

**City of Turlock**

# **Housing Element**

December 31, 2015 – December 31, 2023

*Adopted*

April 12, 2016



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## Turlock Housing Element

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# I Introduction

## I.1 Purpose and Scope of the Housing Element

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The Housing Element, a component of the City of Turlock's General Plan, presents a comprehensive set of housing policies and actions for the years 2015-2023. It builds on an assessment of Turlock's housing needs (including the Regional Housing Needs Allocation distributed by the State through the Stanislaus Council of Governments) and an evaluation of existing housing programs, available land, and constraints on housing production.

Major programs being continued include the City's First-Time Homebuyers, Mobile Home Rental Assistance, and Housing Rehabilitation Loan programs; City financial assistance for affordable housing and service providers; and initiatives that facilitate ongoing provision of affordable and market-rate housing in the city, including the acquisition and rehabilitation of foreclosed homes; targeted reinvestment programs; County island incorporation; an RFP process to facilitate non-profits' access to City housing funds; and coordination with low-wage employers to provide housing assistance information. One new program is being added to support the commencement of Phase II of the Avena Bella development, which will provide 60 new one and two bedroom units for extremely low-, very low- and low-income households.

Typically, the State requires an update of a jurisdiction's Housing Element every eight years. The time period covered by the current Regional Housing Needs Allocation extends from January 1, 2014, to September 30, 2023.

This Housing Element is organized to address all of the topics required by State law. Specifically, the Element describes:

- A review the accomplishments over the last Housing Element cycle (Chapter 2),
- Population and employment trends (Chapter 3),
- Households characteristics and housing stock characteristics (Chapter 3),
- Special housing needs (Chapter 3),
- Opportunities for energy conservation (Chapter 3),
- Existing assisted housing and potential risk of conversion to market rates (Chapter 3),
- A detailed site inventory addressing availability and suitability for affordable housing development (Chapter 4),

- Quantified objectives that estimate the maximum number of units, by income level, to be constructed, rehabilitated or conserved over the planning period of the element (Chapter 4),
- Governmental and non-governmental constraints (Chapter 5), and
- A new five-year housing program with goals, policies, and implementation programs (Chapter 6) (Government Code Section 65583).

Please see Appendix B for a complete summary of State law requirements and where these requirements are addressed in this Housing Element.

## **1.2 Relationship to Other General Plan Elements**

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The Turlock Housing Element was last comprehensively updated, certified, and adopted in 2012. The Housing Element must be consistent with the other elements in a city's general plan. Turlock's current General Plan was adopted in 1993, partially revised in 2002, and comprehensively updated in 2012. This Housing Element is consistent with the current General Plan; as the General Plan is updated, the City will ensure continued consistency with the Housing Element.

## **1.3 Information Sources**

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The information for this Housing Element Update came from a variety of sources. Sources used include, but are not limited to: the U.S. Census (Censuses 2000 and 2010), the 2013 American Community Survey, the Stanislaus County Housing Authority, the California Economic Development Department, the U.S. Department of Housing and Urban Development, and Turlock city staff.

## **1.4 Public Participation and Outreach**

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An important source of guidance in the development of this Housing Element was the wider Turlock community. Public outreach conducted as part of this Housing Element update included:

- *Housing Stakeholders/Community Forum.* On April 23, 2015, the City of Turlock held a forum for community members and stakeholders in the Turlock Housing Element. The forum took place at City Hall in from 3:00 pm until 4:30 pm. An invitation was extended by postal mail and/or email to 189 individuals representing local non-profit organizations, religious groups, and city and/or county agencies. As a result of this effort, three members of the community attended the forum.
- *City Council/Planning Commission Study Sessions.* As a follow-up to the community forum and policy workshop, study sessions on the Housing Element for the Planning Commission and City Council were conducted on May 7, 2015, and September 3, 2015, respectively. At these sessions, the Council and Commission were briefed on the Housing Element update process, recent housing trends, and stakeholders' concerns. Members were asked for their feedback and able to discuss the major issues and policies proposed.

- *City Council/Planning Commission Hearings.* The Planning Commission Public Hearing regarding the adoption of the Draft Housing Element occurred on September 3, 2015. The City Council's Public Hearing regarding the adoption of the Draft Housing Element occurred on October 27, 2015.

## **COMMUNITY FEEDBACK**

### **Stakeholders/Community Forum**

The results of the Stakeholder/Community Forum were compiled for City staff. Participants discussed the following questions:

1. What do you see as the current trends in housing development in Turlock? What are the city's greatest housing needs? Consider:
  - a. Pros and cons of current housing trends
  - b. Major housing challenges
  - c. Preferred types of housing
  - d. Greatest unmet housing needs
  - e. Housing needs of special needs groups
2. What are key constraints to meeting Turlock's housing needs? What can the City do to remove these constraints?
3. How can the City better address the housing needs of special populations? Groups to consider include:
  - a. Seniors
  - b. Youth
  - c. Large families
  - d. Single parents
  - e. Extremely low income households
  - f. Homeless
  - g. Farm workers
  - h. Persons with disabilities (mental, physical, developmental, etc.)
  - i. Other?
4. What are the housing programs or services that you or your target groups utilize? What works well, and what does not? What additional policies and programs should the City consider for inclusion in the Housing Element?

Forum attendees included representatives from United Samaritans Foundation (USF) and WeCare Turlock, as well as an advocate for the homeless. The discussion covered the above questions, and focused on identifying needs and constraints in the community.

Participants named several key housing needs in Turlock. These included emergency shelter and transitional housing for the homeless and safe, affordable rental units for low-income households. In particular, participants expressed a need for smaller units (studio or one bedroom apartments), especially for those transitioning out of homelessness. Concerns were also raised about the impacts of the recent economic recession on residents' ability to purchase housing, noting that many households that lost their homes due to foreclosures are now in rental units, thus increasing the demand for affordable rental properties. While the neediest groups mentioned included the disabled and chronically homeless (including homeless youth), emphasis was placed on the general need for affordable housing for low-income individuals and families (independent of any other condition) who were currently falling on hard times. They pointed out that large families in this situation often end up doubling up in housing units, leading to overcrowded conditions. Regarding the homeless population, those familiar with the situation called attention to the need for a range of housing and support services for this population—emergency, supportive, and transitional housing—in order to help residents break the cycle of homelessness.

Many of the constraints discussed during the forum focused on issues related to homelessness. Participants agreed that the City's cap of 200 total shelter beds per zone, which does not distinguish between permanent and seasonal beds, places greater limitations on the amount of emergency shelter the City can provide than is required by State law (SB 2). In addition, it was noted that while the Homeless Management Information System (HMIS) makes it easier for homeless providers to track the number of individuals served, there is still some amount of mistrust and fear of being tracked, so not every individual participates. This creates a barrier to accurate reporting and service provision that is difficult to overcome. Finally, it was suggested that the City consider including a legislative platform in the Housing Element that lists the ways that housing is restricted by governmental constraints (i.e. those imposed by the State and/or federal law) that are outside of the City's direct control.

### **Comments on Public Review Draft**

In response to the Turlock Housing Element Public Review Draft, one letter was received from Self-Help Enterprises (SHE), a nonprofit developer of affordable housing in Central California. SHE reported having a generally positive experience working with the City of Turlock to provide affordable housing. However, SHE expressed concern about the burden that development and impact fees place on the construction of new housing in Turlock. To alleviate this burden for developments that include affordable units, SHE would like the City to consider the establishment of a fee deferral program for units that are serving low-income households. Fee deferrals should be long term (up to 30 years), though fees would be due and payable if the unit was sold, refinanced, or no longer occupied by the owner.

The suggestions from the community forum, comments received, and other public input were used to identify Housing Element priorities and new programs, as well as to tailor existing programs to better serve the community.

## 2 Program Accomplishments

The California Department of Housing and Community Development requires jurisdictions to review their existing Housing Elements in order to evaluate:

1. “The effectiveness of the Housing Element in attainment of the community’s housing goals and objectives,”
2. “The progress of the City, County, or City and County in implementation of the Housing Element,” and
3. “The appropriateness of the housing goals, objectives and policies in contributing to the attainment of the state housing goal.” (Government Code Section 65588(a))

The following sections address these State requirements.

### 2.1 Effectiveness of Previous Housing Element

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This section discusses the City of Turlock’s successes in implementing the quantified objectives of the previous Housing Element. Table 2.1-1 summarizes the City’s effectiveness in each of the areas outlined in the Housing Element: new construction, preservation, rehabilitation, and family assistance. Each topic is discussed in greater detail below.

**Table 2.1-1: Achievement of 2007-2014 Quantified Objectives**

Type	Objective Number	Achieved Number	Effectiveness
New Construction <sup>1</sup>	2,866	1,031	36%
Conservation/ Preservation	0	0	100%
Rehabilitation	80	23	29%

Notes:

1. See Table 2.1-2 below for a breakdown of new construction units by income group.

Source: City of Turlock

## NEW CONSTRUCTION AND PERMITTING

The State’s housing goal is met by an assignment of allocations of housing unit goals to regional governments, which in turn allocate the housing unit goals to counties and cities. The document produced by regional governments that allocates housing unit goals is referred to as the “Regional Housing Needs Assessment” (RHNA). The RHNA for Turlock’s existing Housing Element covered the years 2007 through 2014.

During the last Housing Element cycle, the City of Turlock was able to designate adequate sites for meeting its RHNA requirement and did not have to zone any land to do so. Moreover, the City saw the construction of 1,031 new housing units during the planning period, amounting to 36 percent of its RHNA objective. Many uncontrollable factors influenced the City’s effectiveness. Over the seven-year Housing Element period, various factors such as market fluctuations, available programs, willing lenders, qualified developers and the political climate, all combined to influence the amount of new housing built in the city. Table 2.1-2 shows the breakdown of housing units permitted or constructed in each income group in Turlock during the last planning period.

**Table 2.1-2: Achievement of RHNA New Construction Goal, City of Turlock, 2007-2014**

<i>Income Group</i>	<i>RHNA Goal</i>	<i>Actual New Construction/Permitting</i>	<i>Percent of Goal Achieved</i>
Very Low	805	84	10%
Low	562	392	70%
Moderate	666	453	68%
Above Moderate	1,428	102	7%
<b>Total</b>	<b>3,461</b>	<b>1,031</b>	<b>30%</b>

*Source: Stanislaus Council of Governments and City of Turlock General Plan Annual Report, 2014*

Construction activity declined significantly in Turlock during the previous planning period, especially for the very low- and above moderate-income units, in concert with the national housing market.

## PRESERVATION

There were no publicly-assisted housing development identified at risk of converting to market rate rents during the previous planning period.

## REHABILITATION

Program 4-2-1a of the 2007-2014 Housing Element stated that it was the City’s goal to rehabilitate 10 units per year during the planning period through rehabilitation grants and loans. The City continued marketing the rehabilitation program to qualifying low and moderate income households, but only awarded one \$7500 forgivable rehabilitation grant to one household.

## HOUSEHOLD ASSISTANCE

The 2007-2014 Housing Element did not quantify its objectives for aiding households. However, the City did act upon numerous programs that prescribe strategies for assisting Low and

Moderate income households. For instance, approximately 144 extremely low-, very low-, and low-income households received down payment assistance through the City's First Time Homebuyer Program. The City funded and implemented curb, gutter, and sidewalk improvements benefiting nine households on N. Soderquist Road. Four families received relocation assistance to mitigate the impacts of having to move while publicly-funded housing was rehabilitated.

## **2.2 Implementation Progress**

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The following matrix lists all of the goals, objectives, and policies of the City of Turlock's 2007-2014 Housing Element, the City's accomplishments for each, units constructed, and any other relevant comments.

**Table 2.2-1: City Progress Report: Evaluating Accomplishments Since 2007 (Based on 2007-2014 Turlock Housing Element)**

No.	Policies and Programs (abbreviated)	What has the City accomplished?	Units produced by Income Category, if known, 2007-2014 (EL=Extremely Low, VL=Very Low, L=Low, M=Moderate, AM=Above Moderate)	Comments and Recommendations for Program's Continuation
<b>GOAL 1: HOUSING OPPORTUNITIES AND ACCESSIBILITY</b>				
<b>Objective 1-1: Seek assistance under federal, state, and other programs for eligible activities within the City that address affordable housing needs.</b>				
Policy 1-1-1: Continue to apply to HUD, CalHOME, and State HCD for grant funds that may be used for housing-related programs.				
I-1-1a	<p>Program: The City will increase its coordination with the State HCD staff to ensure that it will be among the first jurisdictions to apply for the funding made available through a variety of federal and State funding sources.</p>	<p>The last funding the City of Turlock received was from CalHOME grants during the 2012-2013 fiscal year. No new grants were received in 2014.</p>	N/A	<p>The City has \$1.2 million in CalHOME monies remaining, which will fund another 1-2 years of this program. Additional funding will be sought.</p> <p>Continue program.</p>
I-1-1b	<p>Program: This Housing Element cycle, CDBG, HOME, CalHOME, CDBG-R, and NSP funds will be directed towards the following purposes and programs:</p> <ul style="list-style-type: none"> <li>• Subsidies to housing projects that include units affordable to Extremely Low, Very Low, and Low income residents;</li> <li>• The First-Time Homebuyers Program;</li> <li>• The Home Rehabilitation Loan Program;</li> <li>• The Mobile Home Rent Subsidy Program;</li> <li>• Local Community Housing Development Organizations</li> </ul>	<p>Using RDA and Successor Agency funds, assistance was provided through the Mobile Home Park Rental Subsidy Program for tenants who are extremely low-, very low- and low-income.</p> <p>Using CDBG funds, the Home Rehabilitation Loan Program provided loans with forgivable terms to home owners with income at 80% or below the median for Stanislaus County for approved maintenance and home improvement projects.</p> <p>Using NSP funding, infill properties were purchased and refurbished by the</p>	<p>28 mobile home subsidies were provided.</p> <p>22 infill properties were purchased and refurbished by the City into deed restricted affordable units</p>	<p>All programs will continue, and will be modified as needed to reflect new priorities.</p> <p>Eventually the Mobile Home Park Rental Subsidy program will phase itself out, as the subsidy is attached to individuals rather than units.</p>

**Table 2.2-1: City Progress Report: Evaluating Accomplishments Since 2007 (Based on 2007-2014 Turlock Housing Element)**

No.	Policies and Programs (abbreviated)	What has the City accomplished?	Units produced by Income Category, if known, 2007-2014 (EL=Extremely Low, VL=Very Low, L=Low, M=Moderate, AM=Above Moderate)	Comments and Recommendations for Program's Continuation
	<p>(CHDOs) for acquiring homes for rental to large families;</p> <ul style="list-style-type: none"> <li>• Purchase of underutilized sites and foreclosed properties by the City for future affordable housing;</li> <li>• Homeless prevention;</li> <li>• Assistance to the elderly and mobility challenged individuals; and</li> <li>• Public infrastructure improvements.</li> </ul> <p>As other funding sources become available, the City will apply for additional funding to serve the needs identified in this Element.</p>	<p>City. The properties are deed restricted when resold to maintain affordability.</p>		
<p>Policy I-1-2: Continue to allocate Redevelopment Agency Low to Moderate Income (LMI) funds to direct housing-related programs through the Housing Trust Fund.</p>				
<p>I-1-2a</p>	<p>Program: Use funds set aside by the City of Turlock Redevelopment Agency (approximately \$2 million per year for the period of 2009-2014) for Low to Moderate income housing programs including financing, infrastructure improvements, land acquisition, and construction.</p> <p>RDA set-aside funds will be available to create, sustain and maintain affordable housing. This Housing Element cycle, it is expected that the funds will be available to agencies that provide shelter and services to the homeless</p>	<p>Using RDA and Successor Agency funds, assistance was provided to tenants participating in the Mobile Home Park Rental Subsidy Program.</p> <p>Construction of affordable 2-3 bedroom rental units in the Avena Bella development.</p> <p>Using NSP funds, one first time homebuyer loan was made to a 100% disabled family. The Successor Agency to Turlock's Redevelopment Agency holds the note, and the family is making payments on a monthly basis.</p>	<p>Avena Bella - Construction of 79 affordable rental units in Phase I:</p> <ul style="list-style-type: none"> <li>- 8 EL</li> <li>- 48 VL</li> <li>- 23 L</li> </ul>	<p>Avena Bella – Construction of 60 I-2 bedroom units for extremely low-, very low-, and low-income households in Phase II.</p> <p>Revise program. The City will reexamine this program to evaluate what aspects can be kept and funded by other sources now that RDA is no more.</p>

**Table 2.2-1: City Progress Report: Evaluating Accomplishments Since 2007 (Based on 2007-2014 Turlock Housing Element)**

No.	Policies and Programs (abbreviated)	What has the City accomplished?	Units produced by Income Category, if known, 2007-2014 (EL=Extremely Low, VL=Very Low, L=Low, M=Moderate, AM=Above Moderate)	Comments and Recommendations for Program's Continuation
	<p>(emergency and transitional housing), Extremely Low and Very Low income residents, large families, the elderly, and for the continuation of the Mobile Home Rental Assistance program.</p> <p>The precise allocation of RDA funds for Low and Moderate Income housing is determined by the Redevelopment Agency's Five Year Implementation Plan. The City's update to the Five Year Plan is underway and has already been informed by the Housing Element update.</p>			
<p>Policy I-1-3: Provide technical assistance to developers, nonprofit organizations, or other qualified private sector interests in the application and development of affordable housing projects for federal and state financing.</p>				
I-1-3a	<p>Program: Non-profit organizations and their projects that receive federal and/or State funding will be listed in a pamphlet for the community, which will describe the awards granted. The pamphlet will also list funding sources available for new projects and contact information for the organization that manages the funding source. The pamphlet will be available in print at City Hall, online, and in English and Spanish.</p>	<p>Previously, RDA covered the cost of producing the pamphlet.</p>	<p>N/A</p>	<p>The City has plans to collaborate with the Turlock Community Collaborative to create a booklet that lists and describes all nonprofits in the City. (Timing will be as staff time is available.)</p> <p>Continue program.</p>
I-1-3b	<p>Program: Update the Community Resource Handbook, which provides a description of all of the agencies</p>	<p>The Community Resource Handbook was last updated in 2013.</p>	<p>N/A</p>	<p>The Community Resource Handbook will be updated again as staff</p>

**Table 2.2-1: City Progress Report: Evaluating Accomplishments Since 2007 (Based on 2007-2014 Turlock Housing Element)**

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	providing housing and social services in Turlock and the surrounding areas. Include a comprehensive listing of housing developments in the City that have units reserved for lower income and disabled households. Make the updated Handbook available in print and online, in English and in Spanish.			time is available.  Combine program with I-1-3a.
I-1-3c	Program: Continue to offer regularly scheduled predevelopment meetings to developers with a proposed project where developers have an opportunity to meet with various City staff representing numerous City departments (i.e. planning, building, housing, redevelopment, engineering, fire, etc.) to strategize about project design, City standards, necessary public improvements, and funding strategies. At the predevelopment meeting, educate applicants about the City's mechanisms for incorporating affordable housing in to new development projects, such as using density bonuses or including second units. Continue offering a "pre-development tip sheet."	Predevelopment meetings were held on an ongoing basis. 78 meetings were held in 2014 alone.	N/A	Continue program.
I-1-3d	Program: Translate the pre-development tip sheet into Spanish and actively publicize its availability to homeowners who may be doing home	The pre-development tip sheet has not been translated into Spanish. However, outreach for housing programs is provided in both English and Spanish. All rehabilitation materials have been	N/A	Revise program to more broadly address bilingual outreach for all housing programs.

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	rehabilitation.	translated.		
<p>Policy I-1-4: Seek federal and state financial assistance to facilitate the provision of necessary public improvements, including, but not limited to water, sewer, storm drainage, and transportation infrastructure benefiting new residential development.</p>				
I-1-4a	<p>Program: Use CDBG funding to assist with curb, gutter, and sidewalk improvements in designated areas. This program also helps make older areas of the city ADA compliant (e.g. installation of sidewalk ramps). Target funds towards areas where Census data reveals concentrations of Low and Moderate income residents.</p>	<p>Street improvements were made to N. Soderquist Road between W. Main Street and High Street, benefiting nine households. Funding came by leveraging funding with a storm infrastructure project and ADA and Safe Routes to School funds.</p>	N/A	<p>Plans for the next five years are addressed in the Consolidated Plan.</p> <p>Columbia Park will be connected to Osborn Elementary School with sidewalks.</p> <p>Continue program, but the City may need to reassess CDBG funding priorities.</p>
<p><b>Objective I-2: Provide home ownership opportunities for low- and moderate-income residents whenever possible.</b></p>				
<p>Policy I-2-1: Continue to operate and allocate funds to the First Time Homebuyer (FTHB) program.</p>				
I-2-1a	<p>Program: Continue to provide eligible households with first time homebuyer down payment assistance of up to \$80,000 for each qualified household. Refine the program to base loan amounts on the gap financing necessary for each applicant. Eligible households are those with household incomes below 80 percent of AMI. Households must also be able to contribute a minimum of \$3,000 to the down payment, must have good credit, and</p>	<p>New policies and procedures associated with the program now offer first time homebuyers down payment assistance equal to 40% of the sales price, up to \$50,000.</p>	<p>An average of 18 families per year received down payment assistance. In 2014, 15 families received assistance. All were extremely low-, very low-, and low-income households.</p>	<p>The program will continue to be funded with CalHOME monies. When this runs out, CDBG funding will be used with matching HOME monies.</p> <p>Revise program language to reflect the new policies and procedures.</p>

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	must not have owned a home in the last three years.			
Policy 1-2-2: Recognize mobile homes as an important source of affordable housing in Turlock. Enable residents of mobile homes to stay in their homes, and protect them against unaffordable rent increases.				
1-2-2a	Program: Continue the Turlock Mobile Home Rent Subsidy program, which provides assistance to eligible mobile home owners who must pay space rental amounts (to mobile home park operators) greater than 30 percent of their income. Annual certifications are required to determine continuous eligibility. Rehabilitation grants or very low interest rate loans will be available to residents to make minor repairs on their homes.	Subsidies were provided to eligible mobile home renters.	28 seniors are currently receiving mobile home park subsidy assistance.	Assistance is tied to individuals, not to the park. As program participants move or pass away, less assistance will be provided.  Continue program.
Policy 1-2-3: Coordinate with the building, lending, and real estate community to facilitate extending homeownership opportunities to a wide range of residents.				
1-2-3a	Program: Send information via emails or letters to the BIA, the Board of Realtors and lenders that contains relevant information about new programs and/or changes to the City's existing programs or funding sources. For example, lenders would receive information about the FTHB so that they are better able to connect with new homebuyers. Post any changes to the program on the City's web site for review.	Staff has continued to provide the BIA, the Board of Realtors and lenders with relevant information about new programs and changes to existing programs, funding sources or income limits.  The City recently completed a market analysis, which will be sent out once income limits are updated.	N/A	Continue program.

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<b>Objective 1-3: Encourage the development of housing and programs to assist special needs persons.</b>				
Policy 1-3-1: Continue to assess the need for emergency shelters.				
I-3-1a	Support and participate in the biannual homeless census conducted by the Turlock/Modesto/Stanslaus County Continuum of Care (CoC).	<p>The City has continued to participate on a regular basis. The homeless census now provides counts for each city in addition to a countywide total.</p> <p>Additionally, all homeless providers have utilized the Homeless Management Information System (HMIS) since 2008, which has greatly aided in determining a fairly accurate, unduplicated count of the city's homeless population.</p>	N/A	Continue program as this shifts to an annual count.
Policy 1-3-2: Facilitate and ensure the provision of housing to single individuals, working poor, homeless, senior citizens, students and others in need of basic, safe housing to prevent or reduce the incidence of homelessness in areas near service providers, public transportation, and service jobs. Ensure that the City complies with the requirements of SB 2.				
I-3-2a	Program: Maintain compliance with SB 2: Implement the City's newly adopted zoning ordinance amendment that allows year-round emergency shelters by a nondiscretionary permit in a zoning overlay district that meets the requirements of Senate Bill 2, providing that the approval of the application for the emergency shelter does not result in the district-wide cap on emergency shelter beds to be exceeded, and providing that the application complies with the conditions specified in Section	The City of Turlock continues to conduct an annual review of the district-wide cap on shelter beds, and has yet to receive any comments.	N/A	Continue implementation

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	9-4-205 of the Turlock Municipal Code. The district-wide cap on emergency shelter beds shall be reviewed annually by the City Council at a formal public hearing to determine whether it needs to be increased to address the City's homeless sheltering needs.			
I-3-2b	Program: Continue to permit the development and operation of supportive and transitional housing, as defined in the Turlock Municipal Code (amended July 12, 2011).	Through the Continuum of Care, the We Care Program received a grant for transitional housing with case management.  The City of Turlock has purchased and is currently refurbishing a four-plex with the intention of selling the property with forgivable terms to the We Care Program for transitional units that will become permanent.	We Care provided 3 units of transitional housing with case management.  The City is refurbishing 4 additional units that will be used for transitional housing.	Continue program.
I-3-2c	Provide financial assistance to non-profit groups and/or surrounding jurisdictions in establishing shelter for homeless individuals.	We Care is building a 49 bed facility through a conditional use permit.  Gospel Mission is currently building a shelter with 100 beds.		Continue if funding is available.  The City of Turlock is planning to provide financial assistance to Gospel Mission to assist in running their day center.
I-3-2d	Provide assistance to homeless service providers in establishing additional short-term beds for all segments of the			Combine with I-3-2c

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	homeless population, including specialized groups such as the mentally ill and chronically disabled.			
I-3-2e	Help enable individuals to transition out of homelessness by providing assistance to non-profit agencies for acquiring, building, and/or operating units for transitional housing.			Remove program, as it is fairly similar to program I-3-2b.
Policy I-3-3: Continue to provide for housing for persons with disabilities.				
I-3-3a	Program: Use federal and state funds to provide new units of supportive housing for persons with disabilities and/or to renovate housing so that it is suitable for persons with disabilities.	Using NSP I funds, the City was able to purchase and refurbish two houses. The Successor Agency to the Turlock Redevelopment Agency carries the note on both properties, so they revert back to City ownership when occupants move out. One of the houses is fully accessible for wheelchair use, while the other is not fully accessible, but has some accommodations.	One fully accessible extremely low income unit  One partially accessible very low income unit	Continue discussions with non-profit agencies to acquire and rehabilitate units for persons with special needs.

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I-3-3b	Program: Consider amending the Zoning Ordinance to require that a certain percentage (e.g. 5%) of housing units in new master plans have Universal Design features so that they are accessible to persons with disabilities.	The City has encouraged the use of Universal Design features, but it has not yet required it.	N/A	Revise program language to encourage Universal Design rather than require it.
Policy: I-3-4: Provide grants for housing retrofits that enhance accessibility and mobility for persons with disabilities.				
I-3-4a	Program: Continue with the current Housing Rehabilitation Loan program, which provides low-income disabled persons and seniors with financial assistance to improve accessibility and safety issues in their homes. Target Housing Rehabilitation Loans towards projects that address ADA compliance.	Using CDBG funds, the Home Rehabilitation Loan Program has provided loans to home owners with income at 80% or below the median for Stanislaus County for approved maintenance and home improvement projects.  Qualifying seniors have received \$15,000 loans for roof replacement.	72 units were rehabilitated during the planning period.	Revise program language to reflect that all homeowners with income at 80% or below the median for Stanislaus County are eligible, not just persons with disabilities and seniors.  Continue program if funds are available.
Policy I-3-5: Ensure that the City complies with the provisions of SB 520 (Chapter 671 of the government code) and federal law governing "reasonable accommodation" for disabled provisions.				
I-3-5a	Program: Continue to implement the City's revised zoning ordinance, which allows deviations from the setback and height requirements for the purpose of providing accommodation for disabled access to an existing structure upon approval of a Minor Administrative Approval.	There was one request in the previous planning period, which was approved with the building permit.	N/A	Continue program.
Policy I-3-6: Support the development and preservation of affordable housing suitable for large families.				

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I-3-6a	Program: Amend the City's existing Housing Rehabilitation Loan program to allow grants to be made available to households.	The City amended its Housing Rehabilitation Loan program.		Accomplished; remove program.
Policy I-3-7: Support the development of housing affordable to Extremely Low, Very Low, and Low income residents.				
I-3-7a	Program: Assist and/or partner with nonprofit agencies on developments that provide units affordable to Extremely Low, Very Low, and Low income households. Use a variety of funding sources available to facilitate development of housing projects that meet the needs of those in the lowest income cohorts and provide incentives and concessions to encourage development affordable to lower income households such as priority processing, fee deferral and modification to development standards in accordance with Section 65915 of the California Government Code (State Density Bonus Law).	<p>Construction of affordable 2-3 bedroom rental units in the Avena Bella development.</p> <p>The City partnered with STANCO and Habitat for Humanity to construct deed restricted affordable units.</p> <p>Self Help Enterprises is constructing a 22-unit subdivision in Montana West.</p>	<p>Avena Bella: 79 affordable units were constructed in Phase I:</p> <ul style="list-style-type: none"> <li>• 8 EL</li> <li>• 48 VL</li> <li>• 23 L</li> </ul> <p>Partnership with STANCO: 4 very low and low income units</p> <p>Self Help Enterprises: 22 affordable units for extremely low-, very low-, and low-income households who are at or below 60% of the AMI.</p>	The second phase of Avena Bella will provide 60 1-2 bedroom units. 20 units will be for extremely low-income households, 20 will be for very low-income households, and 20 will be for low-income households.
I-3-7b	Program: For all affordable housing projects greater than 10 units, target 10% of the units as affordable to Extremely Low Income households.	10% of Avena Bella's units are exclusively for extremely low-income households.	<p>Avena Bella:</p> <ul style="list-style-type: none"> <li>• 8 EL</li> </ul>	Continue program.
Policy I-3-8: Support the further development of student housing.				
I-3-8a	Continue working with California State University Stanislaus (CSUS) to increase the supply of student housing	The City of Turlock has formalized their Town and Gown Association with CSUS.		Continue program.

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	both on and off campus. Support the university and/or private developers building rental housing for students, and support mixed use and multifamily projects close to the CSUS campus.	The City is currently in talks with a developer interested in putting a dorm-style student housing development with 180 suites and 600 beds across the street from the CSUS campus.		
<b>Policy I-3-9: Provide for the development of employee (farm worker) housing in the City.</b>				
I-3-9a	Program: Continue to implement the City's amended zoning ordinance with regards to the definition and permitting of employee housing. Employee housing is defined pursuant to Section 17008 of the California Health and Safety Code and includes farm worker housing. In non-agricultural residential zones, accommodations for six or fewer employees are deemed a single-family structure pursuant to Section 17021.5 of the California Health and Safety Code. In agricultural zones, accommodations of no more than 36 beds in a group quarters or 12 units or spaces designed for use by a single family or households are deemed a permitted agricultural land use pursuant to Section 17021.6 of the California Health and Safety Code	The City is continuing to implement the amendments to the Zoning Ordinance.	N/A	Continue program.
<b>Objective I-4: Assist the Housing Authority of the County of Stanislaus to meet the growing demand for public housing units and rental assistance through the Voucher programs.</b>				
Policy I-4-1: Continue to support the efforts of the Stanislaus Housing Authority in its administration of certificates and vouchers.				
I-4-1a	Program: Work with the Stanislaus	The County waiting list for housing	In the first round, Stanislaus	The City plans to

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	Housing Authority and use City lobbying and grant-writing efforts to obtain more Housing Vouchers for the Housing Authority.	vouchers has been closed since 2009-2010. There are currently 12,000 people on the waiting list. The County has received Veterans Affairs Supportive Housing (VASH) vouchers to provide rental assistance, case management and clinical services for homeless veterans.	County received 51 VASH vouchers to distribute to homeless veterans. On May 1, 2015, the Housing Authority received an additional 50 vouchers but are not under contract yet.	continue discussions for the development or acquisition of units or receipt of additional vouchers.
<b>GOAL 2: REMOVE CONSTRAINTS TO HOUSING PRODUCTION</b>				
<b>Objective 2-1: Provide the citizens in the City of Turlock with reasonably priced housing opportunities within the financial capacity of all members of the community.</b>				
Policy 2-1-1: To lower the costs associated with the development process, allow and encourage developers to file concurrent applications (i.e., rezones, tentative tract maps, conditional use permits, variance requests, etc.) if multiple approvals are required, and if consistent with applicable processing requirements.				
2-1-1a	Program: Continue processing Design Reviews in conjunction with General Plan Amendments, Rezones, and Planned Developments, if these actions are also necessary to approve a project.	The City continues to process Design Reviews in this manner.	N/A	Continue program.
2-1-1b	Program: Update the review process handouts that are available at City Hall and online in order to make it easier for applicants to understand the review process.	The City has produced a number of informative handouts about the review process, which are available at City Hall and online.	N/A	Continue program.
Policy 2-1-2: To promote affordability, provide incentives (e.g. density bonus units, fee underwriting, fee deferral, fast-tracking, etc.) to developers of residential projects who agree to provide the specified percentage of units mandated by State law at a cost affordable to Extremely Low, Very Low and/or Low income households.				
2-1-2a	Program: Continue to underwrite a portion of the Capital Facility Development fees to developers of low			Remove this program, as the City doesn't have a vehicle to underwrite

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	and moderate income housing.			these fees.
2-1-2b	<p>Program: Work with the development community to create incentives for developers of market-rate housing to include affordable units in their residential projects, or contribute funds for the construction of affordable housing. Possibilities include:</p> <ul style="list-style-type: none"> <li>• Providing funds from the Housing Program to cover impact fee waivers or offset other project costs, when low and/or very low income housing or densities of 20 units or more are included in a development;</li> <li>• Fast-tracking the permit process for developers who partner with non-profits to create affordable units;</li> <li>• Developing a fee deferral program to developers who include a significant amount of low and/or very low income housing or densities of 20 units or more in a development;</li> <li>• Providing density bonuses to developers that incorporate a significant amount of low and/or very low income housing or densities of 20 units or more in a development.</li> </ul>	<p>The City of Turlock has made an effort to fast-track all development projects, whether they include affordable units or not.</p> <p>The City currently has an informal policy about fee deferral, which is most likely to be used for properties with rental units.</p> <p>The Turlock Zoning Ordinance permits the State mandated density bonus, but it has not been requested for any projects.</p>		<p>Re-structure this program: Remove mention of covering impact fee waivers, as the City does not have funds to support this.</p>

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Policy 2-1-3: Encourage the development of second dwelling units to provide additional affordable housing opportunities. Ensure compliance with AB 1866, which requires local governments with second unit ordinances to ministerially consider second unit applications.				
2-1-3a	Program: Encourage developers to include second dwelling units as an integral part of their project and to plan for second dwelling units in the design of their projects. Work with developers during the pre-application process to examine how second units could be added in residential development projects. (Example: Florsheim Homes' Rose Circle subdivision included second dwelling units on seven percent of the lots in their 323-unit single-family residential development in North Turlock.)	The Turlock Zoning Ordinance continues to allow second dwelling units by right in all residential zoning districts.	No second dwelling units built during planning period.	Continue program.
Policy 2-1-4: Encourage housing developers to provide affordable units by allowing density bonuses in accordance with State law.				
2-1-4a	Program: Implement the City's amended ordinance with regards to affordable housing density bonuses, stating that the criteria and procedures set forth in Section 65915 of the California Government Code shall be applied to requests for density bonuses for affordable housing.	The Turlock Zoning Ordinance permits the State mandated density bonus, but it has not been requested for any projects.	N/A	Continue program.
Policy 2-1-5: Facilitate the development of high density housing.				
2-1-5a	Program: Consistent with the City's zoning ordinance, amended July 12, 2011, allow building heights in the R-H zone to up to 40 feet. This allows	The Zoning Ordinance was amended to allow building heights in the R-H zone up to 40 feet.	N/A	Remove this program, as the Zoning Ordinance has already been amended.

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	builders to create aesthetic roof features without reducing project density below the amount allowed.			
<p><b>Objective 2-2: Promote available housing programs to non-profits and private developers to ensure that a wide range of entities are aware of the programs, and to promote the development of good quality competitive applications for affordable housing projects.</b></p> <p>Policy 2-2-1: Ensure that the development community (both non-profit and for profit) is aware of the housing programs and technical assistance available from the City.</p>				
2-2-1a	Program: Publish the City's Housing Element and updates, Consolidated Plan, Annual Action Plan, Annual Redevelopment Agency Report, Annual Performance Report, CAPER, and other similar documents on the City's web site.	All documents are currently available on the City's website or will soon be made available.	N/A	Revise program to eliminate mention of the Annual Redevelopment Agency Report.
2-2-1b	Program: Conduct an RFP process aimed at nonprofit organizations for available funding for the development of affordable housing. Hold a seminar for nonprofits on the application requirements, and implement a broad outreach component in order to reach a wide variety of organizations, including those that provide housing for farmworkers.	<p>The City conducted an RFP process for the Avena Bella development.</p> <p>The City of Turlock/Stanislaus County HOME Consortium developed a RFP for affordable multifamily projects.</p>	N/A	Continue program as long as funding is available.

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<b>GOAL 3: PROVIDE AND MAINTAIN AN ADEQUATE SUPPLY OF SITES FOR THE DEVELOPMENT OF NEW AFFORDABLE HOUSING</b>				
<b>Objective 3-1: Provide information to lenders, for-profit and non-profit developers, and other housing providers on available vacant and underutilized land.</b>				
Policy 3-1-1: Monitor and update the inventory of vacant lands.				
3-1-1a	Program: Maintain a Vacant Land Inventory Map on the City's website that is updated regularly.	The Vacant Land Inventory Map continues to be maintained on the City of Turlock website.	N/A	Continue program.
<b>Objective 3-2: Provide opportunities for mixed use developments.</b>				
Policy 3-2-1: Promote the development of housing that has, to the extent possible, a support structure of shopping, services, and jobs within easy access.				
3-2-1a	<p>Encourage development of well-planned and designed projects that provides for the development of compatible residential, commercial, industrial, institutional, or public uses within a single project or neighborhood by continuing to provide incentives through the Planned Development process, such as allowing higher building intensities, reduced parking requirements, reduced set-back and yard requirements, allow for a higher building height, and greater floor area ratios in these zones. In addition, the City will work closely with the developer of these projects to expedite processing and permit procedures.</p> <p>Turlock's General Plan is in the process of being comprehensively updated. The</p>	<p>A Planned Development is allowed to deviate from the property development regulations applicable to its district as long as the proposed changes are consistent with the General Plan and any other applicable plans or policies, are mitigated by higher building or site development standards elsewhere on the site, and will not adversely affect adjoining properties.</p> <p>Density and intensity limits continue to be driven by the General Plan. Generally, projects have not approached the higher end of density limits.</p> <p>The City has released a public review draft of the Turlock Active</p>		<p>Update the program to reflect the completion of the General Plan Update.</p> <p>Continue program.</p>

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	updated Land Use Element of the General Plan will also support these policies by promoting compact, walkable communities and continuing the City's strategy of master planning discrete areas prior to development.	Transportation Plan that, when adopted, will serve as a bike and pedestrian master plan for the city, promoting walkability and sustainable modes of transportation.		
3-2-1b	Encourage development of mixed use projects to maximize residential components. Use past office/residential and commercial/residential mixed use accomplishments as examples for future projects. Again, this program will be supported by policies in the updated General Plan, which will identify new areas designated for mixed use developments.	The General Plan has been updated to identify new areas designated for mixed use developments.		Update the program to reflect the completion of the General Plan Update.
<p><b>Objective 3-3: Provide a sufficient amount of zoned land to accommodate development for all housing types and income levels.</b></p> <p>Policy 3-3-1: Ensure that an adequate amount of land zoned for residential use at appropriate densities is available for the City to reach the RHNA goals enumerated in the Quantified Objectives (see Section 4.8).</p>				
3-3-1a	Program: Maintain current inventory of available land to ensure that adequate land is available to achieve New Construction goals	<p>The Master Plan phasing strategy in the 2012 General Plan ensures that land for residential development will remain available as needed through 2030.</p> <p>The Morgan Ranch Master Plan is nearing adoption. Land designated for residential uses would provide the opportunity for between 896 and 1,077 new housing units.</p>	N/A	Continue program.

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No.	Policies and Programs (abbreviated)	What has the City accomplished?	Units produced by Income Category, if known, 2007-2014 (EL=Extremely Low, VL=Very Low, L=Low, M=Moderate, AM=Above Moderate)	Comments and Recommendations for Program's Continuation
<p>Policy 3-3-2: Increase the supply of land for housing by incorporating existing County islands located within Turlock city limits, zone them in accordance with the General Plan, and provide necessary infrastructure and services.</p>				
3-3-2a	<p>Program: Continue working with Stanislaus County on developing and implementing a strategy to incorporate County islands and upgrade infrastructure. This will likely include a combination of directing shared property taxes towards constructing improvements, and drafting a minimal standards agreement for County upgrades.</p>	<p>The Stanislaus Urban County continues to use NSP Program Income to remove blighted properties via the Abandoned and Dangerous Building Program (ADB). The ADB is responsible for investigating requests from the public and public agencies regarding structures that pose a threat to the health and safety of unincorporated Stanislaus County communities. The ADB was integrated into the NSP program to effectively address issues of blight resulting from abandoned and dangerous buildings declared a nuisance in NSP target areas.</p>	N/A	<p>Continue program; amend as needed to reflect current status</p> <p>The 2015 Stanislaus Urban County/City of Turlock Regional Analysis of Impediments to Fair Housing Choice recommended a Disadvantaged Unincorporated Communities assessment that would examine possible gaps in public infrastructure and services, especially for the needs of persons with disabilities, seniors and low-income residents. If significant gaps are found, it was recommended that the County and City explore methods to address the gaps and incorporate public improvements and services into local infrastructure and</p>

**Table 2.2-1: City Progress Report: Evaluating Accomplishments Since 2007 (Based on 2007-2014 Turlock Housing Element)**

No.	Policies and Programs (abbreviated)	What has the City accomplished?	Units produced by Income Category, if known, 2007-2014 (EL=Extremely Low, VL=Very Low, L=Low, M=Moderate, AM=Above Moderate)	Comments and Recommendations for Program's Continuation
				service plans.
Policy 3-3-3: Preserve and protect existing residentially zoned sites needed to accommodate residential development consistent with the City of Turlock Regional Housing Needs Assessment (RHNA).				
3-3-3a	Program: Continue to implement the minimum development density standards established for each residential zoning district and prohibit development at a lower density. Turlock requires a minimum development density in all of its residential zoning districts, specifically: LDR = 3-7 du/acre; MDR = 7-15 du/acre; and HDR = 15-30 du/acre. Residential development below the stipulated densities is strictly prohibited.	The minimum development density standards have been maintained.	N/A	Continue program.
3-3-3b	Program: Consider a change to the General Plan and Zoning Ordinance that would increase density ranges for residential zoning districts consistent with the San Joaquin Valley Blueprint housing density goal.	The City increased allowable densities for higher density housing during the comprehensive General Plan Update.	N/A	Delete program; residential density ranges were addressed/increased through GP update process
3-3-3c	Program: Continue implementing the provisions of AB 2292 (Dutra) and prevent the down-zoning of a residential property without a concomitant up-zoning of a comparable property.	The City continues to maintain a record of all rezones. Turlock has not allowed the down-zoning of property without documentation that the loss of dwelling units can be made up for elsewhere in the City.	N/A	Continue program.

