

CITY OF RIVERBANK

2014 – 2023 HOUSING ELEMENT

January 2016



RIVERBANK

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HOUSING ELEMENT

January 2016

Lead Agency:

City of Riverbank
Community Development Department
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SECTION I

Introduction

A. PURPOSE OF THE HOUSING ELEMENT

The State Legislature has declared that the provision of decent housing in a suitable living environment is of the highest priority (Government Code Section 65580). The Legislature has determined that local governments are responsible for facilitating improvements and development of housing to meet the housing needs of all economic segments of the community, while considering other fiscal, environmental, and community goals set forth in the General Plan. To address these goals, the City's Housing Element represents a nine-year program to conserve, improve, and develop housing in the community. Regional growth for the area is projected from January 1, 2014 to September 30, 2023. This 9-year period will be used to show the City's plan to accommodate its share of the regional housing needs.

1. Substantive Requirements

To meet substantive requirements, the Riverbank 2014-2023 Housing Element contains:

- Identification and analysis of existing and projected housing needs for all income levels, including an inventory of resources and constraints.
- An inventory of land suitable for residential development including vacant sites, and sites having potential for redevelopment.
- Revised housing goals, policies, and quantified objectives reflecting an updated housing needs analysis. These will be incorporated into a new schedule of actions to meet the goals and policies of the City's Housing Element during the planning period.

2. Procedural Requirements

The City must consider guidelines adopted by the State Department of Housing and Community Development (HCD) when undertaking revision of the Housing Element. The City will submit a draft of the revised Housing Element to HCD for review at least 45 days prior to formal adoption. The City must amend the draft Housing Element taking into consideration HCD's findings, or make findings as to why the City believes it is in substantial compliance with the law.

3. Relationship to the General Plan

The City Housing Element is one of seven mandated elements of the General Plan. State requirements for the content of the Housing Element are more specific than other parts of the General Plan, and all parts of the General Plan must be internally consistent. Local planning actions involving zoning, subdivision approval and redevelopment, must be

consistent with the City's Housing Element. The Housing Element is consistent with Riverbank's general plan's land use designations, as well as with the overall theme of the general plan which highlights balance among housing types, among economic sectors, in transportation mode choices, and between housing and jobs. Consistency with the general plan will be maintained by evaluating the consistency of proposed housing policies with all other general plan elements. When any element of the General Plan is amended, the City will review the Housing Element and if necessary, amend it to ensure continued consistency among elements. For continued consistency between the Housing Element and other Elements of the General Plan, Program 5.1b has been added to the 2014-2023 Housing Element, requiring the City to provide for public engagement and discussion in conjunction with the State requirement for written review of the General Plan (per Government Code §65400). Additional actions include to maintain the Draft General Plan Housing Element Review on the City's website annually and to develop an evaluation matrix to determine the consistency between the Housing Element policies and programs and the other Elements of the General Plan.

4. State Law Requirements

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

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

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

Specifically, the Element must contain:

- (a) An assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs, including:
 - 1) Analysis of population and employment trends and quantification of the existing and projected housing needs for all income levels, including extremely low income households;
 - 2) Analysis and documentation of household/housing characteristics;
 - 3) Inventory of land suitable for residential development;

- 4) Identification of a zone or zones where emergency shelters are allowed as a permitted use without a conditional use permit or other discretionary permit;
 - 5) Analysis of potential and actual government constraints;
 - 6) Analysis of potential and actual non-governmental constraints;
 - 7) Analysis of special housing needs (including homeless needs);
 - 8) Analysis of opportunities for energy conservation; and
 - 9) The preservation or replacement of dwelling units in subsidized housing projects which are affordable to low-income households and which may convert to market-rate rents.
- (b) A statement of the community's goals, quantified objectives, and policies relative to the maintenance, improvement, and development of housing. The total housing needs identified in (a) may exceed the available resources and the community's ability to satisfy those needs.
- (c) A program which sets forth a nine-year schedule of actions the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the housing element, including:
- 1) Identification of adequate sites that will be made available;
 - 2) Assisting in the development of housing affordable to low-income (80% or less of median) and moderate-income (80-120% of median) households;
 - 3) Addressing, and where possible, removing governmental constraints;
 - 4) Conservation of an improvement in the condition of existing affordable housing stock; and
 - 5) Promotion of housing opportunities for all persons (fair housing program);
 - 6) Preserve lower income households;
 - 7) Identification of the agencies and officials responsible for the implementation of the various actions and the means by which consistency will be achieved with other General Plan Elements;
 - 8) Include a diligent effort by the local government to achieve public participation of all economic segments of the community in the development of the Housing Element.

