. It can also save considerable time and expense associated with commuting, and reduce pollution. This mixed-use concept often helps to revitalize downtown areas because it can support rehabilitation of under-utilized commercial and industrial areas and can play a major role in the incubation of new businesses that provide community-based jobs.

**INNOVATIVE HOUSING:  
COTTAGE CLUSTER  
HOUSING**



Cottage clusters typically feature between four and twelve units, often less than 1,000 square feet, but rarely larger than 1,200 square feet. The units are built around common open space, with minimal private yards. Most have parking in separate areas or structures near the entrance, in order to minimize space taken up by driveways.

**Policy H-P-25** The City shall avoid policies, regulations, and procedures that add unnecessarily to the costs of producing housing while assuring the attainment of other City objectives.

**Policy H-P-26** The City will consider new housing construction methods and dwelling unit types that encourage affordability through innovative design such as small lot subdivisions and second units.

**Policy H-P-27** The City shall ensure that its current development impact fee structure does not unnecessarily constrain production of infill development and multi-family housing.

**Policy H-P-28** The City shall promote the expeditious processing and approval of residential projects that meet General Plan policies and City regulatory requirements.

**Policy H-P-29** The City shall ensure that housing developments pay their own way in terms of financing public facilities and services.

**Policy H-P-30** The City shall work with the Manteca Unified School District to ensure the availability of adequate school sites to provide for the construction of new schools for the children of projected households in Manteca.

**Policy H-P-31** The City shall ensure that amenities, transit, and other essential services are provided at appropriate distances from residential development to serve the surrounding neighborhoods without the use of the automobiles (pedestrian-oriented development transit-oriented development, traditional neighborhood development).

**Policy H-P-32** The City shall ensure that street and subdivision layout encourages connectivity and livable neighborhoods.

### Implementation Programs

#### **Program H-I-11 ZONING ORDINANCE AMENDMENTS**

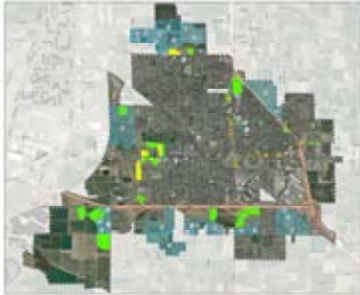
The City shall make the following amendments to the Zoning Ordinance and Zoning Map to ensure compliance with State law and establish consistency between the General Plan and Zoning Ordinance:

- Rezone all parcels that have zoning classifications that are inconsistent with their General Plan land use designations.
- Modify the minimum lot area per unit in the R-3 and R-4 zones to allow development to achieve the maximum allowed densities of the underlying General Plan land use designations.
- Increase the maximum allowed height in all residential zones and eliminate height restrictions in all commercial districts to allow for greater density and more efficient use of land.
- Modify setbacks and building site coverages to ensure that development can achieve the maximum densities identified in the General Plan.

**Responsibility:** City Council, City Manager, Community Development Department, Redevelopment Agency

**Time Frame:** The City will begin updating the Zoning Ordinance in 2009 and expects to complete the update in 2010.

**Funding:** General Fund (Staff Time)

**SITES INVENTORY**

The residential sites inventory, located in Appendix A of the Housing Element Background Report, shows the vacant and underutilized sites within existing city limits designated for medium- and high-density residential and mixed-use development. The sites in the inventory have potential for an estimated 5,870 units.

**Program H-I-12 VACANT AND UNDERUTILIZED RESIDENTIAL PARCEL INVENTORY**

The City shall continue to maintain and make available to the public an inventory of vacant and underutilized residentially-zoned parcels. The City shall make the system user-friendly and aim to update the list on a monthly basis. The system shall be used to facilitate the assembly of infill parcels (see Implementation Programs H-I-9 and H-I-20).

**Responsibility:** Community Development

**Time Frame:** FY 2009/2010, and monthly thereafter.

**Funding:** General Fund (Staff Time)

**Program H-I-13 APPROVED PROJECT INVENTORY**

The City shall continue to maintain and make available to the public a list of approved residential projects (i.e., Residential Activity Report) and a list of the housing built by type and affordability categories. The City shall make the system user-friendly and aim to update the lists on a monthly basis.

**Responsibility:** Community Development

**Time Frame:** FY 2009/2010, and monthly thereafter

**Funding:** General Fund (Staff Time)

**Program H-I-14 ANNEXATION**

While the City currently (2009) has an adequate supply of residentially-zoned land, the City shall periodically review the supply of land zoned for residential use and shall initiate an annexation program when the available supply of land is less than 120 percent of the projected five-year housing need.

**Responsibility:** City Council, Community Development Department

**Time Frame:** FY 2010/2011, and biannually thereafter

**Funding:** General Fund (Staff Time)

**Program H-I-15 PERMIT PROCESS AND DEVELOPMENT FEE SCHEDULE**

The City shall evaluate the effect of the existing and proposed rates on the cost of new housing when revising the City's permit processing and development fee structure.

**Responsibility:** Public Works Department,  
Community Development  
Department, and Finance  
Department

**Time Frame:** FY 2010/2011, and biannually  
thereafter

**Funding:** General Fund (Staff Time)

**Program H-I-16 PARKING REQUIREMENTS**

The City shall evaluate parking needs to determine whether or not current parking standards contained in the Municipal Code are appropriate for different housing types (e.g., multi-family housing, senior housing, and affordable housing). If necessary, the City shall amend current parking standards to ensure that they are appropriate and do not unreasonably hinder the ability of a residential developer to achieve the maximum allowable density for a site.

**Responsibility:** Community Development  
Department, City Council

**Time Frame:** FY 2010/211

**Funding:** General Fund (Staff Time)

## IV. MAINTAINING AND PRESERVING EXISTING HOUSING

### Goal H-4

To encourage the maintenance and continued improvement of the existing housing stock and residential neighborhoods.

### Policies

- Policy H-P-33** The City shall support the revitalization of older neighborhoods by keeping streets, sidewalks, and other municipal systems in good repair and providing neighborhood improvements, such as street lighting, landscaping, and recreation amenities that contribute to stable, quality neighborhoods.
- Policy H-P-34** The City shall strive to improve code enforcement efforts.
- Policy H-P-35** The City shall require the abatement of unsafe structures, giving property owners ample opportunities to correct deficiencies.
- Policy H-P-36** The City shall promote the continued upkeep of existing mobilehome parks.
- Policy H-P-37** The City shall cooperate with the San Joaquin County Housing Authority in conjunction with the City's municipal powers and with Redevelopment Agency powers to promote the maintenance of housing affordable to low- and moderate-income households.
- Policy H-P-38** The City shall encourage private reinvestment in older residential neighborhoods and private rehabilitation of housing.
- Policy H-P-39** The City shall maintain an adequate level of public services, infrastructure, and park and recreational facilities to meet the needs of existing and projected development, within the fiscal capacity of the City.

- Policy H-P-40** The City shall adapt public services, such as neighborhood policing services to enhance the stability and value of existing neighborhoods.
- Policy H-P-41** The City shall give priority to housing located in infill areas in City housing rehabilitation programs.
- Policy H-P-42** The City shall use State and Federal funding assistance to rehabilitate housing. Housing rehabilitation efforts should be given high priority in the use of Community Development Block Grant (CDBG) funds.
- Policy H-P-43** The City shall support the use of Community Development Block Grant and redevelopment funds for the upgrading of streets, sidewalks, and other public improvements in infill areas.
- Policy H-P-44** The City shall give high priority to housing rehabilitation in the use of redevelopment funds and resources to the extent such efforts are needed and are balanced with other redevelopment priorities.

### Implementation Programs

**Program H-I-17 HOUSING REHABILITATION MATCHING GRANT PROGRAM**

The Redevelopment Agency shall continue to administer the Housing Rehabilitation Matching Grant Program.

**Responsibility:** Redevelopment Agency  
**Time Frame:** Ongoing  
**Funding:** HOME funds  
**Quantified Objective:** 40 low-income units

#### CITY OF MANTECA HOUSING REHABILITATION PROGRAMS



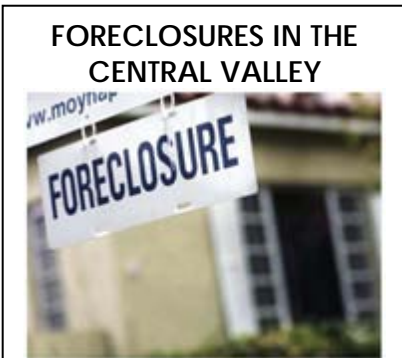
*Photo Source: California Department of Housing and Community Development.*

The City of Manteca operates three housing rehabilitation programs: the Housing Rehabilitation Matching Grant Program, the Low-Income Rental Rehabilitation Program, and the Senior Housing Rehabilitation Program. These programs promote private reinvestment in neighborhoods by providing matching grants and forgivable loans to property owners.

**Program H-I-18 CBDG FUNDS FOR AFFORDABLE HOUSING PRESERVATION**

The City shall continue to participate in the San Joaquin County Community Development Block Grant (CDBG) program and annually seek CDBG funding for City projects and programs that support the preservation and maintenance of affordable housing. In the alternative the City may apply for direct allocation funds under the State CDBG program. Housing objectives shall be a high priority in the use of CDBG funds.

**Responsibility:** City Council, Redevelopment Agency  
**Time Frame:** Annually  
**Funding:** General Fund (Staff Time)  
**Quantified Objective:** 30 low- and 30 very low-income units



**FORECLOSURES IN THE CENTRAL VALLEY**

Following a decade of exponential growth in the housing market, housing growth began to crash in 2006 after one of the biggest financial crises of the past half century. Declining home values and sharp interest rate resets have combined to drive foreclosures to record levels, and the losses to homeowners, communities, and investors have thrown the economy into recession. California has been one of the hardest hit states in the nation with California's foreclosure rate being nearly twice the national average. Home prices in the Central Valley have been plummeting due in large part to the high rates of foreclosure and oversupply of new homes. These foreclosures have led to a number of problems including neighborhood blight, increased crime activity, declining property values, loss in property tax revenue for the City, overcrowding, and numerous economic impacts.

**V. ADDRESSING THE IMPACTS OF FORECLOSURES**

<b>Goal H-5</b>	To prevent foreclosures, protect affected families, and stabilize neighborhoods impacted by foreclosures.
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**Policies**

- Policy H-P-45** The City shall continue providing assistance to residents experiencing foreclosures sales.
- Policy H-P-46** The City shall continue to allocate State and Federal funding, including, but not limited to, the Neighborhood Stabilization Program (NSP), CDBG, and HOME funds, to acquire foreclosed properties and preserve them as affordable housing for lower- and moderate-income first-time homebuyers.
- Policy H-P-47** To preserve homeownership and promote neighborhood stability, the City shall attempt to alleviate individual and community issues associated with foreclosures.
- Policy H-P-48** The City shall strive to preserve and restore the appearance of its neighborhoods most impacted by foreclosures through basic upkeep for vacant properties and by supporting neighbors and community groups in performing regular lawn maintenance and clean-ups.

### Implementation Programs

#### Program H-I-19 HOMEBUYER EDUCATION PROGRAM

The City shall partner with local developers and banks to establish a Homebuyer Education Program. The program shall include workshops and/or the distribution of information regarding readiness to purchase a home, money management, understanding credit, obtaining a loan, shopping for a home, home maintenance, financial management, and foreclosure prevention. While the program will be open to the general public, the City shall mandate that anyone purchasing a home with city-based financial assistance attend the Homebuyer Education Program. The City shall promote the program on the City website, through brochures available at the City offices, and/or in local newspaper advertisements, as well as through partnerships with local realtors.

**Responsibility:** Redevelopment Agency  
**Time Frame:** Ongoing  
**Funding:** General Fund (Staff Time)

#### Program H-I-20 PROMOTING FORECLOSURE PREVENTION RESOURCES

The City shall promote foreclosure prevention resources by posting information on the City website about foreclosure prevention hotlines and services offered by HUD-approved housing counseling agencies (e.g., Visionary Home Builders of California, California Rural Legal Assistance, ByDesign Financial Solutions).

**Responsibility:** Community Development  
Department  
**Time Frame:** FY 2009/2010  
**Funding:** General Fund (Staff Time)

**ADDRESSING FORECLOSURES**

In the wake of the national mortgage crisis, preventing or mitigating foreclosures and facilitating recovery from the damage they cause have become tremendous challenges for local governments. Local government, community groups, and the local private sector by themselves can only do so much to address rising foreclosures. The root causes of the foreclosure crisis, including lending and regulatory policies and practices, lie at a much larger scale than a particular city or metropolitan area. Local governments are typically limited in their ability to regulate lending or change foreclosure processes. However, there are several foreclosure mitigation strategies available to local governments, such as homebuyer education programs, foreclosure prevention programs, nuisance abatement for impacted neighborhoods, and foreclosure acquisition.

**Program H-I-21 NUISANCE ABATEMENT IN IMPACTED NEIGHBORHOODS**

To help secure and maintain vacant, foreclosed properties, the City shall expand code enforcement in the areas most impacted by foreclosures. The City shall strive to effectively follow up on code violations to ensure that problems are addressed. The City shall create a nuisance abatement fund for the maintenance of abandoned properties and consider recouping costs by charging property owners and/or placing liens on the properties.

**Responsibility:** Building Department, Finance Department, Redevelopment Agency

**Funding:** General Fund, Neighborhood Stabilization Program

**Time Frame:** Ongoing

**Program H-I-22 FORECLOSURE ACQUISITION**

The City shall continue to work with qualified non-profit partners to acquire foreclosed properties, rehabilitate properties, if necessary, and redevelop properties as affordable housing for renters or first-time homebuyers. The City may use other housing programs, such as the first-time homebuyer downpayment assistance program, in conjunction. In some cases, the City may demolish foreclosed homes and re-use the land for mixed-use or non-residential purposes when the demolition will create an opportunity to create more amenities and carry out a comprehensive rebuilding or revitalization strategy.

**Responsibility:** Redevelopment Agency, Community Development Department

**Time Frame:** Ongoing

**Funding:** Neighborhood Stabilization Program (NSP) Funds, CDGB Funds, Other State and Federal Funds, RDA funds

**Quantified Objective:** 20 moderate- and 10 low-income households

## VI. HOUSING FOR SPECIAL NEEDS

### Goal H-6

To provide adequate housing opportunities for persons with special needs, including seniors, persons with disabilities, single parents, large families, persons lacking permanent shelter, and residents with extremely low incomes.

### Policies

- Policy H-P-49** The City shall seek to accommodate housing and emergency shelter for residents with special housing needs through appropriate zoning standards and permit processes.
- Policy H-P-50** The City shall give special attention in housing programs to the needs of special groups, including persons with disabilities, large families, the elderly, and families with lower incomes.
- Policy H-P-51** The City shall encourage housing construction or alteration to meet the needs of residents with special needs.
- Policy H-P-52** The City shall address the shelter needs of its homeless residents.
- Policy H-P-53** The City shall assess the special needs of young families and the elderly for improved and conveniently located public and private services.
- Policy H-P-54** The City shall encourage the development of new housing units designed for the elderly persons and persons with disabilities to be in close proximity to public transportation and community services.
- Policy H-P-55** The City and Redevelopment Agency shall continue to support the Supportive Services Centers (SSC) managed by San Joaquin County and the Family Self-Sufficiency Program operated by the San Joaquin County Housing Authority.

**ZONING FOR EMERGENCY SHELTERS IN CALIFORNIA**

SB 2, passed in 2007, amended State Housing Element law regarding shelter for homeless persons. This legislation requires all local jurisdictions to strengthen provisions for addressing the housing needs of homeless persons, including the identification of at least one zone where emergency shelters are allowed as a permitted use without a conditional use permit.

To ensure compliance with State law, the City has included Program H-I-24 to amend the Zoning Ordinance to allow emergency shelters “by right” in the General Commercial (CG) zone. Much of the land zoned CG is located along major corridors of the city and is close to services, and therefore is an appropriate zone for emergency shelters. There are 662 acres of land zoned CG in the city, of which an estimated 140 acres are vacant. There is sufficient capacity in the CG zone to accommodate existing and future needs for emergency shelters.

**Policy H-P-56**

The City shall consult with the California Department of Housing and Community Development, the San Joaquin County Housing Authority, and other agencies and organizations to develop housing for special needs groups such as farmworkers, seniors, persons with disabilities, and homeless persons, as needed within the community.

**Implementation Programs**

**Program H-I-23 SENIOR HOUSING REHABILITATION PROGRAM**

The Redevelopment Agency shall continue to support and fund the Senior Housing Rehabilitation Program, designed to assist eligible seniors who have minor home repair needs.

- Responsibility:** Redevelopment Agency
- Time Frame:** Ongoing
- Funding:** HOME funds
- Quantified Objective:** 60 very low- and 60 low-income units

**Program H-I-24 EMERGENCY SHELTER ZONING**

The City shall update the Zoning Ordinance to define emergency shelters and ensure that emergency shelters are allowed “by right” in the General Commercial (CG) zone. As a part of these Zoning Code revisions, the City shall ensure that there are sufficient opportunities to accommodate the identified need for emergency shelter facilities during the Housing Element planning period. In addition, the City shall adopt permit processing, development, and management standards for emergency shelters that are consistent with State law and that encourage and facilitate the development of emergency shelters.

- Responsibility:** Community Development Department, City Council
- Time Frame:** Within one year of adoption of the Housing Element
- Funding:** General Fund (Staff Time)

**Program H-I-25 TRANSITIONAL AND SUPPORTIVE HOUSING**

The City shall ensure that transitional and supportive housing are accommodated in Manteca with minimal regulatory barriers. The City shall amend the Zoning Ordinance to ensure that transitional and supportive housing are residential uses subject only to those restrictions that apply to other residential uses of the same type in the same zone.

**Responsibility:** City Council, Community Development Department

**Time Frame:** The City will begin updating the Zoning Ordinance in 2009 and expects to complete the update in 2010.

**Funding:** General Fund (Staff Time)

**Program H-I-26 SINGLE ROOM OCCUPANCY UNITS**

The City shall update the Zoning Ordinance to explicitly define single room occupancy (SRO) units as a residential use that is allowed “by right” in the R-4 zoning districts and all Commercial zones.

**Responsibility:** Community Development Department, City Council

**Time Frame:** Within one year of adoption of the Housing Element

**Funding:** General Fund (Staff Time)

**Program H-I-27 SUPPORT FOR HOMELESS SHELTERS AND TRANSITIONAL HOUSING**

The City shall pursue State and Federal funds to support existing emergency shelters and transitional housing with maintenance and operation costs.

**Responsibility:** Community Development Department, Redevelopment Agency

**Time Frame:** FY 2009/2010, ongoing

**Funding:** General Fund (Staff Time)

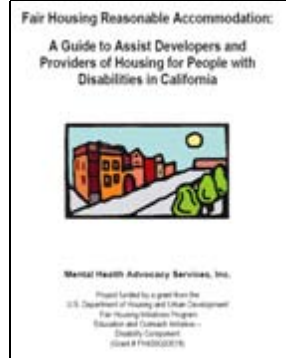
**SPECIAL NEEDS HOUSING  
CASE STUDY: PENSIONE K,  
SACRAMENTO, CA**



Single-room occupancy (SRO) units can provide a valuable form of affordable housing for lower-income individuals, seniors, and persons with disabilities. An SRO unit usually is small, between 200 to 350 square feet. These units provide a valuable source of affordable housing and can serve as an entry point into the housing market for formerly homeless people.

Pensione K provides single-room occupancy units and one-bedroom apartments with individual kitchens and baths, plus eight artist lofts, and pedestrian-oriented street level retail. It provides very low-income residents access to urban amenities, including retail, parks, and transit. The project was financed using funds provided by the Sacramento Housing and Redevelopment Agency and Low-Income Housing Tax Credits.

**REASONABLE  
ACCOMMODATION**



Federal and State fair housing law says that jurisdictions have an "affirmative duty to provide reasonable accommodation in land use and zoning rules, policies, practices, and procedures where it may be necessary to provide individuals with disabilities equal opportunity in housing."

Reasonable accommodation extends beyond exceptions to development standards, such as allowing a wheel chair ramp. It applies to land use rules as well. For example, if a special needs housing developer wants to build a multi-family building for persons with disabilities in a commercial zone that does not allow residential uses, but the site is a good candidate for the project because of its proximity to medical services, the developer can seek a waiver of the prohibition against residential uses. With Program H-I-28, the City has committed to establishing a codified procedure for developers and individuals to request this type of flexibility.

**Program H-I-28 REASONABLE ACCOMMODATION**

The City shall amend its Zoning Ordinance to provide individuals, family members, caregivers, and/or anyone acting on behalf of a person with disabilities reasonable accommodation in rules, policies, practices, and procedures that may be necessary to ensure equal access to housing.

**Responsibility:** Community Development Department, City Council  
**Time Frame:** FY 2009/2010  
**Funding:** General Fund (Staff Time)

**Program H-I-29 PUBLICIZING REASONABLE  
ACCOMMODATION**

The City shall create a public information brochure on reasonable accommodation for persons with disabilities and provide that information on the City's website.

**Responsibility:** Community Development Department  
**Time Frame:** FY 2009/2010  
**Funding:** General Fund (Staff Time)

**Program H-I-30 ZONING FOR GROUP HOMES**

The City shall modify the Zoning Ordinance to allow any community care facility or group home of six or fewer residents, including seniors, "by right" in any residential zone.

**Responsibility:** Community Development Department  
**Time Frame:** FY 2009/2010  
**Funding:** General Fund (Staff Time)

## VII. PROMOTING FAIR HOUSING PRACTICES

### Goal H-7

To promote equal opportunity to secure safe, sanitary, and affordable housing for everyone in the community regardless of race, color, religion, sex, sexual orientation, marital status, national origin, ancestry, familial status, source of income, or disability.

### Policies

- Policy H-P-57** The City shall make information available to the public on the enforcement activities of the State Fair Employment and Housing Commission.
- Policy H-P-58** The City shall strive to maintain an effective relationship and communications with the San Joaquin Housing Authority and San Joaquin County to ensure access to fair housing services.
- Policy H-P-59** The City shall prohibit discrimination in the sale or rental of housing with regard to race, color, national origin, ancestry, religion, disability, source of income, sex, sexual orientation, marital status, or familial status.
- Policy H-P-60** The City shall support and participate in the fair housing program of the San Joaquin Fair Housing Association or initiate a fair housing program of its own.

## Implementation Programs

### FAIR HOUSING



The City of Manteca has a legal obligation to affirmatively further fair housing choice. Along with the cities of Escalon, Lathrop, Ripon, Stockton, Tracy, and San Joaquin County, the jurisdictions are in the process of updating an Analysis of Impediments to Fair Housing Choice (AI) that identifies each jurisdiction's major role in contributing to fair housing choice in the county. One of the ways that Manteca can most effectively further fair housing choice in the city is through implementation of the Housing Element.

#### **Program H-I-31 FAIR HOUSING INFORMATION**

The City shall post and distribute information on the enforcement program of the State Fair Employment and Housing Commission and the services of the San Joaquin Fair Housing Association.

**Responsibility:** Redevelopment Agency  
**Time Frame:** Ongoing  
**Funding:** General Fund (Staff Time)

#### **Program H-I-32 SAN JOAQUIN FAIR HOUSING PROGRAM**

The City shall coordinate with the San Joaquin Fair Housing Association for administration of a fair housing program. The City shall annually review the activities of the San Joaquin Fair Housing Association to ensure that it is meeting the City's fair housing objectives and to evaluate its cost effectiveness. The City may establish and administer its own fair housing program. The City shall provide information provided by the San Joaquin Fair Housing Association (including brochures, flyers, posters, and similar publications) in public locations throughout the city, including the Community Development Department Office, Administration Office, libraries, and the senior center. In addition, the Community Development Department shall have such information available on the City website and distribute it to churches, developers, non-profit agencies, and others who request it. Information shall be provided in languages other than English where appropriate.

**Responsibility:** City Council, City Manager  
**Time Frame:** Annually  
**Funding:** General Fund (Staff Time)

## VIII. ENERGY EFFICIENCY IN RESIDENTIAL DEVELOPMENT

### Goal H-8

To encourage energy efficient residential and neighborhood designs that reduce total housing costs by lowering ongoing operation and maintenance costs.

### Policies

- Policy H-P-61** The City shall promote the use of energy conservation features in the design of all new residential structures.
- Policy H-P-62** The City shall enforce State requirements, including Title 24 requirements, for energy conservation in new residential projects and encourage residential developers to employ additional energy conservation measures with respect to the following:
- Street and driveway design
  - Lot pattern and configuration
  - Siting of buildings
  - Landscaping
  - Solar access
- Policy H-P-63** The City shall encourage residential construction of durable materials and designs suited to local conditions that will contribute to reduction of the life-cycle cost of the dwelling.
- Policy H-P-64** The City shall encourage innovative building construction techniques and materials to reduce initial and ongoing housing costs and provide superior housing.
- Policy H-P-65** The City shall support the use of weatherization programs for existing residential units.
- Policy H-P-66** The City shall encourage land use and circulation development patterns that facilitate the use of lower-cost alternative vehicles.

## Implementation Programs

### ENERGY EFFICIENCY



Energy efficiency has direct application to affordable housing. The more money spent on energy, the less there is available for rent or mortgage payments. High energy costs have particularly detrimental effects on low-income households that do not have enough income or cash reserves to absorb cost increases and must choose between basic needs such as shelter, food, and energy.

In addition to reducing residential energy costs, which makes housing more affordable, there are a number of benefits to providing energy-conserving measures in homes. Energy efficiency ensures better interior climate control for those residents that might be inclined to shut off heating and cooling systems in order to save money. It reduces the need for new power generation plants with their problems relating to air quality and climate change. On a larger scale, energy efficiency in the home contributes to sustainability by reducing the need for materials used for larger heating and cooling systems, transmission and distribution lines, and generating plants.

#### Program H-I-33 ENERGY EFFICIENCY OPPORTUNITIES

The City shall continue to post and distribute information on currently available weatherization programs. The City shall also produce and distribute information regarding Title 24, green building, durable materials and designs, innovative building construction techniques and materials, land use and circulation patterns, water conservation, and renewable energy opportunities.

**Responsibility:** Building Department  
**Time Frame:** FY 2009/2010, ongoing  
**Funding:** General Fund (Staff Time)

## IX. IMPLEMENTATION AND MONITORING

### Goal H-9

To ensure that Housing Element programs are implemented on a timely basis and the progress of each program is monitored and evaluated annually.

### Policies

**Policy H-P-67** The City shall continually work to improve the day-to-day tracking of housing-related information and implementation of Housing Element programs.

### Implementation Programs

**Program H-I-34 HOUSING ELEMENT IMPLEMENTATION REPORTING**

The City shall review and report on the implementation of Housing Element programs to the Department of Housing and Community Development (HCD) using a format provided by HCD.

**Responsibility:** Community Development Department,  
Redevelopment Agency  
**Time Frame:** FY 2009/2010, ongoing  
**Funding:** General Fund (Staff Time)

**Program H-I-35 RESIDENTIAL PERMIT AND PROJECT TRACKING SYSTEM**

The City shall improve its permit and project tracking system by using updated record-keeping methods.

**Responsibility:** Community Development Department, Building Department  
**Time Frame:** FY 2009/2010, ongoing  
**Funding:** General Fund (Staff Time)

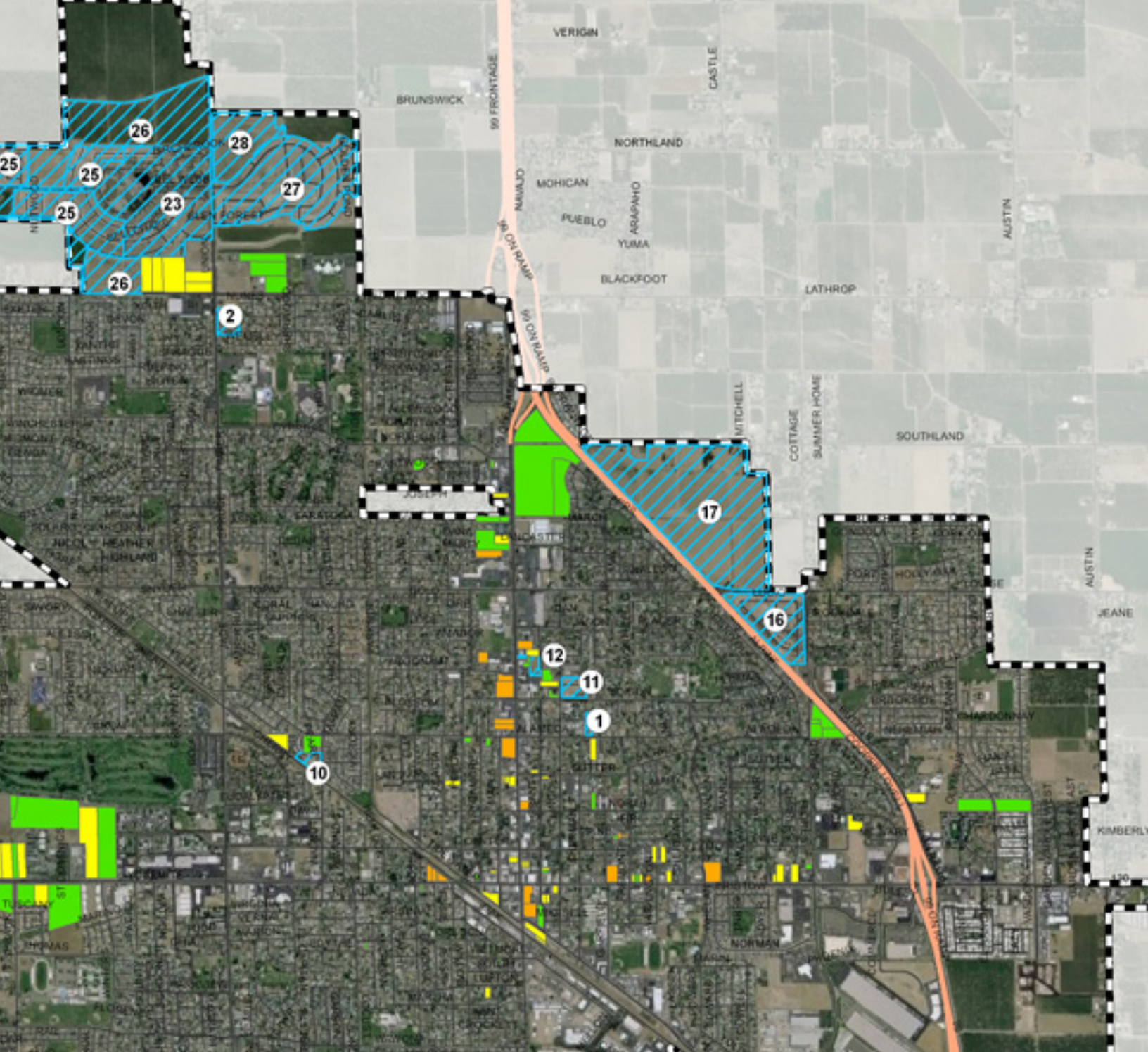
## QUANTIFIED OBJECTIVES

One of the requirements of State law (California Government Code Section 65583[b]) is that the Housing Element contain quantified objectives for the maintenance, preservation, improvement, and development of housing. State law recognizes that the total housing needs identified by a community may exceed available resources and the community's ability to satisfy this need. Under these circumstances the quantified objectives need not be identical to the total housing needs. The City has established a target for the maximum number of housing units for each income category that can be constructed, rehabilitated, and conserved over a five-year time period based on available resources (see Table 1).

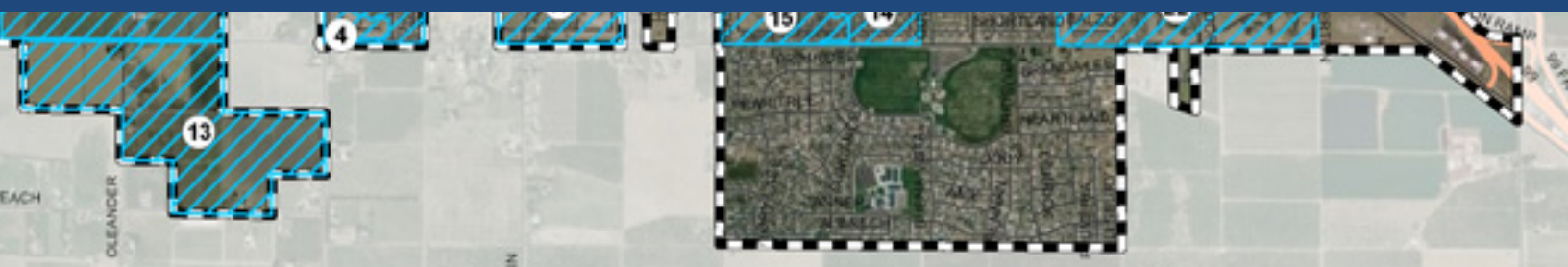
**TABLE 1  
SUMMARY OF QUANTIFIED OBJECTIVES**

<b>Program</b>	<b>Extremely Low</b>	<b>Very Low</b>	<b>Low</b>	<b>Mod.</b>	<b>Above Mod.</b>	<b>Total</b>
<b>New Construction</b>						
H-I-1: Density Bonus	-	50	75	25	-	<b>150</b>
H-I-2: Fee Waivers for Affordable Housing	25	50	50	50	-	<b>175</b>
H-I-5: Pursue State and Federal Funding	25	50	50		-	<b>125</b>
H-I-6: First-Time Homebuyer Assistance Program	-	-	15	15	-	<b>30</b>
H-I-7: Land Assembly	15	30	30	-	-	<b>75</b>
H-I-8: Zoning Ordinance Amendments	-	100	75	50	125	<b>350</b>
H-I-10: Second Units	-	-	-	75	-	<b>75</b>
<i>Subtotal</i>	<i>65</i>	<i>280</i>	<i>295</i>	<i>215</i>	<i>125</i>	<b><i>980</i></b>
<b>Rehabilitation/Preservation</b>						
H-I-17: Housing Rehabilitation Matching Grant Program	-	-	40	-	-	<b>40</b>
H-I-18: CDBG Funds for Affordable Housing Preservation	-	30	30	-	-	<b>60</b>
H-I-22: Foreclosure Acquisition	-	-	10	20	-	<b>30</b>
H-I-23: Senior Housing Rehabilitation Program		60	60	-	-	<b>120</b>
<i>Subtotal</i>	<i>-</i>	<i>90</i>	<i>140</i>	<i>20</i>	<i>-</i>	<b><i>250</i></b>
<b>Total</b>	<b>65</b>	<b>370</b>	<b>435</b>	<b>235</b>	<b>125</b>	<b>1,230</b>

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## Part 2: Background Report



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## INTRODUCTION

State Housing Element Law (Government Code Section 65580 (et seq.)) mandates that local governments must adequately plan to meet the existing and projected housing needs of all economic segments of the community. This Housing Element Background Report provides current (to the end of 2008) information on household characteristics, housing needs, housing supply, land inventory for new development, housing programs, constraints, and incentives for new housing development in the city of Manteca. It also evaluates progress made since the last Housing Element was adopted in 2004. Where available, population and housing projections are provided as well.

The Background Report of the Housing Element identifies the nature and extent of the city's housing needs, which in turn provides the basis for the City's response to those needs in the Policy Document. The Background Report also presents information on the community's setting in order to provide a better understanding of its housing needs.

The City of Manteca last updated its Housing Element in 2004. The Element served a 7½-year planning period from January 1, 2001, to June 30, 2008. The City previously adopted a 1992 Housing Element before the 2004 document.

The current (2009) Housing Element is a comprehensive update of the 2004 Housing Element. The 7½-year planning period is for January 1, 2007, to June 30, 2014.

When adopted, this Element will become part of the City of Manteca General Plan. The 2003 General Plan includes the following elements:

- Land Use
- Community Design
- Circulation
- Economic Development
- Public Facilities and Services
- Safety
- Resource Conservation
- Noise
- Air Quality
- Administration and Implementation

The adoption of this Housing Element may necessitate revisions of some of the other City of Manteca General Plan Elements to maintain internal consistency with those Elements as mandated by State law.

### Overview of State Requirements

State law recognizes the vital role local governments play in the supply and affordability of housing. Each local government in California is required to adopt a comprehensive, long-term general plan for its physical development. The housing element is one of the seven mandated elements of the general plan. State law requires local government plans to address the existing and projected housing needs of all economic segments of the community through their housing elements. The law acknowledges that in order 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 unduly constrain, housing development. As a result, housing policy in the state rests largely upon the effective implementation of local general plans, local housing elements in particular.

The purpose of the housing element is to identify the community's housing needs, to state the community's goals and objectives with regard to housing production, rehabilitation, and conservation to meet those needs, and to define the policies and programs that the community will implement to achieve the stated goals and objectives.

State law requires cities and counties to address the needs of all income groups in their housing elements. The official definition of these needs is provided by the California Department of Housing and Community Development (HCD) for each city and county within its geographic jurisdiction. Beyond these income-based housing needs, the housing element must also address special needs groups such as persons with disabilities and homeless persons.

As required by State Housing Element Law (Government Code Section 65583(a)), the assessment and inventory for this Element includes the following:

- Analysis of population and employment trends and projections, and a quantification of the locality's existing and projected housing needs for all income levels. This analysis of existing and projected needs includes the City of Manteca's share of the regional housing need.
- Analysis and documentation of household characteristics, including level of payment compared to ability to pay; housing characteristics, including overcrowding; and housing stock condition.
- An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment; and an analysis of the relationship of zoning, public facilities, and services to these sites.
- The identification of a zone or zones where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit.
- Analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels and for persons with disabilities, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures. Analysis of local efforts to remove governmental constraints.

- Analysis of potential and actual non-governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, and the cost of construction.
- Analysis of any special housing needs for the elderly, persons with disabilities, large families, farmworkers, families with female heads of households, and families and persons in need of emergency shelter.
- Analysis of opportunities for residential energy conservation.
- Analysis of “at-risk” assisted housing developments that are eligible to change from low-income housing uses during the next 10 years.

The Housing Element Background Report identifies the nature and extent of the city’s housing needs, which in turn provides the basis for the City’s response to those needs in the Housing Element Policy Document. In addition to identifying housing needs, the Background Report also presents information on the setting in which the needs occur, which provides a better understanding of the community and facilitates planning for housing.

The following is a summary of the major sections of the Housing Element Background Report:

Section I: Introduction

Section II: Housing Needs Assessment

A. Housing Stock and Demographic Profile

B. Housing Needs

Section III: Resource Inventory

A. Availability of Land and Services

B. Inventory of Local, State, and Federal Housing and Financing Programs

C. Energy Conservation Opportunities

Section IV: Potential Housing Constraints

A. Potential Governmental Constraints

B. Potential Non-Governmental Constraints

Section V: Evaluation

A. Housing Accomplishments

B. Review of 2004 Housing Element

The Background Report satisfies State requirements and provides the foundation for the goals, policies, implementation programs, and quantified objectives. The Background Report sections draw on a broad

range of informational sources. Information on population, housing stock, and economics comes primarily from the 2000 U.S. Census, the California Department of Finance (DOF), and City of Manteca records. Information on available sites and services for housing comes from numerous public agencies. Information on constraints on housing production and past and current housing efforts in the city of Manteca comes from City staff, other public agencies, and a number of private sources.

## **General Plan and Housing Element Consistency**

Upon adoption, this Housing Element will become part of the 2003 City of Manteca General Plan. To maintain internal consistency among the elements of the General Plan, as required by State Law, the adoption of this Housing Element may necessitate revisions of some of the elements of the General Plan.

## **General Plan and Housing Element Differences**

The housing element is one of seven State-mandated elements that every general plan must contain. Although the housing element must follow all the requirements of the general plan, the housing element has several State-mandated requirements that distinguish it from other general plan elements. Whereas the State allows local government the ability to decide when to update their general plan, State law sets the schedule for periodic update (five-year time frame) of the housing element. Local governments are also required to submit draft and adopted housing elements to HCD for State law compliance review. This review ensures that the housing element meets the various State mandates. When the City satisfies these requirements, the State will “certify” that the element is legally adequate. Failing to comply with State law could result in potentially serious consequences such as reduced access to infrastructure, transportation, and housing funding and vulnerability to lawsuits.

## **Public Participation**

As part of the Housing Element update process, the City implemented the State’s public participation requirements in Housing Element Law, set forth in Government Code Section 65583(c)(7), that jurisdictions “...shall make a diligent effort to achieve participation of all economic segments of the community in the development of the housing element.”

City staff and the Housing Element Consultants held two community/stakeholder workshops to solicit input from individuals and organizations in the community including local residents, both non-profit and for-profit housing developers, and social service providers. The City advertised the workshops on the City website homepage, in a local online news source, in the Manteca Bulletin, and through distribution of an e-mail announcement to the aforementioned stakeholder groups. Appendix C contains a summary of the comments received at the two workshops. Many of the comments were general comments regarding the housing needs of Manteca residents. These needs are described in the Background Report and addressed in the Policy Document. Workshop participants also suggested potential solutions to addressing these housing needs. Where feasible and applicable to the Housing Element, these solutions have been included in the Policy Document.

The following is an outline of the City's public outreach program:

<b>Date</b>	<b>Description of Meeting</b>
<b><i>April 2, 2009</i></b>	<b><i>Community/Stakeholder Workshop #1</i></b>
	The Housing Element Consultants made a presentation to community members and local stakeholders with an overview of the Housing Element update process, a description of State housing law requirements, and a description of the required components of the Housing Element Background Report and Policy Document. Following the presentation, City staff asked the workshop participants to identify key housing issues and possible solutions to address the issues. Appendix C contains a summary of the workshop.
<b><i>July 1, 2009</i></b>	<b><i>Community/Stakeholder Workshop #2</i></b>
	On July 1, 2009, the City of Manteca Community Development Department held the second workshop for key stakeholders and community members to discuss the background information and the proposed housing policies in the Draft 2009 Housing Element Update that was released for public review on June 11, 2009. Workshop participants listened to a presentation by the Housing Element Consultants about the Housing Element Update process, findings from the residential sites inventory that identified sites available for the production of higher-density housing, and the proposed policies and programs in the Draft Housing Element. Workshop participants asked questions and provided feedback on the proposed policies and programs of the Draft Housing Element. Appendix C contains a summary of the workshop.
<b><i>July 28, 2009</i></b>	<b><i>Planning Commission Meeting</i></b>
	On July 28, 2009, the City of Manteca Community Development Department and the County's Housing Element Consultants presented the Public Review Draft Housing Element to the Planning Commission. The Commission made a recommendation that the City Council authorize City staff to submit the document to the Department of Housing and Community Development.
<b><i>September 1, 2009</i></b>	<b><i>City Council Meeting</i></b>
	On September 1, 2009, the City of Manteca Community Development Department and the County's Housing Element Consultants presented the Public Review Draft Housing Element to the City Council. The City Council gave direction to City staff to submit the document to the Department of Housing and Community Development.
<b><i>May 25, 2010</i></b>	<b><i>Planning Commission Public Hearing</i></b>
	On March 11, 2010, the Planning Commission held a public hearing on the Housing Element. The hearing was open to the public and the public had an opportunity to comment on the Housing Element. The Planning Commission adopted a resolution recommending that the City Council adopt the Housing Element.
<b><i>June 15, 2010</i></b>	<b><i>City Council Public Hearing</i></b>
	On June 15, 2010, the City Council held a public hearing on the Housing Element. The hearing was open to the public and the public had an opportunity to comment on the Housing Element. The City Council adopted the Housing Element.

# I. EXISTING HOUSING NEEDS ASSESSMENT

This section begins with a description of housing and demographic characteristics of the city of Manteca. The section then discusses the existing housing needs of Manteca based on housing and demographic characteristics, and the housing needs of “special” population groups as defined in State law. Data for Manteca is presented, wherever possible, alongside data for San Joaquin County and California for comparison. This facilitates an understanding of the city’s characteristics by illustrating how the city is similar to, or differs from, the county and state in various aspects related to demographic, employment, and housing characteristics and needs.

## A. Demographic and Employment Profile

The purpose of this section is to establish “baseline” population, employment, and housing characteristics for the city of Manteca. The main sources of the information in this section are the 2004 City of Manteca Housing Element, 1990 U.S. Census, 2000 U.S. Census, the California Department of Finance (DOF), and the San Joaquin Council of Governments (SJCOG). Other sources of information include the following: the California Employment Development Department (EDD); the U.S. Department of Housing and Urban Development (HUD); and local economic data (such as home sales prices, rents, and wages).

### 1. *Demographics*

#### Population

Table 1 shows the long-term historic population trends for the city of Manteca. Since incorporating in 1918, Manteca has been a rapidly growing city. The city experienced its highest average annual growth rate (AAGR) between 1950 and 1960 when the population grew at an AAGR of 8.04 percent. The population continued to grow at an average rate between 5 and 6 percent over the following decades (1960 to 1990). The population growth slowed slightly between 1990 and 2000, and then increased again through the 2000s. As of 2008 the city has a population of 66,451. It should be noted that the boundaries of incorporated cities are not constant and population change over time in a given place reflects not only population growth, but a change in the area of an incorporated city.

Table 2 shows the dynamics of population growth in Manteca versus San Joaquin County and California. From 1990 to 2000 both the city of Manteca and San Joaquin County grew at a faster rate than the state average, with 1.91 percent and 1.47 percent AAGR, respectively, versus 1.30 for all of California. While the 2000-2008 AAGR increased statewide to 1.51 percent, the rate of growth in both Manteca and the county doubled to 3.94 percent and 2.74 percent, respectively. Over the past eight years, Manteca’s population has grown at more than two and a half times the state average.

**TABLE 1  
HISTORICAL POPULATION CHANGE  
Manteca  
1920 to 2000**

Year	Population	Change	AAGR
1920	1,286	-	-
1930	1,614	328	2.30%
1940	1,981	367	2.07%
1950	3,804	1,823	6.74%
1960	8,242	4,438	8.04%
1970	13,845	5,603	5.32%
1980	24,925	11,080	6.06%
1990	40,773	15,848	5.04%
2000	49,258	8,485	1.91%
2008	66,451	17,193	3.94%

Note: AAGR for 2000-2008 calculated for 7.75-year period (April 1, 2000 to Jan. 1, 2008).

Source: *DOF, Table 2a Historical Census Populations of California State, Counties, Cities, Places, and Towns*

**TABLE 2  
POPULATION CHANGE  
Manteca, San Joaquin County, and California  
1990 to 2008**

	Manteca			San Joaquin County			California		
	1990	2000	2008	1990	2000	2008	1990	2000	2008
Population	40,773	49,258	66,451	480,628	556,229	685,660	29,758,213	33,873,086	38,049,462
Growth from Previous Period		8,485	17,193	-	75,601	129,431	-	4,114,873	4,176,376
AAGR from Previous Period	-	1.91%	3.94%	-	1.47%	2.74%	-	1.30%	1.51%

Sources: *California Department of Finance 2008, and U.S. Census 1990 and 2000*

### Age

Table 3 shows the distribution of Manteca’s population by age in 1990 and 2000. As shown in the table, the share of persons between 0-4 and 20-34 years of age declined from 1990 to 2000, while all other age groups remained stable or increased in their share of the overall population. Manteca’s population distribution was similar to that of San Joaquin County in 2000, although Manteca had a slightly higher share of persons 35 to 44 and residents 55 and older made up a slightly smaller share of Manteca’s population than that of San Joaquin County. In 2000 the median age in Manteca (32.5) was slightly higher than that of the county (31.9) and slightly lower than that of the state (33.3).

**TABLE 3  
AGE CHARACTERISTICS**

**Manteca  
1990 and 2000**

Age Group	Manteca				San Joaquin County			
	1990		2000		1990		2000	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
0 to 4	3,872	9.5%	3,716	7.5%	42,150	8.8%	44,960	8.0%
5 to 14	7,473	18.3%	9,120	18.5%	79,454	16.5%	100,407	17.8%
15 to 19	2,992	7.3%	4,305	8.7%	34,958	7.3%	47,915	8.5%
20 to 24	2,790	6.8%	2,759	5.6%	35,801	7.4%	37,668	6.7%
25 to 34	7,677	18.8%	6,456	13.1%	83,174	17.3%	75,540	13.4%
35 to 44	6,599	16.2%	8,576	17.4%	71,521	14.9%	86,601	15.4%
45 to 54	3,575	8.8%	6,324	12.8%	44,635	9.3%	68,748	12.2%
55 to 64	2,465	6.0%	3,426	7.0%	35,425	7.4%	41,960	7.4%
65 to 74	2,031	5.0%	2,420	4.9%	31,273	6.5%	30,673	5.4%
75 and over	1,299	3.2%	2,156	4.4%	22,237	4.6%	29,126	5.2%
<b>TOTAL</b>	<b>40,773</b>	<b>100.0%</b>	<b>49,258</b>	<b>100.0%</b>	<b>480,628</b>	<b>100.0%</b>	<b>563,598</b>	<b>100.0%</b>

Source: 1990 and 2000 U.S. Census

### Race and Ethnicity

Table 4 summarizes U.S. Census data related to the race and ethnicity of residents of Manteca, San Joaquin County, and California in 2000. As shown in the table, white persons made up a much larger share of Manteca’s population (74.2 percent) than in San Joaquin County (58.1 percent) and California (59.5 percent). Compared to the county and State, Manteca’s population was less racially and ethnically diverse in 2000.