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No.	Policies and Programs (abbreviated)	What has the City accomplished?	Units produced by Income Category, if known, 2007-2014 (EL=Extremely Low, VL=Very Low, L=Low, M=Moderate, AM=Above Moderate)	Comments and Recommendations for Program's Continuation
Policy 3-3-4: Ensure the future availability of land and minimize the cost of land acquisition and development through land banking.				
3-3-4a	<p>Program: Take advantage of reduced prices of land during the economic downturn and acquire land at the edge of current city limits (in accordance with the policies in the Land Use element of the updated General Plan) and/or vacant or underutilized sites within city limits or County islands. Prepare development plans and obtain entitlements for development and annexation with the intention of developing the land with affordable housing when further funding becomes available. Advertise the land's availability for development to nonprofits as part of the RFP process (see Program 2-2-1B). Establish mechanisms to transfer the land from the City to affordable housing developers, at a below-market price that reflects the number and income level of affordable units.</p>	<p>Land banking is not possible with current funding sources.</p>		<p>Remove this program, as this is no longer feasible since the dissolution of RDA.</p>
Policy 3-3-5: Ensure that new residential development is adequately provided with necessary public infrastructure.				
3-3-5a	<p>Program: Seek federal and state financial assistance to facilitate the adequate provision of necessary public improvements, such as water, sewer, storm drainage, and transportation infrastructure, to accommodate future residential growth.</p>	<p>The City of Turlock sought financial assistance for the Soderquist property.</p>	<p>N/A</p>	<p>Continue program.</p>

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No.	Policies and Programs (abbreviated)	What has the City accomplished?	Units produced by Income Category, if known, 2007-2014 (EL=Extremely Low, VL=Very Low, L=Low, M=Moderate, AM=Above Moderate)	Comments and Recommendations for Program's Continuation
<b>Policy 3-3-6: Assist in the identification of appropriate sites for farmworker housing.</b>				
3-3-6a	Program: Work with Stanislaus County, agricultural stakeholders, and developers/builders of farmworker housing in Stanislaus County and greater Turlock to identify available and suitable sites for farmworker housing and grant incentives and concessions such as priority processing, fee deferral and modification to development standards in accordance with Section 65915 of the California Government Code (State Density Bonus Law) to qualifying farmworker housing developments.	The City of Turlock no longer qualifies for USDA funding as population is larger than 50,000.		Revise program to focus on farmworker housing on adjacent county properties, in collaboration with Stanislaus County.
<b>GOAL 4: PRESERVE, REHABILITATE, AND ENHANCE EXISTING HOUSING AND NEIGHBORHOODS</b>				
<b>Objective 4-1: Preserve existing neighborhoods.</b>				
<b>Policy 4-1-1: Protect existing stabilized residential neighborhoods from the encroachment of incompatible or potentially disruptive land uses and/or activities.</b>				
4-1-1a	Program: Continue to implement General Plan policies and Zoning Ordinance regulations to promote compatible land uses in existing residential neighborhoods.	The City of Turlock continues to implement General Plan policies and Zoning Ordinance regulations.	N/A	Continue program.
<b>Policy 4-1-2: Protect existing neighborhoods from blight associated with foreclosed properties.</b>				
4-1-2a	Use the \$1.5 million in federal NSP funding that Turlock has received to acquire, rehabilitate, rent or sell, approximately five to six foreclosed	22 homes were acquired and rehabilitated.	10 homes benefitted households in the extremely low-, very low-, and low-income categories.	No NSP funding has been received since 2013, and future funding

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No.	Policies and Programs (abbreviated)	What has the City accomplished?	Units produced by Income Category, if known, 2007-2014 (EL=Extremely Low, VL=Very Low, L=Low, M=Moderate, AM=Above Moderate)	Comments and Recommendations for Program's Continuation
	<p>properties for affordable housing. HUD requires that at least 25 percent of the funding be used to purchase and redevelop these properties so that they may then be rented or sold to households whose incomes are 50 percent of AMI or below; the remainder of the funding may be used for households of any income level below 120 percent of AMI.</p> <p>Consider working through a master contractor to rehabilitate the homes, which would simplify the process, achieve economies of scale, and enable the funding to cover more properties.</p>			<p>is not anticipated.</p> <p>Remove program.</p>
<p>Policy 4-1-3: Establish code enforcement as a high priority and provide adequate funding and staffing to support code enforcement programs.</p>				
4-1-3a	<p>Program: Maintain code enforcement staffing and augment as needed and as funding permits.</p>	<p>The City lost RDA funding for graffiti abatement.</p> <p>There were no increases in staff during the previous planning period.</p>	<p>N/A</p>	<p>Continue program (as funding allows).</p>
<p>Policy 4-1-4: Comprehensively reinvest in the City's identified low-income census tracts by offering multiple programs in specific areas, recognizing that the aggregate results of multiple programs will be greater than a piecemeal, individual effort. Reinvestment should include targeting housing programs as well as physical improvements such as landscaping and cleanups.</p>				
4-1-4a	<p>Program: Identify neighborhoods in most need of reinvestment funding using Census data at the tract level, incidences of foreclosures, field surveys, and discussions with nonprofit</p>	<p>Generally, the City has targeted outreach to the West Turlock area. The grant requires the City to work within CDBG eligible census tracts.</p>	<p>N/A</p>	<p>Continue to identify target areas to receive grants for the preservation of existing housing stock. The City</p>

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No.	<i>Policies and Programs (abbreviated)</i>	<i>What has the City accomplished?</i>	<i>Units produced by Income Category, if known, 2007-2014 (EL=Extremely Low, VL=Very Low, L=Low, M=Moderate, AM=Above Moderate)</i>	<i>Comments and Recommendations for Program's Continuation</i>
	<p>service providers. For programs that the City administers independently (e.g. public infrastructure improvements, foreclosed property acquisition), set goals for the amount of funds that will be directed to the targeted neighborhoods. For programs in which residents approach the City for assistance (e.g. home rehabilitation loans), partner with nonprofits active in the target neighborhoods to distribute information to residents about available City programs and funding.</p>	<p>When the new Public Safety Facility was completed, improvements were made to residential areas on the surrounding streets.</p> <p>A new water feature was installed in Columbia Park. The City conducted outreach to the park's surrounding neighbors, offering \$7500 grants for rehab or improvements.</p> <p>Street improvements were made to N. Soderquist Road between W. Main Street and High Street.</p> <p>The City is partnering with the County to improve the Montana West area. Efforts will focus on infrastructure improvements with the ultimate goal of annexation.</p> <p>The City has received a \$453,000 grant from HCD to create a new 5 acre park in Montana West.</p>		<p>may need to reconsider how the program is implemented in the future, specifically with regards to engaging the community and informing them about available funding.</p>

**Table 2.2-1: City Progress Report: Evaluating Accomplishments Since 2007 (Based on 2007-2014 Turlock Housing Element)**

No.	Policies and Programs (abbreviated)	What has the City accomplished?	Units produced by Income Category, if known, 2007-2014 (EL=Extremely Low, VL=Very Low, L=Low, M=Moderate, AM=Above Moderate)	Comments and Recommendations for Program's Continuation
<b>Objective 4-2: Maintain, preserve and rehabilitate the existing housing stock in the City of Turlock.</b>				
Policy 4-2-1: Provide technical and financial assistance to eligible homeowners and residential property owners to rehabilitate existing dwelling units through grants or low interest loans.				
4-2-1a	Program: Continue to make available and aggressively market CDBG single family housing rehabilitation funds. Rehabilitate 10 homes per year during the five-year lifespan of the Housing Element. Work is to be identified by the amount of equity available in the property.	CDBG funds were used to offer \$7500 forgivable rehabilitation grants.	1 household received a \$7500 rehabilitation grant.	Continue program, but alter outreach approach to encourage more households to make use of the program.  Increase the grant amount to \$15,000.  Consider creating a new program that targets seniors who have taken out reverse mortgages and have no longer have disposable income to spend on life safety home repairs.
Policy 4-2-2: Provide technical and financial assistance to all eligible multifamily complex owners to rehabilitate existing dwelling units through low interest or deferred loans.				
4-2-2a	Program: Continue to make available and aggressively market rehabilitation program to investment and multi-family owners. Rehabilitate one multi-family or investment project per year during the five-year life span of the Housing Element. Reduce the interest rate to make it an attractive program.	Units rehabbed over the previous planning period include: <ul style="list-style-type: none"> <li>• Four-plex on Alpha Road rehabbed in partnership with STANCO</li> <li>• Four-plex on Lambert Way</li> <li>• Duplex by Columbia Park</li> <li>• Second dwelling unit</li> </ul>	11 low and moderate income units	Revise program to encourage more use.

**Table 2.2-1: City Progress Report: Evaluating Accomplishments Since 2007 (Based on 2007-2014 Turlock Housing Element)**

No.	Policies and Programs (abbreviated)	What has the City accomplished?	Units produced by Income Category, if known, 2007-2014 (EL=Extremely Low, VL=Very Low, L=Low, M=Moderate, AM=Above Moderate)	Comments and Recommendations for Program's Continuation
		The City has received a lot of interest about this program, but little follow through due to the income restriction.		
<b>Objective 4-3: Preserve at-risk housing.</b>				
Policy 4-3-1: Closely monitor the status of assisted properties at risk of converting to market-rate.				
4-3-1a	Program: Use the Housing Element update cycle and annual progress reports to monitor the status of assisted affordable rental units.	The Cherry Tree Village Apartment complex is in default on its property taxes. Due to the uncertainty of the property's future, the affordable units within the complex are at risk of loss or conversion.	Cherry Tree Village Apartment Complex has 104 affordable units that are at risk: <ul style="list-style-type: none"> <li>• 82 VL</li> <li>• 22 L</li> </ul>	Continue program.
Policy 4-3-2: Preserve the existing assisted affordable rental stock in the City of Turlock.				
4-3-2a	<p>Program: Attempt to prevent the conversion of assisted affordable rental housing to market rate by either considering the purchase of at-risk properties, identifying and working with a qualified entity to purchase the properties, or augment the subsidies to the existing owner in order to renew the affordability covenants. Currently, no assisted developments' affordability covenants are expected to expire during the planning period; the soonest any covenants are expected to expire is in 2019.</p> <p>The City's procedure for preventing conversion includes:</p> <ul style="list-style-type: none"> <li>• Contacting assisted project</li> </ul>	The City continues to work to prevent the conversion of assisted affordable rental housing to market rate. Currently, the City is seeking to find a solution for the Cherry Tree Village complex (see above).	N/A	Update the program to address current conditions.

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No.	Policies and Programs (abbreviated)	What has the City accomplished?	Units produced by Income Category, if known, 2007-2014 (EL=Extremely Low, VL=Very Low, L=Low, M=Moderate, AM=Above Moderate)	Comments and Recommendations for Program's Continuation
	managers annually; <ul style="list-style-type: none"> <li>• Responding to notices to pre-pay;</li> <li>• Providing assistance as appropriate; and</li> <li>• Conducting tenant education and required notifications (at one year prior and six months prior to the conversion date)</li> </ul>			
<b>GOAL 5: PROVIDE HOUSING FREE FROM DISCRIMINATION</b>				
<b>Objective 5-1: Eliminate Housing Discrimination</b>				
Policy 5-1-1: Support the letter and spirit of equal housing opportunity laws.				
5-1-1a	Program: Require that all recipients of locally administered housing assistance funds acknowledge their understanding of fair housing law and affirm their commitment to the law. Recipients of housing assistance funds are provided with materials to help with the understanding of and compliance with fair housing laws.	In 2015, Stanislaus Urban County and the City of Turlock completed their first regional Analysis of Impediments to Fair Housing Choice, or "AI" in concert with the regional 2015-2020 Consolidated Plan. The AI includes an analysis of local factors that may impact fair housing choice, the identification of specific impediments to fair housing choice, and a plan to address those impediments.	N/A	Continue program.
5-1-1b	Program: Continue participation in Project Sentinel as per the HOME Consortium Consolidated Plan. Project Sentinel disseminates fair housing information through flyers, and attending educational meetings. Flyers with information are available, at the library, senior centers, the Department	Continued working with non-profits for the furthering of fair housing.	N/A	Continue program.

**Table 2.2-1: City Progress Report: Evaluating Accomplishments Since 2007 (Based on 2007-2014 Turlock Housing Element)**

No.	Policies and Programs (abbreviated)	What has the City accomplished?	Units produced by Income Category, if known, 2007-2014 (EL=Extremely Low, VL=Very Low, L=Low, M=Moderate, AM=Above Moderate)	Comments and Recommendations for Program's Continuation
	of Vocational training, City offices, the hospital, government agencies, and in some apartment complexes. This information is published in English, Spanish and Hmong.			
5-1-1c	Program: Through Project Sentinel, provide regular workshops on the fair housing laws to educate property owners and managers and real estate professionals about race and disability discrimination and familial status protections. Project Sentinel now also provides foreclosure counseling.	Project Sentinel periodically provides workshops through their offices and in partnership with City events. Seminars for different property management companies have also been conducted.	N/A	Continue program.
<b>Objective 5-2: Reduce the incidence of displacement.</b> Policy 5-2-1: In development of public projects, require an analysis of potential displacement of existing residences with an emphasis on minimizing both temporary displacement and relocation.				
5-2-1a	Program: Continue to provide funds when necessary to mitigate the unsettling impacts of temporary and permanent relocation during the construction or rehabilitation of any housing project that has received public funds. Qualified households can receive up to \$1,000 as a grant; funding beyond \$1,000 is disbursed as a low-interest loan.	The City is permanently relocating all four families who were living in the four-plex on Lambert Way in order to renovate the property.	N/A	Revise program to acknowledge that the amount awarded for relocation is based on HUD's requirements due to the Uniform Relocation Act.

**Table 2.2-1: City Progress Report: Evaluating Accomplishments Since 2007 (Based on 2007-2014 Turlock Housing Element)**

No.	Policies and Programs (abbreviated)	What has the City accomplished?	Units produced by Income Category, if known, 2007-2014 (EL=Extremely Low, VL=Very Low, L=Low, M=Moderate, AM=Above Moderate)	Comments and Recommendations for Program's Continuation
<b>GOAL 6: ENCOURAGE AND ENHANCE COORDINATION</b>				
<b>Objective 6-1: Maximize coordination and cooperation among housing developers, housing providers and program managers.</b>				
Policy 6-1-1: Continue to support the Housing Authority of the County of Stanislaus to provide housing assistance to extremely low, very low, low and moderate-income households.				
6-1-1a	Program: Maintain membership in the Housing Authority to qualify City residents for Section 8—existing housing assistance administered by the Housing Authority. Provide information on the availability of Housing Authority programs to qualified residents.	As the lead agency in the Continuum of Care, the Housing Authority (HACS) continues to administer housing vouchers.	N/A	Continue program, but revise language to remove the term “membership.”
Policy 6-1-2: Continue to support non-profit cooperation in the development of affordable housing.				
6-1-2a	Program: Compile a list of non-profit organizations that the City has worked with in the past to establish cooperative agreements with non-profit housing corporations as a support agency to the City. Identify additional organizations that can serve the same role, and provide notice of funds available. As part of this list and extended outreach, the City shall contact developers/providers of permanent and migrant farmworker housing to ensure that these entities are also made aware of available funding.	The City of Turlock continues to work with a number of Community Housing Development Organizations (CHDO). New HOME requirements necessitate that CHDOs be recertified for every project. This has widened opportunities for additional non-profits to be established as CHDOs.	N/A	Continue program.

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No.	Policies and Programs (abbreviated)	What has the City accomplished?	Units produced by Income Category, if known, 2007-2014 (EL=Extremely Low, VL=Very Low, L=Low, M=Moderate, AM=Above Moderate)	Comments and Recommendations for Program's Continuation
<b>Objective 6-2: Provide housing assistance information to low-wage employees.</b> Policy 6-2-1: Cooperate with employers to identify and implement housing assistance programs.				
6-2-1a	Program: Meet with low-wage employers in Turlock to distribute information about various city housing programs that may benefit their employees, including Mobile Home Rental Assistance, FTHB, and Rehabilitation Loans.	Flyers have been sent out with City utility mailers, and the City is considering doing another mailing soon.  Information booths have been held during community fairs and events throughout Stanislaus County.  Some emails and information have been sent to major local employers.	N/A	Continue program.
6-2-1b	Program: Coordinate with employers to provide job training programs, enabling residents to get and/or keep jobs, and thus keep their homes.	The City has collaborated with the Stanislaus Business Alliance and local employers to host hiring events.	N/A	As funding sources become available, the City will take advantage of the Homeless Prevention and Rapid Re-Housing Program's job training component.  Revise program language to include hiring events.

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<b>GOAL 7: REDUCE RESIDENTIAL ENERGY CONSUMPTION</b>				
<b>Objective 7-1: Increase awareness of energy conservation opportunities.</b>				
Policy 7-1-1: Encourage energy conservation activities in all residential neighborhoods.				
7-1-1a	Program: Supply energy conservation awareness brochures ("100 Ways to Go Green") in all public meeting places and online, and make available in both English and Spanish.	Municipal Services has a new online webpage that deals with solar and energy conservation programs. The website and all handouts are available in English and Spanish.	N/A	Continue program.
Policy 7-1-2: Promote and support State and TID energy conservation and energy generation programs for housing construction and rehabilitation.				
7-1-2a	Program: Inform residents doing home remodels of TID programs for installation of solar panels. Discuss the opportunities when residents apply for a permit.	TID has a contract with the Central Valley Opportunity Center (CVOC) to provide energy conservation grants to low income families.  Additionally, City-funded rehabilitation projects require ENERGY STAR appliances and encourage residents to obtain rebates.	N/A	Revise program to include a wider range of energy efficient projects.
7-1-2b	Program: Include a discussion of available TID and PG&E programs in predevelopment meetings.	For certain projects, such as Avena Bella, TID has been invited to meet with the developers. Avena Bella is considered a green building with LEED Platinum certification.	N/A	Continue program.
7-1-2c	Program: Require new housing construction projects to comply with forthcoming General Plan policies related to the State's greenhouse gas emissions reduction targets, set forth in AB 32.	The City continues to require new housing construction projects to comply with General Plan policies and AB 32 requirements.	N/A	Revise program to acknowledge completion of the General Plan Update.
<b>Objective 7-2: Reduce energy consumption in City-funded and –supported residential projects.</b>				

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No.	<i>Policies and Programs (abbreviated)</i>	<i>What has the City accomplished?</i>	<i>Units produced by Income Category, if known, 2007-2014 (EL=Extremely Low, VL=Very Low, L=Low, M=Moderate, AM=Above Moderate)</i>	<i>Comments and Recommendations for Program's Continuation</i>
<b>Policy 7-2-1: Encourage energy conservation activities in all residential neighborhoods.</b>				
7-2-1a	Program: For participants in the Home Rehabilitation Loan program, provide information and technical support regarding available rebate and incentive programs (through TID and PG&E) for energy efficient appliances and weatherization tools.	For City-funded rehabilitation projects, ENERGY STAR rated appliances are required.  The City assists residents in obtaining rebates.	N/A	Continue program, and possibly combine with program 7-1-2a.
7-2-1b	Program: Require Energy Star electrical appliances when replacing appliances in City-funded Home Rehabilitation projects.	For City-funded rehabilitation projects, ENERGY STAR rated appliances are required.	N/A	Combine program with 7-1-2a or 7-2-1a.
7-2-1c	Program: Require that projects receiving assistance from the Redevelopment Agency, including but not limited to infrastructure projects and affordable housing, include energy efficiency measures beyond the minimum standards of Title 24.	Projects that received RDA assistance included energy efficiency measures beyond the minimum standards of Title 24.	N/A	Revise or remove program to reflect the dissolution of RDA.

## **2.3 Appropriateness of Goals, Objectives, and Policies**

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The City of Turlock has been generally effective in accomplishing the goals laid out in the 2007-2014 Housing Element. The City successfully sought and was awarded approximately \$18 million in federal and State funding for assisting low and moderate income families. Some of this funding was used to continue the City's successful First Time Homebuyers Program and the Rehabilitation Program, as well as for necessary public infrastructure improvements in designated neighborhoods. Information about these programs, the new comprehensive Community Resource Handbook, and a list of affordable housing developments are all now available on the City's website.

Numerous affordable housing developments serving diverse population groups were built and permitted during this period as well. For example, the 80-unit first phase of the Avena Bella affordable housing project was completed, serving larger extremely low-, very low-, and low-income households with two and three bedroom units. The City also permitted and/or constructed 30 percent of the housing units allocated to it by the RHNA, including roughly 70 percent of its allocated low- and moderate-income units.

The goals, objectives, and policies established for the 2007-2014 Housing Element were appropriate for the City of Turlock and serve as the basis for the policies in the 2015-2023 Housing Element. City staff has carefully reviewed the effectiveness and appropriateness of the existing policies; successful ones are kept, and less successful and/or obsolete policies are amended or removed. In addition, new policies have been introduced that respond to community and stakeholder concerns, major identified needs and constraints, and the current economic climate. The policies in this Housing Element have also been updated to comply with recent changes in relevant legislation.

## **3 Housing Needs Assessment**

The purpose of this chapter is to summarize and analyze the existing population, employment, and housing conditions and identify specific housing needs in the City of Turlock. It consists of six major sections: population and employment trends, household trends, housing stock characteristics, special housing needs analysis, energy conservation opportunities, and projected housing needs.

### **3.1 Population and Employment Trends**

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It is important to analyze demographic variables, such as population, employment, and households, in order to assess the present and future housing needs of the City of Turlock. This section utilizes sources, such as the 2000 and 2010 U.S. Census Reports, the 2013 American Community Survey, State Department of Finance (Demographic Research Unit), Bureau of Labor Statistics, and Stanislaus County Council Governments (StanCOG).

#### **POPULATION TRENDS**

##### **County Population Growth Trends**

The City of Turlock is part of the Stanislaus Council of Governments (StanCOG). StanCOG is comprised of nine cities and Stanislaus County. Between 2000 and 2010, Stanislaus County population increased by 67,456 persons at an average annual growth rate of 1.5 percent. However, population growth slowed in the following years due to the lingering effects of the 2008 recession. Between 2010 and 2013, the County grew by 3,868 persons at an average annual rate of 0.3 percent. In 2013, Stanislaus County had an estimated population of 518,321. Five counties surround Stanislaus County: San Joaquin, Santa Clara, Merced, Tuolumne, and Calaveras. As shown in Table 3.1-1, of these counties, Stanislaus County had the third highest percentage growth between 2000 and 2010 and the fourth highest between 2010 and 2013. Stanislaus County is the third most populated county in the region, behind Santa Clara and San Joaquin.

**Table 3.1-1: Population Trends - Stanislaus and Neighboring Counties, 2000, 2010 and 2013**

County	2000 Census	2010 Census	2013 Estimate	Change 2000 – 2010		Change 2010 - 2013	
				Number	Avg. Annual % Change	Number	Avg. Annual % Change
Stanislaus	446,997	514,453	518,321	67,456	1.5%	3,868	0.3%
San Joaquin	563,598	685,306	693,177	121,708	2.2%	7,871	0.4%
Santa Clara	1,682,585	1,781,642	1,812,208	99,057	0.6%	30,566	0.6%
Merced	210,554	255,763	258,707	45,209	2.2%	2,944	0.4%
Tuolumne	54,501	55,365	54,728	864	0.2%	(637)	(0.4%)
Calaveras	40,554	45,578	45,147	5,024	1.2%	(431)	(0.3%)

Source: 2000 and 2010 Census, 2013 American Community Survey.

Public and private entities that project population cite a variety of factors driving the recent growth in the Central Valley in general and Stanislaus County in particular. According to the Public Policy Institute of California (PPIC), over half of the growth in the Central Valley has been due to migration. Job growth, affordable housing, and strong family relationships are the primary reasons for migrating to the Central Valley. Although most of the migration comes from coastal California where housing is less affordable, an additional component is also generated from outside the U.S. (e.g. Latin America, Asia). Additionally, the Central Valley's newest residents are more likely than those who move away from the region to be married and have children.

According to the Stanislaus County of Governments (StanCOG), another factor driving population growth in the County is a significant growth in interregional commuters. Specifically, the County is expected to expand its role as a "bedroom community" for residents who commute to their jobs in areas such as the Bay Area or Sacramento. StanCOG projects that the Stanislaus region will add 250,000 people between 2010 and 2040 at an average annual growth rate of 1.6 percent. During this period, the employment growth rate is not expected to keep pace with population, increasing at a lower annual rate of 1.2 percent. This discrepancy indicates that the County's number of interregional commuters will likely continue to increase over the next few decades. However, more localized data suggest that this trend may be driven by Modesto, the County's largest city, given its closer proximity to employment centers outside the County. It appears less applicable to Turlock.

### City Population Growth Trends

Turlock, with an estimated population of 69,185 in 2013, is the second most populated city in the region behind Modesto, with 202,629 people. The City of Turlock added 12,739 people from 2000 to 2010, at an average annual growth rate of 2.3 percent. By contrast, Modesto grew by less than one percent per year over the same period. However, Turlock's population growth slowed significantly between 2010 and 2013, increasing by less than a third of a percent annually during this period. Nonetheless, growth in Turlock accounts for 19 percent of the growth within Stanislaus County between 2000 and 2013. Table 3.1-2 compares Turlock's growth to that of its neighboring cities.

**Table 3.1-2: Population Trends - Neighboring Cities and Communities**

City or Community	2000 Census	2010 Census	2013 Estimate	Change 2000-2010		Change 2010-2013	
				Number	Avg. Annual % Change	Number	Avg. Annual % Change
Turlock	55,810	68,549	69,185	12,739	2.3%	636	0.3%
Patterson	11,606	20,413	20,480	8,807	7.5%	67	0.1%
Ceres	34,609	45,417	46,022	10,808	3.1%	605	0.4%
Modesto	188,856	201,165	202,629	12,309	0.7%	1,464	0.2%
Hughson	3,980	6,640	6,740	2,660	6.7%	100	0.5%
Denair	3,446	4,404	4,737	958	2.8%	333	2.5%

Source: 2000 and 2010 Census; 2013 American Community Survey.

### Projected Population Growth

As demonstrated in Table 3.1-3, Turlock's annual percentage growth has dropped significantly in recent years as a result of the recent economic downturn.

**Table 3.1-3: Population Trends - City of Turlock**

Year	Population	Change	% Change	Annual % Change
1980	26,287			
1990	42,198	15,911	60.5%	6.1%
2000	55,810	13,612	32.2%	3.2%
2010	68,549	12,739	22.8%	2.3%
2013	69,185	636	0.9%	0.3%

Source: 1990, 2000 and 2010 Census; 2013 American Community Survey

It is important to note that recent economic conditions placed a strain on the Central Valley that may require a longer recovery period than other areas of the State. The Central Valley's relatively high growth rates over the last twenty-five years is largely attributable to its role in providing low-cost housing and employment opportunities that are particularly attractive to immigrant populations, primarily related to agriculture and food processing. Following the economic downturn, many Central Valley towns experienced unemployment rates three to four times the national average with some of the highest foreclosure rates in the Country.

These conditions are exacerbated by drought issues. As California's drought enters its fourth year in 2015, an ongoing lack of water continues to prevent farmers from planting crops and has created even more job losses.<sup>1</sup> Until these conditions stabilize, growth will likely continue to occur at a substantially slower rate in the short-term. Assuming that water issues can be overcome—which is a large assumption—growth rates will probably increase in the medium and long term. The Turlock General Plan projects a population of 104,500 in 2030.

<sup>1</sup> The New York Times, March 17, 2015. "As California Drought Enters 4<sup>th</sup> Year, Conservation Efforts and Worries Increase" by Adam Nagourney. [www.nytimes.com](http://www.nytimes.com)

## Age

The age group showing the most growth from 2000 to 2013 was ages 45 to 64, representing members of the baby boom generation. The 15 to 24 age group and the senior population, age 65 and over, grew steadily over this time period, while the 0 to 14 and 25 to 44 age groups dropped in overall percentage. Table 3.1-4 shows the breakdown of Turlock's population by age in 2000, 2010 and 2013.

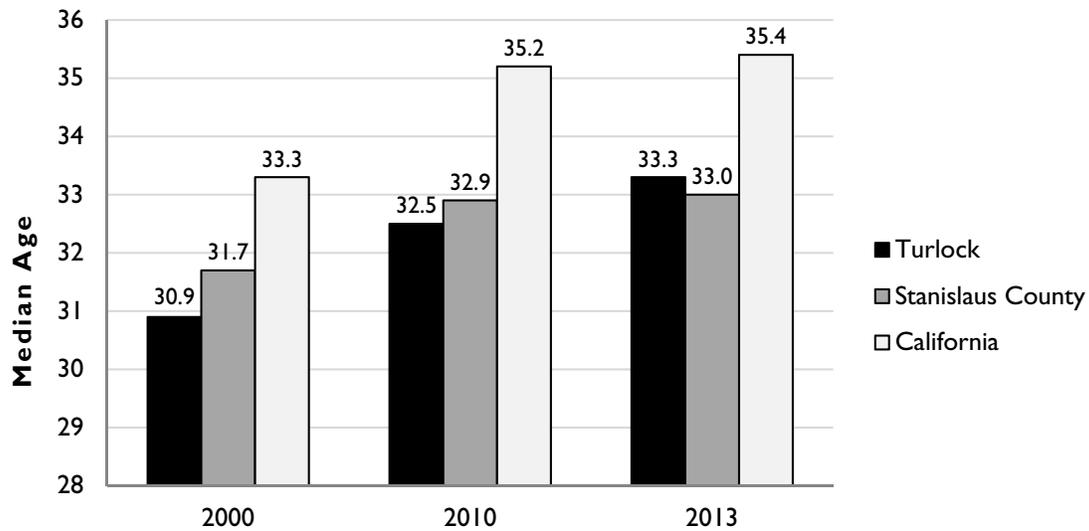
**Table 3.1-4: Population by Age Trends - City of Turlock**

Age Cohorts	2000 Census		2010 Census		2013 Estimate	
	Number	Percent	Number	Percent	Number	Percent
0-4 years	4,505	8.1%	5,167	7.5%	5,023	7.3%
5-9 years	4,816	8.6%	5,069	7.4%	5,037	7.3%
10-14 years	4,677	8.4%	5,344	7.8%	4,832	7.0%
15-19 years	4,448	8.0%	5,630	8.2%	5,711	8.3%
20-24 years	4,545	8.1%	5,697	8.3%	5,527	8.0%
25-34 years	8,063	14.4%	9,646	14.1%	10,054	14.5%
35-44 years	8,040	14.4%	8,667	12.6%	9,223	13.3%
45-54 years	6,352	11.4%	8,769	12.8%	8,196	11.8%
55-59 years	2,095	3.8%	3,627	5.3%	3,661	5.3%
60-64 years	1,664	3.0%	2,921	4.3%	3,618	5.2%
65-74 years	3,121	5.6%	4,004	5.8%	4,556	6.6%
75-84 years	2,411	4.3%	2,726	4.0%	2,418	3.5%
85+ years	1,073	1.9%	1,282	1.9%	1,329	1.9%
<b>Total</b>	<b>42,198</b>	<b>100.0%</b>	<b>68,549</b>	<b>100.0%</b>	<b>69,185</b>	<b>100.0%</b>
Median Age	30.9		32.5		33.3	

Source: 2000 and 2010 Census; 2013 American Community Survey.

Between 2000 and 2010, the median age in Turlock increased from 30.9 to 32.5 years of age, which implies a slowly aging population. The median age in 2013 is estimated at 33.3. The City and County median age has been consistently slightly lower than that of the State. In 2010, when the State median age was 35.2 years, while the City and County median ages were 32.5 years and 32.9 years, respectively. Over the next three years, the median age in the County and the State stayed nearly constant, while the City median age increased by nearly one year to 33.3, as shown below in Chart 3.1-1.

**Chart 3.1-I Median Age Trends**



Source: 2000 and 2010 Census; 2010 American Community Survey.

**Race**

According to the 2013 American Community Survey, persons who categorized themselves as white represented 80 percent of the Turlock population and 77 percent of the Stanislaus County population. In the City, 35 percent are of Hispanic origin (of any race), versus 43 percent in the County. Table 3.1-5 shows race and ethnicity of Turlock and Stanislaus County in 2013.

**Table 3.1-5: Population by Race and Ethnicity – City of Turlock and Stanislaus County, 2013**

Race	Stanislaus County		City of Turlock	
	Number	Percent	Number	Percent
<b>Race</b>				
White alone	396,550	76.5%	55,371	80.0%
Black or African American alone	14,635	2.8%	1,318	1.9%
American Indian and Alaska Native alone	4,243	0.8%	473	0.7%
Asian alone	27,351	5.3%	4,803	6.9%
Native Hawaiian and Other Pacific Islander alone	3,810	0.7%	531	0.8%
Some other race alone	49,164	9.5%	3,896	5.6%
Two or more races	22,568	4.4%	2,793	4.0%
<b>Total</b>	<b>518,321</b>	<b>100.0%</b>	<b>69,185</b>	<b>100.0%</b>
<b>Ethnicity</b>				
Hispanic or Latino	220,267	42.5%	24,304	35.1%
Not Hispanic or Latino:	298,054	57.5%	44,881	64.9%
<b>Total</b>	<b>518,321</b>	<b>100.0%</b>	<b>69,185</b>	<b>100.0%</b>

Source: 2013 American Community Survey

## EMPLOYMENT TRENDS

### Employment by Industry

Turlock's employment composition is reflective of the County as a whole (Table 3.1-6). Turlock's major sectors are Health Care and Social Assistance (15 percent), Manufacturing (13 percent), Educational Services (12 percent), and Retail Trade (12 percent). For the County, Health Care and Social Assistance, Retail Trade, and Manufacturing represent the largest employment sectors. These three sectors account for about 40 percent of total jobs in Turlock and 39 percent Countywide.

**Table 3.1-6: Employment Industries – Stanislaus County and Turlock, 2013**

Industry	Stanislaus County		City of Turlock	
	Number	Percent	Number	Percent
Agriculture, forestry, fishing and hunting	11,612	5.6%	1,584	5.5%
Mining, quarrying, and oil and gas extraction	195	0.1%	0	0.0%
Construction	14,113	6.9%	1,749	6.1%
Manufacturing	25,603	12.6%	3,845	13.4%
Wholesale trade	8,789	4.3%	1,107	3.9%
Retail trade	26,369	13.0%	3,285	11.5%
Transportation and warehousing	8,977	4.4%	1,169	4.1%
Utilities	1,629	0.8%	375	1.3%
Information	2,633	1.3%	264	0.9%
Finance and insurance	4,471	2.2%	592	2.1%
Real estate and rental and leasing	3,165	1.6%	334	1.2%
Professional, scientific, and technical services	7,584	3.7%	995	3.5%
Management of companies and enterprises	161	0.1%	19	0.1%
Administrative and support and waste management services	8,632	4.2%	1,132	4.0%
Educational services	18,082	8.9%	3,437	12.0%
Health care and social assistance	26,711	13.1%	4,396	15.4%
Arts, entertainment, and recreation	2,695	1.3%	477	1.7%
Accommodation and food services	13,783	6.8%	1,691	5.9%
Other services, except public administration	10,077	5.0%	1,348	4.7%
Public administration	7,951	3.9%	836	2.9%
<b>Total Employment (All Industries)</b>	<b>203,232</b>	<b>100%</b>	<b>28,635</b>	<b>100%</b>
<i>Total Employment as a % of County</i>	<i>100.0%</i>		<i>14.1%</i>	

Source: 2013 American Community Survey

The leading employers in Turlock and the County reflect the trends described above. As shown in Table 3.1-7, the Turlock Unified School District (TUSD) employs the highest number of employees in the City with 2,200 employees. Emanuel Medical Center and Foster Farms are second and third, with over 1,500 employees each. Overall, the top ten employers employ a total of 8,270 employees in the City or close to 30 percent of the total number of employees in the City. Additionally, four of the top County employers, California State University (CSU) Stanislaus, Emanuel Medical Center, Foster Farms, and Stanislaus County Community Services, are located in Turlock.

**Table 3.1-7: Major Employers in Turlock**

<i>Employer</i>	<i>Industry</i>	<i>Number of Employees</i>
Turlock Unified School District	School District	2,200
Emanuel Medical Center	Healthcare Facility	1,549
Foster Farms	Poultry Processor	1,512
CSU, Stanislaus	Public University	1,100
Turlock Irrigation District	Water and Electric Utility	495
Wal-Mart	Retailer	415
City of Turlock	City Government	373
Varco Pruden	Metal and Steel Construction	245
Mid-Valley Dairy (Sunny Side Farms)	Dairy Products	205
Sensient Dehydrated Flavors	Food Manufacturer	180

*Source: City of Turlock*

Historical employment growth reflects the lingering effects of the recent economic downturn. Overall, Stanislaus County saw a loss of 4,192 jobs between 2010 and 2013, 1,369 of which were in Turlock. As a result of the foreclosure crisis, the Real Estate and Rental and Leasing industry and Construction industry showed significant decreases both regionally and locally. However, some industries showed growth during this period, including Agriculture, Forestry, Fishing and Hunting, which grew by 9.7 percent in the County and 18.9 percent in Turlock. This is particularly notable given the financial hardship experienced by the farming community as a result of the ongoing California drought discussed earlier. Unless water conditions stabilize in the Central Valley, this industry will likely experience decline in the coming years. Table 3.1-8 shows change in share of employment by industry sector in Stanislaus County and Turlock from 2010 to 2013.

**Table 3.1-8: Employment Growth by Industry Sector– Stanislaus County and Turlock, 2010-2013**

<i>Industry</i>	<i>Stanislaus County</i>		<i>City of Turlock</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Agriculture, forestry, fishing and hunting	1,030	9.7%	252	18.9%
Mining, quarrying, and oil and gas extraction	(45)	(18.8%)	0	0%
Construction	(3,560)	(20.1%)	(423)	(19.5%)
Manufacturing	(1,611)	(5.9%)	106	2.8%
Wholesale trade	561	6.8%	71	6.9%
Retail trade	162	0.6%	(562)	(14.6%)
Transportation and warehousing	59	0.7%	46	4.1%
Utilities	(219)	(11.9%)	32	9.3%
Information	(573)	(17.9%)	(168)	(38.9%)
Finance and insurance	(797)	(15.1%)	(219)	(27.0%)
Real estate and rental and leasing	(1,012)	(24.2%)	(192)	(36.5%)
Professional, scientific, and technical services	(238)	(3.0%)	(143)	(12.6%)
Management of companies and enterprises	(1)	(0.6%)	(24)	(55.8%)
Administrative and support and waste management services	750	9.5%	180	18.9%
Educational services	(498)	(2.7%)	(372)	(9.8%)
Health care and social assistance	1,540	6.1%	828	23.2%
Arts, entertainment, and recreation	178	7.1%	103	27.5%
Accommodation and food services	742	5.7%	(188)	(10.0%)
Other services, except public administration	(908)	(8.3%)	(599)	(30.8%)
Public administration	248	3.2%	(97)	(10.4%)
<b>Total Employment (All Industries)</b>	<b>(4,192)</b>	<b>(2.0%)</b>	<b>(1,369)</b>	<b>(4.6%)</b>

Source: 2010 and 2013 American Community Survey

### **Labor Force Trends**

According to the Bureau of Labor Statistics, there were approximately 33,500 persons in the Turlock labor force in 2014. Recently, the unemployment rate is slowly beginning to fall from its ten-year high of 13.3 percent in 2010, though as Table 3.1-9 demonstrates, it has been hovering around 10 percent for the past couple of years. Given that the City experienced its lowest periods of unemployment, generally around six percent, in 2005-2007, Turlock has yet to return to pre-recession levels of employment.

**Table 3.1-9: Labor Force Trends – Turlock, 2005-2014<sup>1</sup>**

<i>Year</i>	<i>Labor Force</i>	<i>Employed</i>	<i>Unemployed</i>	<i>Unemployment Rate<sup>2</sup></i>
2005	28,100	26,300	1,800	6.5%
2006	27,900	26,200	1,700	5.9%
2007	28,100	26,300	1,800	6.5%
2008	28,500	26,200	2,400	8.3%
2009	28,500	25,100	3,400	12.1%
2010	29,000	25,100	3,800	13.3%
2011	28,900	25,200	3,700	12.8%
2012	29,100	25,700	3,400	11.5%
2013	29,100	26,300	2,900	9.8%
2014	33,500	30,200	3,400	10.1%

Note:

1. Data may not add due to rounding. These data are not seasonally adjusted.
2. All unemployment rates shown are calculated on unrounded data.

Source: U.S. Bureau of Labor Statistics, California Employment Development Department

According to the 2013 American Community Survey, almost half (44 percent) of the labor force that lived within the City worked there as well. Approximately 78 percent of all employed persons worked in the County. As shown in Table 3.1-10, approximately 74 percent of these workers commute less than 30 minutes, and 40 percent commute less than 15 minutes.

**Table 3.1-10: Employment by Commuting Patterns – Turlock, 2000-2013**

<i>Commuting Pattern*</i>	<i>2000</i>		<i>2010</i>		<i>2013</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Worked in Turlock	10,018	46.0%	13,087	45.3%	12,122	44.0%
Worked outside Turlock	11,746	54.0%	15,803	54.7%	15,427	56.0%
Worked in the County	17,834	81.9%	23,574	81.6%	21,543	78.2%
<i>Commute Time to Work</i>						
0-14 Minutes	9,216	43.5%	11,243	40.6%	10,673	40.4%
15-29 Minutes	6,990	33.0%	8,920	32.2%	8,789	33.3%
30-44 Minutes	2,711	12.9%	4,368	15.8%	3,822	14.5%
45 Minutes or more	2,249	10.6%	3,155	11.4%	3,131	11.9%

Source: 2000 Census and 2010 and 2013 American Community Survey. \*Numbers are not mutually exclusive.

## 3.2 Household Trends

The change in the number and types of households in a city is one of the prime determinants of the demand for housing. Households can form and change even in periods of static population growth through adult children leaving home, divorce, and with the aging of the population.

### HOUSEHOLD SIZE AND FORMATION

#### Total Households

Annual household growth in Turlock was fairly strong between 1990 and 2010, showing an average annual growth rate of approximately 2.5 percent over that period. This was roughly one percent higher than the average annual household growth Stanislaus County experienced during the same time.

Between 2010 and 2013, growth slowed significantly in both the City and the County, as it did in the entire region following the economic downturn. During this time frame, the number of households in Turlock increased by 0.8 percent per year, approximately a half percent greater than population growth, which was 0.3 percent per year. By contrast, annual household growth in Stanislaus County was 0.3 percent per year, which mirrored population growth in these years. Table 3.2-1 shows household formation trends in Turlock and Stanislaus County since 1990.

**Table 3.2-1: Household Formation Trends – Turlock and Stanislaus County**

Year	Households	Change	% Change	Annual % Change
<b>City of Turlock</b>				
1990	14,689			
2000	18,408	3,719	25.3%	2.5%
2010	22,772	4,364	23.7%	2.4%
2013	23,294	522	2.3%	0.8%
<b>Stanislaus County</b>				
1990	125,375			
2000	145,253	19,878	15.8%	1.6%
2010	165,180	19,927	13.7%	1.4%
2013	166,883	1,703	1.0%	0.3%

Source: 1990, 2000 and 2010 Census; 2013 American Community Survey.

#### Household Size

Along with the persons-per-household figures, household size helps to determine the size of housing units needed within a jurisdiction. In the City of Turlock, “large” households containing five or more persons represented 14 percent of all households in 2013, whereas 52 percent were “small” households with one or two persons. According to the 2013 American Community Survey, the number of large households decreased between 2010 and 2013, from 17 percent in 2010 to 14 percent in 2013. The number of small households increased from 49 percent to 52 percent of the total, while three- and four-person households remained relatively constant. The

feedback from service providers at the April 23 community/stakeholders housing forum confirms that there is a greater need for smaller rental units than larger ones.

Household sizes in Stanislaus County vary only slightly from those in the City of Turlock. Roughly 49 percent of the households in the County were “small” in 2013. While “large” households made up a somewhat larger share of the total in Stanislaus County than in Turlock (18 percent versus 14 percent), this share also decreased since 2010. Table 3.2-2 shows household size trends in Turlock and Stanislaus County.

**Table 3.2-2: Household Size Trends – Turlock and Stanislaus County**

Household Size	2000		2010		2013	
	Number	Percent	Number	Percent	Number	Percent
<b>City of Turlock</b>						
1 Person	3,911	21.2%	4,755	20.9%	4,856	20.8%
2 Person	5,352	29.2%	6,312	27.7%	7,221	31.0%
3-4 Person	6,166	33.4%	7,744	34.0%	7,892	33.9%
5+ Person	2,979	16.2%	3,961	17.4%	3,325	14.3%
<b>Stanislaus County</b>						
1 Person	28,211	19.4%	31,923	19.3%	33,950	20.3%
2 Person	41,630	28.8%	45,464	27.5%	48,530	29.1%
3-4 Person	48,856	33.6%	55,406	33.5%	55,252	33.1%
5+ Person	26,449	18.2%	32,387	19.6%	29,151	17.5%

Source: 2000 and 2010 Census; 2013 American Community Survey

### Persons per Household

The number of persons per household ratio is an important indicator of the relationship between population growth and household formation. For example, if the number of persons per household is decreasing, then households are forming at a faster rate than population growth. Conversely, if population is growing faster than households, then the persons per household would be increasing.

As shown in Table 3.2-3, between 1990 and 2013, the number of persons per household has remained relatively constant for the City of Turlock and Stanislaus County. Specifically, the City of Turlock rose from 2.9 persons per household in 1990 to 3.0 persons per household in 2000, before dropping back down to 2.9 persons per household in 2013. This indicates that population growth has closely mirrored household formation over this time period. In Stanislaus County, the number of persons per household rose slightly between 1990 and 2000, but has remained constant ever since.

**Table 3.2-3: Persons per Household Trend – Turlock and Stanislaus County**

<i>Year</i>	<i>City of Turlock</i>	<i>Stanislaus County</i>
1990	2.9	2.9
2000	3.0	3.1
2010	3.0	3.1
2013	2.9	3.1

Source: 1990, 2000 and 2010 Census; 2013 American Community Survey.

## HOUSING TENURE

Tenure, or the number of homeowner and renter households, can be affected by many factors, including housing cost (influenced by interest rates, economics, land supply, and development constraints), housing type, housing availability, job availability, public agencies and consumer preference.

During the period 1990 to 2000, the proportion of renter households declined from 48 percent of the households to 44 percent of the City of Turlock. However, between 2010 and 2013 the percentage of renter households increased, reaching 47 percent in 2013. This recent increase in renter households can be primarily attributed to the foreclosure crisis that resulted from the 2008 recession.

Stanislaus County has consistently had a lower proportion of renter households than the City of Turlock. Table 3.2-4 compares household tenure of Turlock and Stanislaus County. Renter households accounted for approximately 39 percent of the total between 1990 and 2010, increasing to 42 percent in 2013. Traditionally, college students attending California State University, Stanislaus account for Turlock's higher proportion of renter households.