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

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

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

- 2) Financial resources be identified that can make the construction of lower- and moderate-income households feasible; and,
- 3) Existing housing, affordable to lower- and moderate-income households be conserved, especially federally or State-subsidized housing that may convert to market-rate housing within the time frame of the housing element.

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

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

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

5. Regional Nature

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

B. METHODOLOGY

The 2014 Housing Element Update has included updated statistical data reported in the 2010 Census (including 2012 and 2014 estimates), StanCOG's Regional Housing Needs Allocation Report (2014), State Department of Finance data, the State of California Economic Development Department, the Stanislaus Economic Development and Workforce ALLIANCE and other pertinent housing and technical reports.

The existing 2009 City of Riverbank Housing Element was an update to the Housing Element previously adopted in 2003. The analysis in the 2009 Housing Element relied primarily on 2000 U.S. Census data. The 2014-2023 Housing Element Update will be based on the 2010 Census data, while at the same time, every attempt will be made to

include newer census data from other reliable sources such as Employment Development Department (EDD) statistics on jobs and homelessness, Department of Finance (DOF) estimates and projections on population and housing and information from the U.S. Department of Housing and Urban Development (HUD).

The data for Riverbank is presented whenever possible, alongside comparable data for Stanislaus County and the State of California. This facilitates an understanding of Riverbank’s characteristics by illustrating how the City is similar to, or differs from, the county and state in various aspects related to demographic characteristics and housing conditions and needs.

C. PUBLIC PARTICIPATION

The community was encouraged by the City to participate in the preparation of the Housing Element through a combination of general public notices as well as outreach on local Channel 2 and the City of Riverbank’s website. The City solicited comments on key issues, policies, and programs that the City should address in the Housing Element update.

Additionally, a letter was sent to various outside agencies on December 15, 2014, to solicit comment on the previous Housing Element and issues related to Riverbank and the update of the Housing Element. The following is the list of agencies that the Questionnaire was sent to:

Habitat for Humanity	Riverbank Housing Authority	Stanislaus Housing Authority
Building Industry Association of the Greater Valley	Haven Women’s Center	Self Help Enterprises
Children’s Crisis Center	Disability Resources Agency for Stanislaus County	Eden Housing
The USA Properties Fund	The Pacific Companies	Salvation Army
Bethany’s House	Modesto Union Gospel Mission	Disability Resource Agency for Independent Living (DRAIL)
Stanislaus County Affordable Housing Corporation	EAH Housing	CA Coalition for Rural Housing
Lodi Association of Realtors	American Red Cross	Aspiranet

Center for Human Services	California Valley Opportunity Center	Community Housing and Shelter Services (CHSS)
Community Impact Central Valley (CIVC)	Family Promise	Healthy Aging Association
Healthy Start FRC	Helping Others Sleep Tonight	Howard Training Center
National Alliance on Mental Illness	NeighborWorks	Parent Resource Center
PIQE Parent Institute for Quality	Project Sentinel Fair Housing	Telecare
Stanislaus County Affordable Housing	Turning Point	United Samaritans Foundation

Valley Recovery Resources

The City of Riverbank received one (1) response from the Agency Questionnaire. Modesto Gospel Mission’s Kevin Carroll responded. Modesto Gospel Mission provides shelter services for the homeless in Stanislaus County and sited “affordable safe housing” as a housing need which should be addressed in the City’s Housing Element Update. There have been three (3) Affordable Housing projects that have been approved and/or constructed since January 1, 2007, adding about 150 affordable units in the City. The City is encouraged by this trend and will continue to promote affordable safe housing. Further discussion on affordable housing is located in Section V, Section VI, Section VII, and Section VIII.