**TABLE 4**  
**POPULATION BREAKDOWN BY RACE AND ETHNICITY**  
**Manteca, San Joaquin County, and California**  
**2000**

Racial/Ethnic Category	Manteca		San Joaquin County		California	
	Number	Percent	Number	Percent	Number	Percent
White	36,534	74.2%	327,607	58.1%	20,170,059	59.5%
Black or African American	1,406	2.9%	37,689	6.7%	2,263,882	6.7%
American Indian and Alaska Native	643	1.3%	6,377	1.1%	333,346	1.0%
Asian	1,733	3.5%	64,283	11.4%	3,697,513	10.9%
Native Hawaiian and Other Pacific Islander	179	0.4%	1,955	0.3%	116,961	0.3%
Other <sup>1</sup>	8,763	17.8%	125,687	22.3%	7,289,887	21.5%
Hispanic or Latino (of any race)	12,363	25.1%	172,073	30.5%	10,966,556	32.4%
<b>TOTAL</b>	<b>49,258</b>	<b>100.0%</b>	<b>563,598</b>	<b>100.0%</b>	<b>33,871,648</b>	<b>100.0%</b>

Source: 2000 U.S. Census

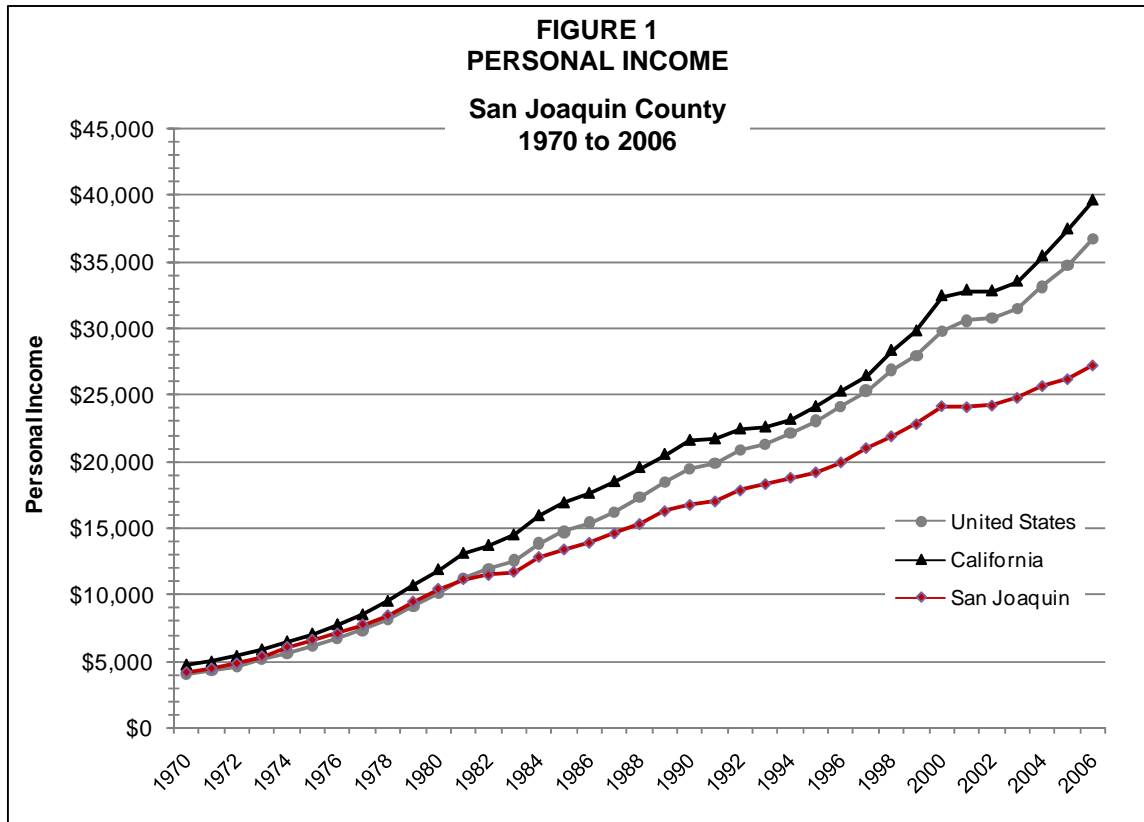
Notes: <sup>1</sup>“Other” includes both the “some other race alone” category and persons of “two or more races”

## 2. Income and Employment

Local demand for housing is significantly impacted by income, employment characteristics, and regional job growth. To effectively address the housing and jobs relationship, an understanding of local salary and job profiles is needed. This section analyzes personal income, household income, and employment characteristics for San Joaquin County and the city of Manteca, when available. Employment data from the California Employment Development Department (EDD) is for the Stockton Metropolitan Statistical Area, which covers the same geographic boundaries as the county.

### Personal Income

Since the early 1980s San Joaquin County has had a low average per-capita personal income compared to California and national averages. As shown in Figure 1, from 1984 to 2006 San Joaquin County’s per-capita personal income rose 52.7 percent to \$27,272 compared to the State of California, which rose approximately 59.6 percent to \$39,629. The personal income gap between San Joaquin County and California was four times greater in 2006 (\$12,354) than what it was in 1984 (\$3,091).



Source: Department of Commerce, Bureau of Economic Analysis, 2008

### Household Income

Table 5 shows the distribution of households according to their 1999 incomes for Manteca, San Joaquin County, and California. While 42.4 percent of households in San Joaquin County earned less than \$35,000 in 1999, only 34.3 percent of households in Manteca earned under \$35,000. Manteca's income distribution is more heavily concentrated in the middle of the income spectrum than the county and state. Nearly 45 percent of Manteca's households earned between \$35,000 and \$74,999, while less than 36 percent of the county's households and only 34 percent of households in the state fell within this income range. On the high end of the income spectrum, 10 percent of Manteca households earned more than \$100,000 in 1999, compared to 17.3 percent of households in the state.

**TABLE 5  
HOUSEHOLD INCOME DISTRIBUTION  
Manteca, San Joaquin County, and California  
2000**

Income	Manteca		San Joaquin County		California	
	Households	Percent	Households	Percent	Households	Percent
Under \$15,000	1,707	10.4%	30,598	16.8%	1,615,869	14.0%
\$15,000-\$24,999	1,857	11.4%	24,053	13.2%	1,318,246	11.5%
\$25,000-\$34,999	2,050	12.5%	22,488	12.4%	1,315,085	11.4%
\$35,000-\$49,999	3,224	19.7%	29,730	16.4%	1,745,961	15.2%
\$50,000-\$74,999	4,017	24.6%	35,475	19.5%	2,202,873	19.1%
\$75,000-\$99,999	1,849	11.3%	19,934	11.0%	1,326,569	11.5%
\$100,000-\$149,000	1,283	7.8%	13,421	7.4%	1,192,618	10.4%
\$150,000 or more	373	2.3%	5,913	3.3%	794,799	6.9%
<b>Total Households</b>	<b>16,360</b>	<b>100.0%</b>	<b>181,612</b>	<b>100.0%</b>	<b>11,512,020</b>	<b>100.0%</b>

Source: 2000 U.S. Census

Table 6 shows the median household and median family incomes in 1999 for Manteca, San Joaquin County, and California. Manteca’s median household income (\$46,677) was significantly higher than that of the county (\$41,282), and slightly lower than that of California (\$47,493). Median family incomes followed the same pattern, but were slightly higher for the city, county, and the state.

**TABLE 6  
MEDIAN INCOME  
Manteca, San Joaquin County, and California  
2000**

	Manteca	San Joaquin County	California
Median Household Income	\$46,677	\$41,282	\$47,493
Median Family Income	\$51,587	\$46,919	\$53,025

Source: 2000 U.S. Census

## Employment

Table 7 shows the estimated employment by occupation in Manteca in 2004. Civilian employed population is counted by where people live. Since many Manteca residents commute to the Bay Area for work, the information in the table is not an indication of the number of jobs in the city of Manteca. Of the total 25,584 employed population in 2004, 28.7 percent (7,346 persons) worked in sales and office-related jobs. Production, transportation, and material moving was the second largest occupation category with 17.7 percent of Manteca residents employed in this occupation.

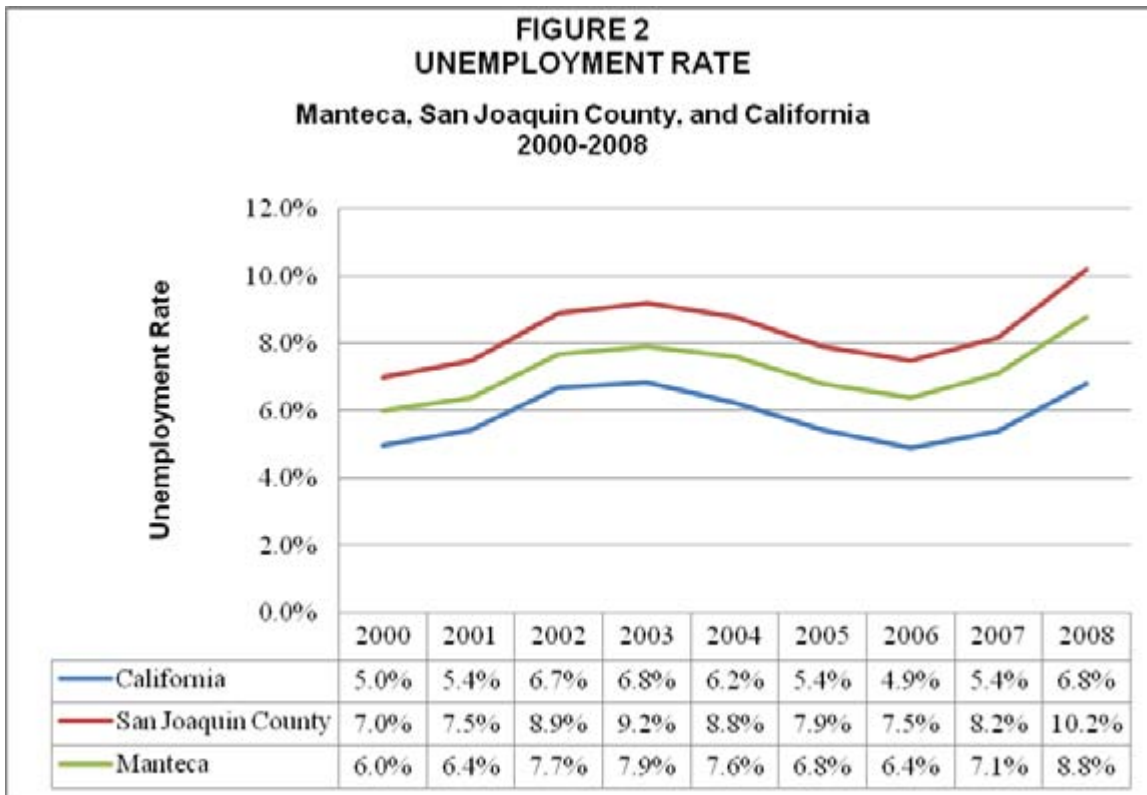
**TABLE 7  
ESTIMATED CIVILIAN EMPLOYED POPULATION BY OCCUPATION  
(PERSONS 16 YEARS AND OLDER)**

**Manteca  
2004**

<b>Occupation</b>	<b>Number of Persons</b>	<b>Percent</b>
Management, Business, and Financial Operations	2,460	9.6%
Professional and Related Occupations	3,978	15.5%
Service	3,581	14.0%
Sales and Office	7,346	28.7%
Farming, Fishing, and Forestry	354	1.4%
Construction, Extraction, and Maintenance	3,330	13.0%
Production, Transportation, and Material Moving	4,535	17.7%
<b>Total</b>	<b>25,584</b>	<b>100.0%</b>

*Source: Claritas, Inc, June 8, 2004*

The Employment Development Department (EDD) estimates the total labor force of cities and counties in California; however, the EDD does not break down employment by industry at the city level. Based on EDD estimates, the number of employed persons in Manteca was 25,800 in 2008. Unemployment in Manteca has increased in recent years, following the statewide trend. Figure 2 shows unemployment rates in Manteca, San Joaquin County, and California from 2000 to 2008. Since 2000, the city's unemployment rate has been consistently higher than the state average, but lower than the unemployment rate in the county. Unemployment has increased since 2006; at the same time the housing market has decreased. Some of this unemployment may be related to layoffs in the construction industry as housing starts have nearly come to a stop in Manteca and throughout much of California. As of September 2008, 8.8 percent of Manteca residents were unemployed.



Source: Employment Development Department (EDD), September 2008

### 3. Population and Employment Projections

The San Joaquin Council of Governments (SJCOG) produces projections of population and employment for the cities in San Joaquin County, including the city of Manteca. SJCOG’s most recent projections, released in 2004, cover the period from 2005 to 2030. Table 8 shows the Census population and employment estimates in 2000 and the projected population and number of employees for 2005 through 2030.

As shown in the table, Manteca’s population is projected to increase from 57,499 in 2005 to 66,210 in 2010 and 75,653 in 2015. By 2030 the city’s population is projected to be 108,719. Employment growth in Manteca is projected at a lower rate than population. The number of jobs is projected to increase from 12,809 jobs in 2005 to 13,737 in 2010 and 14,691 in 2015. With population projected to grow faster than employment, the Manteca jobs-to-household ratios will likely decrease, furthering the city’s role as a bedroom community.

TABLE 8 POPULATION AND EMPLOYMENT PROJECTIONS Manteca 2000 to 2030				
Year	Population		Employment	
	Persons	AAGR	Jobs	AAGR
2000	49,258	--	11,905	--
2005	57,499	3.14%	12,809	1.47%
2010	66,210	2.86%	13,737	1.41%
2015	75,653	2.70%	14,691	1.35%
2020	85,605	2.50%	15,722	1.37%
2025	96,607	2.45%	16,889	1.44%
2030	108,719	2.39%	18,053	1.34%

Source: San Joaquin Council of Governments. Population, Employment, & Housing Unit Projections, 2004

## B. Household Characteristics and Housing Supply

The section provides an analysis of household characteristics and housing supply. The first section analyzes household characteristics, such as household population, composition, size, tenure, and overcrowding. More simply stated, it summarizes the profile of Manteca residents living in private households, whether they are renters or owners, how many people live in a household, and if it is overcrowded. The second section analyzes the city’s housing inventory and supply, including a discussion of vacant units.

The discussion of the housing stock in Manteca uses a significant amount of data from the 2000 Census Summary File 3 (SF3), whereas the housing and population information shown in other sections of this document are based primarily on Summary File 1 (SF1). SF3 is based on a sample, whereas SF1 is based on a complete count. Therefore, totals from the two sources vary.

### 1. Household Characteristics

The first part of this section analyzes household characteristics including household population, tenure, and household composition.

#### Household Population

Household population is an important measure for establishing the number of persons residing in private households. Persons in institutional or group quarters are not included in the count of household population. As of 2008 Manteca had a total household population of 65,974 with 477 people (or less than 1 percent) living in group quarters. With 21,730 households, the city had an average three persons per household.

## Household Composition

The U.S. Census divides households into two different categories, depending on their composition: family and non-family. Family households are those consisting of two or more related persons living together. Non-family households include persons who live alone or in groups composed of unrelated individuals. Manteca is known as “the family city” and, as shown in Table 9, families made up a large share of the population in Manteca than in San Joaquin County or California. In 1990, 79.4 percent of Manteca households were family households compared to 74.6 percent in the county and 68.8 percent in the State. From 1990 to 2000, family households as a percentage of total households decreased in Manteca to 76.7 percent, yet remained higher than the percentage of family households in the county and state.

<b>TABLE 9 FAMILY AND NON-FAMILY HOUSEHOLDS Manteca, San Joaquin County, and California 1990 and 2000</b>						
	<b>Manteca</b>		<b>San Joaquin County</b>		<b>California</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>1990</b>						
Family Households	10,690	79.4%	118,345	74.6%	7,139,394	68.8%
Non-Family Households	2,776	20.6%	40,314	25.4%	3,241,812	31.2%
<b>Total Households</b>	<b>13,466</b>	<b>100.0%</b>	<b>158,659</b>	<b>100.0%</b>	<b>10,381,206</b>	<b>100.0%</b>
<b>2000</b>						
Family Households	12,540	76.7%	135,419	74.6%	7,920,049	68.9%
Non-Family Households	3,820	23.3%	46,193	25.4%	3,582,821	31.1%
<b>Total Households</b>	<b>16,360</b>	<b>100.0%</b>	<b>181,612</b>	<b>100.0%</b>	<b>11,502,870</b>	<b>100.0%</b>

Source: 2000 U.S. Census

## Tenure

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

Home equity is the largest single source of household wealth for most Americans. Median net wealth for renters is about 3 percent of that of homeowners. The national homeownership rate has risen from around 40 percent before World War II, to 65.6 percent in 1980, 64 percent in 1995, 65 percent in 2002, and 69 percent in 2008. Many economists feel that anything over 70 percent is not sustainable in the long run and will lead to a housing bubble.

Figure 3 shows rates of homeownership and renter occupancy in Manteca, San Joaquin County, and California in 2000. As shown in the figure, Manteca had a slightly higher rate of homeownership (63 percent) than the county (60.4 percent) and the state (56.9 percent) in 2000.

**FIGURE 3**  
**OWNER-OCCUPIED AND RENTER-OCCUPIED HOUSING UNITS**  
 Manteca, San Joaquin County, and California  
 2000



Source: 2000 U.S. Census

### Overcrowding

U.S. Census Bureau standards define a housing unit as overcrowded when the total number of occupants is greater than one person per room, excluding kitchens and bathrooms. A typical home might have a total of five rooms (three bedrooms, living room, and dining room). If more than five people were living in the home, it would be considered overcrowded. There is some debate about whether units with larger households where seven people might occupy a home with six rooms should really be considered overcrowded. Nonetheless, units with more than 1.5 persons per room are considered severely overcrowded, and should be recognized as a significant housing problem.

Table 10 below compares housing overcrowding data for Manteca with data for San Joaquin County and California. In 2000, 90.8 percent of Manteca’s housing units had 1.0 or fewer persons per room, meaning nearly 10 percent would be considered overcrowded. Of all units in Manteca, 5.2 percent had between 1.01 and 1.50 persons per room; 2.5 percent had between 1.51 and 2.0 persons per room; and 1.5 percent had more than 2.0 persons per room. These statistics show that overcrowding was less of a problem in 2000 in Manteca than in San Joaquin County where 14 percent of all households had more than 1.0 persons per room, and in California where 15.2 percent of households were considered overcrowded.

Overcrowding is typically more of a problem in rental units than owner-occupied units. When broken out by tenure, 61.7 percent of the overcrowded households in Manteca were renter households. Only 5.6 percent (578) of Manteca’s owner households had 1.01 or more persons per room, while 15.4 percent

(933) of the renter households had 1.01 or more persons per room in 2000. In San Joaquin County 7.6 percent of owner households and 23.7 percent of renter households were overcrowded. Statewide overcrowding was much higher than it was in Manteca and similar to the county with 8.7 percent of owner households and 23.9 percent of renter households having greater than 1.0 persons per room. Based on this information, Manteca had less of a need for large housing units in 2000 than other jurisdictions.

<b>TABLE 10 OVERCROWDING Manteca, San Joaquin County, and California 2000</b>						
	<b>Manteca</b>		<b>San Joaquin County</b>		<b>California</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Owner-Occupied</b>						
0.50 or less	5,956	57.7%	68,133	62.1%	4,210,011	64.3%
0.51 to 1.00	3,792	36.7%	33,224	30.3%	1,774,210	27.1%
1.01 to 1.50	335	3.2%	4,479	4.1%	278,471	4.3%
1.51 to 2.00	165	1.6%	2,658	2.4%	175,358	2.7%
2.01 or more	78	0.8%	1,177	1.1%	108,187	1.7%
<b>Total</b>	<b>10,326</b>	<b>100.0%</b>	<b>109,671</b>	<b>100.0%</b>	<b>6,546,237</b>	<b>100.0%</b>
<b>Renter-Occupied</b>						
0.50 or less	2,829	47.0%	28,517	39.6%	2,012,190	40.6%
0.51 to 1.00	2,255	37.5%	26,360	36.6%	1,758,107	35.5%
1.01 to 1.50	514	8.5%	7,487	10.4%	421,839	8.5%
1.51 to 2.00	248	4.1%	5,109	7.1%	388,269	7.8%
2.01 or more	171	2.8%	4,485	6.2%	376,228	7.6%
<b>Total</b>	<b>6,017</b>	<b>100.0%</b>	<b>71,958</b>	<b>100.0%</b>	<b>4,956,633</b>	<b>100.0%</b>
<b>Total Occupied Housing Units</b>						
0.50 or less	8,785	53.8%	96,650	53.2%	6,222,201	54.1%
0.51 to 1.00	6,047	37.0%	59,584	32.8%	3,532,317	30.7%
1.01 to 1.50	849	5.2%	11,966	6.6%	700,310	6.1%
1.51 to 2.00	413	2.5%	7,767	4.3%	563,627	4.9%
2.01 or more	249	1.5%	5,662	3.1%	484,415	4.2%
<b>Total</b>	<b>16,343</b>	<b>100.0%</b>	<b>181,629</b>	<b>100.0%</b>	<b>11,502,870</b>	<b>100.0%</b>

Source: 2000 U.S. Census

## Household Size

Table 11 shows average household size by tenure for Manteca, San Joaquin County, and California in 2000. Manteca had a slightly smaller proportion (16.6 percent) of large households (five or more members) than San Joaquin County (18 percent), and a slightly larger proportion than California (15.9 percent). Manteca also had a smaller proportion of one- and two-person households than San Joaquin County and California in 2000 (46.9 percent compared to 49.2 percent and 53.1 percent, respectively).

TABLE 11 HOUSEHOLD SIZE BY TENURE Manteca, San Joaquin County, and California 2000						
	Manteca		San Joaquin County		California	
	Number	Percent	Number	Percent	Number	Percent
<b>Owner Occupied</b>						
1 Person	1,509	14.6%	19,203	17.5%	1,242,064	19.0%
2 Persons	3,159	30.7%	35,840	32.7%	2,162,319	33.0%
3 Persons	1,838	17.8%	17,714	16.2%	1,063,020	16.2%
4 Persons	2,029	19.7%	19,157	17.5%	1,057,933	16.2%
5 Persons	1,074	10.4%	10,049	9.2%	539,840	8.2%
6 Persons	426	4.1%	4,628	4.2%	253,814	3.9%
7 Persons or more	270	2.6%	3,080	2.8%	227,247	3.5%
<b>Total</b>	<b>10,305</b>	<b>100.0%</b>	<b>109,671</b>	<b>100.0%</b>	<b>6,546,237</b>	<b>100.0%</b>
<b>Renter Occupied</b>						
1 Persons	1,542	25.4%	18,410	25.6%	1,465,064	29.6%
2 Persons	1,385	22.8%	15,846	22.0%	1,246,918	25.2%
3 Persons	1,161	19.1%	12,220	17.0%	780,946	15.8%
4 Persons	1,052	17.4%	10,533	14.6%	649,947	13.1%
5 Persons	536	8.8%	7,171	10.0%	394,656	8.0%
6 Persons	232	3.8%	3,722	5.2%	209,867	4.2%
7 Persons or more	155	2.6%	4,056	5.6%	209,235	4.2%
<b>Total</b>	<b>6,063</b>	<b>100.0%</b>	<b>71,958</b>	<b>100.0%</b>	<b>4,956,633</b>	<b>100.0%</b>
<b>All Households</b>						
1 Person	3,051	18.6%	37,613	20.7%	2,707,128	23.5%
2 Persons	4,544	27.8%	51,686	28.5%	3,409,237	29.6%
3 Persons	2,999	18.3%	29,934	16.5%	1,843,966	16.0%
4 Persons	3,081	18.8%	29,690	16.3%	1,707,880	14.8%
5 Persons	1,610	9.8%	17,220	9.5%	934,496	8.1%
6 Persons	658	4.0%	8,350	4.6%	463,681	4.0%
7 Persons or more	425	2.6%	7,136	3.9%	436,482	3.8%
<b>Total</b>	<b>16,368</b>	<b>100.0%</b>	<b>181,629</b>	<b>100.0%</b>	<b>11,502,870</b>	<b>100.0%</b>

Source: 2000 U.S. Census

Table 12 shows the number of bedrooms by housing unit by tenure in Manteca, San Joaquin County, and California in 2000. As shown in the table, 60.2 percent of occupied housing units in Manteca contained three or more bedrooms in 2000. This is higher than the percentage of units with three or more bedrooms in San Joaquin County (54.7 percent) and California (47.4 percent). This is likely due to a combination of factors, including higher rates of homeownership, a higher percentage of family households, and a larger percentage of newer units in Manteca.

Renter-occupied units tend to have a smaller number of bedrooms than owner-occupied units. This was the case in Manteca in 2000, where 78.6 percent of owner-occupied units had three or more bedrooms, compared to only 28.4 percent of renter-occupied units. However, the percentage of renter units in Manteca with three or more bedrooms is larger than the percentage in San Joaquin County (25.6 percent) and California (18.4 percent).

<b>TABLE 12 NUMBER OF BEDROOMS BY TENURE Manteca, San Joaquin County, and California 2000</b>						
	<b>Manteca</b>		<b>San Joaquin County</b>		<b>California</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Owner Occupied</b>						
No bedroom	124	1.2%	1,718	1.6%	114,254	1.7%
1 bedroom	364	3.5%	5,936	5.4%	411,758	6.3%
2 bedrooms	1716	16.6%	21,166	19.3%	1,485,676	22.7%
3 bedrooms	5600	54.2%	56,196	51.2%	2,825,326	43.2%
4 bedrooms	2209	21.4%	21,327	19.4%	1,417,027	21.6%
5 or more bedrooms	313	3.0%	3,328	3.0%	292,196	4.5%
<b>Total</b>	<b>10,326</b>	<b>100.0%</b>	<b>109,671</b>	<b>100.0%</b>	<b>6,546,237</b>	<b>100.0%</b>
<b>Renter Occupied</b>						
No bedroom	318	5.3%	6,746	9.4%	703,196	14.2%
1 bedroom	1455	24.2%	19,414	27.0%	1,651,911	33.3%
2 bedrooms	2532	42.1%	27,374	38.0%	1,685,750	34.0%
3 bedrooms	1447	24.0%	15,470	21.5%	719,939	14.5%
4 bedrooms	259	4.3%	2,547	3.5%	170,580	3.4%
5 or more bedrooms	6	0.1%	407	0.6%	25,257	0.5%
<b>Total</b>	<b>6,017</b>	<b>100.0%</b>	<b>71,958</b>	<b>100.0%</b>	<b>4,956,633</b>	<b>100.0%</b>
<b>All Households</b>						
No bedroom	442	2.7%	8,464	4.7%	817,450	7.1%
1 bedroom	1,819	11.1%	25,350	14.0%	2,063,669	17.9%
2 bedrooms	4,248	26.0%	48,540	26.7%	3,171,426	27.6%
3 bedrooms	7,047	43.1%	71,666	39.5%	3,545,265	30.8%
4 bedrooms	2,468	15.1%	23,874	13.1%	1,587,607	13.8%
5 or more bedrooms	319	2.0%	3,735	2.1%	317,453	2.8%
<b>Total</b>	<b>16,343</b>	<b>100.0%</b>	<b>181,629</b>	<b>100.0%</b>	<b>11,502,870</b>	<b>100.0%</b>

Source: 2000 U.S. Census

Average household size is a function of household population (the group quarters population is not counted) divided by the number of occupied housing units. Table 13 shows the average household size for Manteca, San Joaquin County, and California. The average number of persons per household (i.e., persons per occupied housing unit) remained relatively the same in Manteca between 1990 and 2008. There was a slight decrease in average household size from 3.02 in 1990 to 2.98 in 2000, and a slight increase to 3.04 in 2008. The average household sizes in Manteca were similar to those in the county during this time period, and slightly larger than the statewide average.

**TABLE 13  
AVERAGE HOUSEHOLD SIZE BY TENURE  
Manteca, San Joaquin County, and California  
1990, 2000, and 2008**

Tenure	Manteca			San Joaquin County			California		
	1990	2000	2008	1990	2000	2008	1990	2000	2008
All Households	3.02	2.98	3.04	2.94	3.00	3.06	2.79	2.87	2.94
Owner occupied	3.06	3.14	n/d	2.85	2.98	n/d	2.84	2.95	n/d
Renter occupied	2.96	2.71	n/d	3.05	3.03	n/d	2.74	2.78	n/d

n/d = no data available

Source: US Census 2000 Summary File 3 (SF3), H18; US Census 1990 Summary Tape File (STF 1), H018A; California Department of Finance 2008, Table E-5 and Table E-8 City/County/State Population and Housing Estimates, 4/1/1990 to 4/1/2000

Based on the information regarding housing unit and household sizes, Manteca has a relatively smaller need for large housing units than the county and state. While Manteca had a similar average household size, the city also had larger housing units and lower overcrowding rates than the county and state.

## 2. Housing Inventory and Supply

While the previous section discussed the characteristics of persons living in households, this section provides information about the total supply of existing housing in Manteca. This section includes information about the total number housing units available in the city, changes in vacancy, and structural condition of the units.

### Housing Units

Table 14 shows comparative data on the housing stock in Manteca, San Joaquin County, and California in 2000 and 2008. The table shows the total housing stock in each area according to the type of structures in which units are located.

As shown in Table 14, single-family detached housing units account for the overwhelming majority of housing in Manteca in 2008. At 76.5 percent of the total housing stock in 2008, single-family detached units in Manteca make up a much larger share of the total than in the state overall, where only 57.4 percent of all units are single-family detached. From 2000 to 2008, over 5,300 single-family detached units were built in Manteca, making up nearly 96 percent of all new units constructed.

Multi-family housing with five or more units makes up the next largest segment of Manteca’s housing stock, comprising 11.4 percent of the total in 2008; however, between 2000 and 2008, only a little over 200 units were built in multi-family complexes with five or more units.

TABLE 14 HOUSING STOCK BY TYPE Manteca, San Joaquin County, and California 2000 & 2007							
Year	Total Units	Single-Family		Multi-Family		Mobile Homes	
		Detached	Attached	2 to 4	5 plus		
<b>Manteca</b>							
2000	#	16,936	11,883	739	1,099	2,346	869
	%	100.0%	70.2%	4.4%	6.5%	13.9%	5.1%
2008	#	22,485	17,198	739	1,136	2,561	851
	%	100.0%	76.5%	3.3%	5.1%	11.4%	3.8%
<b>San Joaquin County</b>							
2000	#	189,160	129,306	11,218	13,345	26,100	9,191
	%	100.0%	68.4%	5.9%	7.1%	13.8%	4.9%
2008	#	227,339	164,378	11,689	13,765	27,776	9,731
	%	100.0%	72.3%	5.1%	6.1%	12.2%	4.3%
<b>California</b>							
2000	#	12,214,550	6,883,107	931,928	1,024,896	2,804,931	569,688
	%	100.0%	56.4%	7.6%	8.4%	23.0%	4.7%
2008	#	13,444,455	7,712,449	965,671	1,064,854	3,106,519	594,962
	%	100.0%	57.4%	7.2%	7.9%	23.1%	4.4%

Source: California Department of Finance (DOF), Official State Population and Housing Estimates, January 1, 2008 (Table E-5)

### Occupancy/Vacancy Rates

According to the California Department of Housing and Community Development (HCD), the desired vacancy rates necessary to provide a stable housing environment are approximately 2 percent for the for-sale housing and 5 percent for rental housing. As shown in Table 15, Manteca and San Joaquin County have both had lower vacancy rates than the state average since 1990. The vacancy rate in Manteca has remained around 3.4 percent since 2000, while the statewide vacancy rate has been closer to 6 percent.

<b>TABLE 15 OCCUPANCY/VACANCY Manteca, San Joaquin County, and California 1990, 2000, and 2008</b>						
	1990		2000		2008	
	Number	Percent	Number	Percent	Number	Percent
<b>Manteca</b>						
Occupied Units	13,440	96.1%	16,367	96.6%	21,730	96.6%
Vacant Units	541	3.9%	569	3.4%	755	3.4%
<b>Total Housing Units</b>	<b>13,981</b>	<b>100.0%</b>	<b>16,936</b>	<b>100.0%</b>	<b>22,485</b>	<b>100.0%</b>
<b>San Joaquin County</b>						
Occupied Units	158,156	95.1%	181,629	96.0%	218,390	96.1%
Vacant Units	8,118	4.9%	7,531	4.0%	8,949	3.9%
<b>Total Housing Units</b>	<b>166,274</b>	<b>100.0%</b>	<b>189,160</b>	<b>100.0%</b>	<b>227,339</b>	<b>100.0%</b>
<b>California</b>						
Occupied Units	10,381,206	92.8%	11,502,870	94.2%	12,653,634	94.1%
Vacant Units	801,676	7.2%	711,679	5.8%	790,821	5.9%
<b>Total Housing Units</b>	<b>11,182,882</b>	<b>100.0%</b>	<b>12,214,549</b>	<b>100.0%</b>	<b>13,444,455</b>	<b>100.0%</b>

Source: California Department of Finance 2008, Table E-5; and U.S. Census 1990 and 2000

Although the overall vacancy rate was 3.4 percent in Manteca in 2000, the vacancy rate of for-sale housing available for occupancy was only 0.7 percent and the vacancy rate for rental housing available for occupancy was 1.1 percent (see Table 16). In 2000 the city had vacancy rates lower than the desired levels, especially for rental housing, which indicates that there is a need for more rental units.

<b>TABLE 16 VACANT UNITS BY TYPE Manteca, San Joaquin County, and California 2000</b>						
Vacancy Status	Manteca		San Joaquin County		California	
	Number	Percent	Number	Percent	Number	Percent
For rent	193	1.1%	3,064	1.6%	201,388	1.7%
For sale only	116	0.7%	1,728	0.9%	115,343	0.9%
Rented or sold; not occupied	105	0.6%	962	0.5%	54,785	0.5%
For seasonal; recreational; or occasional use	40	0.2%	893	0.5%	261,950	2.1%
For migrant workers	0	0.0%	100	0.1%	2,194	0.0%
Other vacant	115	0.7%	784	0.4%	76,019	0.6%
<b>Total Vacant</b>	<b>569</b>	<b>3.4%</b>	<b>7,531</b>	<b>4.0%</b>	<b>711,679</b>	<b>5.8%</b>
<b>Total Units</b>	<b>16,936</b>	<b>100.0%</b>	<b>189,160</b>	<b>100.0%</b>	<b>12,214,550</b>	<b>100.0%</b>

Source: 2000 U.S. Census

## Housing Conditions

The U.S. Census provides only limited data that can be used to infer the condition of Manteca's housing stock. For example, the Census reports on whether housing units have complete plumbing and kitchen facilities. Since only a very small percentage of all housing units in Manteca lack complete plumbing or kitchen facilities (see Table 17), these indicators do not reveal much about overall housing conditions.

Since housing stock age and condition are generally correlated, one Census variable that provides an indication of housing conditions is the age of a community's housing stock. As shown in Table 17, the median year built for all housing units in Manteca as of the 2000 Census was 1981, compared to 1976 for San Joaquin County and 1970 for California. Nearly 24 percent of Manteca's housing stock was ten or less years old in 2000. Another 28.8 percent of the housing stock was between 10 and 20 years old. These statistics reflect the tremendous growth in the area during the 1980s and 1990s and the growth that continues today. Because over 52 percent of the housing units in Manteca were 20 years old or less in 2000 (compared to 42 percent in the county and 32 percent in the State), Manteca's housing stock should still be in relatively good condition compared to communities with larger shares of older homes. Between 2000 and 2008, there was a net increase of about 5,550 housing units in Manteca, almost all of which should still be in sound condition.

A windshield survey of housing units was completed from July through December 2001 and focused on the older neighborhoods in and around the downtown core—neighborhoods south of Lathrop Avenue, west of Austin Road, north of Woodward Avenue, and east of Airport Way. The housing condition is generally considered “good to excellent” indicating that the exterior of the housing unit was well maintained and that the visible yard was maintained. Trash or debris was negligible. There were small pockets of “poor” condition housing, typically less than 10 dwellings in any given neighborhood. The poor condition housing is typically a reflection of poor cosmetic condition regarding exterior maintenance of the unit (i.e., the home needs paint or a new roof) rather than seriously dilapidated.

Many of the issues were related to property maintenance. Debris on the ground, deteriorated fencing and roofs, damaged exterior building material, and inoperable vehicles were common visual clues indicating poor maintenance. Only a few homes in the survey area were considered “dilapidated” or in need of serious repair.

Structurally poor buildings are a rare condition in the City. The City receives approximately 250 calls annually regarding the need for municipal assistance in home repairs. The City has two programs to assist residents with home repairs: the Senior Housing Rehabilitation Program and the Housing Rehabilitation Matching Assistance Program (see Housing Resources for more information on these programs). The Union Courts Apartments had been one of the more notable deteriorating buildings in the city, but it was rehabilitated in 2003 using a combination of government funding, including assistance from the Redevelopment Agency. There are no housing units currently (2009) identified that would require direct intervention in rehabilitation as was done in the Union Court Apartments. Structures in Manteca are generally sound and require only standard maintenance.

**TABLE 17**  
**AGE OF HOUSING STOCK & HOUSING STOCK CONDITIONS BY TENURE**  
**Manteca, San Joaquin County, and California**  
**2000**

	Manteca		San Joaquin County		California	
	Number	Percent	Number	Percent	Number	Percent
<b>Owner Occupied Housing Units</b>						
Built 1990 to March 2000	2,464	23.9%	25,741	23.5%	984,491	15.0%
Built 1980 to 1989	2,977	28.8%	20,504	18.7%	1,141,514	17.4%
Built 1970 to 1979	2,287	22.1%	19,692	18.0%	1,260,440	19.3%
Built 1960 to 1969	1,073	10.4%	12,817	11.7%	1,005,648	15.4%
Built 1950 to 1959	900	8.7%	14,449	13.2%	1,097,727	16.8%
Built 1940 to 1949	396	3.8%	8,228	7.5%	496,066	7.6%
Built 1939 or earlier	229	2.2%	8,240	7.5%	560,351	8.6%
<b>Total</b>	<b>10,326</b>	<b>100.0%</b>	<b>109,671</b>	<b>100.0%</b>	<b>6,546,237</b>	<b>100.0%</b>
Units Lacking Complete Plumbing Facilities	30	0.3%	392	0.4%	26,924	0.4%
Units Lacking Complete Kitchen Facilities	23	0.2%	216	0.2%	19,002	0.3%
<b>Median Year Built</b>	<b>1981</b>		<b>1976</b>		<b>1971</b>	
<b>Renter Occupied Housing Units</b>						
Built 1990 to March 2000	614	10.2%	6,215	8.6%	475,189	9.6%
Built 1980 to 1989	1,664	27.7%	14,026	19.5%	829,835	16.7%
Built 1970 to 1979	1,585	26.3%	18,094	25.1%	1,093,120	22.1%
Built 1960 to 1969	856	14.2%	12,138	16.9%	921,555	18.6%
Built 1950 to 1959	771	12.8%	9,211	12.8%	711,424	14.4%
Built 1940 to 1949	314	5.2%	5,985	8.3%	395,297	8.0%
Built 1939 or earlier	213	3.5%	6,289	8.7%	530,213	10.7%
<b>Total</b>	<b>6,017</b>	<b>100.0%</b>	<b>71,958</b>	<b>100.0%</b>	<b>4,956,633</b>	<b>100.0%</b>
Units Lacking Complete Plumbing Facilities	31	0.5%	781	1.1%	58,536	1.2%
Units Lacking Complete Kitchen Facilities	50	0.8%	1,290	1.8%	98,380	2.0%
<b>Median Year Built</b>	<b>1975</b>		<b>1971</b>		<b>1969</b>	
<b>Total Occupied Housing Units</b>						
Built 1990 to March 2000	3,078	18.8%	31,956	17.6%	1,459,680	12.7%
Built 1980 to 1989	4,641	28.4%	34,530	19.0%	1,971,349	17.1%
Built 1970 to 1979	3,872	23.7%	37,786	20.8%	2,353,560	20.5%
Built 1960 to 1969	1,929	11.8%	24,955	13.7%	1,927,203	16.8%
Built 1950 to 1959	1,671	10.2%	23,660	13.0%	1,809,151	15.7%
Built 1940 to 1949	710	4.3%	14,213	7.8%	891,363	7.7%
Built 1939 or earlier	442	2.7%	14,529	8.0%	1,090,564	9.5%
<b>Total</b>	<b>16,343</b>	<b>100.0%</b>	<b>181,629</b>	<b>100.0%</b>	<b>11,502,870</b>	<b>100.0%</b>
Units Lacking Complete Plumbing Facilities	61	0.4%	1,173	0.6%	85,460	0.7%
Units Lacking Complete Kitchen Facilities	73	0.4%	1,506	0.8%	117,382	1.0%
<b>Median Year Built</b>	<b>1979</b>		<b>1974</b>		<b>1970</b>	

Source: U.S. Census 2000, Summary File 3 (SF3), H36

## Housing Affordability

### *Description of Measures*

There are five main approaches to measuring housing affordability commonly used by housing researchers.<sup>1</sup>

- Share of income
- Supply-demand mismatch
- Housing wage
- Median ratios comparison
- Residual income

The **share of income approach** is the most common. It measures housing affordability in terms of the percentage of income that a household spends on its housing. Households allocating above a defined share of income on housing are classified as having a housing affordability problem. The standard threshold is 30 percent of gross income spent on gross housing costs, including utilities. Above this ratio, households are often referred to as suffering from a “housing cost burden.”<sup>2</sup>

While simple to understand and relatively easy to calculate, this approach has several drawbacks:

- It considers how much people spend on housing but not what they get in return for it in terms of neighborhood and housing quality, as well as proximity to jobs and shopping.
- Focusing exclusively on housing costs as a share of income does not take into account tradeoffs households make to lower housing costs that add to other costs, such as longer commutes,<sup>3</sup> poor housing quality, distressed neighborhoods, or crowded conditions.
- It does not consider situations where spending large shares of income on housing is more of a choice rather than a necessity—some households choose to spend more on housing because they value it more. Determining whether a household is spending more by choice or necessity requires subjectively defined standards of minimally acceptable housing.
- It does not capture the extent to which changes in rental affordability over time may reflect changes in the quality of housing rather than differences in the rate of increase in rents of housing of constant quality relative to the changing incomes of the households that typically occupy these

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<sup>1</sup> Categories and descriptions of each are derived from the report: Measuring the Nation’s Rental Housing Affordability Problem, Joint Center for Housing Studies, Harvard University (June 2005).

<sup>2</sup> A “cost burden” is defined by HUD as the fraction of a household’s total gross income spent on housing costs; in other words, the ratio between housing cost and income. However, the general term “cost burden” is often used as shorthand for a cost burden exceeding 30 percent of income. HUD defines a “moderate cost burden” as housing costs between 31 and 50 percent of reported income and a “severe cost burden” as housing costs exceeding 50 percent of reported income.

<sup>3</sup> A Center for Housing Policy (CHP) study found that the share of total household expenditures on transportation was three times higher for households spending less than 30 percent on housing than for households with half their expenditures on housing. Other trade-offs were also evident, including reduced spending on healthcare and food among households with higher housing expenditures. “Something’s Gotta Give: Working Families and the Cost of Housing,” *New Century Housing*, Vol. 5-1, Center for Housing Policy, 2005.

constant quality units. In other words, it does not distinguish changes in housing affordability caused by changes in the price of housing from changes in its quality.

In general, while cost burdens are heavily concentrated at the bottom of the income distribution nationwide, they also appear in higher income ranges. The *Measuring the Nation's Rental Housing Affordability Problem* report states that “recent studies by the National Housing Conference show high levels of cost burdens among working families, especially in the higher cost housing markets where incomes for some essential service occupations (including teachers, nurses, police officers, and janitors) are not adequately adjusted for the local cost of living. Furthermore, trade-offs of housing and transportation costs are more acutely observed among middle-income households, who often opt to live far away from employment centers in order to find affordable housing, but end up with longer and costlier commutes as a result.”<sup>4</sup>

While nationally there is an increasing mismatch between the incomes of renter households in the bottom 20<sup>th</sup> percentile and the rents of housing in the bottom 20<sup>th</sup> percentile, a number of observers have also suggested that the affordable housing crisis is, at least in part, actually an income crisis.

In the **supply-demand mismatch approach**, the number of households with incomes at or below a particular level is compared with the number of rentals with rents that are affordable at 30 percent of the threshold income (with adjustments for household size and number of bedrooms). The difference between the number of households at or below the adjusted income thresholds and the number of rentals at or below the adjusted rent thresholds is considered a measure of the mismatch between the supply and demand for affordable housing. An extension of this “mismatch” approach subtracts units that are affordable but occupied by higher-income households because they are not available for occupancy by households with incomes below the threshold.

While relatively straightforward, this approach is more easily misinterpreted than measures of the share of households reporting cost burdens for the following reasons:

- It implicitly assumes that rentals affordable at 30 percent of income are considered affordable by all those who might rent them.
- It implies that all the units below an income threshold are affordable to all households below those thresholds.
- It does not take into account the location of “affordable” rentals and whether these align with the location of households that might “demand” them want to live.
- As one moves up the income distribution, results are harder to interpret meaningfully (e.g., what is the meaning of a “gap” between the number of rentals “affordable” to households earning between 80 and 100 percent of area median income and the number of these households when they can, by definition, afford all the rentals below the lower threshold cutoff?)

In the **housing wage approach**, the rent of a standard, modest quality rental with either one or two bedrooms in an area is compared to the multiples of full-time minimum wage work it would take to afford

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<sup>4</sup> *Measuring the Nation's Rental Housing Affordability Problem*, Joint Center for Housing Studies, Harvard University (June 2005), p. 40.

(at 30 percent of income) that apartment. The rent standard commonly used is HUD's fair market rent (FMR).<sup>5</sup> As stated in the *Measuring The Nation's Rental Housing Affordability Problem* report, this approach "provides a simple way to convey what turns out to be a consistent problem across all measured geographies—in every metro area it takes more than one full-time minimum wage job to afford a unit somewhat below the middle of the rent distribution." The National Low Income Housing Coalition (NLIHC) produced a 2004 report that showed that in no state is minimum-wage full-time work sufficient to afford the FMR for a two-bedroom apartment.<sup>6</sup>

In the **median ratios comparison approach**, a ratio is formed between the rent at some point in a rent distribution and the corresponding point in an income distribution. Most commonly, the median rent in an area is compared to the median household income in the same area. In this example, the share of income that the median household would have to spend to rent a median rental is used as a measure of how unaffordable the housing stock is in a particular market to households in that market.

While this approach provides a quick summary of the housing-income situation (and may be most useful when comparing different areas to each other), its major drawback is that, like the supply-demand mismatch approach and the housing wage approach, it takes a criterion household and compares it to a criterion rent instead of comparing what individual households are actually spending for their housing.

The **residual income approach** examines the absolute amount of income left over after housing expenses, rather than the share of income allocated to housing, to identify affordability problems. This approach focuses on the proportion of households most harmed by high housing costs, and classifies households with too little income left over to meet basic needs as "shelter poor." This approach has several shortcomings, including potentially understating the affordability problems of larger households and those with children who may face additional necessary expenses.

When discussing housing affordability and notwithstanding the caveats discussed above, this Housing Element primarily uses the housing costs burden concept from the **share of income approach** for three reasons: 1) HCD requires a cost burden analysis; 2) it is a straightforward and easily understood measure; and 3) the data is readily available. However, we have supplemented the cost burden analysis with data regarding FMRs and local income levels.

### ***Housing Cost Burdens***

The HCD Housing Element Review Worksheet calls for an analysis of the proportion of "lower income" households "overpaying for housing." Lower-income households are defined as those that earn 80 percent or less of the area median income. This is a share of income approach to measure housing affordability in terms of the percentage of income that a household spends on its housing.

An assessment of housing cost burdens requires that information about household size be combined with information on household income for each household individually. HUD creates a special Census

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<sup>5</sup> HUD's FMR standard is typically the 40th percentile rent of recently rented apartments within an entire metropolitan area or of non-metropolitan areas of a state. It is estimated using a random-digit dialing survey.

<sup>6</sup> *Out of Reach 2003: America's Housing Wage Climbs*, National Low Income Housing Coalition. 2004.

tabulation for use in Consolidated Plans.<sup>7</sup> The data in this section uses this Comprehensive Housing Affordability Strategy (CHAS) data from HUD's State of the Cities Data Systems (SOCDS) website.

A "moderate cost burden" is defined by HUD as gross housing costs between 31 and 50 percent of gross income. A "severe cost burden" is defined as gross housing costs exceeding 50 percent of gross income. For renters, gross housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Income groups are shown in the SOCDS CHAS tabulation based on the HUD-adjusted area median family income (HAMFI). The area median family income is based on the Stockton Metropolitan Statistical Area (MSA), encompassing all of San Joaquin County. In 1974 Congress defined "low-income" and "very low-income" for HUD rental programs as incomes not exceeding 80 and 50 percent, respectively, of the area median family income, as adjusted by HUD.<sup>8</sup>

Table 18 shows the SOCDS CHAS special tabulation data from the 2000 Census regarding the percentage of households with a moderate housing cost burden (greater than 30 percent) and severe cost burden (greater than 50 percent) by income group and tenure for Manteca, San Joaquin County, and California.

As shown in Table 18, 31.1 percent of all households in Manteca had a housing cost burden greater than 30 percent in 2000. This rate is less than that of San Joaquin County (33 percent) and California (34.5 percent). Only 11.3 percent of all households in Manteca had a housing cost burden greater than 50 percent in 2000 compared to 21 percent and 15 percent for San Joaquin County and California, respectively. As would be expected, housing cost burdens were more severe for households with lower incomes. Among lower-income households (incomes less than or equal to 80 percent of the area median family income (MFI)), 63.4 percent of households in Manteca had a housing cost burden greater than 30 percent in 2000 compared to 15.6 percent of non-lower-income households. This rate of housing cost burden for lower-income households is slightly higher in Manteca than in both San Joaquin County (60.3 percent) and California (62.1 percent). This data points to the need for more affordable housing units in Manteca to meet the needs of lower-income households.

Rates of housing cost burden were greater among low-income renter households than among low-income owner households. However, for non-lower-income renter households, rates of housing cost burden were lower than those of owner-occupied households. This trend was common across the city, county, and the state. In Manteca 68.3 percent of low-income renter households paid 30 percent or more of their monthly incomes for housing costs in 2000, compared to 57.1 percent of low-income owner households. Among

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<sup>7</sup> The Comprehensive Housing Affordability Strategy (CHAS) data file is a detailed tabulation of the Decennial Census sponsored by HUD. It includes extensive data on a variety of physical and financial housing characteristics and needs categorized by HUD-defined income limits (30, 50, and 80 percent of area median income) and HUD-specified household types. As with the long form in the Decennial Census, CHAS indicators are estimates based on a sample of households. These "special tabulation" data are used by local governments for housing planning as part of the Consolidated Planning process and by HUD for various allocation formulas to distribute funds to localities.

<sup>8</sup> Statutory adjustments now include upper and lower caps for areas with low or high ratios of housing costs to income and, for each non-metropolitan county, a lower cap equal to its state's non-metropolitan average. Estimates of the median family income and the official income cutoffs for each metropolitan area and non-metropolitan county are based on the most recent Decennial Census results and updated each year by HUD. Each base income cutoff is assumed to apply to a household of four, and official cutoffs are further adjusted by household size: one person, 70 percent of base; two persons, 80 percent; three persons, 90 percent; five persons, 108 percent; six persons, 116 percent; etc.

non-low-income households, the percentage of owner households with excessive housing cost burdens was far higher than renter households (18.3 percent compared to 8.3 percent).