**Table 3.2-4: Household Tenure - Turlock and Stanislaus County**

	<i>City of Turlock</i>		<i>Stanislaus County</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
<b>1990</b>				
Owners	7,712	52.5%	76,103	60.7%
Renters	6,992	47.6%	49,272	39.3%
<b>2000</b>				
Owners	10,272	55.8%	89,912	61.9%
Renters	8,136	44.2%	55,341	38.1%
<b>2010</b>				
Owners	12,622	55.4%	99,364	60.2%
Renters	10,150	44.6%	65,816	39.8%
<b>2013</b>				
Owners	12,430	53.4%	97,004	58.1%
Renters	10,864	46.6%	69,879	41.9%

Source: 1990, 2000 and 2010 US Census; 2013 American Community Survey

## HOUSEHOLD INCOME

### Median Household Income

The median household income in Turlock is estimated at \$53,270 in 2013. Table 3.2-5 compares Turlock's and Stanislaus County's median household income in real dollars from 1990 to 2013. The data shows that in Turlock has outpaced County income growth in since 1990. Although income growth has been slow in recent years (1.7 percent annual change between 2010 and 2013), median income at the County level was in decline during that same period.

**Table 3.2-5: Median Household Income Trends - Turlock and Stanislaus County**

<i>Year</i>	<i>Income</i>	<i>Change</i>	<i>% Change</i>	<i>Annual % Change</i>
<b>City of Turlock</b>				
1990	\$27,293			
2000	\$39,050	\$11,757	43.1%	4.3%
2010	\$50,573	\$11,523	29.5%	2.6%
2013	\$53,270	\$2,697	5.3%	1.7%
<b>Stanislaus County</b>				
1990	\$29,793			
2000	\$40,101	\$10,308	34.6%	3.5%
2010	\$51,094	\$10,993	27.4%	2.4%
2013	\$49,297	(\$1,797)	(3.5%)	(1.2%)

*Source: 1990 and 2000 US Census; 2010 and 2013 American Community Survey*

### Households by Income

Generally, the proportion of households in the City of Turlock with incomes less than \$15,000 has decreased significantly since 2000, from 19 percent in 2000 to 12 percent in 2013. Additionally, according to the 2013 American Community Survey, just over 21 percent of households in Turlock earn over \$100,000 per year. The proportion of households earning between \$15,000 and \$35,000 decreased slightly from 26 percent to 24 percent. Table 3.2-6 shows household income by cohort.

**Table 3.2-6: Households by Income – Turlock, 2000-2013**

Income Ranges	2000		2010		2013	
	Number	Percent	Number	Percent	Number	Percent
Less Than \$10,000	2,036	11.1%	1,238	5.4%	1,468	6.3%
\$10,000-\$14,999	1,370	7.5%	1,651	7.2%	1,304	5.6%
\$15,000-\$24,999	2,662	14.5%	3,004	13.1%	2,749	11.8%
\$25,000-\$34,999	2,163	11.8%	2,454	10.7%	2,795	12.0%
\$35,000-\$49,999	3,106	16.9%	3,004	13.1%	2,702	11.6%
\$50,000-\$74,999	3,709	20.2%	3,990	17.4%	4,426	19.0%
\$75,000-\$99,999	1,833	10.0%	2,958	12.9%	2,935	12.6%
\$100,000+	1,506	8.2%	4,609	20.1%	4,915	21.1%

Source: 2000 Census; 2010 and 2013 American Community Survey

## INCOME COHORTS

The US Department of Housing and Urban Development (HUD) and the California Department of Housing and Community Development (HCD) estimate Area Median Incomes (AMI) annually for each county or metropolitan area. In turn, these AMIs are used to create qualifying criteria in many housing programs, such as the Community Development Block Grant (CDBG), HOME Investment Partnerships, and Low Income Housing Tax Credits (LIHTC). HCD defined the 2014 AMI for a family of four in Stanislaus County as \$62,000, while HUD defined Median Family Income (MFI) for the Modesto MSA (Stanislaus County) as \$52,700. The higher HCD median reflects that incomes and the cost of living are somewhat higher in California than they are nationwide. However, income categories based on HUD's MFI might apply in certain situations, such as when federal funds are used to support specific programs.

In addition to estimated annual income, HCD has established standard income groups. They are defined as: (1) Extremely Low Income, which are households earning less than 30 percent of AMI; (2) Very Low Income, which are households earning between 30 and 50 percent of the AMI; (3) Low Income, for households earning between 50 percent and 80 percent of the AMI; (4) Moderate Income, for households earning between 80 percent and 120 percent of the AMI, and; (5) Above Moderate Income are households earning over 120 percent of the AMI. Generally, these categories are used to determine household eligibility for federal and local programs.

Table 3.2-7 shows the income ranges for each income category based on the fiscal year 2014 Stanislaus County AMI for a four-person household, which is \$62,000. This table also shows the estimated distribution of all Turlock households by these income categories for 2000 and 2010. However, it is important to note that not every household in each income category has four people. For instance, while in 2013 2,772 households in Turlock had annual incomes less than \$18,600, some of those are households of only one or two people, while others are households of three, four, or more people. The category descriptor "Extremely Low" in this case only applies to those households making \$18,600 or less *and* that also have four or more people.

**Table 3.2-7: Households by 2014 Income Categories – Turlock, 2013 2014**  
**HCD Area Median Income: \$62,000 (four-person household)**

<i>Income Category</i>	<i>Income Range</i>	<i>Number</i>	<i>Percent</i>
Extremely Low	Less than \$18,600	2,772	11.9%
Very Low	\$18,601- \$31,000	4,146	17.8%
Low	\$31,001- \$49,600	4,100	17.6%
Moderate	\$49,601- \$74,400	4,426	19.0%
Above Moderate	Greater Than \$74,400	7,850	33.7%

Source: 2013 American Community Survey; HCD State Income Limits 2014; Dyett & Bhatia

Due to the limitations of this income data, we supplement it with some general estimates of the distribution of households in 2007-2011 by HUD income categories, this time from a different source (Comprehensive Housing Affordability Strategy, or CHAS, data). These are reflected in Table 3.2-8 below.

**Table 3.2-8: Turlock Households by HUD Area Median Family Income Category (2007-2011)**

<i>Extremely Low</i>	<i>Very Low</i>	<i>Low</i>	<i>Moderate and Above Moderate</i>
9%	13%	17%	61%

Source: HUD State of the Cities Data System: Comprehensive Housing Affordability Strategy (CHAS) Data, 2015

Comparing Tables 3.2-7 and 3.2-8, we see that the two data sources and time periods show relatively similar breakdowns of Turlock households by income category. Both sources consider all household sizes, rather than just four-person households; therefore, they both likely overestimate the number of larger households in the Extremely Low and Very Low income cohorts. In line with this data, Turlock expects the share of households with Extremely Low incomes to remain about the same in the future as measured in 2013: around 10 percent of all households.

CHAS data also provides information on the tenure of Extremely Low income households. From 2007-2011, 83 percent of Extremely Low income households were renters, and 17 percent were owners.

## **OVERPAYMENT**

Overpayment is an important measure of the affordability of housing in the City of Turlock. Overpayment for housing considers the total shelter cost for a household compared to their ability to pay. Specifically, overpayment is defined as monthly shelter costs in excess of 30 percent of a household's income. According to the Census, shelter cost is the monthly owner costs (mortgages, deeds of trust, contracts to purchase or similar debts on the property and taxes, insurance on the property, and utilities) or the gross rent (contract rent plus the estimated average monthly cost of utilities).

HUD’s State of the Cities Data System tracks housing cost burden through its Comprehensive Housing Affordability Strategy (CHAS) data, the most recent of which is based off of the 2007-2011 American Community Survey. Table 3.2-9 shows renter and owner households in Turlock grouped into income categories.

Over 70 percent of Extremely Low and Very Low income owner households paid more than 30 percent of their incomes in housing costs; and about 50 percent experienced a housing cost burden of over 50 percent. Over 85 percent of Extremely Low and Very Low income renter households paid more than 30 percent of their incomes in housing costs, and the majority in both categories experienced a housing cost burden greater than 50 percent. Most Low income owners and renters paid more than 30 percent of their incomes in housing costs, and a significant portion paid more than 50 percent of their income (33 percent for owners, 18 percent for renters). The number of cost-burdened households drops as income increases, though renters were consistently more cost-burdened than owners. Overall, 2011, 36 percent of owners and 54 percent of renters had a cost burden of over 30 percent.

**Table 3.2-9: Households Overpaying by Income and Tenure – Turlock, 2007-2011**

Income <sup>1</sup>	Total Households		Cost Burden Greater than 30% of Income		Cost Burden Greater than 50% of Income	
	Owners	Renters	Owners	Renters	Owners	Renters
Extremely Low	345	1,705	72%	85%	46%	78%
Very Low	860	1,980	72%	87%	50%	56%
Low	1,445	2,305	57%	76%	33%	18%
Moderate and Above Moderate	10,030	4,115	5%	5%	3%	0.4%
<b>Total</b>	<b>12,680</b>	<b>10,100</b>	<b>36%</b>	<b>54%</b>	<b>13%</b>	<b>29%</b>

Note:

1. Extremely Low: Less than 30% HAMFI (HUD Area Median Family Income)  
 Very Low: Between 30-50% HAMFI  
 Low: Between 50-80% HAMFI  
 Moderate and Above Moderate: Above 80% HAMFI

Source: HUD State of the Cities Data System: Comprehensive Housing Affordability Strategy (CHAS) Data, 2015

More recent data on overpayment is available for renter and owner households in Stanislaus County through the 2013 American Community Survey. As Table 3.2-10 indicates, approximately 38 percent of all owner households and 59 percent of all renter households in the county were overpaying in 2013. These values are close to the city-level percentages.

**Table 3.2-10: Households Overpaying by Income and Tenure – Stanislaus County, 2013**

Income Range	Owners		Renters	
	Number of Households Overpaying	% of all Owner Households	Number of Households Overpaying	% of all Renter Households
Less than \$20,000	7,137	76.0%	18,697	94.1%
\$20,000 to \$34,999	7,590	60.7%	12,838	85.7%
\$35,000 to \$49,999	7,561	56.7%	5,091	51.2%
\$50,000 to \$74,999	8,124	41.1%	1,658	15.9%
\$75,000 or more	6,363	15.3%	195	2.0%
<b>Total</b>	<b>36,775</b>	<b>38.1%</b>	<b>38,479</b>	<b>59.0%</b>

Source: 2013 American Community Survey

## FORECLOSURES

In the aftermath of the economic recession, many communities are still battling the effects of home foreclosures and vacancy. California experienced one of the highest rates of foreclosure in the country, and the Central Valley was no exception. In Stanislaus County, an estimated 12,851 homes were foreclosed over an 18 month period from January 2007 to June 2008, reaching an 11 percent foreclosure rate. The City of Modesto experienced a nearly 11 percent foreclosure rate during that time period, and the City of Turlock's foreclosure rate was 9.6 percent. While other communities were hit hard in the percentage of foreclosures, the City of Turlock reported in May 2009 that it continued to have numerous foreclosure filings. In addition, it identified that unlike other cities hit by the foreclosure crisis, foreclosures in Turlock were not contained within a specific neighborhood; every socio-economic group has been affected. While the low-income neighborhoods were hit the hardest, no neighborhoods avoided the issue.

Based on an extensive citizen participation process, the City of Turlock and Stanislaus County HOME Consortium 2010-2015 Strategic Plan determined that the primary community priority in housing was abandoned and vacant units in neighborhoods, followed closely by foreclosure prevention and rental assistance. The City was proactive in developing policies and programs to help residents avoid foreclosure and stay in their homes. It secured \$1.5 million in Neighborhood Stabilization Program (NSP) funds, HUD's emergency assistance program that helps state and local governments acquire foreclosed properties that might otherwise become sources of blight. In the HOME Consortium Annual Action Plan for the fiscal year 2013-2014, the City reported that it had spent the entirety of the \$1.5 million NSP grant. The program was concluded in July 2013. Through the program, the City purchases nineteen foreclosed homes, rehabilitated them and sold eighteen. Two of the units that were purchased and rehabbed were done to accommodate persons with disabilities. In the latest HOME Consortium Annual Action Plan (2014-2015), the City of Turlock indicated that it will contribute \$10,000 toward the provision of fair housing services, which includes foreclosure counseling and prevention.

The City has numerous resources for helping households facing foreclosure, which are published on the Housing Program Services website and available at City Hall. Additionally, residents may

call 211—the County help line for non-emergencies—for further assistance with foreclosure problems.

### 3.3 Housing Stock Characteristics

#### HOUSING UNITS

According to the 2013 American Community Survey, Turlock had a total of occupied 23,394 housing units. Of these units, 12,430 were owner occupied and 10,864 were renter occupied. The highest percentage of both owners and renters lived in single-family residences. Over 90 percent of owner households lived in single-family detached homes. In renter households, 41 percent lived in single-family detached homes, 12 percent lived in single-family attached homes, and 8 percent lived in 3-4 unit buildings. Table 3.3-1 displays housing type for owners and renters in 2013.

**Table 3.3-1: Housing Type by Tenure – Turlock, 2013**

Units in Structure	Owners		Renters		Total	
	Number	Percent	Number	Percent	Number	Percent
1, detached	11,672	93.9%	4,498	41.4%	16,166	69.4%
1, attached	149	1.2%	1,325	12.2%	1,468	6.3%
2	12	0.1%	695	6.4%	699	3.0%
3 or 4	25	0.2%	869	8.0%	885	3.8%
5 to 9	0	0.0%	782	7.2%	769	3.3%
10 or more	62	0.5%	2,564	23.6%	2,632	11.3%
Mobile home or other type of housing	510	4.1%	141	1.30%	652	2.8%
<b>Total</b>	<b>12,430</b>	<b>100%</b>	<b>10,864</b>	<b>100%</b>	<b>23,294</b>	<b>100%</b>

Source: 2013 American Community Survey

#### VACANCY

In 2013, the overall vacancy rate in Turlock was 7.0 percent. Out of a total 1,746 vacant units, 613 units were for rent, and 213 were for sale. Less than 100 vacant units were for seasonal/recreational use or rented but not occupied. Table 3.3-2 displays the 2013 ACS data for vacancy status by tenure in Turlock for the year 2013.

**Table 3.3-2: Vacancy Status by Tenure – Turlock, 2013**

	<i>Housing Units</i>	<i>Percent of All Units</i>
Total Housing Units	25,040	100%
Total Occupied	23,294	93.0%
Owner-Occupied	12,430	49.6%
Renter-Occupied	10,864	43.4%
Total Vacant	1,746	7.0%
Vacant For-Sale	213	0.9%
Vacant Rental	613	2.4%
Sold, Not Occupied	264	1.1%
Rented, Not Occupied	55	0.2%
For Seasonal/ Recreational Use	64	0.3%
For Migrant Workers	0	0.0%
Other Vacant	537	2.1%

Source: 2013 Census

## OVERCROWDING

Overcrowding is defined by the Census as more than one person per room living in a housing unit (excluding kitchens, hallways, and porches). Generally, a room is defined as living room, dining room, bedroom(s) and finished recreation room.

Table 3.3-3 compares overcrowding in 2000, 2007, and 2013. In 2000, 14.1 percent of the households in the City were considered overcrowded. The 2007 American Community Survey reports only 637 (2.8 percent) Turlock housing units as overcrowded, which is possibly due to the homebuilding boom of the late 1990s to 2007. However, by 2013, that percentage had increased to 6.6 percent, which is likely correlated with the housing crisis. A much greater number of overcrowded households were renter-occupied (78 percent) than owner-occupied (22 percent). Table 3.3-4 displays overcrowding by tenure.

**Table 3.3-3: Overcrowding Trends – Turlock and Stanislaus County, 2000-2013**

	2000		2007		2013	
	<i>Number of Overcrowded Units</i>	<i>Percent of Total Units</i>	<i>Number of Overcrowded Units</i>	<i>Percent of Total Units</i>	<i>Number of Overcrowded Units</i>	<i>Percent of Total Units</i>
Turlock	2,589	14.1%	637	2.8%	1,547	6.6%
Stanislaus County	20,120	13.9%	7,869	5.0%	11,752	7.0%

Source: 2000 Census; 2007 and 2013 American Community Survey

**Table 3.3-4: Overcrowding by Tenure – Turlock, 2013**

<i>Household Size</i>	<i>Overcrowded Owner Households</i>	<i>Overcrowded Renter Households</i>	<i>Total Overcrowded Households</i>
1.01 – 1.50 persons	246	862	1,108
1.51 – 2.00 persons	87	293	380
2.01 + persons	5	54	59
Total	338	1,209	1,547
Percent of Overcrowded HHs	21.8%	78.2%	100%

Source: 2013 American Community Survey

## HOUSING CONDITIONS

### Housing Age and Value

Turlock is still recovering from the economic recession, as shown by its current housing prices. Tables 3.3-5 and 3.3-6 compare median housing values and monthly rents in Turlock in 2007 and in 2013. In 2007, the American Community Survey estimated that the median value of homes built between 1990 and 1999 was \$385,200. In 2013, the median value for homes of this same decade had dropped to \$196,600, which is close to a 50 percent decrease. Similarly, in 2007, the median value for houses built between 2000 and 2004 was \$439,200, and \$661,100 for houses built between 2005 and 2007. This increase reflects the strong housing market at the time prior to the housing bubble burst, characterized by escalating prices and the proliferation of large single-family homes. In 2013, the American Community Survey estimated that houses built between 2000 and 2009 had a median current value of \$250,000, a dramatic decline from 2007 sale numbers. In addition, while Turlock currently has 3,467 houses that were built between 2000 and 2009, only 29 units have been built since 2010, indicating sluggish growth as a lingering result of the economic downturn. The American Community Survey did not provide median value data for houses built after 2010. As of 2009, the median value of an owner-occupied home was \$196,400, versus \$363,400 in 2007.

In contrast, rents have gone up slightly in 2013 compared to 2007 median monthly rents. This could be due to the fact that as demand for housing ownership went down and properties were foreclosed, more households have been seeking rentals. In addition, little renter-occupied housing has been built since 2010, meaning that the rental housing supply is staying constant while demand is increasing. As of 2013, the median monthly rent was \$960, versus \$888 in 2007.

**Table 3.3-5: Owner-Occupied Housing Prices by Year Built – Turlock, 2007 and 2013**

Year Unit Built	2007			2013		
	Number	Percent	Median Value	Number	Percent	Median Value
Built 2010 or later	N/A	N/A	N/A	29	0.2%	-
Built 2000 to 2009	-	-	-	3,467	28%	\$250,200
2005 to 2007	887	7%	\$661,100	-	-	-
2000 to 2004	2,379	18%	\$439,200	-	-	-
Built 1990 to 1999	2,971	22%	\$385,200	2,379	19%	\$196,600
Built 1980 to 1989	2,578	19%	\$330,300	1,962	16%	\$167,200
Built 1970 to 1979	1,982	15%	\$301,600	1,941	16%	\$163,500
Built 1960 to 1969	953	7%	\$371,400	947	8%	\$162,300
Built 1950 to 1959	699	5%	\$328,100	700	6%	\$179,300
Built 1940 to 1949	97	1%	N/A	523	4%	\$207,900
Built 1939 or earlier	849	6%	\$284,600	482	4%	\$157,200
<b>Total</b>	<b>13,395</b>	<b>100%</b>	<b>\$363,400</b>	<b>12,430</b>	<b>100%</b>	<b>\$196,400</b>

Source: 2007 and 2013 American Community Survey

**Table 3.3-6: Renter-Occupied Housing Prices by Year Built – Turlock, 2007 and 2013**

Year Unit Built	2007			2013		
	Number	Percent	Median Rent	Number	Percent	Median Rent <sup>1</sup>
Built 2010 or later	N/A	N/A	N/A	0	0%	-
Built 2000 to 2009	-	-	-	1,810	17%	\$1,156
2005 to 2007	444	5%	\$749	-	-	-
2000 to 2004	257	3%	\$789	-	-	-
Built 1990 to 1999	1,981	21%	\$1,020	1,470	14%	\$1,041
Built 1980 to 1989	2,882	30%	\$873	2,296	21%	\$954
Built 1970 to 1979	2,032	21%	\$886	2,563	24%	\$952
Built 1960 to 1969	612	6%	\$688	617	6%	\$783
Built 1950 to 1959	394	4%	\$775	864	8%	\$820
Built 1940 to 1949	652	7%	\$1,074	564	5%	\$865
Built 1939 or earlier	284	3%	\$829	680	6%	\$891
<b>Total</b>	<b>9,538</b>	<b>100%</b>	<b>\$888</b>	<b>10,864</b>	<b>100%</b>	<b>\$960</b>

Note:

I. Median Monthly Rent

Source: 2007 and 2013 American Community Survey

### Housing Units in Need of Rehabilitation or Replacement

In 2003, Laurin Associates conducted a citywide survey of residential property to assess general housing conditions. Units were evaluated by an exterior survey of quality, condition, and improvement action. Survey results showed that 99.8 percent of housing units in Turlock were either in sound condition or in need of minor repairs, such as patching paint or replacing a window or roof patch. The City administers a rehabilitation loan program through its Housing Division for households earning 80 percent of AMI or below, and it has been successful at maintaining the city’s housing stock.

No similar survey of the city’s housing stock has been conducted since 2003. The closest approximation for more recent data is from the 2013 American Community Survey, which tracks the number of housing units with incomplete plumbing and kitchen facilities. According to the Survey, less than one percent of units in Turlock had incomplete plumbing facilities in 2013, and five percent had incomplete kitchen facilities. Data on incomplete plumbing and/or kitchen facilities are shown in Table 3.3-7.

**Table 3.3-7: Housing Units with Incomplete Plumbing and/or Kitchen Facilities – Turlock, 2013**

<i>Housing Units</i>	<i>Number</i>	<i>Percent</i>
Total Housing Units	25,040	100%
Plumbing Facilities		
Complete Plumbing Facilities	24,806	99.1%
Incomplete Plumbing Facilities	234	0.9%
Kitchen Facilities		
Complete Kitchen Facilities	23,790	95.0%
Incomplete Kitchen Facilities	1,250	5.0%

Source: 2013 American Community Survey

### Current Housing Prices

While American Community Survey did not provide housing value data for houses built after 2010, data is available through other sources. DQ News, an online real estate data and information source, reports that in February 2015, the median sales price of homes in Turlock was \$270,000, which represents a 20 percent increase from January 2014, when the median sales price of homes was \$224,750. From 2009 to 2014, the median sales price of homes increased by 14 percent, from \$196,400 to \$224,750. While median housing prices have not been restored to their pre-recession value, these numbers show that Turlock’s recovery was initially slow, but has picked up in the last year.

The real estate market overview from Trulia Real Estate Search ([www.trulia.com](http://www.trulia.com)) reported that the median sales price of homes sold in Turlock for December 2014 to March 2015 was \$255,000 . This represents a 9 percent increase compared to the prior. As of March 4, 2015, 124 homes were currently listed for sale in Turlock in Trulia’s database, with an average listing price of \$341,472.

Additionally, Trulia listed 57 homes in the pre-foreclosure, bank-owned, or auction stage of the foreclosure process in zip code 95380, and 54 in zip code 95382.

Assuming a 10 percent down payment, a 30 year term, and a 3.5 percent interest rate, monthly payments on a \$255,000 home (the median sales price in Turlock for December 2014 through March 2015) would be approximately \$1,037. Property taxes, private mortgage insurance (typically required for borrowers with a down payment of less than 20 percent) and homeowners' insurance would add approximately \$435 per month, resulting in a monthly payment of approximately \$1,472. The gross annual income required to afford such a home, assuming that no more than 30 percent of gross income is spent on total housing costs, would be \$58,880. The household would also need \$25,500 in cash for the 10 percent down payment. In Turlock, the cutoff between "low" and "moderate" income for a four-person household is \$49,600, and the cutoff between "moderate" and "above moderate" income is \$74,400. Therefore, a four-person household in Turlock would need to have a "moderate" income (per HUD/HCD definition) in order to afford a house at current market prices. According to the 2013 American Community Survey, in 2013, approximately 53 percent of households earned \$50,000 annually or greater. Therefore, it can be estimated that less than half of Turlock's households earned at least \$58,800 and would be able to afford to purchase the average house in Turlock as of March 2015.

### **Current Rental Rates**

A survey of apartment listings in March 2015 on [www.craigslist.org](http://www.craigslist.org) for the City of Turlock showed average rents ranging from around \$690 per month for a studio apartment to approximately \$1,680 for a four-bedroom apartment or house. The majority of listings were for two- and three-bedroom units. Every fiscal year, HUD defines Fair Market Rents (FMR) for metropolitan area in order to determine standard payment amounts for its Housing Choice Voucher program (formerly Section 8). While program participants are able to use their vouchers for any housing, some properties tend to have a high concentration of housing voucher recipients, such as Alpha-Bothum Manor in Turlock.

HUD FMR for the Modesto MSA/Stanislaus County, of which Turlock is a part, were \$583 for a studio, \$720 for a one-bedroom unit, \$923 for a two-bedroom unit, \$1,360 for a three-bedroom unit, and \$1,578 for a four-bedroom unit. Market rents in Turlock are within a 100 dollar range of the HUD FMR. While studio, 1-bedroom, and 4-bedroom prices are greater than the HUD FMR, 2-bedroom and 3-bedroom prices are below the HUD FMR. However, HUD's FMR estimates are for gross rent, including utilities, whereas most rental listings do not include all utilities in the monthly price. If we assume an average monthly utility payment of \$75 for renters, the actual gross cost of rent for the market listings is higher than the FMR established for the County, except for 3-bedroom units, as shown in Table 3.3-8.

**Table 3.3-8: Actual Market Rent versus HUD Fair Market Rent – Turlock, 2015**

	March 2015 Average	March 2015 Average Including \$75 per month for Utilities	HUD 2015 Fair Market Rent
Studio	\$690	\$765	\$583
1B	\$773	\$848	\$720
2B	\$867	\$942	\$923
3B	\$1,208	\$1,283	\$1,360
4B	\$1,680	\$1,755	\$1,578
<b>Average</b>	<b>\$1,044</b>	<b>\$1,119</b>	<b>N/A</b>

Source: [www.craigslist.org](http://www.craigslist.org), HUD FY 2015 Final Fair Market Rents for Existing Housing

Assuming that a household did not spend more than 30 percent of its gross income on rent plus utilities, an income of approximately \$44,744 is needed to afford an apartment at the March 2015 average gross rent of \$1,119. This value falls roughly in the middle of the HUD/HCD-designated Low income bracket for Turlock, meaning that Extremely Low, Very Low, and some Low Income households would not be able to afford the average rent for a two- or three-bedroom apartment. According to the 2013 American Community Survey, in 2013, 52 percent of households earned \$50,000 annually or greater; therefore, all of these households would be able to afford the average apartment in Turlock as of March 2015. In addition, some of the households in the \$35,000 to \$49,999 bracket would be able to afford the average apartment as well.

### Housing Affordability by Household Size

In order to avoid overcrowding and overpayment, households must have access to affordable housing that is appropriate for their household size. In other words, one cannot assume that the housing needs of a three-person household are adequately served if they are only capable of affording the average apartment rent for a one-bedroom unit.

Table 3.3-9 shows the affordable home price and monthly rental rate for individuals, small families, and large families of different income levels. Based on this matrix, singles, small families, and large families with Extremely Low and Very Low incomes would not be able to afford the average rental unit appropriate to their family size in Turlock. Appropriately-sized rental units are affordable to families with Low and Moderate incomes. Current average pricing of homes for sale in Turlock is not available by number of bedrooms, but the average-priced home would be affordable to, at minimum, a Low income large family.

**Table 3.3-9: Housing Affordability Matrix**

Income Group <sup>1</sup>	Income Levels		Maximum Affordable Price		Appropriate Unit Size
	Annual Income <sup>2</sup>	Affordable Payment	Ownership <sup>3</sup>	Rental <sup>4</sup>	
<b>Extremely Low</b>					
One Person	\$13,050	\$326	\$47,000	\$276	Studio, 1B
Small Family	\$16,750	\$419	\$64,000	\$344	2B
Large Family	\$20,100	\$503	\$79,000	\$403	3+B
<b>Very Low</b>					
One Person	\$21,700	\$543	\$86,000	\$493	Studio, 1B
Small Family	\$27,900	\$698	\$114,000	\$623	2B
Large Family	\$33,500	\$838	\$140,000	\$738	3+B
<b>Low</b>					
One Person	\$34,750	\$869	\$145,000	\$819	Studio, 1B
Small Family	\$44,650	\$1,116	\$190,000	\$1,041	2B
Large Family	\$53,600	\$1,340	\$231,000	\$1,240	3+B
<b>Moderate</b>					
One Person	\$52,100	\$1,303	\$224,000	\$1,253	Studio, 1B
Small Family	\$66,950	\$1,674	\$290,000	\$1,599	2B
Large Family	\$80,350	\$2,009	\$350,000	\$1,909	3+B

## Notes:

1. Small Family = 3 persons, Large Family = 5 persons.
2. Incomes based on HCD-established income limits for Stanislaus County, 2014.
3. Affordable home price based on total payments not exceeding 30% of gross household income. Calculated using Zillow's Affordability Calculator. Assumes a 10% down payment, 3.548% interest rate, 1.2% property taxes, \$800/year in home insurance, private mortgage insurance (due to a down payment that is less than 20%) and a 30 year fully amortized mortgage. Totals are rounded to the nearest \$1,000.
4. Monthly affordable rent based on total payments not exceeding 30 percent of household income, including utilities of \$50 for one person, \$75 for a small family and \$100 for a large family.

Source: Dyett & Bhatia

## AFFORDABLE UNITS AT RISK OF CONVERSION

HCD defines assisted housing as multifamily rental developments that receive governmental assistance under one of a number of programs, including project-based assistance under Section 8, supportive housing for the elderly under Section 202, federal and state tax credits, and others. Localities must verify that none of the assisted housing developments in their jurisdictions are at risk of being converted to market-rate units in the 10 year period following the Housing Element's adoption.

Table 3.3-10 lists assisted housing developments in Turlock, the status of their affordability covenants or restrictions, and their presumed level of risk of conversion. There are nine assisted housing developments in Turlock, five of which specifically serve seniors. Two of these developments (Villas at Parkwood and Parkwood Apartments) are at risk of conversion to market rate during this planning period.

**Table 3.3-10: HUD Assisted Housing Developments in Turlock**

<i>Project Name</i>	<i>Address</i>	<i>Total Units</i>	<i>Target Market</i>	<i>Type of Subsidy</i>	<i>Date Covenants/Restrictions Recorded</i>	<i>Date Covenants/Restrictions Expire</i>	<i>At Risk?</i>
Cherry Tree Village	139 W. Minnesota Ave.	82	Seniors/ Large Families	RDA, Section 42, TCAC	5/4/1999	9/23/2029	No
Crane Terrace	1318 E. Canal Dr.	43	Seniors	RDA; LIHTC	4/29/2005	4/29/2060	No
Palms Apartments	1119 Pedras Rd.	24	All	RDA	2/25/2009	2/25/2064	No
Villas at Parkside	381 W. Hawkeye Ave.	102	Families	LIHTC Section 42, TCAC	1999	2019	Yes
Parkwood Apartments	3800 Crowell Rd.	178	Families	LIHTC Section 42, TCAC	1999	2019	Yes
Denair Manor Apartments	550 Wayside Dr.	70	Seniors, Disabled	Project-Based Section 8	January 2009	January 2029	No
Silvercrest	893 Lander Ave.	80	Seniors	HUD Section 202	January 2002	January 2042	No
Avena Bella	500 W. Linwood Ave.	79	Large families	LIHTC	February 2012	February 2067	No

Sources: HCD, City of Turlock.

## **Cost of Preservation versus Replacement**

### **Preservation Strategies**

There are many options for the preservation of at-risk units: providing financial incentives to project owners to extend low-income use restrictions; purchase of affordable housing units by or for a non-profit or public agency; or providing local subsidies to offset the difference between the affordable and market rates. Scenarios for preservation will depend on the type of project at-risk.

#### *Local Rental Subsidy*

One strategy for preservation of units at-risk during the planning period is to provide a local rent subsidy to residents. Rent subsidies can provide assistance to residents when their affordable units convert to market rate. To determine the subsidy needed, Fair Market Rent was compared to market rate rent. As shown in Table 3.3-11, there is a gap of approximately \$19 per unit per month between Fair Market Rent and actual market rent in Turlock. Hence, for the 280 at-risk units, the average monthly gap is \$5,320. If the property owners were willing to enter into a rental subsidy agreement with the City or some other entity that would subsidize the rents on behalf of

the lower income renters, this would require an ongoing annual payment of approximately \$63,840.

**Table 3.3-1 I: At Risk Housing Preservation Analysis**

<i>Number of Units</i>	<i>Fair Market Rent<sup>1</sup></i>	<i>Market Rent<sup>2</sup></i>	<i>Per Unit Monthly Gap<sup>3</sup></i>	<i>Total Monthly Gap<sup>4</sup></i>
280	\$923	\$942	\$19	\$5,320
Annual Preservation Cost <sup>5</sup>				\$63,840

Notes:

1. 2015 Fair Market Rent for a 2-bedroom apartment in Stanislaus County, as established by HUD
2. Prevailing market rent for a 2-bedroom apartment in Turlock based on a survey of apartment listings on [www.craigslist.org](http://www.craigslist.org) in March 2015. Assumes and includes a monthly utility payment of \$75.
3. Difference between Fair Market Rent and market rent per unit.
4. Total difference between Fair Market Rent and market rent, if all units were rented at market rents.
5. Annual rent subsidy needed to preserve current affordability levels in current 2015 dollars; Equals total monthly gap multiplied by 12.

Sources: HUD FY 2015 Final Fair Market Rents for Existing Housing, [www.craigslist.org](http://www.craigslist.org), Dyett & Bhatia, 2015

### **Replacement Cost**

As an alternative to providing ongoing monthly rent subsidies, the City or another entity could attempt to purchase or develop replacement housing units that could be rented to the displaced lower-income households at similar rents. In order to make this possible, it would be necessary to provide a subsidy for the purchase or construction of the replacement units that would be the equivalent of \$63,840 per year in current dollars. The initial investment in existing or new housing units that would be necessary to allow a \$63,840 reduction in annual rent can be estimated by calculating the net present value of mortgage payments equal to \$5,320 per month, on the theory that if the owner (e.g., a non-profit housing organization) can reduce its required mortgage payments by \$5,320 per month, it could reduce the rents that it needs to charge its tenants by a similar amount. Based on a 30-year mortgage term at 5 percent interest rate, it would take an initial investment of approximately \$991,000 to reduce the monthly debt service by \$5,320 per month.

### **Resources for Preservation**

A variety of programs exist to assist cities in acquiring, replacing, or subsidizing at-risk affordable housing units. The following summarizes Federal and State financial resources available to the City of Turlock:

- **Community Development Block Grant (CDBG)** – CDBG funds are awarded to cities on a formula basis for housing activities. The primary objective of the CDBG program is the development of viable communities through the provision of decent housing, a suitable living environment, and economic opportunity for principally low- and moderate-income persons. Funds can be used for housing acquisition, rehabilitation, economic development and public services.
- **HOME Investment Partnership** – HOME funds are granted by a formula basis from HUD to increase the supply of decent, safe, sanitary, and affordable housing to lower

- income households. Eligible activities include new construction, acquisition, rental assistance and rehabilitation.
- **Housing Choice Voucher Program** – This program provides financial assistance to low-income families, the elderly, and the disabled for decent, safe, and sanitary housing in the private market. Participants are free to choose any housing that meets the requirements of the program, and are not limited to units located in subsidized housing projects.
  - **Section 811/202 Program (Supportive Housing for Persons with Disabilities/Elderly)** – Non-profit and consumer cooperatives can receive no interest capital advances from HUD under the Section 202 program for the construction of very-low income rental housing for seniors and persons with disabilities. These funds can be used in conjunction with Section 811, which can be used to develop group homes, independent living facilities and immediate care facilities. Section 811 funds are now also able to provide project rental assistance to state housing agencies. Eligible activities include acquisition, rehabilitation, new construction and rental assistance.
  - **California Housing Finance Agency (CalHFA) Multifamily Programs** – CalHFA’s Multifamily Programs provide permanent financing for the acquisition, rehabilitation, and preservation or new construction of rental housing that includes affordable rents for low and moderate-income families and individuals. One of the programs is the Preservation Acquisition Finance Program that is designed to facilitate the acquisition of at-risk affordable housing developments and provide low-cost funding to preserve affordability.
  - **Low-Income Housing Tax Credit (LIHTC)** – This program provides tax credits to individuals and corporations that invest in low-income rental housing. The LIHTC program creates affordable housing opportunities when the developer of a project “sells” the tax credits to an investor or investors who contribute equity to the development in exchange for an ownership position in the project.
  - **California Community Reinvestment Corporation (CCRC)** – The California Community Reinvestment Corporation is a multifamily affordable housing lender whose mission is to increase the availability of affordable housing for low-income families, seniors and residents with special needs by facilitating private capital flow from its investors for debt and equity to developers of affordable housing. Eligible activities include new construction, rehabilitation and acquisition of properties.

### **Qualified Entities to Preserve At-Risk Units**

A number of Community Housing Development Organizations (CHDOs) and other non-profit organizations currently working in Turlock or in Stanislaus County have the experience and capacity to assist in preserving at-risk units. These organizations include:

- Stanislaus County Affordable Housing Corporation (StanCO)
- Central Valley Coalition for Affordable Housing (CVCAH)
- Habitat for Humanity
- EAH, Inc.

### 3.4 Special Housing Needs Analysis

As noted in Government Code Section 65583(a)(6), there are segments of the population that require special consideration within the overall housing needs assessment. These are generally low income people who have less access to housing choices. These special housing needs groups include the elderly, disabled, female heads of households, large families, farm workers, and the homeless.

#### ELDERLY

Many elderly households live in housing that costs more than 30 percent of their income or live in housing that does not accommodate specific needs for assistance. Due to various circumstances, an elderly household may have difficulties staying in their home community or near family. The purpose of this section is to determine the housing needs for all characteristics of the elderly community, defined as persons over the age of 65 years.

As the numbers of seniors and senior households increase, so do their collective needs. In 1990, there were 5,333 seniors in Turlock, which represented approximately 13 percent of the total population in the City. Between 1990 and 2000, the senior population increased by 2.4 percent annually. From 2000 to 2010, the senior population increased by an additional 21.3 percent to 8,012. The 2013 American Community Survey showed a slow increase in the number of seniors between 2010 and 2013, resulting in an estimated 8,303 seniors in 2013, or twelve percent of the City's population. Table 3.4-1 summarizes senior population trends in Turlock.

The number of households that include one or more seniors increased by about 50 percent between 2000 and 2010. Since 2010, this number has steadied. New senior households can be created by an elderly relative moving in with the younger family household, for example. In 2013, there were 5,702 senior households estimated in the City of Turlock. While the senior population only represents twelve percent of the total population, senior households represent approximately one fourth of the City's total households.

**Table 3.4-1: Senior Population Trends (65+) – Turlock**

<i>Year</i>	<i>Number</i>	<i>Change</i>	<i>% Change</i>	<i>Annual % Change</i>
1990	5,333			
2000	6,605	1,272	23.9%	2.4%
2010	8,012	1,407	21.3%	2.2%
2013	8,303	291	3.6%	1.2%

*Source: 1990, 2000, and 2010 Census; 2013 American Community Survey*

In 2000, 31 percent of the senior households in Turlock were renters. In the State, 25 percent of senior households were renters and 25 percent were renters in Stanislaus County. Change in the proportion of senior renters is dependent on the quantity of housing options. In 2010, the proportion of the City's senior renters had increased to 36 percent; this is partly due to the increased renter opportunities created by Crane Terrace, an affordable apartment complex for seniors completed in 2006. By 2013, the number of senior renter households had decreased by

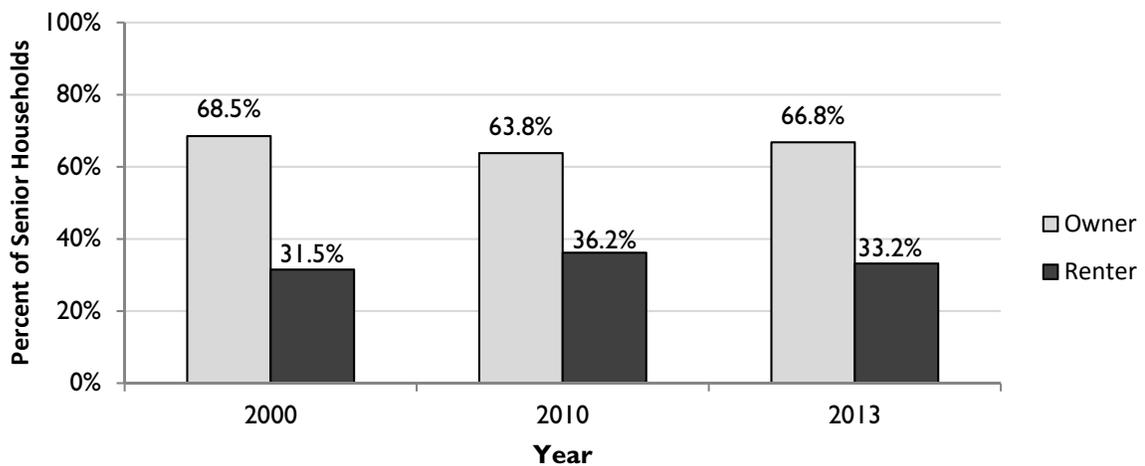
three percentage points, to 33 percent of all senior households. Table 3.4-2 summarizes senior household trends in Turlock, and Chart 3.4-1 shows senior households by tenure.

**Table 3.4-2: Senior Household Trends (Households with one or more persons aged 65+) – Turlock**

Year	Number	Change	% Change	Annual % Change
1990	2,990			
2000	3,814	824	27.6%	2.8%
2010	5,703	1,889	49.5%	4.1%
2013	5,702	1	0.0%	0.0%

Source: 1990, 2000, and 2010 Census; 2013 American Community Survey

**Chart 3.4-1: Senior Households by Tenure (2000, 2010, and 2013)**



Source: 2000 and 2010 Census; 2013 American Community Survey

In the 2013 American Community Survey, a majority of the senior population, 63 percent, lived with at least one other person. About 60 percent lived in family households, which are defined as a householder living with one or more persons related by birth, marriage or adoption. Thirty-seven percent of seniors lived alone. The American Community Survey did not report the percentage of the population living in group quarters for the City of Turlock in 2013, though the 2010 Census reported that 7 percent of the senior households in Turlock were living in group quarters. Table 3.4-3 shows Turlock seniors’ household status in 2013.

**Table 3.4-3: Seniors by Household Status – Turlock, 2013**

<i>Household Status</i> <sup>1</sup>	<i>Number</i> <sup>2</sup>	<i>Percent</i>
One Person Household	2,108	37.0%
Two-or-more-person Household	3,594	63.0%
Family Households	3,461	60.7%
Non-Family Households	133	2.3%
<b>Total Households with One or More People Aged 65+</b>	<b>5,702</b>	<b>100.0%</b>

1. Group Quarters population for Turlock not reported in the 2013 American Community Survey. Numbers are not mutually exclusive.

Source: 2013 American Community Survey.

Table 3.4-4 compares senior household income in 2000, 2010, and 2013. In 2000, 22 percent of all senior citizen households had incomes below \$15,000. According to the American Community Survey, this segment has decreased to 18 percent in 2013. Over 38 percent have an income below \$25,000. The greatest gain was in the income cohort greater than \$100,000, where the percentage of senior households earning that amount increased from 3 percent to 13 percent. The income cohort of \$25,000 to \$35,500 also increased significantly, from 11 percent to 16 percent.

**Table 3.4-4: Senior Households by Income – Turlock, 2000-2013**

<i>Income Range</i>	<i>2000 Census</i>		<i>2010 Estimate</i>		<i>2013 Estimate</i>		<i>Change 2000- 2013</i>	<i>Percent Change</i>
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>		
Less than \$10,000	499	13.1%	221	5.1%	223	4.7%	(276)	(55.3%)
\$10,000 to \$14,999	355	9.3%	706	16.4%	617	13.1%	262	73.8%
\$15,000 to \$24,999	1105	29.0%	1,046	24.3%	991	21.1%	(114)	(10.3%)
\$25,000 to \$34,999	404	10.6%	533	12.4%	759	16.1%	355	87.9%
\$35,000 to \$49,999	621	16.3%	669	15.5%	682	14.5%	61	9.8%
\$50,000 to \$74,999	350	9.2%	438	10.2%	572	12.2%	222	63.4%
\$75,000 to \$99,999	350	9.2%	324	7.5%	244	5.2%	(106)	(30.3%)
\$100,000+	130	3.4%	372	8.6%	614	13.1%	484	372.3%
<b>Total</b>	<b>3,814</b>	<b>100.0%</b>	<b>4,309</b>	<b>100.0%</b>	<b>4702</b>	<b>100.0%</b>	<b>888</b>	<b>23.3%</b>

Source: 2000 Census; 2010 and 2013 American Community Survey

Eligibility for federal programs is based on the median income of the county or statistical area in which the project or program is located. In this case, eligibility will be based on the 2014 HCD Median Income of \$49,600 for a two person household in Stanislaus County. Using that as the basis, Table 3.4-5 shows the breakdown of senior households by HCD income category. The largest percentage of senior households, approximately one fourth, is considered Above Moderate. However, about 18 percent of senior households earn less than 50 percent of AMI and are therefore considered Extremely Low Income. These households are generally in the greatest need of housing assistance. Over half of senior households are Low, Very Low, or Extremely Low Income.