The City also held a Public Workshop on September 30, 2014. Public Notice of the Workshop was provided through the City’s website and an ad placed in the Riverbank News. The purpose of this workshop was to provide a presentation on the City’s Housing Element, the update process, and to solicit public comment on various housing questions and concerns. The Public Workshop was attended by six (6) members of the public, including City staff, and a member of the City’s Planning Commission. During the Public Workshop, the following issues/comments were discussed:

- Availability of various types of housing;
- Methodology of City’s Regional Housing Need;
- Type and availability of grants related to housing;
- Housing Element contents and requirements per State Housing Law;
- Accomplishments of the 2009-2014 Housing Element;
- Funding sources for lower income housing; and,
- Code enforcement issues.

During the Public Workshop, comments were received by the attendees and include but are not limited to:

- Would like to see a mix of all kinds of housing, including affordable housing, located throughout the City.
- The City should pursue more Grant funding for rehabilitation and construction. Types include HOME and CDBG funds.
- Affordable Housing seems to be located on one (1) side of the City (the east side). The Housing Element needs to address this.

These comments were noted and incorporated into the Housing Element. For instance, the location of Affordable Housing is a difficult process to control, as the location depends greatly on availability, cost and size. To help alleviate this issue, Program 2.1j states “where the City shall encourage housing development within the General Plan Infill Opportunity Area, including allowing sites to be developed with stand-alone residential uses with densities of at least 20 dwelling units per acre, provided the development proposal includes an affordable housing component.”

The Public Review 2014-2023 Housing Element was reviewed by the City’s Planning Commission on April 21, 2015 and the City Council on May 12, 2015. The Public Review Draft 2014-2023 was subsequently submitted to the California Department of Housing and Community Development Department (HCD) on May 13, 2015, and released for public review and comment. Public Notice of the Planning Commission public hearing was provided through the City’s website and an ad placed in the Riverbank News. Public Notice for the City Council meeting was provided through the City’s website. Notice was also posted at City Hall North and South for both public hearings.

The Draft Housing Element was made available to the public prior to the City’s Planning Commission meeting on April 16, 2015 at the following locations:

- Riverbank City Hall North and South
- Riverbank Public Library
- City’s Website – both as an Agenda item and on the Development Services section

The City has received comment letters from the California Rural Legal Assistance, Inc. (CRLA) on June 8, 2015, June 17, 2015, October 7, 2015 and December 18, 2015. Many of the concerns that were received have been addressed through discussions with HCD and associated revisions to achieve consistency with Housing Element Law and new statutory requirements. Example is incorporating Program 2.1g in the 2014-2023 Housing Element to amend the Riverbank Municipal Code to permit Transitional and Supportive Housing by-right in the Single Family Residential District, R-1 Zone and Duplex Residential District, R-2 Zone. The City will continue to contact and engage the

CRLA to improve the Housing Element for the 5th Cycle and Planning Periods in the future.

The City is committed to ongoing public engagement throughout the adoption and implementation of the Housing Element. As indicated in Program 5.1b of the 2014-2023 Housing Element, the City will provide the opportunity for public engagement and discussion in conjunction with the State requirement for written review of the General Plan (per Government Code §65400). The public notice is to be published and posted in English and Spanish.

Upon review by HCD, the 2014-2023 Housing Element was reviewed and considered by the City's Planning Commission during a duly noticed Public Hearing on (DATE TO BE INSERTED). At their regularly scheduled meeting of (DATE TO BE INSERTED) the Riverbank City Council adopted the City's 2014-2023 Housing Element and associated CEQA compliance document.