Table 19 shows housing cost burden information for Manteca in 2000 by household type, tenure, and income group. The low-income household types with the largest numbers and highest percentages of households with a housing cost burden greater than 30 percent were small-related renter and owner households. Over 80 percent (583) of small-related owner households had a moderate housing cost burden and 48 percent (344) had an excessive housing cost burden. Nearly 74 percent (943) of small-related renter households had a moderate cost burden and 31.3 percent had an excessive housing cost burden. This information from 2000 indicates that small families were disproportionately overpaying for housing. The information in this table regarding senior and large households is addressed in more detail in the Special Needs section of this report.

**TABLE 18**  
**HOUSING COST BURDEN BY HOUSEHOLD INCOME CLASSIFICATION**  
 Manteca, San Joaquin County, and California  
 2000

	Manteca			San Joaquin County			California		
	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters	Total
<b>Household Income &lt;= 80% MFI</b>									
Total Households	2,356	2,958	5,314	28,855	44,978	73,833	1,697,563	2,814,415	4,511,978
Number w/ cost burden > 30%	1,346	2,019	3,367	16,130	28,385	44,507	993,816	1,806,179	2,799,995
Percent w/ cost burden > 30%	57.1%	68.3%	63.4%	55.9%	63.1%	60.3%	58.5%	64.2%	62.1%
Number w/ cost burden > 50%	751	993	1,744	9,004	14,840	23,814	592,910	948,084	1,540,994
Percent w/ cost burden > 50%	31.9%	33.6%	32.8%	31.2%	33.0%	32.3%	34.9%	33.7%	34.2%
<b>Household Income &gt; 80% MFI</b>									
Total Households	7,964	3,014	10,978	80,827	26,884	107,711	4,848,664	2,137,109	6,985,773
Number w/ cost burden > 30%	1,457	250	1,713	13,902	1,452	15,403	974,581	188,066	1,162,647
Percent w/ cost burden > 30%	18.3%	8.3%	15.6%	17.2%	5.4%	14.3%	20.1%	8.8%	16.6%
Number w/ cost burden > 50%	80	24	99	1,940	242	2,262	169,703	17,097	186,800
Percent w/ cost burden > 50%	1.0%	0.8%	0.9%	2.4%	0.9%	2.1%	3.5%	0.8%	2.7%
<b>Total Households</b>									
Total Households	10,320	5,972	16,292	109,682	71,862	181,544	6,546,227	4,951,524	11,497,751
Number w/ cost burden > 30%	2,807	2,269	5,067	30,032	29,837	59,909	1,968,397	1,994,245	3,962,642
Percent w/ cost burden > 30%	27.2%	38.0%	31.1%	27.4%	41.5%	33.0%	30.1%	40.3%	34.5%
Number w/ cost burden > 50%	826	1,021	1,841	10,944	15,082	26,076	762,613	965,181	1,727,794
Percent w/ cost burden > 50%	8.0%	17.1%	11.3%	10.0%	21.0%	14.4%	11.6%	19.5%	15.0%

Source: HUD SOCDS, Comprehensive Housing Affordability Strategy (CHAS) database, 2000

**TABLE 19**  
**HOUSING COST BURDEN BY HOUSEHOLD TYPE & HOUSEHOLD INCOME CLASSIFICATION**  
City of Manteca  
2000

	Renters					Owners					Total
	Elderly (1 & 2)	Small Related (2 to 4)	Large Related (5 or more)	All Other	Total Renter House- holds	Elderly (1 & 2)	Small Related (2 to 4)	Large Related (5 or more)	All Other	Total Owner House- holds	
<b>Household Income &lt;= 80% MFI</b>											
Total Households	523	1,277	530	628	2,958	1,048	717	348	243	2,356	5,314
Number w/ cost burden > 30%	351	943	270	455	2,019	404	583	185	174	1,346	3,367
Percent w/ cost burden > 30%	67.1%	73.9%	50.9%	72.4%	68.3%	38.5%	81.3%	53.2%	71.6%	57.1%	63.4%
Number w/ cost burden > 50%	235	399	100	260	993	192	344	90	125	751	1,744
Percent w/ cost burden > 50%	44.9%	31.3%	18.9%	41.4%	33.6%	18.3%	48.0%	25.8%	51.5%	31.9%	32.8%
<b>Household Income &gt; 80% MFI</b>											
Total Households	195	1,515	395	909	3,014	1,120	4,760	1,429	655	7,964	10,978
Number w/ cost burden > 30%	45	105	35	65	250	190	838	284	145	1,457	1,713
Percent w/ cost burden > 30%	23.1%	6.9%	8.9%	7.2%	8.3%	17.0%	17.6%	19.9%	22.1%	18.3%	15.6%
Number w/ cost burden > 50%	15	11	0	0	24	25	33	4	15	80	99
Percent w/ cost burden > 50%	7.7%	0.7%	0.0%	0.0%	0.8%	2.2%	0.7%	0.3%	2.3%	1.0%	0.9%
<b>Total Households</b>											
Total Households	718	2,792	925	1,537	5,972	2,168	5,477	1,777	898	10,320	16,292
Number w/ cost burden > 30%	396	1,047	305	520	2,269	594	1,424	469	319	2,807	5,067
Percent w/ cost burden > 30%	55.2%	37.5%	33.0%	33.8%	38.0%	27.4%	26.0%	26.4%	35.5%	27.2%	31.1%
Number w/ cost burden > 50%	250	408	100	260	1,021	217	378	94	140	826	1,841
Percent w/ cost burden > 50%	34.8%	14.6%	10.8%	16.9%	17.1%	10.0%	6.9%	5.3%	15.6%	8.0%	11.3%

Source: HUD SOCDs, Comprehensive Housing Affordability Strategy (CHAS) database, 2000

### ***Ability to Pay for Housing***

The following section compares 2008 income levels and ability to pay for housing with actual housing costs. Each year, the U.S. Department of Housing and Urban Development (HUD) reports the Area Median Income (AMI) for San Joaquin County which is part of the Stockton Metro Area. The State Department of Housing and Community Development (HCD) uses the AMI to set income levels (i.e., extremely low-, very low-, low- median-, moderate-, and above moderate-income) that are used in affordable housing programs and projects. Since above moderate-income households do not generally have problems locating affordable units, affordable housing is usually defined as units that are reasonably priced for low- and moderate-income households. The list below shows the definition of housing income limits as they are applied to housing units in Manteca.

- **Extremely Low-Income Unit** is one that is affordable to households whose combined income is between the floor set at the minimum Supplemental Security Income (SSI) and 30 percent of the AMI. A household of four is considered to be very low-income in Manteca if its combined income is \$18,400 or less in 2008.
- **Very Low-Income Unit** is one that is affordable to a household whose combined income is between 31 and 50 percent of the AMI. A household of four is considered to be very low-income in Manteca if its combined income is between \$18,400 and \$30,650 in 2008.
- **Low-Income Unit** is one that is affordable to a household whose combined income is at or between 50 and 80 percent of the AMI. A household of four is considered to be low-income in Manteca if its combined income is between \$30,650 and \$49,050 in 2008.
- **Moderate-Income Unit** is one that is affordable to a household whose combined income is at or between 81 and 120 percent of AMI. A household of four is considered to be moderate-income in Manteca if its combined income is between \$49,050 and \$73,600 in 2008.
- **Above Moderate-Income Unit** is one that is affordable to a household whose combined income is above 120 percent of the AMI. A household of four is considered to be above moderate-income in Manteca if its combined income exceeds \$73,600 in 2008.

According to HUD, the median family income for a four-person household in the Stockton MSA was \$61,300 in 2008. Income limits for larger or smaller households were higher or lower, respectively, and are calculated using a formula developed by HUD (see Table 20).

**TABLE 20**  
**HUD INCOME LIMITS BASED ON PERSONS PER HOUSEHOLD**  
**Stockton MSA**  
**2008**

Income Categories	Persons per Household				
	1	2	3	4	5
Extremely Low-Income	\$12,900	\$14,700	\$16,550	\$18,400	\$19,850
Very Low-Income	\$21,450	\$24,500	\$27,600	\$30,650	\$33,100
Low-Income	\$34,350	\$39,250	\$44,150	\$49,050	\$52,950
Median-Income	\$42,900	\$49,000	\$55,200	\$61,300	\$66,200
Moderate-Income	\$51,500	\$58,900	\$66,200	\$73,600	\$79,500

Source: California Department of Housing and Community Development, 2008  
<http://www.hcd.ca.gov/hpd/hrc/rep/state/inc2k7.pdf>

Table 21 shows the 2008 HUD-defined household income limits for Extremely Low-, Very Low-, Low-, and Moderate-Income households in the Stockton MSA (including Manteca) by the number of persons in the household. It also shows maximum affordable monthly rents and maximum affordable purchase prices for homes. For example, a three-person household was classified as low-income (80 percent of median) with an annual income of up to \$44,150 in 2008. A household with this income could afford to pay a monthly gross rent (including utilities) of up to \$1,104 or could afford to purchase a house priced at or below \$163,641.

Table 22 shows HUD-defined fair market rent levels (FMR) for the Stockton MSA (including Manteca) for 2008. In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, safe, and sanitary rental housing of a modest (non-luxury) nature with suitable amenities.<sup>9</sup> HUD uses FMRs for a variety of purposes: FMRs determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program; Section 8 Rental Certificate program participants cannot rent units whose rents exceed the FMRs; and FMRs also serve as the payment standard used to calculate subsidies under the Rental Voucher program.

The level at which FMRs are set is expressed as a percentile point within the rent distribution of standard quality rental housing units in the FMR area. The basic standard for the FMR figures is the 40<sup>th</sup> percentile. In other words, 60 percent of the rents in San Joaquin County are above the figures shown and 40 percent are below.

<sup>9</sup> According to HUD, “the level at which FMRs are set is expressed as a percentile point within the rent distribution of standard-quality rental housing units. The current definition used is the 40th percentile rent, the dollar amount below which 40 percent of the standard-quality rental housing units are rented. The 40th percentile rent is drawn from the distribution of rents of all units occupied by recent movers (renter households who moved to their present residence within the past 15 months). Public housing units and units less than 2 years old are excluded.”

**TABLE 21  
ABILITY TO PAY FOR HOUSING BASED ON HUD INCOME LIMITS  
Stockton MSA  
2008**

<b>Extremely Low-Income Households at 30% of 2008 Median Family Income</b>						
	<b>Studio</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>4 BR</b>	<b>5 BR</b>
Number of Persons	1	1.5	3	4.5	6	7.5
Income Level	\$12,850	\$13,800	\$16,550	\$19,150	\$21,350	\$22,050
Max. Monthly Gross Rent (1)	\$321	\$345	\$414	\$479	\$534	\$551
Max. Purchase Price (2)	\$47,628	\$51,149	\$61,342	\$70,979	\$79,133	\$81,728
<b>Very Low-Income Households at 50% of 2008 Median Family Income</b>						
	<b>Studio</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>4 BR</b>	<b>5 BR</b>
Number of Persons	1	1.5	3	4.5	6	7.5
Income Level	\$21,450	\$23,000	\$27,600	\$31,900	\$35,550	\$36,800
Max. Monthly Gross Rent (1)	\$536	\$575	\$690	\$798	\$889	\$920
Max. Purchase Price (2)	\$79,504	\$85,249	\$102,299	\$118,237	\$131,765	\$136,398
<b>Low-Income Households at 80% of 2008 Median Family Income</b>						
	<b>Studio</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>4 BR</b>	<b>5 BR</b>
Number of Persons	1	1.5	3	4.5	6	7.5
Income Level	\$34,350	\$36,800	\$44,150	\$51,000	\$56,900	\$58,850
Max. Monthly Gross Rent (1)	\$859	\$920	\$1,104	\$1,275	\$1,423	\$1,471
Max. Purchase Price (2)	\$127,318	\$136,398	\$163,641	\$189,030	\$210,899	\$218,126
<b>Median-Income Households at 100% of 2008 Median Family Income</b>						
	<b>Studio</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>4 BR</b>	<b>5 BR</b>
Number of Persons	1	1.5	3	4.5	6	7.5
Income Level	\$42,900	\$46,000	\$55,150	\$63,750	\$71,100	\$73,550
Max. Monthly Gross Rent (1)	\$1,073	\$1,150	\$1,379	\$1,594	\$1,778	\$1,839
Max. Purchase Price (2)	\$159,008	\$170,498	\$204,412	\$236,288	\$263,531	\$272,612
<b>Moderate-Income Households at 120% of 2008 Median Family Income</b>						
	<b>Studio</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>4 BR</b>	<b>5 BR</b>
Number of Persons	1	1.5	3	4.5	6	7.5
Income Level	\$51,500	\$55,150	\$66,200	\$76,500	\$85,350	\$88,250
Max. Monthly Gross Rent (1)	\$1,288	\$1,379	\$1,655	\$1,913	\$2,134	\$2,206
Max. Purchase Price (2)	\$190,884	\$204,412	\$245,369	\$283,546	\$316,348	\$327,097

Notes: Incomes based on the Stockton MSA (San Joaquin County); FY 2008 Median Family Income: \$61,300; HUD FY 2008 Section 8 Income Limits

<sup>1</sup> Assumes that 30% of income is available for either: monthly rent, including utilities; or mortgage payment, taxes, mortgage insurance, and homeowners insurance

<sup>2</sup> Assumes 90% loan @ 6% annual interest rate and 30 year term; assumes taxes, mortgage insurance, and homeowners' insurance account for 20% of total monthly payments

Source: U.S. Department of Housing and Urban Development (HUD), 2008; and Mintier Harnish.

Comparing the current FMR levels to Table 21, a three-person household classified as low-income (80 percent of median) with an annual income of up to \$44,150 could afford to pay \$1,104 monthly gross rent (including utilities). The 2008 FMR for a 2-bedroom unit is \$914, which is affordable to the household, assuming such a unit was available in Manteca. However, a three-person very low-income household (\$27,600) could afford to pay only \$690, which is below the 2008 FMR amount.

Since the FMR levels apply to the entire San Joaquin County, residents of communities with higher rental rates are likely to find that there is a limited supply of rental units at the regional FMR levels (i.e., a 2-bedroom unit for \$914, with utilities included). The lack of affordability would be even worse for the very low-income household mentioned above if the household has to spend more than the FMR amount to rent a unit in Manteca.

TABLE 22 HUD FAIR MARKET RENT Stockton MSA 2008	
Bedrooms in Unit	2008 FMR
Studio	\$650
1 Bedroom	\$741
2 Bedrooms	\$914
3 Bedrooms	\$1,255
4 Bedrooms	\$1,580

Notes: 40th percentile of market rents for Fiscal Year 2008 for Stockton MSA (San Joaquin County)  
Source: U.S. Department of Housing and Urban Development (HUD), September 24, 2007

**Affordable Housing by Income/Occupation**

Table 23 is an abbreviated list of occupations and annual incomes for Manteca residents such as fire fighters and police officers, employees of the Manteca Unified School District, and minimum wage earners. A fire fighter earning an income of \$54,852 could be considered above moderate-income depending on the household size, and could afford to purchase a home for \$203,308. A registered nurse earning \$76,798 could afford to pay an estimated \$284,605 for a home. With a median sale price of \$263,000 for resale single-family homes in Manteca in 2008, many, but not all of the households shown on the table are priced out of the market, even given the recent price declines in the housing market. New homes, with a median sales price of \$427,608, would be out of the affordable price range of all single-earner households listed in the table. Only households with two wage earners, such as a fire fighter and a registered nurse, or a police officer and teacher, would be able to afford the median-priced new home in Manteca.

**TABLE 23  
AFFORDABLE RENTS AND HOUSING PRICES BY INCOME AND OCCUPATION**

**Manteca  
2008**

<b>Category</b>	<b>Average Income</b>	<b>Affordable Rent<sup>1</sup></b>	<b>Affordable House Price<sup>2</sup></b>
<b>General Occupations (2008)<sup>3</sup></b>			
Fire Fighters	\$54,852	\$1,371	\$203,308
Police and Sheriff's Patrol Officer	\$64,638	\$1,616	\$239,579
Registered Nurse (RN)	\$76,798	\$1,920	\$284,650
Licensed Vocational Nurse (LVN)	\$48,341	\$1,209	\$179,175
Preschool Teacher	\$30,795	\$770	\$114,141
Farmworkers and Laborers	\$18,073	\$452	\$66,987
Security Guards	\$22,010	\$550	\$81,580
Waiters and Waitresses	\$17,799	\$445	\$65,972
Cashiers	\$20,898	\$522	\$77,458
<b>Manteca Unified School District</b>			
Teacher, Step 1 (entry level)	44,000	\$1,100	\$163,085
Teacher, with MA, Step 8	54,000	\$1,350	\$200,150
Secretary	37,000	\$925	\$137,140
Custodian	31,000	\$775	\$114,901
<b>Two Wage Earners</b>			
Fire Fighter and Registered Nurse	\$131,650	\$3,291	\$487,958
Police Officer and Teacher (Step 8)	\$118,638	\$2,966	\$439,729
Preschool Teacher and Security Guard	\$52,805	\$1,320	\$195,721
<b>Minimum Wage Earners</b>			
Single Wage Earner	\$16,640	\$416	\$61,676
Two Wage Earners	\$33,280	\$832	\$123,352
<b>SSI (Aged or Disabled)</b>			
One person household with SSI only	\$10,440	\$261	\$38,696
Couple with SSI only	\$18,288	\$457	\$67,784
<b>2008 HUD-Defined Income Groups (based on a household of 3 persons)</b>			
Extremely Low-Income (below 30%)	\$16,550	\$414	\$61,342
Very Low-Income (below 50%)	\$27,600	\$690	\$102,299
Low-Income (below 80%)	\$44,150	\$1,104	\$163,641
Moderate Income (below 120%)	\$66,200	\$1,655	\$245,369

Notes: <sup>1</sup>Assumes 30 percent of income devoted to monthly rent, including utilities

<sup>2</sup>Assumes 30 percent of income devoted to mortgage payment and taxes, 90 percent loan at 6 percent interest rate, 30-year term

<sup>3</sup>General Occupation incomes based on the Stockton PMSA

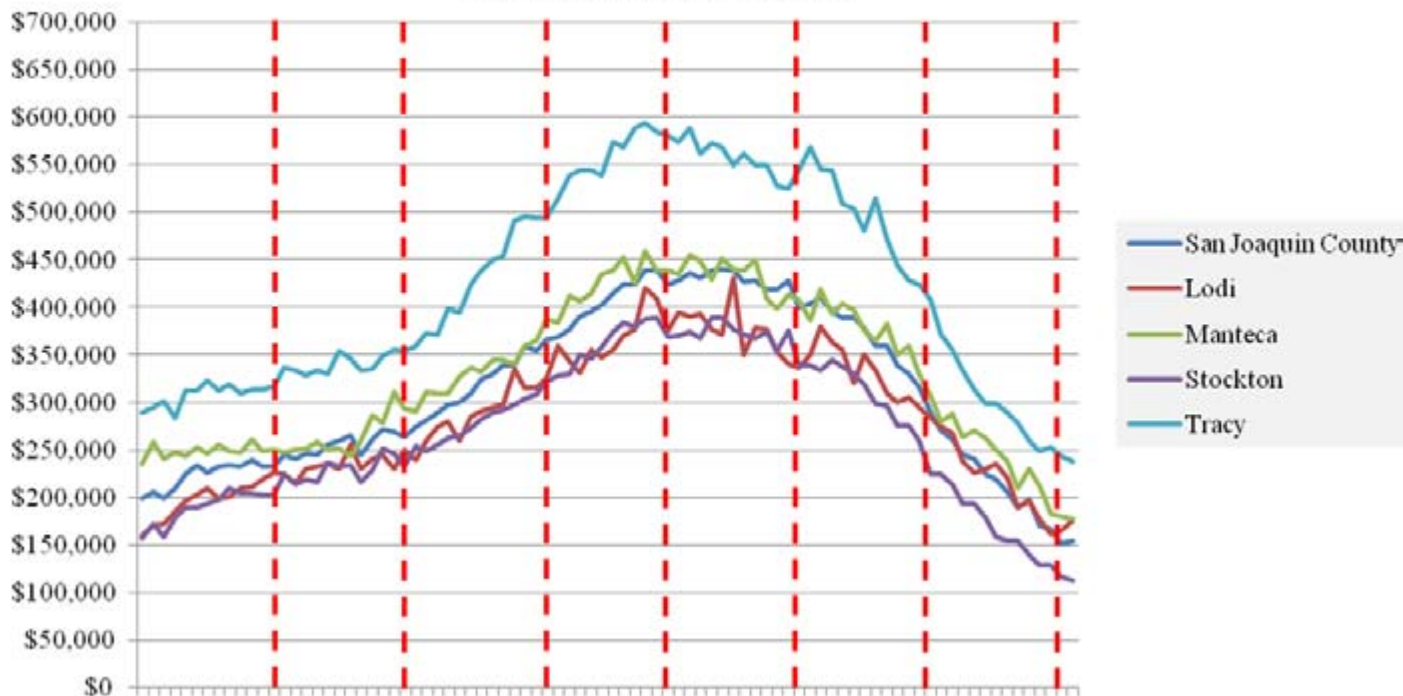
Sources: Mintier Harnish; Manteca Unified School District; California Employment Development Department, 2008; U.S. Department of Housing and Urban Development (HUD), 2008

**Housing Values**

Between 1998 and 2008 there has been a significant boom and bust in local housing markets. Commonly referred to as the “housing bubble,” local markets exploded with construction and sales activity fueled largely by sub-prime loans for homeowners. From January 2002 to June 2006 the median home price in Manteca nearly doubled, from about \$235,000 to \$450,000, and then fell back to around \$180,000 by February 2009. This trend occurred throughout California and in the surrounding cities of San Joaquin County (Figure 4). San Joaquin County was one of the hardest hit markets when homeowners defaulted on sub-prime loans and went into foreclosure.

Overall, this has been a trend experienced throughout California and the nation due to high volumes of housing stock purchased with sub-prime mortgages that contributed to the “housing bubble” of inflated sales rates and prices. Manteca was not an exception. As of June 2008 10.8 percent of homes in Manteca and 10.5 percent of homes in San Joaquin County were in foreclosure.

**FIGURE 4  
MEDIAN HOME PRICE  
San Joaquin County  
January 2002 to February 2009**



Notes: Due to incomplete data, median sales prices for the city of Ripon are not shown in the table  
Source: California Association of Realtors, Historic Housing Data, June 2008

High volumes of new housing stock produced in the early 2000s impacted the price of residential real estate, and REOs (foreclosed real estate owned by banks) have recently been driving the market. Table 24 shows the average sale price for new homes sold in Manteca and the other cities in San Joaquin County from second quarter (2Q) 2003 to second quarter 2008. During this period Manteca had a gain of nearly 60 percent in new housing prices from 2003 to 2006 and a deficit of almost 18 percent from 2006 to 2008. Compared to the cities that were hit especially hard (e.g., Escalon, Stockton, Tracy), Manteca had a relatively small loss. However, as of the end of 2008, housing prices have continued to decline in Manteca and throughout the county. Overall, the median sales price for new homes in San Joaquin County was significantly higher than resale homes, and the net loss was proportionally less.

Jurisdiction	2Q 2003	2Q 2004	2Q 2005	2Q 2006	2Q 2007	2Q 2008	Percent Change	
							2003-2006	2006-2008
Escalon	\$287,990	\$365,706	\$475,233	\$470,000	\$412,990	\$331,990	63.2%	-29.4%
Lathrop	\$316,740	\$404,490	\$587,451	\$533,763	\$488,055	\$410,889	68.5%	-23.0%
Lodi	\$295,033	\$394,718	\$522,860	\$536,450	\$442,628	\$403,891	81.8%	-24.7%
Manteca	\$325,047	\$400,559	\$459,193	\$518,751	\$492,530	\$427,608	59.6%	-17.6%
Ripon	\$342,913	\$394,708	\$632,042	\$558,390	\$603,990	\$530,419	62.8%	-5.0%
Stockton	\$285,643	\$334,729	\$435,683	\$463,291	\$404,611	\$339,880	62.2%	-26.6%
Tracy	\$389,629	\$504,798	\$658,245	\$680,409	\$610,703	\$423,945	74.6%	-37.7%
<b>San Joaquin County</b>	<b>\$327,909</b>	<b>\$375,829</b>	<b>\$530,431</b>	<b>\$550,784</b>	<b>\$487,337</b>	<b>\$409,712</b>	<b>68.0%</b>	<b>-25.6%</b>

Source: Gregory Group, July 2008

Table 25 shows median sales price of resale homes in San Joaquin County from 2003 to June 2008. While there was significant gain in the value of houses from 2003 to 2006, from 2006 to June 2008 the value dropped 38.8 percent in the city of Manteca and 47.7 percent in the county. From 2003 to 2006 resale home prices increased by over 62 percent in Manteca, which was higher than the increase in new home prices, but lost about 39 percent from 2006 to 2008, which was also more than the decrease in new home prices. All of the cities in the county lost home value during the period of 2006 to 2008, yet some communities were impacted more than others (e.g., Stockton, Tracy, Lathrop).

**TABLE 25  
RESALE HOME PRICES**

**San Joaquin County and Communities  
2003 to 2008**

Jurisdiction	Annual Resale Home Prices						Percent Change	
	2003	2004	2005	2006	2007	2008 <sup>1</sup>	2003-2006	2006-2008 <sup>1</sup>
	Escalon	\$270,000	\$325,000	\$398,750	\$395,000	\$358,750	\$279,000	46.3%
Lathrop	\$255,000	\$335,000	\$467,500	\$504,750	\$420,000	\$255,000	97.9%	-49.5%
Lodi	\$233,755	\$285,000	\$375,000	\$379,000	\$338,000	\$230,000	62.1%	-39.3%
Manteca	\$265,000	\$328,000	\$442,000	\$430,000	\$384,500	\$263,000	62.3%	-38.8%
Ripon	\$305,000	\$393,000	\$536,250	\$552,500	\$470,000	\$387,500	81.1%	-29.9%
Stockton	\$228,000	\$272,500	\$380,000	\$370,000	\$313,250	\$180,000	62.3%	-51.4%
Tracy	\$340,000	\$420,000	\$571,250	\$562,000	\$500,000	\$300,000	65.3%	-46.6%
<b>San Joaquin County</b>	<b>\$255,000</b>	<b>\$310,000</b>	<b>\$425,000</b>	<b>\$430,250</b>	<b>\$375,000</b>	<b>\$225,000</b>	<b>68.7%</b>	<b>-47.7%</b>

Source: Data Quick, May 2008

Prior to the recent (2006) decline in the housing market, the cost of housing had substantially out-paced the annual increase in family incomes. Table 26 compares median family incomes to median sales prices for resale homes from 2003 to 2008. Generally, housing is considered affordable when a household spends 30 percent (price/income ratio 3.0) of its income on housing. From 2003 through 2005 the median sales price of homes increased significantly faster than local incomes. By 2005 purchasing a median priced resale home would consume over 70 percent of the income for the typical family. While the foreclosure crisis has ended the dream of homeownership for many families, the decline in housing prices may bring homeownership within reach for others. A recent (2009) study by the National Association of Home Builders found that San Joaquin County was the third most affordable county in the state. The study found that median-income families in the county could afford 66.4 percent of homes on the market. However, tighter lending practices have made purchasing a home more difficult for many families (see Availability of Funding in the Non-Governmental Constraints Section).

**TABLE 26  
INCOME TO HOME PRICE COMPARISON  
Manteca  
2003-2008**

Year	Median Family Income	Median Resale Home Prices	Price/Income
2003	\$50,600	\$265,000	5.2
2004	\$55,100	\$328,000	6.0
2005	\$55,300	\$442,000	8.0
2006	\$57,100	\$430,000	7.5
2007	\$60,300	\$384,500	6.4
2008	\$61,300	\$263,000	4.3

Sources: U.S. Department of Housing and Urban Development (HUD), 2008; Data Quick, May 2008; Mintier Harnish

### Average Monthly Rents

Table 27 shows approximate rents for various apartment complexes as well as single-family homes in Manteca as of December 2008. As shown, rents vary widely based on the number of bedrooms. Depending on the cost of utilities, many of the apartments listed in Table 27 would be affordable to low-income households. For example, the majority of the two-bedroom apartments and the average rental rates for single-family homes listed in the table would likely be affordable to a low-income three-person household that could afford \$1,104 for rent and utilities. None of the rental units listed in the table would be affordable to extremely low- or very low-income households; however, nearly all the units would be affordable to low- and moderate-income households.

<b>TABLE 27</b>				
<b>TYPICAL RENTAL RATES FOR APARTMENTS AND SINGLE-FAMILY HOMES</b>				
<b>Manteca</b>				
<b>2008</b>				
<b>Name of Rental Property</b>	<b>1 Bedroom</b>	<b>2 Bedrooms</b>	<b>3 Bedrooms</b>	<b>4 Bedrooms</b>
<b>Apartment Complexes</b>				
Park Place Apartments	\$800	\$925	-	-
Olive Park	-	\$900	-	-
Union North Apartments	-	\$960	\$1,025	-
Sandpiper Village	-	\$875	-	-
Vista Verde Apartments	\$675	\$875	-	-
<b>Single-Family Homes</b>				
Single-Family Homes	-	\$935	\$1,310	\$1,245

Note: Rental rates are approximate.

Sources: Online search of the following websites: [www.realestate.yahoo.com](http://www.realestate.yahoo.com), [www.apartments.com](http://www.apartments.com), [www.rent.com](http://www.rent.com), and [www.move.com](http://www.move.com)

### 3. Special Housing Needs

Within the general population of Manteca there are several groups of people who have special housing needs. These needs can make it difficult for members of these groups to locate suitable housing. The following subsections discuss the special housing needs of six groups identified in State housing element law (Government Code, Section 65583(a)(6)): “elderly, persons with disabilities, large families, farmworkers, families with female heads of households, and families and persons in need of emergency shelter.” Where possible, estimates of the population or number of households in Manteca belonging to each group are shown.

#### Senior Households

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

Table 28 shows information on the number of seniors, the number of senior households, and senior households by housing tenure in Manteca, San Joaquin County, and California in 2000. Seniors represented 9.3 percent of the population in Manteca in 2000 compared to 10.6 percent of the population in both San Joaquin County and California. Because of smaller household sizes, senior household percentages are higher. Senior households represented 17.2 percent of all households in Manteca compared to 20 percent in San Joaquin County and 19.3 percent in California. Senior households have a high homeownership rate. Nearly 74 percent of senior households in Manteca owned their homes in 2000, compared to 63 percent of all households in the city. Senior households represented 20.2 percent of all owner households in Manteca in 2000.

<b>TABLE 28</b>						
<b>SENIOR POPULATIONS AND HOUSEHOLDS</b>						
<b>Manteca, San Joaquin County, and California</b>						
<b>2000</b>						
	<b>Manteca</b>		<b>San Joaquin County</b>		<b>California</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Population</b>						
<b>TOTAL POPULATION</b>	<b>49,258</b>	<b>100.0%</b>	<b>563,598</b>	<b>100.0%</b>	<b>33,871,648</b>	<b>100.0%</b>
<i>Total Persons 65 years and older</i>	<i>4,576</i>	<i>9.3%</i>	<i>59,799</i>	<i>10.6%</i>	<i>3,595,658</i>	<i>10.6%</i>
Male	1,897	41.5%	25,274	42.3%	1,513,874	42.1%
Female	2,679	58.5%	34,525	57.7%	2,081,784	57.9%
<b>Households</b>						
<b>TOTAL HOUSEHOLDS</b>	<b>16,368</b>	<b>100.0%</b>	<b>181,629</b>	<b>100.0%</b>	<b>11,502,870</b>	<b>100.0%</b>
Owner	10,305	63.0%	109,667	60.4%	6,546,334	56.9%
Renter	6,063	37.0%	71,962	39.6%	4,956,536	43.1%
Senior Headed-Households	2,823	100.0%	36,318	100.0%	2,220,093	100.0%
Owner	2,082	73.8%	27,140	74.7%	1,653,855	74.5%
Renter	741	26.2%	9,178	25.3%	566,238	25.5%
Seniors as % of all Households	-	17.2%	-	20.0%	-	19.3%
% of Owner households headed by a senior	-	20.2%	-	24.7%	-	25.3%
% of Renter households headed by a senior	-	12.2%	-	12.8%	-	11.4%

Source: 2000 U.S. Census

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

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

Table 29 shows the housing cost burdens by age and tenure in Manteca, San Joaquin County, and California based on the 2000 Census. As shown in the table, 20.6 percent of all senior-owner households and 50.1 percent of all senior-renter households in Manteca had a housing cost burden greater than 30 percent in 2000. In general, the percentage of senior households in Manteca with a cost burden was the same as non-senior households. However, a difference in housing cost burden is evident in renter households. While 38.2 percent of non-senior renter households in Manteca had a moderate cost burden, 50.1 percent of senior renter households paid more than 30 percent of their incomes for housing. The percentage of senior owner households with a moderate housing cost burden in Manteca (20.6 percent) was the same as that of San Joaquin County (20.7 percent), and less than that of California (25.2 percent); however, the percentage of senior renter households with a moderate cost burden was smaller in Manteca (50.1 percent) than the county (57.9 percent) and the state (55.9 percent). Less than 29 percent of all senior households in Manteca had a moderate housing cost burden compared to 30 percent in the county and 34 percent in the state.

Supplemental Security Income (SSI) is a needs-based program that pays monthly benefits to persons who are 65 or older, blind, or have a disability. Seniors who have never worked, or have insufficient work credits to qualify for Social Security disability, often receive SSI benefits. In fact, SSI is the only source of income for many low-income seniors. With the maximum monthly benefit of \$870 (2008) in California, SSI recipients are likely to have difficulty finding housing that fits within their budgets since they could afford to pay only \$261 (or 30 percent of their income) for rent. They need to find publicly assisted units with deep subsidies, such as those at Almond Terrace Apartments, or participate in the Housing Choice Voucher (Section 8) Program. Current (2009) estimates of the number of Manteca residents receiving SSI are unavailable; however, in 2007, there were 8,883 SSI recipients 65 years and over in San Joaquin County.

Since the 2004 Housing Element, two affordable senior housing projects – Eden Housing and Magnolia Court – have been approved in Manteca, potentially adding 92 new senior housing units (see Table 42). These new affordable senior housing projects meet some of the need for senior housing.

**TABLE 29  
HOUSING COST BURDEN BY AGE AND TENURE  
Manteca, San Joaquin County, and California  
2000**

	Manteca			San Joaquin County			California		
	Total	Cost Burden Greater Than 30%		Total	Cost Burden Greater Than 30%		Total	Cost Burden Greater Than 30%	
		#	%		#	%		#	%
<b>Owner Households</b>									
All Householders	10,305	2,189	21.2%	109,667	27,771	25.3%	5,527,618	1,726,959	31.2%
Householder 15-64 years	8,223	1,761	21.4%	82,527	22,157	26.8%	4,219,084	1,397,320	33.1%
Householder > 65 years	2,082	428	20.6%	27,140	5,614	20.7%	1,308,534	329,639	25.2%
<b>Renter Households</b>									
All Householders	6,063	2,405	39.7%	71,962	30,763	42.7%	4,921,581	2,079,695	42.3%
Householder 15-64 years	5,322	2,034	38.2%	62,784	25,449	40.5%	4,359,345	1,765,557	40.5%
Householder > 65 years	741	371	50.1%	9,178	5,314	57.9%	562,236	314,138	55.9%
<b>Total Households</b>									
All Householders	16,368	4,594	28.1%	181,629	58,534	32.2%	10,449,199	3,806,654	36.4%
Householder 15-64 years	13,545	3,795	28.0%	145,311	47,606	32.8%	8,578,429	3,162,877	36.9%
Householder > 65 years	2,823	799	28.3%	36,318	10,928	30.1%	1,870,770	643,777	34.4%

Source: 2000 U.S. Census

## Persons with Disabilities

While there is limited data available on the housing needs of persons with disabilities in Manteca, data on the number of persons with disabilities and the types of these disabilities is useful in inferring housing needs. Table 30 shows information from the 2000 Census on the disability status and types of disabilities by age group for persons five years and older in Manteca, San Joaquin County, and California. As shown in the table, 20.7 percent of the total population in Manteca five years and older had one or more disabilities in 2000, compared to 21.4 percent in San Joaquin County and 19.2 percent in California.

In terms of the three age groups shown in the table, 5 percent of the city's population 5 to 15 years of age, 21.5 percent of the population 16 to 64 years of age, and 52.2 percent of seniors (65 years and older) had one or more disabilities in 2000. These percentages are higher for the city than for California as a whole.

Table 30 also provides information on the nature of these disabilities. The total number of disabilities shown for all age groups in Manteca (16,308) exceeds the number of persons with disabilities (9,360) because a person can have more than one disability. Among school age children, the most frequent

disability was mental (67.7 percent). For persons ages 16 to 64 years, the most frequent disabilities were employment (37.2 percent), going-outside-the-home (20 percent), and physical (20 percent). Finally, for seniors, physical and going-outside-the-home disabilities were the most frequent (35.6 percent and 24.2 percent, respectively).

Although these figures can give a sense of the proportion of the population with different types of disabilities, a much smaller proportion of the population may actually require specially-adapted housing to accommodate disabilities.

**TABLE 30**  
**DISABILITY STATUS & TYPES OF DISABILITIES BY AGE GROUP, PERSONS FIVE YEARS & OLDER**  
**Manteca, San Joaquin County, and California**  
**2000**

	Manteca		San Joaquin County		California	
	Number	Percent	Number	Percent	Number	Percent
<b>Population 5 to 15 years</b>						
Persons age 5 to 15 years	9,982	-	110,665	-	5,813,105	-
Persons age 5 to 15 years with a disability	501	5.0%	5,920	5.3%	277,503	4.8%
<b>Total disabilities tallied</b>	<b>573</b>	<b>100.0%</b>	<b>7,906</b>	<b>100.0%</b>	<b>373,407</b>	<b>100.0%</b>
Sensory	80	14.0%	1,028	13.0%	51,855	13.9%
Physical	81	14.1%	1,111	14.1%	54,991	14.7%
Mental	388	67.7%	4,554	57.6%	205,676	55.1%
Self-care	24	4.2%	1,213	15.3%	60,885	16.3%
Going outside the home	n/a	n/a	n/a	n/a	n/a	n/a
Employment disability	n/a	n/a	n/a	n/a	n/a	n/a
<b>Population 16 to 64 years</b>						
Persons age 16 to 64 years	31,081	-	340,578	-	21,570,148	-
Persons age 16 to 64 years with a disability	6,694	21.5%	76,047	22.3%	4,180,265	19.4%
<b>Total disabilities tallied</b>	<b>11,466</b>	<b>100.0%</b>	<b>135,737</b>	<b>100.0%</b>	<b>7,241,881</b>	<b>100.0%</b>
Sensory	817	7.1%	8,895	6.6%	430,965	6.0%
Physical	2,297	20.0%	25,847	19.0%	1,183,313	16.3%
Mental	1,298	11.3%	16,886	12.4%	777,304	10.7%
Self-care	492	4.3%	7,571	5.6%	361,699	5.0%
Going outside the home	2,296	20.0%	28,241	20.8%	1,718,472	23.7%
Employment disability	4,266	37.2%	48,297	35.6%	2,770,128	38.3%
<b>Population 65 years and over</b>						
Persons 65 years and over	4,151	-	56,724	-	3,469,810	-
Persons 65 years and over with a disability	2,165	52.2%	26,689	47.1%	1,465,593	42.2%
<b>Total disabilities tallied</b>	<b>4,269</b>	<b>100.0%</b>	<b>53,912</b>	<b>100.0%</b>	<b>2,977,123</b>	<b>100.0%</b>
Sensory	679	15.9%	8,662	16.1%	501,450	16.8%
Physical	1,518	35.6%	18,438	34.2%	985,115	33.1%
Mental	617	14.5%	7,895	14.6%	423,518	14.2%

**TABLE 30  
DISABILITY STATUS & TYPES OF DISABILITIES BY AGE GROUP, PERSONS FIVE YEARS & OLDER  
Manteca, San Joaquin County, and California  
2000**

	Manteca		San Joaquin County		California	
	Number	Percent	Number	Percent	Number	Percent
Self-care	420	9.8%	6,234	11.6%	345,113	11.6%
Going outside the home	1,035	24.2%	12,683	23.5%	721,927	24.3%
Employment disability	n/a	n/a	n/a	n/a	n/a	n/a
<b>Total Population 5 years and over</b>						
Persons 5 years and over	45,214	-	507,967	-	30,853,063	-
Persons 5 years and over with a disability	9,360	20.7%	108,656	21.4%	5,923,361	19.2%
<b>Total disabilities tallied</b>	<b>16,308</b>	<b>100.0%</b>	<b>197,555</b>	<b>100.0%</b>	<b>10,592,411</b>	<b>100.0%</b>
Sensory	1,576	9.7%	18,585	9.4%	984,270	9.3%
Physical	3,896	23.9%	45,396	23.0%	2,223,419	21.0%
Mental	2,303	14.1%	29,335	14.8%	1,406,498	13.3%
Self-care	936	5.7%	15,018	7.6%	767,697	7.2%
Going outside the home	3,331	20.4%	40,924	20.7%	1,718,472	16.2%
Employment disability	4,266	26.2%	48,297	24.4%	2,770,128	26.2%

Notes: \*Due to a design problem with the interview form of the 2000 Census, the going-outside-home disability and employment disability population estimates cannot be assumed accurate. The two estimates are likely to overestimate the actual number of persons with such disabilities. The going-outside-home disability does not apply to persons under five years old and the employment disability applies only to persons between the ages of 16 and 64.

Source: 2000 U.S. Census

The Valley Mountain Regional Center (VMRC), located in the City of Stockton, is one of the private, non-profit corporations that contracts annually with the California State Department of Developmental Services to provide diagnostic, evaluation, case management, and prevention services to people with developmental disabilities in the counties of Calaveras, San Joaquin, Stanislaus, and Tuolumne. Developmentally disabled persons living in Manteca are served by the VMRC.

As of January 2008 there were approximately 8,800 developmentally disabled persons living within the VMRC population area that receive services from VMRC. Living arrangements for this population include:

- 97 percent of consumers under 18 live with families;
- 71 percent of adult consumers live with families or independent of supported living arrangements;
- 13.2 percent of children and adults live in community care facilities; and
- Less than 0.5 percent live in developmental centers.

About 56 percent (or 4,900) of the 8,800 developmentally disabled persons living within the VMRC population area are from San Joaquin County. There are no specific population numbers available for the percentage of those 4,900 County residents who live within the City of Manteca.

### ***Housing Needs***

Persons with disabilities in Manteca have different housing needs depending on the nature and severity of the disability. Physically-disabled persons generally require modifications to their housing units such as wheelchair ramps, elevators or lifts, wide doorways, accessible cabinetry, and modified fixtures and appliances. If a disability prevents a person from operating a vehicle, then proximity to services and access to public transportation are particularly important. If a disability prevents an individual from working or limits income, then the cost of housing and the costs of modifications are likely to be even more challenging. Those with severe physical or mental disabilities may also require supportive housing, nursing facilities, or care facilities. In addition, many persons with disabilities rely solely on Social Security Income, which is insufficient for market rate housing.

A growing number of architects and developers are integrating universal design principles into their buildings to increase the accessibility of the built environment. The intent of universal design is to simplify design and construction by making products, communications, and the built environment usable by as many people as possible without the need for adaptation or specialized design. Applying these principles, in addition to the regulations specified in the Americans with Disabilities Act (ADA), to new construction in the city could increase the opportunities in housing and employment for everyone. Furthermore, studies have shown the access features integrated into the design of new facilities in the early conceptual stages increase costs less than half of 1 percent in most developments.

The following are the seven principles of universal design as outlined by the Center for Universal Design:

- *Equitable Use* - The design is useful and marketable to people with diverse abilities.
- *Flexibility in Use* - The design accommodates a wide range of individual preferences and abilities.
- *Simple and Intuitive* - Use of the design is easy to understand, regardless of the user's experience, knowledge, language skills, or current concentration level.
- *Perceptible Information* - The design communicates necessary information effectively to the user, regardless of ambient conditions or the user's sensory abilities.
- *Tolerance for Error* - The design minimizes hazards and the adverse consequences of accidental or unintended action.
- *Low Physical Effort* - The design can be used efficiently and comfortably with minimum fatigue.
- *Size and Space for Approach and Use* - Appropriate size and space is provided for approach, reach, manipulation, and use regardless of user's body size, posture, or mobility.

The City has adopted the 2007 California Building Code including Title 24 regulations dealing with accessibility for persons with disabilities. Newer housing will at least meet minimum standards for

access for persons with disabilities. One of the key needs for persons with disabilities is assistance in retrofitting older homes.

### Large Families/Households

The U.S. Department of Housing and Urban Development (HUD) defines a large household or family as one with five or more members. Large families may have specific needs that differ from other families due to income and housing stock constraints. The most critical housing need of large families is access to larger housing units with more bedrooms than a standard three-bedroom dwelling. Multi-family rental housing units typically provide one or two bedrooms and not the three or more bedrooms that are required by large families. As a result, the large families that are unable to rent single-family houses may be overcrowded in smaller units. In general, housing for families should provide safe outdoor play areas for children and should be located to provide convenient access to schools and child-care facilities.

Table 31 below shows the number and share of large households in Manteca, San Joaquin County, and California in 2000. As shown in the table, 16.5 percent of all households in Manteca had five or more persons. Of these large households 1,770 were owner-occupied households and 923 were renter-occupied households. The percentage of large owner-occupied households in Manteca was slightly larger than the percentages in both San Joaquin County (16.3 percent) and California (15.6 percent). The percentage of large renter-occupied households in the city was smaller than the percentages in both San Joaquin County (20.6 percent) and California (16.4 percent).

As shown in Table 19 earlier in this report, out of all “large related households” classified as lower-income in Manteca in 2000, 53.2 percent of the 348 owner households had a housing cost burden greater than 30 percent, and 25.8 percent had a housing cost burden greater than 50 percent. Of the 530 “large related” renter households classified as low-income, 50.9 percent had a housing cost burden greater than 30 percent, and 18.9 percent had a cost burden exceeding 50 percent. This compares to 57.1 percent of all lower-income owner households and 68.3 percent of all lower-income renter households in Manteca with a cost burden greater than 30 percent. This data shows that low-income large households in Manteca do not have an excessive housing cost burden problem relative to other types of households in the city. Additionally, as stated previously, based on the information regarding housing unit size and household sizes, Manteca has a much lower need for large housing units than the county and state.

<b>TABLE 31 LARGE HOUSEHOLDS</b>						
<b>Manteca, San Joaquin County, and California 2000</b>						
	<b>Manteca</b>		<b>San Joaquin County</b>		<b>California</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>Owner-Occupied</b>						
Less than 5 Persons	8,535	82.8%	91,803	83.7%	5,525,336	84.4%
5+ Persons	1,770	17.2%	17,864	16.3%	1,020,901	15.6%
<b>TOTAL</b>	<b>10,305</b>	<b>100.0%</b>	<b>109,667</b>	<b>100.0%</b>	<b>6,546,237</b>	<b>100.0%</b>
<b>Renter-Occupied</b>						
Less than 5 Persons	5,140	84.8%	57,108	79.4%	4,142,875	83.6%
5+ Persons	923	15.2%	14,854	20.6%	813,758	16.4%
<b>TOTAL</b>	<b>6,063</b>	<b>100.0%</b>	<b>71,962</b>	<b>100.0%</b>	<b>4,956,633</b>	<b>100.0%</b>
<b>All Households</b>						
Less than 5 Persons	13,675	83.5%	148,911	82.0%	9,668,211	84.1%
5+ Persons	2,693	16.5%	32,718	18.0%	1,834,659	15.9%
<b>TOTAL</b>	<b>16,368</b>	<b>100.0%</b>	<b>181,629</b>	<b>100.0%</b>	<b>11,502,870</b>	<b>100.0%</b>

Source: 2000 U.S. Census

### Single-Headed Households with Children

According to the U.S. Census Bureau, a single-headed household contains a household head and at least one dependent, which could include a child, an elderly parent, or non-related child. As shown in Table 32, there were 2,270 single-headed households with children, comprising 13.9 percent of total households in Manteca at the time of the 2000 U.S. Census. Nearly 70 percent of these households are single-female households, which make up 9.6 percent of all households in the city. Single male-headed households make up approximately 30 percent of all single-headed households and 4.2 percent of all households in the city. The percentage of single-headed households, both male- and female-headed, is slightly lower than the county and higher than the state.

<b>TABLE 32 SINGLE-PARENT HOUSEHOLDS</b>						
<b>Manteca, San Joaquin County, and California 2000</b>						
	<b>Manteca</b>		<b>San Joaquin County</b>		<b>California</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
<b>TOTAL HOUSEHOLDS</b>	<b>16,368</b>	<b>100.0%</b>	<b>181,629</b>	<b>100.0%</b>	<b>11,502,870</b>	<b>100.0%</b>
Single female households with children	1,576	9.6%	18,758	10.3%	987,380	8.6%
Single male households with children	694	4.2%	7,126	3.9%	356,987	3.1%
<b>Total single-headed households with children</b>	<b>2,270</b>	<b>13.9%</b>	<b>25,884</b>	<b>14.3%</b>	<b>1,344,367</b>	<b>11.7%</b>

Source: 2000 U.S. Census

Because they generally have only one potential wage earner, single-headed households, and especially female-headed households, often have more difficulties finding adequate, affordable housing than families with two adults. Of the nearly 4,900 low-income families served by San Joaquin County's Housing Choice Vouchers Tenant Based Assistance Program in 2008, 77 percent are female-headed households. Single-headed households with small children may need to pay for childcare, which further reduces disposable income. This special needs group will benefit generally from expanded affordable housing opportunities. More specifically, the need for dependent care also makes it important that housing for single-headed families be located near childcare facilities, schools, youth services, and medical facilities.

## **Farmworkers**

The City of Manteca has been undergoing a transition from agricultural based industries to metropolitan oriented employment for many decades. This is in part due to the conversion of agricultural land to urban uses, but is due much more to mechanization of agricultural operations in the area around Manteca. The demand for substantial numbers of transient farm laborers has evolved to a much more stable workforce that remains in residence. The need for seasonal housing has evolved to a need for year-round housing that is undifferentiated from the other housing demands in the city.