**Table 3.4-5: Senior Households by HCD Income Category – Turlock, 2013**

<i>Income Category</i>	<i>2014 Income Range (for a two-person household)</i>	<i>Number of Senior Households</i>	<i>Percent</i>
Extremely Low	\$14,900 or less	840	17.9%
Very Low	\$14,901 - \$24,800	991	21.1%
Low	\$24,801 - \$39,700	759	16.1%
Moderate	\$39,701 - \$59,500	968	20.5%
Above Moderate	Greater than \$59,500	1144	24.2%

Source: Estimated number of households by income (from 2013 American Community Survey) applied to HCD AMI

Overpayment by senior households must also be considered, especially because many seniors live on fixed incomes. Overpayment is defined as monthly shelter costs in excess of 30 percent of a household's gross income.

According to the 2000 Census, 70 percent of the senior renter households in Turlock were in overpayment situations and 24 percent of senior owner households were overpaying for shelter. In California, 64 percent of the senior renters and 18 percent of senior owner households overpaid for shelter. In Stanislaus County, 64 percent of the senior renters and 26 percent of the senior owners overpaid for shelter.

In 2010, the American Community Survey estimated that 72 percent of the senior renter households in Turlock and 33 percent of senior owner households were overpaying for shelter. In 2013, the Survey estimated that 1,030 senior renter households were overpaying, or 66 percent. This indicates that the majority of senior renter households are cost burdened by their housing and would greatly benefit from public assistance for housing and/or other services. Tables 3.4-6a through 3.4-6c show shelter payment for all senior households in 2000, 2010, and 2013.

**Table 3.4-6a: Senior Households by Shelter Payment - Turlock, 2000**

<i>Percent of Income to Shelter</i>	<i>Senior Renters</i>		<i>Senior Owners</i>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
Less than 20%	150	12.5%	1,646	63.0%
20 to 24%	101	8.4%	256	9.8%
25 to 29%	107	8.9%	78	3.0%
30 to 34%	193	16.1%	57	2.2%
Greater than 35%	650	54.1%	575	22.0%
<b>Total<sup>1</sup></b>	<b>1,201</b>	<b>100.0%</b>	<b>2,613</b>	<b>100.0</b>

Notes:

1. 111 households were not computed.

Source: 2000 Census

**Table 3.4-6b: Senior Renter Households by Shelter Payment – Turlock, 2010**

Percent of Income to Shelter	Senior Renters		Senior Owners	
	Number	Percent	Number	Percent
Less than 20%	114	7.2%	1,308	48.0%
20 to 24%	140	8.8%	365	13.4%
25 to 29%	107	6.7%	145	5.3%
30 to 34%	191	12.0%	211	7.7%
Greater than 35%	943	59.5%	683	25.1%
<b>Total<sup>1</sup></b>	<b>1,586</b>	<b>100%</b>	<b>2,783</b>	<b>100%</b>

Notes:

1. 91 renter-occupied and 11 owner-occupied households were not computed.

Source: 2010 American Community Survey.

**Table 3.4-6c: Senior Renter Households by Shelter Payment<sup>1</sup> – Turlock, 2013**

Percent of Income to Shelter	Senior Renters		Owner Renters	
	Number	Percent	Number	Percent
Less than 20%	123	7.9%	1,498	47.7%
20 to 24%	131	8.4%	446	14.2%
25 to 29%	176	11.3%	110	3.5%
30 to 34%	199	12.7%	197	6.3%
Greater than 35%	831	53.2%	879	28.0%
<b>Total<sup>2</sup></b>	<b>1,561</b>	<b>100%</b>	<b>3,141</b>	<b>100%</b>

Notes:

1. The 2013 American Community Survey did not calculate shelter payment for owner households in the City of Turlock.

2. 101 households were not computed.

Source: 2013 American Community Survey

According to the 2013 American Community Survey, 46 percent of the senior population in Turlock has a disability. About a third of seniors have an ambulatory difficulty, and fourteen percent have a self-care difficulty. Disability type is important to consider in a housing needs assessment because new housing built for seniors in particular may have to have a high percentage of accessibility features and/or personal care and support. Table 3.4-7 shows seniors' disability types.

**Table 3.4-7: Seniors with Disabilities – Turlock, 2013**

<i>Limitation Type</i>	<i>Number<sup>1</sup></i>	<i>Percent</i>
<b>With a disability</b>	<b>3,646</b>	<b>45.6%</b>
Hearing difficulty	1,272	15.9%
Vision difficulty	507	6.3%
Cognitive difficulty	1,482	18.6%
Ambulatory difficulty	2,462	30.8%
Self-care difficulty	1,210	15.1%
Independent living difficulty	1,734	21.7%
<b>With no disability</b>	<b>4,342</b>	<b>54.4%</b>

Notes:

1. Numbers are not mutually exclusive.

Source: 2013 American Community Survey

There are several types of services and facilities available for senior citizens in Turlock, including:

**Care Facilities:** Assisted living and skilled nursing facilities include Paramount Court Senior Living, St Francis Assisted Care, Lifespring Senior Campus, St. Thomas Retirement Center, and Covenant Village Care Center. There are several more assisted living facilities and skilled nursing facilities in Turlock, but these are not exclusively for seniors.

**Senior Housing:** Subsidized senior rental housing includes: the Denair Manor Apartments, 70 units; the Cherry Tree Apartments, 48 units; the Alpha-Bothun Manor, 82 units; the Silvercrest Manor, 80 units; and Crane Terrace, 44 units, completed in 2006. The Arbor Manor Senior Apartments consists of 48 units and is not subsidized.

**Senior Center:** The senior center is operated by the Turlock Parks, Recreation and Public Facilities Department. The center offers activities such as exercise classes, art classes, and music programs.

**Services:** In September 2013, the City of Turlock published a community resource handbook compiling a list of available services in Turlock, which contains a 16-page chapter on Senior Resources. Services listed include, but are not limited to, the following. The Senior Advocacy Network - Senior Law Project provides free legal services to seniors in Stanislaus County. Services include helping seniors maintain their income, housing, and health. The center is located in Modesto, 13 miles north of Turlock. The Salvation Army in Turlock provides meals, senior housing, programs and activities, and an immunization clinic. There is also a Meals-on-Wheels program in Turlock, which prepares and delivers meals five days a week to homebound seniors.

**Transportation:** The City of Turlock operates a fixed route and dial-a-ride bus system; both systems offer significant fare reductions for seniors, students, and low-income individuals. There is also a Dial-a-Ride service operated by Emmanuel Hospital for seniors that provides transportation by appointment. In addition, The Catholic Charities “Senior Connection/Senior

Assisted Transportation” provides door-to-door transportation throughout all of Stanislaus County for seniors age 60 years and older.

## DISABLED PERSONS

Three types of disabled persons are considered as having special housing needs: Physically, Mentally, and Developmentally Disabled. Each type is unique and requires specific attention in terms of access to housing, employment, social services, medical services and accessibility within housing.

As shown in Table 3.4-8, in 2013, a total of 8,112 persons in the City of Turlock had some type of disability, which represents 12 percent of the City’s population. Of these, 5 percent or 408 persons were under the age of 18, 4,058 persons (50 percent) were between the ages of 18 and 64 and the remaining 3,646 (45 percent) were 65 years of age or older.

**Table 3.4-8: Disabled Persons by Age – Turlock, 2013**

Age	Number with a Disability	Percent of Total Disabled
Under 18 years	408	5.0%
Age 18 to 64	4,058	50.0%
Age 65 and older	3,646	44.9%
<b>Total</b>	<b>8,112</b>	<b>100%</b>
<b>Percent of Total Population</b>	<b>11.8%</b>	

Source: 2013 American Community Survey

According to the 2013 American Community Survey, 35 percent of persons with a disability were employed. In Stanislaus County, there are several organizations that offer employment services such as the Disability Resource Agency for Independent Living and the Howard Training Center. With no means to support daily living, those disabled persons who are not employed may be in need of housing assistance. Table 3.4-9 shows the employment status of Turlock’s working-aged disabled population.

**Table 3.4-9: Disabled Persons by Employment Status – Turlock, 2013**

Work Disability Status	18-64 years	
	Number	Percent
Employed	1,430	35.2%
Unemployed	350	8.6%
Not in labor force	2,278	56.1%
<b>Total</b>	<b>4,058</b>	<b>100%</b>

Source: 2013 American Community Survey

Of the disabled working-age population (those aged 18-64 years), the most common limitation types are ambulatory difficulties (47 percent) and cognitive difficulties (40 percent). Those with physical disabilities are most likely to require housing with accessible features. Residents with

mental and other types of disabilities may also require specialized housing and services, including group homes.

**Table 3.4-10: Disabled Persons by Limitation Type, Ages 18-64 – Turlock, 2013**

<i>Limitation Type</i>	<i>Number<sup>1</sup></i>	<i>Percent</i>
Total Disabled, Ages 18-64	4,058	100.0%
Hearing difficulty	966	23.8%
Vision difficulty	692	17.1%
Cognitive difficulty	1,637	40.3%
Ambulatory difficulty	1,925	47.4%
Self-care difficulty	695	17.1%
Independent living difficulty	1,158	28.5%

Notes:

1. Numbers are not mutually exclusive.

Source: 2013 American Community Survey

### **Developmentally Disabled Persons**

According to Section 4512 of the California Welfare and Institutions Code, a “developmental disability” is a disability that originates before an individual reaches adulthood (18 years old), continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual. This includes intellectual disabilities (characterized by significantly sub-average general intellectual functioning), cerebral palsy, epilepsy, and autism. This term also includes disabling conditions that are closely related to other intellectual disabilities or that require treatment (i.e., care and management) similar to that required by individuals with intellectual disabilities, however it does not include other handicapping conditions that are solely physical in nature.

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person’s living situation as a child to an appropriate level of independence as an adult.

The California Department of Developmental Services (DDS) supports approximately 216,000 children and adults with developmental disabilities and 29,000 infants at risk of developmental delay or disability throughout the state. Services are provided through state-operated developmental centers and community facilities, as well as through contracts with 21 non-profit agencies called regional centers. The regional center is a private, non-profit community agency that contracts with local business to offer a wide range of services to individuals with developmental disabilities and their families. The Valley Mountain Regional Center in Stockton

provides services to individuals with developmental disabilities in Stanislaus, Amador, Calaveras, San Joaquin and Tuolumne counties.

Table 3.4-11 summarizes the number of persons with development disabilities in Turlock and their place of residence in 2014. The majority of the people with developmental disabilities resided with a parent, other family member or guardian.

**Table 3.4-11: Persons with Disabilities By Zip Code and Residence Type, 2014**

Residence Type	Zip Codes			Total
	95380	95381	95382	
Home of Parent/Family/Guardian	252	<10	174	>426
Independent/Supported Living	32	0	11	43
Community Care Facility	18	0	<10	>18
Intermediate Care Facility	0	0	0	0
Foster/Family Home	<10	0	<10	>0
Other	<10	0	<10	>0
<b>Total</b>	<b>&gt;302</b>	<b>&gt;0</b>	<b>&gt;185</b>	<b>&gt;487</b>

Note:

1. To protect privacy, exact numbers are not available for quantities below 10.
2. Totals that include inequalities reflect the lower bound of the possible total. It is likely that these figures are higher.

Source: California Department of Developmental Services, December 2014

Due to improvements in health care prevention, treatment, and maintenance, people with developmental disabilities are expected to live much longer than in the recent past. Table 3.4-12 shows the number of children and adults who have developmental disabilities in Turlock as of the end of December 2014.

**Table 3.4-12: Persons with Disabilities by Zip Code and Age Group, 2014**

Age Group	Zip Codes			Total <sup>2</sup>
	95380	95381 <sup>1</sup>	95382	
0-17 years	156	<10	113	>269
18+ years	151	0	81	232
<b>Total</b>	<b>307</b>	<b>&gt;0</b>	<b>194</b>	<b>&gt;501</b>

Note:

1. To protect privacy, exact numbers are not available for quantities below 10.
2. Totals that include inequalities reflect the lower bound of the possible total. It is likely that these figures are higher.

Source: California Department of Developmental Services, December 2014

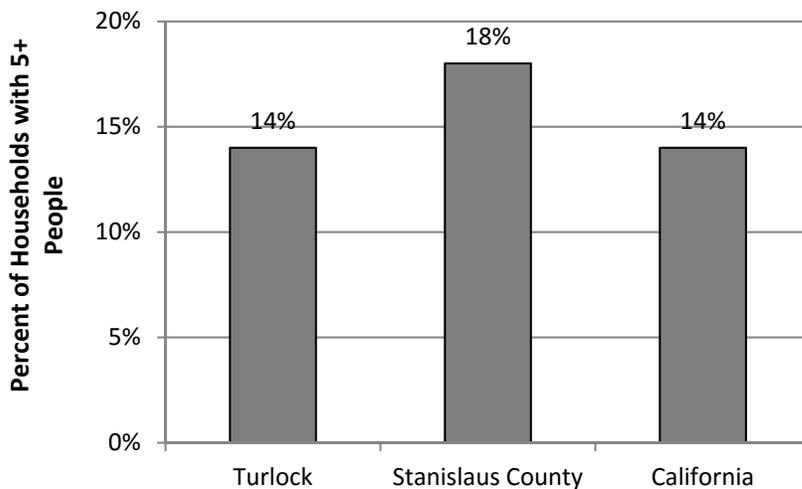
There are a number of housing types appropriate for people living with a development disability: rent subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving the needs of this group. Incorporating ‘barrier-free’ design in all, new multi-family housing (as required by California and Federal Fair Housing laws) is especially important to provide the widest range of choices for disabled residents. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.

### LARGE FAMILIES

For the purposes of this Housing Element, a large family is defined as a household consisting of five or more persons. In some cases, the needs of larger families are not targeted in the housing market, especially in the multifamily market. This sub-section explores the availability of larger housing units in Turlock.

According to the 2013 American Community Survey, 14 percent or 3,325 of the households in the City of Turlock consisted of five or more persons. At the same time, 34 percent of Stanislaus County households and 30 percent of State households were considered large. Chart 3.4-2 compares the percent of large families in Turlock, Stanislaus County, and California.

**Chart 3.4-2: Large Family Comparison, 2013**



Source: 2013 American Community Survey

Both the City’s ownership and rental housing stock includes units that may be acceptable for large families. As Table 3.4-13 shows, of the owner-occupied housing, 79.1percent has three or four bedrooms, and 8.7 percent has five or more bedrooms. Approximately 35 percent of the renter-occupied housing has three or four bedrooms (which is a relatively high percentage), and 1.8 percent has five or more bedrooms.

**Table 3.4-13: Households by Tenure by Bedrooms – Turlock, 2013**

Bedroom Type	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
No bedroom	24	0.2%	417	3.8%
1 bedroom	78	0.6%	1,856	17.1%
2 bedrooms	1,423	11.4%	4,629	42.6%
3 bedrooms	6,814	54.8%	3,166	29.1%
4 bedrooms	3,013	24.2%	603	5.6%
5 or more bedrooms	1,078	8.7%	193	1.8%
<b>Total</b>	<b>12,430</b>	<b>100%</b>	<b>10,864</b>	<b>100%</b>

Source: 2013 American Community Survey

According to the 2013 American Community Survey, there were 3,325 large households in the City and 14,867 housing units of three or more bedrooms, indicating that Turlock has an adequate number of larger housing units. Around 4,000 of these housing units are rentals, and there were approximately 1,500 five- or six-person renter households in Turlock in 2013. (Table 3.4-14 shows household size by tenure.) Therefore, provision of rental housing for large families is not perceived to be a significant unmet need in Turlock.

**Table 3.4-14: Household Size Distribution – Turlock, 2000, 2010, and 2013**

Household Size	2000			2010			2013		
	Owner	Renter	% of Total Households	Owner	Renter	% of Total Households	Owner	Renter	% of Total Households
1-person	1,800	2,111	21.2%	2,193	2,562	20.9%	2,166	2,690	20.8%
2-person	3,268	2,084	29.1%	3,921	2,391	27.7%	4,160	3,061	31.0%
3-person	1,627	1,395	16.4%	2,081	1,837	17.2%	2,091	1,917	17.2%
4-person	1,921	1,223	17.1%	2,248	1,578	16.8%	2,350	1,534	16.7%
5-person	970	706	9.1%	1,201	993	9.6%	1,113	1,010	9.1%
6-person	380	344	3.9%	581	448	4.5%	410	436	3.6%
7-or-more	309	270	3.1%	397	341	3.2%	140	216	1.5%
<b>Total</b>	<b>10,275</b>	<b>8,133</b>	<b>100.0%</b>	<b>12,622</b>	<b>10,150</b>	<b>100.0%</b>	<b>12,430</b>	<b>10,864</b>	<b>100.0%</b>
Total Households		18,408			22,722			23,294	

Source: 2000 Census; 2010 Census; 2013 American Community Survey

The 2013 American Community Survey indicates that the number of large families has decreased in Turlock since 2010. However, adequate provision of appropriately-sized dwelling units for these families is still important, for both owner and renter households. In the City of Turlock, six multifamily complexes have units with three or more bedrooms. The Cherry Tree Apartments is a

Low Income Housing Tax Credit (LIHTC) project where 41 percent of the units are targeted toward large families. Avena Bella is another LIHTC project where 31 percent of the units have three bedrooms.

Provision of appropriately-sized owner-occupied housing is also important for large families. While single family homes intended for owner-occupancy made up the majority of the new construction in Turlock over the last Housing Element cycle, the largest of these homes were generally too expensive for low income large households. Indeed, Table 3.3-4 above shows that 22 percent of overcrowded households in Turlock are owner occupied. Feedback from housing and service providers at the Housing Community/Stakeholders Forum held in April 2015 confirmed that families have been increasingly doubling up in single family homes in order to cut costs.

### **FARM WORKERS**

Estimating farm workers and those households associated with farm work within the State is extremely difficult. Generally, the farm worker population contains two segments of farm workers: permanent and migratory (seasonal) farm workers. The permanent population consists of farm workers who have settled in the region and maintain local residence and who are employed most of the year. The migratory farm worker population consists of those farm workers who typically migrate to the region during seasonal periods in search of farm labor employment.

Traditional sources of population estimates, including the 2010 Census, have tended to significantly underestimate farm worker population. Moreover, different employment estimation techniques result in diverse estimates of local agricultural employment. Nonetheless, a range of estimates of farm workers in the State can be derived. The 2012 USDA Census of Agriculture indicates there are 14,657 farmworkers within Stanislaus County. While the City of Turlock's primary industries are services and manufacturing, the City is located in the heart of the San Joaquin Valley, which is prime agricultural land. Stanislaus County is a leading producer of almonds, apricots, boysenberries, chickens, cling peaches, dry beans, peas, dairy, walnuts and fruit, nut and grape nursery products.

According to the 2013 American Community Survey, there were 1,584 persons employed in the Agriculture, Forestry, Fishing and Hunting industry in the City of Turlock in 2013, which is an increase of around 250 persons since the 2010 Census, as shown in Table 3.4-15. There are no fishing or forestry industries in the City and therefore it is assumed that all 1,584 persons were employed as farm workers. This equals 5.5 percent of all employed persons in the City.

**Table 3.4-15: Farm Workers - City of Turlock**

	2000		2010		2013	
	Number	Percent of Total Employment	Number	Percent of Total Employment	Number	Percent of Total Employment
Agriculture, Forestry, Fishing and Hunting	1,399	7.8%	1,332	4.4%	1,584	5.5%

Source: 2000 and 2010 Census; 2013 American Community Survey

The City of Turlock has no particular zoning designation for farm worker housing. Rather, it welcomes the development of farm worker housing in any zone that permits the type of housing being built (i.e., multifamily or single family) without any special conditions. If the housing were to be built in the form of a labor camp, or group quarters, it would be subject to the zoning regulations for these housing types. A labor camp is allowed with a Conditional Use Permit (CUP) in the General Industrial zoning district. Group quarters are allowed with a Minor Discretionary Permit (MDP) in medium and high density residential zones and with a CUP in low density residential zones. In the Agricultural and Commercial Office Districts, small group quarters are allowed by right, while large group quarters require an MDP.

Pursuant to Section 17021.5 of the California Health and Safety Code, the Turlock Municipal Code establishes that accommodations for six or fewer employees are considered to be single family structures and are permitted in the same manner as other single family dwellings in all zones that allow this housing type. Section 9-3-102 of the Turlock Municipal Code, Use Classifications for the Agricultural District, specifically states: “Employee, supportive, and transitional housing serving six (6) or fewer people is permitted by right. 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.” Single-family dwellings are permitted in the Agricultural and all Residential districts.

Consistent with Section 17021.6 of the California Health and Safety Code, the same section of the Ordinance also states “Any employee housing consisting of no more than thirty-six (36) beds in a group quarters or twelve (12) units or spaces designed for use by a single family or household shall be deemed an agricultural use and subject to the same permitting requirements.” Agricultural uses are only permitted in the Agricultural District.

These regulations comply with the requirements of the Employee Housing Act, and generally simplify the permitting process for the development of employee housing.

Because the percent of the City’s farm worker population is small, the housing needs of this group are addressed through its standard affordable housing strategies. While there is no housing designated for farm workers within the City of Turlock, farm worker housing can be found in the nearby unincorporated communities of Westley and Empire. Table 3.4-16 is a list of the migrant and permanent farm worker designated housing in Stanislaus County.

**Table 3.4-16: Farm Worker Housing**

<i>Name</i>	<i>Type</i>	<i>Number of Units</i>	<i>Location</i>
Empire Migrant Center	Seasonal	96	Empire
Westley Migrant Center	Seasonal/Permanent	88	Westley
Patterson Migrant Center	Seasonal/Permanent	42	Patterson
Ceres Farm Labor	Permanent	104	Ceres
Modesto Farm Labor	Permanent	91	Modesto
Westley Farm Labor	Permanent	85	Westley
Patterson Farm Labor	Permanent	76	Patterson

Source: Stanislaus County Housing Authority

### SINGLE-PARENT HOUSEHOLDS

Single-parent households have special housing needs due to the need for reasonable day care, health care, and affordable housing. The most significant portion of this group is the female-headed households. Female-headed households with children often have lower incomes, limiting their access to available housing. Many housing experts believe these households are especially at risk of housing cost burden or homelessness.

The 2013 American Community Survey counted 16,886 family households with children 18 years old and under in the City of Turlock. Of these households, 3,312, or 19.6 percent, are headed by females (Table 3.4-17).

**Table 3.4-17: Household Type and Presence of Children 18 Years Old and Under – Turlock, 2013**

<i>Household Type</i>	<i>Number</i>	<i>Percent</i>
Family Households	16,886	72.5%
Married-couple family	12,491	74.0%
Other family:	4,395	26.0%
<i>Male householder, no wife present</i>	1,083	6.4%
<i>Female householder, no husband present</i>	3,312	19.6%
Nonfamily Households	6,408	27.5%
<b>Total Households</b>	<b>23,294</b>	<b>100%</b>

Source: 2013 American Community Survey

As Table 3.4-18 shows, in 2013, approximately 2,108 families, or 12.5 percent of the total family households in the City of Turlock, had incomes in the last year below the poverty level. Half of these households were married couple families. About 41 percent (866 households) were female-headed households and the majority of those (704 households) had related children under 18 years old.

**Table 3.4-18: Poverty by Household Type - City of Turlock, 2013**

<i>Families Types with Income in Past 12 Months Below Poverty Level</i>	<i>Number</i>	<i>Percent</i>
Married-couple family	1,055	50.0%
With related children under 18 years	738	35.0%
Male householder, no wife present	187	8.9%
With related children under 18 years	162	7.7%
Female householder, no husband present	866	41.1%
With related children under 18 years	704	33.4%
<b>Total Families</b>	<b>2,108</b>	<b>100.0%</b>

Source: 2013 American Community Survey

## PERSONS EXPERIENCING HOMELESSNESS

Due to their transient nature, it is difficult to count the homeless in any one area. It should also be noted that there are generally two types of homeless - the "permanent homeless" who are the transient and most visible homeless population and the "temporary homeless" who are homeless usually due to eviction and may stay with friends, family, or in a shelter or motel until they can be assisted with finding a more permanent residence.

### Homeless Population Trends

Data on the homeless population in Stanislaus County is available beginning in 2005. The censuses are now conducted every year. From 2005 to 2010, the county's homeless population increased by close to 200 individuals, peaking at 1,800 individuals. From 2010 to 2015, the number decreased to 1,408. Each year, approximately half of the individuals counted also completed a survey about their condition. While the survey does not record the location in which each person was identified, it does ask what city the person was from originally. The percentage of respondents stating that they were originally from Turlock remains around eight percent of respondents. Table 3.4-19 shows trends in the homeless population in Stanislaus County since 2005.

**Table 3.4-19: Homeless Population Trends – Stanislaus County, 2005-2015**

	<i>2005</i>	<i>2010</i>	<i>2015</i>
Homeless Individuals	1,613	1,800	1,408
Total Households	1,192	1,287	1,172
Individuals Originally from Turlock	59	N/A	69
Percent of those Surveyed	7%		8%

Source: Turlock/Modesto/Stanislaus County CoC, 2005, 2010, 2015

### Homeless Population Estimates

#### Stanislaus County

The most recent point-in-time unduplicated count of homeless persons was conducted on January 29, 2015, by the Turlock/Modesto/Stanislaus County Continuum of Care (CoC). At that time, the survey counted 1,408 homeless individuals in 1,172 households in Stanislaus County. Of

these individuals, 725 were sheltered, either in emergency or transitional housing, and 683 were unsheltered. Of the total households, 78 were households with dependent children. The survey also counted 15 unaccompanied youth under the age of 18, three of whom were unsheltered. Tables 3.4-20 and 3.4-21 summarize the type and condition of homeless persons counted in the January 2015 survey.

**Table 3.4-20: Homeless Households by Shelter Type – Stanislaus County, January 29, 2015**

	<i>Sheltered</i>		<i>Unsheltered</i>	<i>Total</i>
	<i>Emergency Shelter</i>	<i>Transitional Housing</i>		
Single Households	417	73	589	1,079
Households with Dependent Children	32	26	20	78
Households with Only Children	12	0	3	15
<b>Total Households</b>	<b>461</b>	<b>99</b>	<b>612</b>	<b>1,172</b>

Source: Turlock/Modesto/Stanislaus County CoC, 2015

**Table 3.4-21: Condition of Homeless Persons Surveyed– Stanislaus County, January 29, 2015**

<i>Condition</i>	<i>Individuals</i>
Chronically Homeless (4 or more times since 2012)	235
Mentally Ill (depression, schizophrenia, etc.)	377
Chronic Health Problems (diabetes, cancer, heart disease, etc.)	39
Illegal Drug Use	230
Veteran	99
With HIV/AIDS	9
Victim of Domestic Abuse (physical, emotional, sexual)	279
Unaccompanied Youth Less than 18 Years Old	11

Source: Turlock/Modesto/Stanislaus County CoC, 2015.

### **City of Turlock**

The 2015 point-in-time count identified 186 homeless individuals in the City of Turlock. This accounts for 13 percent of the County's homeless population. Examining the number of unduplicated individuals that homeless shelters have served also provides some information on the homeless population; however, it does not account for the unsheltered population. Table 3.4-22 shows the number of unduplicated individuals served by the emergency shelter in Turlock from 2002 through 2014. For Fiscal Years 02-03 through 07-08, the city's shelter served both men and women; from 08-09 through 2013-2014, it served only men.

**Table 3.4-22: Homeless Individuals Served at Turlock Emergency Shelter, 2002-2014**

<i>Fiscal Year</i>	<i>Unduplicated Individuals Served</i>
02-03	102
03-04	157
04-05	242
05-06	250
06-07	266
07-08	237
08-09 <sup>1</sup>	133
09-10	141
10-11	135
11-12	120
12-13	184
13-14	227
<b>Total</b>	<b>2,194</b>

Notes:

1. Men only. All previous years include women and men.

Source: City of Turlock; We Care April 2014 Newsletter

### **Housing Assistance and Shelters**

#### **Stanislaus County**

Generally, services for the homeless are provided on a County or regional basis. As a result, the information for homeless facilities and shelters is collected and reported for the County as a whole. Table 3.4-23 summarizes all of the emergency shelters, transitional housing, and permanent supportive housing in Stanislaus County, as surveyed by the Turlock/Modesto/Stanislaus County CoC in 2007. As of that date, there were 330 year-round and 203 seasonal beds in emergency shelters, 279 year-round beds in transitional housing, and 391 full-time beds in supportive housing, for a total of 1,000 year-round beds and 203 seasonal beds in the County. None of the facilities reported an overflow population or voucher use. However, the CoC January 2015 homeless survey counted a total of 1,408 homeless individuals. With a total of 1,000 year-

round beds, these numbers indicate that there is an unmet need for emergency, supportive, and transitional housing for individuals experiencing homelessness in Stanislaus County.

**Table 3.4-23: Shelter Facility Type and Capacity – Stanislaus County, 2014**

<i>Population Served</i>	<i>Family Units</i>	<i>Family Beds</i>	<i>Individual Beds</i>	<i>Year-Round Beds</i>	<i>Seasonal Beds</i>
<b>Emergency Shelter</b>					
Families	5	56	0	56	0
Mixed Populations	8	24	0	54	30
Singles	2	60	128	361	173
Youth (under 18)	0	0	62	62	0
Subtotal Emergency Shelter	15	140	190	330	203
<b>Transitional Housing</b>					
Families	6	15	0	15	N/A
Mixed Populations	1	21	0	21	N/A
Singles	9	47	196	243	N/A
Subtotal Transitional Housing	16	83	196	279	N/A
<b>Permanent Supportive Housing</b>					
Families	17	52	0	52	N/A
Singles	37	104	235	339	N/A
Subtotal Permanent Supportive Housing	54	156	235	391	N/A
<b>Total</b>	<b>85</b>	<b>379</b>	<b>621</b>	<b>1,000</b>	<b>203</b>

Source: HUD Community Planning and Development, Turlock/Modesto/Stanislaus County CoC

### **City of Turlock**

The City of Turlock recognizes its need for shelters and homeless services. Until recently, homeless, emergency and transitional shelters were allowed in all residential zones, and in the commercial zones C-O and C-C, with a conditional use permit but not by right. In order to comply with SB 2, enacted in 2007, the City of Turlock amended its zoning ordinance in 2011 with Chapter 9-4, Article 2 to provide a nondiscretionary permitting process to allow year-round emergency homeless shelters within a zoning district. Nondiscretionary emergency shelters must be located within the emergency zoning overlay district and located within a Heavy Commercial (CH), Community Commercial (CC), Industrial (I), Downtown Industrial Residential (IR), or Downtown Transitional Commercial (TC) zoning district. The zoning ordinance places a cap on the number of beds permitted, which varies by base zoning district.

Currently, all shelter facilities operating in the City are run by non-profit organizations. Through the Housing Program Services Division, non-profits historically applied for up to \$20,000 of CDBG funds to provide homeless assistance. In 2009-2010, the program was modified to reduce

the maximum award to \$10,000 to allow more nonprofit organizations to participate in funding. For the fiscal year 2015-2016, approximately \$50,000 will be allocated citywide to fund public services programs.

The We Care program, a Turlock-based non-profit organization, runs a cold-weather shelter for men aged 18 and older in a building owned by the United Samaritan Foundation at 219 South Broadway. The facility has 49 beds, is open seven days a week from 6:30pm to 8:00am, and serves dinner every night. The shelter also provides drug counseling, AA meetings, and life skills training. For the 2014-2015 cold-weather season, it operated from November 2014 through April 2015. Its funding consists of \$10,000 from the City of Turlock's CDBG funds, another \$20,000 from Stanislaus County CDBG, \$15,000 from the federal Emergency Food and Shelter Program, and donations.

From winter 2004 through spring 2008, the cold-weather shelter was housed at a nearby city-owned facility at 400 B Street that housed 65 to 70 people, both male and female. It also received up to \$100,000 from Turlock Redevelopment Agency funds per year over several years. When the City decided to discontinue operating the shelter at that location, the shelter services were shifted to nonprofit and faith-based organizations. Please refer to Table 3.4-20 above for the number of homeless individuals served over the past twelve years.

Emergency shelter for women and children, and men are provided by different organizations. In 2013-2013, We Care provided winter shelter services to approximately 227 men. Women and children were offered shelter by the coalition of faith-based organizations spearheaded by the Turlock Gospel Mission. Up until now, this shelter did not have a permanent location and instead moved from church to church on a weekly basis. Capacity was generally seven to 10 women, depending on location. Construction of a permanent shelter began in 2014, which will provide 34 beds for men and 22 for women and children upon completion. The \$1.8 million project will constitute Turlock's first year-round shelter. As of November 2014, construction stalled due to lack of funds. Turlock Gospel Mission's new goal is to complete Phase I (dorms, restrooms, showers, and office facilities) by 2016. Fundraising efforts are underway.

The Children's Crisis Center of Stanislaus County operates four emergency shelters for children in crisis. Their goal is to serve high risk children and intervene with emergency shelter to prevent children from experiencing harm. In addition to housing children in need, the shelters also extend supportive services to abusive parents, helping them to overcome family risk and alleviate environmental factors that threaten the well-being of their children. The Children's Crisis Center operates an eight bed shelter in Turlock called Verda's House.

There are two providers of transitional housing in Turlock, both of which serve those suffering from substance abuse. Men and women are served in numerous separate small facilities across the city, and services include counseling and self-help programs. Table 3.4-24 summarizes all emergency shelters and transitional housing facilities in Turlock.

**Table 3.4-24: Shelter Facility Type and Capacity – City of Turlock, 2014**

<i>Facility Operator</i>	<i>Population Served</i>	<i>Year-Round Beds</i>	<i>Seasonal Beds</i>	<i>Location</i>
<b>Emergency Shelters</b>				
We Care	Men Aged 18+	0	49	219 S. Broadway
Coalition of Faith-Based Organizations (Turlock Gospel Mission)	Women/Children	0	30	Rotating; housed at different churches each week
Verda's House (Children's Crisis Center)	Youth under 18 years	8	0	715 E. Main St.
Subtotal Emergency Shelter		8	79	
<b>Transitional Housing</b>				
Solidarity Fellowship	Men only, 18 years and older	35	0	6 facilities across the city
We Care	Single individuals; couples	3	0	Scattered sites
We Care	Families	5	0	Scattered sites
Subtotal Transitional Housing		43	0	
<b>Total</b>		<b>51</b>	<b>79</b>	

Source: HUD Continuum of Care Homeless Assistance Programs Housing Inventory Count Report, 2014.

Taking the 2015 point in time homeless count of 186 individuals experiencing homelessness in the City, and a total of approximately 51 year-round beds and 79 seasonal beds in shelter facilities, we conclude that there is still unmet need for shelter facilities for the homeless population in Turlock. The need is particularly great for year round emergency shelter beds. Additionally, given that substance abuse is the third most common cause of homelessness in the county, we can reasonably conclude that the services and shelter provided for these individuals in supportive and transitional housing are also in high demand. The feedback from service providers at the April 23 community/stakeholders housing forum confirms this needs assessment—participants mentioned year-round emergency shelter, transitional housing, and supportive services as some of Turlock's most pressing needs.

### **Other Homeless Services**

There are other services besides shelter provided to the homeless in both the City of Turlock and in Stanislaus County. In Turlock, the United Samaritans Foundation offers emergency food boxes, washers and dryers, showers, and a temporary address for homeless persons. Daily Bread

Ministries delivers lunches to the homeless in Turlock in 12 locations. Community Housing and Shelter Services offers the Home Base Program which places homeless families in private rental housing and provides services to the families.

## UNINCORPORATED DISADVANTAGED COMMUNITIES

Enacted in 2011, SB 244 requires cities to address the infrastructure needs of disadvantaged unincorporated island or fringe communities located within or near their boundaries. For cities, a “disadvantaged unincorporated community” is defined as a fringe or island community in which the median household income is 80 percent or less than the statewide median household income. The law states that on or before its next housing element adoption, each city must review and update the land use element of its general plan, based on available data about its island and fringe communities. The updated land use element must:

- Identify and describe every “island community” or “fringe community” located within that city’s sphere of influence that is considered to be a disadvantaged unincorporated community;
- Include an analysis of water, wastewater, stormwater drainage, and structural fire protection needs or deficiencies for each of the identified communities; and
- Include an analysis of potential funding mechanisms that could make the extension of services and facilities to identified communities financially feasible.

According to the 2013 American Community Survey, the median household income in California is \$61,094. Thus, for an unincorporated island or fringe community to be considered disadvantaged, its median household income must be \$48,878 (80 percent of the statewide median) or less. As shown in Table 3.4-25, Turlock has four census tracts with unincorporated island and fringe communities that meet this criteria. While each of these tracts also includes households that are part of incorporated Turlock, it is reasonable to assume that the household income of households within the unincorporated areas are below the target of \$48,878 and that the communities qualify as “disadvantaged unincorporated communities” per SB 244.

**Table 3.4-25: Census Tracts in Turlock Containing a Disadvantaged Island or Fringe Community**

<i>Stanislaus County Census Tract</i>	<i>Median Household Income (2013)</i>
38.02	\$29,107
38.03	\$36,771
39.04	\$31,439
39.06	\$25,965

*Source: American Community Survey, 2013 5-year estimates*

The Turlock General Plan identifies disadvantaged County Islands and fringe communities in its New Growth Areas and Infrastructure Element. Policy 3.1-m speaks to developing a financing strategy for infrastructure improvements to the County Islands. However, in order to comply with SB 244, the New Growth Areas and Infrastructure Element will need to be updated concurrently with this Housing Element to include an analysis of the infrastructure needs or

deficiencies for each disadvantaged unincorporated community and an analysis of potential funding mechanisms for improvements.

### **3.5 Energy Conservation Opportunities**

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Conservation of energy is an important issue in housing development today not only due to the cost of energy, which can be a substantial portion of monthly housing costs for both owners and renters, but also due to an emerging interest in sustainable development, energy independence, and reduction of greenhouse gas emissions in line with legislation such as the Global Warming Solutions Act of 2006 (AB 32).

Conservation can be accomplished by reducing the use of energy-consuming items, or by physically modifying existing structures and land uses, and by designing buildings to be more energy efficient. The California Energy Commission first adopted energy conservation standards for new construction in 1978. These standards, contained in Title 24 of the California Administrative Code, contain specifications relating to insulation, glazing, heating and cooling systems, water heaters, swimming pool heaters, and several other items. Specific design provisions differ throughout the State depending upon local temperature conditions. Title 24 energy requirements are consistently reviewed in all building applications processed in the City.

Although the energy regulations establish a uniform standard of energy efficiency, they do not ensure that all available conservation features are incorporated into building design. Additional measures may further reduce heating, cooling, and lighting loads, and overall energy consumption. While it is not suggested that all possible conservation features be included in every development, there are often a number of economically feasible measures that may result in savings in excess of the minimum required by Title 24.

While construction of energy efficient buildings does not lower the purchase price of housing, housing with energy conservation features should result in reduced monthly occupancy costs as consumption of water and energy is decreased. Similarly, retrofitting existing structures with energy-conserving features can result in a reduction in utility costs. Examples of energy conservation opportunities include weatherization programs and home energy audits; installation of insulation; installation or retrofitting of more efficient appliances, and mechanical or solar energy systems; and building design and orientation that incorporates energy conservation considerations. Rebate programs run by the local and State utilities are described below.

#### **INTEGRATING LAND USE AND TRANSPORTATION PLANNING**

The City of Turlock also seeks to minimize energy consumption through integrating land use and transportation planning in its General Plan policies. Infill development, mixed uses, and higher density development enable residents to access goods and services without a car, or in shorter and fewer car trips; dense, pedestrian-oriented areas encourage walking and cycling. High density residential projects also use less energy per unit for heating and cooling than single family homes. Policies in the Land Use, Transportation, and City Design Elements of the current General Plan encourage development that, by nature of its design, reduces energy consumption.

By virtue of its location, compact development pattern, and by the presence of several large local employers, residents of Turlock tend to work locally as compared with many other Central Valley cities. Almost half of the city's employed residents work in Turlock, and 78 percent work in Stanislaus County. Additionally, approximately 74 percent of residents commute less than 30 minutes to work. Under the current General Plan, new neighborhoods have been developed with local-serving retail and a mix of housing types, including small-lot single family and multifamily developments. Turlock's most recent General Plan Update (adopted in 2012) builds on these successes with policies that strengthen the bicycle network, create mixed use neighborhoods, and promote an even greater jobs/housing balance.

## **BUILDING DESIGN AND CONSTRUCTION**

In January 2011, California enacted the first statewide mandatory green building code in the country. Known as CALGreen, the California Green Building Standards Code is Part 11 of the California Building Standards Code. CALGreen requires that new development reduce its negative impact on the environment through sustainable construction practices in several categories, including planning and design, energy efficiency, water efficiency and conservation, material conservation and resource efficiency, and environmental quality.

Many modern design methods used to reduce residential energy consumption are based on proven techniques that have been known to humans since the earliest of days of collective settlement. These methods can be categorized in three ways:

1. Building design that keeps natural heat in during the winter and keeps natural heat out during the summer. Such design reduces air conditioning and heating demands. Proven building techniques in this category include:
  - Locating windows and openings in relation to the path of the sun to minimize solar gain in the summer and maximize solar gain in the winter;
  - Use of “thermal mass,” earthen materials such as stone, brick, concrete, and tiles that absorb heat during the day and release heat at night;
  - “Burying” part of the home in a hillside or berm to reduce solar exposure or to insulate the home against extremes of temperature;
  - Use of window coverings, insulation, and other materials to reduce heat exchange between the interior of a home and the exterior;
  - Locating openings and using ventilating devices to take advantage of natural air flow; and
  - Use of eaves and overhangs that block direct solar gain through window openings during the summer but allow solar gain during the winter.
2. Building orientation that uses natural forces to maintain a comfortable interior temperature. Examples include:
  - North-south orientation of the long axis of a dwelling;
  - Minimizing the southern and western exposure of exterior surfaces in hot climates; and
  - Location of dwellings to take advantage of natural air circulation and evening breezes.

3. Use of landscaping features to moderate interior temperatures. Such techniques include:

- Use of deciduous shade trees and other plants to protect the home;
- Use of natural or artificial flowing water; and
- Use of trees and hedges as windbreaks.

In addition to natural techniques that have been used for millennia, a number of modern methods of energy conservation have been developed or advanced during the present century. These include:

- Use of solar energy to heat water;
- Window glazing to repel summer heat and trap winter warmth;
- Weather-stripping and other insulation to reduce heat gain and loss; and
- Use of energy-efficient home appliances.

Turlock's abundant sunshine provides an opportunity to use solar energy techniques to generate electricity, heat water, and provide space heating during colder months, as well. Natural space heating can be substantially increased through the proper location of windows and thermal mass.

### **City Policies**

Within the City of Turlock's current General Plan, the City outlines several goals and policies pertaining to energy conservation. The City Design Element includes policies aimed at conserving energy and water, optimizing solar orientation, and reducing water demand for landscaping. The Air Quality and Greenhouse Gases Element contains policies aimed at facilitating energy-efficient buildings, promoting energy conservation, encouraging greater energy efficiency in new development, requiring energy efficiency for projects receiving public assistance, and encouraging the use of renewable energy systems.

As part of the residential design review process, all developments must be evaluated against the Energy Conservation Guidelines. These guidelines include that all residential developments should be oriented to be within 22.5 degrees of the east-west axis to maximize south-wall and minimize west-wall exposure, roof overhangs, wood trellises and other sunshade devices should be provided to shade the east and west building surfaces and windows, deciduous tree cover should be provided to shade streets and parking areas and to reduce summer heat radiation, use of solar collectors of water, space and swimming pool heating should be encouraged, and construction material conservation is to be encouraged.

### **REBATE PROGRAMS**

The City also has a policy to support Turlock Irrigation District (TID) and Pacific Gas and Electric (PG&E) programs to encourage retrofit measures such as weather-stripping and insulation. PG&E provides gas, and TID provides electric service to Turlock residents. These companies offer company a variety of energy conservation programs and information services that are available to residents.

## PG&E Rebates

**Weatherization.** If homes and apartments are not sealed tightly, energy used for heating and cooling can be wasted. Weatherization helps to decrease energy costs and increase comfort. Weatherization services may include attic insulation, weather stripping and caulking around areas where air leakage occurs, exhaust fan dampers, air duct repair, water heater blankets, and low-flow showerheads. Approved low income residences may be eligible for free weatherization services.

**Energy Incentive Packages.** While upgrading a single aspect of a home is valuable, homeowners can have a greater impact by evaluating their homes as a complete system. PG&E provides customers with various Home Upgrade package options. Improvements for the basic Home Upgrade bundles may include attic, wall and floor insulation, duct sealing, and furnace and AC replacements, leading to rebates of up to \$2,500. The Advanced Home Upgrade goes beyond the building shell and involves more complex, deep improvements. Rebates can be as much as \$6,500.