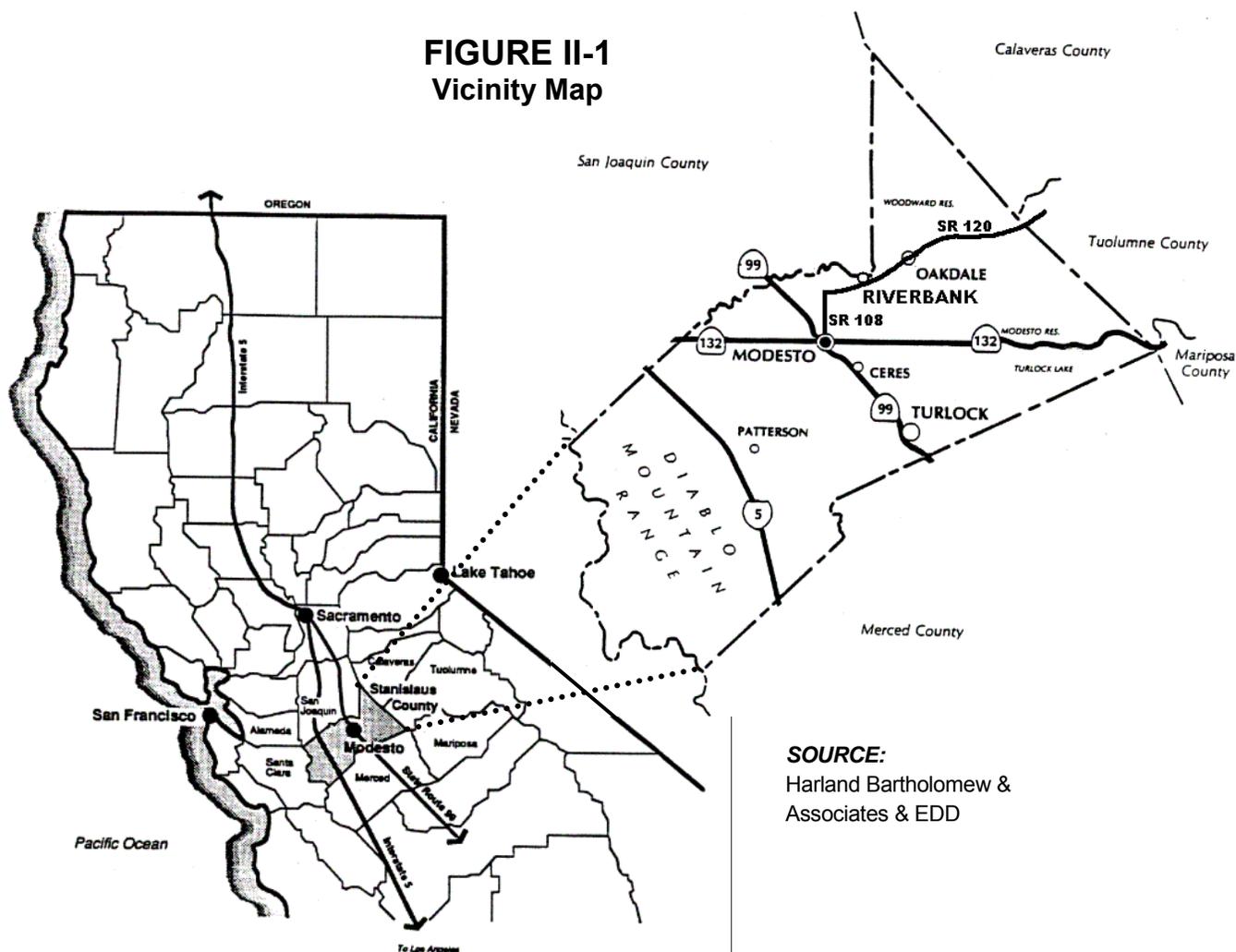
SECTION II Household and Employment Characteristics

A. COMMUNITY PROFILE

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

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

**FIGURE II-1
Vicinity Map**



B. POPULATION TRENDS / GROWTH RATE

In 2004, the population in Riverbank was 18,302 according to the Department of Finance. Using the same source, in 2014, the population was 23,243. Based on these numbers, the growth rate for the 2004-2014 is just above 27% (see Table II-1, Population and Population Growth Rates 2004-2014).