Farmworker housing is not precluded by any land use restriction in the Zoning Ordinance. Farmworker housing can occur in any residential zone. It should also be noted that the City Zoning Ordinance provides an Agricultural zone designation, but there are currently no applications of this zone within the city.

While the City of Manteca does not have housing specifically for farmworkers, the San Joaquin County Housing Authority operates two migrant centers near Manteca under contract to the State. These two centers, Joseph J. Artesi Migrant Center II and Joseph J. Artesi Migrant Center III are located on French Camp Road approximately five miles from the current Manteca city boundary. During the off-season, one of the French Camp facilities is made available to the homeless (from mid-December through mid-March).

The migrant centers serve 285 farm worker families each year from May 1 to October 31. Each unit provides two, three, or four bedrooms, a kitchen, and a dining area.

## **Homeless Persons**

Homelessness continues as a regional and national issue. Services and facilities available for the homeless are coordinated in Manteca and San Joaquin County as a continuum of care. The continuum of care begins with a point of entry in which the needs of a homeless individual or family are assessed. Once a needs assessment is completed, the person or family may be referred to permanent housing or to transitional housing where supportive services are provided to prepare them for independent living. The goal of a comprehensive homeless service system is to ensure that homeless individuals and families move from homelessness to self-sufficiency, permanent housing, and independent living.

Factors contributing to the rise in homelessness include the general lack of housing affordable to lower-income persons, increases in the number of persons whose incomes fall below the poverty level,

reductions in public subsidies to the poor, alcohol and substance abuse, and the de-institutionalization of the mentally ill.

In September 2007 Dave Thompson of HOPE Ministries—an organization that provides emergency shelter in Manteca—estimated that the organization had seen about 125 homeless families pass through its two shelters during the previous year. This estimate does not include the number of homeless individuals that do not have access to emergency shelter in the city.

In San Joaquin County the approach to housing the homeless and maximizing delivery of services involves regional coordination and cooperation. The delivery of services is organized by County agencies and is supported by the City of Manteca. By sharing resources regionally, the cost of operation and the delivery of services is more effective. The homeless consortium is comprised of representatives from all the homeless shelters and service providers in San Joaquin County. This consortium also includes representatives from the County Community Development Department, Office of Substance Abuse, and Mental Health Services. It is the intent of this consortium to oversee the County's Continuum of Care and to work cooperatively to eliminate duplication of services and to increase service and shelter efficiencies.

### ***Emergency Shelters and Transitional Housing***

In San Joaquin County the homeless are provided emergency shelter primarily in the cities of Stockton, Lodi, Tracy, and Manteca (Table 33). HOPE Ministries operates two homeless shelters in Manteca: HOPE Family Shelter and Raymus House. The HOPE Family Shelter, which was opened in 1993, houses homeless families and has the capacity for about 35 people. The Raymus House, opened in 2004, serves about 40 people. The city does not have a homeless shelter to serve homeless individuals. Some of the other major shelter providers, most of which are in Stockton, are the Stockton Shelters for the Homeless, the Gospel Center's Rescue Mission and New Hope Family Shelter, and the Salvation Army. There are over a dozen other shelter providers in San Joaquin County whose operations are smaller in scale. Efforts are also being made to find additional shelter space.

**TABLE 33  
OVERNIGHT AND EMERGENCY FACILITIES**

**San Joaquin County  
2008**

<b>Facility/Provider</b>	<b>Location</b>	<b>Description</b>
Raymus House	Manteca	Single women with children. The shelter has capacity for 40 people.
HOPE Family Shelter	Manteca	The Hope Family Shelter houses seven families with a capacity for about 35 people. Food, clothing, utilities, and counseling are provided.
Gospel Center Rescue Mission (GCRM)	Stockton	GCRM operates an 84-person shelter for singles and a family shelter for 18 families in Stockton.
Haven of Peace	French Camp	The Haven of Peace is a temporary shelter for women and their children with the capacity to house 25 adults and 10+ children. The shelter offers meals, clothing, counseling, and social services. Many of the women are abused, homeless, substance abusers, and unemployed.
Jesus Saves Shelter	Stockton	Jesus Saves Ministries offers an emergency overnight shelter with six beds for women and children. It also distributes food baskets and provides services to young people in need.
Lodi House	Lodi	The Lodi House is a shelter for women and their children. This facility houses approximately five adults and their children.
McHenry House	Tracy	The McHenry House provides shelter and meals for single women, women with children, and couples, up to 18 people for a maximum stay of 15 days. The shelter typically serves 40 to 50 families a month.
Safe House Family and Youth Services	Stockton	Safe House provides temporary shelter, counseling, and support services to up to eight runaways at a time, some of whom are deemed to be drug abusers and victims of domestic violence.
Salvation Army Archway Shelter	Lodi	Archway Shelter serves 32 single men and four families. It offers kitchen facilities, laundry/bath facilities, and medical/dental examination room. Work training and AA meetings are also offered.
Stockton Shelter for the Homeless (SSH)	Stockton	SSH provides temporary shelter for single male adults, families, and single females. The shelter can house up to 254 people in its two facilities and assists clients in obtaining permanent housing.
Transitional Care Facility (TCF)	Stockton	TCF provides temporary supportive care to abused, endangered, or abandoned older adults in Transitional Care Housing. This is a joint program with HSA and the Department of Aging and Mental Health, which provides a temporary safe environment for up to 14 days.
Women's Center of San Joaquin County, Dawn House	Stockton	Dawn House is a shelter for abused women and their children. This facility houses approximately 32 adults and children. The length of stay is normally five weeks.

*Source: San Joaquin County 2007-2008 Consolidated Annual Performance and Evaluation Report, September 2008; San Joaquin County Community Development Department*

### ***Transitional Housing***

For many, transitional housing, long-term rental assistance, and/or greater availability of low-income rental units are also needed. Transitional housing is usually in buildings configured as rental housing developments, but operated with State programs that require the unit to be cycled to other eligible program recipients after some pre-determined amount of time. Supportive housing has no limit on length of stay and is linked to onsite or offsite services that assist the resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

Transitional housing programs provide extended shelter and supportive services for homeless individuals and/or families with the goal of helping them live independently and transition into permanent housing. Some programs require that the individual/family be transitioning from a short-term emergency shelter. The length of stay varies considerably by program, but is generally longer than two weeks and can last up to 60 days or more. In many cases, transitional housing programs will provide services for up to two years or more. The supportive services may be provided directly by the organization managing the housing or by other public or private agencies in a coordinated effort with the housing provider. Transitional housing is generally provided in apartment style facilities with a higher degree of privacy than short-term homeless shelters, may be provided at no cost to the resident, and may be configured for specialized groups within the homeless population such as people with substance abuse problems, homeless mentally ill, homeless domestic violence victims, veterans or homeless people with AIDS/HIV.

In July 2007 HOPE Ministries received a \$1 million State grant to open a transitional housing facility—Building HOPE Center. The eight-unit transitional housing apartment complex allows families to stay for up to two years while paying fixed rent (30 percent of family income) and receiving employment assistance.

In addition to the Building HOPE Center housing facility, there are several other transitional or supportive housing programs offered throughout San Joaquin County. As shown in Table 34, transitional/supportive housing programs are being provided by the Gospel Center Rescue Mission, the San Joaquin County Office of Substance Abuse, the McHenry House, New Direction, the Women’s Center, St. Mary’s Interfaith Dining Room, the Central Valley Low Income Housing Corporation (CVLIHC), and Haven of Peace.

Table 35 summarizes homeless facilities and services available in all of San Joaquin County, the bed capacity, and the characteristics of clients they serve. While the shelter facilities in Manteca only serve homeless families, the majority of facilities in the county serve unaccompanied males and females, adult couples without children, and single-parent and two-parent families. Family and Youth Services of San Joaquin County Opportunity House is the only shelter that specifies services for unaccompanied youth under 18. Overall, the facilities listed in Table 35 provide residential services for an annual total of about 9,600 persons and non-residential services for about 390,000 persons.

**TABLE 34  
TRANSITIONAL HOUSING AND SUPPORTIVE HOUSING  
San Joaquin County  
2008**

Facility/Provider	Description
Building HOPE Center (HOPE Ministries)	HOPE Ministries provides transitional housing for seven families in Manteca. The families can live in the facility for up to two years while paying a fixed rent at 30 percent of family income and receiving employment assistance.
Central Valley Low Income Housing Corporation (CVLIHC)	CVLIHC provides supportive housing and services primarily for homeless families. CVLIHC operates a scattered site program with participants having the primary responsibility for the units where they live. The program provides housing and supportive services for about 184 families.
Family and Youth Services of San Joaquin County	Opportunity House provides a program designed to help older, homeless youth achieve self-sufficiency and avoid long-term dependency on social services. The program serves eight individuals and their children.
Lutheran Social Services	Lutheran Social Services' Project HOPE program provides permanent supportive housing for homeless and disabled youth. The program serves 25 individuals and their children.
Gospel Center Rescue Mission (GCRM)	GCRM offers the New Hope Plus Program, a transitional housing phase, in which six clients live together while seeking employment, paying room and board, and saving funds to become re-established in the community. The Mission also has a facility for 36 transient families. In addition, GCRM offers a supportive housing program that provides scattered site housing and supportive services to homeless families. The program serves 4 families a year.
New Directions	New Directions provides housing and supportive services for homeless men and women who have had contact with the criminal justice system because of their drug/alcohol addiction. The program serves about 144 individuals per year.
Shelter Plus Care Programs	The Shelter Plus Care Program provides rental assistance for homeless persons with disabilities in association with supportive services. The County currently (2008) has two Shelter Plus Care programs. Supportive services available to participants include case management, substance abuse and mental health treatment, health services, and educational assistance.
Supportive Housing Programs	The Supportive Housing Programs promote the development of supportive housing and services that help the homeless transition to independent living.

*Source: San Joaquin County 2007-2008 Consolidated Annual Performance and Evaluation Report, September 2008; San Joaquin County Community Development Department*

# Manteca General Plan

## Housing Element

**TABLE 35  
EMERGENCY AND TRANSITIONAL SHELTER PROVIDER CAPACITIES  
San Joaquin County  
2007-2008**

Facility Name	Location	Homeless Beneficiaries	Bed Capacity	Annual Served
HOPE Family Shelter	Manteca	SPF	30	170
		TPF		
Raymus House	Manteca	SPF	40	170
Building HOPE Center	Manteca	SPF	30	30
		TPF		
Family and Youth Services of San Joaquin County	Stockton	UFY	13	163
		UMY		
		UM		
		UW		
		SPY		
Gospel Center Rescue Mission	Stockton	SPF	218	3,889
		UM		
		UW		
Haven of Peace	French Camp	UW	35	530
		SPF		
Lodi House	Lodi	SPF	26	87 (Residential) 113 (Non-residential)
		AC		
		UW		
McHenry House for the Homeless	Tracy	UM	36	401 (Residential) 1,652 (Non-residential)
		UW		
		SPF		
		TPF		
Salvation Army Hope Harbor	Lodi	UM	80	629 (Residential) 669 (Non-residential)
		UW		
		SPF		
		AC		
St. Mary's Interfaith Dining Room	Stockton	UM	N/A	388,061 (Non-residential)
		UW		
		SPF		
		TPF		
		AC		
Stockton Shelter for the Homeless	Stockton	UM	254 542 (Winter)	3,114
		UW		
		SPF		
		TPF		
Women's Center of San Joaquin County	Stockton	AC	32	411
		UW		
		SPF		
<b>Key</b>				
AC-Adult Couples without Children		UW-Unaccompanied Females		
SPF- Single Parent Families		UM-Unaccompanied Males		
TPF-Two Parent Families		UFY-Unaccompanied Female Youth Under 18		
SPY – Single Parent Youth		UMY-Unaccompanied Male Youth Under 18		

Source: San Joaquin County 2007-08 Consolidated Annual Performance and Evaluation Report, September 2008

### Extremely Low-Income Households

Extremely low-income (ELI) households are defined as those households with incomes under 30 percent of the area median income. Extremely low-income households typically consist of minimum wage workers, seniors on fixed incomes, the disabled, and farmworkers. This income group is likely to live in overcrowded and substandard housing conditions. This group of households has specific housing needs that require greater government subsidies and assistance, housing with supportive services, single room occupancy (SRO) and or shared housing, and/or rental subsidies or vouchers. In recent years rising rents, higher income and credit standards imposed by landlords, and insufficient government assistance has exacerbated the problem. Without adequate assistance this group has a high risk of homelessness.

In Manteca a household of three persons with an income of \$16,550 in 2008 would qualify as an extremely low-income household. Table 36 shows the number of extremely low-income households and their housing cost burden in Manteca, San Joaquin County, and California in 2000. As shown in the table, Manteca had a lower percentage (7.3 percent) of extremely low-income households than San Joaquin County (12.7 percent) and the State (12 percent). Following the statewide and countywide trends, the city had a larger proportion of extremely low-income renter households (13.2 percent) and a smaller proportion of extremely low-income owner households (3.9 percent). In Manteca 76.5 percent of extremely low-income households had a moderate housing cost burden and 68.6 percent had a severe housing cost burden. This was slightly higher than the cost burdens of extremely low-income households in the state. Extremely low-income renters had a much higher incidence of housing cost burden than owners in Manteca—83.4 percent of extremely low-income renters had a moderate cost burden compared to 62.7 percent of owners, and 76.9 percent of renters had a severe cost burden compared to 52.1 percent of owners. This information suggests that there is a need for affordable rental units for extremely low-income residents in Manteca.

**TABLE 36**  
**HOUSING COST BURDEN OF EXTREMELY LOW-INCOME HOUSEHOLDS**  
**Manteca, San Joaquin County, and California**  
**2000**

	Manteca			San Joaquin County			California		
	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters	Total
<b>Number of ELI households</b>	<b>399</b>	<b>800</b>	<b>1,199</b>	<b>6,534</b>	<b>16,472</b>	<b>23,006</b>	<b>384,014</b>	<b>1,000,250</b>	<b>1,384,264</b>
Number of total households	10,305	6,063	16,368	109,682	71,862	181,544	22,657	202,051	166,112
% of total households	3.9%	13.2%	7.3%	6.0%	22.9%	12.7%	5.9%	20.2%	12.0%
<b>Number w/ cost burden &gt; 30%</b>	<b>250</b>	<b>667</b>	<b>917</b>	<b>4,626</b>	<b>13,375</b>	<b>17,991</b>	<b>273,802</b>	<b>767,192</b>	<b>1,040,967</b>
% w/ cost burden > 30%	62.7%	83.4%	76.5%	70.8%	81.2%	78.2%	71.3%	76.7%	75.2%
<b>Number w/ cost burden &gt; 50%</b>	<b>208</b>	<b>615</b>	<b>823</b>	<b>3,626</b>	<b>10,888</b>	<b>14,494</b>	<b>222,728</b>	<b>637,159</b>	<b>859,628</b>
% w/ Cost Burden > 50%	52.1%	76.9%	68.6%	55.5%	66.1%	63.0%	58.0%	63.7%	62.1%

Source: HUD SOCDs, Comprehensive Housing Affordability Strategy (CHAS) Database, 2000

Government Code Section 65583(a)(1) states:

“Local agencies shall calculate the subset of very low-income households allotted under Section 65584 that qualify as extremely low-income households. The local agency may either use available census data to calculate the percentage of very low-income households that qualify as extremely low-income households or presume that 50 percent of the very low-income households qualify as extremely low-income households. The number of extremely low-income households and very low-income households shall equal the jurisdiction's allocation of very low-income households pursuant to Section 65584.”

Based on Manteca's 2007-2014 regional housing needs allocation, there is a projected need for 425 extremely low-income housing units (which assumes 50 percent of the very low-income allocation) within the city.

### **Workforce Housing Needs**

Workforce housing is a relatively new term that is gaining popularity with government officials, planners, and housing advocates. Workforce housing can refer to almost any housing, but typically to affordable housing. The actual definition of workforce housing depends on the specific needs and the specific market characteristics of a community. In Manteca, there is a recognized need for workforce housing, but there is also a need to define exactly what the term workforce housing means in the context of this Housing Element. In general, workforce housing refers to housing that is affordable to working households that do not qualify for publicly subsidized housing, and cannot afford market-rate housing in their own community. Generally, workforce housing programs are targeted to residents earning between 80 and 120 percent of the area median income; however, depending on local market conditions, the income criteria may need to be adjusted.

The workforce includes vital workers such as police officers, fire fighters, teachers, nurses, sales clerks, postal workers, bank tellers, truck drivers, and carpenters. These workers provide essential services to the community, yet often struggle to find safe, affordable homes in the community in which they work. The housing needed for these workers is most likely for-purchase attached and detached single-family homes and condominiums. A teacher in Manteca earning around \$50,000 can afford to spend approximately \$185,000 to purchase a home. Even with the recent drop in home prices, a teacher earning this moderate income would have difficulty purchasing a home in Manteca and would not qualify for many of the housing programs which target lower-income households.

## II. FUTURE HOUSING NEEDS

HCD is required to allocate the region's share of the statewide housing need to Councils of Governments (COG) based on Department of Finance population projections and regional population forecasts used in preparing regional transportation plans. The COG develops a Regional Housing Need Plan (RHNP) allocating the region's share of the statewide need to cities and counties within the region. The RHNP should promote the following objectives: increase the housing supply and the mix of housing types, tenure, and affordability in all cities and counties within the region in an equitable manner; promote infill development and socioeconomic equity, the protection of environmental and agricultural resources, and the encouragement of efficient development patterns; and promote an improved intraregional relationship between jobs and housing.

Housing element law recognizes the most critical decisions regarding housing development occur at the local level within the context of the periodically updated general plan. The RHNP component of the general plan requires local governments to balance the need for growth, including the need for additional housing, against other competing local interests. The RHNP process of housing element law promotes the State's interest in encouraging open markets and providing opportunities for the private sector to address the State's housing demand, while leaving the ultimate decision about how and where to plan for growth at the regional and local levels. The process maintains local control over where and what type of development should occur in local communities while providing an opportunity for the private sector to meet market demand. While land-use planning is fundamentally a local issue, the availability of housing is a matter of statewide importance. The RHNP process requires local governments to be accountable for ensuring that projected housing needs can be accommodated and provides a benchmark for evaluating the adequacy of local zoning and regulatory actions to ensure each local government is providing sufficient appropriately designated land and opportunities for housing development to address population growth and job generation.

### A. Regional Housing Needs Allocation

Housing element law requires a quantification of each jurisdiction's share of the regional housing need as established in the RHNP prepared by the COG. The Regional Housing Needs Allocation (RHNA) is a minimum projection of additional housing units needed to accommodate projected household growth of all income levels by the end of the housing element's statutory planning period. Each locality's RHNA is distributed among four income categories to address the required provision for planning for all income levels.

This section evaluates projected future housing needs in the city of Manteca based on the adopted Regional Housing Needs Allocation (RHNA) prepared by the San Joaquin Council of Governments (SJCOG). State law requires councils of government to prepare allocation plans for all cities and counties within their jurisdiction. SJCOG adopted its Regional Housing Needs Allocation Plan on August 28, 2008.

The intent of a housing allocation plan is to ensure adequate housing opportunities for all income groups. The State Department of Housing and Community Development (HCD) provides guidelines for preparation of the plans, and ultimately certifies the plans as adequate. The housing allocation includes

an “avoidance of impactation” adjustment to reduce the concentration of low-income households in jurisdictions that have more than the regional average. The methodology used to determine the future need considers the growth in number of households expected to achieve ideal vacancy rates, the need for more housing opportunities, and compensation for anticipated demolition.

SJCOG’s methodology is based on the regional numbers supplied by the California Department of Housing and Community Development (HCD). The numbers produced by HCD were provided to SJCOG in the form of a Regional Housing Needs Allocation (RHNA) broken down by income categories (i.e., very low-, low-, moderate-, and above moderate-income). SJCOG allocates a “fair share” by income category based on projected housing need for each jurisdiction in San Joaquin County. Each jurisdiction is required to report to HCD how the fair share allocation can be accommodated within the planning period. The allocations are intended to be used by jurisdictions when updating their housing elements as the basis for assuring that adequate sites and zoning are available to accommodate at least the number of units allocated. Table 37 below shows the projected housing needs for the planning period from January 1, 2007, to June 30, 2014, for the city of Manteca.

<b>TABLE 37</b> <b>REGIONAL HOUSING NEEDS ALLOCATION BY INCOME</b> <b>Manteca</b> <b>January 1, 2007, to June 30, 2014</b>							
	<b>Extremely Low<sup>1</sup></b>	<b>Very Low</b>	<b>Low</b>	<b>Moderate</b>	<b>Above Moderate</b>	<b>TOTAL</b>	<b>Average Yearly Need<sup>2</sup></b>
RHNA	425	425	633	808	1,762	4,054	541
Percent of Total	10.5%	10.5%	15.6%	19.9%	43.4%	100.0%	-

Note: <sup>1</sup>Extremely Low allocation is equal to 50 percent of the Very Low allocation (850)

<sup>2</sup>Based on a 7½ -year planning period

Source: San Joaquin Council of Governments (SJCOG), Regional Housing Needs Allocation (RHNA) Final RHNA Methodology (August 28, 2008)

As shown in the table, SJCOG allocated 4,054 new housing units to the city of Manteca for the January 1, 2007, to June 30, 2014, planning period. The allocation is equivalent to a yearly need of approximately 541 housing units for the 7½-year time period. Of the 4,054 housing units, 2,292 units are to be affordable to moderate-income households and below, including 425 extremely low-income units, 425 very low-income units, 633 low-income units, and 808 moderate-income units. Countywide the total housing need is 38,220 new units, of which the city of Manteca received 9.4 percent.

The California Department of Housing and Community Development (HCD) allows jurisdictions to count four types of credits toward meeting their Regional Housing Needs allocation:

- **Actual Production.** Jurisdictions can count the number of new units built and occupied during the planning period of 2007-2014 toward their RHNA.
- **Rehabilitation of Units.** Under State law, cities can count up to 25 percent of their RHNA for the rehabilitation of qualified substandard units that would otherwise be demolished.

- **Preservation of Affordable Units.** AB 438 (2002) authorizes jurisdictions to count a portion of the affordable units that would otherwise revert to market rents but are preserved through committed assistance from the jurisdiction.
- **Available Land for Development.** Cities may also count potential housing production on suitable vacant and underutilized sites within the community.

The following section shows how the City of Manteca will provide for a sufficient number of sites to facilitate housing production commensurate with the 2007-2014 RHNA based on current housing production trends and an inventory of suitable vacant and underutilized sites within the city.

## **B. Comparison of Housing Unit Production with Projected Housing Needs**

One of the Housing Element's main goals is to ensure that a variety of housing opportunities at a range of prices and rents are made available to residents. This includes, but not limited to, conventional single-family homes, multi-family apartments, town homes, and housing for special needs groups. Since the Housing Element planning period runs from January 1, 2007, to June 30, 2014, Manteca's Regional Housing Needs Allocation (RHNA) can be reduced by the number of new units built or approved since January 1, 2007. The City staff and the Consultants compiled an inventory of all residential projects that have been constructed since the start of the current Housing Element planning period (January 1, 2007), are under construction (as of January 1, 2009), or currently have entitlements during the Housing Element planning period. Table 38 shows an inventory of these projects, including two 100 percent affordable projects, within Manteca including name of the development, number of units, number of affordable units (by very low-, low-, and moderate-income categories), subsidy, project status, and additional notes.

As shown in the table, there are a total of 92 planned and built low-income units and 11 moderate-income units. There are an additional 3,633 planned and built above moderate-income units.

**Manteca General Plan**  
Housing Element

**TABLE 38**  
**UNITS APPROVED, BUILT, AND UNDER CONSTRUCTION**

**Manteca**  
**January 1, 2007 to December 31, 2008**

Project	General Plan Land Use	Date Approved	Total Units	Building Permits Issued Prior to Jan. 1, 2007	Building Permits Issued (Jan. 1, 2007-Dec. 31, 2008)	Unbuilt Vacant SF Lots/ MF units	Units Counted Against RHNA By Income				Comments
							Very Low	Low	Mod	Above Mod	
Alameda Estates	MDR	7/17/2006	10	0	10	0	0	0	0	10	Building permits issued Feb. 2008 and finalized June 2008;
Almond Court Apartments	HDR	6/10/2006	40	0	40	0	0	40	0	0	Deed-restricted affordable senior housing project by Eden Housing. Built; Project density of 20 units/acre. Funding: RDA, HUD 202, SJC, HOME
Antigua Unit No. 1	LDR	10/24/2006	52	48	4	0	0	0	0	4	
Antigua Unit No. 2	LDR	10/24/2006	57	0	57	0	0	0	0	57	
Antigua Unit No. 3	LDR	10/24/2006	8	0	8	0	0	0	0	8	
Dutra Estates Unit 1	LDR	4/19/2006	86	51	11	24	0	0	0	35	
Dutra Estates Unit 2	LDR	4/21/2006	98	15	31	52	0	0	0	83	
Dutra Estates Unit 3	LDR, MDR	9/1/2006	68	0	24	44	0	0	0	68	
Dutra Estates Unit 4	MDR	7/26/2007	101	0	21	80	0	0	0	101	
Erdman Property	MDR	2005 (duplexes); 6/11/2007 (other units)	23	12	11	0	0	0	11 <sup>1</sup>	0	12 duplex units built prior to planning period; one triplex and one 8-unit apt. complex issued building permits during planning period
Lincoln Estates	LDR	12/11/2006	20	11	4	5	0	0	0	9	
Magnolia Court	CMU	2/27/2007	52	0	52	0	0	52	0	0	Deed restricted, affordable senior housing project by Affirmed Housing Group. Building permits issued; likely to begin construction March 2009. Received density bonus. Project density of 35 units/acre. Funding: LIHTC Tax Credits, RDA grant, RDA loan,, Prop 1C Infill Infrastructure Grant
Oleander Estates	LDR	Jan-07	544	0	0	544	0	0	0	544	Approved tentative map of 544 subdivided single-family lots; no final map; no development agreement
Paseo West Unit 1	LDR	11/29/2005	92	77	4	11	0	0	0	15	

**TABLE 38  
UNITS APPROVED, BUILT, AND UNDER CONSTRUCTION**

**Manteca  
January 1, 2007 to December 31, 2008**

Project	General Plan Land Use	Date Approved	Total Units	Building Permits Issued Prior to Jan. 1, 2007	Building Permits Issued (Jan. 1, 2007-Dec. 31, 2008)	Unbuilt Vacant SF Lots/MF units	Units Counted Against RHNA By Income				Comments
							Very Low	Low	Mod	Above Mod	
Paseo West Unit 2	LDR	12/6/2004	97	43	11	43	0	0	0	54	
Rodini Estates	LDR	5/10/2006	99	44	55	0	0	0	0	55	
Shadowbrook	LDR	Dec-05	492	0	0	492	0	0	0	492	438 units of market-rate senior housing, 54 non-senior units; Approved tentative map December 2005; no final map; no development agreement
Sundance	LDR	Jan-07	452	0	0	452	0	0	0	452	Approved tentative map of 452 subdivided single-family lots and development agreement for sewer allocations; no final map
Terra Bella	LDR	6/17/2005	152	14	13	125	0	0	0	138	
Tesoro Apartments (AKF Development)	HDR	8/18/2008	300	0	0	300	0	TBD	0	TBD	Approved apartment complex. Number of deed-restricted affordable units expected to be about 70 (still in negotiations with City regarding sewer allocations)
Tesoro Unit 1	LDR	10/18/2004	265	96	53	116	0	0	0	169	
Tesoro Unit 2	LDR	10/18/2004	220	0	0	220	0	0	0	220	Approved, not yet developed
Union Ranch Unit 2	LDR	8/25/2006	65	61	4	0	0	0	0	4	Senior housing
Union Ranch Unit 3	LDR	6/22/2007	265	0	163	102	0	0	0	265	Senior housing
Union Ranch East Unit 1	LDR	12/6/2006	198	0	9	189	0	0	0	198	Senior housing
Union Ranch East Unit 2	LDR	4/24/2008	96	0	14	82	0	0	0	96	Senior housing
Villa Ticino West	LDR	Nov-04	556	0	0	556	0	0	0	556	Approved tentative map and development agreement for 556 single-family subdivided lots
<b>TOTAL UNITS</b>			<b>4,508</b>	<b>472</b>	<b>599</b>	<b>3,437</b>	<b>0</b>	<b>92*</b>	<b>11</b>	<b>3,633*</b>	

Source: City of Manteca Community Development Department, March 2009.

Notes: <sup>1</sup>Triplex and 8-unit apartment complex considered affordable to moderate-income households based on typical rents in Manteca.

\*Final unit count does not include 300 units at Tesoro Apartments. Number of affordable and market-rate units to be determined.

### 1. Remaining Need

Based on the information on approved and built projects presented in Table 38, the remaining housing need was calculated. Table 39 shows the City’s remaining RHNA based on income category and the need that has already been satisfied during the Housing Element period (i.e., January 1, 2007 to January 1, 2009) by built and approved units.

Units that have been approved, built, or are under construction satisfy about 46 percent of the RHNA for this Housing Element period. The number of units that need be satisfied by June 2014 vary by income category. All of the above-moderate income RHNA is satisfied by units that have been approved or built. The lower-income categories have a remaining need of 2,188 units.

<b>TABLE 39</b> <b>REMAINING NEED BASED ON BUILT AND APPROVED UNITS</b> <b>Manteca</b> <b>January 1, 2007, to June 30, 2014</b>			
Income Category	RHNA	Approved, Built, and Under Construction	Remaining Units Needed
Extremely Low	425	0	425
Very Low	425	0	425
Low	633	92*	541
Moderate	808	11	797
Above Moderate	1,762	3,633*	0
<b>TOTAL</b>	<b>4,053</b>	<b>3,712*</b>	<b>2,188</b>

Source: Manteca Community Development Department; Mintier Harnish, 2009.

\*Final unit count does not include 300 units at Tesoro Apartments. Number of affordable and market-rate units to be determined.

## III. RESOURCE INVENTORY

This section analyzes the resources and opportunities available for the development, rehabilitation, and preservation of affordable housing in the city of Manteca. Included is an evaluation of the availability of land resources and the financial administrative resources available to support housing activities.

### A. Availability of Land and Services

The State law governing the preparation of Housing Elements emphasizes the importance of an adequate land supply by requiring that each Housing Element contain “an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites” (Government Code Section 65583(a)(3)).

This section provides an inventory of the residential projects built or planned since the start of the Housing Element planning period (January 1, 2007) and the vacant land that is suitable and available

within the city of Manteca for residential development. It compares this inventory to the City's RHNA. In addition to this assessment, this section considers the availability of sites to accommodate a variety of housing types suitable for households with a range of income levels and housing needs. Finally, this section discusses the adequacy of public facilities, services, and infrastructure for residential development during the Housing Element planning period.

## **1. Residential Sites Inventory**

The residential land inventory is required "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" (Government Code Section 65583.2(a)). The phrase "land suitable for residential development" in Government Code Section 65583(a)(3) includes all of the following:

- Vacant sites zoned for residential use;
- Vacant sites zoned for non-residential use that allows residential development;
- Residentially zoned sites that are capable of being developed at a higher density; and
- Sites zoned for non-residential use that can be redeveloped for, and as necessary, rezoned for, residential use.

The inventory is required to include the following (Government Code Section 65583.2(b)):

- A listing of properties by parcel number or other unique reference;
- The size of each property listed and the general plan designation and zoning of each property;
- For non-vacant sites, a description of the existing use of each property;
- A general description of any environmental constraints to the development of housing within the jurisdiction, the documentation for which has been made available to the jurisdiction. This information need not be identified on a site-specific basis.
- A general description of existing or planned water, sewer, and other dry utilities supply, including the availability and access to distribution facilities. This information need not be identified on a site-specific basis.
- Sites identified as available for housing for above-moderate income households in areas not served by public sewer systems. This information need not be identified on a site-specific basis.
- A map that shows the location of the sites included in the inventory, such as the land use map from the jurisdiction's general plan for reference purposes only.

In order to calculate the number of units that will accommodate its share of the regional housing need for lower-income households, a jurisdiction is required to do either of the following (Government Code Section 65583.2(c)(3)):

- Provide an analysis demonstrating how the adopted densities accommodate this need. The analysis shall include, but is not limited to, factors such as market demand, financial feasibility, or information based on development project experience within a zone or zones that provide housing for lower-income households.
- Use the “default density standards” that are “deemed appropriate” in State law to accommodate housing for lower-income households given the type of the jurisdiction. The City of Manteca is classified as a “suburban jurisdiction” and the density standard is defined as “sites allowing at least 20 units per acre.” HCD is required to accept sites that meet this density standard as appropriate for accommodating Manteca’s share of the regional housing need for lower-income households.

## Vacant Land

### *Methodology*

In accordance with the requirements of Government Code Section 65583.2 described above, an assessment was conducted of the vacant land suitable for residential development within the city of Manteca. The data was compiled by City staff and the Consultants and mapped using a Geographic Information System (GIS). The following criteria were used to map vacant residential sites:

- Location: all parcels within Manteca city limits.
- Vacancy: vacant parcels were initially selected based on the County Assessor’s use codes in the parcel database. Vacancy status was verified through aerial photographs and field observation. Since the Assessor’s use codes are not completely accurate for all parcels, the vacant parcel list was supplemented with additional entries from City staff. The effective date of the vacancy status for each site is December 8, 2008.
- General Plan land use designations: only parcels with the following land use designations that allow for residential development were retained in the inventory (see also Table 43 (General Plan Land Use Designations Allowing Residential Uses)):
  - Very Low Density Residential (VLDR)
  - Low Density Residential (LDR)
  - Medium Density Residential (MDR)
  - High Density Residential (HDR)
  - Commercial Mixed Use (CMU)
- **Zoning districts:** only parcels with the following zoning districts that allow for residential development were retained in the inventory (see also Table 44 (Residential Zoning Districts)):
  - Residential Estate District (RE)
  - Single-Family Residential District (R-1)

- Single-Family Residential Attached District (R-2)
  - Limited Multiple-Family Residential District (R-3)
  - Multiple-Family Residential/Institutional District (R-4)
  - Neighborhood Commercial District (C-N)
  - Community Commercial District (C-C)
  - Office Commercial District (C-O)
  - Central Business District (CBD)
- **Size:** All vacant residentially-zoned parcels were inventoried; however, only parcels larger than 0.8 acres are identified in this Housing Element inventory, based on the assumption that parcels smaller than this size would not be economically feasible for developing affordable housing. However, an exception was made for small infill parcels located in the downtown area where infrastructure is in place to support development of smaller parcels and where the City is prioritizing redevelopment efforts. When parcels had an appropriate land use designation or zoning that only covered a part of the parcel, only the parts of parcels allowing for multi-family residential development were included in the inventory.
- All parcels (or portions of parcels) that met the criteria above were reviewed by City staff to confirm vacancy status, ownership, adequacy of public utilities and services, possible environmental constraints such as flood zones and steep slopes, and other possible constraints to development feasibility.

The following assumptions were made in the inventory:

- **Type of sites.** All of the sites in the inventory are vacant sites zoned for residential use and meet the classification in State law (Government Code Section 65583.2(a)) as “land suitable for residential development.”
- **Relation of density to income categories.** The following assumptions were used to determine the inventoried income categories according to the maximum allowed density for each site:
  - **Lower-Income.** Sites with a land use designation/zoning district combination with a maximum allowable density of 25 units per acre were inventoried as available for extremely low-, very low-, and low-income residential development in accordance with the “default density standard” set forth in Government Code Section 65583.2(c)(3). These sites are located in areas with High Density Residential (HDR) and Commercial Mixed Use (CMU) land use designations.
  - **Moderate Income.** Sites with a land use designation/zoning district combination with a maximum allowable density of 15 units per acre were inventoried as available for moderate-income residential development. All of the sites in this category allow for a maximum development density of 15 units per acre without a density bonus based on the Medium Density Residential (MDR) land use designation. Based on existing

developments in the city of Manteca, these densities are adequate to provide for the provision of moderate-income housing.

- All other sites were inventoried as above moderate-income units
- **Inventoried affordable units by category.** While the maximum allowed residential density was used to determine the income categories of the inventoried sites, the inventory uses the following assumptions about realistic unit buildout capacity for the sites.
  - **Buildout Capacity.** The vacant land inventory assumes that development will occur at 80 percent of maximum buildout capacity on land designated for residential uses and 25 percent of maximum buildout capacity on land designated for commercial mixed-use, unless otherwise noted. (Note: the Land Use Chapter of the General Plan supports at least 35 percent residential uses in CMU areas.<sup>10</sup>) For example, a one-acre vacant site that is designated as residential with a maximum density of 25 units per acre and no density bonus is inventoried with a development capacity of 20 units. A one-acre vacant site designated for commercial mixed-use with a maximum density of 25 units per acre is inventoried with a development capacity of 6 units per acre. Many of the CMU-designated sites located along Yosemite Avenue, Main Street, and Airport Way are inventoried at 50 percent of capacity since there are policies in the General Plan Land Use Element that support these sites developing as 100 percent residential.
  - **Environmental Constraints.** The Consultants reviewed all parcels (or portions of parcels) that met the criteria above for any possible environmental constraints such as flood zones, steep slopes, and other possible constraints to development feasibility. None of the sites included in the inventory have any known environmental constraints that would limit or prohibit development of the site.

Table A-1 and Figure A-1 (in Appendix A) show the inventory of vacant residential sites within the city of Manteca with development potential for lower- and moderate-income housing. The effective inventory date is December 31, 2008, and the status of the parcel as of that date is used for inventory purposes. For each site the table shows the Assessor's Parcel Number(s) (APN), City of Manteca General Plan land use designation, zoning district, size, maximum allowable residential density based on the land use designation and zoning, number of inventoried units, inventoried unit income level (by very low-, low-, and moderate-income categories), and additional notes.

As shown in Table A-1, Manteca has a total inventoried capacity of 2,602 lower-income (very low- and low-income) units (903 units on residentially-designated land and 1,699 units on mixed use land) and 926 moderate-income units on vacant site with residential land use designations and zoning. The City has an additional 415 acres of vacant land designated LDR and zoned R1, RE, PUD, and PEC. This land can

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<sup>10</sup> The Land Use Chapter of the General Plan contains the following description of commercial mixed use: "Commercial Mixed Use developments in the new urbanizing areas of the city may also develop primarily as multi-family residential, but are also intended to provide a commercial and office component designed to serve the surrounding neighborhood. In new urbanizing areas it the mixed-use concept would accommodate approximately 35% of the land area allocated to High-Density Residential use, however, individual sites may be permitted to have significantly higher percentages of residential."

accommodate an estimated 1,680 above-moderate-income units<sup>11</sup> for a total inventoried capacity of 3,509 units on vacant residential land.

### **Underutilized Land**

The City is considering infill and redevelopment potential on several underutilized sites that can accommodate high-density residential uses. The Redevelopment Areas cover approximately one-third of the city creating opportunities to redevelop underutilized sites and promote infill development throughout the city. The Consultants and City staff produced an inventory of underutilized sites that are either mostly vacant or are developed but economically underutilized with low-value uses. The sites that were determined to have short-term potential are inventoried in Table A-2. These sites are likely candidates for redevelopment within the Housing Element planning period. Other sites were determined to have infill or redevelopment potential, but because of their existing uses, were not considered viable sites for redevelopment within the timeframe of this Housing Element. Sites with long-term redevelopment/infill potential are shown in Table A-3.

Based on the analysis of underutilized sites, the Consultants and City staff determined that there is capacity for an additional 621 lower-income units on underutilized sites designated for high-density residential and commercial mixed-use. There is capacity for 41 moderate-income units on underutilized sites designated for medium-density residential uses (see Table A-2).

## ***2. Total Residential Holding Capacity vs. Projected Needs by Housing Type and Income Group***

Table 39 below provides a summary of residential holding capacity in the city of Manteca compared to its share of the regional housing need as assigned in the RHNA. The figures for the RHNA allocation are from Table 37. The figures for built and planned projects are from Table 38. The figures for residential holding capacity on vacant land are from Table A-1 and the holding capacity on underutilized land is from Table A-2.

As shown in the table, Manteca has a total residential capacity (5,870) in excess of its remaining RHNA for all units (2,188). Additionally, Manteca has sufficient residential capacity (3,223) in excess of its remaining RHNA for lower-income units (1,391). Manteca has adequate capacity compared to the RHNA in each of the income categories.

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<sup>11</sup> Above moderate-income unit capacity was calculated using an assumed 1 unit per parcel on subdivided parcels and a density of 4 units per acre on large, unsubdivided parcels designated LDR. Capacity on parcels zoned RE was calculated using an assumed parcel size of 30,000 square feet.

**TABLE 40  
RESIDENTIAL HOLDING CAPACITY COMPARED TO RHNA BY INCOME  
Manteca  
January 1, 2007, to June 30, 2014**

	Lower- Income*	Moderate -Income	Above Moderate- Income	Total
<b>RHNA</b>	1,483	808	1,762	<b>4,054</b>
Built and planned projects (see Table 38)	92*	11	3,633	3,736
<b>Remaining Need</b>	<b>1,391</b>	<b>797</b>	<b>0</b>	<b>2,188</b>
<b>Residential Holding Capacity</b>	<b>3,223</b>	<b>967</b>	<b>1,680</b>	<b>5,870</b>
Residential Holding Capacity on Residentially-Designated Vacant Land (see Table A-2)	903	926	1,680	3,509
Residential Holding Capacity on Commercial Mixed-Use Vacant Land (see Table A-2)	1,699	-	-	1,699
Residential Holding Capacity on Underutilized Land with Short-Term Infill Development/Redevelopment Potential (see Table A-3)	621	41		662

Notes: \*The RHNA for lower-income includes 425 extremely low-, 425 very low-, and 633 low-income units.

Source: SJCOG, City of Manteca, and Mintier Harnish

### 3. Land Available for a Variety of Housing Types

State Housing Element Law (Government Code Section 65583(c)(1) and 65583.2(c)) requires that local governments analyze the availability of sites that will “facilitate and encourage the development of a variety of types of housing for all income levels, including multi-family rental housing, factory-built housing, mobile-homes, housing for agricultural employees, supportive housing, single-room occupancy units, emergency shelters, and transitional housing.”

This section discusses the availability of sites and relevant regulations that govern the development of the types of housing listed above and also discusses sites suitable for redevelopment for residential use (as required by Government Code Section 65583(a)(3)) and second units.

#### Multi-Family Rental Housing

Manteca’s MDR (Medium Density Residential), HDR (High Density Multi-Family), and CMU (Commercial Mixed Use) General Plan land use designations allow multi-family housing. The MDR designation allows housing up to 15 units per acre, and the HDR and CMU designations allow between 15.1 and 25 units per acre (see Table 43). Manteca’s regulations make no distinction between rental and ownership housing.

#### Manufactured Housing

Manufactured housing can serve as an alternative form of affordable housing in low-density areas where the development of higher-density multi-family residential units is not allowed.

### ***Manufactured Homes on Lots***

Sections 65852.3 and 65852.4 of the California Government Code specify that a jurisdiction shall allow the installation of manufactured homes on a foundation on all “lots zoned for conventional single-family residential dwellings.” Except for architectural requirements, the jurisdiction is only allowed to “subject the manufactured home and the lot on which it is placed to the same development standards to which a conventional single-family residential dwelling on the same lot would be subject.” The architectural requirements are limited to roof overhang, roofing material, and siding material.

The only two exceptions that local jurisdictions are allowed to make to the manufactured home siting provisions are if: 1) there is more than 10 years difference between the date of manufacture of the manufactured home and the date of the application for the issuance of an installation permit; or 2) if the site is listed on the National Register of Historic Places and regulated by a legislative body pursuant to Government Code Section 37361.

Manteca’s Municipal Code is consistent with State law. Manufactured homes that are placed on permanent foundations are allowed in any zoning district allowing single-family homes, and manufactured multi-family housing is allowed in residential zones allowing multi-family housing.

### ***Mobile Home Parks***

Section 65852.7 of the California Government Code specifies that mobile home parks shall be a permitted use on “all land planned and zoned for residential land use.” However, local jurisdictions are allowed to require use permits for mobile home parks. Chapter 17.41 of Manteca’s Municipal Code describes the City’s regulations of mobile home parks. Manteca’s Municipal Code allows mobile home parks in the R-3 and R-4 zones with a use permit. The Municipal Code will need to be revised to bring it into compliance with State law.

### **Housing for Farmworkers**

The provisions of Section 17020 (*et seq.*) of the California Health and Safety Code relating to employee housing and labor camps supersede any ordinance or regulations enacted by local governments. Such housing is allowed in all jurisdictions in California pursuant to the regulations set forth in Section 17020. Section 17021.5(b) states, for example:

“Any employee housing providing accommodations for six or fewer employees shall be deemed a single-family structure with a residential land use designation for the purposes of this section. For the purpose of all local ordinances, employee housing shall not be included within the definition of a boarding house, rooming house, hotel, dormitory, or other similar term that implies that the employee housing is a business run for profit or differs in any other way from a family dwelling. No conditional use permit, zoning variance, or other zoning clearance shall be required of employee housing that serves six or fewer employees that is not required of a family dwelling of the same type in the same zone.”

Section 17021.6, concerning farmworker housing, states that:

“no conditional use permit, zoning variance, or other zoning clearance shall be required of employee housing that serves 12 or fewer employees and is not required of any other agricultural activity in the same zone.”

Manteca’s Municipal Code defines “Farm Labor Housing” as: “living quarters, either single-family or group housing, provided by a labor contractor for farm laborers which are not full-time farm employees on land owned or leased by the owner of the living quarters.” The Code does not prohibit or constrain the provision of farm labor housing. Farm labor and employee housing is treated like any other single-family home or group housing project, depending on the type of development. There is sufficient capacity in both single-family and multi-family zones for the development of farmworker housing.

### **Emergency Shelters, Transitional Housing, Supportive Housing, and Other Group Living**

The City of Manteca’s Municipal Code does not make any provisions for the development of emergency shelters, or transitional or supportive housing. Since there are no provisions within the Municipal Code, the City has deferred to State law regarding this matter.

#### **Emergency Shelters**

SB 2, passed in 2007 and in effect as of January 1, 2008, amended State Housing Element law (California Government Code Sections 65582, 65583, and 65589.5) regarding shelter for homeless persons. This legislation requires local jurisdictions to strengthen provisions for addressing the housing needs of homeless persons, including the identification of a zone or zones where emergency shelters are allowed as a permitted use without a conditional use permit.

California Health and Safety Code Section 50801(e) defines “emergency shelters” as:

“housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay.”

The new legislation added provisions to State Housing Element Law (Section 65583(a)(4)(A)) that require local governments to identify:

“a zone or zones where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit. The identified zone or zones shall include sufficient capacity to accommodate the need for emergency shelter identified in paragraph (7), except that each local government shall identify a zone or zones that can accommodate at least one year-round emergency shelter. If the local government cannot identify a zone or zones with sufficient capacity, the local government shall include a program to amend its zoning ordinance to meet the requirements of this paragraph within one year of the adoption of the housing element. The local government may identify additional zones where emergency shelters are permitted with a conditional use permit. The local government shall also demonstrate that existing or proposed

permit processing, development, and management standards are objective and encourage and facilitate the development of, or conversion to, emergency shelters.”

The provisions go on to discuss that emergency shelters “may only be subject to those development and management standards that apply to residential or commercial development within the same zone” along with a list of exceptions that may be made. Local governments that already have one or more emergency shelters within their jurisdiction or “pursuant to a multijurisdictional agreement” that accommodates that jurisdiction’s need for emergency shelter are only required to identify a zone or zones where new emergency shelters are allowed with a conditional use permit.

As previously discussed, the City has two emergency shelters operated by HOPE Ministries. The shelters are located on parcels zoned R4 and designated by the General Plan as High Density Residential. However, the Municipal Code does not explicitly address emergency shelters. Under the current (2008) Municipal Code, emergency shelters would be treated as a “community care facility”, defined as “any facility, place or building which is maintained and operated to provide residential care, day treatment, adult day care or foster family agency services for children, adults or children and adults, including, but not limited to, the physically handicapped, mentally impaired, incompetent persons and abused and neglected children, and includes all associated types of facilities as set forth in Health and Safety Code 1502.” Community care facilities are defined as “large” (for seven or more persons) and “small” (for six or fewer persons). Since the City of Manteca’s Municipal Code does not explicitly address emergency shelters, the City does not currently meet the requirements of SB 2.

To ensure compliance with State law, the City has included Program H-I-24 in the Policy Document to amend the Zoning Ordinance to define emergency shelters and ensure that they are allowed “by right” (i.e., without a conditional use permit or other discretionary approval) in the General Commercial (CG) zone. Much of the land zoned CG is located along major corridors of the city and is close to services, and therefore is an appropriate zone for emergency shelters. There are 662 acres of land zoned CG in the city, of which an estimated 140 acres are vacant. There is sufficient capacity in the CG zone to accommodate existing and future needs for emergency shelters.

### ***Transitional Housing***

While SB2 added specific new requirements for local governments to meet in terms of planning for emergency shelter facilities, Government Code Section 65583(a)(5) also states that “transitional housing and supportive housing shall be considered a residential use of property, and shall be subject only to those restrictions that apply to other residential dwellings of the same type in the same zone.”

Transitional housing is designed to assist homeless individuals and families in moving beyond emergency shelter to permanent housing. California Health and Safety Code Section 50675.2(h) defines “transitional housing” and “transitional housing development” as:

“buildings configured as rental housing developments, but operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months.”

The City of Manteca Municipal Code does not specifically identify transitional housing as an allowable use in any zoning districts. However, according to Section 5116 (“Zoning Preemption”) of the California Welfare and Institutions Code (Zoning of Homes or Facilities for Mentally Disordered, Handicapped Persons, or Dependent and Neglected Children), transitional housing is considered a residential use if there are no more than six residents. For transitional housing facilities that do not involve group living, location of transitional housing facilities is subject to the same land use regulations as other housing developments of similar type, size, and density. Based on this State zoning preemption, such facilities are a permitted use in all residential zones in Manteca.