**Home Appliance Rebate Program.** PG&E offers rebates on the purchase of ENERGY STAR and other high efficiency home appliances. Customers of PG&E are eligible for rebates on clothes washers (\$50/unit), refrigerators (\$75/unit), gas storage water heaters (\$200/unit), heat pump water heaters (\$500/unit), and pool filtration pumps (\$100/unit).

**Multifamily Program.** PG&E's Multifamily Properties Program is for property owners and managers of existing residential dwellings or mobile home parks that contain two or more units. The program encourages the installation of qualifying energy efficient products in individual tenant units, and for common areas of residential apartments, mobile home parks and condominium complexes.

Funding for the program is limited and rebates are offered on a first-come, first-served basis. Some products may require installation by an appropriately licensed contractor. The following is a partial list of qualifying products and their rebates, based on category:

### *Appliances*

ENERGY STAR Most Efficient 2015 Clothes Washers - \$50/unit inside tenant dwelling, \$175/unit in common area laundry room

High-Efficiency Refrigerators - \$75/unit

### *Boilers and Water Heating*

- Central System Natural Gas Water Heaters – \$500/unit
- Central System Natural Gas Boilers for Water and Space Heating – \$1,500/system
- ENERGY STAR High-Efficiency Natural Gas Storage Water Heaters - \$200/unit
- ENERGY STAR Electric Heat Pump Water Heaters - \$500/unit
- Low-Flow Showerheads - \$15/unit

### *Heating, Ventilation, and Air Conditioning (HVAC)*

Replacement Multiple-Speed or Variable-Speed Motors - \$50/unit

- Central Natural Gas Furnaces - \$150-\$250/unit

### *Lighting*

ENERGY STAR Interior Hard-Wired Fluorescent Fixtures - \$25/fixture

- ENERGY STAR Exterior Hard-Wired Fluorescent Fixtures - \$20/fixture
- ENERGY STAR Qualified LED PAR Replacement Lamps - \$10-15/lamp
- LED Exterior Area Lighting - \$40-200/fixture

### *Commercial Pool*

- Commercial Pool Heaters - \$2/MBtu/h
- Variable-Speed and Variable-Flow Pool Filtration Pumps - \$100/unit

### **TID Rebates**

Turlock receives its electricity supply from TID. TID has developed numerous energy efficiency and demand reduction programs for its customers, both residential and commercial. The residential customer programs are as follows:

Residential Energy Audits: Free in-home audits

Residential Rebate Programs: Rebates for purchasing and installing energy-efficient appliances including Energy Star refrigerators, room air conditioners, and clothes washers; whole house fans, solar attic fans, radiant barriers, and shade screens

Refrigerator/Freezer Recycling Program: Financial incentives for replacing and recycling older refrigerators and freezers

Shade Tree Rebate: Rebates for the purchase of up to three trees plants for shade purposes

CFL Rebates: Rebates for purchase and installation of CFL bulbs

New Construction Rebates: Rebates for home builders who exceed Title 24 requirements

Weatherization: Provides weatherization measures and Energy Star refrigerators to income-qualified customers

Education Specialist: Outreach provided to community groups and schools

### **ALTERNATIVE ENERGY DEVELOPMENT**

Solar energy is a viable alternate energy source for the City of Turlock. There are two basic types of solar systems: active and passive.

#### **Active Solar Systems**

Active solar systems typically collect and store energy in panels attached to the exterior of a house. This type of system utilizes mechanical fans or pumps to circulate the warm/cool air, while heated water can flow directly into a home's hot water system. Solar cells absorb the sun's rays to generate electricity and can substantially reduce electric bills. Technological improvements have made the cells increasingly efficient and reduced their cost.

### **TID Tools and Solar Rebates**

Photovoltaic (PV) systems can cost around \$30,000 to install, but numerous state and local incentive programs are in place to help offset the expenses and lower the payback period. Additionally, by leaving the residence “on the grid,” the resident can potentially sell power back to the utility company. TID’s Solar Electric Rebate Program is part of a comprehensive statewide solar program create by Senate Bill 1 and aims to promote the installation of PV panels on residences by helping to offset the purchase cost.

For systems under 30kW, the incentive is a one-time payment based on expected performance, known as Expected Performance Based Incentives (EPBI). Incentive levels decline when a specific cumulative MW volume of reservations, in terms of total-program capacity, has been reached. While residential incentives started at \$4 per megawatt, the incentive is currently at \$0.57 per megawatt. For systems over 30kW, a Performance Based Incentive (PBI) is paid monthly over a 5 year period based on actual monthly kilowatt hour (kWh) production. The amount to be paid per kWh over the entire payment term is set once the reservation has been confirmed; incentive declines occurring after a system has been reserved do not apply to reserved systems. Currently, the incentive is at \$0.07 per kWh.

TID has a comprehensive online tool, the Performance Based Buydown (EPBB) Incentive Calculator, which helps residents calculate expected incentive using site and PV system specifications.

### **Passive Solar Systems**

In passive solar systems, the structure itself is designed to collect the sun’s energy, then store and circulate the resulting heat similar to a greenhouse. Passive buildings are typically designed with a southerly orientation to maximize solar exposure, and are constructed with dense material such as concrete or adobe to better absorb heat. Properly placed windows, overhanging eaves, and landscaping can all be designed to keep a house cool. Although passive solar systems generally maximize use of the sun’s energy and are less costly to install, active systems have greater potential application to cool and heat a house and to provide it with hot water and electricity. This may mean lower energy costs for Turlock residents.

## **3.6 Projected Housing Need**

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### **Regional Housing Needs Allocation**

For each Housing Element statutory planning period, the Stanislaus Council of Governments (StanCOG) prepares a Regional Housing Needs Assessment (RHNA) that is a minimum projection of the number of housing units each jurisdiction must provide to accommodate its share of regional growth. The RHNA is distributed across all income categories to ensure that growth in each income level is accounted for. For the planning period of January 2014 through September 2023, StanCOG estimates that at total of 21,330 housing units will need to be provided across all jurisdictions. The City of Turlock is responsible for identifying sites with capacity for 3,618 units, or 17.0 percent of the County total. Table 3.6-1 shows Turlock’s RHNA allocation broken down into income categories.

**Table 3.6-1: Regional Housing Need Allocation – Turlock,  
January 2015 – September 2023**

<i>Income Category</i>	<i>RHNA</i>
Very Low (0-50% of AMI)	877
Low (51-80% of AMI)	562
Moderate (81-120% of AMI)	627
Above Moderate (over 120% of AMI)	1,552
<b>Total</b>	<b>3,618</b>

Note: The Department of Housing and Community Development (HCD) also asks jurisdictions to consider “Extremely Low” income households, which are those earning 30 percent or less of AMI. While a precise allocation number is not specified in the RHNA for this group, it is often estimated that half of Very Low income households qualify as Extremely Low income. Using this metric, there is a need for approximately 438 housing units for Extremely Low income households in Turlock.

*Source: Stanislaus Council of Governments (StanCOG), 2014*

The following chapter will provide a detailed analysis of Turlock’s housing sites inventory and development capacity.

## 4 Sites Inventory and Analysis

This chapter identifies sites that have the adequate capacity to accommodate the City of Turlock's Regional Housing Need Allocation. It includes a discussion of zoning districts that allow residential development of appropriate densities, the vacant land inventory, environmental and infrastructure constraints, and consideration of housing for special needs groups.

### 4.1 City of Turlock Zoning Regulations

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#### BASE RESIDENTIAL ZONES

The City of Turlock's Zoning Ordinance, most recently updated in June 2015, allows for a broad array of residential types and densities by right, ranging from 0.2 to 30 dwelling units per acre. Second dwellings are permitted in every residential zone, as are small family home day cares, group homes, and small residential care facilities. Table 4.1-1 summarizes the allowable density in each of the residential zones.

**Table 4.1-1: Allowable Densities in Base Residential Zones**

<i>Residential Zone</i>	<i>Allowable Density (dwelling units per acre)</i>
Estate Residential (R-E)	0.2 – 3.0
Low Density Residential (R-L)	3.0 – 7.0
Low Density Residential 4.5 (R-L4.5)	5.0 – 10.0
Medium Density Residential (R-M)	7.0 – 15.0
High Density Residential (R-H)	15.0 – 30.0

*Source: City of Turlock Municipal Code*

**Residential Estate (R-E)** - The purpose of this district is to provide living areas that combine advantages of urban and rural locations and to provide transition or buffer areas between intense urban uses and agricultural preserves. Single family dwellings, small family home day care, second dwellings, small residential care facilities, home occupations, manufactured homes, and group homes are permitted in this designation. Large residential care facilities are permitted with a Conditional Use Permit (CUP) and large family home day care is allowed with Minor Administrative Approval (MAA). Multifamily dwellings, group quarters, emergency shelters and mobile home parks are not permitted. Allowable densities range from 0.2 to three dwelling units per acre.

**Low Density Residential (R-L & R-L4.5)** - The purpose of these districts is to provide appropriately located areas for single family dwellings; provide adequate light, air, privacy, and open space for each dwelling unit; and achieve design compatibility through the use of site development standards. Group homes, manufactured homes, small family home day care, small residential care facilities, second dwellings, home occupations, and single family dwellings are permitted in this designation. Group quarters, emergency shelters, mobile home parks, and large residential care facilities are permitted with a CUP. Large family home day care is permitted with MAA. Multifamily dwellings are not permitted. Allowable densities range from three to seven dwelling units per acre for R-L and five to ten dwelling units per acre for R-L4.5.

**Medium Density Residential (R-M)** - The purpose of this district is to limit the expansion of the City by maintaining a compact urban form in order to preserve agricultural lands; provide appropriately located areas for single family and medium density multifamily dwelling units; provide adequate light, air, privacy, and open space for each dwelling unit; and achieve design compatibility with adjacent uses through the use of site development standards. Small family home day care, group homes, home occupations, small residential care facilities, second dwellings, and single-family dwellings are permitted within this designation. Emergency shelters, mobile home parks, and large residential care facilities are permitted with a CUP. Group quarters, manufactured housing, and multifamily development are permitted with a Minor Discretionary Permit (MDP). Large family home day care is permitted with MAA. Allowable densities range from seven to 15 dwelling units per acre.

**High Density Residential (R-H)** - The purpose of this district is to provide appropriately located areas for high density multiple family dwellings units; provide affordable housing for all economic segments of the community while maintain a compact urban form; provide adequate light, air, privacy and open space for each dwelling unit; and achieve design compatibility through the use of site development standards. Small family home day care, group homes, home occupations, small residential care facilities, second dwellings, and single-family dwellings are permitted within this designation. Emergency shelters, manufactured housing, mobile home parks, and large residential care facilities are permitted with a CUP. Group quarters and multifamily dwellings are permitted with a MDP. Large family home day care is permitted with MAA. Allowable densities range from 15 to 30 dwelling units per acre.

**Planned Development (PD)** - Planned Development zoning districts allow for the use of special design criteria for maximum utility of the site and maximum design flexibility within density limitations. Their purpose is to encourage variety and avoid monotony in developments through the use of alternative development standards. They also provide a mechanism through which the City can authorize developments consistent with the General Plan. Conditions of approval are ultimately determined by the City Council using adopted planning practices and standards. Within these project areas, special residential development strategies such as clustering and density transfers are encouraged. Development regulations follow the baseline standards of the General Plan; thus, for the purpose of the Housing Element, available sites that are zoned PD assume the allowable density of the underlying General Plan land use designation.

## DOWNTOWN OVERLAY REGULATIONS

The Downtown Overlay Regulations, which apply to the downtown area as defined by the Downtown Design Guidelines and Zoning Regulations document, exist to maintain and promote Turlock’s downtown as a pedestrian-oriented, economically sound “heart” of the city while preserving its historic architecture and character. Residential development is encouraged downtown, as it helps businesses and allows residents to live in a convenient, central location. In many cases, allowable density is expressed in terms of Floor Area Ratio (FAR) rather than dwelling units per acre. In these cases, assumed residential density is specified based on likely development configuration and actual density of existing residential developments in each zone. Table 4.1-2 summarizes the zones in the Downtown Overlay Regulations and the residential densities assumed.

**Table 4.1-2: Estimated Residential Densities in Downtown Overlay Zones<sup>1</sup>**

Zone	<i>Estimated Density (dwelling units per acre)</i>
Downtown Core (DC)	40.0
Downtown Core Transition (DCT)	15.0
Transitional Commercial (TC)	25.0
Industrial Residential (IR)	20.0
Office Residential (RH)	10.0

Note:

- I. Densities in Downtown Overlay zones are regulated by Floor Area Ratio (FAR.) The densities in terms of dwelling units per acre are estimated based on allowed FARs for each zone.

*Source: Dyett and Bhatia*

**Downtown Core (DC)** – The Downtown Core is Turlock’s historic center, and the DC overlay zone aims to encourage an urban feel with a mix of residential, commercial, and office uses. Residential units are permitted on the second story of buildings and higher. Density is expressed in Floor Area Ratio (FAR), specifying FAR 3.0 for mixed use development. Building heights can extend to 60 feet, with 100 percent lot coverage. Residential development built as part of a mixed use project in the DC zone is estimated at a maximum of approximately 40 dwelling units per acre (before affordable housing density bonuses). Densities could be higher depending on unit size and lot size.

**Downtown Core Transition (DCT)** – The goal of the Downtown Core Transition zone, located northeast of the Downtown Core along the East Main corridor, is to preserve the area’s low intensity residential scale while providing a gateway and transition to the more urban downtown area. Single and multifamily residential uses and small family home day care are permitted. Large group quarters are permitted with a CUP and large family home day care is permitted with MAA. Zoning regulations specify a typical FAR of 1.0, which is estimated to correspond to 15 dwelling units per acre.

**Transitional Commercial (TC)** – The Transitional Commercial zones lie to the north, west, and south of the Downtown Core, and while their purpose is to contain office and commercial

uses that serve the auto-oriented consumer, single and multifamily residential uses and small family home day care are permitted. Emergency shelters and large group quarters require a CUP and large family home day care requires MAA. Zoning regulations specify a typical FAR of 1.5, which is estimated to correspond to 25 dwelling units per acre.

**Industrial Residential (IR)** – This zone lies southwest of the Downtown Core, and its purpose is to encourage economically viable reuse of agricultural and industrial buildings while avoiding land use conflicts. Single and multifamily residential uses, small family home day care, and small group quarters are permitted by right. Emergency shelters and large group quarters are permitted with a CUP. Large family home day care requires MAA. Zoning regulations specify a typical FAR of 1.5 for residential uses, which is estimated to correspond to 20 dwelling units per acre.

**Office Residential (OR)** – The Office Residential zone allows a lower density mix of uses in the areas northeast and east of the Downtown Core that will preserve the character of the traditional residential neighborhoods while providing for the orderly and logical conversion or transition to compatible office uses as the market allows. Single and multifamily residential uses, small family home day care, and small group quarters are permitted by right. Emergency shelters and large group quarters are permitted with a CUP. Large family home day care requires MAA. Permitted FAR ranges from 0.6 for residential uses to 0.8 for mixed use development, which is estimated to correspond to 10 dwelling units per acre.

## **ZONING AND AFFORDABILITY**

### **Default Density for Very Low and Low Income Units**

HCD defines default densities for Very Low and Low Income housing based on a jurisdiction's population, type of urban development pattern, and location in the state. In other words, if housing is built to the specified density, it is assumed to be affordable to Very Low and Low Income households. For cities of Turlock's size in Stanislaus County, the default density for Very Low and Low Income units is 20 dwelling units per acre. In Turlock, the only base residential zone where density of 20 dwelling units per acre is allowed by right is High Density Residential (R-H), which allows densities between 15 and 30 units per acre. The Commercial Office/High Density Residential (CORH) designation also allows development at this density. Properties zoned CORH may be developed either with office or with high density residential uses. In addition, densities of up to 40 units per acre are permitted in the Downtown Overlay Zone, and the DC, TC and IR districts each have estimated densities of 20 units per acre or higher.

### **Likely Density for Moderate Income Units**

HCD does not define minimum default densities for Moderate and Above Moderate Income units. Instead, in order to determine which vacant sites are likely to produce housing affordable to Moderate-income households, an analysis of the sale prices and densities of recently sold properties was conducted. Using HCD's definition of the annual income limits for Moderate-income households in Turlock (\$49,600 to \$74,400), and assuming these households spend 30 percent of their income on housing costs, the affordable moderate-income home price in Turlock is between \$213,000 and \$326,000. As of August 2015, a large inventory of single family homes

were selling in this price range.<sup>1</sup> These units are on 5,000 to 7,000 square foot lots, corresponding to a gross residential density of around five to six units per acre. Therefore, it is reasonable to assume that homes built in zones that allow five units per acre or greater will be affordable to Moderate income households in Turlock. This density corresponds with the base residential zones of Medium Density Residential (R-M) and Low Density Residential 4.5 (R-L4.5), where development is allowed at 7-15 units per acre and 5-10 units per acre, respectively. All of the Downtown Overlay zones also permit residential development as low as seven units per acre.

## 4.2 Site Inventory and Development Capacity

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This section describes the inventory of land available for new housing and analyzes its capacity for development of units of different income groups based on zoning and/or General Plan land use designation.

### SITES ON VACANT, PROPERLY-ZONED CITY LAND

Determining the initial set of sites appropriate for new housing development was based upon sites identified from the city's Vacant Land Map and by City Staff. From this set, those whose zoning allows residential development (R-E, R-L, R-L4.5, R-M, R-H, DC, DCT, TC, OR, IR, CORL, CORM, CORH, CCRH, and RLRM) were selected. Sites zoned PD were also included if the underlying General Plan designation allowed residential uses.

There are also some underutilized sites within city limits that may be redeveloped with new housing projects. Underutilized sites are those that are not entirely vacant, but where the existing structure is in significant disrepair, disuse, or substantially undersized for the size of the lot, relative to what the parcel's zoning would allow. A common methodology for identifying underutilized sites is by comparing the value of the structure to the value of the land, using County Assessor's data. This "assessed value" ratio (AV ratio) was used to identify underutilized land in Turlock. Parcels with an AV ratio of 0.75 or less, where the value of the building is less than three-quarters of the value of the land, were assumed to be potential sites where new development is most likely to occur. Because assessor's data can often be outdated, a combination of aerial mapping and windshield reconnaissance was used to check the sites identified with the AV ratio methodology as well as to determine additional underutilized parcels within the Downtown and Montana-West areas, as the City highly prioritizes development in both of these areas. The City has good reason to believe that these properties are likely candidates for redevelopment within the planning period based on numerous examples of redevelopment of similar underutilized properties in the same zoning districts prior to the recent recession. Underutilized sites that are not likely to redevelop have not been included.

In order to assess the development capacity of underutilized sites, a similar methodology is used as for vacant sites. The average allowable density for the zoning district is assumed, and multiplied by the acreage of the site. Then, in order to make the conservative assumption that any existing residential uses would remain on the property, the number of current units on the site is

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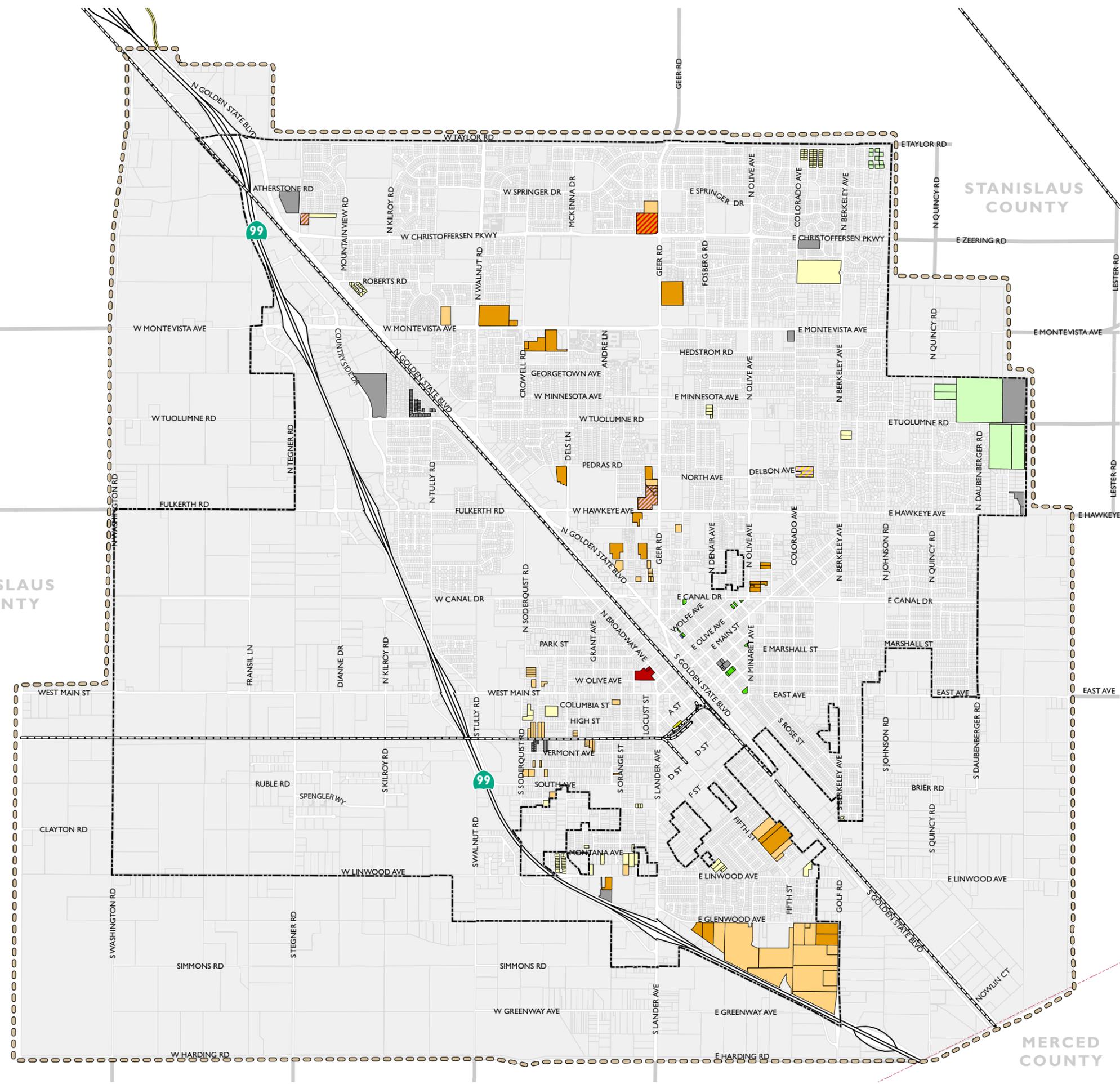
<sup>1</sup> Source: real estate listings and recent sales data on [www.zillow.com](http://www.zillow.com), [www.trulia.com](http://www.trulia.com), and [www.redfin.com](http://www.redfin.com) for Turlock city limits.

subtracted from the overall potential to arrive at the net new number of units that the site could accommodate.

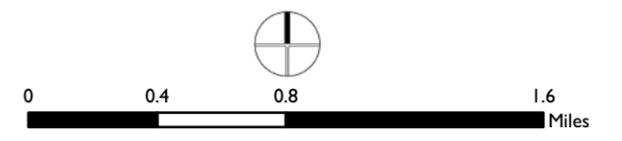
The vast majority of underutilized sites identified in the Sites Inventory currently have low and medium density residential existing land uses, most typically in the form of single family homes. The City of Turlock has seen multiple instances of redevelopment of these lower density uses to multifamily properties in recent years and anticipates that this trend is likely to continue to occur in the future. To provide an understanding of the extent to which existing uses may impede additional residential development, a representative sample of individual underutilized sites is discussed further in Appendix A. In some cases, the existing structure has been entirely removed and replaced; in others, additional units have been built on the lot without removing the current structure.

Altogether, 302 parcels totaling 455 acres were identified. Table 4.2-1 and Figure 4-1 show the breakdown of vacant sites within city limits by zoning. Appendix A provides a list of all of the parcels individually and indicates their APN, zoning, and existing land use.

Figure 4-1  
**City of Turlock**  
**Housing Sites Inventory by**  
**Zoning Districts**



- RL (Low Density Residential)
- RM (Medium Density Residential)
- RH (High Density Residential)
- RE (Estate Residential)
- PD (Planned Development)
- DC (Downtown Core)
- IR (Industrial Residential)
- OR (Office or Residential)
- TC (Transitional Commercial)
- CORH (Office Commercial/High Density Residential)
- CORL (Office Commercial/Low Density Residential)
- RHCC (High Density Residential/Community Commercial)
- Railroads
- Freeway
- City Limits & County Islands
- Study Area



Source: City of Turlock Geographic Information Services, 2015;  
 Stanislaus County Geographic Information Systems, 2015;  
 Dyett & Bhatia 2015.  
 Date: August, 2015

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**Table 4.2-1: Vacant Housing Opportunity Sites within City Limits by Zoning**

<i>Current Zoning</i>		<i>Number of Parcels</i>	<i>Total Acres<sup>1</sup></i>
R-E	Residential Estate	15	80
R-L	Low Density Residential	105	52
R-M	Medium Density Residential	53	155
R-H	High Density Residential	25	78
OR	Office Residential	11	3
IR	Industrial Residential	1	1
CORL	Office Commercial or Low Density Residential	3	3
CORH	Office Commercial or High Density Residential	5	9
CCRH	Community Commercial or High Density Residential	1	9
DC	Downtown Core	2	4
TC	Transitional Commercial	1	0.1
PD <sup>1</sup>	Planned Development (with Residential GP designation)	80	63
<b>Total</b>		<b>302</b>	<b>455</b>

Note:

1. Acreage for PD-zoned sites is distributed amongst other categories based on the underlying GP designation. Three sites are VLDR, totaling 23 acres; 50 sites are LDR, totaling 22 acres; 19 sites are MDR, totaling seven acres; two sites are HDR, totaling 10 acres; and six sites are Downtown, totaling two acres.

Source: City of Turlock, Dyett & Bhatia

As discussed in the Needs Assessment chapter, Turlock has a need for 3,618 new housing units through 2023: 877 Very Low, 562 Low, 627 Moderate, and 1,552 Above Moderate income units. The City must demonstrate that the sites it has identified can accommodate its projected housing need.

HCD requires a parcel-specific inventory of sites available for future residential development that are capable of accommodating the city's RHNA. Table 4.2-2 summarizes the sites' development capacity by zoning district, and Appendix A contains a full list of the 302 sites identified. Table 4.2-2 also sums the unit capacity of the zones that correspond to each income level. Sites with zoning appropriate for Extremely Low, Very Low, and Low income housing have the realistic capacity for 2,814 dwelling units. Sites with zoning appropriate for Moderate income housing can support 1,245 dwelling units. Sites with zoning appropriate for Above Moderate income housing can accommodate 697 units. Figure 4-1 maps the location of the identified sites.

### **Realistic Development Capacity**

The realistic development capacity of the opportunity sites is generally assumed to be the average allowable density for each zoning district. For sites within the Downtown Overlay Zone, realistic development capacity is assumed to be the estimated densities for each Downtown district based on typical FAR, as shown in Table 4.1-2. Due to new General Plan policies supporting increased residential density and infill, the realistic development capacity of sites located in the area just west of Downtown is estimated to be toward the higher end of the allowable density range, rather

than the average. General Plan Policy 2.5-i specifically encourages residential development Downtown on infill sites and in existing buildings by creating incentives such as providing public subsidies for the development of affordable housing and reducing on-site parking requirements. In addition, the City’s revised Capital Facilities Fee program establishes lower impact fees for development located on infill sites in Pedestrian Priority Areas, which include the downtown districts and several other infill neighborhoods..

These assumptions are validated by the actual densities of several recently permitted and built residential projects that are representative of the range of residential zoning districts. Summerfield, an 81-lot single family subdivision on 11.35 acres in the Northeast Turlock Master Plan area, includes both low density and medium density residential homes. The low density residential portion was built at six units per acre (average allowable density is five units per acre). The medium density portion was built at nine units per acre (average allowable density is 10 units per acre). Sierra Oaks is a recently completed high density residential development in the Northwest Triangle Specific Plan area. The average allowable density in this zoning district is 22.5 dwelling units per acre, and Sierra Oaks was built at 22 dwelling units per acre. The development also received a height exemption, allowing portions of the project to be built to 45 feet instead of the standard allowable 35 feet. Numerous other high density residential projects have received a similar exemption, including Balboa Park condominiums and the Park Villas mixed use development. Balboa Park was built at 18 dwelling units per acre, and Park Villas (which is permitted but not yet constructed) is approved for 20 units per acre and a commercial center at 0.27 FAR.

**Table 4.2-2: Summary of Sites’ Dwelling Unit Capacity**

<i>Current Zoning<sup>1</sup></i>	<i>Density (gross units/acre)</i>			<i>Available Acres</i>	<i>Realistic Development Capacity</i>
	<i>Low</i>	<i>High</i>	<i>Average Allowable or Estimated</i>		
High Density Residential	15	30	22.5	88	2,412
Office Commercial/High Density Residential	15	30	22.5	9	97
Community Commercial/High Density Residential	15	30	22.5	9	97
Downtown Core	NA	NA	40	4	154
Transitional Commercial	NA	NA	25	2	44
Industrial Residential	NA	NA	20	0.5	10
<b>Subtotal for Extremely Low, Very Low, Low Income Units (R-H, CORH, CCRH, DC, TC, IR):</b>				<b>113</b>	<b>2,814</b>
Medium Density Residential	7	15	11	162	1,210
Office Residential	NA	NA	10	3	35
<b>Subtotal for Moderate Income Units (R-M, OR):</b>				<b>162</b>	<b>1,245</b>
Residential Estate	0.2	3	1.6	103	265

**Table 4.2-2: Summary of Sites' Dwelling Unit Capacity**

Current Zoning <sup>1</sup>	Density (gross units/acre)			Available Acres	Realistic Development Capacity
	Low	High	Average Allowable or Estimated		
Low Density Residential	3	7	5	74	424
Office Commercial/Low Density Residential	3	7	5	3	8
<b>Subtotal for Above Moderate Income Units (R-E, R-L, CORL):</b>				<b>180</b>	<b>697</b>
<b>Total</b>				<b>455</b>	<b>4,756</b>

Note:

- For parcels zoned Planned Development, the residential densities associated with the underlying General Plan designation were used.

Source: City of Turlock, Dyett & Bhatia

Table 4.2-3 compares the opportunity sites' realistic dwelling unit capacity for each income category to the units required in the RHNA for Turlock.

**Table 4.2-3: Sites' Capacity and RHNA Requirements**

Income Level (Zoning)	Available Acres	Realistic Dwelling Unit Capacity	Units in RHNA Requirement	Surplus <sup>1</sup>
Extremely Low, Very Low, Low (RH, CORH, CCRH, DC, TC, IR)	113	2,814	1,439	1,375
Moderate (RM, OR)	162	1,245	627	618
Above Moderate <sup>2</sup> (RE, RL, CORL)	180	697	1,552	NA
<b>Total</b>	<b>455</b>	<b>4,756</b>	<b>3,618</b>	<b>1,138</b>

Note:

- The total surplus represents the amount that the total realistic dwelling unit capacity exceeds the total RHNA requirement.
- While Above Moderate housing is most likely to occur at these lower densities, it can be developed in any residential zoning district. Some higher density developments, such as new units Downtown and in Morgan Ranch, will likely also provide housing for Above Moderate income households.

Source: Dyett & Bhatia

### **Vacant and Underutilized Land for Extremely Low, Very Low and Low Income Units**

Turlock is obligated to identify sites that can accommodate 877 units of Very Low Income housing and 562 units of Low Income housing (1,439 units of Very Low and Low combined) at a density of at least 20 units per acre. As described above, the R-H, DC, TC, IR, CCRH and CORH zones allow densities at or above this default density. Within city limits, 43 vacant and underutilized sites have these zoning designations, totaling 113 acres. If these sites were to be built out at their estimated densities, they could reasonably accommodate 2,814 units of Extremely Low, Very Low and Low Income housing. Therefore, the amount of vacant land and underutilized land that is zoned R-H, DC, TC, IR, CCRH and CORH is sufficient to accommodate the 1,439 units of Very Low and Low income housing that Turlock must show that it can provide. Table 4.2-3 shows the surplus.

The City must also demonstrate that the sites identified for high density, low income housing have characteristics that make it reasonable to expect that affordable units could feasibly be developed upon them. Developers experience economies of scale, and the more units that a site can support, the more likely it is that they can be sold or rented at below-market rates. Therefore, larger sites provide greater certainty of affordable housing development than smaller ones. Of the 27 available sites zoned R-H, 18 are greater than one acre in size, and two of these are greater than 10 acres in size. If developed at the average allowable density of 22.5 units per acre, the smallest of these could accommodate 40 units and the largest could accommodate 269. Together, the three largest vacant RH sites (one is used for agriculture) along with the parcels designated for high density residential use within the Morgan Ranch Master Plan Area and the proposed Vista Student Housing Complex could be reasonably developed with just over 1,650 units. This alone is more than enough to fulfill the City's need for Extremely Low, Very Low and Low income units.

A significant site of 9.7 acres, located just south of CSU-Stanislaus along Monte Vista Avenue, has a pending proposal for a General Plan Amendment and rezoning to High Density Residential in order to construct a 600 bed student housing complex. The Vista Student Housing Complex will have a total of 180 multi-bedroom suites as part of this development, at a density of 18.6 suites per acre. Given that each of the three to four bedrooms per suite will be rented out individually, each bedroom is more closely equivalent to a dwelling unit than a whole suite is. This gives the project a density of over twenty dwelling units per acre, providing a prime housing opportunity for very low- and low-income students.

Smaller sites zoned for high density residential development also show feasible development potential. Several of the smallest R-H and CORH sites are located directly adjacent to one another. This offers the opportunity of assemblage to create larger sites that are better able to accommodate multifamily housing projects.

### **Underutilized Land**

Twelve of the sites identified for Extremely Low-, Very Low- and Low-income housing are underutilized, meaning that while they are not vacant, the value of the structure on the property is less than the value of the land on which it sits. All of these underutilized sites are already zoned for residential uses. The majority of the sites have low or medium density residential existing land uses, with relatively few units on larger sites, though some have commercial uses. The City has

good reason to believe that these properties are likely candidates for redevelopment within the planning period based on numerous examples of redevelopment of similar underutilized properties prior to the recent recession. Underutilized sites not likely to redevelop have not been included.

### ***Extremely Low Income Housing Provision***

It is estimated that approximately 2,800 households in Turlock qualify as Extremely Low income, with annual household incomes less than \$18,600 for a family of four. Some of the RHNA requirement for Very Low income housing must fulfill the needs of the Extremely Low income group. Many of these residents are seniors, disabled individuals, or others living on fixed incomes. The City of Turlock has traditionally addressed the needs of this population through provision of housing with affordability covenants or property-based Section 8 status, such as at the Denair Manor Apartments. Additionally, some of the individuals qualifying as Extremely Low income in Turlock have no income at all and/or are homeless. Housing for this segment of the population would be provided through supportive and transitional housing with services available to help residents move into more permanent living situations.

It is also feasible that through a combination of financial subsidy and appropriate project design, housing for Extremely Low income households can be provided on the vacant and underutilized properties zoned for high density development in Turlock. For instance, many studio and one-bedroom apartments at The Palms, a 100-unit redevelopment of an old motel, are affordable to Very Low income households even with no affordability covenants. With an additional subsidy and affordability covenants, units at a development similar to The Palms could be affordable to Extremely Low income households.

### **Vacant and Underutilized Land for Moderate Income Units**

As discussed above, market analysis shows that housing developed at a density of five units per acre or greater is likely to be affordable to Moderate income households in Turlock, which corresponds to the R-M, R-L4.5, and OR zones. Table 4.2-2 shows that 162 acres of land with these zoning designations are currently vacant or underutilized and likely redevelopment candidates. The vast majority of the 45 underutilized sites have low and medium density residential existing land uses. These vacant and underutilized sites could reasonably be expected to accommodate 1,245 housing units. Therefore, opportunity sites zoned R-M and OR are sufficient to meet the requirements of the RHNA for Moderate income housing, as Turlock is required to identify land to accommodate 627 units at this income level. Table 4.2-3 shows the sites' capacity compared to the RHNA, and the surplus.

While many of the sites zoned R-M are less than one acre in size, they are generally clustered, allowing assemblage. For example, six parcels along Stanislaus and Almond Streets, just behind several community commercial properties on the east side of Geer Road, are adjacent to each other and comprise 1.6 acres. Built at the average allowable density of 11 units per acre, these sites could hold 18 units (or a maximum of 24 if built at 15 units per acre). Several more clusters of small parcels zoned R-M are found in the area just west of Downtown. Centrally located and proximate to local services, they provide viable opportunities for Moderate income housing despite their size.

As the home price analysis indicated, because Turlock is a relatively inexpensive housing market compared to many other parts of the state, many modest single family homes are likely to be affordable to Moderate income households. Therefore, assembling large parcels that can accommodate many multifamily dwellings is not as critical for the development of this type of housing. Stand-alone parcels of half an acre or less can viably be developed with affordable duplexes, four-plexes, or a small number of townhouses. Moreover, the City of Turlock has seen a considerable amount of that type of housing being built on infill parcels in the area south of Downtown and in the Westside neighborhood. The majority of this development has occurred on individual parcels zoned R-L4.5, OR, and IR. Many sites identified as appropriate for Moderate income housing are located in these same areas, and it is reasonable to expect that the same type of housing can and will be built there.

As stated above, Turlock has seen an increasing number of underutilized properties developed with housing projects that are of the appropriate (higher) density allowed on the property. In some cases, the existing structure was torn down, and in others, it remained. The following are several examples of these types of redevelopment projects that occurred prior to the recent recession and housing market decline; the City anticipates seeing more of these types of projects as the economy continues to gain strength.

- 1130 Pioneer - Construction of a triplex on an existing single family lot (completed 2010)
- 937 Vermont - Construction of 13 attached residential units on an existing single family lot (completed January 2009)
- 837 E. Glenwood - Construction of 13 single family residential units, existing house remained (completed in 2005)
- 3237, 3315, 3331 Colorado - Construction of 20 single family lots, 3 existing homes remained (completed 2006)

A significant amount of the R-M zoned land identified in the Sites Inventory is located within the Morgan Ranch Master Plan Area. Recently adopted by the City Council in June 2015, the Morgan Ranch Master Plan's overall density of roughly 9.3 dwelling units per acre on lands designated for residential uses is higher than the current City density as a whole. This is in keeping with General Plan policies to increase the amount of medium and higher density housing types in the city.

### **Vacant and Underutilized Land for Above Moderate Income Units**

Above Moderate housing is likely to occur at the lowest densities. The City of Turlock has a number of large development sites, many over 10 acres, zoned R-L, CORL, and R-E. Some of these parcels are already entitled parts of existing master plans in the northeast and eastern parts of the city, where development slowed during the recent economic downturn. It is anticipated that as the housing market continues to rebound in the next several years, development of these parcels will proceed as planned. For instance, entitled undeveloped parcels in the East Tuolumne Master Plan can accommodate around 200 units.

Numerous other large parcels zoned for low density residential development, a few of which are over 15 acres, are scattered throughout the city. These parcels are located outside of existing

master plans—some near Monte Vista Crossings, others near Linwood Avenue in the southern end of town—but represent good opportunities for new residential development given their size and location. Altogether, the vacant and underutilized sites on sites zoned R-E, R-L and CORL could reasonably support 697 units of Above Moderate income housing. (Nearly all of the sixteen underutilized sites have low and medium density residential existing land uses.) While, this is less than the 1,552 units specified in Turlock’s RHNA, it is important to remember that Above Moderate housing can be developed in any residential zoning district. It is likely that some higher density developments, such as new units Downtown and in Morgan Ranch, will also be attractive to Above Moderate income households.

### **4.3 Zoning for a Variety of Housing Types**

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In addition to examining the regulations on standard development types in the Zoning Ordinance, it is important to consider the extent to which the City’s zoning allows for a greater variety of housing types that may be more typical of affordable developments than to market rate developments. Government Code Section 65583 requires the Housing Element to identify adequate sites for a variety of housing types including multifamily rental housing, factory-built housing, mobile homes, housing for agricultural employees, supportive housing, single-room occupancy units, emergency shelters, and transitional housing. This section clarifies where the aforementioned housing types are allowed in Turlock’s zoning districts, which correspond with the housing opportunity sites identified above.

#### **MULTIFAMILY RENTAL HOUSING**

Multifamily rental housing is probably the most typical form of affordable housing provided in Turlock. Multifamily dwellings of any tenure are not permitted in the R-E, R-L, and R-L4.5 districts. They are permitted with a minor discretionary permit in the R-M and R-H districts, where allowable densities (seven to 15 units per acre and 15 to 30 units per acre, respectively) are high enough to support the development of multifamily housing. Multifamily rental housing is often affordable to Very Low and Low income households. Section 4.2 above describes the zoning and capacity of sites in Turlock that can accommodate this type of development.

#### **EMERGENCY SHELTERS, TRANSITIONAL AND SUPPORTIVE HOUSING**

Senate Bill 2 (Cedillo), in Chapter 633, Statutes of 2007, revises Housing Element law to ensure zoning encourages and facilitates emergency shelters, and transitional and supportive housing under the Housing Accountability Law. The law now requires that all jurisdictions have at least one zone which permits at least one year-round emergency shelter without a conditional use permit or any discretionary permit requirements. If such zoning does not exist, a local government is required to designate zoning within one year of the adoption of the Housing Element. Alternatively, the local government can enter into a multi-jurisdictional agreement with no more than two adjacent jurisdictions, in which the communities’ shelter needs are addressed collectively. In the multi-jurisdictional agreement, a site(s) must be designated and a shelter(s) built within two years of the Element’s adoption that can adequately serve the combined jurisdictions’ shelter requirements.

In addition, emergency shelters, transitional housing, and supportive housing must be considered a residential use of property, and be subject only to those restrictions that apply to other residential dwellings of the same type in the same zone. If these conditions do not currently apply, a programmatic action must be taken within one year of the adoption of this Housing Element to address the constraint. As appropriate, efforts to remove governmental constraints, especially relating to single-room occupancy units, supportive housing, transitional housing, and emergency shelters should be included. Multifamily dwellings as defined by the Turlock Municipal Code include dwellings that are constructed for the purposes of providing supportive and transitional housing. Multifamily dwellings are permitted by right in the Downtown Overlay districts, and in the R-M and R-H districts with a MDP. “Emergency shelters” are regulated as a separate land use category, and are permitted in the R-L, R-L4.5, R-M, R-H, TC, IR, and OR districts with a CUP. In addition, a recent amendment to the Zoning Ordinance established an overlay district that allows year-round emergency shelters by a nondiscretionary permit and meets the requirements of SB 2. Within this overlay district, there are 15 opportunity sites that cover approximately 13 acres, providing the potential for nearly 1,400 additional emergency beds. However, approval of an application for an emergency shelter cannot result in the district-wide or property-specific caps on emergency shelter beds to be exceeded, and the application must comply with the conditions specified in Section 9-4-205 of the Turlock Municipal Code.

The district-wide cap on emergency shelter beds is currently 200. This figure was originally established based on shelter bed occupancy and input from homeless service providers, specifically through a review of the usage statistics gathered during the operation of the Turlock cold-weather shelter from 2004 to 2008 and by reviewing the demand for homeless shelter provided by nonprofit organizations at the time that the ordinance was developed. From winter 2004 through spring 2008, the cold-weather shelter was housed at a nearby city-owned facility at 400 B Street. Based on the attendance logs collected by the shelter operator (We Care), this facility served an average nightly population of 59 people, both male and female. The maximum number housed during this period was 73 people per night, and the minimum was 43. After closure of the cold-weather facility, a homeless facility for men operated by the We Care program accommodated up to 34 men and a sheltering program operated by faith-based organizations reported that approximately seven to 10 women and children are placed in overnight facilities under their program, nightly. In testimony given during the adoption of the zoning ordinance amendment to respond to Senate Bill 2, these organizations reported that the nightly demand for emergency homeless shelter could be as high as 100 to 125 beds per night. The district-wide cap of 200 was thus established as a conservative limit (representing nearly twice the estimated nightly bed need), and the cap is reviewed annually by the City Council at a formal public hearing to determine whether it needs to be increased to address the City’s homeless sheltering needs.

The City will continue to commit assistance to local nonprofit agencies in order to produce additional short-term beds, as well as supportive and transitional housing that will help individuals exit the cycle of homelessness.

### **SINGLE-ROOM OCCUPANCY**

The Turlock Municipal Code defines Group Quarters as “shared living quarters without separate kitchen or bathroom facilities for each room or unit. This classification includes boardinghouses, dormitories, fraternities, sororities, employee housing and private residential clubs.” Under this

definition, single-room occupancy (SRO) housing may be defined as Group Quarters or a group home. SROs can fill an important role in the provision of affordable housing, as they can generally serve Extremely Low and Very Low Income residents and are often constructed through the rehabilitation of older buildings such as hotels. Group quarters are permitted with a CUP in R-L and R-L4.5 and with a MDP in R-M and R-H. Large group quarters for 7 to 12 occupants are permitted with a CUP in all Downtown Overlay districts and with a MDP in the C-O and A districts. Small group quarters for six or fewer occupants are permitted by right in the C-O and A districts. In addition, State-licensed group homes, regardless of the number of occupants, are permitted by right in all residential zoning districts, pursuant to State and Federal law.