Beyond 2014, projections indicate that the City of Riverbank will grow to approximately 38,000 by the year 2030 (see Table II-2 Historical and Projected Household Population - 2010-2040).

Stanislaus County has two population growth projections, one by Stanislaus Council of Governments (StanCOG) and the other by the Department of Finance. StanCOG's growth projection for the County

beyond 2010 up to 2050 is from 514,000 to 849,000 in population. The Department of Finance's growth projection for the same period is 515,205 to 861,984 in population, along with a projection out to 2060, which is 953,580 (see Table II-3 Historical and Projected Household Population - Stanislaus County 2010-2060).

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

Over the past decade, household size in Riverbank has held steady, with a slight increase. In 2010, the average household size was 3.42 persons. In 2014, it was 3.49 persons per household. This minor change is not anticipated to affect the number of housing units needed to house a given population. (See Table II-4, Persons per Occupied Housing Units 2010-2014)

TABLE II-1
Population and Population Growth Rates
City of Riverbank – 2004-2014

YEAR	POPULATION	ANNUAL POPULATION CHANGE	ANNUAL % POPULATION CHANGE
JANUARY 2004	18,302	-	-
JANUARY 2005	19,986	1,684	9.20%
JANUARY 2006	21,176	1,190	5.95%
JANUARY 2007	21,492	316	1.49%
JANUARY 2008	21,757	265	1.23%
JANUARY 2009	22,121	364	1.67%
JANUARY 2010	22,678	557	2.52%
JANUARY 2011	22,775	97	0.43%
JANUARY 2012	22,898	123	0.54%
JANUARY 2013	23,100	202	0.88%
JANUARY 2014	23,243	143	0.62%
JAN. 2004-2014	-	4,941	27.01%

SOURCE: State of California, Department of Finance, E-5 Population and Housing Estimates for Cities, Counties and the State – January 1, 2011-2014. Sacramento, California, May 2014 and DOF Report E-8 Historical Population and Housing Estimates for Cities, Counties, and the State, 2000-2010. Stanislaus County Data Package, Table 1

TABLE II-2**Historical & Projected Household Population, City of Riverbank – 2010-2040**

YEAR	CENSUS	STANCOG	DEPT OF FINANCE
2010	22,678	22,678	22,678
2014			23,243
2015		24,989	26,264
2020		27,627	29,678
2025		30,265	33,536
2030		32,903	37,896
2035		34,961	42,822
2040		37,019	48,389

SOURCE: CENSUS: U.S. Census Bureau, 2010 Census
 STANCOG: 2014 Regional Transportation Plan/Sustainable Communities Strategy (RTP/SCS), Appendix J Regional Demographic Forecast
 DEPARTMENT OF FINANCE: Stanislaus County Population & Housing Estimates (for January 1), E-5 and Historical E-4 x Avg. 5 yr. Increase (.13)

TABLE II-3**Historical & Projected Household Population, Stanislaus County - 2010-2060**

YEAR	CENSUS	STANCOG	DEPT OF FINANCE
2010	514,453	514,000	515,205
2015		552,000	540,853
2020		594,000	589,156
2030		679,000	674,859
2040		764,000	759,027
2050		849,000	861,984
2060			953,580

SOURCE: CENSUS: U.S. Census Bureau, 2010 Census
 STANCOG: 2014 Regional Transportation Plan/Sustainable Communities Strategy (RTP/SCS), Appendix J Regional Demographic Forecast.
 DEPARTMENT OF FINANCE: State of California, Department of Finance, Report P-1 (County): State and County Total Population Projections, 2010-2060. Sacramento, California, January 2013.