### ***Supportive Housing***

Supportive housing is permanent rental housing linked to a range of support services designed to enable residents to maintain stable housing and lead fuller lives. Typically, a portion of the housing is targeted to people who have risk factors such as homelessness, or health challenges such as mental illness or substance addiction. Supportive housing comes in all shapes and sizes. It could be a renovated motel offering furnished single-room occupancy (SRO) apartments; a multifamily development where tenants with disabilities live alongside other families with low incomes; a small, more service-intensive building; or scattered-site apartments. Whatever the configuration, all of the housing allows tenants to access support services that enable them to live as independently as possible.

California Health and Safety Code Section 53260(c) defines “supportive housing” as:

“housing with no limit on length of stay, that is occupied by the target population, and that is linked to onsite or offsite services that assist the tenant to retain the housing, improve his or her health status, maximize their ability to live and, when possible, to work in the community. This housing may include apartments, single-room occupancy residences, or single-family homes.”

Section 5116 (“Zoning Preemption”) of the California Welfare and Institutions Code (Zoning of Homes or Facilities for Mentally Disordered, Handicapped Persons, or Dependent and Neglected Children) states:

“Pursuant to the policy stated in Section 5115, a state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer mentally disordered or otherwise handicapped persons or dependent and neglected children, shall be considered a residential use of property for the purposes of zoning if such homes provide care on a 24-hour-a-day basis. Such homes shall be a permitted use in all residential zones, including, but not limited to, residential zones for single-family dwelling.”

Based on this State zoning preemption, such facilities are a permitted use in all residential zones in Manteca.

### **Second Units**

A second dwelling unit is an additional self-contained living unit, either attached to or detached from the primary residential unit on a single lot. It has cooking, eating, sleeping, and full sanitation facilities. Second dwelling units can be an important source of affordable housing since they can be constructed relatively cheaply and have no associated land costs. Second dwelling units can also provide

supplemental income to the homeowner, allowing the elderly to remain in their homes or moderate-income families to afford houses.

To encourage establishment of second dwelling units on existing developed lots, State law requires cities and counties to either adopt an ordinance based on standards set out in the law authorizing creation of second dwelling units in residentially-zoned areas, or where no ordinance has been adopted, to allow second dwelling units on lots zoned for single-family or multi-family use that contain an existing single-family unit subject to ministerial approval (“by right”) if they meet standards set out by law. Local governments are precluded from totally prohibiting second dwelling units in residentially-zoned areas unless they make specific findings (Government Code, Section 65852.2).

The City of Manteca allows second dwelling units in all residential zoning districts with approval by the Community Development Director as long as the unit meets all development standards. The Zoning Code limits the construction of second units to lots with an area of 7,500 net square feet or larger, requires that the floor area of second units not exceed 640 square feet, and limits second units to no more than one bedroom. The same residential development standards, including setbacks, height limits, and maximum lot coverage apply to second units. The City of Manteca meets State requirements for second units.

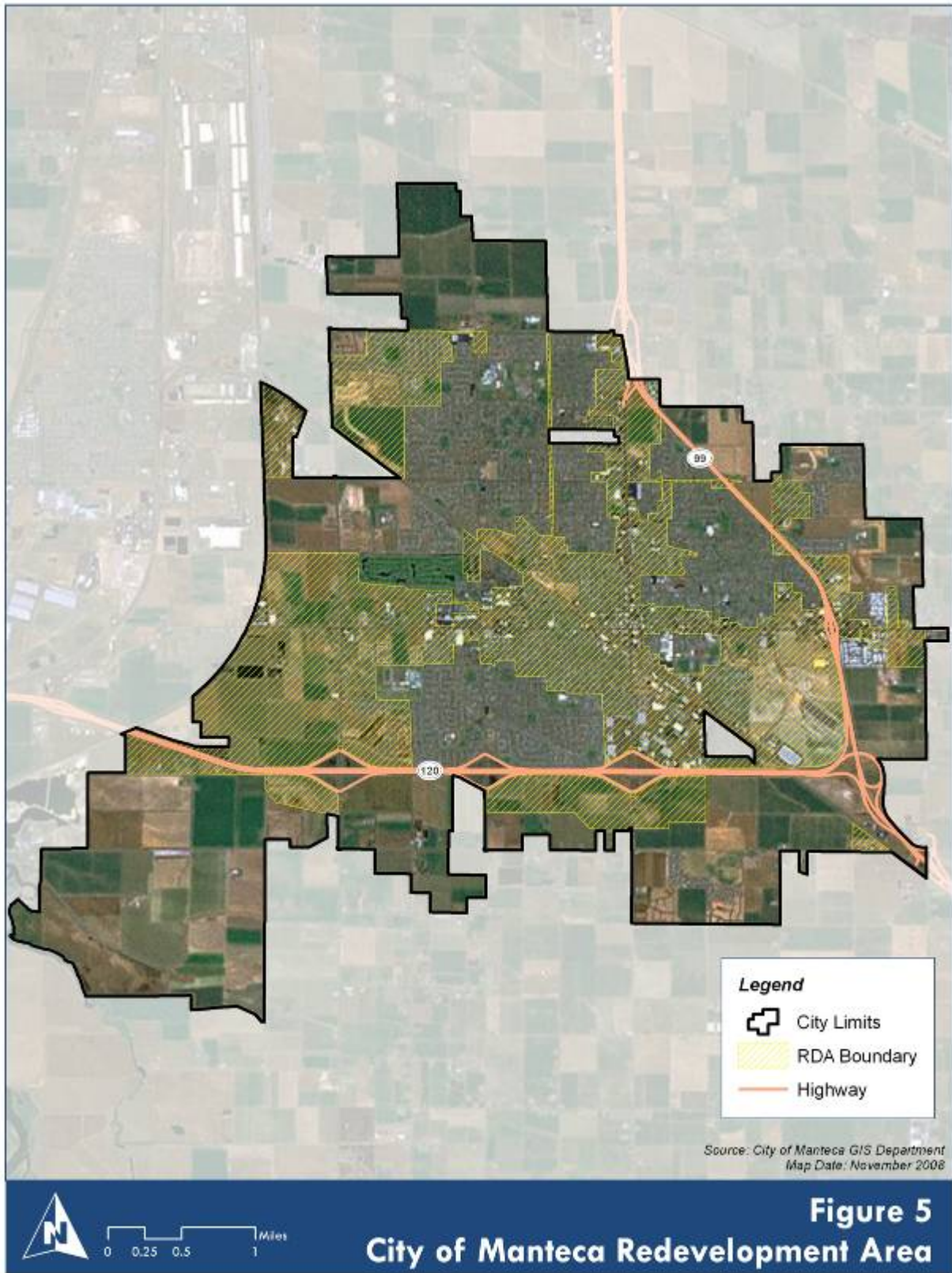
According to the City of Manteca Community Development Department, there has been only 20 second unit constructed in the city since 2004 (an average of five units per year).

### **Sites Suitable for Redevelopment for Residential Use**

Redevelopment is a tool local agencies can use to preserve and upgrade deteriorating areas in the community. Funding can be created for affordable housing development activities such as acquisition of building sites, construction of lower income housing, preservation of units affordable to lower-income households at risk of converting to market rate units, and rehabilitation of older structures.

The City of Manteca Redevelopment Area encompasses over 4,000 acres, or more than one third of the city (see Figure 4). This broad coverage provides the City with opportunities to eliminate physical and economic blight of underutilized sites while providing new affordable housing.

Table A-2 shows an inventory of underutilized sites larger than 0.8 acres that are available for the development of medium- and higher-density housing. Together these sites could accommodate an estimated 469 housing units. All but one of the sites are located in the Redevelopment Area. There are also several small underutilized sites throughout the city that could accommodate smaller-scale infill development.



## Single-Room Occupancy Units

Single-Room Occupancy (SRO) units can provide affordable private housing for lower-income individuals, seniors, and persons with disabilities. An SRO unit usually is small, between 200 to 350 square feet. These units can serve as an entry point into the housing market for formerly homeless people.

The Manteca Zoning Ordinance does not define SROs. However, SROs fall under the definition of “residential hotel.” In the Manteca Zoning Ordinance a residential hotel is defined as “a hotel offering accommodations on a weekly or monthly basis.” Residential hotels are allowed by right in R-4 zones and with a conditional use permit in C-O and CBD.

## 4. Adequacy of Public Facilities and Infrastructure

This section addresses the adequacy of public facilities, services, and infrastructure to accommodate planned residential growth through the end of the Housing Element planning period (June 30, 2014). The following information regarding the adequacy of public facilities and infrastructure is based largely on information from the City of Manteca 2004 Water Master Plan, the December 2006 Wastewater Quality Control Facility Master Plan Update, and the August 2006 Wastewater Collection System Master Plan Update.

### Water

Until recently, the sole source of water supply for the city was groundwater extraction pumped from 16 wells located throughout the city. However, the completion of the South San Joaquin Irrigation District (SSJID) South County Surface Water Supply Project in 2005 provided additional water resources of up to 11,500 acre-feet per year to the city. The project included construction of a new water treatment plant near Woodward Reservoir in Stanislaus County and pipelines to supply water to the cities of Manteca, Lathrop, Escalon, and Tracy.

According to the 2004 Water Master Plan, as of 2003 the total annual water production for the city of Manteca (with a population of 57,485) was 14,298 acre-feet. The planned water supply for the primary urban service area (PUSA) is approximately 32,390 acre-feet at build out. This water supply could support a population of about 128,000. Taking into account the 4,054 housing units assigned to the city of Manteca by the RHNA, the 2014 population would be approximately 78,500.<sup>12</sup> The City has adequate water to accommodate the RHNA through 2014, and according to the 2008 MSR, the city’s water supply is reasonably available through 2027 based on existing water use patterns.

### Sewer

The City of Manteca Department of Public Works is responsible for the sanitary sewer system for the city of Manteca. The existing sewer system consists of eleven wastewater pump stations. The majority of the collection system serves the core of the city (Central Shed), approximately bound by SR 120, Austin Road, Union Road, and Lathrop Road. Several subdivisions located on the perimeter or beyond the

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<sup>12</sup> The 2014 population was estimated by multiplying the 4,054 housing units from the RHNA by Manteca’s 2000 Census average household size of 2.98 persons per households and adding the resulting 12,081 persons to the 2008 population of 66,451.

Central Shed have installed temporary wastewater pump stations. In the future these pump stations will be decommissioned and these service areas will connect to the gravity trunk sewers.

The City plans to build a trunk sewer gravity collection system that will convey all City wastewater to the Wastewater Quality Control Facility. Future improvements are expected to be completed in phases. The sewer treatment plant expansion for the phase three expansion was completed in 2004. Phase III improvements can serve the City up to a population level of 82,000 in 2014. Phase IV of the wastewater treatment plant upgrade process is scheduled to complete construction in 2014. It is expected that the plant will go from its current capacity of 9.87 mgd up to about 17.5 mgd which would serve a population of approximately 130,000 in 2023. Phase V would serve a population of 145,000 in 2028 and beyond.

The City coordinates its sewer treatment capacity through a sewer allocation system with the number of building permits issued for residential, commercial, industrial, and other development to ensure that new development does not exceed the amount of available sewer capacity and to distribute a limited resource equitably. Having completed phase III improvements, the City has capacity to serve a population of about 82,000. The Regional Housing Needs Allocation of 4,054 dwellings is equivalent to about 12,000 additional people by 2014, for a total population of about 79,000. The City has sufficient capacity to meet the needs of the projected population during the time frame of this housing element. (See Governmental Constraints Section, Growth Management Program for further discussion of sewer allocation system).

## **B. Inventory of Local, State, and Federal Housing and Financing Programs**

The City of Manteca uses local, State, and Federal funds to implement its housing strategy. Because of the high cost of new construction, more than one source of public funds is required to construct an affordable housing development. The City of Manteca does not act as a developer in the production of affordable units, but relies on the private sector to develop new units with the assistance of these various funding sources.

### ***1. Manteca Redevelopment Agency***

The Manteca Redevelopment Agency is the primary body responsible for affordable housing activity in the city of Manteca. The Agency was established in 1973 for the primary purpose of providing a vehicle to be used for the elimination of blighting conditions, ensuring that the City's economic base would prosper. Growth would occur primarily through the development of new public improvements, commercial and industrial projects, and affordable housing. In December 1986 the City adopted the Redevelopment Plan for Project Area No. 1, at which time the Agency was able to begin redevelopment activities.

In December 1993 the Agency adopted the Redevelopment Plan for Project Area No. 2. The Agency combined both project areas into one "Merged Project Area" in 1999. In 2003 the Agency added another 810 acres to the total merged project area for a total of 4,022 acres.

## Major Sources of Funding

### *Low and Moderate Income Housing Fund (RDA Set-Aside Funds)*

Since 1976 redevelopment agencies have been required to set aside and then spend no less than 20 percent of all tax increment received from within a redevelopment project area to increase, improve, or preserve the community's supply of housing available at affordable housing costs to persons and families of very low-, low-, and moderate-income households. Pursuant to State law, these funds are held in a separate Low and Moderate Income Housing Fund (LMI Fund), or Redevelopment Set-Aside Fund. The intent of the LMI Fund is to defray the costs of production, improvement, and preservation of low- and moderate-income housing and that the amount of money spent for planning and general administrative activities with the development, improvement, and preservation of that housing not be disproportionate to the amount actually spent for the costs of production, improvement, or preservation of that housing.

The City of Manteca Redevelopment Agency adopted its latest Five Year Implementation Plan in June 2005 and is scheduled to adopt an updated Implementation Plan following adoption of the Housing Element. The current plan covers the period of 2005 to 2009. The Agency's LMI Fund balance in June 2005 was \$2,769,615 and is projected to be \$4,063,294 at the end of Fiscal Year 2008/2009 based on expenditures through the Agency's LMI programs and related expenditures. As of December 2008 the Redevelopment Agency has approximately \$3.6 million in RDA set-aside funds. Projected expenditures for Fiscal Year 2008/2009 are \$8,335,230 for the merged project area (\$768,275 for Area 1 and \$7,566,955 for Area 2). Projects targeted for the funds include new construction affordable housing projects by Mid Peninsula Housing, Satellite Housing, and Affirmed Housing.

The Redevelopment Agency typically averages a tax increment in the range of 18 to 19 million dollars; however, with the recent downturn in the economy a 35 percent reduction to approximately 13 million dollars is expected. The Agency estimates approximately \$2.5 million for its LMIH funds for each of the next four fiscal years (i.e., 2009/10, 2010/11, 2012/13, and 2013/14). This is a significant reduction from prior years due to major reductions in property assessment valuation levels for all property located within redevelopment project areas in Manteca. The increasing rate of foreclosures along with sharply reduced property assessment levels will limit or reduce overall property valuations in the city during the reporting period.

The City is currently in the process of updating its 5-year Redevelopment Implementation Plan. The plan will be made consistent with the policies, programs, and quantified objectives of the Housing Element. The City anticipates using LMIH funds for property acquisition to support higher-density development and affordable housing in the downtown, low-income housing rehabilitation, senior housing rehabilitation loan and grant programs, and first-time homebuyer down payment assistance. The updated plan will contain more detailed information on projected expenditures by program; however, this information is not available at this time.

The City is also proposing to expand the redevelopment project area. Currently, the redevelopment project area covers approximately 4,000 acres, or more than one-third of the city limits. Expansion of this area will increase opportunities to eliminate blight and provide affordable housing throughout the city.

### ***HOME Program Funds***

The City of Manteca funds many of its affordable housing programs using Home Investment Partnership Act, or HOME funds. For the 2008-09 Fiscal Year the City was awarded \$129,885 in HOME funds. During FY 2007-08 the City received \$134,405 in HOME funds. The City applied all of these funds to the construction of a 100-unit multi-family, affordable rental housing project by Mid Peninsula Housing Coalition. In 2007-08 Eden Housing, Inc. began construction on a 50-unit senior rental housing project using the City of Manteca's FY 2005-06 HOME program funds.

### ***CDBG Funds***

The City of Manteca also uses some of its Community Development Block Grant (CDBG) funds for affordable housing projects. For FY 2008-09 the City received \$355,490 in CDBG funds. It plans to use this money to fund the First Time Homebuyer Down Payment Assistance Program.

### ***Neighborhood Stabilization Program Funds***

The City of Manteca received approximately \$2.7 million in Neighborhood Stabilization Program funds to purchase, rehabilitate, and sell foreclosed properties to lower- and moderate-income households. The city received \$1.5 million directly from the State, and received about \$1.2 million from San Joaquin County's share of the NSP funds (about \$9 million), which the County received directly from U.S. HUD. (See discussion of Neighborhood Stabilization Program under State and Federal Housing Programs for more information.)

## **Local Housing Programs**

### ***First Time Homebuyer Down Payment Assistance Program***

The First Time Homebuyer Down Payment Assistance Program provides down payment assistance to very low-, low-, and moderate-income participants in the purchase of a first home. Depending on income level, the program provides eligible households with an interest free loan of between \$35,000 and \$55,000 to be used towards the down payment on the purchase of a home within Manteca city limits. While both new and resale homes are eligible for the program, the loan can only be applied towards the purchase of a home with a sales price at or below the city's median housing price, which was \$197,750 in 2008. Since 2004, the City has spent more than \$1.2 million through this program and served 38 households.

### ***Housing Rehabilitation Matching Grant Program***

The Redevelopment Agency created this program to enhance the quality of owner-occupied single-family housing and to encourage private investment in the city's residential areas. The Program provides a matching grant to low-income homeowners to make health and safety, exterior improvements, or repairs to their homes. The grant is up to 67 percent of the cost of eligible improvements not to exceed \$10,000, and improvements must be at least \$750 to be eligible. Homes must be single-family detached and owner-occupied. Since 2004, the City has spent about \$500,000 through this program and served 88 households.

### ***Low Income Rental Rehabilitation Program***

The Low Income Rental Rehabilitation Program is intended to promote and maintain the affordability of rental housing. The program provides owners of rental properties a forgivable loan for external improvements in return for commitments to offer the units at affordable rents. The loan is for up to 67 percent of the cost of the improvements, not to exceed \$10,000 for a single unit and \$5,000 for each additional unit up to a total of \$30,000. Assistance is in the form of a 5 percent interest loan fully forgiven after seven years unless the rent is collected above affordable limits, the property is removed from the rental market, or the property is not properly maintained. Since 2004, the City has spent about \$38,000 through this program and served 10 households.

### ***Senior Housing Rehabilitation Program***

The Senior Housing Rehabilitation Program assists low-income senior households (those who are 60 years or older and earn at or below 80 percent of the median income for San Joaquin County) with health and safety repairs to their homes. The Program provides grants of \$2,500 to eligible households. Since 2004, the City has spent about \$740,000 through this program and served 82 households.

## ***2. San Joaquin Housing Authority***

The San Joaquin Housing Authority has several programs to assist low- and moderate-income households: the Housing Choice Vouchers Program (HCVP), Public Housing, and the Migrant Program. The Public Housing Program provides rental assistance at five main sites (three in Stockton, one in Tracy, and one in Thornton). Through the Migrant Program the Housing Authority manages three migrant farm labor housing developments throughout the county. The Housing Choice Vouchers Program is the only program operated by the Housing Authority that is available to Manteca residents.

### **Housing Choice Vouchers Program (HCVP)**

The San Joaquin Housing Authority manages the Housing Choice Vouchers Program (formerly Section 8) for all of San Joaquin County. The HCVP provides assistance to help low-income residents of San Joaquin County, including residents of Manteca, to afford safe, decent, and sanitary rental housing. The Department of Housing and Urban Development (HUD) provides funds to the Housing Authority to administer the program.

## ***3. Local Fair Housing Service Agencies***

There are several organizations that provide fair housing services either within the city of Manteca or to Manteca residents. The following is a list of some of these organizations:

- Council for the Spanish Speaking
- Family Law Service Center
- Family Resource Center
- Manteca Fair Housing, Inc.

- Mediation Center of San Joaquin County
- San Joaquin Housing Authority

### **4. State and Federal Housing Programs**

In addition to the funding programs available through the City and County, there are several State and Federal funding programs that assist first-time homebuyers, build affordable housing, and help special needs groups, such as seniors and large households. In most cases other entities, including for-profit and non-profit developers, apply for funds or other program benefits. For example, developers apply directly to USDA for Section 515 loans, to HUD for Section 202 and Section 811 loans, or to the California Tax Credit Allocation Committee (CTCAC) for low-income housing tax credits. In general, the City of Manteca relies upon the private sector to develop new affordable units.

Table 41 provides a comprehensive list of State and Federal funding programs for housing. The following paragraphs are descriptions of some of the most significant State and Federal funding programs that are available to fund affordable housing opportunities.

#### **Neighborhood Stabilization Program**

As part of the Housing and Economic Recovery Act of 2008, the Federal Government established the Neighborhood Stabilization Program (NSP) to deal with the national foreclosure crisis. The U.S. Department of Housing and Urban Development (HUD) allocated a total of \$3.92 billion to all states, particularly to hard-hit areas. California received a total of nearly \$530 million in NSP funds. U.S. HUD has already directly distributed most of the funds (about \$385 million) to some of the hardest hit cities and counties in the state. The remaining \$145 million will be distributed by the State on a competitive basis.

HUD's new Neighborhood Stabilization Program (NSP) provides targeted emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight. State and local governments can use the NSP grants to acquire land and property, demolish or rehabilitate abandoned properties, and offer down payment and closing cost assistance to low- and moderate-income homebuyers. Through the NSP governments can also create "land banks"—public authorities that can acquire, hold, manage, and develop foreclosure properties. Congress directed that NSP grant funds must be obligated for specific activities within 18 months.

The Housing and Economic Recovery Act of 2008 established the following three specific targeting responsibilities for state and local governments implementing the NSP:

1. "All of the funds appropriated or otherwise made available under this section shall be used with respect to individuals and families whose income does not exceed 120 percent of area median income;"
- 2."Not less than 25 percent of the funds appropriated or otherwise made available under this section shall be used for the purchase and redevelopment of abandoned or foreclosed homes or residential properties that will be used to house individuals or families whose incomes do not exceed 50 percent of area median income;" and

3. “Grantees should give priority emphasis in targeting the funds that they receive to “those metropolitan areas, metropolitan cities, urban areas, rural areas, low- and moderate-income areas, and other areas with the greatest need, including those--

(A) with the greatest percentage of home foreclosures;

(B) with the highest percentage of homes financed by a subprime mortgage related loan; and

(C) identified by the State or unit of general local government as likely to face a significant rise in the rate of home foreclosures.”

The Neighborhood Stabilization Program also seeks to protect future homebuyers from foreclosures by requiring that new homebuyers receive housing counseling and obtain a mortgage loan from a lender who agrees to comply with sound lending practices.

San Joaquin County received about \$9 million NSP funds to be shared amongst the jurisdictions in the County. Of this \$9 million, the County distributed about \$1.2 million to the City of Manteca to address issues relating to foreclosures. The City of Manteca received an additional \$1.5 million directly from the State, for a total \$2.7 million in NSP funds.

### **Building Equity and Growth in Neighborhoods (BEGIN) Program**

Sponsored by the California Department of Housing and Community Development (HCD), the BEGIN program is a homeownership program that provides grants to local governments that reduce regulatory constraints to housing. The grants are used for downpayment assistance, in the form of a low-interest loan, to low- and moderate-income first-time homebuyers. The maximum amount of the loan is \$30,000 or 20 percent of the purchase price, whichever is less.

### **Infill Incentive Grant (IIG) Program**

Sponsored by HCD, the Infill Incentive Grant program (also referred to as the Infill Infrastructure Grant Program) provides funds to local government to make infrastructure improvements that are necessary to encourage the development of infill housing. Infrastructure improvements for infill development include: park creation; water, sewer, or other public infrastructure; transportation improvements; traffic mitigation; and brownfield cleanup. Grants allocated to qualifying infill projects range from \$500,000 to \$20 million. For qualifying infill areas, grants range from \$2 million to \$30 million.

### **Workforce Housing Reward (WHR) Program**

The Workforce Housing Reward Program, sponsored by HCD, provides grants to cities and counties that issue building permits for very low- or low-income affordable housing. The funds can be used for a variety of projects including, but not limited to, housing, infrastructure improvements, parks, and community revitalization efforts. This program is currently (2008) not making awards; however, it may be available again in the future.

### Section 811 Program

The Section 811 program, sponsored by HUD, provides interest-free capital advances and rental assistance funds to private, nonprofit sponsors to help finance the development of housing for persons with disabilities. Public sponsors are not eligible to apply for Section 811 funds. The capital advance can cover the construction, rehabilitation, or acquisition of supportive housing. The sponsor does not have to repay the capital advance as long as the project serves the target population for 40 years. Additionally, rental assistance funds are provided for three years to cover the difference between the HUD-approved operating cost for the development and the rent paid by tenants—usually 30 percent of adjusted income. These three-year contracts are renewable based on the availability of funds.

### Section 202 Program

The Section 202 program, also sponsored by HUD, is similar to the Section 811 Program; however, the target population for the Section 202 program is the very low-income elderly. The same capital advance and rental assistance is available to private, non-profit sponsors of affordable elderly housing. As with the Section 811 program, public sponsors are not eligible for the Section 202 program.

### Low-Income Tax Credits

The Low-Income Housing Tax Credit (LIHTC) program was created in 1986 by the Federal Government as a method for funding affordable housing. Depending on the project, the program gives either a 9 percent or 4 percent income tax credit over a 10-year period to the housing developer to help leverage the private costs of construction and rehabilitation of affordable housing units. Since the amount of credit available to the owner often exceeds the amount the owner can use, private investors frequently participate in the LIHTC project through a syndication process and receive Federal tax credits in return for an upfront investment.

Applying for the LIHTC program is a competitive process. Projects are ranked relative to each other based on criteria in the State's Qualified Allocation Plan (QAP). The QAP considers factors such as cost, amenities, and project location when comparing proposed projects. To qualify for the LIHTC program, projects must also meet specific minimum requirements. These requirements are as follows:

- At least 20 percent of the residential units must be affordable to individuals whose income is 50 percent or less of the area median household income; or
- At least 40 percent of the residential units must be affordable to individuals whose income is 60 percent or less of the area median household income; and
- The housing units must remain affordable for a 30-year period.

### Private Funding

The Community Reinvestment Act of 1977 (CRA) directs the Department of the Treasury, the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Federal Home Loan Bank Board to encourage and assist the institutions they regulate to meet the credit needs of their communities. These agencies must assess the records of their member institutions when evaluating applications for a charter or

other regulated transactions. As a result of the CRA, many major financial institutions have elected to actively participate in funding low- and moderate-income housing developments developed by non-profit corporations.

The Federal Home Loan Bank provides direct project financing through its member institutions as part of its Affordable Housing Program. The Savings Associations Mortgage Company (SAMCO), which is an organization of savings institutions, also provides financing for affordable housing developments. The California Community Reinvestment Corporation (CCRC) was formed to pool the resources of the state's banks to assist in financing affordable housing. Finally, the Federal National Mortgage Association (Fannie Mae) provides permanent financing for affordable housing development by purchasing or securitizing the lender-originated first mortgages on mutually agreeable terms.

**TABLE 41**  
**FINANCIAL RESOURCES FOR HOUSING**  
**2008**

<b>Program Name</b>	<b>Program Description</b>
<b>Federal Programs</b>	
Community Development Block Grant (CDBG)	Provides grants for acquisition, rehabilitation, home buyer assistance, economic development, homeless assistance, and public services
HOME	Provides grants to jurisdictions on a competitive basis for acquisition, rehabilitation, home buyer assistance, and rental assistance
Low Income Housing Tax Credits (LIHTC)	Provides Federal and state income tax credits to persons and corporations that invest in low-income rental housing projects.
Mortgage Credit Certificate (MCC) Program	Provides income tax credits to first-time homebuyers to buy new or existing homes.
Federal Emergency Shelter Grant Program (FESG)	Provides grants to jurisdictions to implement a broad range of activities that serve the homeless. Eligible activities include shelter construction, shelter operation, social services, and homeless prevention.
Section 8 Rental Voucher Program	Provides financial assistance to public housing authorities to fund rental assistance payments to owners of private market-rate units on behalf of very low-income tenants.
Section 108 Loan Guarantee Program	Provides loan guarantees to CDBG entitlement jurisdictions for capital improvement projects that benefit low- and moderate-income persons, or aid in the prevention of slums. Maximum loan amount can be up to five times the jurisdiction's recent annual allocation. Maximum loan term is 20 years. Eligible activities include acquisition, rehabilitation, home buyer assistance, economic development, homeless assistance, and public services.
Section 202	Provides an interest-free capital advance to cover the costs of construction, rehabilitation, or acquisition of very low-income senior housing. The sponsor does not have to repay the capital advance as long as the project serves the target population for 40 years. Rental assistance funds are provided for three years, and are renewable based on the availability of funds. The program is available to private, non-profit sponsors. Public sponsors are not eligible for the program.
Section 811	Provides an interest-free capital advance to cover the costs of construction, rehabilitation, or acquisition of housing for persons with disabilities. The sponsor does not have to repay the capital advance as long as the project serves the target population for 40 years. Rental assistance funds are provided for three years, and are renewable based on the availability of funds. The program is available to private, non-profit sponsors. Public sponsors are not eligible for the program.
Shelter Plus Care Program (S+C)	Provides rental assistance for hard-to-serve homeless persons with disabilities in connection with supportive services funded from sources outside the program.

**TABLE 41  
FINANCIAL RESOURCES FOR HOUSING  
2008**

<b>Program Name</b>	<b>Program Description</b>
Supportive Housing Program	Provides funding for transitional housing and supportive services for homeless persons.
U.S. Department of Agriculture (USDA) Housing Programs (Section 514/516)	Provides below market-rate loans and grants for new construction or rehabilitation of farmworker rental housing.
<b>State Programs</b>	
Affordable Housing Innovation Program – Loan Fund (AHIP-L)	Provides quick acquisition financing for the development or preservation of affordable housing. The loans are provided to developers through a non-profit fund manager.
Affordable Housing Innovation Program – Practitioner Fund (AHIP-P)	Provides acquisition financing to pre-qualified developers for the development or preservation of affordable housing. The loans are provided to developers directly by HCD.
Affordable Housing Innovation Program – Local Housing Trust Fund	Provides matching grants (dollar-for-dollar) to local housing trust funds that are funded on an ongoing basis from private contributions or public sources (that are not otherwise restricted). The grants may be used to provide loans for construction of rental housing that is deed-restricted for at least 55 years to very low-income households, and for down-payment assistance to qualified first-time homebuyers.
Affordable Housing Innovation Program – Innovative Homeownership Program	TBD Grants
Construction Liability Insurance Reform Pilot Program (CLIRPP)	Provides grants for predevelopment costs to reduce rates for condominium development through construction oversight and monitoring. (Note: Applicants must be receiving financing from other HCD or CalHFA programs.)
Building Equity and Growth in Neighborhoods (BEGIN)	A homeownership program that provides grants to local governments that reduce regulatory constraints to housing. The grants are used for down-payment assistance, in the form of a low-interest loan, to low- and moderate-income first-time homebuyers.
CalHOME	Provides grants to local governments and non-profit agencies for local home buyer assistance and owner-occupied rehabilitation programs and new development projects. Funds can be used to finance the acquisition, rehabilitation, and replacement of manufactured homes.
California Self-Help Housing Program (CSHHP)	Provides grants for sponsor organizations that provide technical assistance for low- and moderate-income families to build their homes with their own labor.
CalHFA First-Time Homebuyer Program	CHFA sells tax-exempt bonds to make below-market loans to first-time buyers. Program operates through participating lenders who originate loans for CHFA.
Emergency Housing and Assistance Program	Provides grants and loans to support emergency housing. Two types of assistance are available: 1) deferred payment loans for capital development activities; and 2) grants for facility operating costs.
Infill Infrastructure Grant Program (IIG)	Provides grants to assist in the new construction and rehabilitation of infrastructure that supports higher-density affordable and mixed-income housing in locations designated as infill.
Joe Serna, Jr. Farmworker Housing Grant Program	Provides matching grants and loans for the acquisition, development, and financing of ownership and rental housing for farmworkers.
Mobilehome Park Resident Ownership Program (MPROP)	Provides loans to mobile home park resident organizations, non-profit entities, and local public agencies to finance the preservation of affordable mobile home parks by conversion to ownership control.
Multi-family Housing	Deferred payment loans for the new construction, rehabilitation, and preservation of

**TABLE 41  
FINANCIAL RESOURCES FOR HOUSING  
2008**

<b>Program Name</b>	<b>Program Description</b>
Program (MHP)	rental housing.
Predevelopment Loan Program (PDLP)	Provides short-term predevelopment loans to finance the start of low-income housing projects.
TOD Housing Program	Provides grants and/or loans for the development and construction of mixed-use and rental housing development projects, homeownership mortgage assistance, and infrastructure necessary for the development of housing near transit stations. (Note: applies to specific transit stations in particular cities)
Workforce Housing Reward (WHR) Program	Provides grants to cities and counties that issue building permits for very low- or low-income affordable housing. The funds can be used for a variety of projects including, but not limited to, housing, infrastructure improvements, parks, and community revitalization efforts. (Note: This program is currently (2008) not making awards; however, it may be available again in the future.)
<b>City of Manteca Programs</b>	
First Time Homebuyer Down Payment Assistance Program	Provides down payment assistance to very low-, low-, and moderate-income residents of Manteca in the purchase of a first home.
Housing Rehabilitation Matching Grant Program	Provides a matching grant to low-income homeowners to make health and safety, exterior improvements, or repairs to their homes.
Low Income Rental Rehabilitation Program	Provides owners of rental properties a forgivable loan for external improvements in return for commitments to offer the units at affordable rents.
Senior Housing Rehabilitation Program	Assists low-income senior households with health and safety repairs to their homes.
<b>Private Resources</b>	
California Community Reinvestment Corporation (CCRC)	Non-profit mortgage banking consortium that provides long-term debt financing for multi-family affordable rental housing. CCRC specializes in programs for families, seniors, citizens with special needs, and mixed-use developments. Both non-profit and for-profit developers are eligible.
Federal National Mortgage Association (Fannie Mae)	A shareholder-owned company with a Federal charter that operates in the secondary mortgage market. Fannie Mae provides a variety of mortgages for single- and multi-family housing, and has programs specifically designed for affordable housing.
Freddie Mac Home Works	A government-sponsored enterprise that provides first and second mortgages.

Source: Compiled by Mintier Harnish, June 2008

## **5. Assisted Housing Projects in Manteca**

In addition to ongoing housing programs, there are 347 existing affordable housing units receiving government assistance in Manteca. Manteca Manor and Vernal Apartments provide 83 and 41 units of Section 8 low-income housing for families. Almond Terrace Apartments provides 50 units of low-income senior housing.

As of December 2008, there are two affordable housing projects in the development and pre-development stages totaling 92 units. Eden Housing—a 40-unit low-income senior housing project—has been approved, is currently under construction, and is projected to be completed by March 2009. Magnolia Court, by Affirmed Housing, is another a senior housing project approved to provide 52 affordable units. The Magnolia Court project is pending issuance of building permits (see Table 42).

**TABLE 42  
RENTAL PROJECTS RECEIVING GOVERNMENT ASSISTANCE**

**Manteca  
2008**

Name of Development	Sponsor	Funding Sources	Year Built/ Rehabilitated	Expiration Date	Number of Units	Target Income Groups	Description	Waiting List Info	At Risk (Y/N)
Almond Terrace Apartments	Eden Housing	RDA, HUD 202, SJC, HOME	Built 2004	30 years-2034	50	Very low-income seniors	1 BR/1BA units; tenants pay 30 percent of net income	Closed, 74 on list	No
Eskaton Manteca Manor Senior Apartments	Eskaton	HUD 202, Section 8	Built 1984	40 years-2024	83	Extremely Low to Very low income Seniors (62+) and mobility impaired (18+)	Tenants pay 30 percent of adjusted income	Open, 40 on list	No
Vernal Apartments	Privately Owned	Accept Section 8 vouchers	Built 1969	No Covenant	54	Lower-income households	1 BR & 2 BR apartments and two 2 BR townhouses	None	No
Almond Court Apartments	Eden Housing	RDA, HUD 202, SJC, HOME	Approved, under construction Est. completion date: Feb 2009	30 years, TBD	40	Very Low-income seniors	Adjacent to Almond Terrace Senior Apartments	Closed	No
Magnolia Court	Affirmed Housing	LIHTC Tax Credits, RDA grant, RDA loan, Prop 1C Infill Infrastructure Grant	TBD (approved, pending issuance of building permits)	55 years, TBD	52	Very Low, to Low income senior housing (minimum 62 years old)	52 unit senior (62+) apartments-6 studios, 37 1-BR, 9 2-BR	Open, 211 on list	No
Union Court Apartments	Eden Housing	HUD, tax credits, RDA, HOME	Rehab 2003	33 years-2033	68	Very low-, and low-income households	2BR family units. Monthly rents range from \$347-\$645	Closed, 200 on list	No
Cedar Glen	RDA	RDA	Built 1993	15 years from date of sale of each unit	66	Very low, Low- and moderate-income households	Owner-occupied units	None	No
Yosemite Apartments	Privately Owned	Accept Section 8 Vouchers	Built 1970	No Covenant	26	Low to Moderate income households	1 BR and 2 BR units. Rents \$667 to \$775	None	No
<b>Total Existing Affordable Units</b>					<b>347</b>				
<b>Total Approved Affordable Units (Not Yet Built)</b>					<b>92</b>				

Source: City of Manteca; San Joaquin County Human Services Agency, Retirement Housing, April 1, 2008; Mintier Harnish.

## **6. Preserving At-Risk Units**

State law requires that housing elements include an inventory of all publicly assisted multi-family rental housing projects within the local jurisdiction that are at risk of conversion to uses other than low-income residential during the current planning period (January 1, 2007, through June 30, 2014) and the subsequent five years (July 1, 2014, through June 30, 2019).

California Government Code Section 65863.10 requires that owners of Federally-assisted properties must provide notice of intent to convert their properties to market rate twelve months and six months prior to the expiration of their contract, opt-outs, or prepayment. Owners must provide notices of intent to public agencies, including HCD, the local redevelopment agency, and the local public housing authority, and to all impacted tenant households. The six-month notice must include specific information on the owner's plans, timetables, and reasons for termination. Under Government Code Section 65863.11, owners of Federally-assisted projects must provide a Notice of Opportunity to Submit an Offer to Purchase to Qualified Entities, non-profit or for-profit organizations that agree to preserve the long-term affordability if they should acquire at-risk projects, at least one year before the sale or expiration of use restrictions. Qualified Entities have first right of refusal for acquiring at-risk units.

Units are considered "at-risk" if they will be eligible for termination of a rent subsidy contract, mortgage prepayment, or expiring use restrictions within the next ten-years. Table 35 describes the assisted housing projects in Manteca. As illustrated in Table 42 above, there are currently (2009) no affordable housing projects at risk of conversion; however, if there were units at-risk, there is a variety of Federal, State, and local programs available for the preservation of these units.

### **Federal Programs to Preserve At-Risk Units**

For below-market properties Section 8 preservation tools include the Mark-Up-to-Market program, which provides incentives for for-profit property owners to remain in the Section 8 program after their contracts expire. The Mark-Up-to-Budget program allows non-profit owners to increase below-market rents to acquire new property or make capital repairs while preserving existing Section 8 units. For above-market properties Mark-to-Market provides owners with debt restructuring in exchange for renewal of Section 8 contracts for 30 years.

For Section 236 properties Interest Reduction Payment (IRP) Retention/Decoupling enables properties to retain IRP subsidy when new or additional financing is secured.

Due to the termination of two major Federal preservation programs (LIHPRHA and ELIHPA), and the limitations of existing Federal tools such as Mark-to-Market, State and local governments must assume a greater role in preserving HUD-assisted properties.

Section 515 enables USDA to provide deeply subsidized loans directly to developers of rural rental housing. Loans have 30-year terms and are amortized over 50 years. The program gives first priority to individuals living in substandard housing.

A range of resources are available for preservation of Section 515 resources. Non-profit organizations can acquire Section 515 properties and assume the current mortgage or receive a new mortgage to finance acquisition and rehabilitation of the structures. Section 538 Rental Housing Loan Guarantees are available for the Section 514 and 516 loans and grants are also available for purchase and rehabilitation of Section 515 properties that are occupied by farmworkers. Section 533 provides a Housing Preservation Grant Program, which funds rehabilitation, but not acquisition.

### **State Programs to Preserve At-Risk Units**

At the State level, the California Housing Finance Agency offers low-interest loans to preserve long-term affordability for multi-family rental properties through its Preservation Acquisition Finance Program.

The Division of Financial Assistance within Housing and Community Development offers the Preservation Interim Repositioning Program (PIRP) to provide short-term acquisition loans for assisted rental units at-risk of conversion to market rate. As of September 2007 HCD had committed all available funds and was not accepting new applications.

The Division of Financial Assistance also offers Multifamily Housing Program (MHP), which provides deferred payment loans for preservation of permanent and transitional rental housing, as well as new construction and rehabilitation.

The HOME Investment Partnerships Program provides grants to cities and counties and low-interest loans to State-certified community housing development organizations to create and preserve affordable housing for single- and multi-family projects benefitting lower-income renters or owners.

### **Local Programs to Preserve At-Risk Units**

Local redevelopment agencies must set aside 20 percent of their tax increment revenues from redevelopment areas for housing needs for very low-, low-, and moderate-income households. Some of these funds can be directed towards preservation purposes, through gap financing to assist non-profits in securing an ownership share in complexes that contain at-risk units. The City can also pursue direct negotiations with at-risk project owners to extend affordability restriction terms.

In addition, the Redevelopment Agency applies for and receives HOME and CDBG funds that it can direct through grants and loans to extend affordability covenants on expiring properties. Community Housing Development Organizations (CHDOs) can apply directly to the state for HOME funds for preservation.

Qualified entities are non-profit or for-profit organizations with the legal and managerial capacity to acquire and manage at-risk properties that agree to maintain the long-term affordability of projects. The following are organizations that can serve as qualified entities in San Joaquin County:

- ACLC, Inc, 42 N. Sutter Street, Suite 206, Stockton, CA 95202, (209) 466-6811
- Christian Church Homes of Northern California, Inc, 303 Hegenberger Road, Suite 201, Oakland, CA 94621, (510) 632-6714

- Community Home Builders and Associates, 675 N. First Street, Suite 620, San Jose, CA 95112, (408) 977-1726
- Eden Housing, Inc, 409 Jackson Street Hayward, CA 94544, (510) 582-1460
- Eskaton Properties, Inc, 5105 Manzanita Avenue, Carmichael, CA 95608, (916) 334-0810
- Foundation for Affordable Housing, Inc, 2847 Story Road, San Jose, CA 95127, (408) 923-8260
- Housing Corporation of America, 31423 Coast Highway, Suite 7100, Laguna Beach, CA 92677, (323) 726-9672
- Kendra Care Incorporated, 4744 Brookfield Drive, Sacramento, CA 95823, (916) 395-3418
- Rural California Housing Corp, 3120 Freeboard Drive, Ste. 202, West Sacramento, CA, 95691, (916) 414-4400
- Senior Housing Foundation, 1788 Indian Wells Way, Clayton, CA 94517, (925) 673-0489
- Stockton Shelter for the Homeless, P.O. Box 4803, Stockton, CA 95204, (209) 465-3612

## C. Energy Conservation Opportunities

State Housing Element Law requires an analysis of the opportunities for energy conservation in residential development. Energy efficiency has direct application to affordable housing because the more money spent on energy, the less available for rent or mortgage payments. High energy costs have particularly detrimental effects on low-income households that do not have enough income or cash reserves to absorb cost increases and many times must choose between basic needs such as shelter, food, and energy. In addition, energy price increases since 2004 have led to a renewed interest in energy conservation.

### ***1. New Residential Energy Standards***

All new buildings in California must meet the standards contained in Title 24, Part 6, of the California Code of Regulations (Building Energy Efficiency Standards for Residential and Nonresidential Buildings). These regulations respond to California's energy crisis and need to reduce energy bills, increase energy delivery system reliability, and contribute to an improved economic condition for the state. They were established in 1978 and most recently updated in 2005 (effective date of October 1, 2005). Through the building permit process, local governments enforce energy efficiency requirements. All new construction must comply with the standards in effect on the date a building-permit application is made. The standards found in Title 24 create energy savings of approximately 50 percent over residential construction practices used prior to the standards. Manteca is enforcing the provisions of Title 24 by requiring that applicants complete a Title 24 worksheet and submit information about Title 24 with their plans.

### **2. Subdivision Design for Heating or Cooling Opportunities**

Section 66473.1 of the State Subdivision Map Act requires that the "design of a subdivision for which a tentative map is required shall provide, to the extent feasible, for future passive or natural heating or cooling opportunities in the subdivision." Although this section does not contain any precise standards, the State Attorney General has opined that "a tentative map of a subdivision must be disproved if it fails to meet the design requirement of Government Code Section 66473.1."

In accordance with the provisions of the California Subdivision Map Act, Section 16.21.090 of Manteca's Municipal Code states that the City may require a subdivider to dedicate easements to ensure that each parcel has access to sunlight for solar energy systems. The Code also states that solar access easements shall not result in reducing allowable densities or lot coverage.

### **3. Weatherization Activities**

Pacific Gas and Electric (PG&E) provides natural gas and electric services for the city of Manteca. PG&E offer a variety of programs to increase energy conservation and reduce monthly energy costs for lower-income households. The following programs, offered by PG&E, are aimed at increasing energy efficiency, and are available to PG&E customers in Manteca:

- **Energy Partners.** PG&E's Energy Partners program offers free weatherization measures and energy-efficient appliances to qualified low-income households. The program includes measures such as attic insulation, weather stripping, caulking, and minor home repairs. Some customers qualify for replacement of appliances including refrigerators, air conditioners, and evaporative coolers.
- **Energy Efficiency for Multifamily Properties.** The Energy Efficiency for Multifamily Properties program is available to owners and managers of existing multi-family residential dwellings containing two or more units. The program encourages energy efficiency by providing rebates for the installation of certain energy-saving products such as high-efficiency appliances, compact fluorescent light bulbs, attic and wall insulation, and efficient heating and cooling systems.

San Joaquin County Human Services Agency offers a weatherization program. The program provides energy saving measures and repairs to homes, apartments, and mobile homes. Households that qualify for the program include: those receiving Temporary Aid for Needy Families (TANF), Food Stamps, SSI or SSP, Veterans and Survivors Pension; or households with incomes that do not exceed a certain limit determined by the U.S. Department of Health and Human Services. Some of the energy savings measures available are glass replacement, sash repair, ceiling insulation, minor home repair, low-flow showerheads, door weather stripping, water heater blanket, duct wrap, switch and outlet gaskets, caulking, refrigerators, and microwave ovens.

In addition to the local programs described above, the California Department of Community Services and Development (CSD) administers the Federally-funded Low-Income Home Energy Assistance Program (LIHEAP). This program provides two types of assistance: Home Energy Assistance and Energy Crisis Intervention. The first type of assistance is a direct payment to utility bills for qualified low-income

households. The second type of assistance is available to low-income households that are in a crisis situation. CSD also offers free weatherization assistance, such as attic insulation, caulking, water heater blankets, and heating and cooling system repairs to low-income households.

## IV. POTENTIAL HOUSING CONSTRAINTS

State housing law requires the City to review both governmental and non-governmental constraints to the maintenance and production of housing for all income levels. Since local governmental actions can restrict the development and increase the cost of housing, State law requires the Housing Element to “address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing” (Government Code Section 65583(c)(3)).

### A. Potential Governmental Constraints

Local governments have little or no influence on the national economy or the Federal monetary policies which influence it. Yet these two factors have some of the most significant impacts on the overall cost of housing. The local housing market, however, can be encouraged and assisted locally. Part of the housing element’s purpose is to require local governments to evaluate their past performance in this regard. By reviewing local conditions and regulations that may impact the housing market, the local government can prepare for future growth through actions that protect the public’s health and safety without unduly adding to the cost of housing production.

It is in the public interest for the government to regulate development to protect the general welfare of the community. At the same time government regulations can potentially constrain the supply of housing available in a community if the regulations limit the opportunities to develop housing, impose requirements that unnecessarily increase the cost to develop housing, or make the development process so arduous as to discourage housing developers.

State law requires that housing elements contain an analysis of the governmental constraints on housing maintenance, improvement, and development (Government Code, Section 65583(a)(4)). The Housing Element must also analyze potential and actual constraints on the development, maintenance, and improvement of housing for persons with disabilities.

The City of Manteca’s primary policies and regulations that could affect residential development and housing affordability include land use controls, development processing procedures and fees, impact fees, on- and off-site improvement requirements, and building and housing codes and enforcement. This section discusses these standards and assesses whether any serve as a constraint to affordable housing development.

#### **1. Land Use Controls: General Plan Land Use Designations and Zoning**

General Plan land use designations and zoning usually create the most significant housing constraints in a city or county. By definition, local land use controls constrain housing development by restricting housing to certain sections of the city and by restricting the number of housing units that can be built on a given parcel of land. The 2023 General Plan sets forth the City’s policies regarding local land

development. These policies, together with existing zoning regulations, establish the amount and distribution of land allocated for different uses.

### General Plan Land Use Designations

The City of Manteca General Plan establishes land use designations for all land within the City’s boundaries. These land use designations specify the type of development the City will permit. The General Plan land use designations include six designations that permit a range of residential development types: Very Low Density Residential, Low Density Residential, Medium Density Residential, High Density Residential, Commercial Mixed Use, and Agriculture (see Table 43).

<b>LU Designation</b>	<b>Code</b>	<b>Description</b>	<b>Residential Density Range<sup>1</sup></b>	<b>Consistent Zoning Districts</b>
Very Low Density Residential	VLDR	Residences on larger lots and small, quasi-agricultural activities	up to 2 units/acre	RE
Low Density Residential	LDR	Small lots and clustered lots as well as conventional large lot detached residences	2.1 to 8 units/acre	R-1, R-2
Medium Density Residential	MDR	Single-family homes, smaller scale multi-family developments, including garden apartments, townhouses, and cluster housing	8.1 to 15 units/acre	R-2, R-3
High Density Residential	HDR	Multi-family apartment style housing	15.1 to 25 units/acre	, R-4
Commercial Mixed Use	CMU	Accommodates a variety of purposes including high density residential, employment centers, retail commercial, and professional offices	15.1 to 25 units/acre	C-N, C-C, C-O, CBD
Agriculture	AG	Provides for agricultural uses and single-family homes directly related to the agricultural use of the property	N/A or varies based on situation	A-G

Source: City of Manteca General Plan, 2003

<sup>1</sup>Densities are based on dwelling units per gross acre.