If an SRO is built such that it has individual kitchen and bathroom facilities, then it would be considered a multifamily development like any other and permitted in the appropriate zone based on its density (likely R-H).

### **HOUSING FOR AGRICULTURAL EMPLOYEES (PERMANENT AND SEASONAL)**

Farm worker housing may take many forms. It may be built as standard single family or multifamily housing, in which case it would be permitted in the appropriate residential zoning district based on its density. Farm worker housing is typically considered “employee housing,” making it fall into the Group Quarters use category. As stated above, Group Quarters are permitted with a CUP in R-L and R-L4.5 and with a MDP in R-M and R-H. Large group quarters for 7 to 12 occupants are permitted with a CUP in all Downtown Overlay districts and with a MDP in the C-O and A districts. Small group quarters for six or fewer occupants are permitted by right in the C-O and A districts. In addition, if the farm worker housing were built in such a way that it would be classified as a group home, it would be permitted in all residential districts by right.

### **MOBILE HOMES AND MANUFACTURED HOUSING**

Government Code Section 65852.3(a) requires that with the exception of architectural requirements, local governments shall only subject manufactured housing to the same development standards to which a conventional single-family residential dwelling on the same lot would be subject. Manufactured housing is permitted by right in the R-E, R-L, and R-L4.5 zones, permitted with an MDP in the R-M zone, and permitted with a CUP in the R-H zone. No additional development standards apply that are not also applicable to conventional housing in these zones.

Furthermore, mobile home parks are allowed by CUP in every base residential district except for Residential Estate. The City recognizes mobile homes and manufactured housing as an important source of affordable housing in Turlock. The City is continuing a successful program that provides assistance to mobile home owners who have difficulty meeting the rent payments for the mobile home park land on which their dwelling sits (see Policy 1-2-2).

## **4.4 Second Units**

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Assembly Bill 1866 (Wright) amended Section 65583.1(a) of the Government Code to allow local governments to meet a portion of their adequate sites requirement through the provision of second dwelling units. The Housing Element must then estimate the development potential of second units over the planning period based on trends over the previous planning period, realistic capacity, and resources available that would encourage their development.

Second dwelling units are permitted by right in all residential zoning districts, as described above, as long as they meet the standards laid out in Section 9-2-119 of the Turlock Zoning Ordinance. Because the City of Turlock is able to meet its adequate sites requirement through identification of vacant and underutilized residentially-zoned land, it is not relying on development of second units as a means of meeting its RHNA. However, the City encourages the development of second dwelling units as appropriate. Policy 2-1-3 encourages developers to design for and accommodate second units in their projects. The action program under this policy also includes working with developers during the pre-application process to determine how second units could be added to residential development projects.

## **4.5 Adequate Sites Alternative**

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According to Government Code Section 65583(c)(1), local governments may meet up to 25 percent of their adequate sites requirement through making available affordable units through conversion, rehabilitation, or preservation of existing housing. The City of Turlock is able to identify enough vacant or underutilized residentially-zoned land to meet its requirement, so it does not require the alternative adequate sites methodology.

However, the City still expects that its supply of affordable, high quality housing will be maintained through rehabilitation and preservation. To facilitate the maintenance of these properties, the City is continuing its successful Home Rehabilitation Loan program (Policy 1-3-4) and will target rehabilitation and reinvestment funding towards lower income neighborhoods and census tracts (Policy 4-1-3).

## **4.6 Environmental Constraints**

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As an agricultural community in California's Central Valley, there are virtually no environmental constraints on development. It is not located in a floodplain or in a seismically active area and is not in a wildfire hazard zone. None of the housing sites are known to contain special status wildlife species or their habitat.

Turlock's greatest environmental resource is its soil; most of the soil in the planning area is categorized as Prime Farmland or Farmland of Statewide Importance. If additional housing development is to occur outside of the already urbanized area, it will come at the expense of high quality farmland and may be subject to mitigation measures by Stanislaus County. However, the majority of the housing sites identified are infill parcels within the existing city limits, where

development will occur in a more compact manner and preserve the surrounding farmland. Additionally, redevelopment of infill sites at medium and high densities promotes reduced automobile travel, and, consequently, reduced greenhouse gas emissions.

## 4.7 Adequate Infrastructure

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Turlock's water and sewer infrastructure extends to all of the housing opportunity sites that are located within city limits. (Infrastructure is not extended to the unincorporated County "islands" located within city boundaries.) All of the properties identified in the inventory of adequate sites in this chapter are located within Turlock city limits. The majority are infill parcels served by all of the City's utility providers. Developers of new housing development in areas where infrastructure is not yet extended, and for subdivisions of larger parcels within city limits, are required to provide improvements such as water and sewer infrastructure, utility connections, drainage, landscaping, sidewalks, curb/gutter and streets (where necessary) as standard conditions of approval.

Pursuant to SB 1087 (Florez), the City of Turlock will deliver the adopted Housing Element to the water and sewer providers within one month after the Element's adoption, and request that the service providers grant priority for service allocations to developments that include affordable housing.

### POTABLE WATER CAPACITY

The City of Turlock is located within the Turlock groundwater basin. All of the City's current potable water supply comes from groundwater. The City has 24 potable water wells that produce a maximum water supply of about 53 million gallons per day (mgd)<sup>2</sup>. These wells draw water from a deep aquifer, and have casing depths of about 200 to 580 feet. These wells have capacities of 650 to 2,800 gallons per minute (gpm)<sup>3</sup>. The use of groundwater by the City and for adjacent agricultural purposes has resulted in periods of lowered groundwater levels near the City. Since the mid 1990s, the groundwater levels near the City have fallen by about 15 feet.<sup>4</sup>

The City is evaluating a Surface Water Project (SWP) that would supply treated Tuolumne River water from the Turlock Irrigation District (TID). This SWP would initially provide up to 10 million gallons per day (mgd), but is expected to increase to a supply of 15 mgd by the year 2020<sup>5</sup> (11,200 to 16,800 acre feet per year). The SWP facilities would include a surface water treatment plant and water transmission mains. This potential water supply represents about 35 to 45 percent of the City's future water needs.

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<sup>2</sup> City of Turlock Department of Municipal Services, Urban Water Management Plan, 2010.

<sup>3</sup> City of Turlock Water Master Plan Update, Technical Memorandum, Final August 2003, prepared by Carollo Engineers.

<sup>4</sup> Council Synopsis, January 13, 2009, from Dan Madden, prepared by Michael Cooke, provides a summary of potential water supply options and their approximate costs per acre foot of water.

<sup>5</sup> City of Turlock, Urban Water Management Plan, 2005, Table 4 as revised and provided by Dan Madden on December 18, 2008.

In the past, the City has pumped as much groundwater as needed by its residents and businesses; consequently the City's available supply has matched its demands. As noted above, the groundwater levels have fallen about 15 feet in the last 10 to 15 years. The decline in groundwater levels has raised concerns about the sustainability of the groundwater resource to meet future water demands. With SWP, the City will still use groundwater, but at a lower rate. Thus, the City's use of both surface and groundwater supplies will be able to meet the anticipated demands. With the SWP, the City will have a sufficient, reliable, high quality water supply that can meet its future water needs. Conversely, without the SWP, it is unclear how the City will provide water for its future growth.

The City's water is distributed through over 250 miles of water pipelines ranging in size from 6 to 16 inches in diameter. The City currently has plans for expansion of the distribution system for the growth of the City both with and without the SWP. Wastewater Treatment Capacity

The wastewater collection system generally flows from the northeast to the southwest to the Turlock Regional Water Quality Control Facility (TRWQFC), where it is treated and then discharged to the Harding Drain. The sanitary sewer collection system consists of about 220 miles of sewer pipes ranging in size from six inches to 48 inches, and 20 pump stations.

The sanitary sewer system serving the north part of Turlock was sized for only the current area of the City and does not have capacity for any growth north of Taylor Road<sup>6</sup>. None of the housing opportunity sites identified in this document are located north of Taylor Road, and the City intends to keep Taylor Road as the northern boundary of future development through 2030. City staff conducted a flow observation study in the Zeering Road trunk sewer and concluded that this sewer is flowing near its full capacity. This sewer includes the flow from Denair and will include flow from future development beyond the northeast corner of the City. To accommodate this future flow, the flow from Denair will likely be redirected south and into an existing sewer system in Hawkeye Avenue<sup>7</sup>.

A study of the Monte Vista Avenue and Tully Road trunk sewer showed that many segments of this sewer are currently flowing at or above their design capacity<sup>8</sup>. To eliminate this problem, the City will construct a new 48-inch sewer for about 2,100 feet upstream of the TRWQCF and a new influent pump station to lift the wastewater from the sewers up into the TRWQCF.

The current average dry weather flow to the TRWQCF is about 13 million gallons per day (mgd). This includes flow from Turlock, Keyes and Denair. The TRWQCF also treats 1 mgd of partially treated wastewater from Ceres, and the flow from Ceres is expected to increase to 2 mgd in the future. With the construction of planned improvements, the TRWQCF could treat a flow of about 20 mgd from Turlock, Keyes and Denair and about 2 mgd of partially treated flow from Ceres.

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<sup>6</sup> Personal Communications with Dan Madden, Municipal Services Director, on October 9, 2008 and December 12, 2008.

<sup>7</sup> Personal Communications with Dan Madden, Municipal Services Director, on December 12, 2008.

<sup>8</sup> Tully Road Monte Vista Avenue sewer study, letter report to Mr. Dan Madden from Michael J Britten (Carollo Engineers), dated June 4, 2007.

Thus, the proposed improvements would provide capacity for about a 50 percent increase in the flow to the plant, and the flow is expected reach 23 mgd near the year 2030.

The current and planned treatment facilities will only occupy about 60 acres of the 140 acre site. Consequently, there is room for the plant to expand well beyond a capacity of 23 mgd, thus allowing for growth of the City beyond the year 2030, and sewage treatment is not expected to be a constraint on new residential development on the opportunity sites in Turlock.

Turlock currently has sufficient water and sewer capacity to support all new development, and the city is projected to continue to have capacity well beyond the eight year planning period of this Housing Element. However, if insufficient capacity becomes an issue in the future, priority will be given to proposed developments that include housing units affordable to lower-income households, as is required by State law.

## 4.8 Quantified Objectives

The following table (4.8-1) summarizes the City of Turlock’s quantified objectives for housing production by income level over the time frame of the element.

**Table 4.8-1: Quantified Housing Objectives – Turlock, 2015-2023**

	<i>Extremely Low</i>	<i>Very Low</i>	<i>Low</i>	<i>Moderate</i>	<i>Above Moderate</i>
New Construction	350	475	500	700	1,000
Rehabilitation					
Single Family Homes – Rehab Loans	55	55	55	25	0
Foreclosures	0	0	0	0	0
Multifamily	10	10	10	10	0
Conservation/Preservation	100	100	100	0	0
<b>Total</b>	<b>515</b>	<b>640</b>	<b>665</b>	<b>735</b>	<b>1,000</b>

*Source: Dyett & Bhatia; City of Turlock, 2015*

## Turlock Housing Element

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## **5 Constraints**

The purpose of this chapter is to analyze potential and actual governmental and non-governmental constraints on the maintenance, improvement and development of housing in the City of Turlock. A discussion of Turlock's efforts to remove constraints is included.

### **5.1 Governmental Constraints**

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#### **STATE AND FEDERAL POLICY**

Actions or policies of governmental agencies, whether involved directly or indirectly in the housing market, can impact the ability of the development community to provide adequate housing to meet consumer demands. For example, the impact of federal monetary policies and the budgeting and funding policies of a variety of departments can either stimulate or depress various aspects of the housing industry. Local or state government compliance or the enactment of sanctions (sewer connection or growth moratoriums) for noncompliance with the federal Clean Air and Water Pollution Control Acts can impact all types of development.

State agencies and local government compliance with state statutes can complicate the development of housing. Statutes such as the California Environmental Quality Act (CEQA) and sections of the Government Code relating to rezoning and General Plan amendment procedures can also act to prolong the review and approval of development proposals by local governments. In many instances, compliance with these mandates establishes time constraints that cannot be altered by local governments.

#### **LOCAL LAND USE CONTROLS**

Local governments exercise a number of regulatory and approval powers which directly impact residential development within their respective jurisdictional boundaries. These powers establish the location, intensity, and type of units that may or may not be developed. The City's General Plan, zoning regulations, project review and approval procedures, development and processing fees, utility infrastructure, public service capabilities, and development attitudes all play important roles in determining the cost and availability of housing opportunities in Turlock.

The General Plan is the primary land use control document. This policy document not only establishes the location and amount of land that will be allocated to residential development, but also establishes the intensity of development (in terms of unit densities and total number of units) that will be permitted. While nearly all components or elements of the General Plan contain goals and policies that influence residential development, it is the Land Use Element that has the most direct influence.

The current General Plan Land Use and Economic Development Element defines five land use classifications that are exclusively residential (Very Low Density, Low Density, Low-Medium Density, Medium Density, and High Density Residential), as well as others that allow residential uses. The residential classifications allow densities ranging from 0.2 units per acre to 40 units per acre, exclusive of second units and density bonuses for affordable housing. As discussed in Chapter 4, there are currently adequate sites for new housing in each of the land use categories. Therefore, the residential land use regulations in the General Plan are not viewed as a constraint. The current General Plan is implemented through the Zoning Code. The City of Turlock development standards contained in the Zoning Code do not contain any unduly restrictive provisions. Building height, setbacks, lot areas, and parking are generally within the range of other similar sized cities in the state. Table 5.1-1 summarizes the density, size, and parking requirements of the residential zoning districts.

Compliance with numerous governmental laws or regulations can also add to the cost of housing. Requirements that relate to site coverage, parking, and open space within developments can indirectly increase costs by limiting the number of dwelling units which can occupy a given piece of land. This is especially true with larger units when the bulk of the buildings and increased parking requirements occupy an increasing share of the site. In some instances, developers must decide whether or not to build smaller units at the maximum allowable density or fewer larger units at a density less than the maximum. Either solution can have different impacts on the housing market. Building a higher number of smaller units can reduce costs and provide additional housing opportunities for smaller households but does not necessarily accommodate the needs of larger families. Larger units can be made available to families, but because of their size and lower density, the cost of these units is higher.

**Table 5.1-I: Development Standards for Zones Permitting Residential Use**

Zoning District	Max Bldg Height (ft.)	Yard Setback (ft.)			Minimum Lot Area (sq. ft.)	Lot Area/Dwelling Unit (sq. ft.), or Max Density (du/ac) <sup>1</sup>	Parking Spaces per Dwelling Unit <sup>2</sup>	Open Space <sup>3</sup>
		Front	Side	Rear				
<b>Base Residential Districts</b>								
Residential Estate (RE)	35	30	10	20	14,500	14,500 sf	2	NA
Low Density Residential (RL)	35	15	5	10	5,000	5,000 sf	2	NA
Low Density Residential 4.5 (RL 4.5)	35	15	0-10	10	4,500	4,500 sf	2	900 sf/du
Medium Density Residential (RM)	35	20	10-20	10/story	6,000	15 du/ac	1.5 (plus 1 guest space/4 du)	500 sf/du
High Density Residential (RH)	40	20	10-20	10/story	7,500	30 du/ac	1.5 (plus 1 guest space/4 du)	500 sf/du
<b>Downtown Overlay Districts</b>								
Downtown Core (DC)	60	0 <sup>4</sup>	0	0	NA	40 du/ac	None	None
Downtown Core Transitional (DCT)	45	10 <sup>4</sup>	5	10	NA	40 du/ac	1 for SF, 0.75 (plus 0.5 guest space/4 du) for MF	15% of lot area landscaped
Transitional Commercial (TC)	45	10 <sup>4</sup>	5	10	NA	40 du/ac	2 for SF, 1.5 (plus 1 guest space/4 du) for MF	10% of lot area landscaped
Industrial/Residential (IR)	50	10 <sup>4</sup>	5	10	NA	40 du/ac	2 for SF, 1.5 (plus 1 guest space/4 du) for MF	10% of lot area landscaped
Office/Residential (OR)	40	10 <sup>4</sup>	5	10	NA	40 du/ac	2 for SF, 1.5 (plus 1 guest space/4 du) for MF	15% of lot area landscaped

## Notes:

1. du/ac = Dwelling units per acre
2. SF = Single Family; MF = Multifamily
3. sf/du = square feet per acre
4. For a single family residential unit, the front yard setbacks shall be 15 feet for the residence and 20 feet for a garage or carport.

Source: City of Turlock Zoning Ordinance, 2015.

### **Landscaping**

Landscaping is required for all zoning districts. Residential districts require 30 percent of the site to be landscaped. Such landscaping would include, but not be limited to, shrubbery, trees, grass and decorative masonry walls. Landscaping contributes to a cooler and more aesthetic environment in the city by providing relief from developed and paved areas. It also improves water quality by filtering surface water runoff. All landscaping is installed by the developer and must be approved prior to occupancy of any building. Additionally, subdivisions must, to the extent possible, promote energy conservation through passive/natural heating and cooling. Landscaping that provides shade helps achieve that design consideration.

### **Parking**

As Table 5.1-1 demonstrates, no more than two off-street parking spaces per unit are required in low density residential districts, and no more than 1.5 spaces per unit are required for medium and high density residential districts (though guest parking may be required based on the number of units in a development). Residential development in the Downtown Core (DC) and transition areas is facilitated by reduced parking requirements. In the DC zone, no off-street parking provision is required; in the Downtown Core Transitional (DCT) zone, parking requirements are half of what the base residential zones require.

### **Height and Bulk Limits**

In all residential districts in Turlock, building heights of up to 35 feet (generally three stories) are allowed, and in the Downtown Core and Downtown Core Transition areas, heights up to 60 feet and 45 feet, respectively, are allowed. In the Downtown Overlay districts, lot size is not specified, and density is expressed in FAR. Allowable FAR ranges from 1.5 in the Transitional Commercial (TC) zone to 3.0 in the DC zone. In addition, numerous high density residential development projects (Sierra Oaks, Balboa Park, and Park Villas) have applied for and received exceptions to the standard height limitation, thus allowing structures to reach 45 feet instead of 35 feet. Height and bulk restrictions do not pose constraints on the development of multifamily housing in Turlock.

### **Constraints Removal Efforts: Allowable Density**

The City provides cost reductions to developers through its adopted Density Bonus Ordinance when low and very low income housing units are proposed. The City updated its Density Bonus Ordinance pursuant to Policy 2-1-4 of the 2007-2014 Housing Element to allow greater bonuses and more flexibility, in compliance with SB 1818. Further cost reductions occur in the form of increased densities and concessions such as flexibility in site development standards and zoning code requirements, deferment of development fees, and/or accelerated plan check.

Cost reductions occur through the more efficient use of land in mixed use zones and the Planned Development (PD) program. For example, the PD residential districts of the zoning code allow design flexibility through, but not limited to, small lots, zero lot line, cluster developments, mixed unit types, and high-rise apartments. Second units are also already permitted by right in all residential zones.

## **GROWTH CONTROLS**

Following the City's rapid growth in the 1980s, the City of Turlock implemented several strategies for controlling the type, pace, and location of urban development. A growth management program was adopted in the early 1990s, which was replaced in 1998 with a Residential Annexation Policy that focuses annexations and growth to one quadrant of the city at a time. Residential development in the northwest and northeast quadrants has proceeded since the 1990s via several Master and Specific Plan processes. This is in accordance with policies put in place in the 1993 General Plan and continued in the current General Plan (adopted in 2012) that require that unincorporated areas for new development be pre-zoned prior to city annexation, that adequacy of public facilities be established, and that new development be contiguous to existing development.

The City does not have a limit on the number of building permits that can be issued in a given year. Research informing the 2008-2011 General Plan update showed ample vacant land for residential development within the City's study area boundary to accommodate projected future population and employment growth over the next 20 years (see details in Chapter 4). Therefore, growth controls do not pose constraints on housing development in Turlock.

Additionally, the City has adhered to the provisions of AB 2292, which prevent the down-zoning of a residential property without the concomitant up-zoning of a comparable property. The City has not engaged in any systematic down-zoning of residential property, and keeps a record of all rezones, including some that were approved prior to the legislation. Down-zoning has not been permitted without documentation that the loss of dwelling units can be recaptured elsewhere in the city. Records of the City's "no net loss" efforts are reported in the Housing Element Annual Reports.

## **DEVELOPMENT REVIEW PROCESS, FEES, AND EXACTIONS**

Part of the cost associated with developing residential units is related to the fees or other exactions required of developers. The development review process includes required permits needed to obtain project approval and the time required to conduct project review and issue land use entitlements. Developers often contend that lengthy review periods increase financial and carrying costs, and that fees and exactions increase expenses. These costs are in part passed onto the prospective homebuyer in the form of higher purchase prices or rents, and can therefore affect affordability. However, it is the City's policy that all development "pay its own way," and not be subsidized by the General Fund. Impact fees have been established in order to provide adequate public facilities and services to support new development. The City of Turlock has numerous provisions by which the burden of fees can be eased for affordable housing developments.

### **Processing and Permit Procedures**

The time allowed for project review and approval is consistent with that provided by State law. Depending on the conformity of a project application with the General Plan and the Zoning Ordinance, and magnitude and complexity of a development proposal, the time required to process a project varies greatly from one project to another. Factors which can affect the length of development review on a proposed project include a rezoning or General Plan amendment

requirement, public meetings required for Planning Commission or City Council review, or a required Negative Declaration or Environmental Impact Report (EIR).

Table 5.1-2 identifies the most common steps in the entitlement process. It should be noted that each project does not necessarily have to complete every step in the process (i.e., small scale projects consistent with General Plan and zoning designations do not generally require Environmental Impact Reports, General Plan Amendments, Rezones, or Variances). A residential project on an appropriately-zoned parcel would only require a Minor Discretionary Permit (staff-level review) and potentially Design Review.

Design Review is required of all residential development proposals (with the exception of single-family homes on infill lots and interior remodels or tenant improvements). The review is conducted by the Planning Services Director or other staff, for the purpose of ensuring that the project will not unreasonably interfere with the use and enjoyment of existing or future neighboring development; will not result in pedestrian or vehicular hazards; and is architecturally compatible with the surrounding neighborhood. Evaluation is based upon the adopted City of Turlock Design Guidelines, or, if the project is located downtown, the Downtown Design Guidelines. No additional fee is charged for Design Review. Neither the City of Turlock Design Guidelines nor the Downtown Design Guidelines represent a constraint to development; the documents do not impose unreasonable restrictions on housing developers, and the neighboring jurisdictions of Modesto, Ceres, Patterson, and Hughson have design guidelines for residential development and/or a design review process as well.

Certain review and approval procedures may run concurrently. Since the majority of Environmental Impact Reports (EIRs) are prepared in response to a General Plan Amendment request, these two actions are typically processed simultaneously. The City encourages the joint processing of related applications for a single project. For example, a rezone petition may be reviewed in conjunction with the required site plan, a tentative tract map, and any necessary variances. Such procedures save time, money, and effort for both the public and private sector. However, it is important to note that processing timelines, comply with the Permit Streamlining Act, and could not be made much shorter, if at all, without violating State laws, particularly as they relate to public noticing, compliance with CEQA, etc. Typical processing time is approximately two to three months for a single family project and three to four months for a multifamily project.

**Table 5.1-2: Development Review and Approval Procedures – Turlock**

<i>Action/Request and Fee</i>	<i>Processing Time</i>	<i>Comments</i>
Environmental Impact Report Fee: 17% of EIR Cost	See Comment	Processing and review time limits controlled through CEQA: 30 day review period for Notice of Preparation; 30-60 day review period for Draft EIR; 30 day review period for Notice of Determination.
Negative Declaration Fee: \$1,925 for neg. dec; \$3,950 for mitigated neg. dec; \$6,015 for mitigated neg. dec. with special studies	1 month (plus public review time for document preparation)	Processing time can be extended if the project has a longer review and approval period or if mitigations are required. Adopted by decision-making body. Delegation of authority to staff for certain permit types.
General Plan/Specific Plan Amendment Fee: \$11,600 (deposit based <sup>1</sup> )	4 months	Gov. Code Section 65358 limits the number of times any element of the General Plan can be amended each calendar year to four. Requires a public hearing for the City Council and Planning Commission.
Rezone Fee : \$6,740 minor (< 5 ac) \$8,250 major (> 5 ac) (deposit based <sup>1</sup> )	4 months	Requires a public hearing for the City Council and Planning Commission.
Tentative Parcel Map (FBHR with minimum deposit of \$1,725)	3 months	Requires a staff-led public hearing. May be referred to Planning Commission for additional review, if necessary.
Tentative and Vesting Subdivision Map Fee: \$7,190 for 0-10 ac \$10,075 for 11-20 ac \$12,865 for 21-50 ac \$15,370 for >50 ac	3 months	Requires a public hearing before the Planning Commission.
Variance Application Fee: \$2,785	3 months	Requires a public hearing before the Planning Commission
Conditional Use Permit Review Fee: \$3,890 minor \$6,505 medium \$9,530 major	3 months	Requires a public hearing before the Planning Commission
Minor Discretionary Permit (MDP) Fee: \$2,670 minor \$4,760 medium \$7,600 major \$1,710 amendment	2-3 months	Staff Level Review
Design Review Fee: Done in conjunction with the entitlement permit.	2 months, concurrent with other permits	Staff Level Review
Landscaping Review Fee: \$275	3 weeks	Done on the grading permit

## Note:

1. Deposit based fee is a minimum charge and deposit towards the full cost of processing the application. The base fee, indicated here, will not be refunded; the final fee will recover 100% of the full cost which may result in an invoice of additional amounts due to fully cover city processing costs.

Source: City of Turlock Planning Fees, 2015.

### Pre-Application Review

When developers have a project proposal, the City invites them to a Predevelopment Meeting. These meetings, held each week free of charge, provide developers with an opportunity to meet with various City staff representing numerous City departments (e.g. planning, building, housing, redevelopment, engineering, fire, etc.) to strategize about project design, City standards, necessary public improvements, and funding opportunities (where appropriate).

### Application Fees

A brief survey shows that the City of Turlock charges somewhat above-average planning application fees when compared to its neighboring jurisdictions. For example, Turlock requires a deposit of \$11,600 for a General Plan amendment, while Modesto, Stanislaus County, Ceres, and Patterson fees are all less. In Turlock, the average cost for a 20-lot subdivision would be between \$7,190 and \$10,075, while in Modesto, Patterson, Ceres, and Stanislaus County, the total cost can be thousands of dollars less. Turlock’s fees are, however, designed to recover costs for all City departments, rather than just the Planning Division’s costs of reviewing the application. Table 5.1-3 details the planning application fees of Turlock and its neighboring jurisdictions.

It is important to point out that Turlock has enough vacant and underutilized residentially-zoned land to accommodate its housing needs, and it is unlikely that a General Plan amendment or a zoning change would be necessary for most new housing development built in the city. The majority of housing built on the opportunity sites identified in the Sites Inventory chapter would only need a Minor Discretionary Permit (MDP) and Design Review, with no review by the City Council or Planning Commission. Therefore, it is more relevant to consider the fees and processing procedure for a properly-zoned parcel. The processing time is approximately two to three months, and the fee for a medium-sized project is \$4,760.

**Table 5.1-3: Planning Application Fees – Turlock and Surrounding Jurisdictions**

<i>Jurisdiction</i>	<i>General Plan Amendment</i>	<i>Rezone</i>	<i>Tentative Tract/ Subdivision Map</i>	<i>Variance</i>
Turlock	Actual cost at Fully Burdened Hourly Rate (FBHR) with \$11,600 deposit	Actual cost at FBHR with minimum deposit of \$6,740 for < 5 ac or \$8,250 for > 5 ac	Actual cost at FBHR with minimum deposit of \$7,190 - \$15,370 (based on acreage)	\$2,785
Modesto	\$5,231	\$3,550	\$4,394	\$846 for single family, \$2,155 for all others
Patterson	\$2,760	\$3,050	\$3,390	\$930
Ceres	Actual cost at FBHR with \$2,000 deposit	\$1,440	\$2,040	\$1,170
Stanislaus County	Actual cost at FBHR with a \$4,056 deposit	Actual cost at fully burdened weighted labor rate with a \$4,156 deposit	Actual cost at fully burdened weighted labor rate with a \$4,557 deposit + \$30/lot	\$2,864

*Source: City of Turlock, 2015; City of Modesto, 2015; City of Patterson, 2015; City of Ceres, 2015; Stanislaus County, 2015.*

## Impact Fees

Impact fees, land dedications, or improvements are also required in most instances to provide an adequate supply of public parkland and to provide necessary infrastructure (streets, sewers, and storm drains) to support new development. While such costs are charged to the developer, most, if not all, additional costs are passed to the ultimate product consumer in the form of higher home prices or rents.

The significance of the necessary infrastructure improvements in determining final costs varies greatly from project to project. The improvements are dependent on the amount of existing improvements and nature of the project. A Capital Facility Development Fee to offset the cost of transportation, police, general government, and fire protection is assessed to each new housing unit constructed in the city. The amount of the fee is determined by the land use type and the area of the city in which the project is located. On average, the per-unit fee cost is \$12,219 for single family residential and \$8,792 for multifamily residential. This fee can be deferred for projects with affordable units if it can be clearly demonstrated that the fee (alone) will increase the cost of the housing so that it is no longer affordable to low income households.

Table 5.1-4 lists the development impact fees charged for a representative single family unit (at 6 dwelling units per acre and with a unit size of 2,000 square feet) and multifamily unit (at 20 dwelling units per acre and with a unit size of 1,000 square feet). Due to some efficiencies associated with developing multifamily housing, the total fee amount for the multifamily unit is approximately \$13,300 lower than the single family unit (\$33,100 versus \$46,400).

**Table 5.1-4: Development Impact Fees (As of April 21, 2015)**

Fee	<i>Single Family (assumes 6 du/ac and a 2,000 SF unit)</i>	<i>Multifamily (assumes 20 du/ac and a 1,000 SF unit)</i>	<i>When Due</i>
Water Grid <sup>1</sup>	\$2,937	\$2,937	Building Permit
Water Frontage	\$36	\$36	Map Recording or Building Permit
Water Connection <sup>2</sup>	\$2,250	\$2,250	Water Permit
Water Meter Charges	\$1,100	\$1,100	Building Permit or Water Permit
Construction Water <sup>3</sup>	\$249	\$249	Building Permit (on-site); Grading Permit or Encroachment Permit (off-site)
Waste Water Plant Capacity	\$2,703	\$2,703	Building Permit
Sewer Frontage	\$1,539	\$30	Building Permit or Sewer Permit
Sewer Connection <sup>4</sup>	\$2,550	\$2,550	Sewer Permit
Sewer Trunk Capacity	\$215	\$215	Building Permit
Master Storm Development <sup>5</sup>	\$1,074	\$564	Final Map
Street Light Development <sup>6</sup>	\$8	\$8	Building Permit
Capital Facility Development <sup>8</sup>			Building Permit
<i>Downtown/Pedestrian</i>	\$11,072	\$7,967	

**Table 5.1-4: Development Impact Fees (As of April 21, 2015)**

Fee	Single Family (assumes 6 du/ac and a 2,000 SF unit)	Multifamily (assumes 20 du/ac and a 1,000 SF unit)	When Due
Priority Area (PPA)			
Master Plan Areas	\$13,510	\$9,742	
City Infill	\$12,076	\$8,668	
Average	\$12,219	\$8,792	
School <sup>7</sup>	\$10,320	\$5,160	Building Permit
Building Permit Tax <sup>9</sup>	\$125	\$100	Building Permit
Park Improvement	\$1,515	\$1,515	Building Permit
Regional Transportation Impact Fee (RTIF)	\$4,379	\$2,684	
Other County Fees <sup>10</sup>	\$3,180	\$2,214	
<b>Total Fees per Unit<sup>11</sup></b>	<b>\$46,401</b>	<b>\$33,109</b>	

## Notes:

1. Assumes meter size of 1" or less.
2. Assumes meter size of 1" or less on a local street. Fee includes meter installation.
3. Includes \$1.25 on-site charge for water used between the building permit issuance and building permit final, and \$248 off-site charge for water used from off-site hydrants
4. Assumes 4" service connection.
5. Master Storm Development Fees are per gross acre, for the purposes of this table, the fees have been divided by units per acre.
6. Assumes non-arterial street frontage. Fees for arterial street frontage is \$16.96.
7. Community Facilities Development fee includes transportation, police, fire, and general government.
8. School fees based on Turlock Unified School District rate of \$5.16 per square foot for a Turlock elementary school and a Turlock high school. Some land within Turlock city limits lies in the Chatom Union elementary attendance area and Turlock high school attendance area, where the fees are \$3.80 per square foot; or in the Denair Unified School District, where fees are \$3.36 per square foot.
9. Covers water well, transportation, traffic signal, public safety, and park development. Fee is based on number of bedrooms; calculation assumes 3 bedrooms for single family and 2 bedrooms for multifamily.
10. Includes fees for Behavioral Health, Criminal Justice, Detention, Emergency Services, Health, Library, Other County Facilities, Regional Parks, Countywide IT and an admin charge.
11. Total includes the average Capital Facility Development fee.

Source: City of Turlock Development Impact Fees, 2015; Turlock Unified School District, 2015; Denair Unified School District, 2015; Dyett & Bhatia, 2015.

Additionally, there are development impact fees associated with the Master and Specific Plan areas, where much of the city's new residential development occurs. These fees generally cover additional sewer, storm drainage, transportation, and water infrastructure above the standard development impact fees levied by the City, to reflect the cost of extending services to newly developed residential areas. These fees can range from \$760 per dwelling unit for a high density residential development in the Northwest Triangle Specific Plan Area (covers additional costs for sewer and water facilities) to over \$45,000 per dwelling unit for a very low density residential development in the Northeast Area Master Plan Area (covers additional costs for transportation, sewer, water and storm drainage facilities). New development occurring on vacant parcels in these areas would be subject to these additional fees; however, the housing sites identified in this document for affordable housing are located outside of the existing Master Plan Area in the northeast.

School districts that serve the City of Turlock include the Turlock Unified School District (TUSD), the Denair Unified School District (DUSD), and Chatom Union School District. These school districts require impact fees on new development, assessed by attendance area. For new residential development located in both a Turlock elementary school and Turlock high school attendance area, the fee equals \$5.16 per square foot. In some cases, development in city limits may occur in the Chatom Union elementary school attendance area and a Turlock high school attendance area; fees in this situation would equal \$3.80 per square foot (\$2.13 for Chatom Union and \$1.67 for TUSD). For DUSD, the impact fee in is \$3.36 per square foot. These amounts are current as of April 2015. These fees can add significantly to the cost of development, but they are consistent with the amount established by California Government Code Section 65995 et seq. Senior housing is exempt from school fees because it does not impact the demand for schools.

### **Fees as a Percentage of Development Costs**

The following table (5.1-5) illustrates the total development costs for typical single family and multifamily units in Turlock, taking the sample units used in Table 5.1-4 above as an example (2,000 square foot single family home built at a density of six units per acre compared to a 1,000 square foot multifamily unit built at a density of twenty units per acre). The analysis assumes the single family unit is part of a 50-lot subdivision and the multifamily unit is part of a 80 unit apartment building. Both are assumed to be located in a master plan area with average impact fees. As the table shows, total fees make up almost 16 percent of the total development cost for a typical single family and multifamily units in Turlock.

**Table 5.1-5: Total Development Cost and Fee Percentage for Typical Single Family and Multifamily Units**

Development Component	Single Family (assumes 6 du/ac and a 2,000 SF unit)		Multifamily (assumes 20 du/ac and a 1,000 SF unit)	
	Fee or Cost	Percent of Total Development Costs	Fee or Cost	Percent of Total Development Costs
Construction <sup>1</sup>	\$162,000	55.0%	\$142,000	67.5%
Land <sup>2</sup>	\$69,667	23.6%	\$20,900	9.9%
Impact Fees <sup>3</sup>	\$46,401	15.8%	\$33,109	15.7%
Permitting Fees <sup>4</sup>	\$330	0.1%	\$206	0.1%
<b>Subtotal: Fees</b>	<b>\$46,731</b>	<b>15.9%</b>	<b>\$33,315</b>	<b>15.8%</b>
Other Soft Costs <sup>5</sup>	\$16,200	5.5%	\$14,200	6.7%
<b>Total</b>	<b>\$294,598</b>	<b>100%</b>	<b>\$210,415</b>	<b>100%</b>

Notes:

1. Assumes construction costs of \$81 per square foot for a single family unit using the [www.building-cost.net](http://www.building-cost.net) construction cost calculator. Construction costs for a multifamily unit are assumed to be 75% higher, or \$142 per square foot.
2. Assumes average residential land price of \$418,000 (see section 5.2 below) developed at six units per acre for the single family unit and at twenty units per acre for the multifamily unit.
3. Assumes the average impact fee for a single family unit and multifamily unit. See table 5.1-4 above.
4. Assumes fees for parcel map, subdivision map, and Minor Discretionary Permit for a 50-unit subdivision for the single family unit and a 80-unit apartment building for the multifamily building.
5. Assumes that other soft costs (besides fees), including architecture, administrative, etc. are approximately 10 percent of construction costs.

Source: Dyett & Bhatia, 2015.

**Constraints Removal Efforts: Fees**

The City of Turlock has instituted actions aimed at reducing the impact of the public sector role in housing costs. The City's processing policies regarding concurrent review of related applications for a single project also reduce overall time and costs. Policy 2-1-1 continues this practice. The City has also developed a predevelopment "tip sheet" to help guide applicants through the permitting process.

Although the City's processing and development fee structure accounts for only a fraction of the final costs, cost implications for developers of below market-rate housing can be significant when any increase inhibits the ability to provide units affordable to their clients. To offset developer's costs, the City has been able to defer payments of the development fees and underwrite a portion of the Capital Facility Development fees for affordable housing developments using CDBG funds (for example, in the previous planning period, the City underwrote these fees for The Palms, a 104-unit multifamily complex affordable to Low income families). However, the program of waiving or underwriting development fees is being discontinued for lack of funds. At the same time, it should be noted that the City's Capital Facility Development fees are significantly less for multifamily projects than for single family projects, averaging \$8,800 per unit versus \$12,200 per

unit, respectively, which stands to benefit developers of affordable housing (which is more likely to be multifamily). The City will also continue to explore the feasibility of various incentive methods to encourage the development of affordable housing, including the possibility of creating a fee deferral program for developments that include a significant amount of affordable units and/or are at a density of 20 units per acre or higher, as funds are available (see Policy 2-1-2).

## **BUILDING CODES AND ENFORCEMENT**

The City of Turlock has adopted the 2013 California Building Standards Code (CBC). When a project is plan checked, it is reviewed for minimum compliance with the CBC. This includes Electrical, Plumbing, Mechanical (heating & cooling), Structural, Energy Compliance, Non-Structural (building exits, interior environment, etc.) and Disabled Access (commercial buildings). Adherence to the CBC ensures the structural integrity of buildings and facilitates the City's efforts to maintain a safe housing supply.

## **OFF-SITE IMPROVEMENTS**

Developers of residential subdivisions are required to provide each lot with connections to the City sanitary sewer system, the City domestic water supply, and gas, electric, telephone, and cable television services. Subdivisions must also be provided with storm drainage facilities, or pay a fee, in accordance with the City's adopted Storm Drain Master Plan. Subdivisions must also include sidewalks (in most cases, except where very low density zoning permits their exclusion), paved streets, and street trees. Such improvements are required as a condition of the subdivision map, or, if there is no required map, improvements are required as part of the building permit. These on- and off-site improvements promote the health, safety and general welfare of the public.

Curbs, gutters, and drainage facilities direct storm and runoff water out of residential developments. City roadways are required to be paved. Pavement creates an all-weather roadway, facilitates roadway drainage, and reduces dust. It also produces a high speed circulation system and facilitates relatively safe traffic movement. Roadways are classified by the City according to traffic needs. They are as follows:

- Arterial - Six lanes, 100-110 feet right-of-way, with left turn median
- Major Collector- Four lanes, 94 feet right-of-way, with two bicycle lanes
- Collector – Two lanes, with a 60 foot right-of-way
- Local - Two lanes, 50-54 foot right-of-way

Arterials and collectors are designated on the General Plan according to existing and projected needs. Developers are responsible for the development of roadways associated with the residential project and also participate in regional transportation system improvements through payment of the Capital Facility Development fee (see table 5.1-4 above).

## **PERSONS WITH DISABILITIES**

### **Zoning and Reasonable Accommodations Procedure**

Compliance with SB 520 (Article 10) is met by permitting supportive multifamily or single family housing for the disabled in any residential zone that permits non-designated single or multifamily housing. One assisted housing development, Denair Manor, houses the elderly as well as disabled adults of any age. In addition, as part of the Home Rehabilitation Loan program, the City provides rehabilitation grants to disabled persons to improve access and mobility in their homes.

The City of Turlock offices are handicapped accessible. Disabled applicants are treated with the same courtesy as all applicants. They are provided one-on-one assistance to complete the forms for zoning, permits, or other building applications. The City will accommodate any specific verbal or written request for assistance. Applications for retrofit are processed over-the-counter in the same process as for improvements to any single family home.

The City of Turlock continually reviews its ordinances, policies, and practices for compliance with fair housing laws. The City's broadened definition of "family" includes State and federal definitions relating to unrelated adults living together as a household unit.

### ***Constraints Removal Efforts: Reasonable Accommodations***

The City implemented the policy added to its 2007-2014 Housing Element to bring the City into compliance with federal law that requires reasonable accommodation to be provided for persons with disabilities in zoning and land use decisions and procedures regulating the siting, funding, development or use of housing, including housing related services or facilities. An example of such an accommodation might include allowing physical access improvements to structures for disabled persons, even if these requests (such as a covered wheelchair ramp extending into a setback alongside a single-family house) violate the City's zoning ordinance. The City is in full compliance with State law pertaining to Reasonable Accommodations; program 1-3-5a states that the City will continue to implement the ordinance and revise it as necessary.

### **Parking Requirements**

All multifamily complexes are required to provide handicapped parking at a rate of two percent of all assigned spaces and five percent of all unassigned spaces. One parking space is provided for each dwelling unit designed for people with disabilities. The City works with the developers of special needs housing and will reduce parking requirements if the applicant can demonstrate a reduced need for parking.

### **Group Homes**

State-licensed group homes are permitted by right in all residential districts. This allows proponents to locate these facilities in any area they can afford without additional development or permit costs. In addition, group homes could also be located in the agricultural and commercial office districts with a conditional use permit. There are no regulations relating to the siting of special needs housing in terms of the relationship between the distance or location of one special needs home and another.

The City of Turlock holds public hearings for every change or amendment to any ordinance, policy, program, procedure, funding, or other similar action. There is no public comment requirement for the establishment of a state-licensed group home, regardless of size. The zoning ordinance (last amended in 2011) states (in part) that State licensed group homes, foster homes, residential care facilities, and similar state-licensed facilities, regardless of the number of occupants, are deemed permitted by right in a residential zoning district, pursuant to state and federal law.

There are no special conditions for group homes that also provide services, such as counseling, if there will be six persons or fewer in residence, or if the larger facility is located in a commercial zone or civic center. However, if the larger facility is planned in a residential zone, the service component will become a part of the Use Permit process outlined above.

### **HOUSING FOR INDIVIDUALS EXPERIENCING HOMELESSNESS**

In 2007, the State passed SB 2, requiring that all jurisdictions have at least one zone, where residential uses are allowed, in which at least one year-round emergency shelter is permitted by right. The City of Turlock has established an Emergency Shelter Overlay Zone, where emergency shelters may be permitted by right through a nondiscretionary permit process. To qualify for a nondiscretionary permit, the proposed shelter should be located in the Emergency Shelter Overlay Zone and within a Heavy Commercial (HC), Community Commercial (CC), Industrial (I), Downtown Industrial Residential (IR), or Downtown Transitional Commercial (TC) zoning district. In addition, emergency shelters are permitted by conditional use permit in four out of five residential districts (they are not permitted in the RE district) and in the CO, CC, and CH commercial districts.

Supportive and transitional housing is included in the definitions for both single family and multifamily housing in Turlock's Zoning Ordinance, and is considered a residential use of property. Thus, supportive and transitional housing of any occupancy level is subject only to those restrictions that apply to other residential dwellings of the same type in a given zone. Similarly, in agricultural districts, supportive and transitional housing is permitted by right in second dwelling units, and is subject only to those restrictions that apply to other residential dwellings of the same type in that zone.

### **Constraints Removal Efforts: Emergency, Supportive, and Transitional Housing**

The City of Turlock recognizes the need to address ongoing constraints to the establishment of emergency, supportive, and transitional housing in the City. Through the Public Services grants administered by its Housing Program Services Division, the City provides financial assistance to local nonprofit agencies. These funds may be granted for a number of public service activities, including emergency shelter and supportive and transitional housing services.

The City of Turlock amended its zoning ordinance to comply with SB 2 in 2012. Programs under Policy 1-3-2 describe the City's continuing commitment to implement and review its Emergency Shelter Overlay zone (described above), as well as providing financial assistance (when available) and other support to nonprofit agencies for the establishment of emergency, supportive, and transitional housing. Please see Section 4.3 and Policy 1-3-2 (in Chapter 6) for more details on the City's policies to provide housing for individuals experiencing homelessness.