The High Density Residential (HDR) and Commercial Mixed Use (CMU) designations allow densities up to 25 units per acre, which is adequate to accommodate affordable housing based on the “default density standard” of 20 units per acre for Manteca, as set forth in Government Code Section 65583.2(c)(3).

### Zoning

The City regulates the type, location, and scale of residential development primarily through the Zoning Ordinance. Table 44 lists and describes the ten commercial residential zoning districts in Manteca’s Zoning Ordinance that allow residential development. Similar to zoning ordinances in other jurisdictions, the Manteca Zoning Ordinance does not explicitly state the permitted maximum residential density for any given zoning district, but instead specifies minimum lot areas. The minimum lot area requirement of 2,050 square feet per unit in the R-4 zones would limit the maximum density in this zone to about 21

units per acre. The corresponding General Plan land use designation of High Density Residential (HDR) allows up to 25 units per acre. The lot area requirement in the Zoning Ordinance limits development from achieving the maximum densities allowed in the General Plan and is a potential constraint to the production of high-density housing.

**TABLE 44**  
**ZONING DISTRICTS ALLOWING RESIDENTIAL USES**  
**Manteca**  
**2008**

Zoning Designation	Code	Allowed Residential Uses	Minimum Total Lot Area (sq. ft.)	Minimum Lot Area Per Unit (sq. ft.)
Agriculture	AG	Single-family manufactured housing, and single-family detached dwellings <sup>2</sup>	40,000	same
Residential estate district	RE	Single-family detached dwellings	20,000	same
Single-family residential district	R-1	Single-family detached dwellings, duplexes, and attached housing <sup>1</sup>	R-1-10: 10,000 R-1-8: 8,000 R-1-6: 6,000	same
Single-family residential attached district	R-2	Single-family attached housing	3,750	Same
Limited multiple-family residential district	R-3	Apartments, boarding or rooming houses, apartment-style and townhouse-style condominiums, duplexes, triplexes, fourplexes, single-family detached dwellings	6,000	2,925
Multiple-family residential/institutional district	R-4	Apartments, boarding or rooming houses, residential hotels, apartment-style and townhouse-style condominiums, duplexes, triplexes, fourplexes, single-family detached dwellings	6,000	2,050
Neighborhood commercial district	C-N	Apartments, apartment-style condominiums <sup>3</sup>	5,000	n/a
Community commercial district	C-C	Apartments, apartment-style condominiums <sup>3</sup>	5,000	n/a
Office commercial district	C-O	Single-family detached dwellings, single-family attached housing, apartments, apartment-style and townhouse-style condominiums, boarding or rooming houses, duplexes, triplexes, fourplexes, and residential hotels <sup>3</sup>	5,000	n/a
Central business district	CBD	Apartments, apartment-style condominiums, residential hotels <sup>3</sup>	10,000	n/a

Notes: <sup>1</sup>In the R-1 district duplex, dwelling group, and single-family attached units are allowed on lots that contain a minimum of 1,200 square feet and are subject to site plan review.

<sup>2</sup>In the AG district, single-family detached homes are allowed as a secondary use with a conditional use permit.

<sup>3</sup>Commercial districts listed in the table allow the identified residential uses with a conditional use permit. Residential uses in the C-N, C-C, C-O, or CBD districts are to comply with the development regulations applicable to the R-4 district.; no residential use is allowed on the ground floor in any non-residential district. Source: City of Manteca Municipal Code, Title 17: Zoning Code

The setback, lot coverage, and maximum high requirements for residential zones are shown below in Table 45. The existing ordinance includes side yard setback requirements designed to ensure access to the rear yard for large recreation vehicles. Relatively small and affordable dwelling units have been constructed in the city under this zoning ordinance, but the typical application of the ordinance results in unusually wide lots and larger single-family housing. This housing type has been compatible with the market demand for large, single family homes. There may be opportunities to reduce setbacks and/or increase building heights to allow for a greater variety of housing types.

**TABLE 45  
SETBACK, LOT COVERAGE, AND HEIGHT REQUIREMENTS ZONES ALLOWING RESIDENTIAL USES**

**Manteca  
2008**

<b>Zone</b>	<b>Front Setback</b>	<b>Minimum Side Setback</b>	<b>Minimum Side Setback (both sides)</b>	<b>Minimum Rear Setback</b>	<b>Maximum Lot Coverage (%) or Minimum Open Space Per Dwelling Units (sq. ft.)</b>	<b>Maximum Height</b>
AG	50	15	30	30	35%	2 stories/30 ft.
RE	50	15	30	30	35%	2 stories/30 ft.
R-1-10	25	12	20	25	40%	2 stories/30 ft.
R-1-8	20	12	19	20	40%	2 stories/30 ft.
R-1-6	20	12	17	20	40% for 2-story 45% for 1-story	2 stories/30 ft.
R-2	20	12	n/a	20	40%	2 stories/30 ft.
R-3	20	6	15	20	400 sq. ft. open space	2 stories/30 ft.
R-4	15	6	15	15	400 sq. ft. open space	3 stories/35 ft.
C-N	n/a	n/a	n/a	n/a	n/a	2 stories/30 ft.
C-C	n/a	n/a	n/a	n/a	n/a	3 stories/35 ft.
C-O	n/a	n/a	n/a	n/a	n/a	3 stories/35 ft.
CBD	n/a	n/a	n/a	n/a	n/a	3 stories/35 ft.

*Source: City of Manteca Municipal Code, Title 17: Zoning Code*

The Low Density Residential (LDR) and Medium Density Residential (MDR) land use designation approved in the 2023 General Plan are not compatible with these setback requirements in all instances. In order to meet the densities indicated in the General Plan, it will be necessary for the City to adopt new standards for side yard setbacks, front yard setbacks, and building site coverages.

The City is proposing to update the Zoning Ordinance to specifically address the need for setback requirements compatible with the housing densities established in the 2023 General Plan. In addition, the 2023 General Plan strongly encourages the use of Specific Plans as a means of providing development design flexibility. Specific Plans can establish specialized development standards that facilitate new housing types.

## Residential Uses in Non-Residential Zoning Districts

There is significant residential development potential on sites zoned for commercial uses in the city. As shown earlier in Table 43, the C-N, C-C, C-O, and CBD zoning districts allow a variety of residential uses; however, the City requires developers to acquire a conditional use permit for residential uses in these zones. The same development standards applicable to the R-4 district apply to residential developments in these commercial districts.

The General Plan establishes a Commercial Mixed Use designation in which high-density residential uses are encouraged as part of non-residential projects. The plan suggests that residential uses should make up about 35 percent of a mixed-use zone; however, it also clearly states that individual sites may be permitted to have significantly higher percentages of residential uses, and stand-alone multi-family residential projects are encouraged in infill areas along Main Street, Airport Way, and Yosemite Avenue.

While the General Plan encourages residential development in areas of the city designated as mixed-use (CMU), the zoning ordinance does not have a mixed-use category. Most of the areas designated CMU are zoned for various commercial uses, and the development of residential uses requires a conditional use permit. There are numerous opportunities for infill mixed-use and residential development in the city, but the requirement of a conditional use permit for residential development in these areas may act as a constraint to the development of housing in commercial zones.

## Summary of Land Use Controls

Land use controls provided in the General Plan Land Use Designations and the Zoning Ordinance influence housing production in several ways. The permitted and conditionally permitted uses in each district guide new development and provide both developers and the public with an understanding of how vacant land will develop in the future. This includes the density of development that will occur within a particular zone, the compatibility of planned uses in a given area, and the range and type of buildings and uses that will be located throughout the city.

The City has found that the permitted densities are adequate to promote a variety of housing types in Manteca. The development standards associated with each zoning district, specifically setback and minimum lot area requirements may create unnecessary barriers to the construction or rehabilitation of housing for all income groups and special needs households. Additionally, the requirement to obtain a conditional use permit for residential uses in commercial zones may constrain the production of housing in areas of the city designated for mixed-use development. The City is committed to ensuring that land use designations and zoning standards promote quality development while providing for the health and safety of Manteca residents.

## **2. Growth Management Program**

The Community Growth Management Program (Growth Program) was adopted in 1988 in an effort to alleviate development pressures by not allowing the residential growth rate to exceed 3.9 percent. The Manteca City Council determined that it was necessary to coordinate sewer treatment capacities with the number of building permits issued for residential, commercial, industrial, and other development to ensure that new development does not exceed the amount of available sewer capacity.

When the Growth Program was adopted, the city's population had been growing at a faster rate than both San Joaquin County and the state. Between 1980 and 1987 the city's population increased by approximately 49 percent. By comparison, during the same period, San Joaquin County's population increased by approximately 25 percent and the state's population increased by approximately 15 percent. This population surge increased development pressures on the city's sewer capacity and other public services and facilities.

Following adoption of the General Plan in 2003, the City amended the Growth Management Ordinance to be consistent with General Plan policies. Through the Growth Management Ordinance the City regulates the number of housing units approved each year according to a growth management system that reflects the availability of infrastructure, the City's ability to provide public services, housing needs, and employment growth. To ensure that development is consistent with the City's General Plan goals and policies, the City critiques and rates development proposals through a "point rating system" to ensure that those projects which best further the goals and policies of the General Plan may use the available sewage treatment capacity (i.e., are awarded sewer allocations). The City distributes sewer allocations within the 3.9 percent growth cap for each year. Development projects with the highest number of points receive first priority for project allocations. Applicants for project allocations must submit an application for point rating by the second Friday of each March, to be considered for project allocations for that respective calendar year.

There are a variety of criteria upon which projects are rated. For example, small projects (consisting of fewer than 24 units) receive 10 to 20 points based on the size of the project. Projects with affordable ownership housing components for low- and moderate-income units receive 25 to 50 points based on the affordability level and percentage of affordable units. Projects with affordable rental units for very low-income households receive 40 to 50 points based on the percentage of affordable units. Mixed-use projects receive 5 points. Points are only awarded to rental projects that provide very low-income housing, and not low- or extremely low-income units. Additionally, design components are factored into the point rating system. Depending on the features provided, such as covered front porches, enhanced streetscape lighting, and distinctive neighborhood entrances, projects can receive up to 30 points. Overall, the point rating system serves to further the goals and policies of the City's General Plan.

One significant change in the Growth Management Ordinance during the 2004 amendment was to install a preference for affordable housing in the residential permit allocation process. Any residential project that provides 75 percent of its units as affordable for low- and very low-income residents is exempt from the growth cap. In addition, applicants for project allocations for affordable housing projects can submit applications for point rating at any time in the year, and are not limited to the March date. Second units are also exempt from the growth cap.

Government Code Section 65589.7(c) states "A public agency or private entity that provides water or sewer services shall not deny or condition the approval of an application for services to, or reduce the amount of services applied for by, a proposed development that includes housing units affordable to lower income households unless the public agency or private entity makes specific written findings..." The Code section goes on to list five possible conditions that are allowable for the denial, condition, or reduction in services available to a development, including documented water shortage emergencies,

compliance orders that prohibits new water connections issued by the State Department of Health Services, and documented insufficient treatment or collection capacity.

The Growth Management Ordinance is inconsistent with State law since it does not provide an exemption or priority processing for the affordable component of proposed projects and only applies an exemption for projects that provide 75 percent or more lower-income housing.

The Growth Management Ordinance has not acted as a constraint on the supply of housing in Manteca. During the previous Housing Element planning period of 2001-2007, the City’s Regional Housing Needs Allocation was 3,823 units, including 785 very low-, 651 low-, 745 moderate-, and 1,643 above moderate-income units. During this time, the City of Manteca issued building permits for 4,628 units, including permits for 427 apartment units, 74 duplex and triplex units, and 4,127 single-family units (see Table 46). While Manteca, like most jurisdictions, did not reach its affordability goals during the previous Housing Element planning period, the City exceeded its total unit goal of 3,823 units. The Growth Management Ordinance did not impede the City’s progress in meeting the RHNA.

TABLE 46 RESIDENTIAL BUILDING PERMITS ISSUED Manteca 2001-2007								
Residential Unit Type	2001	2002	2003	2004	2005	2006	2007	Total
Single Family Dwellings	618	803	645	746	433	329	553	4,127
Duplexes	2	0	22	16	8	23	0	71
Triplexes	0	0	0	0	0	0	3	3
Apartments	0	65	65	0	165	128	4	427
<b>Total</b>	<b>620</b>	<b>868</b>	<b>732</b>	<b>762</b>	<b>606</b>	<b>480</b>	<b>560</b>	<b>4,628</b>
<i>Percent Increase</i>	<i>3.4%</i>	<i>4.7%</i>	<i>3.7%</i>	<i>3.8%</i>	<i>2.9%</i>	<i>2.8%</i>	<i>2.5%</i>	-

Source: City of Manteca, Community Development Department, January 2010.

The Growth Management Ordinance will not constrain the production of housing during the current Housing Element planning period. Table 47 indicates that the Growth Management Ordinance, which limits population growth to 3.9 percent, would allow the population to increase by as much as 17,147 between 2008 and 2014. Full development of all dwellings in the Regional Housing Needs Allocation would result in a population increase of about 12,300 during approximately the same time frame (January 1, 2007 to June 30, 2014).<sup>13</sup> Therefore, the Growth Management Ordinance is not a constraint in meeting the housing needs for Manteca as established in the Regional Housing Needs Plan.

<sup>13</sup> Population increase of about 12,300 was derived by multiplying the 2007-2014 RHNA (4,054 units) by Manteca’s average household size of 3.04 persons per household.

<b>TABLE 47 POPULATION PROJECTION AT 3.9 PERCENT ANNUAL GROWTH</b>	
<b>Manteca 2008-2014</b>	
<b>Year</b>	<b>Projected Population (Based on 3.9% increase)</b>
2008	66,451
2009	69,043
2010	71,735
2011	74,533
2012	77,440
2013	80,460
2014	83,598
<b>Total Potential Increase 2008-2014</b>	<b>17,147</b>

*Source: Mintier Harnish, December 2008*

The number of dwelling permits allocated under the Growth Management Ordinance is sufficient to meet the projected housing needs in the city as identified in the Regional Housing Needs Allocation. In addition, affordable housing units are exempt from the growth cap. The Growth Management Ordinance is not a constraint in meeting the projected housing needs for existing and future Manteca residents.

The Growth Management Ordinance does not significantly impact the cost and affordability of housing. Point rating applications are rated by the director within 30 days of receipt of the application. According to the City Code, sewer allocations last for three years and expire if project applicants do not pull building permits within this time frame. The total cost of the sewer allocation system includes the point rating application fee of \$2,000, plus a \$1,000 fee for a residential project and \$500 per unit for both single-family and multi-family projects (see Table 52). A 50-lot residential subdivision or a 50-unit multi-family complex would pay a total of \$28,000, or \$560 per unit for the sewer allocation fee. This is about 2 to 3 percent of the typical per-unit fees paid for single-family and multi-family development (see Table 51). Currently, affordable housing projects are exempt from the sewer allocation fees, and the City has added a program in the Housing Element to exempt all affordable units from the sewer allocation system and provide priority sewer capacity to affordable units.

It is important to note that since the adoption of the City's Revised Growth Management Ordinance, very few market-rate residential development projects have been reviewed under the Point Rating and allocation system as outlined above. The point rating system requires developers and their projects to compete with one another on an annual basis, with only the highest scoring projects being awarded allocations. During the most recent housing development boom (2001-2007), there was a high demand for sewer allocations, which created uncertainty within the development community over their ability to complete multi-phase housing developments. This uncertainty prompted the developers to request development agreements, rather than participating in the Point Rating process. These development agreements have benefited the developers by establishing the certainty they desired, and benefited the

City through the collection of additional fees, upgraded quality of public amenities, and by establishing an agreed-upon timing of the distribution of sewer allocations within the 3.9 percent growth limitation. The City charged a negotiated fee per unit to process development agreements in exchange for sewer allocations. While this was an added cost for developers, it created certainty that a project would receive sewer allocations and decreased the processing time. During the housing boom, when there was significant demand for sewer allocations, developers were willing to pay for development agreements in exchange for certainty and faster processing; however, the City is moving away from the use of development agreements. One constraint of the use of development agreements is that negotiations fell short in establishing affordable housing within the many market-rate developments approved over the past several years.

It is important to note that sewer capacity, which was a concern during the housing boom, is no longer a constraint in Manteca. Much of the current sewage demand from many of the City's most recent projects only exists on paper, as many of these projects are under development agreement and have not been constructed. With the recent downturn in the residential housing market the demand on the City's sewage capacity has been reduced and many of the planned projects have either postponed construction or forfeited their entitlements to sewer capacity. Additionally, expansions of the water quality control facility have created and will create additional sewer capacity, making sewer capacity no longer a constraint to development. Phase 3 improvements to the sewer facility, completed in 2004, created capacity to serve a population of 82,000 (or an additional 14,000 people over the 2009 population). Phase 3 expansion created more than enough capacity to meet the 2007-2014 RHNA. The postponement of construction will provide the time the City needs to move forward with Phase 4 of the water quality control facility expansion, to which the City has already committed funding and is planned for construction in 2012. Phase 4 expansion will easily provide for the sewage capacity of planned residential development for several years to come. Given this turn of events, future use of development agreements to secure sewage capacity will be unnecessary, reducing if not eliminating the potential impacts to housing supply, cost, and affordability. The City is moving in the direction of using the sewer allocation system; however, developers will have the option of requesting a development agreement.

Community Development staff should work closely with the City Council in the future to ensure that sewer allocations, whether made within or outside of project development agreements, are made on the basis of the existing point rating system in the Growth Management Ordinance and provide exemptions for lower-income units.

### ***3. Building Codes and Enforcement***

Building codes and their enforcement influence the style, quality, size, and costs of residential development. Such codes can increase the cost of housing and impact the feasibility of rehabilitating older properties that must be upgraded to current code standards. In this manner, building codes and their enforcement can act as a constraint on the supply of housing and its affordability.

The City of Manteca has adopted the 2007 California Building Code (CBC), based on the 2006 International Building Code. The only amendment that Manteca has made to the CBC requirements was to allow the use of pex (a composite material) as a construction material. The minimum requirements of the CBC and other model codes may have added to the cost of housing over the years. However,

governmental agencies at all levels as well as organizations representing building officials have decided that these requirements are necessary to achieve a minimum level of health and safety.

As with most jurisdictions, the City responds to code enforcement problems largely on a complaint basis. The usual process is to conduct a field investigation by the Police Department after a complaint has been reported to the Building Department. If the complaint is found to be valid, the immediacy and severity of the problem is assessed.

The City's building codes are consistent with the codes applied in other jurisdictions throughout California and do not negatively impact the construction of affordable housing. There may be opportunities to increase efficiency and effectiveness of code enforcement process by limiting code enforcement duties to the building department.

#### **4. Processing and Permit Procedures**

Similar to other jurisdictions, the City has several procedures it requires developers to follow for processing development entitlements and building permits. Although the permit approval process must conform to the Permit Streamlining Act (Government Code Section 65920 (*et seq.*)), housing proposed in the city is subject to one or more of the following review processes: environmental review, zoning, subdivision review, and building permit approval.

Many of the City's review procedures are handled at the staff level. For example, site plan and design review, minor zone modifications, and variances are conducted by the community development director, except when the site plan is part of a larger project that requires Planning Commission review.

When a project is exempt from CEQA review, use permit applications are reviewed and acted on by the planning director. If a use permit is not exempt from CEQA review, then the use permit application is reviewed and acted on by the Planning Commission. Table 48 shows permitted and conditionally permitted residential uses by zoning district in Manteca. The restrictions on single-family homes in the R-3 and R-4 zone serve to reserve land in these zones for the higher-intensity residential uses for which they are intended rather than allow under-utilization by lower-density residential uses.

For conditional use permits the decision-making authority may approve or conditionally approve an application for a use permit if it finds all of the following:

1. The proposed use is consistent with the goals and policies of the General Plan and any applicable specific plan.
2. The proposed use is consistent with the purpose of the applicable district or districts.
3. The proposed use is listed as a use subject to a use permit in the applicable zoning district or districts or a use determined to be similar to a listed conditional use.
4. The proposed use meets the minimum requirements of the Zoning Code applicable to the use and complies with all other applicable laws, ordinances, and regulations of the City and State.

- The proposed use will not be materially detrimental to the health, safety, and welfare of the public or to property and residents in the vicinity.

TABLE 48 PERMITTED AND CONDITIONALLY PERMITTED USES Manteca 2008									
Residential Use Type	R-E	R-1	R-2	R-3	R-4	C-N	C-C	C-O	CBD
Apartment	-	-	-	P	P	C <sup>1</sup>	C <sup>1</sup>	C <sup>1</sup>	C <sup>1</sup>
Boarding or rooming house	-	-	-	P	P	-	-	C	-
Community care facility (small)	P	P	P	P	P	-	-	C	-
Condominium, townhouse style	-	-	-	P	P	-	-	C	-
Condominium, apartment style	-	-	-	P	P	C <sup>1</sup>	C <sup>1</sup>	C <sup>1</sup>	C <sup>1</sup>
Duplex	-	P <sup>2</sup>	-	P	P	-	-	C	-
Fourplex	-	-	-	P	P	-	-	C	-
Residential hotel	-	-	-	-	P	-	-	C	C
Secondary residential units	P <sup>3</sup>	P <sup>3</sup>	-	-	-	-	-	P <sup>3</sup>	-
Senior citizen housing development	C	C	-	C	C	-	-		-
Single-family, detached	P	P	-	C	C	-	-	C	-
Single-family, attached	-	P <sup>2</sup>	P	C	C	-	-	C	-
Triplex	-	-	-	P	P	-	-	C	-

Notes: P = permitted use; C = conditionally permitted use

<sup>1</sup> Apartments in non-residential districts: residential uses in the C-N, C-C, C-O or CBD districts shall comply with the development regulations applicable to the R-4 district; no residential use is allowed on the ground floor in any non-R district.

<sup>2</sup> Duplex Units in the R-1 District: in the R-1 district, duplex, dwelling group, and single-family attached units shall be allowed on lots that contain a minimum of 12,000 square feet, and shall be subject to site plan review.

<sup>3</sup> The community development director may approve a second residential unit if all of the following is found: a) the second residential unit conforms to the design and development standards established in Section 17.39.030 of the Municipal Code; b) the second unit maintains the scale of adjoining residences and is compatible with the design of the existing dwellings in the neighborhood in terms of building materials, colors, and exterior finishes.

Source: City of Manteca Zoning Code, Chapter 17.07 Permitted and Conditionally Permitted Uses

The City uses a Planned Development (PD) overlay district to facilitate the creative use of land that would otherwise be limited by provisions in the zoning ordinance (e.g., reduced setback requirements). The PD overlay may be applied to underutilized or problematic sites to encourage infill and redevelopment. Chapter 17.45.010 of the Municipal Code states that the City shall apply a PD overlay district to areas that are two acres or larger; however, the City does not always enforce these provisions of the Code. Planned development projects are reviewed and acted on by the City Council.

As described previously, the City requires all residential projects to apply for a point rating for sewer allocations, which is intended to rank projects based on sound planning and development principles. Over the past several years, the City Council has not enforced the point rating system and instead negotiated project requirements through development agreements. The development agreements benefit developers by reassuring them that their entire project has sewer allocations and benefit the city by creating high quality developments.

Project review and approval processes are comparable to most small municipalities and do not create additional costs for most housing development. The City Community Development Department and Public Works Department provide the primary review of development applications. The entitlement process for residential development is relatively direct and involves only subdivision design and improvement plan check. There is no design review requirement for residential projects.

The time to process an application for residential development can vary significantly depending on the quality of the information submitted with the application, the complexity of the project and many other factors. Table 49 shows the typical processing times for different permitting procedures and Table 50 shows the typical procedures required for different types of residential projects and the total typical processing time for each project type.

<b>TABLE 49</b> <b>TIMELINE FOR PERMIT PROCEDURES</b> <b>Manteca</b> <b>2009</b>		
Type of Approval or Permit	Typical Processing Time	Approval Body
Annexation	24 weeks	City Council**
EIR	52 weeks	City Council**
Mitigated or Negative Declaration	10 to 12 weeks	City Council**
General Plan Amendment	26 weeks	City Council**
Planned Development	26 weeks	City Council**
Growth Management Point Rating	12 weeks	City Council**
Site Plan & Design Review	6 to 10 weeks	CD Director
Density Bonus	18 weeks	Planning Commission
Minor Plan Modification	4 weeks	CD Director
Specific Plan	52 weeks	City Council**
Subdivision Map	16 weeks	City Council**
Major Use Permit	18 weeks	CD Director*
Minor Use Permit	4 to 6 weeks	CD Director
Minor Zone Modification	4 to 6 weeks	CD Director
Variance	6 to 8 weeks	CD Director*
Rezone	26 weeks	City Council**

Source: City of Manteca Community Development Department, 2009.

Notes:

\* When exempt from CEQA; otherwise approval body is Planning Commission

\*\* Upon recommendation from the Planning Commission

**TABLE 50  
TYPICAL PROCESSING PROCEDURES BY PROJECT TYPE  
Manteca  
2009**

	Single Family Unit	Single Family Unit (Master Plan)	Subdivision**	Multifamily**
	Building Permit Plan Check	Building Permit	Tentative Map	Site Plan & Design Review
			Growth Management*	Growth Management*
			Initial Study/Mitigated Neg Dec	Categorical Exemption
			Final Map	Initial Study/Mitigated Neg Dec
			Development Agreement (Optional)	Development Agreement (Optional)
<b>Est. Total Processing Time</b>	20-days, 10-days per resubmittal	2-days	6-months	8 to 10 weeks w/categorical exemption. 10 to 12 weeks w/MND

Source: City of Manteca Community Development Department, 2009.

Notes:

\*Growth Management Allocation Applications are Accepted Once a year on the 2nd Friday in March

\*\* Program H-I-4 will exempt infill development from Growth Management process.

Combined, these processes can easily add up to several months. In order to avoid project delays, Planning Division staff works with developers throughout the process, presenting options such as reducing plan check time by working with building officials early on to ensure that plans meet code requirements when they are submitted.

Processing and permit procedures do not constitute a development constraint in Manteca. However, the City could consider amending the Zoning Code to reflect a policy of streamlining the permit process for affordable housing projects as an incentive for the development of affordable housing.

### 5. Development Fees and Other Exactions

The City collects various fees from developers to cover the costs of processing permits and providing necessary services and infrastructure. Additional fees and/or time may be necessary for required environmental reviews, depending on the location and nature of a project. Certain residential projects that require General Plan amendments, zoning code changes, or other planning-related functions require fees in addition to those listed above. Some of these typical fees are summarized in Table 51.

Building permit and planning fees are the method the City uses to defray the cost of the Planning and Building Departments. Obviously, these fees impact the cost of constructing affordable housing. Basic planning and building fees for the City of Manteca are listed below. Building permit fees are based on the total valuation of the property. Because of this, the exact building and planning fee rate for a “typical” multi-family and single-family is difficult to define.

Since the density of development generally influences the amount of infrastructure needed to serve new development, many of the City’s impact fees vary by land use. For example, the Government Building Facilities Fee for low- or very low-density residential development is higher than the fee for medium- or high-density residential. Since location also influences the amount of infrastructure investment needed, most of the infrastructure fees (e.g., water, sewer, storm drainage, transportation) also vary by location, or “zone.” For example, the city is divided into two water zones (Zones 11 and 12). Zone 11 covers much of the original, already-developed city footprint, and Zone 12 cover newly-developing areas. Since Zone 11 already has water infrastructure, the City only charges fees for new water wells and distribution lines in Zone 12.

<b>TABLE 51 PLANNING FEES<sup>1</sup></b> <b>Manteca</b> <b>Effective October 2, 2008</b>	
<b>Fee Type</b>	<b>Fee Amount</b>
General Plan Amendment	\$3,500
Rezoning	\$2,400
Tentative Subdivision Map Review	\$5,000 + \$50 per lot
Conditional Use Permit	\$2,400

*Source: City of Manteca, October 2008*

Table 52 summarizes the typical development fees in the city of Manteca, and provides ranges for fees that are based on zones. The fees for single-family residential development are those collected in low-density zones, and the fees for multi-family development are those collected in the high-density zones. The City does not currently (2009) offer fee waivers, reductions, or deferrals for affordable housing. In addition to the fees shown in Table 52, projects processed through a development agreement pay a development agreement application fee, which varies by project. While this fee adds to the cost of producing housing, the development agreement process provides project certainty and generally reduces project processing times. The City is moving in the direction of using the point rating system; however, development agreements will be available as an option.

There are other impact fees for agriculture and open space that are charged by the gross acre. The San Joaquin Council of Governments collects the San Joaquin County Multi-Species Habitat and Open Space Conservation Plan fee to mitigate the loss of important habitat and open space. The fee applies when development converts farmland and other habitat to private urban use. Table 53 shows the 2009 Multi-Species Habitat Conservation and Open Space Plan fee schedule.

**TABLE 52  
DEVELOPMENT IMPACT FEES<sup>1</sup>**

**Manteca  
Effective March 3, 2009**

<b>Fees</b>	<b>Single-Family Unit (Low Density)</b>	<b>Multi-Family Unit (High Density)</b>
Building permit fee <sup>2</sup>	\$612	\$200
Building plan check fees (65% building permit fee)	\$398	\$130
Point Rating Application Fee and Sewer Allocation Fee <sup>3</sup>	\$560	\$560
Strong Motion Instrumentation Program Fee	\$20	\$20
Electrical, plumbing, and mechanical fees (40% of building permit fee)	\$245	\$80
Park Acquisition and Improvement Fee	\$2,447	\$1,694
CBSC Green Building Fund Fee	\$4	\$1
Residential Construction Business License Tax	\$900	\$625
Fees for New Connections to City Water (based on meter size) <sup>4</sup>	\$3,563	\$900
Well Water PFIP (Public Facilities Implementation Plan) Fees <sup>5</sup>	\$0-\$1,340	\$0-\$927
Sewer Connection Charges	\$1,428	\$1,428
Sewer PFIP Fee	\$0-\$2,580	\$0-\$1,782
Storm Drainage PFIP Fee	\$513-\$1,368	\$471-\$1,269
Industrial Wastewater Pipeline Overlay Fee	\$1,636	\$1,129
Transportation PFIP Fee	\$1,468-\$2,723	\$826-\$1,639
School Impact Fees	\$3,564	\$2,376
San Joaquin County Facilities Fee	\$1,594	\$1,366
San Joaquin County Regional Transportation Impact Fee	\$2,837	\$1,702
Fire Facilities Fee	\$360	\$240
Major Equipment Purchase Fee	\$350	\$350
Government Building Facilities Fee	\$3,800	\$2,852
<b>Total<sup>6</sup></b>	<b>\$26,299-32,329</b>	<b>\$16,950-21,270</b>

Notes: <sup>1</sup>Single-family fees based on a low-density, 1,200 square foot (living area) single-family, single-story detached entry level home with three bedrooms, two full baths, and an attached two-car garage (400 square feet) in a 50-lot subdivision. Multi-family fees based on a high-density 800 square foot unit in a 50-unit complex.

<sup>2</sup>Building permit fees are based on valuation. Tract homes are valued at \$70.80 per square feet of living area and custom homes are valued at \$95.90 square feet of living area. Garages are valued at \$24.30 per square feet. For multi-family projects, the building permit fees vary based on the total project valuation. The building permit fee shown in the table for a multi-family unit is an estimate based on an assumed 20-unit multi-family project with 800 square-foot units.

<sup>3</sup>Sewer allocation fees include a point rating application fee of \$2,000 per project, plus \$1,000 for residential projects, and \$500 per lot for subdivisions.

<sup>4</sup>Assumes a 2" meter for multi-family building with 20 units.

<sup>5</sup>Well water PFIP in Zone 12 only

<sup>6</sup>Total does not include Manteca Development Agreement Fees which add approximately \$15,000 per unit to a typical project. The fee for development agreements is not included in the total because the City does not anticipate using development agreements in place of the sewer allocation system during the timeframe of the Housing Element. See discussion of Growth Management Ordinance.

Sources: City of Manteca; Manteca Unified School District

<b>TABLE 53</b> <b>SAN JOAQUIN COUNTY MULTI-SPECIES HABITAT CONSERVATION AND OPEN SPACE PLAN FEES</b> <b>San Joaquin County</b> <b>Effective January 1, 2009, to December 31, 2009</b>	
<b>Habitat Type</b>	<b>Fee Per Acre</b>
Multi-Purpose Open Space	\$7,052
Natural	\$14,104
Agriculture	\$14,104
Vernal Pool, uplands	\$40,565
Vernal Pool, wetted	\$78,353

*Source: City of Manteca, October 2008*

According to a 2007 regional development fee comparison analysis by the San Joaquin Partnership, development impact fees in Manteca are average compared to other jurisdictions in the County. The City’s fees are lower than fees in the cities of Stockton, Tracy, and Ripon, but higher than fees in Lathrop, Lodi, and the unincorporated county. There may be an opportunity for the City to offer reduced fees for affordable housing projects through development agreements.

## **6. On/Off Site Improvement Requirements**

The City has residential development requirements for residential streets, sidewalks, solar access, landscaping, walls, street lighting, and parking. The City adopted these standards to ensure that minimum levels of design and construction quality are maintained and adequate levels of street and facility improvements are provided. Most development standards are contained in the City’s Engineering Standards, which are available on the Department of Public Works website.

While many of the City’s development standards are similar to those in other jurisdictions, there may be some standards that exceed the level necessary to ensure adequate circulation and parking, drainage, environmental protection, and protection from visual nuisances. The City’s standards are summarized below. The standards included in this summary are those with the greatest potential to affect housing costs.

**Walls:** The City requires developers of subdivisions to construct solid masonry walls adjacent to certain roadway types and land uses. The City requires a six-foot wall on all rear and side property lines zoned for single-family residential uses in subdivisions that are adjacent to major collector or arterial roadways. When single-family residential uses are adjacent to property zoned for multi-family, commercial, or industrial uses, the City requires an eight-foot wall. A seven-foot wall is required on all property lines abutting a city park.

**Landscaping:** For multi-family development the City requires that at least 10 percent of the total developed lot area be landscaped. Landscape plans for multi-family projects with 12 or more units must be prepared by a registered landscape architect. On a recently (2008) proposed development project for a

300-unit apartment complex, the City required that a minimum of 10 percent of the project area and 12 percent of the parking lot be landscaped. The City required water-efficient landscaping and trees to be planted to shade the parking lot.

**Residential Streets:** Chapter 16.23.060 of the Manteca Municipal Code describes some of the development standards for streets in residential subdivisions; however, detailed requirements are contained in the City’s Engineering Standard Plans, which are available on the City’s website.

The City requires full-width street improvements including curb, gutter, matching paving, and parking lanes. Modified street widths for public streets are allowed in certain circumstances; however, the minimum curb-to-curb width may not be reduced beyond 28 feet (assuming parking on one side) or 36 feet (assuming parking on two sides). Modifications to the standards are allowed with a Planned Development (PD).

**Sidewalks, Bicycle Paths, and Transit Facilities:** In a recently approved 300-unit apartment complex, the City required a five-foot sidewalk and 12-foot wide Class I bicycle path along the property frontage. In addition, the City required that the developer install two bus turnouts to provide residents with access to public transit. Requirements for sidewalks, bicycle paths, and transit facilities are determined on a case-by-case basis and are not required of all projects.

**Parking:** Since off-street parking often requires large amounts of land, parking requirements are one of the development standards that can most negatively impact the development of affordable housing. Off-street parking requirements increase the cost of development, limiting the funds available for providing housing. Most municipalities have adopted parking standards that exceed the actual parking needs of the population.

Manteca’s off-street parking standards for residential uses are summarized in Table 54. The City requires two covered parking spaces per single-family home, one space per second unit, and two spaces per unit in townhouses, condominiums, and apartments.

TABLE 54 REQUIRED OFF-STREET PARKING SPACES Manteca 2008	
Residential Use	Parking Requirements
Single-family dwelling	2 covered spaces for each dwelling
Manufactured homes	2 covered spaces for each dwelling
Secondary residential units	1 space for each secondary unit
Townhouses, condominiums, and apartments	2 spaces for each dwelling (one of which will be covered) 0.25 guest parking spaces for each dwelling unit for projects with seven or more units
Boarding houses and group quarters	1 for each sleeping room, or 1 for each 100 square feet of sleeping area where sleeping rooms do not exist

Notes: Uses within the central business parking district zone (CBD) are exempt from these requirements.  
Source: Manteca Municipal Code, Chapter 17 Zoning, Section 17.15.020 Required parking spaces

The City allows reductions in the required number of off-street spaces for uses, such as elderly housing or retirement homes, on a case-by-case basis where the developer can demonstrate that automobile use or ownership is significantly lower than for other types of dwellings. Through the density bonus ordinance, the City allows parking standard reductions to developers of affordable housing; however, no parking reductions have been requested through this process.

There may be opportunities to reduce existing development standards, including parking standards, to encourage the development of affordable housing. For example, the number of parking spaces required in apartments could be based on the number of bedrooms to reduce parking requirements for smaller units.

### **7. Open Space and Park Requirements**

Open space and park requirements can decrease the affordability of housing by increasing developer fees and/or decreasing the amount of land available on a proposed site for constructing units. Chapter 3.20 of Manteca's Municipal Code describes open space and park requirements. All housing units constructed in the city must pay a park acquisition and improvement fee to fund the development of neighborhood and community parks. As of October 2008 the fee is \$2,447 per single-family unit and \$1,694 per multi-family unit. In a planned unit development and mobile home park, developers can get credit against the fee requirements for private open space that is provided within the development for recreational use. To be credited as dedicated open space, the development must provide at least 250 square feet of usable area per dwelling unit.

Manteca follows Quimby Act requirements (Government Code Section 664477 et. Seq.) for park land dedications in new subdivisions. The City requires new subdivisions to also pay park acquisition and improvement fees to fund the development of neighborhood and community parks. Subdivisions of 20 acres or more have the option of dedicating land for park and recreation purposes in lieu of paying the fees. The dedicated open space must be at least three acres and the fair market value of the land must be at least equivalent to the fees that would otherwise be required. The City's land dedication requirements are based on the standard of five acres of park and recreational land per 1,000 persons, and are consistent with the Recreation Element of the City's General Plan.

The park dedication requirement, the park improvement fees, and the open space requirements do not represent excessive constraints on residential development. The City follows the Quimby Act for dedication of open space. These requirements do not impede the City's ability to meet its overall share of the region's housing needs.

### **8. Density Bonus**

A density bonus is the allocation of development rights that allows a parcel to accommodate additional square footage or additional residential units beyond the maximum for which the parcel is zoned. On January 1, 2005, SB 1818 revised California's density bonus statutes by reducing the number of affordable units that a developer must provide in order to receive a density bonus. The bill also increased the maximum density bonus to 35 percent. The new minimum affordability requirements are as follows:

- The project is eligible for a 20 percent density bonus if at least 5 percent of the units are affordable to very low-income households, or 10 percent of the units are affordable to low-income households; and
- The project is eligible to receive a 5 percent density bonus if 10 percent of for-purchase units are affordable to moderate-income households.

The law also established a sliding scale, which determines the additional density that a project can receive. A developer can receive the maximum density bonus of 35 percent when the project provides either 11 percent very low-income units, 20 percent low-income units, or 40 percent moderate-income units. In 2005 SB 435 was passed. This legislation served to clarify California's density bonus law by explaining that a project can only receive one density bonus.

Prior to SB 1818 and SB 435 jurisdictions were required to grant one incentive, such as financial assistance or development standard reductions, to developers of affordable housing. The new laws require that cities and counties grant more incentives depending on the percentage of affordable units developed. Incentives include reductions in zoning standards, reductions in development standards, reductions in design requirements, and other reductions in costs for developers. Projects that satisfy the minimum affordable criteria for a density bonus are entitled to one incentive from the local government. Depending on the amount of affordable housing provided, the number of incentives can increase to a maximum of three incentives from the local government. If a project uses less than 50 percent of the permitted density bonus, the local government must provide an additional incentive.

Additionally, the new laws provide density bonuses to projects that donate land for residential use. The donated land must satisfy all of the following requirements:

- The land must have general plan and zoning designations which allow the construction of very low-income affordable units as a minimum of 10 percent of the units in the residential development;
- The land must be a minimum of one acre in size or large enough to allow development of at least 40 units; and
- The land must be served by public facilities and infrastructure.

SB 1818 also imposes statewide parking standards that a jurisdiction must grant upon request from a developer of an affordable housing project that qualifies for a density bonus. The developer may request these parking standards even if they do not request the density bonus. The new parking standards are summarized in Table 55. These numbers are the total number of parking spaces including guest parking and handicapped parking.

**TABLE 55  
STATEWIDE PARKING STANDARDS FOR AFFORDABLE HOUSING  
California  
2007**

Number of Bedrooms	Number of On-Site Parking Spaces
0 to 1 bedroom	1
2 to 3 bedrooms	2
4 or more bedrooms	2 ½

*Source: Goldfarb & Lipman, LLC., SB 1818 Q & A*

Section 17.43 of Manteca’s Municipal Code describes the City’s treatment of density bonus provisions. The City’s density bonus provisions have two components: affordable ownership housing and affordable rental housing. To be awarded a density bonus through the affordable ownership housing component, developers must provide 20 percent of the units as affordable to lower-income households, or 10 percent of units as affordable to very low-income households. The units must remain deed restricted for qualified households for 30 years; however, the code states that, “[t]he City council may by resolution terminate all such deed restrictions, after making a finding that a need for affordable housing no longer exists.”

To be awarded a density bonus through the affordable rental housing component, developers must provide rental units as affordable to very low- and low-income households. The code does not describe the percentage of affordable units required by developers to be eligible for the density bonus.

Currently (2009) Section 17.43 is inconsistent with the newest State law requirements related to density bonuses. It states that the City shall grant a density bonus and at least one other incentive (e.g., reduction in development standards, mixed-use zoning,). The code needs to be updated to specify that developers that are eligible for a density bonus are also eligible for up to three additional incentives. The code also needs to be updated to specify the amount of density bonus that will be provided.

There are several additional internal discrepancies that need to be rewritten to clarify the City’s density bonus provisions. For example, the code generally describes the density bonus as available to “projects that reserve units for low and moderate income households;” however, the specific requirements of the affordable ownership and affordable rental housing components do not address moderate-income units. Additionally, this section of the code mistakenly describes a low-income households unit as “18 percent of area median income” and a very low-income household as “15 percent of area median income.” Following adoption of the Housing Element, the City will complete a comprehensive update of the Zoning Code, and will include the Density Bonus ordinance in the update process.

While the City offers a density bonus to affordable housing developers, the City has not received much interest from developers. Regardless, the City will update Chapter 17.43 “Density Bonuses” to remove internal inconsistencies and be consistent with recent changes in State law.

## **9. State of California, Article 34**

Article 34 of the State Constitution requires voter approval for specified “low rent” housing projects that involve certain types of public agency participation. Generally, a project is subject to Article 34 if more than 49 percent of its units will be rented to low-income persons. If a project is subject to Article 34, it will require an approval from the local electorate. This can constrain the production of affordable housing, since the process to seek ballot approval for affordable housing projects can be costly and time consuming, with no guarantee of success.

The provisions of Article 34 allow local jurisdictions to seek voter approval for “general authority” to develop low-income housing without identifying specific projects or sites. If the electorate approves general parameters for certain types of affordable housing development, the local jurisdiction will be able to move more quickly in response to housing opportunities that fall within those parameters.

Since the City of Manteca has not built housing itself, it has not needed Article 34 authorization. The lack of Article 34 authorization has not served as a constraint to the development of affordable housing.

## **10. Inclusionary Housing**

Many local governments are adopting inclusionary zoning provisions also referred to as inclusionary housing, as a method of producing long-term affordable housing for lower-income residents. Inclusionary housing policies can be voluntary or mandatory. Mandatory inclusionary programs require developers to provide a certain percentage of the units in their residential developments as affordable (on-site or off-site). Voluntary inclusionary housing programs offer incentives to encourage developers to provide affordable units.

Inclusionary housing is a controversial issue, with strong critics and advocates. Inclusionary zoning opponents, generally developers and economists, argue that it imposes additional costs on new development that are often passed on to buyers through increased costs of market rate housing. Advocates of inclusionary housing, primarily affordable housing advocates, argue that the negative impacts that an inclusionary zoning ordinance might have on housing production can be mitigated through density bonuses or other incentives. Advocates argue that it is an effective means of producing affordable units that are geographically dispersed throughout residential neighborhoods and do not require direct public subsidies.

The City of Manteca does not currently (2009) have any inclusionary housing requirements. The cities of Tracy, Ripon and Escalon are three cities in San Joaquin County that have inclusionary housing requirements. The City of Ripon adopted its inclusionary housing program in 2001. Chapter 16.194 (Below Market Rate Housing Program) of Ripon’s Municipal Code requires 9 percent of units to be affordable (3 percent very low-, 3 percent low-, and 3 percent moderate-income units). During the five years following adoption of the program, Ripon produced 113 single-family affordable homes. Escalon adopted its inclusionary housing program in 2005. Escalon’s Affordable Housing Chapter (Chapter 17.50 of the City’s Municipal Code) requires that 10 to 15 percent of all new for-sale or rental units are affordable to very low-, low-, and moderate-income households (in equal proportions).

Since the 2004 Housing Element, 142 affordable units have been approved or built in Manteca using several sources of government subsidies. All of these units have been limited to lower-income seniors, and are not available to lower-income families.

### ***11. Development, Maintenance, and Improvement of Housing for Persons with Disabilities***

Persons with disabilities have various housing needs related to accessibility. Housing Element law requires that, in addition to the needs analysis for persons with disabilities, the housing element must analyze potential governmental constraints to the development, maintenance, and improvement of housing for persons with disabilities. In accordance with SB 520 (Chapter 671, Statutes of 2001), the City has analyzed the potential and actual governmental constraints on the development of housing for persons with disabilities (see SB 520 Analysis Tool in Appendix B).

The City ensures that new housing development complies with Title 24 requirements of the California Building Code, including accessibility requirements for persons with disabilities.

Consistent with State law, group homes with six or fewer residents (defined as a small community care facility) are permitted “by right” in all residential zones and with a conditional use permit in the C-O zone in Manteca. Group homes with more than six persons (defined as a large community care facility) are allowed in R-4, C-N, C-C, and C-O zones with a conditional use permit. Group homes of any size for seniors are allowed in R-E, R-1, R-3, R-4, C-N, C-C, and C-O with a conditional use permit. The City does not restrict the siting of group homes in terms of concentration and does not have any occupancy standards that apply specifically to unrelated adults.

The City provides an outreach program on its website with information on who to contact regarding a specific issue. Persons requesting reasonable accommodation contact the Building Department. Special accommodations can be made for the City’s housing programs by noting the need on the specific program application. For example, the Redevelopment Agency offers a housing rehabilitation program to assist lower-income homeowners with health and safety repairs. Persons with disabilities can request financial assistance for accessibility repairs.

The City will be updating the Zoning Ordinance during this Housing Element planning period. The City will ensure that the Zoning Ordinance complies with fair housing laws regarding housing for persons with disabilities.

## **B. Potential Non-Governmental Constraints**

The availability and cost of housing is strongly influenced by market forces over which local governments have little or no control. Nonetheless, State law requires that the Housing Element contain a general assessment of these constraints, which can serve as the basis for actions to offset their effects. The primary non-governmental constraints to the development of new housing in Manteca can be broken into the following categories: availability of financing, development costs, environmental constraints, and community sentiment.

All resources needed to develop housing in Manteca are subject to the laws of supply and demand, meaning that these resources may not always be available at prices which make housing development attractive. Cost factors are the primary non-governmental constraints upon development of housing in Manteca. This is particularly true in the case of housing for low- and moderate-income households, where basic development cost factors such as the cost of land, required site improvements, and basic construction are critical in determining the income a household must have in order to afford housing.

## **1. Availability of Financing**

Financing has historically been available for credit-worthy projects, with interest rates determined largely by the monetary policy of the Federal Reserve Board. Beginning in the 1990s, rising housing values and a growing housing industry boosted investor and homebuyer portfolios and contributed to a sense of security that encouraged continued investment in the housing market. Alternative mortgage products increased the number of homebuyers, especially investors who purchased single-family homes as non-primary residences. Virtually every business or profession related to homes sales, construction, mortgages, and titles had increased business opportunities during this period.

The use of alternative or “creative” mortgage products, such as graduated payment mortgages, variable and adjustable rate mortgages, interest-only loans, “stated income” loans with no income verification, and zero down payment loans allowed consumers to purchase high-priced housing without the qualifications required by traditional loans, such as sufficient income level. The mortgage products increased homeownership rates, a goal of affordable housing advocates; however, they provided homeowners with unstable mortgages. Even during periods of higher interest rates, homeownership and home sales increased. Government programs for increasing homeownership rely on fixed interest rate mortgages below market rate, for principle or down-payment assistance loans.

Starting in 2006, home prices in the city of Manteca, and throughout California, began to level off and then decline for both new and existing homes (see Figure 4). The subprime mortgage crisis precipitated when borrowers who purchased homes found that they owed more on their homes than their homes were worth. The mortgage market collapse also impacted borrowers with “jumbo” loans, relatively large loans that are not Federally-backed. A jumbo mortgage is a loan amount above conventional conforming loan limits set by Fannie Mae (FNMA) and Freddie Mac (FHLMC), Federally-chartered financial institutions that purchase the bulk of residential mortgages in the US. Resets of interest rates and mortgage payments in the subprime mortgage market has resulted in huge waves of foreclosures.

Each month the number of subprime mortgages in default increases. Manteca and the other jurisdictions in San Joaquin County are some of the areas hardest hit by this problem. During the past 20 months (January 2007-August 2008) there have been more than 12,000 housing foreclosures in San Joaquin County, and Manteca was one of the hardest hit communities. Housing prices have fallen so dramatically that the housing market has basically collapsed back to 2003 levels. However, tightening of loan underwriting practices has not permitted low-income homebuyers to take advantage of lower house prices. As a direct result of the credit collapse, stricter mortgage industry standards also require larger down-payments when purchasing a home.

Due to the current financial condition of the national and international banking system, it is not possible to forecast what will happen to interest rates during this Housing Element planning period. If interest rates rise, not only will it make new construction more costly (since construction period loans are short term and bear a higher interest rate than amortized mortgages), but it will also lower the sales price that buyers can afford to pay.

The Federal National Mortgage Association (Fannie Mae) estimates that up to 50 percent of all borrowers with a subprime loan could have qualified for a lower-cost prime loan. As of October 2008 the California Attorney General settled with Bank of America and their subsidiary, Countrywide Loan, to refinance 400,000 subprime loans.

The U.S. Census American Community Survey provides data at the county level regarding overpayment. During 2007, 57 percent of homeowners in San Joaquin County spent more than 30 percent of their gross income on housing costs compared to 14 percent of renters (U.S. Census, American Community Survey, 2007). The high percentage of homeowners spending a disproportionate percentage of income on housing, combined with a large number of troubled subprime loans, suggests that homebuyers in San Joaquin County will continue to face challenges in affordable housing, and the assumption that homeownership is a more affordable option will continue to be challenged.

## **2. Development Costs**

### **Land Costs**

Costs associated with the acquisition of land include both the market price of raw land and the cost of holding the property throughout the development process. Land acquisition costs can account for over half of the final sales price of new homes in small developments and in areas where land is scarce.

Builders will pay a premium for residential land in a strong market when expected buyers are plentiful. Raw residential land in the area was selling for well over \$100,000 per acre with no site improvements under better market conditions. The main determinant of land value is market demand. During the current market recession (2008), the value of land has declined as home building continues to slow. According to a local affordable housing developer, a large majority of active land options have not been renewed by local home builders, and most of the national builders have left the area. Due to the recent decline in land prices, it is difficult to estimate current land values in Manteca.

### **Site Improvement Costs**

Upon securing the raw land, a residential developer would have to make certain site improvements to “finish” the lot before a home could actually be built on the property. Such improvements include connections to existing utility systems, rough grading, construction of streets, installation of water and sewer lines, and construction of curbs, gutters, and sidewalks. Site improvement costs for an entry-level single-family tract home in Manteca in a Greenfield location (not infill) were estimated at approximately \$50,000 per lot. Overall, land and site improvements costs in Manteca tend to be higher than those of other San Joaquin County communities, especially for sewer and water connections.

## Construction Costs

Housing construction costs can act as a constraint to the affordability of new housing. However, the cost of construction varies with the type, size, location, and amenities of the development. “Entry-level” homes have far fewer amenities than other higher-priced custom homes. On average, a medium- to low-end 1,200 square foot production home with no upgrades will cost roughly \$70 per square foot to build, which equates to about \$84,000 in construction costs. It is important to note that \$70 per square foot represents only costs of construction and not entitlement costs, site improvement costs, or impact fees. The increased use of prefabricated factory-built or manufactured housing, which is permitted in all residential districts throughout the city (consistent with California State law), may provide for lower-priced housing by reducing construction and labor costs.

According to a local affordable housing developer in San Joaquin County, 90 percent of residential building has come to a halt throughout the county as of September 2008. Builders are reluctant to start new construction projects because the market is extremely over-built and financing is almost impossible to secure. The foreclosure crisis is the main factor causing an over-supply of land and limits on financing. Perspective homebuyers can purchase a nearly new foreclosed home for far less than it would cost a developer to build a new home. However, a handful of multi-family affordable projects are moving forward in the city.

There is little that the City can do to mitigate the impacts of high construction costs except by avoiding local amendments to uniform building codes that unnecessarily increase construction costs without significantly adding to health, safety, or construction quality. Because construction costs are similar in the city to those in other Central Valley areas, the cost of construction is not considered a major constraint to housing production.

## Total Housing Development Costs

High construction costs coupled with high land costs make it difficult for private sector developers to provide housing for lower-income residents. Subsidies, incentives, and other types of financial assistance are available to private sector developers to bridge the gap between actual costs of development and the sale price of affordable housing.

Land prices and profit are the two basic variables local development companies can alter when analyzing a potential development. Builders run models with all of their potential “hard costs” (i.e., land development costs, lot improvement costs, construction costs, regulatory costs, and administrative costs) in order to calculate how much the company can pay for the land given required rates of return for investors, and desired levels of profit for the development company. The “residual land value” plays a key role in defining whether home building will be profitable given potential buyer’s incomes and hard costs of development. The table below sets land costs at \$0 to show home building in 2009 will most likely not be profitable given hard costs of development.

As shown in Table 56, the total of all housing development costs discussed above for a typical entry-level single-family home (1,200 square feet) is about \$191,000, including site improvements, construction costs, fees and permits. This figure does not include land costs, developer profit, marketing or financing costs.

<b>TABLE 56</b>	
<b>ESTIMATED SINGLE-FAMILY HOUSING DEVELOPMENT COSTS</b>	
<b>Manteca</b>	
<b>2008</b>	
<b>Type of Cost</b>	<b>Amount</b>
Land Costs	\$0
Site Improvement Costs	\$50,000
Construction Cost	\$84,000
Typical Development Impact Fees <sup>1</sup>	\$57,000
<b>Total Housing Development Costs</b>	<b>\$191,000 + land costs</b>

<sup>1</sup>Includes typical development agreement fees.

Source: Mintier Harnish; City of Manteca, 2009.

The specifications for the hypothetical house used for this analysis were chosen to define it as an entry-level family home. As noted earlier in Table 24, recent (2008) sales prices for new single-family detached homes in Manteca averaged around \$400,000; however, home building has come to a stop and foreclosure-priced homes continue to drive down housing prices. Manteca's average home price was \$180,000 in February 2009. Total housing development costs (which do not include land costs) are a major constraint to housing production given that resale properties are being priced below the replacement cost of a new home. This has led to some newer homes selling at below the price it cost to build the units.

## **V. EVALUATION**

### **A. Housing Accomplishments**

#### ***1. 2004 to 2008 Accomplishments***

The following are some of the other important steps the City has undertaken to provide greater housing opportunities during the previous Housing Element planning period.

#### **New Construction of Affordable Housing**

Since 2004, 142 very low- and low-income senior housing units have been either built or approved in Manteca. Almond Terrace Apartments was constructed in 2004 by Eden Housing using several funding sources including Redevelopment Agency funds. The City has approved two additional affordable housing projects since 2004. Almond Court Apartments, a follow-up project to Almond Terrace Apartments, is also by Eden Housing and is currently (2009) under construction. The project will provide 50 very low-income senior housing units. The City also approved Magnolia Court—a 52-unit housing development that will serve very low- and low-income senior households.

#### **Housing Rehabilitation**

The City has two owner-occupied rehabilitation programs that both exceeded the goals established for the previous Housing Element planning period. Since 2004 the City has spent about \$500,000 and served 88 households through the Housing Rehabilitation Matching Grant Program, which provides matching grants to low-income homeowners. The City spent about \$740,000 in grants and served 82 senior households through the Senior Housing Rehabilitation Program. Through the Low Income Rental Rehabilitation Program the city served 10 renter households and spent about \$38,000.

#### **First Time Homebuyers**

The City's First Time Homebuyer Downpayment Assistance Program has also been very successful. The City has provided 38 interest free loans totaling \$1.2 million to lower- and moderate-income first time homebuyers since 2004.

#### ***2. On-Going Efforts***

##### **Zoning Ordinance Update**

One of the City's major on-going efforts is the Zoning Ordinance update. In early 2009, the City released a Request for Proposals for the Zoning Ordinance update. The update will begin in 2009 and be completed in 2010. Upon completion, the Zoning Ordinance will be modified to encourage and facilitate the production of higher-density housing and mixed-use development.

### **Affordable Housing**

The City continues to provide funding for the development of affordable housing. For the current fiscal year (2008-2009), the City applied HOME funds to the construction of a 100-unit multi-family, affordable rental project by Mid Peninsula Housing Coalition. While the project is currently inactive, the City hopes to assist in moving this project forward during the current (2009) Housing Element planning period.

### **Foreclosures**

Another major on-going effort in Manteca is the City's attempts to address the foreclosure crisis. The City received \$2.7 million in Neighborhood Stabilization Program funds which will be used to support the purchase of foreclosed homes by first-time homebuyers. The City continues to look for ways to alleviate the impacts of foreclosures on its residents and its neighborhoods.

## **B. Review of Existing (2004) Housing Element**

The following section reviews and evaluates the City's progress in implementing the 2004 Housing Element. It reviews the results and effectiveness of policies and programs for the previous Housing Element planning period. Tables 57 and 58 provide an evaluation of the 2004 City of Manteca Housing Element's policies and implementation programs.

**TABLE 57  
EVALUATION OF MANTECA 2004 HOUSING ELEMENT POLICIES**

Policy		Evaluation	Continue/Modify/ Delete
<b>Goal H-1. Encouraging New Development</b>			
H-P-1	The City shall maintain an adequate supply of land in appropriate land use designations and zoning categories to accommodate projected household growth and to encourage residential vacancy rates that allow turnover with relative ease.	The City has an adequate supply of land.	Need to rezone
H-P-2	The City shall provide appropriate land use zoning and incentives for infill development.	Infill projects do not have to go through GMO; low-income projects go to the top of the list for sewer allocations; revised PD Ordinance allows PDs to be established on project sites less than 2 acres to provide more flexibility in site design standards.	Will develop a list of specific infill sites for affordable housing.
H-P-3	The City shall establish adequate residential zoning to accommodate the housing needs established in the Regional Housing Needs Assessment (RHNA).	Zoning Ordinance Update not undertaken until 2008.	Zoning Ordinance Update to be undertaken in 2009; reviewing current Zoning Ordinance for areas of possible modification.
H-P-4	The City shall seek the annexation of lands within the Primary Urban Service Boundary line at a rate that ensures an adequate supply of appropriately zoned residential land.	Municipal Services Review and SOI Update approved by LAFCO in August 2008.	Continue
H-P-5	The City shall regulate the number of housing units approved each year according to a growth management system that reflects the availability of infrastructure, the City's ability to provide public services, housing needs, and employment growth. Multi-family housing and housing affordable to low- and very low-income households shall be counted in the City allocation for sewer permits.	City adopted a GMO, but City Council approved projects with Development Agreements that did not consider affordable housing.	Continue but will advise City Council to act on all of GMO provisions.
H-P-6	The City may establish an annual goal for affordable housing in the allocation process established under the Growth Management Ordinance.	RDA has annual goal in Implementation Plan. GMO has incentives to provide affordable housing, but no goal or requirement for affordable housing.	Continue but will advise City Council to act on all of GMO provisions. Will modify GMO to require affordable housing.
H-P-7	The City shall establish residential zoning to achieve a mix of single family and multi-family development that will provide adequate housing opportunities for households of all income levels.	The City has a mix of housing types, but there is nothing in the Zoning Ordinance to meet income levels.	City considering adopting an Inclusionary Housing Ordinance.

**TABLE 57  
EVALUATION OF MANTECA 2004 HOUSING ELEMENT POLICIES**

Policy		Evaluation	Continue/Modify/Delete
H-P-8	The Redevelopment Agency shall be encouraged to use its powers as appropriate to acquire and assemble sites for residential development, while minimizing displacement of existing residents.	RDA has been involved in 2 projects- Almond Terrace/Almond Court and Magnolia Court. They are currently (2009) being built.	RDA will update and continue program.
H-P-9	The City will encourage the use of appropriately located surplus public property for the construction of housing affordable to low- and very low-income households.	The City has not done to date.	The City is looking at this now (land near sewer treatment plant).
H-P-10	The City shall encourage mixed use development opportunities, residential development in mixed-use neighborhoods, development that combines residential with service commercial and office uses, and the construction of second units (granny flats, carriage houses and similar small dwelling intended for one or two residents) in appropriate zoning designations.	The City has a second unit ordinance that needs to be updated. A mixed use General Plan land use designation exists, but the Zoning Ordinance Update has not been completed.	ZO Update to be undertaken in 2009.
H-P-11	The Commercial Mixed Use (CMU) zone designation shall allow residential use. Commercial Mixed Use (CMU) zones within infill areas may develop completely with High Density Residential (HDR) land use.	A mixed use General Plan land use designation exists, but the Zoning Ordinance Update has not been completed.	ZO Update to be undertaken in 2009.
H-P-12	The City shall strive to ensure that affordable units are distributed in suitable locations throughout the city that are proximate to retail services, parks, schools, public facilities and public transit.	Almond Terrace/Almond Court is located on a major thoroughfare, next to transit and commercial uses. Magnolia Court is also next to transit and commercial uses.	Continue with other projects.
H-P-13	Below market rate affordable residential units in development areas shall be similar to the market rate units in exterior style and materials.	The City has done this.	Continue
H-P-14	The City shall seek to improve the efficiency of the housing production and marketing for rental, new and resale housing by providing information to the public and developers on approved residential projects and vacant land supply.	The City has done this with the Residential Activity Report.	Will modify to make more user friendly.
H-P-15	The City shall identify sites that are suitable for multi-family and self-help single family housing.	The City has done this for multi-family housing, but not for self-help single-family housing.	The City will investigate finding sites for self-help housing.
H-P-16	The City shall use available state and federal funding assistance that is appropriate to Manteca's needs, to develop affordable housing. Appropriate programs may include, but are not limited to: Community Development Block Grant Program (CDBG), Home Investment Partnership Program (HOME), Multi-family Housing Program (MHP), and other programs aimed at providing housing affordable to low- and	The City has done this.	Continue

**TABLE 57  
EVALUATION OF MANTECA 2004 HOUSING ELEMENT POLICIES**

Policy		Evaluation	Continue/Modify/Delete
	very low-income households.		
H-P-17	The City shall seek and apply appropriate financing techniques, such as mortgage revenue bonds or other mortgage-backed securities, to develop affordable housing.	The City has loan programs and grants for affordable housing.	Continue
H-P-18	The City may consider incentives to home-builders that are appropriate for the provision of housing affordable to very low-, low-, and moderate-income households. Such incentives shall be secured in an affordable housing restriction structured to achieve the maximum number of housing units affordable to very low and low income households, and to maintain affordability over time.	The City has GMO incentives and a density bonus program.	City will advise City Council to act on all GMO provisions and the City will modify the density bonus program to conform to State law.
H-P-19	The City shall support the continued use of rental assistance opportunities, including Section 8 rent certificates by Manteca residents.	The City does this (administered by County Housing Authority). There are currently (2009) 40 units receiving assistance.	Continue
H-P-20	The City shall grant residential density bonuses for projects that reserve units for low- and/or moderate-income households.	The City granted a density bonus to the Magnolia Court project for providing affordable units.	The City will advise City Council to act on all GMO provisions and modify the density bonus program to conform to State law, and possibly be combined with an Inclusionary Housing Ordinance.
H-P-21	The City shall explore cooperative efforts with the California Department of Housing and Community Development, the San Joaquin County Housing Authority, and other agencies and organizations to establish low-income housing for special groups such as farmworkers, seniors, the disabled, and the homeless, as needed within the community.	The City has 3 projects for seniors and 1 for persons with disabilities.	The City will explore working with agencies to provide housing for all income categories.
H-P-22	The City shall encourage homeownership in new housing constructed for low- and moderate-income households.	RDA has down payment assistance program (First Time Homebuyers Program).	Continue
<b>Goal H-2. Removing Barriers to Affordable Housing Development</b>			
H-P-23	The City shall promote the expeditious processing and approval of residential projects that meet General Plan policies and City regulatory requirements.	The City attempts to do this for all projects.	Continue and explore priority processing for affordable housing.
H-P-24	The City shall avoid, when practical, policies, regulations, and procedure that add unnecessarily to the costs of producing housing while assuring the attainment of other City objectives.	The City does this.	The City continuing various programs to make development processing more expeditious.

**TABLE 57  
EVALUATION OF MANTECA 2004 HOUSING ELEMENT POLICIES**

Policy		Evaluation	Continue/Modify/Delete
H-P-25	In accordance with residential development standards of the State Government Code Sections 65583(c)(1) for factory built housing, the City shall allow mobilehome and factory-built housing on a permanent foundation that meets all zoning requirements on any residentially-zoned parcel.	The City does this.	The City will continue.
H-P-26	The City will consider new housing construction methods and dwelling unit types that meet the safety and design standards established in the City Zoning Ordinance.	The City has not done this.	Delete. City not obligated to do this and Zoning Ordinance will be updated.
<b>Goal H-3. Maintaining and Preserving Existing Housing</b>			
H-P-27	The City shall encourage private reinvestment in older residential neighborhoods and private rehabilitation of housing.	City does in RDA.	Continue
H-P-28	The City shall use state and federal funding assistance to its fullest, if these subsidies exist, to rehabilitate housing. Housing rehabilitation efforts should be given high priority in the use of Community Development Block Grant (CDBG) funds.	City does in RDA.	Continue
H-P-29	The City shall give high priority to housing rehabilitation in the use of redevelopment funds and resources to the extent such efforts are needed and are balanced with other redevelopment priorities.	City does in RDA.	Continue
H-P-30	The City shall give priority in City housing rehabilitation programs to infill areas.	City has done in 3 projects.	Continue
H-P-31	The City shall support the revitalization of older neighborhoods by keeping streets, sidewalks, and other municipal systems in good repair and providing neighborhood improvements, such as street lighting, landscaping and recreation amenities that contribute to stable, quality neighborhoods.	City has no specific neighborhood program.	City will explore.
H-P-32	The City shall promote the continued upkeep of existing mobilehome parks.	City has no jurisdiction; state oversees. City reviews to see state standards met.	Continue
H-P-33	The City shall require the abatement of unsafe structures, giving property owners ample opportunities to correct deficiencies.	City has code enforcement program.	City needs to establish a viable code enforcement program.
H-P-34	The City may allow reconstruction of existing housing in commercial land use designations and zoning districts in the event such housing is destroyed or damaged by man-made or natural disaster.	There is an existing provision in Code- 17.55.020.	Continue
H-P-35	The City shall adapt public services, such as neighborhood policing services to enhance the stability and value of existing neighborhoods.	City has SHARPS program.	Continue

**TABLE 57  
EVALUATION OF MANTECA 2004 HOUSING ELEMENT POLICIES**

Policy		Evaluation	Continue/Modify/Delete
H-P-36	The City shall work with the Manteca Unified School District to ensure the availability of adequate school facilities to meet the needs of projected households in Manteca.	MUSD identifies sites; City collects impact fees on behalf of MUSD.	City will coordinate more specifically with MUSD on site selection.
H-P-37	The City shall support the use of Community Development Block Grant and redevelopment funds for the upgrading of streets, sidewalks, and other public improvements in infill areas.	City does.	Continue
H-P-38	The City will maintain an adequate level of public services and infrastructure to meet the needs of existing and projected development, within the fiscal capacity of the City.	City does; City has master plans for all utilities.	Continue
H-P-39	The City shall ensure within fiscal limitations that park and recreation facility acquisitions and improvements keep pace with residential development.	City does and has in-lieu fee program; City standard = 5 ac/1000 population.	Continue
H-P-40	The City shall ensure that housing developments pay their own way in terms of financing public facilities and services.	City has Public Facilities Implementation Program to pay for public facilities.	City reviewing its entire fee structure (April, 2009).
H-P-41	The City shall assess the special needs of young families and the elderly for improved and conveniently located public and private services.	RDA does for seniors; for young families there is First Time Homebuyers Program.	City now undertaking in a mapping program.
H-P-42	The City shall encourage the development of new housing units designed for the elderly and disabled persons to be in close proximity to public transportation and community services.	City does.	Continue
<b>Goal H-4. Promoting Fair Housing Practices</b>			
H-P-43	The City shall make information available to the public on the enforcement activities of the State Fair Employment and Housing Commission.	City posts fair housing info.	Continue
H-P-44	The City shall strive to maintain an effective relationship and communications with the San Joaquin Housing Authority and San Joaquin County to ensure access to services provided.	City does.	Continue
H-P-45	The City shall prohibit discrimination in the sale or rental of housing with regard to race, ethnic background, religion, handicap, income, sex, age, and household composition.	State does.	City follows State law.
H-P-46	The City shall support and participate in the fair housing program of the Stockton / San Joaquin Community Housing Resource Board or initiate a fair housing program of its own.	City works with San Joaquin Housing Authority.	Continue
<b>Goal H-5. Providing Housing for Special Needs Populations</b>			
H-P-47	The City shall give special attention in housing programs to the needs of special groups, including the disabled, large families, the elderly, and	City does in RDA- First Time Homebuyer Program and Low Income Housing Assist Program. GMO has provision for low-	Continue

**TABLE 57  
EVALUATION OF MANTECA 2004 HOUSING ELEMENT POLICIES**

Policy		Evaluation	Continue/Modify/ Delete
	families with lower incomes.	income households.	
H-P-48	The City shall encourage housing construction or alteration to meet the needs of residents with special needs.	City does in RDA- First Time Homebuyer Program and Low Income Housing Assist Program. GMO has provision for low income households.	Continue
<b>Goal H-6. Reducing Ongoing Housing Expenditures</b>			
H-P-49	The City shall promote the use of energy conservation features in the design of all new residential structures.	City follows Title 24. City sometimes exceeds Title 24 in Dev Agreements with developers.	Continue
H-P-50	The City shall encourage residential construction of durable materials and designs suited to the local conditions that will contribute to reduction of the life-cycle cost of the dwelling.	City has Design Review but does not have specific programs.	City will explore.
H-P-51	The City shall encourage innovative building construction techniques and materials to reduce initial and ongoing housing costs and provide superior housing.	City does not do.	City will explore. Any such program would have to be consistent with Code.
H-P-52	The City shall support the use of weatherization programs for existing residential units.	RDA program for this (RDA Rehab Program).	Continue
H-P-53	The City shall encourage land use and circulation development patterns that facilitate the use of lower cost alternative vehicles.	Parks Dept. has a Bicycle Master Plan.	Continue

**TABLE 58  
EVALUATION OF MANTECA 2004 HOUSING ELEMENT PROGRAMS**

Program		Objective	Result	Evaluation	Continue/ Modify/Delete
<b>Goal H-1. Encouraging New Development</b>					
H-I-1	The City shall implement the General Plan 2023 Land Use Element in which density ranges were amended to accommodate more flexible development of higher-density housing.	N/A	N/A	The Zoning Ordinance update will commence in 2009 and be complete in 2010.	Modify to reflect current expected timing of Zoning Ordinance update.
	<p><b>Responsibility:</b> City Council, City Manager, Community Development Department, Redevelopment Agency</p> <p><b>Time Frame:</b> The City began updating the Zoning Ordinance to comply with the 2023 General Plan in August, 2003. Adoption of the revised Zoning Ordinance is anticipated in Spring 2004. The Zoning Map will be amended to comply with the 2023 General Plan in 2004. Review of the existing residential zoning map and Zoning Ordinance will occur periodically as required.</p>				
H-I-2	The City shall amend the Zoning Ordinance and Zoning Map to ensure adequate sites to accommodate the Regional Housing Needs Assessment (RHNA).	718 very low, 651 low, 745 moderate, and 990 market rate	142 very low-income units were produced between 2004 and 2009.	The City failed to adopt an updated Zoning Ordinance; however, the City had adequate sites to accommodate the RHNA during the previous Housing Element. The Zoning Ordinance update will commence in 2009 and be complete in 2010. The City released an RFP for the Zoning Ordinance update in early 2009.	Modify to reflect current expected timing of Zoning Ordinance update.
	<p><b>Responsibility:</b> City Council, City Manager, Community Development Department, Redevelopment Agency</p> <p><b>Time Frame:</b> The City began updating the Zoning Ordinance to comply with the 2023 General Plan in August, 2003. Adoption of the revised Zoning Ordinance is anticipated in Spring 2004. The Zoning Map will be amended to comply with the 2023 General Plan in 2003. Review of the existing residential zoning map and Zoning Ordinance will occur periodically as required.</p>				
H-I-3	The City shall continue to provide density bonuses as provided in the Manteca Zoning Ordinance.	125 very low, 125 low, 75 moderate, and 75 market rate	52 very low income units.	The City has adopted a density bonus ordinance, but it needs to be updated to reflect changes in State density bonus law.	Modify to reflect need to update Manteca Zoning Ordinance to be
	<p><b>Responsibility:</b> City Council, Community Development Department</p>				

**TABLE 58  
EVALUATION OF MANTECA 2004 HOUSING ELEMENT PROGRAMS**

Program		Objective	Result	Evaluation	Continue/ Modify/Delete
	<b>Time Frame:</b> Ongoing			Between 2004 and 2009 one project, Magnolia Court at 734 N. Main St, was approved with a density bonus of 40% or 10 additional units per acre. The approved density is 35 units per acre. The maximum density without the bonus is 25 units per acre. 52 very low income senior restricted units will be built. The project is in plan check and is scheduled for construction in 2009.	consistent with State density bonus law.
H-I-4	The City shall maintain and make available to the public an inventory list of vacant residentially-zoned parcels and a list of approved residential projects. The City shall update the inventory and list at least annually. <b>Responsibility:</b> Community Development Department <b>Time Frame:</b> FY 2003-04, annually thereafter	N/A	N/A	The City has such an inventory (Residential Activity Report) which will be updated periodically. City does on a monthly basis with its Residential Activity Report.	Need to make system more user friendly
H-I-5	The City and Redevelopment Agency shall pursue appropriate state and federal funding sources to support the efforts of the public and developers to meet new construction and rehabilitation needs of low- and moderate-income households. The City will periodically update and review available housing programs to identify appropriate funding sources to meet Manteca's needs. <b>Responsibility:</b> Redevelopment Agency, Community Development Department <b>Time Frame:</b> The RDA staff shall annually prepare a summary of funding programs available to the RDA and provide the RDA Board of Directors with a recommendation for application for funding opportunities. The RDA Board shall direct the staff to apply for such grants, loans and other funding opportunities that may be applicable in the City.	50 very low, and 50 low	<i>New construction:</i> 90 very low senior units, and 52 very low- to low-income senior units (2004-2008)  <i>Façade Improvement:</i> 16-unit SRO (2005)  <i>Rehabilitation:</i> 253 senior housing units, 101 housing units, 3 rental units	The RDA and City assisted in producing 90 very low-income senior units, and 52 very low- to low-income senior units between 2004 and 2008. The City has a Senior Housing Rehabilitation Program, Housing Rehabilitation Matching Assistance Program, and Neighborhood Stabilization Program.  City has repair assistance program City also has a façade improvement program for commercial areas as part of neighborhood revitalization.	Continue
H-I-6	The City and Redevelopment Agency should use Community Development Block Grant (CDBG) funds and tax increment revenues to subsidize on- and off-site infrastructure improvements for lower-income housing projects.	50 very low, and 50 low	The funds have not been used in this way.	The City will have received \$355,490 in CDBG money in FY 2008-2009. In FY 2004-2005 thru FY 2007-2008 City received \$1,519,053 in CDBG money. The money was	Continue

**TABLE 58  
EVALUATION OF MANTECA 2004 HOUSING ELEMENT PROGRAMS**

Program		Objective	Result	Evaluation	Continue/ Modify/Delete
	<p><b>Responsibility:</b> Community Development Department, Redevelopment Agency</p> <p><b>Time Frame:</b> Annually</p>			not used to subsidize infrastructure.	
H-I-7	<p>The Redevelopment Agency shall use its powers and revenues to assemble land that can be used as an incentive to facilitate development of lower-income housing projects at reduced costs.</p> <p><b>Responsibility:</b> Redevelopment Agency</p> <p><b>Time Frame:</b> Ongoing</p>	50 very low, and 50 low	RDA has purchased parcels to sell to developers. 90 very low income senior units and 52 very low to low income senior units have been produced between 2004 and 2008.	RDA has bought parcels to sell to developers.	City will modify program to reflect buy and sell as well as land assembly.
H-I-8	<p>The point rating system of the City's growth management program shall include special incentives for the inclusion of housing affordable to low-and moderate-income households and qualifying seniors in residential projects. The City Council shall establish an annual goal for affordable housing as a percentage of the dwelling units allocated under the City's growth management ordinance. (Note: this program did not have a corresponding responsibility and time frame. Is this text supposed to be part of Program H-I-9?)</p>	10 very low, and 10 low	3-4% of total capacity of Phase 3 sewer capacity avail for afford housing. 90 very low income senior units and 52 very low to low income senior units have been produced between 2004 and 2008.	City has a Growth Management Ordinance (GMO). See p. 161 of Chap 18.04 of Municipal Code. RDA Implementation Plan has goals for redevelopment areas. The adopted GMO and resulting project approvals including low, very low, and senior restricted housing are consistent with this implementation program. It is not apparent whether the City had established a goal for development of this type of housing. The City/RDA has constructed three new low/very low senior restricted projects including Almond Court, Almond Terrace, and Magnolia Court with a total of 142 units. In light of the success of the City's GMO it has not been implemented in its entirety. The point rating system of the GMO, that is intended to promote competition between development by awarding those that provide affordable housing and other important planning tools with larger allocations of sewer connections, has not been used. Instead, the City has been	The City hasn't established a number to gauge success; however, the City/RDA will continue to encourage development of these projects. Staff to work toward proper implementation of the GMO using the project allocation system.

**TABLE 58  
EVALUATION OF MANTECA 2004 HOUSING ELEMENT PROGRAMS**

Program	Objective	Result	Evaluation	Continue/ Modify/Delete
			<p>approving projects through the use of development agreements. The City continues to manage the GMO by limiting awards of sewer allocations to allowable ranges.</p>	
H-I-9	<p>The City’s Community Growth Management Program (GMP) was originally adopted by the City Council in 1988. That program addressed the use of the Waste Water Quality Control Facility’s (WQCF) Phase 1 capacity. The GMP was later revised to also apply to Phase 2 capacity. With the completion of at least a portion of the Phase 3 expansion comes the need for either an amended GMP or a new one. Rather than amend the existing plan to simply pertain in its entirety to the new capacity, staff is recommending a new GMP be established. On September 15, 2003, the Manteca City Council. The key components of the original GMP are not proposed to be changed. Specifically, staff is recommending the Council retain the annual residential growth cap at 3.9% of existing housing stock, though some minor modifications are proposed. These include excluding infill development (a concept approved by Council in 2000) and affordable housing from the 3.9% cap. A point rating system would also be retained, though modified to represent current development goals.</p>	<p>To update the City’s GMO to provide capacity for, but exempt infill and affordable housing.</p>	<p>The GMO was rewritten/updated to include exemptions and definitions for infill and affordable housing.</p> <p>See Evaluation of Program H-I-8.</p>	<p>Continue</p>

**TABLE 58  
EVALUATION OF MANTECA 2004 HOUSING ELEMENT PROGRAMS**

Program	Objective	Result	Evaluation	Continue/ Modify/Delete
<p>Infill projects shall mean the following:</p> <ul style="list-style-type: none"> <li>Residential lots which are legal lots of record, or are part of a major subdivision with no more than 4 remaining undeveloped lots that meet the criteria of item (3) below; or</li> <li>Residential lots which are created by a minor subdivision and which minor subdivision as a whole meet all of the criteria of item (3) below: and</li> <li>Residential development projects that have no more than 4 units and are surrounded on at least three sides by developed property, one of which may be a street, except in the case of "through lots," as defined in Title 16 of the Manteca Municipal Code, which shall be surrounded on at least two sides by developed property, one of which may be a city street.</li> </ul> <p><b>Responsibility:</b> City Council</p> <p><b>Time Frame:</b> FY 2003-2004, annually thereafter</p>				
<p>program doesn't have a number. I think the numbering is off based on the previous note in Program H-1-8.)</p>	<p>In special circumstances, the City may waive City development fees or provide other incentives for housing projects affordable to very low-, low- and moderate-income households. Where the City provides a funding program, waives fees, or other financial incentives the City and developer shall enter into a supplemental development agreement defining the incentive and the obligation of the developer to provide housing affordable to low and/or very low income households. The supplemental agreement shall provide for maintaining the affordability of the benefiting dwellings over time.</p>	<p>20 very low, 20 low, and 20 moderate</p>	<p>None</p> <p>The City will consider using either of these funding sources in the future, if appropriate.</p>	<p>Continue</p>

**TABLE 58  
EVALUATION OF MANTECA 2004 HOUSING ELEMENT PROGRAMS**

Program		Objective	Result	Evaluation	Continue/ Modify/Delete
	<p>The criteria for granting a fee waiver shall include, but is not limited to, availability of other funding contributions from charitable or non-profit organizations, the household size, special needs considerations, (including large households, elderly, and/or handicapped individuals, and the level of income for the prospective tenants or owners of the unit. The priority for granting fees or other inducements shall be given to family housing that accommodates four or more residents, senior housing, and very low income households. Priority will also be given to housing development that is co-sponsored with, or otherwise receives matching funding from another agency or non-profit organization. The decision to waive or modify fees will be made on a case-by-case basis.</p> <p><b>Responsibility:</b> City Council, Redevelopment Agency</p> <p><b>Time Frame:</b> Ongoing as opportunities are available.</p>				
H-I-10	<p>The City shall periodically review and revise, as necessary, the Zoning Ordinance to ensure the availability of an adequate supply of residentially-zoned land with appropriate development standards consistent with land uses and policies of the General Plan. The City shall endeavor to eliminate or modify any development standards that add unnecessarily to the cost of housing.</p> <p><b>Responsibility:</b> City Council and Community Development Department</p> <p><b>Time Frame:</b> FY 2003-2004 and biannually thereafter</p>	N/A	Zoning Ordinance Update not yet commenced.	The Zoning Ordinance update will commence in 2009 and be complete in 2010.	Zoning Ordinance to be modified.
H-I-11	<p>The City shall periodically review the supply of land zoned for residential use and shall initiate an annexation program when the available supply of land is less than 120% of the projected five-year housing need.</p> <p><b>Responsibility:</b> City Council, Community Development Department</p> <p><b>Time Frame:</b> FY 2003-2004 and biannually thereafter</p>	N/A	The City has an adequate supply of residentially-zoned land.	The City has received several applications for annexation in 2004-2008. In June 2008 the City completed a LAFCO-approved expansion of Manteca's sphere of influence.	The City currently has adequate residentially-zoned land.

**TABLE 58  
EVALUATION OF MANTECA 2004 HOUSING ELEMENT PROGRAMS**

Program		Objective	Result	Evaluation	Continue/ Modify/Delete
H-I-12	The City shall not rezone land from High Density Residential (HDR) or Medium Density Residential (MDR) unless it is replaced concurrently by a comparable zoned land area elsewhere in the City.	N/A	N/A	The City has not rezoned any land from high- or medium-density residential.	Modify to include CMU
	<b>Responsibility:</b> City Council, Community Development Department				
	<b>Time Frame:</b> The City began updating the Zoning Ordinance to comply with the 2023 General Plan in August, 2003. Adoption of the revised Zoning Ordinance is anticipated in Spring 2004. The Zoning Map will be amended to comply with the 2023 General Plan in 2003. Review of the existing residential zoning map and Zoning Ordinance will occur periodically as required.				
<b>Goal H-2. Removing Barriers to Affordable Housing Development</b>					
H-I-13	The Redevelopment Agency shall continue to support and fund its First-Time Homebuyer Assistance Program to help make housing affordable for low- and moderate-income area residents. The program provides an interest free loan of up to \$30,000 to provide down payment assistance for eligible households in the purchase of a home.	7 low, and 7 moderate (\$500,000)	18 First time Homebuyers assisted; 42 down payment assistance units	Exceeded goal	Continue. The Neighborhood Stabilization Program will be added in 2009 pairing first time homebuyers with foreclosed homes.
	<b>Responsibility:</b> Redevelopment Agency				
	<b>Time Frame:</b> Ongoing				
H-I-14	The City shall continue to support the use of Section 8 rent certificates of comparable rent support programs by Manteca residents. Manteca's Section 8 program is administered by the Housing Authority of San Joaquin County.	N/A	Currently 40 units receiving assistance.	This program is ongoing. The Section 8 Certificate and Voucher programs were merged into one program called the Housing Choice Voucher (HCV) Program (formerly known as Section 8. The HCV program uses the HUD requirements to determine rent comparables for HCV contracts.	Continue
	<b>Responsibility:</b> City Council, Redevelopment Agency				
	<b>Time Frame:</b> Ongoing				

**TABLE 58  
EVALUATION OF MANTECA 2004 HOUSING ELEMENT PROGRAMS**

Program		Objective	Result	Evaluation	Continue/ Modify/Delete
H-I-15	The City shall establish suitability criteria for sites for affordable housing. Such criteria shall include, but is not limited to proximity to schools, parks, retail and service commercial zoned land, public transportation, and adjacent land use. The City shall use the Geographic Information System database to identify the location of such sites. The suitability criteria shall be used by the Redevelopment Agency to identify candidate sites for prioritizing the expenditure of RDA funds for construction of affordable housing. The City Planning Department shall make a map of the sites that meet the criteria available to prospective developers upon request in order to assist them in the process of developing affordable housing.	N/A	The City has maintained a Residential Activity Report and map from 2004-2008.	The City is implementing all components of this program.	Continue
	<b>Responsibility:</b> City Council, Redevelopment Agency, Community Development Department <b>Time Frame:</b> FY 2003-2004				
H-I-16	The City shall allow mixed residential-commercial projects in commercial designations and zoning districts and shall amend the Zoning Ordinance to include a Commercial Mixed Use Zone (CMU) that permits multi-family residential use. The Redevelopment Agency shall apply incentives and other inducements as may be available to encourage the development of infill parcels for residential use in mixed-use developments. The city shall consider the modification of setbacks, height limitations, coverage ratios, parking requirements, and other development regulations in the Zoning Ordinance to facilitate and encourage the use of in-fill sites for residential and commercial mixed use, or multi-family residential use. Infill parcels in the Main Street, Airport Way and Yosemite Avenue corridors that are zoned Commercial Mixed Use Zone may be used entirely for multi-family residential use.	10 very low, 10 low, and 10 moderate	Exceeded goal except did not implement CMU zone. Magnolia Court (52 low and very low units); Almond Court (40 low units); Almond Terrace (59 low units).	The Zoning Ordinance update will commence in 2009 and be complete in 2010.	Zoning Ordinance to be updated in 2009-2010 timeframe.
	<b>Responsibility:</b> City Council, Community Development Department				

**TABLE 58  
EVALUATION OF MANTECA 2004 HOUSING ELEMENT PROGRAMS**

Program		Objective	Result	Evaluation	Continue/ Modify/Delete
	<p><b>Time Frame:</b> The City began updating the Zoning Ordinance to comply with the 2023 General Plan in August, 2003. Adoption of the revised Zoning Ordinance is anticipated in Spring 2004. The Zoning Map will be amended to comply with the 2023 General Plan in 2003. Review of the existing residential zoning map and Zoning Ordinance will occur periodically as required.</p>				
H-I-17	<p>The City shall evaluate the effect of the existing and proposed rates on the cost of new housing when revising the City's permit processing and development fee structure.</p> <p><b>Responsibility:</b> Public Works Department, Community Development Department, and Finance Department</p> <p><b>Time Frame:</b> FY 2002-2003 and biannually thereafter</p>	N/A	The City is in the process of doing this.	A Matrix Study of rates was completed in 2008 but it has not yet been adopted.	Development fee structure to be modified in 2009.
<b>Goal H-3. Maintaining and Preserving Existing Housing</b>					
H-I-18	<p>The Redevelopment Agency shall continue to administer the Housing Rehabilitation Matching Grant Program.</p> <p><b>Responsibility:</b> Redevelopment Agency</p> <p><b>Time Frame:</b> Ongoing</p>	40 low (\$200,000)	The RDA provides matching grants up to 67% of the total repairs up to a total of \$10,000.	The RDA has been and is currently implementing this program. The Agency also has a Senior Housing Rehabilitation Program that provided grants up to \$2,500 and increased the amount to \$5,000 in August 2008. The homeowner can receive a total of \$10,000 during the time they remain the homeowner	Continue.
H-I-19	<p>The City will cooperate with the San Joaquin County Housing Authority in conjunction with the City's municipal powers and with Redevelopment Agency powers to promote the development and maintenance of housing affordable to low- and moderate-income households. The City of Manteca will encourage and promote the development of low-income housing by providing an exception for low-income housing in the City's Growth Management Ordinance under review.</p> <p><b>Responsibility:</b> City Council, Redevelopment Agency</p> <p><b>Time Frame:</b> The revised Growth Management Ordinance was approved on November 7, 2003.</p>	40 very low, 40 low, and 20 moderate		The City does this. Exceptions for low-income housing are in the Growth Management Ordinance.	Continue

# Manteca General Plan

## Housing Element

**TABLE 58  
EVALUATION OF MANTECA 2004 HOUSING ELEMENT PROGRAMS**

Program		Objective	Result	Evaluation	Continue/ Modify/Delete
H-I-20	The City shall continue to participate in the San Joaquin County Community Development Block Grant (CDBG) program and annually seek CDBG funding for City projects and programs. In the alternative, the City may apply for direct allocation funds under the state CDBG program. Housing objectives shall be a high priority in the use of CDBG funds.	10 very low, 10 low		The City is pursuing both County and State CDBG programs. CDBG allocations for FY 2003-2004 to 2007-2008 were \$1,519,053.	Continue
	<b>Responsibility:</b> City Council and Redevelopment Agency				
	<b>Time Frame:</b> Annually				
<b>Goal H-4. Promoting Fair Housing Practices</b>					
H-I-21	The City shall post and distribute information on the enforcement program of the State Fair Employment and Housing Commission and the services of the Stockton/San Joaquin Community Housing Resource Board.	N/A		The City posts this information, but the information could be made more user-friendly.	City could post this information on City website
	<b>Responsibility:</b> Community Development Department				
	<b>Time Frame:</b> Ongoing				
H-I-22	The City shall contract with the Stockton/San Joaquin Community Housing Resource Board (SSJCHRB) for administration of a fair housing program. The City shall annually review the activities of the SSJCHRB to ensure that it is meeting the City fair housing objectives and to evaluate its cost effectiveness. The City may establish and administer its own fair housing program. The City will provide information provided by the SSJCHRB (including brochures, flyers, posters and similar publications) in public locations throughout the City, including the Community Development Department Office, the Administration Office, the libraries and the senior center. In addition, the Community Development Department will have such information available to distribute to churches, developers, non-profit agencies, and others who request it. Information shall be provided in languages other than English where appropriate.	N/A		The City contracts with San Joaquin Fair Housing. The only information the City has available to distribute is telephone referrals for those who call in for assistance.	Continue
	<b>Responsibility:</b> City Council, City Manager				
	<b>Time Frame:</b> Annually				
<b>Goal H-5. Providing Housing for Special Needs Populations</b>					

**TABLE 58  
EVALUATION OF MANTECA 2004 HOUSING ELEMENT PROGRAMS**

Program		Objective	Result	Evaluation	Continue/ Modify/Delete
H-I-23	The City and Redevelopment Agency shall pursue development of additional phases of the Almond Terrace Senior Housing project.	50 low	52 very low- to low-income units	Almond Terrace Senior Housing Project is now under construction.	Delete. Program Completed.
	<b>Responsibility:</b> City Council, Redevelopment Agency				
	<b>Time Frame:</b> Ongoing				
H-I-24	The Redevelopment Agency shall continue to support and fund the Senior Housing Rehabilitation Program, designed to assist those eligible seniors who have minor home repair needs.	60 very low, 60 low (\$300,000)	82 units have been served and RDA has spent \$739,452 since 2004.	Exceeded goal.	Continue
	<b>Responsibility:</b> Redevelopment Agency				
	<b>Time Frame:</b> Ongoing				
H-I-25	The City and Redevelopment Agency shall continue to support public housing opportunities provided through the San Joaquin County Housing Authority via rental assistance to low-income residents of the San Joaquin County area.	N/A	40 units currently receiving assistance.	The City supports public housing opportunities through Section 8 housing.	Continue
	<b>Responsibility:</b> City Council, Redevelopment Agency				
	<b>Time Frame:</b> Ongoing				
H-I-26	The City and Redevelopment Agency shall continue to support the Supportive Services Centers (SSC) managed by the San Joaquin County.	N/A		The City supports the County operated Supportive Services Centers.	Continue
	<b>Responsibility:</b> City Council, Redevelopment Agency				
	<b>Time Frame:</b> Ongoing				
H-I-27	The City and Redevelopment Agency shall continue to support the Family Self-Sufficiency Program operated by the San Joaquin County Housing Authority.	N/A		The City supports the FSS. The Housing Authority administers a FSS program for the HCV program and its Public Housing residents. The funds for the HA administered FSS program comes through the U.S. Department of Housing and Urban Development (HUD).	Continue
	<b>Responsibility:</b> City Council				
	<b>Time Frame:</b> Ongoing				
<b>Goal H-6. Reducing Ongoing Housing Expenditures</b>					
H-I-28	The City shall post and distribute information on currently available weatherization programs.	N/A		The City does not currently do this.	City considering distributing info on: Title 24, green building, and renewable energy
	<b>Responsibility:</b> Building Department				
	<b>Time Frame:</b> Ongoing				

**TABLE 58  
EVALUATION OF MANTECA 2004 HOUSING ELEMENT PROGRAMS**

Program	Objective	Result	Evaluation	Continue/ Modify/Delete
H-I-29 The City shall enforce State requirements, including Title 24 requirements, for energy conservation in new residential projects and encourage residential developers to employ additional energy conservation measures with respect to the following: <ul style="list-style-type: none"> <li>• Street and driveway design</li> <li>• Lot pattern and configuration</li> <li>• Siting of buildings</li> <li>• Landscaping</li> <li>• Solar access</li> </ul> <b>Responsibility:</b> City Council, Community Development Department, and Building Department <b>Time Frame:</b> Ongoing	N/A		All enforcement of State requirements, including Title 24, are included in Development Agreements negotiated with developers.	City to modify Site Plan & Design Review Ordinance with respect to: street and driveway design; lot pattern and configuration; siting of buildings; landscaping; solar access.