## **5.2 Non-Governmental Constraints**

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The ability to address the underserved needs of the citizens of the City of Turlock is challenging, especially since so many of the impediments to providing services are beyond the scope of municipal governments. The responsibility for identifying, responding to, and mitigating these needs rests with the variety of agencies providing services. Funding limitations exist at all levels.

The private market influences the selling and rental prices of all types of housing, which includes existing and new dwelling units. While actions within the public sector play important parts in determining the cost of housing, the private sector affects the residential markets through such mechanisms as supply costs (i.e., land, construction, financing) and value of consumer preference.

### **CURRENT HOUSING MARKET**

Since 2012, Turlock has seen a gradual increase in new housing production following a significant decline associated with the nationwide weak housing market and economic recession. From 2000 to 2005, the City was issuing an average of about 700 building permits per year, which dropped to around 250 permits per year between 2006 and 2008. Between 2009 and 2014, the City issued an average of 52 residential building permits per year, with a low of 28 permits in 2011; since 2011, the number of permits issued each year has increased to 95 residential building permits in 2014. This trend suggests that the residential development market is recovering, though it is unclear if or when rate of housing production will return to early-2000 levels.

The housing market is also subject to the cyclical nature of the housing industry. Housing production can vary widely from year to year with periods of above-average production followed by periods of below-average production. Fluctuations are common in most industries, but appear to be more dramatic in the homebuilding sector because of the susceptibility of the industry to changes in federal fiscal and monetary policies. Turlock has had a relatively stable housing market in the past despite interest rate fluctuations. Between 1980 and 2008, building permits for new residential units have averaged 466 units per year; although, as noted above, economic conditions of the past decade have contributed to a decline in permit issuances recently.

### **AVAILABILITY OF FINANCING**

One of the significant components to overall housing cost is financing. After decades of slight fluctuations in the prime rate, the 1980s saw a rise in interest rates, which peaked at approximately 18.8 percent in 1982. As the decade closed and the economy weakened, the prevailing interest rate was around 10 percent. The 1990s saw interest rates drop dramatically, fluctuating between 6 and 8 percent, and through 2008, the rates on a 30-year fixed rate mortgage varied between just below 6 percent and 8 percent. The 2000s saw some mortgage rates fall below 6 percent for the first time since the 1960s. Between 2004 and 2006, many Americans were able to utilize very low and adjustable interest rates to purchase homes otherwise out of their price range.

Through mid-2008, home mortgage financing was readily available to residents of Turlock and California at large, but economic conditions at that time saw housing prices drop precipitously and it became significantly more difficult to obtain a home purchase loan. In particular, in response to the contribution of mortgage-backed securities to the financial crisis, people with

short credit history, lower incomes, self-employment incomes, or other unusual circumstances have had trouble qualifying for loans or have been charged higher rates.

Interest rates continued to decrease from 2008 through 2012, when the average annual rate reached 3.66 percent, the lowest in decades. Each year since 2012, the average annual rate has increased slightly, and in 2014, the average annual interest rate for a 30-year fixed-rate mortgage was 4.17 percent.

As discussed in the Housing Needs Assessment chapter, the median sale price for a single family home in Turlock during the period from December 2014 to March 2015 was \$255,000. Table 5.2-1 shows how housing affordability varies with interest rates. Assuming a 10 percent down payment and a 30-year fixed rate mortgage, the Principal-Interest-Taxes-Insurance (PITI) payment can be estimated between \$1,418 for a 4 percent interest rate and \$2,169 for a 9 percent interest rate. These monthly payments are affordable for households with incomes between \$56,700 and \$87,000. In 2013, an estimated 53 percent of Turlock households had incomes of \$50,000 or greater, so it can be estimated that less than half of households would be able to afford the typical single family home at a four percent interest rate or higher. Thirty-four percent of households had incomes of \$75,000 or greater, meaning that about a third or fewer of Turlock's households could afford a typical single family home at a higher interest rate of 9 percent.

**Table 5.2-1: Monthly Housing Cost and Income Required**

<i>Interest Rate</i>	<i>Selling Price</i>	<i>Net Monthly Payment<sup>1</sup></i>	<i>Income Required<sup>2</sup></i>
4.0%	\$255,000	\$1,418	\$56,707
5.0%	\$255,000	\$1,554	\$62,160
6.0%	\$255,000	\$1,698	\$67,919
7.0%	\$255,000	\$1,849	\$73,955
8.0%	\$255,000	\$2,006	\$80,240
9.0%	\$255,000	\$2,169	\$86,744

Notes:

1. Assumes a 10 percent down payment and taxes and insurance at \$322 per month.
2. Assumes 30 percent of income towards net monthly payment.

Source: Dyett & Bhatia, 2015.

### **First Time Homebuyers Program**

The need to assist low income entry-level homebuyers has always been an aspect of a comprehensive housing program, and the City of Turlock has established its First Time Homebuyers Program (FTHB) for this purpose. These homebuyers could be caught between increasing rents and the difficulty of saving money for a down payment, while preferring an opportunity to own a home and accumulate equity. Such households generally are willing to pay up to 35 percent of their income in order to own their own home. With housing prices slowly increasing in Turlock, the continuation of the FTHB program is a high priority for the City, and Policy 1-2-1 continues the program.

The FTHB program helps eligible households purchase a home with loans of 40% of the sales price of the home to assist with the down payment. Loans are provided at a fixed 3 percent interest rate for a period of 30 years, and no monthly payments are required. Households must have incomes at or below 80 percent of the Stanislaus County area median income (AMI). For a typical four-person household this income limit is \$45,500 based on Fiscal Year 2015 Income Limits from the U.S. Department of Housing and Development (HUD). For those with incomes below 60 percent of AMI (\$34,140 for a four-person household), an additional \$10,000 is available. Funding for this program comes from the HOME program. The applicant must contribute a minimum of \$3,000 to the down payment, which must be available at the time of application.

In addition to the income requirements, applicants must have good credit, must be able to qualify for a new current market rate first mortgage, must not have owned a home within the last three years, and must occupy the purchased home as the primary residence.

## **COST OF CONSTRUCTION**

The costs of labor and materials have a direct impact on the price of housing and are the main components of housing cost. Residential construction costs vary greatly depending upon the quality, size, and the materials being used. Estimates for a basic two-story wood frame single family unit using standard materials can range from \$75 per square foot for a 2,200 square foot home to \$84 per square foot for a 1,600 square foot home.<sup>1</sup> These “hard” construction costs do not include costs associated with permits and fees, land acquisition, site work, and lot improvement, design, marketing, or administrative overhead (“soft” costs). Soft costs can account for about 20 percent of overall construction costs.<sup>2</sup>

### **Construction Financing**

Limited construction financing may have contributed to the decline in new construction during the previous planning period. In the current market, construction loans for new housing have been difficult to secure. In the past, lenders would provide up to 80 percent of the cost of new construction (loan to value ratio). In recent years, due to market conditions and government regulations, banks have required larger investment by the builder. Complicated projects such as mixed-use developments have been among the more difficult to finance.

## **COST OF LAND**

The cost of raw, developable land has a direct impact on the cost of a new home and is therefore a potential non-governmental constraint. The higher the raw land costs, the higher the price of a new home. Normally, developers will seek to obtain city approvals for the largest number of lots possible on a given parcel of raw land. This allows the developer to spread the costs for off-site improvements (i.e., streets, water lines, etc.) over the maximum number of units.

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<sup>1</sup> Estimates made using the building cost calculator at [www.building-cost.net](http://www.building-cost.net), assuming average standard quality construction, wood or light metal frame, no additional square footage for non-living areas, non-housing tract, built within the metropolitan area, central heating and cooling, one zero-clearance fireplace, in Modesto, CA.

<sup>2</sup> Based on [www.building-cost.net](http://www.building-cost.net) estimates for indirect job costs and contractor markup.

As of April 2015, land on a number of online real estate listing services<sup>3</sup> ranges from an average of \$418,000 for residentially zoned land to an average of \$383,000 per acre for land zoned for planned developments where multi-lot developments may be possible.

The average price of raw land in Turlock overall (zoned for all land uses) is around \$593,000 per acre<sup>4</sup>. These are prices for land located within Turlock's current city limits. Average prices drop substantially outside of the city limits, as evidenced by parcels south of city limits listed from \$37,000 to \$70,000 per acre.

As the availability of vacant residential land becomes scarcer over time, the cost of vacant land in the City will increase. However, there is currently a large supply of vacant residentially-zoned land within the city limits. As a general rule, if the land cost component in the City of Turlock remains within 35 percent of development costs, then the availability of land should not pose a significant constraint on the development of housing for all income groups. Assuming a 1,600 square foot home with hard construction costs of \$84 per square foot, plus an additional 20 percent (of the total construction cost) for soft costs, the total construction costs for the house would be approximately \$168,000. Then, taking the current average residential land price in Turlock of \$418,000 per acre, and assuming that the home is built on property zoned for seven units per acre, the land cost for the lot would be approximately \$59,700. Therefore, in this typical case, the land cost is 36 percent of the construction cost, and just 26 percent of the total development costs, which indicates that land costs are within a reasonable range and should not pose a constraint.

### **Constraints Removal Efforts: Cost of Real Estate**

Often, the purchase price of land or existing properties is a substantial constraint to affordable housing development, especially for nonprofit organizations. During the previous planning period, the City of Turlock sought to take advantage of the economic downturn, drop in prices, and Neighborhood Stabilization Program (NSP) funding to purchase land and foreclosed homes at a reduced cost in order to increase the supply of real estate available and accessible for affordable housing provision. The City successfully acquired and rehabilitated eight homes with NSP funding; however, the City has not received any additional NSP funding since 2013. If additional funding were to become available for these activities, the City would look to repeat this successful program if the need existed.

### **ENVIRONMENTAL CONSTRAINTS**

While many cities in California confront significant environmental constraints on housing development, Turlock is located such that environmental hazards are essentially nonexistent. The city is not near any active faults; its flat terrain precludes the danger of landslides; and its agricultural soils are not subject to shrink-swell or subsidence. The topography and nature of urban and agricultural development makes the risk of wildfires very low. There are no areas in floodplains and virtually no wetlands aside from those in existing parks or on farms or pastures outside the city limits. While the flat terrain may occasionally lead to minor flooding on

<sup>3</sup> Services used include Realtor.com, Zillow, and Loopnet.

<sup>4</sup> Averages list prices for 30 lots

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impervious areas during large storm events, this is not considered to be a constraint to housing development as City infrastructure is capable of handling the stormwater runoff. Section 4.6 provides additional information on the environmental constraints of the opportunity sites as well as the City's capacity to provide adequate infrastructure.

## 6 Housing Programs

The purpose of this chapter is to formulate a housing program that will guide the City of Turlock and all of its housing stakeholders toward the preservation, improvement and development of housing for all economic levels. It is the City's intent to create a municipal climate that encourages quality, varied, affordable housing development by both the public and private sectors. The following chapter includes goals, objectives, policies, and programs that will form the foundation for specific activities.

### **HOUSING PROGRAMS FUNDING SOURCES AND IMPLEMENTATION**

Where appropriate, the list of policies includes funding sources for each program. However, the Housing Element does not determine the precise amount and allocation of funds for each program; rather, this is determined through specific annual or five-year plans associated with each funding source.

The HOME Consortium receives funding of about \$800,000 annually. As the lead agency, the City of Turlock can choose where to direct those funds.

The City of Turlock, through the Housing Division, must prepare a five-year Consolidated Plan to describe the types of projects the City is proposing. Each year, a specific Annual Action Plan is required to further refine the goals and projects originally proposed in the Consolidated Plan.

The HOME consortium member agencies (Newman, Ceres, Oakdale, Patterson, Waterford, Stanislaus County, and Turlock) develop a plan detailing the projects proposed for funding under this program. This plan is also included in the five-year Consolidated Plan. Therefore, all projects proposed for funding with HOME consortium funds must be consistent with five-year plan as well as the Annual Action Plan. HOME consortium funds are also allocated to the City on an annual basis, and they are required to be used for affordable housing and supportive service projects.

## **Goal I: Increase Housing Opportunities and Accessibility**

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**OBJECTIVE I-1: Seek assistance under federal, State, and other programs for eligible activities within the City that address affordable housing needs.**

**Policy I-1-1: Continue to apply to HUD, CalHOME, and State HCD for grant funds that may be used for housing-related programs.**

**Program A:** The City will increase its coordination with the State HCD staff to ensure that it will be among the first jurisdictions to apply for the funding made available through a variety of federal and State funding sources.

*Responsibility:* Housing Division

*Timing:* Immediate, with funding cycles

*Objective/Outcome:* Contact HCD two times per year

**Program B:** This Housing Element cycle, CDBG, HOME, CalHOME, CDBG-R, and NSP funds will be directed towards the following purposes and programs:

*Responsibility:* Housing Division

*Timing:* Annual requests for funding; Annual Action Plan is completed in June of each year.

*Objective/Outcome:*

- Subsidies to housing projects that include units affordable to Extremely Low, Very Low, and Low income residents;
- The First-Time Homebuyers Program;
- The Home Rehabilitation Loan Program;
- The Mobile Home Rent Subsidy Program;
- Local Community Housing Development Organizations (CHDOs) for acquiring homes for rental to large families;
- Purchase of underutilized sites and foreclosed properties by the City for future affordable housing;
- Homeless prevention;
- Assistance to the elderly and mobility challenged individuals; and
- Public infrastructure improvements.
- As other funding sources become available, the City will apply for additional funding to serve the needs identified in this Element.

- Provide assistance to 18 first time homebuyers per year through the First-Time Homebuyers Program
- Rehabilitate 10 homes per year through the Home Rehabilitation Loan Program
- Provide ongoing subsidies for 28 mobile homes through the Mobile Home Rent Subsidy Program
- Purchase and refurbish 20 infill properties into deed restricted affordable units during the planning period

**Policy 1-1-2: Provide additional affordable housing units by commencing Phase II of the Avena Bella development.**

**Program A:** Begin constructing Phase II of the Avena Bella development to add 60 one- to two-bedroom units for Extremely Low, Very Low, and Low income households. Phase II includes the addition of 20 Extremely Low, 20 Very Low, and 20 Low income housing units.

*Responsibility:* Housing Division, Planning Division

*Timing:* Subject to financing availability

*Objective/Outcome:* Construct Phase II of Avena Bella within the planning period to provide 60 new units for Low-, Very Low- and Extremely Low-Income households

**Policy 1-1-3: Provide technical assistance to developers, non-profit organizations, or qualified private sector interests in the application and development of affordable housing projects for federal and local financing.**

**Program A:** Non-profit organizations and their projects that receive federal and/or local funding will continue to be listed in a pamphlet for the community, which describes the awards granted. The pamphlet also lists funding sources available for new projects and contact information for the organization that manages the funding source. In addition, the Community Resource Handbook, which provides a description of all of the agencies providing housing and social services in Turlock and the surrounding areas will be updated. The handbook will include a comprehensive listing of housing developments in the City that have units reserved for lower income and disabled households. The pamphlet and handbook will be available in print at City Hall, online, and in English and Spanish.

*Responsibility:* Housing Division

*Timing:* Update the pamphlet and Community Resource Handbook on an annual basis, as funding allows

*Objective/Outcome:* Updated resources every year

**Program B:** Continue to offer regularly scheduled predevelopment meetings to developers with a proposed project where developers have an opportunity to meet with various City staff representing numerous City departments (i.e. planning, building, housing, redevelopment, engineering, fire, etc.) to strategize about project design, City standards, necessary public improvements, and funding strategies. At the predevelopment meeting, educate applicants about the City’s mechanisms for incorporating affordable housing in to new development projects, such as using density bonuses or including second units. Continue offering a “pre-development tip sheet.”

*Responsibility:* City Departments, Housing Division

*Timing:* Ongoing, as development proposals are submitted

*Objective/Outcome:* 3 to 5 predevelopment meetings per year for affordable housing projects

**Program C:** Provide bilingual outreach materials and/or services for housing programs and actively publicize its availability to homeowners who may be doing home rehabilitation or otherwise need assistance.

*Responsibility:* City Departments, Housing Division

*Timing:* Within one year of Element’s adoption

*Objective/Outcome:* Distribute 300 brochures per year. Include a brochure in utility bills every two years.

***Policy I-1-4: Seek federal and state financial assistance to facilitate the provision of necessary public improvements, including, but not limited to water, sewer, storm drainage, and transportation infrastructure benefiting new residential development.***

**Program:** Use CDBG funding to assist with curb, gutter, and sidewalk improvements in designated areas. This program also helps make older areas of the city ADA compliant (e.g. installation of sidewalk ramps). Target funds towards areas where Census data reveals concentrations of Low and Moderate income residents.

*Responsibility:* Housing Division, Development Services

*Timing:* Annually, based on funding

*Funding:* CDBG

*Objective/Outcome:* Infrastructure improvements in LMI census tracts completed within the planning period; Complete the first phase of development for a new neighborhood park within the Montana West County Island within one year of Element adoption.

**OBJECTIVE 1-2: Provide home ownership opportunities for low- and moderate-income residents whenever possible.**

***Policy 1-2-1: Continue to operate and allocate funds to the First Time Homebuyer (FTHB) program.***

**Program:** Continue to provide eligible households with first time homebuyer down payment assistance equal to 40% of the sales price, up to \$50,000, for each qualified household. Refine the program to base loan amounts on the gap financing necessary for each applicant. Eligible households are those with household incomes below 80 percent of AMI. Households must also be able to contribute a minimum of \$3,000 to the down payment, must have good credit, and must not have owned a home in the last three years.

*Responsibility:* Housing Division

*Timing:* Ongoing on an annual basis, subject to funding availability

*Funding:* CalHOME until exhausted, then from CDBG with matching HOME monies

*Objective/Outcome:* Provide loans to 18 extremely low- very low- and low- income households per year

***Policy 1-2-2: Recognize mobile homes as an important source of affordable housing in Turlock. Enable residents of mobile homes to stay in their homes, and protect them against unaffordable rent increases.***

**Program:** Continue the Turlock Mobile Home Rent Subsidy program, which provides assistance to eligible mobile home owners who must pay space rental amounts (to mobile home park operators) greater than 30 percent of their income. Annual certifications are required to determine continuous eligibility of qualified individuals. Rehabilitation grants or very low interest rate loans will be available to residents to make minor repairs on their homes.

*Responsibility:* Housing Division

*Timing:* Annually

*Funding:* CDBG

*Objective/Outcome:* Continue to provide subsidies to 28 mobile home units annually

***Policy 1-2-3: Coordinate with the building, lending, and real estate community to facilitate extending homeownership opportunities to a wide range of residents.***

**Program:** Send information via emails or letters to the BIA, the Board of Realtors and lenders that contains relevant information about new programs and/or changes to the City's existing programs or funding sources. For example, lenders would receive information about the FTHB so that they are better able to connect with new homebuyers. Post any changes to programs on the City's web site for review.

*Responsibility:* Housing Division

*Timing:* When relevant changes occur

*Objective/Outcome:* Inform the BIA, the Board of Realtors and lenders about changes to programs and sources of funding when relevant changes occur

**OBJECTIVE I-3: Encourage the development of housing and programs to assist special needs persons.**

***Policy I-3-1: Continue to assess the need for emergency shelters.***

**Program:** Support and participate in the annual homeless census conducted by the Turlock/Modesto/Stanslaus County Continuum of Care (CoC).

*Responsibility:* Housing Division

*Timing:* Ongoing; the next census will be conducted in January 2016

*Objective/Outcome:* Continue to participate in the annual count

***Policy I-3-2: Facilitate and ensure the provision of housing to single individuals, working poor, homeless, senior citizens, students and others in need of basic, safe housing to prevent or reduce the incidence of homelessness in areas near service providers, public transportation, and service jobs. Ensure that the City complies with the requirements of SB 2.***

**Program A:** Maintain compliance with SB 2: Continue to implement the City's zoning ordinance that allows year-round emergency shelters by a non-discretionary permit in a zoning overlay district that meets the requirements of Senate Bill 2, providing that the approval of the application for the emergency shelter does not result in the district-wide cap on emergency shelter beds to be exceeded, and providing that the application complies with the conditions specified in Section 9-4-205 of the Turlock Municipal Code. The district-wide cap on emergency shelter beds shall be reviewed annually by the City Council at a formal public hearing to determine whether it needs to be increased to address the City's homeless sheltering needs.

*Responsibility:* Planning Division, Housing Division

*Timing:* Ongoing implementation; Review district-wide cap annually

*Objective/Outcome:* Maintain compliance with SB 2 and review district-wide cap annually

**Program B:** Continue to permit the development and operation of supportive and transitional housing, as defined in the Turlock Municipal Code.

*Responsibility:* Planning Division

*Timing:* Ongoing

*Objective/Outcome:* Refurbish seven units during the planning period to be used for transitional housing

**Program C:** Provide financial assistance to non-profit groups and/or surrounding jurisdictions in establishing shelter for homeless individuals. Also provide assistance to homeless service providers in establishing additional short-term beds for all segments of the homeless population, including specialized groups such as the mentally ill and chronically disabled.

*Responsibility:* Housing Division

*Timing:* Annually, subject to funding availability

*Funding:* CDBG and other federal funding programs (e.g. HPRP)

*Objective/Outcome:* Provide financial assistance to two homeless service providers every year

**Policy 1-3-3: Continue to provide for housing for persons with disabilities.**

**Program A:** Use federal funds to provide new units of supportive housing for persons with disabilities and/or to renovate housing so that it is suitable for persons with disabilities.

*Responsibility:* Housing Division

*Timing:* Subject to funding application cycles

*Funding:* HOME, CDBG

*Objective/Outcome:* Purchase and refurbish two units over the planning period

**Program B:** Consider amending the Zoning Ordinance to encourage developers to provide a certain percentage (e.g. 5%) of housing units in new master plans have Universal Design features so that they are accessible to persons with disabilities.

*Responsibility:* Planning Division

*Timing:* Within two years of Element's adoption, as appropriate

*Objective/Outcome:* Adopt updated regulations within two years of Element's adoption, as appropriate

**Program C:** Support the Valley Mountain Regional Center in its mission to serve those with developmental disabilities in Stanislaus County. Disseminate information about the Center and its services, and make referrals as appropriate.

*Responsibility:* Housing Division

*Timing:* Ongoing, as information and referrals are needed

*Objective/Outcome:* Provide five referrals per year

**Policy 1-3-4: Provide grants for housing retrofits that enhance accessibility and mobility for persons with disabilities.**

**Program:** Continue with the current Housing Rehabilitation Loan program, which provides low-income persons with financial assistance to improve accessibility and safety issues in their homes. Target Housing Rehabilitation Loans towards projects that address ADA compliance.

*Responsibility:* Housing Division

*Timing:* Annually, though contingent on continued federal funds

*Funding:* CDBG, HOME

*Objective/Outcome:* Rehabilitate ten housing units per year

**Policy 1-3-5: Ensure that the City complies with the provisions of SB 520 (Chapter 671 of the government code) and federal law governing “reasonable accommodation” for disabled provisions.**

**Program:** Continue to implement the City’s property development regulations established in the Zoning Ordinance, which allow deviations from the setback and height requirements for the purpose of providing accommodation for disabled access to an existing structure upon approval of a Minor Administrative Approval. Make additional modifications to the Zoning Ordinance as necessary to ensure compliance with SB 520.

*Responsibility:* Planning Division, Building Division

*Timing:* Ongoing implementation; If necessary, adopt new regulations within two years of Element’s adoption

*Objective/Outcome:* Adopt updated regulations within two years of Element’s adoption, as appropriate

**Policy 1-3-6: Support the development of housing affordable to Extremely Low, Very Low, and Low income residents.**

**Program A:** Assist and/or partner with non-profit agencies on developments that provide units affordable to Extremely Low, Very Low, and Low income households. Use a variety of funding sources to assist these agencies in the development of housing projects that meet the needs of those in the lowest income cohorts.

*Responsibility:* Housing Division

*Timing:* Annually, subject to funding availability

*Funding:* CDBG, HOME

*Objective/Outcome:* Facilitate development of 70 units over the planning period, including Phase II of the Avena Bella development that will provide 60 one- to two-bedroom units

**Program B:** Provide incentives and concessions to encourage development affordable to lower income households such as priority processing, fee deferral and modification to development standards in accordance with Section 65915 of the California Government Code (State Density Bonus Law).

*Responsibility:* Housing Division

*Timing:* Ongoing, as needed

*Objective/Outcome:* Facilitate development of 70 units over the planning period, including Phase II of the Avena Bella development will provide 60 one- to two-bedroom units

**Program C:** For housing projects greater than 10 units in size with all units affordable to Low- Very Low- and Extremely Low-Income households, target 10% of the units as affordable to Extremely Low-Income households.

*Responsibility:* Housing Division

*Timing:* Ongoing

*Funding:* CDBG, HOME

*Objective/Outcome:* Develop 20 new units of housing for Extremely Low-Income households during the planning period as part of the Avena Bella Phase II development (33% of total units)

**Policy I-3-7: Support the further development of student housing.**

**Program:** Continue working with California State University Stanislaus (CSUS) to increase the supply of student housing both on and off campus. Support the university and/or private developers building rental housing for students, and support mixed use and multifamily projects close to the CSUS campus.

*Responsibility:* Housing Division, Planning Division

*Timing:* Within two years of Element adoption

*Objective/Outcome:* Support the development of a student housing complex with 180 dormitory-style suites that will house 600 students within two years of Element adoption.

**Policy I-3-8: Provide for the development of employee (farm worker) housing in the City.**

**Program:** Continue to implement the City's amended zoning ordinance with regards to the definition and permitting of employee housing. Employee housing is defined pursuant to Section 17008 of the California Health and Safety Code and includes farm worker housing.

*Responsibility:* Planning Division

*Timing:* Ongoing

*Objective/Outcome:* Continued implementation of the Zoning Ordinance to ensure compliance with the Employee Housing Act

**OBJECTIVE I-4: Assist the Housing Authority of the County of Stanislaus to meet the growing demand for public housing units and rental assistance through the Voucher programs.**

**Policy I-4-1: Continue to support the efforts of the Stanislaus Housing Authority in its administration of certificates and vouchers.**

**Program:** Work with the Stanislaus Housing Authority and use City lobbying and grant-writing efforts to obtain more Housing Vouchers for the Housing Authority.

*Responsibility:* Housing Division in partnership with Stanislaus County Housing Authority

*Timing:* Ongoing, as additional vouchers become available

*Objective/Outcome:* Provide vouchers to 100 additional households, as permitted by voucher availability

## Goal 2: Remove Constraints to Housing Production

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**OBJECTIVE 2-1: Provide the citizens in the City of Turlock with reasonably priced housing opportunities within the financial capacity of all members of the community.**

**Policy 2-1-1: To lower the costs associated with the development process, allow and encourage developers to file concurrent applications (i.e., rezones, tentative tract maps, conditional use permits, variance requests, etc.) if multiple approvals are required, and if consistent with applicable processing requirements.**

**Program A:** Continue processing Design Reviews in conjunction with General Plan Amendments, Rezones, and Planned Developments, if these actions are also necessary to approve a project.

*Responsibility:* Planning Division

*Timing:* Ongoing

*Objective/Outcome:* More efficient and cost-effective development process

**Program B:** Update the review process handouts that are available at City Hall and online in order to make it easier for applicants to understand the review process.

*Responsibility:* Planning Division

*Timing:* Within two years of Element’s adoption

*Objective/Outcome:* Updated handouts within two years of Element adoption, as needed

**Policy 2-1-2: To promote affordability, provide incentives (e.g. density bonus units, fee underwriting, fee deferral, fast-tracking, etc.) to developers of residential projects who agree to provide the specified percentage of units mandated by State law at a cost affordable to Extremely Low, Very Low and/or Low income households.**

**Program A:** Work with the development community to create incentives for developers of market-rate housing to include affordable units in their residential projects, or contribute funds for the construction of affordable housing. Possibilities include:

*Responsibility:* Planning Division

*Timing:* Within two years of Element’s adoption

- Providing funds from the Housing Program to offset project costs, when Low-, Very Low- and/or Extremely Low-Income units are included in a development or when density meets or exceeds 20 units per acre;
- Fast-tracking the permit process for developers who partner with non-profits to create affordable units;

*Objective/Outcome:* Develop two incentives within two years of Element adoption

- Developing a fee deferral program to developers who include a significant amount of units for Low-, Very Low- and/or Extremely Low-Income households or when the project density meets or exceeds 20 units per acre;
- Providing density bonuses to developers that incorporate a significant amount of units for Low-, Very Low- and/or Extremely Low-Income households or when the project density meets or exceeds 20 units per acre.

**Program B:** Encourage developers of affordable housing to participate in the Statewide Community Infrastructure Program (SCIP) that allows select public capital improvements and development impact fees to be deferred for up to 20 years. Ensure that applicants are aware of this program during pre-development meetings.

*Responsibility:* Planning Division

*Timing:* Ongoing, as pre-development meetings occur

*Objective/Outcome:* Provide information about the program to affordable housing developers as pre-development meetings occur

**Program C:** Continue to implement a short-term fee deferral program for single family homes that allows for the deferral of fees until the close of escrow.

*Responsibility:* Planning Division

*Timing:* Ongoing

*Objective/Outcome:* Provide fee deferrals to 20 households per year

**Policy 2-1-3: Encourage the development of second dwelling units to provide additional affordable housing opportunities. Ensure compliance with AB 1866, which requires local governments with second unit ordinances to ministerially consider second unit applications.**

**Program:** Encourage developers to include second dwelling units as an integral part of their project and to plan for second dwelling units in the design of their projects. Work with developers during the pre-application process to examine how second units could be added in residential development projects. (Example: Florsheim Homes' Rose Circle subdivision included second dwelling units on seven percent of the lots in their 323-unit single-family residential development in North Turlock.)

*Responsibility:* Planning Division

*Timing:* Ongoing, during the pre-application process for single family residential projects

*Objective/Outcome:* Encourage the construction of 10 second dwelling units over the planning period

**Policy 2-1-4: Encourage housing developers to provide affordable units by allowing density bonuses in accordance with State law.**

**Program:** Continue to implement the City's ordinance with regards to affordable housing density bonuses, stating that the criteria and procedures set forth in Section 65915 of the California Government Code shall be applied to requests for density bonuses for affordable housing.

*Responsibility:* Planning Division

*Timing:* Ongoing; ordinance amended July 12, 2011

*Objective/Outcome:* Implement the Zoning Ordinance to comply with the State mandated Density Bonus

**OBJECTIVE 2-2: Promote available housing programs to non-profits and private developers to ensure that a wide range of entities are aware of the programs, and to promote the development of good quality competitive applications for affordable housing projects.**

**Policy 2-2-1: Ensure that the development community (both non-profit and for profit) is aware of the housing programs and technical assistance available from the City.**

**Program A:** Publish the City's Housing Element and updates, Consolidated Plan, Annual Action Plan, Annual Performance Report, CAPER, and other similar documents on the City's web site.

*Responsibility:* Housing Division, Planning Division

*Timing:* Within one month of release of each document

*Objective/Outcome:* Provide timely access to housing related planning documents and reports to the development community and the public

**Program B:** Conduct an RFP process aimed at non-profit organizations for available funding for the development of affordable housing. Hold a seminar for non-profits on the application requirements, and implement a broad outreach component in order to reach a wide variety of organizations, including those that provide housing for farmworkers.

*Responsibility:* Housing Division

*Timing:* Annually, subject to funding availability

*Objective/Outcome:* One to two RFPs during the planning period

## **Goal 3: Provide and Maintain an Adequate Supply of Sites for the Development of New Affordable Housing**

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**OBJECTIVE 3-1: Provide information to lenders, for-profit and non-profit developers, and other housing providers on available vacant and underutilized land.**

**Policy 3-1-1: Monitor and update the inventory of vacant lands.**

**Program:** Maintain a Vacant Land Inventory Map on the City's website that is updated regularly.

*Responsibility:* Planning Division

*Timing:* Quarterly

*Objective/Outcome:* Provide up-to-date information about the location of vacant land to the development community and the public

**OBJECTIVE 3-2: Provide opportunities for mixed use developments.**

**Policy 3-2-1: Promote the development of housing that has, to the extent possible, a support structure of shopping, services, and jobs within easy access.**

**Program A:** Encourage development of well-planned and designed projects that provides for the development of compatible residential, commercial, industrial, institutional, or public uses within a single project or neighborhood by continuing to provide incentives through the Planned Development process, such as allowing higher building intensities, reduced parking requirements, reduced set-back and yard requirements, allow for a higher building height, and greater floor area ratios in these zones. In addition, the City will work closely with the developer of these projects to expedite processing and permit procedures.

*Responsibility:* Planning Division

*Timing:* Ongoing

*Objective/Outcome:* Use the Planned Development process to develop 3 new mixed use projects during the planning period

A comprehensive update of Turlock's General Plan was adopted in 2012. The updated Land Use Element of the General Plan supports these policies by promoting compact, walkable communities and continuing the City's strategy of master planning discrete areas prior to development.

**Program B:** Incentivize development of mixed use projects to maximize residential components. Use past office/residential and commercial/residential mixed use accomplishments as examples for future projects. This program is supported by policies 2.4-g and 2.6-h in the updated General Plan, which promote mixed use development. Incentives could include:

- Updating the Capital Facility Fee program to more closely reflect the reduced contribution of walkable neighborhoods to the need for additional roadway and operational infrastructure
- FAR or residential density bonuses
- Reduced parking requirements and opportunities for shared parking

*Responsibility:* Planning Division

*Timing:* Ongoing

*Objective/Outcome:* Develop at least one incentive for mixed use development during the planning period

**OBJECTIVE 3-3: Provide a sufficient amount of zoned land to accommodate development for all housing types and income levels.**

***Policy 3-3-1: Ensure that an adequate amount of land zoned for residential use at appropriate densities is available for the City to reach the RHNA goals enumerated in the Quantified Objectives (see Section 4.8).***

**Program:** Maintain current inventory of available land to ensure that adequate land is available to achieve New Construction goals.

*Responsibility:* Planning Division

*Timing:* Ongoing; Updated every 8 years with each Housing Element cycle

*Objective/Outcome:* Identify sufficient sites at adequate densities to support RHNA goals in the appendix of this Housing Element

**Policy 3-3-2: Increase the supply of land for housing by incorporating existing County islands located within Turlock city limits, zone them in accordance with the General Plan, and provide necessary infrastructure and services.**

**Program:** Continue working with Stanislaus County on developing and implementing a strategy to incorporate County islands and upgrade infrastructure. This will likely include a combination of directing shared property taxes towards constructing improvements, and drafting a minimal standards agreement for County upgrades.

*Responsibility:* Planning Division, Stanislaus County

*Timing:* Within four years of Element's adoption, contingent upon funding

*Funding:* Property Tax Revenue Sharing

*Objective/Outcome:* Conduct the Disadvantaged Unincorporated Communities assessment recommended in the 2015 Stanislaus Urban County/City of Turlock Regional Analysis of Impediments within four years of the Element's adoption.

Incorporate three of Turlock's seven unincorporated County Islands by master planning and annexing the Montana-West area during the planning period.

**Policy 3-3-3: Preserve and protect existing residentially zoned sites needed to accommodate residential development consistent with the City of Turlock Regional Housing Needs Assessment (RHNA).**

**Program A:** Continue to implement the minimum development density standards established for each residential zoning district and prohibit development at a lower density. Turlock requires a minimum development density in all of its residential zoning districts, specifically: LDR = 3-7 du/acre; MDR = 7-15 du/acre; and HDR = 15-30 du/acre. Residential development below the stipulated densities is strictly prohibited.

*Responsibility:* Planning Division

*Timing:* Ongoing

*Objective/Outcome:* Implement the Zoning Ordinance to ensure minimum development densities are met

**Program B:** Continue implementing the provisions of AB 2292 (Dutra) and prevent the down-zoning of a residential property without a concomitant up-zoning of a comparable property.

*Responsibility:* Planning Division

*Timing:* Ongoing

*Objective/Outcome:* Continue to maintain a record of all rezones to ensure that down-zoning without concomitant up-zoning is prohibited

**Policy 3-3-4: Ensure that new residential development is adequately provided with necessary public infrastructure.**

**Program A:** Seek federal and state financial assistance to facilitate the adequate provision of necessary public improvements, such as water, sewer, storm drainage, and transportation infrastructure, to accommodate future residential growth.

*Responsibility:* Housing Division, Engineering Division

*Timing:* Ongoing, subject to need and funding application cycles

*Funding:* CDBG

*Objective/Outcome:* Fund three capital improvement projects within the planning period

**Program B:** Adopt regulations that ensure that affordable housing is made a priority for water and sewer service, consistent with State law.

*Responsibility:* Municipal Services Department

*Timing:* Within two years of adoption of this Element

*Objective/Outcome:* Ensure that development of affordable housing does not slow due to water and sewer infrastructure constraints.

**Policy 3-3-5: Assist in the identification of appropriate sites for farmworker housing.**

**Program:** Work with Stanislaus County, agricultural stakeholders, and developers/builders of farmworker housing in Stanislaus County and greater Turlock to identify available and suitable sites within the City's Sphere of Influence for farmworker housing and grant incentives and concessions such as priority processing, fee deferral and modification to development standards in accordance with Section 65915 of the California Government Code (State Density Bonus Law) to qualifying farmworker housing developments.

*Responsibility:* Housing Division

*Timing:* At least annual contact and ongoing, subject to need

*Objective/Outcome:* Develop 5 units of farmworker housing during the planning period

# Goal 4: Preserve, Rehabilitate, and Enhance Existing Housing and Neighborhoods

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**OBJECTIVE 4-1: Preserve existing neighborhoods.**

**Policy 4-1-1: Protect existing stabilized residential neighborhoods from the encroachment of incompatible or potentially disruptive land uses and/or activities.**

**Program:** Continue to implement General Plan policies and Zoning Ordinance regulations to promote compatible land uses in existing residential neighborhoods.

*Responsibility:* Planning Division

*Timing:* Ongoing

*Objective/Outcome:* Continue to implement General Plan policies and Zoning Ordinance regulations

**Policy 4-1-2: Establish code enforcement as a high priority and provide adequate funding and staffing to support code enforcement programs.**

**Program:** Maintain code enforcement staffing and augment as needed and as funding permits.

*Responsibility:* Neighborhood Services, Planning Division, Building Division

*Timing:* Ongoing, as funding is available

*Funding:* General Fund

*Objective/Outcome:* Maintain current staffing levels through the planning period

**Policy 4-1-3: Comprehensively reinvest in the City’s identified low-income census tracts by offering multiple programs in specific areas, recognizing that the aggregate results of multiple programs will be greater than a piecemeal, individual effort. Reinvestment should include targeting housing programs as well as physical improvements such as landscaping and cleanups.**

**Program:** Continue to identify target areas to receive grants for the preservation of existing housing stock. For programs that the City administers independently (e.g. public infrastructure improvements, foreclosed property acquisition), set goals for the amount of funds that will be directed to the targeted neighborhoods. For programs in which residents approach the City for assistance (e.g. home rehabilitation loans), partner with non-profits active in the target neighborhoods to distribute information to residents about available City programs and funding.

*Responsibility:* Housing Division, Planning Division

*Timing:* Ongoing; coordinate implementation with funding availability

*Funding:* CDBG, NSP

*Objective/Outcome:* Direct one infrastructure improvement grant per year to the targeted census tracts

**OBJECTIVE 4-2: Maintain, preserve and rehabilitate the existing housing stock in the City of Turlock.**

***Policy 4-2-1: Provide technical and financial assistance to eligible homeowners and residential property owners to rehabilitate existing dwelling units through grants or low interest loans.***

**Program:** Continue to make available and aggressively market CDBG single family housing rehabilitation funds. Specifically target seniors who have taken out reverse mortgages and no longer have disposable income to spend on life safety home repairs. Work is to be identified by the amount of equity available in the property.

*Responsibility:* Housing Division

*Timing:* Annually with HCD funding cycle or program income

*Funding:* CDBG

*Objective/Outcome:* Rehabilitate 10 homes per year

***Policy 4-2-2: Provide technical and financial assistance to all eligible multifamily complex owners in order to rehabilitate existing dwelling units through low interest or deferred loans.***

**Program:** Continue to make available and aggressively market rehabilitation program to investment and multi-family owners.

*Responsibility:* Housing Division

*Timing:* Ongoing; at least one project assisted within eight years of Element's adoption

*Funding:* CDBG

*Objective/Outcome:* Rehabilitate one multi-family or investment project per year

**OBJECTIVE 4-3: Preserve At-Risk Housing**

***Policy 4-3-1: Closely monitor the status of assisted properties at risk of converting to market-rate.***

**Program:** Use the Housing Element update cycle and annual progress reports to monitor the status of assisted affordable rental units.

*Responsibility:* Housing Division

*Timing:* Annually, with progress report

*Objective/Outcome:* Preserve affordability of 280 units at-risk of conversion to market rate during the planning period

**Policy 4-3-2: Preserve the existing assisted affordable rental stock in the City of Turlock.**

**Program:** Attempt to prevent the conversion of assisted affordable rental housing to market rate by either considering the purchase of at-risk properties, identifying and working with a qualified entity to purchase the properties, or augment the subsidies to the existing owner in order to renew the affordability covenants. Currently, the soonest any covenants are expected to expire is in 2019.

The City's procedure for preventing conversion includes:

- Contacting assisted project managers annually;
- Responding to notices to pre-pay;
- Providing assistance as appropriate; and
- Conducting tenant education and required notifications (at one year prior and six months prior to the conversion date)

*Responsibility:* Housing Division

*Timing:* As needed, based on monitoring of units

*Funding:* HOME

*Objective/Outcome:* Preserve affordability of 280 units at-risk of conversion to market rate during the planning period

## **Goal 5: Provide Housing Free from Discrimination**

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### **OBJECTIVE 5-1: Eliminate housing discrimination.**

#### **Policy 5-1-1: Support the letter and spirit of equal housing opportunity laws.**

**Program A:** Require that all recipients of locally administered housing assistance funds acknowledge their understanding of fair housing law and affirm their commitment to the law.

*Responsibility:* Housing Division

*Timing:* Annually

*Objective/Outcome:* Provide all recipients of housing assistance funds with materials regarding fair housing laws every year

**Program B:** Continue participation in Project Sentinel as per the HOME Consortium Consolidated Plan. Project Sentinel disseminates fair housing information through flyers, and attending educational meetings. Flyers with information are available at the library, senior centers, the Department of Vocational training, City offices, the hospital, government agencies, and in some apartment complexes. This information is published in English, Spanish and Hmong.

*Responsibility:* Housing Division

*Timing:* Ongoing

*Objective/Outcome:* Ensure updated flyers are made available at seven or more locations throughout the planning period

**Program C:** Through Project Sentinel, provide regular workshops on the fair housing laws to educate property owners and managers and real estate professionals about race and disability discrimination and familial status protections. Project Sentinel now also provides foreclosure counseling.

*Responsibility:* Housing Division

*Timing:* Annually

*Objective/Outcome:* Partner with Project Sentinel to provide one workshop per year

**OBJECTIVE 5-2: Reduce the incidence of displacement.**

***Policy 5-2-1: In development of public projects, require an analysis of potential displacement of existing residences with an emphasis on minimizing both temporary displacement and relocation.***

**Program:** Continue to provide funds when necessary to mitigate the unsettling impacts of temporary and permanent relocation during the construction or rehabilitation of any housing project that has received public funds. Qualified households can receive a grant in the amount based on HUD's requirements under the Uniform Relocation Act.

*Responsibility:* Housing Division and Housing Authority of the County of Stanislaus

*Timing:* Ongoing, as needed

*Funding:* CDBG, HOME

*Objective/Outcome:* Provide funds to relocate four households during the planning period

## **Goal 6: Encourage and Enhance Housing Program Coordination**

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**OBJECTIVE 6-1: Maximize coordination and cooperation among housing developers, housing providers and program managers.**

**Policy 6-1-1: Continue to support the Housing Authority of the County of Stanislaus to provide housing assistance to extremely low, very low, low and moderate-income households.**

**Program:** Maintain participation in the Housing Authority to qualify City residents for Section 8—existing housing assistance administered by the Housing Authority. Provide information on the availability of Housing Authority programs to qualified residents.

*Responsibility:* Housing Division

*Timing:* Ongoing

*Objective/Outcome:* Provide information at City offices and three other locations throughout the planning period

**Policy 6-1-2: Continue to support non-profit cooperation in the development of affordable housing.**

**Program:** Compile a list of non-profit organizations that the City has worked with in the past to establish cooperative agreements with non-profit housing corporations as a support agency to the City. Identify additional organizations that can serve the same role, and provide notice of funds available. As part of this list and extended outreach, the City shall contact developers/providers of permanent and migrant farmworker housing to ensure that these entities are also made aware of available funding.

*Responsibility:* Housing Division

*Timing:* Annually

*Objective/Outcome:* Update and distribute list once per year

**OBJECTIVE 6-2: Provide housing assistance information to low-wage employees.**

**Policy 6-2-1: Cooperate with employers to identify and implement housing assistance programs.**

**Program A:** Meet with low-wage employers in Turlock to distribute information about various city housing programs that may benefit their employees, including Mobile Home Rental Assistance, FTHB, and Rehabilitation Loans.