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## APPENDICES

Appendix A: Residential Sites Inventory

Appendix B: Responses to SB 520 Analysis Questions

Appendix C: Community/Stakeholder Workshop Summaries

Appendix D: Glossary

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Appendix A: Residential Land Inventory

TABLE A-1 VACANT RESIDENTIAL SITES INVENTORY Manteca December 2008														
APN #	GP LU Designation	GP LU Desig. Code	Zoning	GPLU Min. Allowable Density (DU/acre)	GPLU Max. Allowable Density (DU/acre)	GIS Acres	Max. # of Affordable Units (Res LU = 100% capacity, CMU LU = 35% capacity)			Inventoried Affordable Units (Res LU = 80% capacity, CMU LU = 25% capacity)			Notes	
							Very Low-Income	Low-Income	Mod-Income	Very Low-Income	Low-Income	Mod-Income		
<b>High-Density Residential</b>														
198-16-018, -019	High Density Residential	HDR	R-4	15.1	25	12.4	310				248			
208-21-018	High Density Residential	HDR	R4	15.1	25	3.17	79				63			
208-21-019	High Density Residential	HDR	R4	15.1	25	3.25	81				65			
208-22-006	High Density Residential	HDR	R4	15.1	25	1.99	50				40			
208-22-008	High Density Residential	HDR	R4	15.1	25	1.22	31				24			
208-22-025	High Density Residential	HDR	R4	15.1	25	1.46	37				29			
216-21-017	High Density Residential	HDR	R4	15.1	25	0.83	21				17			
241-26-002	High Density Residential	HDR	PEC	15.1	25	18.72	468				374			Part of a 142-acre PEC-zoned (Planned Employment Center) site (adjacent to APN 24132047)
241-32-047	High Density Residential	HDR	PEC	15.1	25	2.13	53				43			Part of a 82-acre PEC-zoned (Planned Employment Center) site (adjacent to APN 24126002)
<i>Subtotal</i>						<i>45.12</i>	<i>1,130</i>				<i>903</i>			
<b>Medium-Density Residential</b>														
200-14-029	Medium Density Residential	MDR	PUD	8.1	15	14.78			222				177	
200-14-030	Medium Density Residential	MDR	PUD	8.1	15	1.08			16				13	
217-59-003	Medium Density Residential	MDR	R3	8.1	15	0.89			13				11	
217-59-021	Medium Density Residential	MDR	R3	8.1	15	0.98			15				12	
223-12-017	Medium Density Residential	MDR	R4	8.1	15	0.52			8				6	
223-14-126	High Density Residential	HDR	R3	15.1	25	0.85			13				10	Adjacent to underutilized parcel APN 223-14-014; inventoried as moderate-income based on R3 zoning (zoning and GP land use inconsistent)
241-32-055	Medium Density Residential	MDR	PEC	8.1	15	48.99			735				588	Part of a larger parcel with 1/2 site designated low-density SF
241-76-042	Medium Density Residential	MDR	R3-P	8.1	15	9.05			136				109	Part of Dutra Estates – no project approved
<i>Subtotal</i>						<i>68.09</i>			<i>1,158</i>				<i>926</i>	
<b>Commercial Mixed-Use</b>														
197-02-012 (portion of site)	Commercial Mixed Use	CMU	CC-P	15.1	25	2.66	23				17			
197-02-014 (portion of site)	Commercial Mixed Use	CMU	CC-P	15.1	25	7.85	69				49			
197-02-033 (portion of site)	Commercial Mixed Use	CMU	CC-P	15.1	25	2.87	25				18			

**TABLE A-1  
VACANT RESIDENTIAL SITES INVENTORY**

**Manteca  
December 2008**

APN #	GP LU Designation	GP LU Desig. Code	Zoning	GPLU Min. Allowable Density (DU/acre)	GPLU Max. Allowable Density (DU/acre)	GIS Acres	Max. # of Affordable Units (Res LU = 100% capacity, CMU LU = 35% capacity)			Inventoried Affordable Units (Res LU = 80% capacity, CMU LU = 25% capacity)			Notes
							Very Low-Income	Low-Income	Mod-Income	Very Low-Income	Low-Income	Mod-Income	
200-14-036	Commercial Mixed Use	CMU	CC	15.1	25	1.37	34			17			Yosemite Ave (inventoried 50% capacity); vacant site; could be merged with APN 20014020; near Kaiser Medical center
200-15-027	Commercial Mixed Use	CMU	CC	15.1	25	9.79	245			122			Yosemite Ave (inventoried 50% capacity); vacant parcel could be merged with APN 20015026; near Kaiser Medical center
204-10-024	Commercial Mixed Use	CMU	CC	15.1	25	2.86	25			18			
216-34-014	Commercial Mixed Use	CMU	CC	15.1	25	1.06	27			13			Main St (inventoried 50% capacity)
216-34-060	Commercial Mixed Use	CMU	CC	15.1	25	3.54	89			0			Main St (inventoried 0% capacity); likely to develop as commercial; vacant parcel could be merged with APN 21634059; Main Street
218-09-006	Commercial Mixed Use	CMU	CC	15.1	25	6.99	175			87			Main St (inventoried 50% capacity); vacant parcel could be merged with APN 218-10-001 and -002; near SR99 on ramp; mobile home park across highway, SF neighborhood to south
218-10-001	Commercial Mixed Use	CMU	CC	15.1	25	23.73	593			297			Main St (inventoried 50% capacity); vacant parcel could be merged with APN 218-09-006 and 218-10-002; near SR99 on ramp; mobile home park across highway, SF neighborhood to east
218-10-002	Commercial Mixed Use	CMU	CC	15.1	25	6.38	160			80			Main St (inventoried 50% capacity); vacant parcel could be merged with APN 218-09-006 and 218-10-001; near SR99 on ramp; mobile home park across highway, borders SF neighborhood to east
221-02-005	Commercial Mixed Use	CMU	CC	15.1	25	0.72	6			5			
222-02-020, 222-02-021 (2 parcels)	Commercial Mixed Use	CMU	CC	15.1	25	4.39	110			55			Yosemite Ave (inventoried 50% capacity); two vacant parcels; could be merged with APN 222-02-019 (underutilized)
222-05-001	Commercial Mixed Use	CMU	CC	15.1	25	2.77	69			35			Yosemite Ave (inventoried 50% capacity); vacant parcel; intersection of Yosemite Ave and Fishback Rd
222-05-003 (portion of site)	Commercial Mixed Use	CMU	CC	15.1	25	10.31	258			129			Yosemite Ave (inventoried 50% capacity); vacant parcel, part of larger (17-acre) parcel; other part designated LDR; Yosemite Ave near Dominics Dr.
222-25-003 (portion of site)	Commercial Mixed Use	CMU	CG	15.1	25	11.26	99			70			Part of larger 16-acre site; other 4.7 acres designated MDR; S. Airport Way
224-02-114	Commercial Mixed Use	CMU	CC	15.1	25	0.79	7			5			vacant parcel could be merged with APN 22402115; Quintall Rd. and Atherton Dr.
224-02-115	Commercial Mixed Use	CMU	CC	15.1	25	18.79	164			117			vacant parcel could be merged with APN 22402114; Quintall Rd. and Atherton Dr.
224-04-004	Commercial Mixed Use	CMU	CG	15.1	25	1.68	15			11			could be merged with other parcels: APN 224-04-001, -004, -006, -007, -008, -009, -010, -011, -013; near Hwy 120 on ramp
224-04-006	Commercial Mixed Use	CMU	CG	15.1	25	6.2	54			39			could be merged with other parcels: APN 224-04-001, -004, -006, -007, -008, -009, -010, -011, -014; near Hwy 120 on ramp
224-04-007	Commercial Mixed Use	CMU	CG	15.1	25	10.41	91			65			could be merged with other parcels: APN 224-04-001, -004, -006, -007, -008, -009, -010, -011, -015; near Hwy 120 on ramp

**TABLE A-1  
VACANT RESIDENTIAL SITES INVENTORY**

**Manteca  
December 2008**

APN #	GP LU Designation	GP LU Desig. Code	Zoning	GPLU Min. Allowable Density (DU/acre)	GPLU Max. Allowable Density (DU/acre)	GIS Acres	Max. # of Affordable Units (Res LU = 100% capacity, CMU LU = 35% capacity)			Inventoried Affordable Units (Res LU = 80% capacity, CMU LU = 25% capacity)			Notes
							Very Low-Income	Low-Income	Mod-Income	Very Low-Income	Low-Income	Mod-Income	
224-04-008	Commercial Mixed Use	CMU	CG	15.1	25	4.59	115			57			Main St (inventoried 50% capacity); could be merged with other parcels: APN 224-04-001, -004, -006, -007, -008, -009, -010, -011, -016; near Hwy 120 on ramp
224-04-009	Commercial Mixed Use	CMU	CG	15.1	25	10.09	252			126			Main St (inventoried 50% capacity); could be merged with other parcels: APN 224-04-001, -004, -006, -007, -008, -009, -010, -011, -017; near Hwy 120 on ramp
224-04-010	Commercial Mixed Use	CMU	CG	15.1	25	9.76	85			61			could be merged with other parcels: APN 224-04-001, -004, -006, -007, -008, -009, -010, -011, -018; near Hwy 120 on ramp
224-04-011	Commercial Mixed Use	CMU	CG	15.1	25	9.65	84			60			could be merged with other parcels: APN 224-04-001, -004, -006, -007, -008, -009, -010, -011, -019; near Hwy 120 on ramp
241-32-047	Commercial Mixed Use	CMU	PEC	15.1	25	23.4	205			146			Part of a larger 82 acre vacant parcel with GC, HD, and BP GPLU designations
<i>Subtotal</i>						<i>193.91</i>	<i>3,078</i>			<i>1,699</i>			
<b>TOTAL RESIDENTIAL LU DESIGNATIONS/ZONING</b>						<b>113.26</b>	<b>1,130</b>	<b>-</b>	<b>1,145</b>	<b>903</b>	<b>-</b>	<b>926</b>	
<b>TOTAL COMMERCIAL MIXED USE LU DESIGNATIONS/ZONING</b>						<b>193.91</b>	<b>3,078</b>	<b>-</b>	<b>0</b>	<b>1,699</b>	<b>-</b>	<b>0</b>	
<b>GRAND TOTAL RESIDENTIAL AND COMMERCIAL MIXED USE LU DESIGNATIONS/ZONING</b>						<b>307.17</b>	<b>4,208</b>	<b>-</b>	<b>1,145</b>	<b>2,602</b>	<b>-</b>	<b>926</b>	

**TABLE A-2  
UNDERUTILIZED RESIDENTIAL AND MIXED USE SITES WITH SHORT-TERM DEVELOPMENT POTENTIAL**

Manteca  
December 31, 2008

APN #	GP LU Designation	GP LU Desig. Code	Zoning	GPLU Min. Allowable Density (DU/acre)	GPLU Max. Allowable Density (DU/acre)	GIS acres	Max. # of Affordable Units (Res LU = 100% capacity, CMU LU = 35% capacity)			Inventoried Affordable Units (Res LU = 80% capacity, CMU LU = 25% capacity)			Notes
							Very Low-Income	Low-Income	Mod-Income	Very Low-Income	Low-Income	Mod-Income	
<b>High-Density Residential</b>													
208-26-013	High Density Residential	HDR	R4	15.1	25	1.20	30	-	-	15	-	-	Site is mostly vacant; large parking lot cover 1/2 of site; inventoried at 50% because of existing use
208-31-001	High Density Residential	HDR	R4	15.1	25	1.41	35			18			Mostly vacant; existing house on parcel, remaining land is vacant; inventoried at 50%
223-23-007	High Density Residential	HDR	R4	15.1	25	0.52	13			7			Mostly vacant; existing house on parcel, remaining land is vacant; inventoried at 50%
223-23-009	High Density Residential	HDR	R4	15.1	25	0.65	16			8			Mostly vacant; existing house on parcel, remaining land is vacant; inventoried at 50%
<b>Medium-Density GPLU</b>													
217-03-001	Medium Density Residential	MDR	R3	8.1	15	1.46			22			18	Existing single-family homes on large lot
217-24-006	Medium Density Residential	MDR	R3	8.1	15	0.60			9			7	Existing single-family homes on large lot
219-36-019	Medium Density Residential	MDR	R3	8.1	15	0.43			6			5	Existing small structure on large lot
223-12-023	Medium Density Residential	MDR	R3	8.1	15	0.93	-	-	14	-	-	11	Underutilized-Boarded-up SF home on part of site; other dilapidated structures; structural assessed value is \$68,136; across the street from new MF development
<b>Commercial Mixed-Use</b>													
200-14-019	Commercial Mixed Use	CMU	CC	15.1	25	5.45	136			68			Yosemite Ave (inventoried 50% capacity); Truck storage yard;
200-14-020	Commercial Mixed Use	CMU	CC	15.1	25	2.93	73	-	-	37	-	-	Yosemite Ave (inventoried 50% capacity); underutilized - mostly vacant site, dilapidated 1-story commercial building; near Kaiser Medical center
200-14-037	Commercial Mixed Use	CMU	CC	15.1	25	2.16	54			27			Yosemite Ave (inventoried 50% capacity); Mostly vacant; existing single-family homes; Yosemite Ave. near Kaiser Medical center
200-15-026	Commercial Mixed Use	CMU	CC	15.1	25	8.37	209	-	-	105	-	-	Yosemite Ave (inventoried 50% capacity); underutilized - SF home on part of site; assessed structural value \$36,595; parcel could be merged with APN 20015027; near Kaiser Medical center
204-10-021	Commercial Mixed Use	CMU	CC	15.1	25	2.78	24			17			Mostly vacant; existing single-family home; Lathrop Rd.
204-10-022	Commercial Mixed Use	CMU	CC	15.1	25	2.89	25			18			Mostly vacant; existing single-family home
204-10-023	Commercial Mixed Use	CMU	CC	15.1	25	5.78	51			36			Mostly vacant; existing single-family home
204-10-025	Commercial Mixed Use	CMU	CC	15.1	25	2.26	20			14			Mostly vacant; existing single-family home; Union St.
204-10-026	Commercial Mixed Use	CMU	CC	15.1	25	2.05	18			13			Mostly vacant; existing single-family home; Corner of Lathrop Rd. and Union St.
216-34-059	Commercial Mixed Use	CMU	CC	15.1	25	0.93	23	-	-	12	-	-	Main St (inventoried 50% capacity); underutilized - dilapidated commercial building; Main Street
219-40-007	Commercial Mixed Use	CMU	CC	15.1	25	0.85	7			5			Commercial office building with reuse potential; corner of

**TABLE A-2  
UNDERUTILIZED RESIDENTIAL AND MIXED USE SITES WITH SHORT-TERM DEVELOPMENT POTENTIAL**  
Manteca  
December 31, 2008

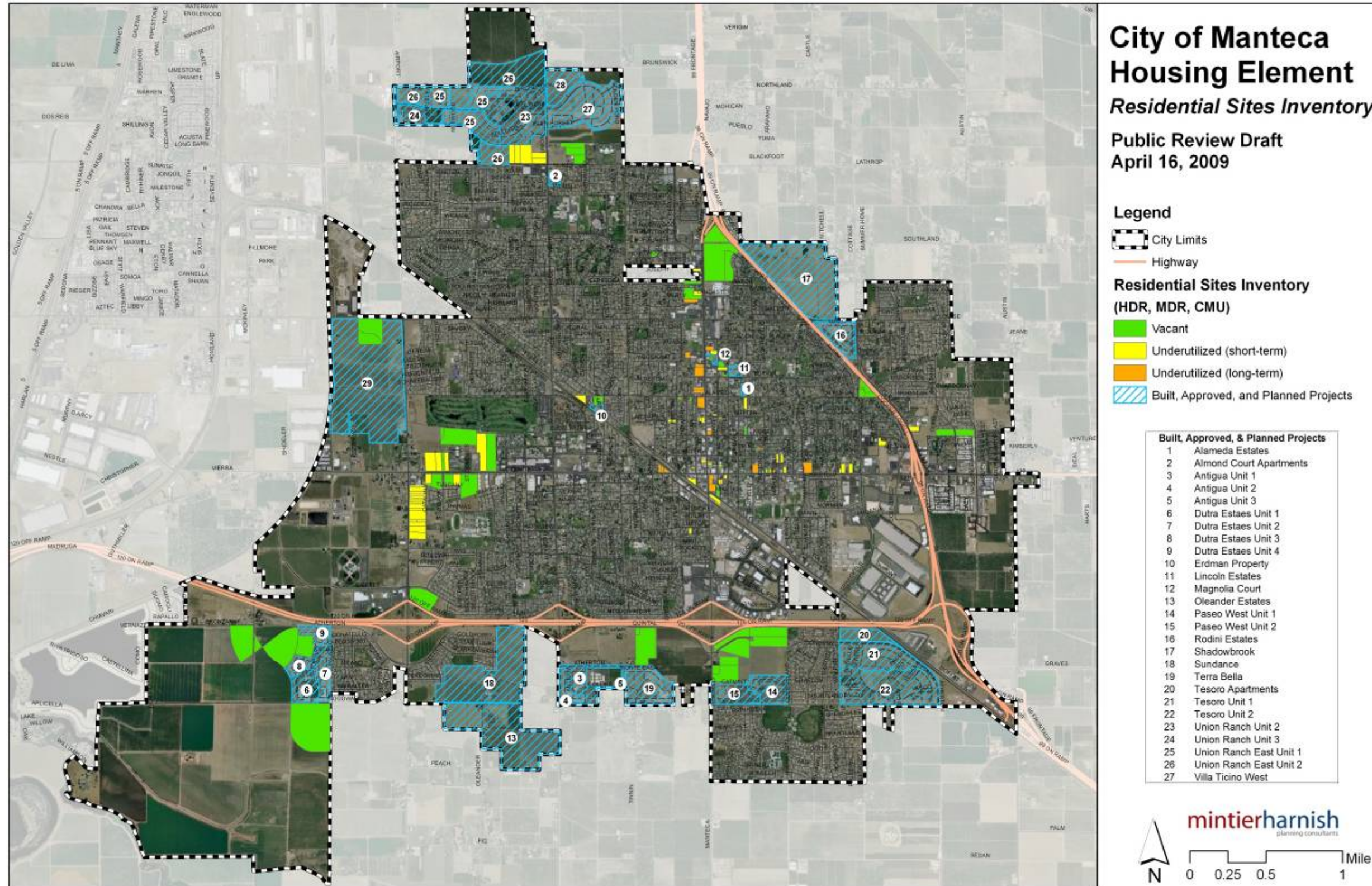
APN #	GP LU Designation	GP LU Desig. Code	Zoning	GPLU Min. Allowable Density (DU/acre)	GPLU Max. Allowable Density (DU/acre)	GIS acres	Max. # of Affordable Units (Res LU = 100% capacity, CMU LU = 35% capacity)			Inventoried Affordable Units (Res LU = 80% capacity, CMU LU = 25% capacity)			Notes
							Very Low-Income	Low-Income	Mod-Income	Very Low-Income	Low-Income	Mod-Income	
													Yosemite Ave and Main St.
221-02-028	Commercial Mixed Use	CMU	CC	15.1	25	1.14	10			0			Not likely to develop as residential; interest in building depot project
222-02-009, -010, -011, -012, -013, -014, -015, -016, -017, -018, -019; 222-10-001, -002, -004, -005, -006 (16 parcels)	Commercial Mixed Use	CMU	CC	15.1	25	23.67	592			148			Airport Way (inventoried 25% capacity); 10 parcels along Airport Way with existing single-family homes; Airport Way
222-02-019	Commercial Mixed Use	CMU	CC	15.1	25	1.51	38	-	-	19	-	-	Yosemite Ave (inventoried 50% capacity); underutilized - barn on site assessed at \$44105, land value \$242,579
222-05-002	Commercial Mixed Use	CMU	CC	15.1	25	2.19	19			14			Yosemite Ave (inventoried 25% capacity because of existing uses); mostly vacant parcel between 2 vacant parcels; existing uses include single-family home and restaurant; Yosemite Ave near Fishback Rd.
223-02-028	Commercial Mixed Use	CMU	CC	15.1	25	0.64	16			8			Main St (inventoried 50% capacity); Small, downtown infill parcel
223-101-10, -11, -12 (3 parcels)	Commercial Mixed Use	CMU	CC	15.1	25	0.43	11			5			Main St (inventoried 50% capacity); Small, downtown infill parcels used as parking lot
223-43-006	Commercial Mixed Use	CMU	CC	15.1	25	1.00	25	-	-	13	-	-	Yosemite Ave (inventoried 50% capacity); mostly vacant;
223-43-009, 223-41-005 (2 parcels)	Commercial Mixed Use	CMU	CO	15.1	25	1.23	31			15			Yosemite Ave (inventoried 50% capacity); existing single-family home on large lot
<b>TOTAL RESIDENTIAL LU DESIGNATIONS/ZONING</b>						<b>7.19</b>	<b>95</b>			<b>51</b>	<b>47</b>	<b>41</b>	
<b>TOTAL COMMERCIAL MIXED USE LU DESIGNATIONS/ZONING</b>						<b>68.26</b>	<b>1,382</b>	<b>-</b>	<b>-</b>	<b>574</b>	<b>-</b>	<b>-</b>	
<b>GRAND TOTAL RESIDENTIAL AND COMMERCIAL MIXED USE LU DESIGNATIONS/ZONING</b>						<b>75.45</b>	<b>1477</b>	<b>-</b>	<b>-</b>	<b>621</b>	<b>-</b>	<b>29</b>	

**TABLE A-3  
UNDERUTILIZED RESIDENTIAL AND MIXED USE SITES WITH LONG-TERM DEVELOPMENT POTENTIAL**

**Manteca  
December 31, 2008**

**Long-Term Infill Development/Redevelopment Potential (not inventoried)**

APN #	GP LU Designation	GP LU Desig. Code	Zoning	GPLU Min. Allowable Density (DU/acre)	GPLU Max. Allowable Density (DU/acre)	GIS acres	Max. # of Affordable Units (Res LU = 100% capacity, CMU LU = 35% capacity)			Inventoried Affordable Units (Res LU = 80% capacity, CMU LU = 25% capacity)			Notes
							Very Low-Income	Low-Income	Mod-Income	Very Low-Income	Low-Income	Mod-Income	
216-35-010	Commercial Mixed Use	CMU	CC	15.1	25	1.42	36	-	-	-	-	-	Main Street (could develop as 100% residential); mostly vacant; existing single-family home
217-07-015	Commercial Mixed Use	CMU	CC	15.1	25	0.77	19	-	-	-	-	-	Main Street (could develop as 100% residential)
217-25-039	Commercial Mixed Use	CMU	CC	15.1	25	1.93	48	-	-	-	-	-	Main Street (could develop as 100% residential); Industrial building
217-26-014	Commercial Mixed Use	CMU	CC	15.1	25	0.82	21	-	-	-	-	-	Main Street (could develop as 100% residential); car sales lot; could be merged with parcel APN 207-26-017
217-26-017	Commercial Mixed Use	CMU	CC	15.1	25	0.83	21	-	-	-	-	-	Main Street (could develop as 100% residential); vacant commercial building and RV storage; could be merged with parcel APN 207-26-014
217-28-003, -004	Commercial Mixed Use	CMU	CC	15.1	25	2.78	18	-	-	-	-	-	site of Manteca Tire (2 parcels)
221-02-027	Commercial Mixed Use	CMU	CC	15.1	25	1.31	9	-	-	-	-	-	site of Kelly Moore Paint Company; corner of S. Main and Moffat Blvd.
221-02-036	Commercial Mixed Use	CMU	CC	15.1	25	1.09	27	-	-	-	-	-	Yosemite Ave (could develop as 100% residential); infill potential; Bank of America on part of site; remaining parking lot could be infill site (could be 100% residential); corner of Yosemite Ave and Main St.
223-02-028	Commercial Mixed Use	CMU	CC	15.1	25	1.57	14	-	-	-	-	-	underutilized - 1/2 of parcel is vacant; parcel could be merged with APN 223-02-024, -026, and -029; Grant Ave near Frances St.
22308057	Commercial Mixed Use	CMU	CC	15.1	25	0.603	15	-	-	-	-	-	Main Street (could develop as 100% residential)
223-11-022	Commercial Mixed Use	CMU	CC	15.1	25	1.34	34				0		Yosemite Ave (could develop as 100% residential); Krage Auto Parts and large parking lot' on Yosemite Ave (could be developed as 100% residential); Yosemite Ave at Garfield Ave
223-24-007	Commercial Mixed Use	CMU	CC	15.1	25	2.42	61				0		Yosemite Ave (could develop as 100% residential); existing use: Antique Ave (commercial building); Yosemite Ave at Powers Ave.



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## Appendix B: Responses to SB520 Analysis Questions

In accordance with SB 520 (Chapter 671, Statutes of 2001), Manteca City staff has analyzed the potential and actual governmental constraints on the development of housing for persons with disabilities, and demonstrated the City's effort to remove such constraints. The following shows the City's responses to the "SB 520 Analysis Tool" prepared by HCD.

### ***SB 520 Analysis Tool***

#### **Over-arching and General**

- Does the City have any processes for individuals with disabilities to make requests for reasonable accommodation with respect to zoning, permit processing, or building laws?

*Any individuals needing to make requests for reasonable accommodation must contact the Building Department.*

- Describe the process for requesting a reasonable accommodation.

*Requestors must notify the Building Department. Special accommodations requests can be made for the housing programs by noting the need on the specific program application. Redevelopment Agency programs help to address health and safety issues for resident homeowners.*

- Has the City made any efforts to remove constraints on housing for persons with disabilities, such as accommodating procedures for the approval of group homes, ADA retrofit efforts, an evaluation of the zoning code for ADA compliance or other measures that provide flexibility?

*Current Zoning Code allows group homes of six or fewer residents (small community care facilities) as a permitted use in all residential zones. Zoning Code will shortly undergo a comprehensive revision. The Redevelopment Agency offers a housing rehabilitation program that can assist an income eligible homeowner with special needs to help make their unit more ADA accessible.*

- Does the City make information available about requesting a reasonable accommodation with respect to zoning, permit processing, or building laws?

*The City provides an outreach program on its website with information on who to contact regarding a specific issue. Disability can be included as a category of inquiry.*

#### **Zoning and Land Use**

- Has the City reviewed all of its zoning laws, policies, and practices for compliance with fair housing law?

*Following adoption of the Housing Element, the City will conduct a comprehensive update of the Zoning Code. As part of the update, the City will review its Zoning Code for compliance with fair housing law.*

- Are residential parking standards for persons with disabilities different from other parking standards?

*No.*

- Does the City have a policy or program for the reduction of parking requirements for special needs housing if a project proponent can demonstrate a reduced need for parking?

*Yes, there is an exception in Chapter 17.15.020 of the Zoning Code for special needs housing. Note that single-family zoning is exempt from disability parking.*

- Does the City restrict the siting of group homes? How does this affect the development and cost of housing?

*The City does not restrict the siting of group homes in terms of concentration; however, group homes of six or fewer residents are allowed in all residential zones and in commercial office (C-O) and group homes of seven or more are allowed in R-4, C-N, C-C and C-O only with a conditional use permit. It is unclear at this time if these zoning restrictions affect the development and cost of housing.*

- What zones allow groups homes other than those residential zones covered by State law. Are group homes over six persons also allowed?

*Zoning Code allows group homes of six or fewer residents in all residential zoned areas. Group homes with seven or more persons are allowed with a conditional use permit in R-4, C-N, C-C and C-O only. This can be part of comprehensive Zoning Code update.*

- Does the City have occupancy standards in the zoning code that apply specifically to unrelated adults and not to families? Do the occupancy standards comply with Fair Housing Laws?

*No, the City does not have occupancy standards that apply specifically to unrelated adults.*

- Does the land-use element regulate the siting of special need housing in relationship to one another? Specifically, is there a minimum distance required between two (or more) special needs housing?

*No.*

## Permits and Processing

- How does the City process a request to retrofit homes for accessibility (i.e., ramp request)?

*The City has a redevelopment program for low-income seniors (60 years and older) with owner-occupied residences. The City will provide a grant to cover up to 75 percent of the cost of the retrofit. Moderate-income seniors can also get up to 75 percent of cost of retrofit in the form of a loan. The general public pays a portion of 75 percent of the cost of the retrofit up to \$10,000. If it is required by California Building Code Chapter 11A, then it is processed like a regular building permit. If it is not required, information or handouts are still provided to assist the owner.*

- Does the City allow group homes with fewer than six persons by right in single-family zones? What permits, if any, are required?

*Yes, the City allows group homes with six or fewer persons by right in all residential zones as required by state law. Regular building permits are the only permits required.*

- Does the City have a set of particular conditions or use restrictions for group homes with greater than six persons? What are they? How do they effect the development of housing for persons with disabilities?

*Yes. (See attached information on Community Care Facilities.) Single-family areas are exempt; therefore single-family property owners must make disability improvements on their own. Inhibits development or retrofit of single-family homes for group homes.*

- What kind of community input does the City allow for the approval of group homes? Is it different than from other types of residential development?

*Group homes for 7 or more require a conditional use permit, which may require a public hearing and group homes for seniors require use a permit.*

- Does the City have particular conditions for group homes that will be providing services on-site? No. How may these conditions affect the development or conversion of residences to meet the needs of persons with disabilities?

## Building Codes

- Has the City adopted the Uniform Building Code? What year? Has the City made amendments that might diminish or enhance the ability to accommodate persons with disabilities?

*The City has adopted the International Building Code in 2006 and the California Building Code in 2007. The City has not made any amendments to the code that would affect persons with disabilities.*

- Has the City adopted any universal design elements in the building code?

*No.*

- Does the City provide reasonable accommodation for persons with disabilities in the enforcement of building codes and the issuance of building permits?

*Yes, per the 2007 California Building Code Chapters 11A and 11B.*

### Appendix C: Community/Stakeholder Workshop Summaries

#### ***Workshop #1 (April 2, 2009)***

##### **Workshop Overview**

On April 2, 2009, the City of Manteca Community Development Department held a workshop for key stakeholders and community members on issues and trends as part of the Housing Element Update. Workshop participants listened to a short introductory presentation about the Housing Element Update process and preliminary findings from the Housing Element Background Report. Participants then participated in a discussion about key housing issues, barriers to and opportunities for creating affordable housing, and possible solutions to provide affordable housing. The following summarizes the public comments made during the discussion.

##### **Housing Issues**

- Manteca needs affordable housing at every income level
- Housing has not been priced accordingly for the City's workforce
- Manteca needs higher-income jobs
- Income has "flat-lined" in Manteca
- Residents need to be able to afford homes based on their jobs and incomes
- During the past decade, Manteca has been housing Bay Area workers
- Manteca is the affordable housing for the Bay Area
- Manteca is defined as a "declining market" – need to stabilize the market to be able to attract better jobs
- Limited sites, development approval process, lack of funding, and other constraints hold communities back from having affordable housing
- If higher paying jobs leave the area, people in the area providing services for those people will be affected
- Stigma associated with apartments and low-income housing
- A community is healthier when residents can go through housing "steps", moving from renting apartments to owning homes
- Senior population is getting larger and they have special housing needs
- Affordable senior housing projects have long waitlists
- Andrew Sephos, of the Sigma Company, identified construction costs, water and sewer hookups, labor costs, and City and other agency fees as a constraint to building housing that is affordable
- Processing times are too slow

##### **Housing Solutions**

- City can continue to work with Visionary Homebuilders and other non-profits to match foreclosed homes with moderate-income buyers
- Build mixed-use housing downtown, close to transit
- To qualify for Low Income Housing Tax Credits, affordable housing development must be located near amenities

- Provide funding and offer reduced fees to affordable housing developers
- Link after-school and employment training programs with affordable housing
- Increase density bonuses
- Ensure affordable housing is built to a high-quality and has good property management
- Locate transit stops in proximity to affordable housing
- People need to stop seeing their homes as an investment
- Making money on your home is a novel concept (only within the last 10 years)
- Homes provide basic shelter
- Create more jobs
- Provide more senior housing
- Seniors are a major component of the community
- Create a “scoring system” that provides incentives to local builders that buy local products
- City of Richmond has a successful program

### Participants

- Tamera Barker, Resident
- Ed Beswick, Almond Blossom Estates
- Faye Blackman, Eden Housing
- Donna Campbell, Costco
- Chuck Goodman, Kerasotes Showplace Theatres
- Phil McCallion, Resident
- Jose A. Nuno, Visionary Homebuilders of California
- Carol Ornelas, Visionary Homebuilders of California
- Andrew Sephos, Resident (local builder)
- Mike Serpa, MAS Consulting
- Bobby Shaw, Planning Commission
- Mike Waite, Resident
- Peggy J. Wegner, San Joaquin Fair Housing
- Dennis Wyatt, Managing Editor of the Manteca Bulletin
- Joe (Last Name unknown), Resident

### **Workshop #2 (July 1, 2009)**

#### **Workshop Overview**

On July 1 2009, the City of Manteca Community Development Department held a workshop for key stakeholders and community members to discuss the background information and the proposed housing policies in the Draft 2009 Housing Element Update that was released for public review on June 11, 2009. Workshop participants listened to a presentation about the Housing Element Update process, findings from the residential sites inventory that identified sites available for the production of higher-density housing, and the proposed policies and programs in the Draft Housing Element. The major policy topics discussed at the workshop included:

- Affordable Housing
- Mixed Use, Infill, and Downtown Development
- All New Development
- Addressing the Impacts of Foreclosures
- Housing for Special Needs
- Implementation and Monitoring

Participants asked questions and provided feedback on the proposed policies and programs of the Draft 2009 Housing Element. The following is a summary of the comments and questions made during the workshop, along with responses by City staff.

#### **Stakeholder Discussion/Questions**

- Is there infrastructure available for higher density housing?
  - Giving developers flexibility in building higher-density units through changes to the Zoning Ordinance
  - City use of Redevelopment funding for infrastructure
  - Encourage higher-density development
- Action on low-income housing?
  - City working with non-profit housing organizations to create low-income housing and match first time home buyers with affordable housing
- How is the City helping home owners who are losing homes?
  - The rate of foreclosures has increased; City held seminar last month on foreclosure issues
  - City envisions additional funding for housing through the City Redevelopment Agency; could lead to people buying foreclosed homes

- People are losing rental homes; there is speculation in buying/investing
  - Investment groups buying lower cost units, renovating, and putting these units back on the market
  - City trying to increase supply of apartments through various programs
- Loss of employment & foreclosures
  - Until unemployment can be stabilized, foreclosures will increase

### **Participants**

- John Beckman, BIA of the Delta
- Miriam Benavides, Satellite Housing
- Lisa Stallings, ER/MAX Executive
- Dave Thompson, Hope Ministries

### Appendix D: Glossary

**Acre:** a unit of land measure equal to 43,650 square feet.

**Acreage: Net:** The portion of a site exclusive of existing or planned public or private road rights-of-way.

**Affordability Covenant:** A property title agreement which places resale or rental restrictions on a housing unit.

**Affordable Housing:** Under State and federal statutes, housing which costs no more than 30 percent of gross household income. Housing costs include rent or mortgage payments, utilities, taxes, insurance, homeowner association fees, and other related costs.

**Affordable Units:** Units for which households do not pay more than 30 percent of income for payment of rent (including monthly allowance for utilities) or monthly mortgage and related expenses. Since above moderate-income households do not generally have problems in locating affordable units, affordable units are often defined as those that low- to moderate-income households can afford.

**Annexation:** The incorporation of land area into the jurisdiction of an existing city with a resulting change in the boundaries of that city.

**Assisted Housing:** Housing that has been subsidized by federal, state, or local housing programs.

**Assisted Housing Developments:** Multifamily rental housing that receives governmental assistance under federal programs listed in subdivision (a) of §65863.10, state and local multifamily revenue bond programs, local redevelopment programs, the federal Community Development Block Grant Program, or local in-lieu fees. The term also includes multi-family rental units that were developed pursuant to a local inclusionary housing program or used to a quality for a density bonus pursuant to §65915.

**At-Risk Housing:** Multi-family rental housing that is at risk of losing its status as housing affordable for low and moderate income tenants due to the expiration of federal, state or local agreements.

**Below-Market-Rate (BMR):** Any housing unit specifically priced to be sold or rented to low- or moderate- income households for an amount less than the fair-market value of the unit. Both the State of California and the U.S. Department of Housing and Urban Development set standards for determining which households qualify as "low income" or "moderate income." The financing of housing at less than prevailing interest rates.

**California Department of Housing and Community Development - HCD:** The State Department responsible for administering State-sponsored housing programs and for reviewing housing elements to determine compliance with State housing law.

**California Environmental Quality Act (CEQA):** A State law requiring State and local agencies to regulate activities with consideration for environmental protection. If a proposed activity has the potential for a significant adverse environmental impact, an environmental impact report (EIR) must be prepared and certified as to its adequacy before taking action on the proposed project.

**California Housing Finance Agency (CHFA):** A State agency, established by the Housing and Home Finance Act of 1975, which is authorized to sell revenue bonds and generate funds for the development, rehabilitation, and conservation of low- and moderate-income housing.

**Census:** The official United States decennial enumeration of the population conducted by the federal government.

**City:** City with a capital "C" generally refers to City of Manteca government or administration. City with a lower case "c" generally refers to the geographical area of the city.

**Community Development Block Grant (CDBG):** A grant program administered by the U.S. Department of Housing and Urban Development (HUD) on a formula basis for entitlement communities, and by the State Department of Housing and Community Development (HCD) for non-entitled jurisdictions. This grant allots money to cities and counties for housing rehabilitation and community development, including public facilities and economic development.

**Compatible:** Capable of existing together without conflict or ill effects.

**Condominium:** A building or group of buildings in which units are owned individually, but the structure, common areas and facilities are owned by all owners on a proportional, undivided basis.

**Consistent:** Free from variation or contradiction. Programs in the General Plan are to be consistent, not contradictory or preferential. State law requires consistency between a general plan and implementation measures such as the zoning ordinance.

**Contract Rent:** The monthly rent agreed to, or contracted for regardless of any furnishings, utilities, or services that may be included.

**Dedication, In lieu of:** Cash payments that may be required of an owner or developer as a substitute for a dedication of land, usually calculated in dollars per lot, and referred to as in lieu fees or in lieu contributions.

**Density:** The number of dwelling units per unit of land. Density usually is expressed "per acre," e.g., a development with 100 units located on 20 acres has density of 5.0 units per acre.

**Density, Residential:** The number of permanent residential dwelling units per acre of land. Densities specified in the General Plan may be expressed in units per gross acre or per net developable acre.

**Density Bonus:** The allocation of development rights that allows a parcel to accommodate additional square footage or additional residential units beyond the maximum for which the parcel is zoned. Under Government Code Section 65915, a housing development that provides 20 percent of its units for lower income households, or ten percent of its units for very low-income households, or 50 percent of its units for seniors, is entitled to a density bonus and other concessions.

**Developable Land:** Land that is suitable as a location for structures and that can be developed free of hazards to, and without disruption of, or significant impact on, natural resource areas.

**Development Impact Fees:** A fee or charge imposed on developers to pay for a jurisdiction's costs of providing services to new development.

**Development Right:** The right granted to a land owner or other authorized party to improve a property. Such right is usually expressed in terms of a use and intensity allowed under existing zoning regulation. For example, a development right may specify the maximum number of residential dwelling units permitted per acre of land.

**Dwelling, Multi-family:** A building containing two or more dwelling units for the use of individual households; an apartment or condominium building is an example of this dwelling unit type.

**Dwelling, Single-family Attached:** A one-family dwelling attached to one or more other one-family dwellings by a common vertical wall. Row houses and town homes are examples of this dwelling unit type.

**Dwelling, Single-family Detached:** A dwelling, not attached to any other dwelling, which is designed for and occupied by not more than one family and surrounded by open space or yards.

**Dwelling Unit:** A room or group of rooms (including sleeping, eating, cooking, and sanitation facilities, but not more than one kitchen), that constitutes an independent housekeeping unit, occupied or intended for occupancy by one household on a long-term basis.

**Elderly Household:** As defined by HUD, elderly households are one- or two- member (family or non-family) households in which the head or spouse is age 62 or older.

**Element:** A division or chapter of the General Plan.

**Emergency Shelter:** An emergency shelter is a facility that provides shelter to homeless families and/or homeless individuals on a limited short-term basis.

**Emergency Shelter Grants (ESG):** A grant program administered by the U.S. Department of Housing and Urban Development (HUD) provided on a formula basis to large entitlement jurisdictions.

**Encourage:** To stimulate or foster a particular condition through direct or indirect action by the private sector or government agencies.

**Enhance:** To improve existing conditions by increasing the quantity or quality of beneficial uses or features.

**Environmental Impact Report (EIR):** A report that assesses all the environmental characteristics of an area and determines what effects or impacts will result if the area is altered or disturbed by a proposed action.

**Fair Market Rent:** The rent, including utility allowances, determined by the United States Department of Housing and Urban Development for purposes of administering the Section 8 Existing Housing Program.

**Family:** (1) Two or more persons related by birth, marriage, or adoption [U.S. Bureau of the Census]. (2) An individual or a group of persons living together who constitute a bona fide single-family housekeeping unit in a dwelling unit, not including a fraternity, sorority, club, or other group of persons occupying a hotel, lodging house or institution of any kind [California].

**Feasible:** Capable of being accomplished in a successful manner within a reasonable period of time, taking into account economic, environmental, social, and technological factors.

**First-Time Home Buyer:** Defined by HUD as an individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home. Jurisdictions may adopt local definitions for first-time home buyer programs which differ from non-federally funded programs.

**General Plan:** The General Plan is a legal document, adopted by the legislative body of a City or County, setting forth policies regarding long-term development. California law requires the preparation of seven elements or chapters in the General Plan: Land Use, Housing, Circulation, Conservation, Open Space, Noise, and Safety. Additional elements are permitted, such as Economic Development, Urban Design and similar local concerns.

**Goal:** The ultimate purpose of an effort stated in a way that is general in nature and immeasurable.

**Green Building:** Any building that is sited, designed, constructed, operated, and maintained for the health and well-being of the occupants, while minimizing impact on the environment.

**Gross Rent:** Contract rent plus the estimated average monthly cost of utilities (water, electricity, gas) and fuels (oil, kerosene, wood, etc.) To the extent that these are paid for by the renter (or paid for by a relative, welfare agency, or friend) in addition to the rent.

**Group Quarters:** A facility which houses groups of unrelated persons not living in households (U.S. Census definition). Examples of group quarters include institutions, dormitories, shelters, military quarters, assisted living facilities and other quarters, including single-room occupancy (SRO) housing, where 10 or more unrelated individuals are housed.

**Home Mortgage Disclosure Act (HMDA):** The Home Mortgage Disclosure Act requires larger lending institutions making home mortgage loans to publicly disclose the location and disposition of home purchase, refinance and improvement loans. Institutions subject to HMDA must also disclose the gender, race, and income of loan applicants.

**HOME Program:** The HOME Investment Partnership Act, Title II of the National Affordable Housing Act of 1990. HOME is a Federal program administered by HUD which provides formula grants to States and localities to fund activities that build, buy, and/or rehabilitate affordable housing for rent or home ownership or provide direct rental assistance to low-income people.

**Homeless:** Unsheltered homeless are families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g., the street, sidewalks, cars, vacant and abandoned buildings). Sheltered homeless are families and persons whose primary nighttime residence is a supervised publicly or privately operated

shelter (e.g., emergency, transitional, battered women, and homeless youth shelters; and commercial hotels used to house the homeless).

**Household:** All those persons—related or unrelated—who occupy a single housing unit.

**Household Income:** The total income of all the persons living in a household. A household is usually described as very low income, low income, moderate income, and upper income based upon household size, and income, relative to the regional median income.

**Households, Number of:** The count of all year-round housing units occupied by one or more persons. The concept of household is important because the formation of new households generates the demand for housing. Each new household formed creates the need for one additional housing unit or requires that one existing housing unit be shared by two households. Thus, household formation can continue to take place even without an increase in population, thereby increasing the demand for housing.

**Housing and Community Development, Department of (HCD):** The State agency that has principal responsibility for assessing, planning for, and assisting communities to meet the needs of low- and moderate-income households.

**Housing and Urban Development, U.S. Department of (HUD):** A cabinet-level department of the federal government that administers housing and community development programs.

**Housing Authority, Local (LHA):** Local housing agency established in State law, subject to local activation and operation. Originally intended to manage certain federal subsidies, but vested with broad powers to develop and manage other forms of affordable housing.

**Housing Problems:** Defined by HUD as a household which: (1) occupies a unit with physical defects (lacks complete kitchen or bathroom); (2) meets the definition of overcrowded; or (3) spends more than 30% of income on housing cost.

**Housing Subsidy:** Housing subsidies refer to government assistance aimed at reducing housing sales or rent prices to more affordable levels. Two general types of housing subsidy exist. Where a housing subsidy is linked to a particular house or apartment, housing subsidy is “project” or “unit” based. In Section 8 rental assistance programs the subsidy is linked to the family and assistance provided to any number of families accepted by willing private landlords. This type of subsidy is said to be “tenant based.”

**Housing Unit:** The place of permanent or customary abode of a person or family. A housing unit may be a single-family dwelling, a multi-family dwelling, a condominium, a modular home, a mobile home, a cooperative, or any other residential unit considered real property under State law. A housing unit has, at least, cooking facilities, a bathroom, and a place to sleep. It also is a dwelling that cannot be moved without substantial damage or unreasonable cost.

**Impact Fee:** A fee, also called a development fee, levied on the developer of a project by a city, county, or other public agency as compensation for otherwise-unmitigated impacts the project will produce.

**Inclusionary Zoning:** Provisions established by a public agency to require that a specific percentage of housing units in a project or development remain affordable to very low-, and low-, or moderate income households for a specified period.

**Implementation Program:** An action, procedures, program, or technique that carries out general plan policy. Implementation programs also specify primary responsibility for carrying out the action and a time frame for its accomplishment.

**Income Category:** Four categories are used to classify a household according to income based on the median income for the county. Under state housing statutes, these categories are defined as follows: Very Low (0-50% of county median); Low (50-80% of county median); Moderate (80-120% of county median); and Upper (over 120% of county median).

**Infill Development:** Development of vacant land (usually individual lots or left-over properties) within areas that are already largely developed.

**Jobs/Housing Balance; Jobs/Housing Ratio:** The availability of affordable housing for employees. The jobs/housing ratio divides the number of jobs in an area by the number of employed residents. A ratio of 1.0 indicates a balance. A ratio greater than 1.0 indicates a net in-commute; less than 1.0 indicates a net out-commute.

**Large Household:** A household with five or more members.

**Lease:** A contractual agreement by which an owner of real property (the lessor) gives the right of possession to another (a lessee) for a specified period of time (term) and for a specified consideration (rent).

**Low-income Housing Tax Credits:** Tax reductions provided by the federal and State governments for investors in housing for low-income households.

**Manufactured Housing:** Housing that is constructed of manufactured components, assembled partly at the site rather than totally at the site. Also referred to as modular housing.

**Market-Rate Housing:** Housing which is available on the open market without any subsidy. The price for housing is determined by the market forces of supply and demand and varies by location.

**Mean:** The average of a range of numbers.

**Median:** The mid-point in a range of numbers.

**Median Income:** The annual income for each household size within a region which is defined annually by HUD. Half of the households in the region have incomes above the median and half have incomes below the median.

**Mitigate, v.:** To ameliorate, alleviate, or avoid to the extent reasonably feasible.

**Mixed-use:** Properties on which various uses, such as office, commercial, institutional, and residential, are combined in a single building or on a single site in an integrated development project with significant functional interrelationships and a coherent physical design. A "single site" may include contiguous properties.

**Mobile Home:** A structure, transportable in one or more sections, built on a permanent chassis and designed for use as a single-family dwelling unit and which (1) has a minimum of 400 square feet of living space; (2) has a minimum width in excess of 102 inches; (3) is connected to all available permanent utilities; and (4) is tied down (a) to a permanent foundation on a lot either owned or leased by the homeowner or (b) is set on piers, with wheels removed and skirted, in a mobile home park.

**Mortgage Revenue Bond (MRB):** A state, county or city program providing financing for the development of housing through the sale of tax-exempt bonds.

**Multi-family Dwelling Unit:** A building or portion thereof designed for or occupied by two or more families living independently of each other, including duplexes, triplexes, quadplexes, apartments, and condominiums.

**Overcrowding:** Households or occupied housing units with 1.01 or more persons per room.

**Parcel:** A lot in single ownership or under single control, usually considered a unit for purposes of development.

**Physical Defects:** A housing unit lacking complete kitchen or bathroom facilities (U.S. Census definition). Jurisdictions may expand the Census definition in defining units with physical defects.

**Poverty Level:** As used by the U.S. Census, families and unrelated individuals are classified as being above or below the poverty level based on a poverty index that provides a range of income cutoffs or "poverty thresholds" varying by size of family, number of children, and age of householder. The income cutoffs are updated each year to reflect the change in the Consumer Price Index.

**Project-Based Rental Assistance:** Rental assistance provided for a project, not for a specific tenant. A tenant receiving project-based rental assistance gives up the right to that assistance upon moving from the project.

**Public Housing:** A project-based low-rent housing program operated by independent local public housing authorities. A low-income family applies to the local public housing authority in the area in which they want to live.

**Quantified Objective:** The housing element must include quantified objectives which specify the maximum number of housing units that can be constructed, rehabilitated, and conserved by income level within a five- year time frame, based on the needs, resources, and constraints identified in the housing element (§65583 (b)). The number of units that can be conserved should include a subtotal for the number of existing assisted units subject to conversion to non-low-income households. Whenever possible, objectives should be set for each particular housing program, establishing a numerical target for the effective period of the program. Ideally, the sum of the quantified objectives will be equal to the

identified housing needs. However, identified needs may exceed available resources and limitations imposed by other requirements of state planning law. Where this is the case, the quantified objectives need not equal the identified housing needs, but should establish the maximum number of units that can be constructed, rehabilitated, and conserved (including existing subsidized units subject to conversion which can be preserved for lower- income use), given the constraints.

**Redevelop:** To demolish existing buildings; or to increase the overall floor area existing on a property; or both; irrespective of whether a change occurs in land use.

**Redevelopment Agency:** California Community Redevelopment Law provides authority to establish a Redevelopment Agency with the scope and financing mechanisms necessary to remedy blight and provide stimulus to eliminate deteriorated conditions. The law provides for the planning, development, redesign, clearance, reconstruction, or rehabilitation, or any combination of these, and the provision of public and private improvements as may be appropriate or necessary in the interest of the general welfare by the Agency. Redevelopment law requires an Agency to set aside 20 percent of all tax increment dollars generated from each redevelopment project area for increasing and improving the community's supply of affordable housing.

**Regional Housing Needs Plan (RHNP):** The Regional Housing Needs Plan (RHNP) is based on State of California projections of population growth and housing unit demand and assigns a share of the region's future housing need to each jurisdiction in California. These housing need numbers serve as the basis for the update of the Housing Element in each California city and county.

**Regional Housing Needs Share:** A quantification by a COG or by HCD of existing and projected housing need, by household income group, for all localities within a region.

**Rehabilitation:** The repair, preservation, and/or improvement of substandard housing.

**Residential, Multiple Family:** Usually three or more dwelling units on a single site, which may be in the same or separate buildings.

**Residential, Single-family:** A single dwelling unit on a building site.

**Rezoning:** An amendment to the map and/or text of a zoning ordinance to effect a change in the nature, density, or intensity of uses allowed in a zoning district and/or on a designated parcel or land area.

**Second Unit:** A self-contained living unit, either attached to or detached from, and in addition to, the primary residential unit on a single lot. "Granny Flat" is one type of second unit intended for the elderly.

**Section 8 Rental Assistance Program:** A federal (HUD) rent-subsidy program that is one of the main sources of federal housing assistance for low-income households. The program operates by providing "housing assistance payments" to owners, developers, and public housing agencies to make up the difference between the "Fair Market Rent" of a unit (set by HUD) and the household's contribution toward the rent, which is calculated at 30 percent of the household's adjusted gross monthly income (GMI). Section 8 includes programs for new construction, existing housing, and substantial or moderate housing rehabilitation.

**Seniors:** Persons age 65 and older.

**Service Needs:** The particular services required by special populations, typically including needs such as transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services preventing premature institutionalization and assisting individuals to continue living independently.

**Shall:** That which is obligatory or necessary.

**Should:** Signifies a directive to be honored if at all feasible.

**Site:** A parcel of land used or intended for one use or a group of uses and having frontage on a public or an approved private street. A lot.

**Small Household:** Pursuant to HUD definition, a small household consists of two to four non-elderly persons.

**Special Needs Groups:** Those segments of the population which have a more difficult time finding decent affordable housing due to special circumstances. Under California Housing Element statutes, these special needs groups consist of the elderly, handicapped, large families, female-headed households, farmworkers and the homeless. A jurisdiction may also choose to consider additional special needs groups in the Housing Element, such as students, military households, other groups present in their community.

**Subdivision:** The division of a tract of land into defined lots, either improved or unimproved, which can be separately conveyed by sale or lease, and which can be altered or developed.

**Subdivision Map Act:** Section 66410 et seq. of the California Government Code, this act vests in local legislative bodies the regulation and control of the design and improvement of subdivisions, including the requirement for tentative and final maps.

**Subsidize:** To assist by payment of a sum of money or by the granting of terms or favors that reduce the need for monetary expenditures. Housing subsidies may take the forms of mortgage interest deductions or tax credits from federal and/or state income taxes, sale or lease at less than market value of land to be used for the construction of housing, payments to supplement a minimum affordable rent, and the like.

**Substandard Housing:** Residential dwellings that, because of their physical condition, do not provide safe and sanitary housing.

**Substandard, Suitable for Rehabilitation:** Substandard units which are structurally sound and where the cost of rehabilitation is economically warranted.

**Substandard, Needs Replacement:** Substandard units which are structurally unsound and for which the cost of rehabilitation is considered infeasible, such as instances where the majority of a unit has been damaged by fire.

**Supportive Housing:** Housing with a supporting environment, such as group homes or Single Room Occupancy (SRO) housing and other housing that includes a supportive service component such as those defined below.

**Supportive Services:** Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

**Tenant-Based Rental Assistance:** A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

**Transient Occupancy Buildings:** Buildings that have an occupancy of 30 days or fewer, such as boarding houses, hospices, hostels, and emergency shelters.

**Transit Occupancy Tax:** A tax imposed by a jurisdiction upon travelers to the area, collected by hotel, bed and breakfast, and condominium operators.

**Transitional Housing:** Transitional housing is temporary (often six months to two years) housing for a homeless individual or family who is transitioning to permanent housing. Transitional housing often includes a supportive services component (e.g. job skills training, rehabilitation counseling, etc.) to allow individuals to gain necessary life skills in support of independent living.

**Universal Design:** The creation of products and environments meant to be usable by all people, to the greatest extent possible, without the need for adaptation or specialization.

**U.S. Department of Housing and Urban Development (HUD):** The cabinet level department of the federal government responsible for housing, housing assistance, and urban development at the national level. Housing programs administered through HUD include Community Development Block Grant (CDBG), HOME and Section 8, among others.

**Vacant:** Lands or buildings that are not actively used for any purpose.

**Zoning:** The division of a city or county by legislative regulations into areas, or zones, which specify allowable uses for real property and size restrictions for buildings within these areas; a program that implements policies of the General Plan.