*Responsibility:* Housing Division

*Timing:* Two times per year

*Funding:* CDBG

*Objective/Outcome:* Distribute information to major local employers and in utility mailers once per year

**Program B:** Coordinate with employers to provide job training programs and hiring events, enabling residents to get and/or keep jobs, and thus keep their homes.

*Responsibility:* Housing Division,  
Economic Development

*Timing:* Subject to funding  
application cycles

*Funding:* CDBG-R, CDBG

*Objective/Outcome:* Collaborate  
with the Stanislaus Business  
Alliance and local employers to host  
one hiring event per year

## Goal 7: Reduce Residential Energy Consumption

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### **OBJECTIVE 7-1: Increase awareness of energy conservation opportunities.**

#### **Policy 7-1-1: Encourage energy conservation activities in all residential neighborhoods.**

**Program:** Supply energy conservation awareness brochures (“100 Ways to Go Green”) in all public meeting places and online, and make available in both English and Spanish.

*Responsibility:* Municipal Services

*Timing:* Ongoing

*Objective/Outcome:* Continue to provide up-to-date information on the City website and at public meetings

#### **Policy 7-1-2: Promote and support State and TID energy conservation and energy generation programs for housing construction and rehabilitation.**

**Program A:** Inform residents doing home remodels of TID programs for energy-efficient projects, such as installation of solar panels. Discuss the opportunities when residents apply for a permit.

*Responsibility:* Planning Division, Building Division

*Timing:* Immediate, ongoing

*Objective/Outcome:* Provide information to all participants in the Home Rehabilitation Loan program, estimated to be 10 per year

For participants in the Home Rehabilitation Loan program, provide information and technical support regarding available rebate and incentive programs (through TID and PG&E) for energy-efficient appliances and weatherization tools. In addition, require Energy Star electrical appliances for City-funded Home Rehabilitation projects in which appliances are replaced.

**Program B:** Include a discussion of available TID and PG&E programs in predevelopment meetings.

*Responsibility:* Planning Division

*Timing:* Ongoing, as pre-development meetings occur

*Objective/Outcome:* Ensure developers are aware of TID and PG&E programs

**Program C:** Require new housing construction projects to comply with the 2012 General Plan policies related to the State’s greenhouse gas emissions reduction targets, set forth in AB 32.

*Responsibility:* Planning Division, Building Division

*Timing:* Ongoing

*Objective/Outcome:* Implement the General Plan

# Appendix A: Sites Inventory

## A.1 Sites Inventory Table

The following table lists the size, zoning, realistic capacity, and existing use of every site that contributes to fulfilling Turlock's RHNA.

**Table A-1: Sites Inventory**

APN	Zoning	Allowable Density (Zoning)	Estimated Density*	Acres	Realistic Unit Capacity**	Existing Land Use	General Plan
042004008000	RM	7.0 - 15.0	11.0	0.54	6	LDR & MDR	MDR
042004009000	RM	7.0 - 15.0	11.0	0.23	3	LDR & MDR	MDR
042004010000	RM	7.0 - 15.0	11.0	0.14	2	LDR & MDR	MDR
042004011000	RM	7.0 - 15.0	11.0	0.23	3	LDR & MDR	MDR
042004030000	RM	7.0 - 15.0	11.0	0.49	5	Vacant	MDR
042004042000	RH	15.0 - 30.0	22.5	2.45	55	LDR & MDR	HDR
042004046000	RM	7.0 - 15.0	11.0	0.25	3	LDR & MDR	MDR
042004047000	RM	7.0 - 15.0	11.0	0.24	3	LDR & MDR	MDR
042005038000	RM		11.0	1.53	17	Commercial	MDR
042005055000	RH	15.0 - 30.0	22.5	3.30	74	LDR & MDR	HDR
042011040000	RH	15.0 - 30.0	22.5	1.81	41	Vacant	HDR
042013006000	RM	7.0 - 15.0	11.0	0.92	10	Vacant	MDR
042025006000	RH	15.0 - 30.0	22.5	0.62	14	HDR	HDR
042025007000	RH	15.0 - 30.0	22.5	0.68	15	HDR	HDR
042026005000	RH	15.0 - 30.0	22.5	0.95	21	HDR	HDR
042026022000	RH	15.0 - 30.0	22.5	0.58	13	Vacant	HDR
042026023000	RH	15.0 - 30.0	22.5	0.42	9	Vacant	HDR
042026026000	RH	15.0 - 30.0	22.5	0.17	4	HDR	HDR
042026027000	RH	15.0 - 30.0	22.5	0.48	11	Vacant	HDR
043011014000	RL	3.0 - 7.0	5.0	0.95	5	LDR & MDR	LDR

**Table A-1: Sites Inventory**

<i>APN</i>	<i>Zoning</i>	<i>Allowable Density (Zoning)</i>	<i>Estimated Density*</i>	<i>Acres</i>	<i>Realistic Unit Capacity**</i>	<i>Existing Land Use</i>	<i>General Plan</i>
043011016000	RL	3.0 - 7.0	5.0	0.95	5	LDR & MDR	LDR
043011021000	RL	3.0 - 7.0	5.0	0.26	1	Vacant	LDR
043011022000	RL	3.0 - 7.0	5.0	0.27	1	Vacant	LDR
043016004000	RH	15.0 - 30.0	22.5	2.90	65	LDR & MDR	HDR
043016005000	RH	15.0 - 30.0	22.5	8.22	185	LDR & MDR	HDR
043017019000	RL	3.0 - 7.0	5.0	1.59	8	LDR & MDR	LDR
043048007000	IR	20	20.0	0.50	10	Vacant	Downtown
043059001000	RM	7.0 - 15.0	11.0	4.77	52	Vacant	MDR
043060023000	RM	7.0 - 15.0	11.0	2.89	32	Vacant	MDR
043060024000	RM	7.0 - 15.0	11.0	0.66	7	Vacant	MDR
043062086000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
043062087000	RL	3.0 - 7.0	5.0	0.12	1	Vacant	LDR
044064005000	RH	15.0 - 30.0	22.5	1.78	40	LDR & MDR	HDR
044064020000	PD	15.0 - 40.0	27.5	2.48	68	Vacant	HDR
050002016000	RM	7.0 - 15.0	11.0	1.02	11	LDR & MDR	MDR
050002017000	RM	7.0 - 15.0	11.0	0.99	11	LDR & MDR	MDR
050002021000	RM	7.0 - 15.0	11.0	0.81	9	LDR & MDR	MDR
050002022000	RM	7.0 - 15.0	11.0	0.71	8	LDR & MDR	MDR
050002036000	RL	3.0 - 7.0	5.0	0.97	5	LDR & MDR	LDR
050002045000	RL	3.0 - 7.0	5.0	0.85	4	LDR & MDR	LDR
050002050000	RM	7.0 - 15.0	11.0	0.59	6	LDR & MDR	MDR
050003048000	RL	3.0 - 7.0	5.0	2.55	13	Mixed Use	LDR
050005006000	RM	7.0 - 15.0	11.0	0.23	2	LDR & MDR	MDR
050005028000	RM	7.0 - 15.0	11.0	0.47	5	LDR & MDR	MDR
050005058000	RM	7.0 - 15.0	11.0	0.84	13	LDR & MDR	MDR
050005059000	RM	7.0 - 15.0	11.0	0.84	13	LDR & MDR	MDR
050005061000	RM	7.0 - 15.0	11.0	0.30	2	LDR & MDR	MDR
050008016000	RL	3.0 - 7.0	5.0	0.78	4	LDR & MDR	MDR
050008028000	RM	7.0 - 15.0	11.0	0.86	9	LDR & MDR	MDR
050010030000	RL	3.0 - 7.0	5.0	0.13	1	Vacant	LDR

**Table A-1: Sites Inventory**

<i>APN</i>	<i>Zoning</i>	<i>Allowable Density (Zoning)</i>	<i>Estimated Density*</i>	<i>Acres</i>	<i>Realistic Unit Capacity**</i>	<i>Existing Land Use</i>	<i>General Plan</i>
050010031000	RL	3.0 - 7.0	5.0	0.13	1	Vacant	LDR
050010032000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
050010033000	RL	3.0 - 7.0	5.0	0.13	1	Vacant	LDR
050010034000	RL	3.0 - 7.0	5.0	0.13	1	Vacant	LDR
050010035000	RL	3.0 - 7.0	5.0	0.13	1	Vacant	LDR
050010036000	RL	3.0 - 7.0	5.0	0.13	1	Vacant	LDR
050010037000	RL	3.0 - 7.0	5.0	0.13	1	Vacant	LDR
050010038000	RL	3.0 - 7.0	5.0	0.13	1	Vacant	LDR
050010039000	RL	3.0 - 7.0	5.0	0.13	1	Vacant	LDR
050010040000	RL	3.0 - 7.0	5.0	0.19	1	Vacant	LDR
050010041000	RL	3.0 - 7.0	5.0	0.12	1	Vacant	LDR
050010042000	RL	3.0 - 7.0	5.0	0.13	1	Vacant	LDR
050010043000	RL	3.0 - 7.0	5.0	0.13	1	Vacant	LDR
050010044000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
050010045000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
050010046000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
050010047000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
050010048000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
050010049000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
050010050000	RL	3.0 - 7.0	5.0	0.12	1	Vacant	LDR
050010051000	RL	3.0 - 7.0	5.0	0.12	1	Vacant	LDR
050010052000	RL	3.0 - 7.0	5.0	0.27	1	Vacant	LDR
050014043000	RL	3.0 - 7.0	5.0	0.17	2	Vacant	LDR
050014044000	RL	3.0 - 7.0	5.0	0.17	2	Vacant	LDR
050014045000	RL	3.0 - 7.0	5.0	0.19	2	Vacant	LDR
050016008000	RL	3.0 - 7.0	5.0	0.26	2	Vacant	LDR
050017012000	RL	3.0 - 7.0	5.0	0.78	4	LDR & MDR	MDR
050017015000	RL	3.0 - 7.0	5.0	0.87	4	LDR & MDR	Low-MDR
050018025000	RL	3.0 - 7.0	5.0	0.34	4	LDR & MDR	LDR
050019002000	RL	3.0 - 7.0	5.0	1.21	6	LDR & MDR	Low-MDR

**Table A-I: Sites Inventory**

<i>APN</i>	<i>Zoning</i>	<i>Allowable Density (Zoning)</i>	<i>Estimated Density*</i>	<i>Acres</i>	<i>Realistic Unit Capacity**</i>	<i>Existing Land Use</i>	<i>General Plan</i>
050019003000	RL	3.0 - 7.0	5.0	1.46	7	LDR & MDR	Low-MDR
050019004000	RL	3.0 - 7.0	5.0	0.93	5	LDR & MDR	Low-MDR
050019019000	RM	7.0 - 15.0	11.0	1.17	13	LDR & MDR	MDR
050020041000	RM	7.0 - 15.0	11.0	0.76	5	LDR & MDR	MDR
050025013000	RM	7.0 - 15.0	11.0	0.20	5	LDR & MDR	MDR
050025014000	RM	7.0 - 15.0	11.0	0.29	7	LDR & MDR	MDR
050026013000	RM	7.0 - 15.0	11.0	0.68	7	LDR & MDR	MDR
050026014000	RM	7.0 - 15.0	11.0	0.54	6	LDR & MDR	MDR
050026045000	RM	7.0 - 15.0	11.0	0.26	4	LDR & MDR	MDR
050026047000	RM	7.0 - 15.0	11.0	0.28	4	LDR & MDR	MDR
050031004000	RM	7.0 - 15.0	11.0	0.19	4	LDR & MDR	MDR
050035001000	PD	7.0 - 15.0	11.0	0.61	6	LDR & MDR	MDR
050035002000	PD	7.0 - 15.0	11.0	0.41	6	LDR & MDR	MDR
050036001000	PD	7.0 - 15.0	11.0	0.06	1	Vacant	MDR
050036002000	PD	7.0 - 15.0	11.0	0.05	1	Vacant	MDR
050036003000	PD	7.0 - 15.0	11.0	0.05	1	Vacant	MDR
050036004000	PD	7.0 - 15.0	11.0	0.05	1	Vacant	MDR
050036005000	PD	7.0 - 15.0	11.0	0.05	1	Vacant	MDR
050036006000	PD	7.0 - 15.0	11.0	0.06	1	Vacant	MDR
050036007000	PD	7.0 - 15.0	11.0	0.06	1	Vacant	MDR
050036008000	PD	7.0 - 15.0	11.0	0.06	1	Vacant	MDR
050036009000	PD	7.0 - 15.0	11.0	0.06	1	Vacant	MDR
050036010000	PD	7.0 - 15.0	11.0	0.07	1	Vacant	MDR
050036011000	PD	7.0 - 15.0	11.0	0.07	1	Vacant	MDR
050036012000	PD	7.0 - 15.0	11.0	0.06	1	Vacant	MDR
050036013000	PD	7.0 - 15.0	11.0	0.06	1	Vacant	MDR
050036014000	PD	7.0 - 15.0	11.0	0.06	1	Vacant	MDR
050036020000	PD	7.0 - 15.0	11.0	0.07	1	Vacant	MDR
061003028000	RM	7.0 - 15.0	11.0	0.41	5	LDR & MDR	MDR
061003040000	RM	7.0 - 15.0	11.0	0.45	7	LDR & MDR	MDR

**Table A-1: Sites Inventory**

<i>APN</i>	<i>Zoning</i>	<i>Allowable Density (Zoning)</i>	<i>Estimated Density*</i>	<i>Acres</i>	<i>Realistic Unit Capacity**</i>	<i>Existing Land Use</i>	<i>General Plan</i>
061003041000	RM	7.0 - 15.0	11.0	0.45	7	LDR & MDR	MDR
061003042000	RM	7.0 - 15.0	11.0	0.44	7	LDR & MDR	MDR
061003043000	RM	7.0 - 15.0	11.0	0.45	7	LDR & MDR	MDR
061003050000	RM	7.0 - 15.0	11.0	0.70	8	Commercial	MDR
061015067000	DC	40	40.0	3.61	145	Vacant	Downtown
061015068000	DC	40	40.0	0.23	9	Vacant	Downtown
061023041000	OR	10	10.0	0.29	4	Vacant	Downtown
061024050000	OR	10	10.0	0.10	3	Mixed Use	Downtown
061024056000	OR	10	10.0	0.17	4	Mixed Use	Downtown
061024064000	TC	25	25.0	0.12	3	Commercial	Downtown
061025037000	PD		23.5	0.10	2	Vacant	Downtown
061025038000	PD		23.5	0.10	2	Vacant	Downtown
061025039000	PD		23.5	0.14	3	Vacant	Downtown
061025058000	PD		23.5	0.68	16	Vacant	Downtown
061025060000	PD		23.5	0.26	6	Vacant	Downtown
061025061000	PD		23.5	0.46	11	Vacant	Downtown
061026001000	OR	10	10.0	0.16	2	Vacant	Downtown
061026002000	OR	10	10.0	0.65	6	Vacant	Downtown
061026003000	OR	10	10.0	0.16	2	Vacant	Downtown
061026021000	OR	10	10.0	0.41	4	Vacant	Downtown
061028068000	OR	10	10.0	0.13	1	Vacant	Downtown
061030016000	OR	10	10.0	0.18	3	Vacant	Downtown
061030018000	OR	10	10.0	0.17	3	Mixed Use	Downtown
061030028000	OR	10	10.0	0.10	3	Mixed Use	Downtown
071004009000	RH	15.0 - 30.0	22.5	11.96	269	Agriculture	HDR
071004010000	RH	15.0 - 30.0	22.5	0.93	21	Vacant	HDR
071014008000	RH	15.0 - 30.0	22.5	3.36	76	Vacant	HDR
071015009000	RH	15.0 - 30.0	22.5	1.79	40	LDR & MDR	HDR
071015010000	RM	7.0 - 15.0	11.0	1.36	15	Vacant	MDR
071015011000	CORH	15.0 - 30.0	22.5	0.62	7	Vacant	HDR/Office

**Table A-1: Sites Inventory**

<i>APN</i>	<i>Zoning</i>	<i>Allowable Density (Zoning)</i>	<i>Estimated Density*</i>	<i>Acres</i>	<i>Realistic Unit Capacity**</i>	<i>Existing Land Use</i>	<i>General Plan</i>
071015012000	CORH	15.0 - 30.0	22.5	0.41	5	Vacant	HDR/Office
071015013000	CORH	15.0 - 30.0	22.5	0.26	3	Vacant	HDR/Office
071015017000	CORH	15.0 - 30.0	22.5	5.52	62	Vacant	HDR/Office
071066067000	RHCC	15.0-30.0	22.5	8.58	97	Vacant	CC/HDR
071068044000	RM	7.0 - 15.0	11.0	3.23	36	LDR & MDR	MDR
072002046000	RL	3.0 - 7.0	5.0	0.17	1	Vacant	LDR
072002047000	RL	3.0 - 7.0	5.0	0.18	1	Vacant	LDR
072002048000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
072002049000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
072002050000	RL	3.0 - 7.0	5.0	0.15	1	Vacant	LDR
072002051000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
072002052000	RL	3.0 - 7.0	5.0	0.17	1	Vacant	LDR
072002053000	RL	3.0 - 7.0	5.0	0.17	1	Vacant	LDR
072002054000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
072002055000	RL	3.0 - 7.0	5.0	0.15	1	Vacant	LDR
072002056000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
072002057000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
072002058000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
072002059000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
072002060000	RL	3.0 - 7.0	5.0	0.16	1	Vacant	LDR
072002061000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
072002062000	RL	3.0 - 7.0	5.0	0.17	1	Vacant	LDR
072002063000	RL	3.0 - 7.0	5.0	0.15	1	Vacant	LDR
072002064000	RL	3.0 - 7.0	5.0	0.13	1	Vacant	LDR
072002065000	RL	3.0 - 7.0	5.0	0.13	1	Vacant	LDR
072002066000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
072002067000	RL	3.0 - 7.0	5.0	0.13	1	Vacant	LDR
072002068000	RL	3.0 - 7.0	5.0	0.13	1	Vacant	LDR
072002069000	RL	3.0 - 7.0	5.0	0.13	1	Vacant	LDR
072002070000	RL	3.0 - 7.0	5.0	0.15	1	Vacant	LDR

**Table A-1: Sites Inventory**

<i>APN</i>	<i>Zoning</i>	<i>Allowable Density (Zoning)</i>	<i>Estimated Density*</i>	<i>Acres</i>	<i>Realistic Unit Capacity**</i>	<i>Existing Land Use</i>	<i>General Plan</i>
072002071000	RL	3.0 - 7.0	5.0	0.17	1	Vacant	LDR
072002072000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
072002073000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
072002074000	RL	3.0 - 7.0	5.0	0.15	1	Vacant	LDR
072002075000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
072002076000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
072002077000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
072002078000	RL	3.0 - 7.0	5.0	0.17	1	Vacant	LDR
072002079000	RL	3.0 - 7.0	5.0	0.18	1	Vacant	LDR
072002080000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
072002081000	RL	3.0 - 7.0	5.0	0.14	1	Vacant	LDR
072002082000	RL	3.0 - 7.0	5.0	0.15	1	Vacant	LDR
072006007000	RL	3.0 - 7.0	5.0	19.62	98	Vacant	LDR
072012056000	PD	7.0 - 15.0	11.0	1.44	16	Vacant	MDR
072023065000	RL	3.0 - 7.0	5.0	0.16	1	Vacant	LDR
072023067000	RL	3.0 - 7.0	5.0	0.42	2	Vacant	LDR
072023068000	RL	3.0 - 7.0	5.0	0.42	2	Vacant	LDR
072023069000	RL	3.0 - 7.0	5.0	0.42	2	Vacant	LDR
072039001000	CORL	3.0 - 7.0	5.0	1.50	4	LDR & MDR	LDR
072039002000	CORL	3.0 - 7.0	5.0	0.77	2	LDR & MDR	LDR
072039004000	CORL	3.0 - 7.0	5.0	0.98	2	LDR & MDR	LDR
072046001000	RH	15.0 - 30.0	22.5	10.08	227	Vacant	HDR
072075051000	PD	7.0 - 15.0	11.0	3.57	39	Vacant	MDR
073013003000	RE	0.2 - 3.0	1.6	40.76	129	Agriculture	Very LDR
073013004000	PD	0.2 - 3.0	1.6	19.81	60	Agriculture	Very LDR
073013009000	RE	0.2 - 3.0	1.6	3.29	8	Vacant	Very LDR
073013010000	RE	0.2 - 3.0	1.6	1.64	4	Res. Ranchette	Very LDR
073014050000	RL	3.0 - 7.0	5.0	0.90	4	Vacant	LDR
073014051000	RL	3.0 - 7.0	5.0	0.91	5	Vacant	LDR
073016006000	RE	0.2 - 3.0	1.6	19.56	31	Agriculture	Very LDR

**Table A-1: Sites Inventory**

<i>APN</i>	<i>Zoning</i>	<i>Allowable Density (Zoning)</i>	<i>Estimated Density*</i>	<i>Acres</i>	<i>Realistic Unit Capacity**</i>	<i>Existing Land Use</i>	<i>General Plan</i>
073016007000	RE	0.2 - 3.0	1.6	11.34	18	Agriculture	Very LDR
073019075000	PD	0.2 - 3.0	1.6	2.27	4	Vacant	Very LDR
073019077000	PD	0.2 - 3.0	1.6	0.51	1	Vacant	Very LDR
073049043000	RE	0.2 - 3.0	1.6	0.33	1	Vacant	Very LDR
073049044000	RE	0.2 - 3.0	1.6	0.33	1	Vacant	Very LDR
073049046000	RE	0.2 - 3.0	1.6	0.33	1	Vacant	Very LDR
073049047000	RE	0.2 - 3.0	1.6	0.33	1	Vacant	Very LDR
073049048000	RE	0.2 - 3.0	1.6	0.33	1	Vacant	Very LDR
073049050000	RE	0.2 - 3.0	1.6	0.33	1	Vacant	Very LDR
073049052000	RE	0.2 - 3.0	1.6	0.36	1	Vacant	Very LDR
073049053000	RE	0.2 - 3.0	1.6	0.34	1	Vacant	Very LDR
073049054000	RE	0.2 - 3.0	1.6	0.34	1	Vacant	Very LDR
073049056000	RE	0.2 - 3.0	1.6	0.33	1	Vacant	Very LDR
087008085000	RM	7.0 - 15.0	11.0	3.59	40	Agriculture	MDR
087026001000	CORH	15.0 - 30.0	22.5	1.81	20	LDR & MDR	HDR/Office
087026003000	RL	3.0 - 7.0	5.0	2.09	10	Vacant	LDR
087027001000	RL	3.0 - 7.0	5.0	0.16	1	Vacant	LDR
087027002000	RL	3.0 - 7.0	5.0	0.12	1	Vacant	LDR
087027003000	RL	3.0 - 7.0	5.0	0.12	1	Vacant	LDR
087027004000	RL	3.0 - 7.0	5.0	0.11	1	Vacant	LDR
087027005000	RL	3.0 - 7.0	5.0	0.10	1	Vacant	LDR
087027006000	RL	3.0 - 7.0	5.0	0.19	1	Vacant	LDR
087027007000	RL	3.0 - 7.0	5.0	0.16	1	Vacant	LDR
087027008000	RL	3.0 - 7.0	5.0	0.17	1	Vacant	LDR
087027009000	RL	3.0 - 7.0	5.0	0.10	1	Vacant	LDR
087027010000	RL	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
087027011000	RL	3.0 - 7.0	5.0	0.12	1	Vacant	LDR
087027012000	RL	3.0 - 7.0	5.0	0.11	1	Vacant	LDR
087027013000	RL	3.0 - 7.0	5.0	0.12	1	Vacant	LDR
087027014000	RL	3.0 - 7.0	5.0	0.12	1	Vacant	LDR

**Table A-1: Sites Inventory**

<i>APN</i>	<i>Zoning</i>	<i>Allowable Density (Zoning)</i>	<i>Estimated Density*</i>	<i>Acres</i>	<i>Realistic Unit Capacity**</i>	<i>Existing Land Use</i>	<i>General Plan</i>
087027015000	RL	3.0 - 7.0	5.0	0.18	1	Vacant	LDR
087027016000	RL	3.0 - 7.0	5.0	0.15	1	Vacant	LDR
087029003000	PD	15.0 - 40.0	27.5	7.15	197	Vacant	HDR
088002071000	PD	3.0 - 7.0	5.0	17.67	88	Vacant	LDR
088022011000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088022012000	PD	3.0 - 7.0	5.0	0.08	1	Vacant	LDR
088022013000	PD	3.0 - 7.0	5.0	0.08	1	Vacant	LDR
088022014000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088022015000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088022016000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088022017000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088023001000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088023002000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088023003000	PD	3.0 - 7.0	5.0	0.15	1	Vacant	LDR
088023004000	PD	3.0 - 7.0	5.0	0.20	1	Vacant	LDR
088023005000	PD	3.0 - 7.0	5.0	0.15	1	Vacant	LDR
088023006000	PD	3.0 - 7.0	5.0	0.11	1	Vacant	LDR
088023007000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088023008000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088023009000	PD	3.0 - 7.0	5.0	0.08	1	Vacant	LDR
088023010000	PD	3.0 - 7.0	5.0	0.08	1	Vacant	LDR
088023011000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088023012000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088023013000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088023014000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088023015000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088023016000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088023017000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088023018000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088023019000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR

**Table A-1: Sites Inventory**

APN	Zoning	Allowable Density (Zoning)	Estimated Density*	Acres	Realistic Unit Capacity**	Existing Land Use	General Plan
088023020000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088023021000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088023022000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088023023000	PD	3.0 - 7.0	5.0	0.12	1	Vacant	LDR
088024001000	PD	3.0 - 7.0	5.0	0.08	1	Vacant	LDR
088024002000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088024003000	PD	3.0 - 7.0	5.0	0.11	1	Vacant	LDR
088024004000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088024005000	PD	3.0 - 7.0	5.0	0.12	1	Vacant	LDR
088024007000	PD	3.0 - 7.0	5.0	0.11	1	Vacant	LDR
088024008000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088024009000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088024010000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088024011000	PD	3.0 - 7.0	5.0	0.10	1	Vacant	LDR
088024015000	PD	3.0 - 7.0	5.0	0.17	1	Vacant	LDR
088024016000	PD	3.0 - 7.0	5.0	0.08	1	Vacant	LDR
088024017000	PD	3.0 - 7.0	5.0	0.08	1	Vacant	LDR
088024022000	PD	3.0 - 7.0	5.0	0.12	1	Vacant	LDR
088025001000	PD	3.0 - 7.0	5.0	0.08	1	Vacant	LDR
088025002000	PD	3.0 - 7.0	5.0	0.08	1	Vacant	LDR
088025003000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088025004000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
088025005000	PD	3.0 - 7.0	5.0	0.09	1	Vacant	LDR
<b>Total</b>					<b>3079</b>		
<b>OTHER APPROVED PROJECTS</b>							
<b>Morgan Ranch Master Plan</b>					<b>1077</b>		
044028013000	RM		0.0	4.20		Vacant	MDR
044023006000	RM	3.0 - 7.0	5.0	6.03		Res. Ranchette	MDR
044025010000	RM	5.0 - 10.0	7.5	15.74		Vacant	MDR
044025016000	RM	5.0 - 10.0	7.5	0.50		Res. Ranchette	MDR
044025008000	RM	5.0 - 10.0	7.5	2.00		Res. Ranchette	MDR

**Table A-1: Sites Inventory**

APN	Zoning	Allowable Density (Zoning)	Estimated Density*	Acres	Realistic Unit Capacity**	Existing Land Use	General Plan
044065004000	RM	3.0 - 7.0	5.0	26.03		Vacant	MDR
044028010000	RM		0.0	10.86		Vacant	MDR
044025003000	RM	5.0 - 10.0	7.5	4.84		Res. Ranchette	MDR
044025007000	RH	15.0 - 30.0	22.5	4.85		Vacant	HDR
044065005000	RM	3.0 - 7.0	5.0	15.02		Vacant	MDR
044028014000	RM		0.0	18.09		Vacant	MDR
044025006000	RH	15.0 - 30.0	22.5	4.56		Vacant	HDR
044028007000	RM		0.0	11.33		Vacant	MDR
044023005000	RH		0.0	4.00		Vacant	HDR
044025017000	RM	5.0 - 10.0	7.5	4.34		Res. Ranchette	MDR
044023031000	RH		0.0	2.01		Vacant	HDR
<b>Vista Student Housing</b>					<b>600</b>		
071073009000	RH		0.0	4.11		Vacant	HDR
071073007000	RH		0.0	0.57		Vacant	HDR
071006021000	RH		0.0	5.04		Vacant	HDR
<b>GRAND TOTAL</b>					<b>4756</b>		

Note:

\* Average Density is used for determining realistic capacity. For the parcels zoned other than PD, Allowable Density for that particular zone is used.

For anything zoned PD, the average density is determined using the underlying General Plan Designation.

\*\* Realistic Unit Capacity is determined by multiplying average density with total acres of the site. In case of mixed uses/mixed zones (eg. RHCC, CORH etc), only the half of the site is assumed residential and units calculated likewise.

Source: City of Turlock, Dyett & Bhatia

## A.2 Underutilized Sites Description

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The following tables and photographs provide additional detail on a representative sample of sites within the inventory identified as “underutilized” (rather than “vacant” or “agriculture”). The vast majority of underutilized sites listed in the Sites Inventory Table currently have low or medium density residential existing land uses, most typically in the form of single family homes. For this reason, most of the examples shown in this section are underutilized sites with existing single family homes.

### 317 Linwood

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APN 050019019000

Zoned R-M

Redevelopment Potential:

There is one existing single family dwelling, built in 1920, on this 1.2 acre site. Since the home is situated on the southeast corner of the property, the site can be easily designed to accommodate 10-12 additional dwelling units.



**100 Pedras**

APN 071015009000

Zoned R-H

Redevelopment Potential:

There are two single family homes on this 1.8 acre property. The home situated on the rear portion of this site is in disrepair and has no paved access to a public street. The second single family home, in relatively good condition, is situated near Pedras, in the northwest corner of the subject site, and could be maintained with the potential addition of 25 to 38 dwelling units to the property.



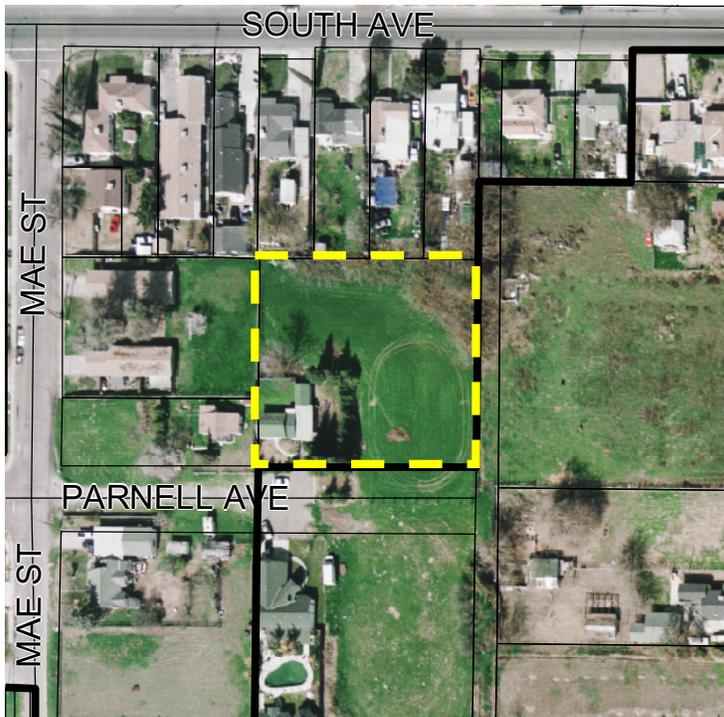
**917 Parnell**

APN 050008028000

Zoned R-M

Redevelopment Potential:

There is one existing single-family home on this approximately one acre property. The home is situated in the southwest corner of the site, allowing for an easy incorporation into a multifamily project.



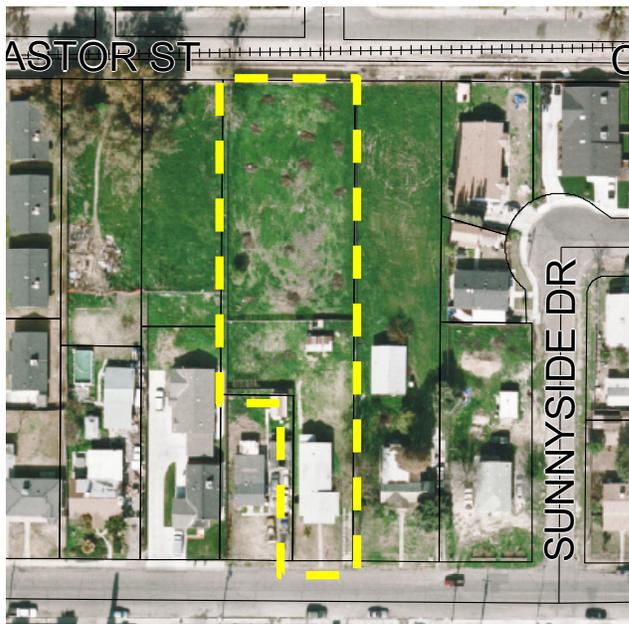
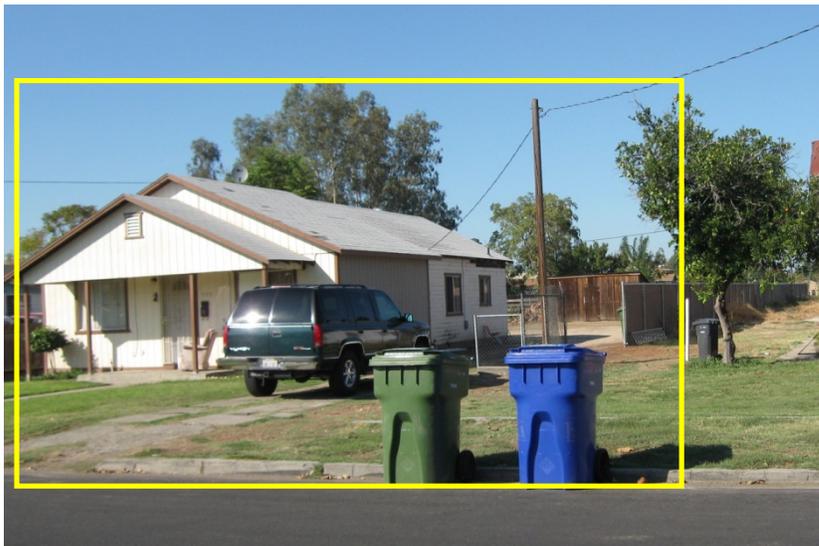
**585 Vermont**

APN 050026013000

Zoned R-M

**Redevelopment Potential:**

Existing structure built in 1930. It is not listed as an historic structure, nor does it have unique architectural characteristics. This 0.7 acre property has the potential for six dwelling units if this structure were demolished.



**125 S. Orange**

APN 050020041000

Zoned R-M

Redevelopment Potential:

Approximately one-half of this 0.8 acre site is a functioning church facility. However, the remaining vacant portion could be developed with up to five dwelling units.



**995 Vermont**

APN 050035001000

Zoned PD with MDR General Plan designation

Redevelopment Potential:

This 0.6 acre site has a very small house on the lot, which was built in 1940. The home is not listed on any historic buildings list, and does not appear to have any unique architectural features. If this home is demolished, the site has a realistic development potential of six dwelling units. Neighboring lots have been developed in a similar fashion, as the aerial photo below shows.



Turlock Housing Element

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# Appendix B: California Housing Element Requirements and Where Addressed

This appendix summarizes California Housing Element Law requirements. The sections in brackets following the summary text refer to sections in this Housing Element that address the State requirement.

## B.1 Existing Housing Needs

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**Population, Employment, and Housing Characteristics.** Government Code Section 65583(a) requires “An assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs”. This assessment includes an analysis of population and employment trends (GC 65583 (a)(1)) and household characteristics (GC 65583 (a)(2)). [Sections 3.1 and 3.2]

**Overpayment and Overcrowding.** Government Code Section 65583(a) requires “...an analysis and documentation of household characteristics, including level of payment compared to ability to pay, housing characteristics, including overcrowding, and housing stock condition”, (Government Code 65583 (a)(2)). [Sections 3.2 and 3.3]

**Extremely-Low Income Households’ Housing Needs.** Government Code (GC) Section 65583(a) requires “ Documentation of projections and a quantification of the locality’s existing and projected housing needs for all income levels, including extremely-low income households (GC 65583 (a)(1))”. [Sections 3.2 and 3.3]

**Housing Stock Characteristics.** Government Code Section 65583(a) requires an analysis and documentation of household characteristics, including level of payment compared to ability to pay, housing characteristics, including overcrowding, and housing stock condition, (Section 65583 (a)(2)). [Section 3.3]

**Identification and Analysis of Developments At-Risk of Conversion.** Pursuant to Government Code Section 65583, subdivision (a), paragraph (8), this sub-section should include an analysis of existing assisted housing developments (as defined by the statute) that are eligible to change from low-income housing uses during the next ten years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use. [Section 3.3]

**Opportunities for Energy Conservation.** Government Code Section 65583(a)(7) requires “an assessment of housing needs and inventory of resources and constraints relevant to the meeting of

these needs. The assessment and inventory shall include the following: An analysis of opportunities for energy conservation with respect to residential development.” [Section 3.5 and Objective 7-1]

## **B.2 Special Housing Needs**

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**Persons with Special Housing Needs.** Government Code Section 65583(a)(7)) requires “An analysis of any special housing needs, such as those of the elderly; persons with disabilities, including a developmental disability, as defined in Section 4512 of the Welfare and Institutions Code; large families; farmworkers; families with female heads of households; and families and persons in need of emergency shelter...” [Section 3.4]

## **B.3 Projected Housing Needs**

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**Regional Housing Needs Allocation.** The element shall contain an analysis of population and employment trends and documentation of projections and quantification of the locality’s existing and projected housing needs for all income levels. These projected needs shall include the locality’s share of the regional housing need in accordance with Section 65584 (Government Code Section 65583(a)(1)). [Section 3.6]

## **B.4 Sites Inventory and Analysis**

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**Inventory of Land Suitable for Residential Development.** Government Code Section 65583(a)(3) requires local governments to prepare an inventory of land suitable for residential development, including vacant sites and sites having the potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites. The inventory of land suitable for residential development shall be used to identify sites that can be developed for housing within the planning period (Section 65583.2). [Section 4.2, Appendix A]

**Environmental Constraints and Adequate Infrastructure Capacity.** Government Code Section 65583.2(b)(4) requires 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. [Sections 4.6 and 5.2]

**Realistic Development Capacity.** Government Code Section 65583.2(c) requires, as part of the analysis of available sites, a local government to demonstrate the projected residential development capacity of the sites identified in the housing element can realistically be achieved. Based on the information provided in subdivision (b), a city or county shall determine whether each site in the inventory can accommodate some portion of its share of the regional housing need by income level during the planning period, as determined pursuant to Section 65584. The number of units calculated shall be adjusted as necessary, based on the land use controls and site improvements requirement identified in paragraph (4) of subdivision (a) of Section 65583. [Section 4.2, Appendix A]

**Analysis of Non-Vacant and Underutilized Sites.** The inventory sites that have potential for residential developed can include non-vacant and underutilized sites (Section 65583.2(b)(3)). The element must include an explanation of the methodology for determining the realistic buildout potential of these sites within the planning period (Section 65583.2(g)). [Section 4.2, Appendix A]

**Zoning Appropriate to Accommodate the Development of Housing Affordable to Lower-Income Households.** The densities of sites identified in the inventory must be sufficient to encourage and facilitate the development of housing affordable to lower-income households (Section 65583.2(c)(3)(A)&(B)). [Section 4.3]

**Zoning for Emergency Shelters and Transitional Housing.** Government Code Section 65583(a)(4) and requires the identification of 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 shelters identified in paragraph (7) of Government Code Section 65583(a), except that each local government shall identify a zone or zones that can accommodate at least one year-round emergency shelter. Government Code Section 65583(c)(1) requires “As part of the analysis of available sites, a jurisdiction must include an analysis of zoning that encourages and facilitates a variety of housing types...including emergency shelters and transitional housing.” [Section 4.3 and Policy 1-3-2]

**Zoning for a Variety of Housing Types.** Government Code Section 65583 requires the housing element to shall identify adequate sites for a variety of housing types including multifamily rental housing, factory-built housing, mobile homes, housing for agricultural employees, supportive housing, single-room occupancy units, emergency shelters, and transitional housing. [Sections 4.3 and 5.1]

**Second Units.** Government Code Section 65583.1(a) allows a city or county to identify sites for second units based on the number of second units developed in the prior housing element planning period whether or not the units are permitted by right, the need for these units in the community, the resources or incentives available for their development, and any other relevant factors, as determined by the department. [Section 4.4, Policy 2-1-3]

**Adequate Sites Alternative.** Government Code Section 65583.1 (a) and (c) allows second units and, under prescribed conditions, units that are substantially rehabilitated, converted from market rate to affordable, or where unit affordability is preserved to be counted towards the adequate sites requirement. [Section 4.5]

## **B.5 Constraints**

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**Land Use Controls.** Government Code Section 65583(a) requires “An analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels,...including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures...”. [Section 5.1]

**Fees and Exactions.** Government Code Section 65583(a) requires “An analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels...including...fees and other exactions required of developers, and local processing and permit procedures...”. [Section 5.1]

**Processing and Permit Procedures.** Government Code Section 65583(a) requires “An analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels,...including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures...”. [Section 5.1]

**Codes and Enforcement and On/Off-Site Improvement Standards.** Government Code Section 65583(a) requires “An analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels,...including land-use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures...” [Section 5.1]

**Housing for Persons with Disabilities.** Government Code Section 65583(a)(4) requires: “an analysis of potential and actual government constraints upon the maintenance, improvement or development of housing... for persons with disabilities as identified in the analysis pursuant to paragraph (4) of subdivision (a), including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures. The analysis shall also demonstrate local efforts to remove governmental constraints that hinder the locality from meeting ... the need for housing for persons with disabilities (see Screen 7). Government Code Section 65583(c)(3) requires the housing element provide a program to ”address and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing for persons with disabilities. The program shall remove constraints to and provide reasonable accommodations for housing designed for, intended for occupancy by, or with supportive services for, persons with disabilities.” [Section 5.1]

**Non-Governmental Constraints.** Government Code Section 65583(a)(6) requires “An analysis of potential and actual nongovernmental 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.” [Section 5.2]

## **B.6 Programs**

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**Program Overview and Quantified Objectives.** Government Code Section 65583(c) requires that “the element shall contain a program which sets forth a five-year schedule of actions the local governments is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the housing element through the administration of land use and development controls, provision of regulatory concessions and incentives, and the utilization of appropriate federal and state financing and subsidy programs when available.” Government Code Section 65583(b) requires that “the element shall include a statement of the community’s goals,

quantified objectives and policies relative to the maintenance, preservation, improvement and development of housing. [Section 4.8]

**Adequate Sites.** Identify actions that will be taken to make sites available during the planning period of the general plan with appropriate zoning and development standards and with services and facilities to accommodate that portion of the city's or county's share of the regional housing need for each income level that could not be accommodated on sites identified in the inventory completed pursuant to paragraph (3) of subdivision (a) without rezoning, and to comply with the requirements of Section 65584.09. Sites shall be identified as needed to facilitate and encourage the development of a variety of types of housing for all income levels, including multifamily rental housing, factory-built housing, mobilehomes, housing for agricultural employees, supportive housing, single-room occupancy units, emergency shelters, and transitional housing. (Government Code Section 65583(c)(1)) [Programs under Goal 3]

**Assist with Development.** Assist in the development of adequate housing to meet the needs of extremely-low, very-low, low-, and moderate-income households (Government Code Section 65583(c)(2)). [Programs under Goal 1]

**Conserve and Improve the Existing Housing Stock.** Conserve and improve the condition of the existing affordable housing stock, which may include addressing ways to mitigate the loss of dwelling units demolished by public or private action (Government Code Section 65583(c)(4)). [Programs under Goal 4]

**Preserve Units At-Risk of Conversion to Market Rate Uses.** Preserve for lower-income households the assisted housing developments identified pursuant to paragraph (8) of subdivision (a). The program for preservation of the assisted housing developments shall utilize, to the extent necessary, all available federal, state, and local financing and subsidy programs identified in paragraph (8) of subdivision (a), except where a community has other urgent needs for which alternative funding sources are not available. The program may include strategies that involve local regulation and technical assistance (Government Code Section 65583(c)(6)). [Policies 4-3-1 and 4-3-2]

**Address and Remove or Mitigate Constraints.** Address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing, including housing for all income levels and housing for persons with disabilities. The program shall remove constraints to, or provide reasonable accommodations for housing designed for, intended for occupancy by, or with supportive services for, persons with disabilities (Government Code Section 65583(c)(3)). [Programs under Goal 2]

**Equal Housing Opportunities.** Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability (Government Code Section 65583(c)(5)). [Programs under Goal 5]

Turlock Housing Element

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