TABLE II-4**Persons per Occupied Housing Units For Riverbank, Stanislaus County, and California - 2010 and 2014**

DOF Estimates	Total	Single-family		Multi-family		Mobile Homes	Occupied	Persons Per Household	
		Detached	Attached	2 to 4	5 Plus				
Riverbank									
Units	2010	7,069	6,075	250	160	288	296	6,579	3.42
%		100%	85.94%	3.54%	2.26%	4.07%	4.19%	93.07%	-
Units	2014	7,109	6,095	250	160	308	296	6,616	3.49
%		100%	85.74%	3.52%	2.25%	4.33%	4.16%	93.07%	-
Stanislaus County									
Units	2010	179,503	133,952	7,484	12,382	17,127	8,558	165,180	3.08
%		100%	74.62%	4.17%	6.90%	9.54%	4.77%	92.02%	-
Units	2014	180,165	134,406	7,485	12,400	17,309	8,565	165,790	3.13
%		100%	74.60%	4.15%	6.88%	9.61%	4.75%	92.02%	-
California									
Units	2010	13,670,304	7,959,072	966,440	1,110,620	3,076,519	557,674	12,568,167	2.90
%		100%	58.22%	7.07%	8.12%	22.51%	4.08%	91.94%	-
Units	2014	13,845,281	8,038,217	972,976	1,119,175	3,154,907	560,000	12,731,223	2.95
%		100%	58.06%	7.03%	8.08%	22.79%	4.04%	91.95%	-

SOURCE: State of California, Department of Finance, E-5 Population and Housing Estimates for Cities, Counties and the State – January 1, 2011-2014. Sacramento, California, May 2014

C. POPULATION CHARACTERISTICS (AGE AND ETHNICITY)

1. Age of Population

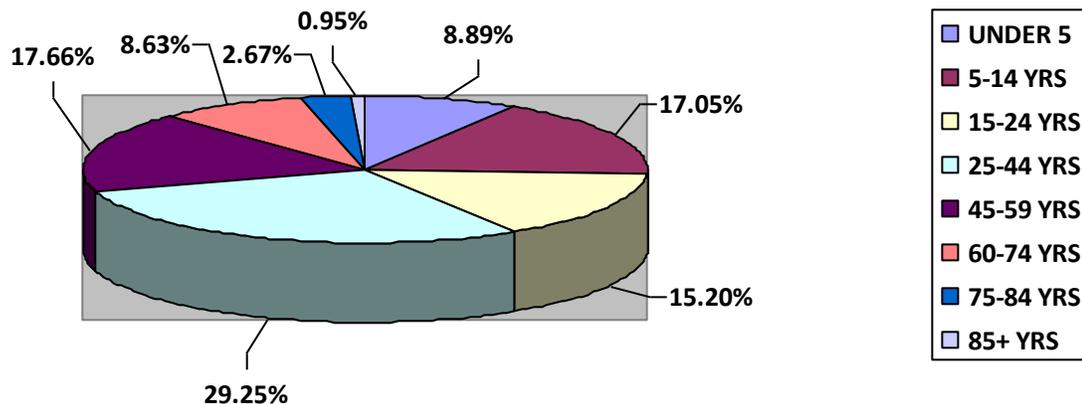
The age distribution for the City of Riverbank has remained relatively constant over the past ten years. There has been a slight increase in the population aged 45 to 59 years and in the population aged 60 to 74 years. The only population that has seen a marked decrease is the 5 to 14 age range, from 19.10% in 2000 to 17.05% in 2010. Also, the median age in the City of Riverbank increased from 29.6 years in 2000 to 31.0 years in 2010. (Also see Table II-7, Persons by Age and Sex)

TABLE II-5
Selected Age Groups
City of Riverbank - 2000 to 2010

AGE GROUP	2000 Census		2010 Census	
	#	% OF CITY POPULATION	#	% OF CITY POPULATION
< 5 YEARS	1,445	9.13%	1,948	8.89%
5 TO 14	3,023	19.10%	3,866	17.05%
15 TO 24	2,466	15.58%	3,447	15.20%
25 TO 44	4,869	30.77%	6,633	29.25%
45 TO 59	2,406	15.20%	4,005	17.66%
60 TO 74	1,142	7.22%	1,958	8.63%
75 TO 84	371	2.34%	606	2.67%
85 YEARS +	104	0.66%	215	0.95%
POPULATION	15,826	100.00%	22,678	100.00%

SOURCE: U.S. Census Bureau, 2000 and 2010 Census, QT-P1: Age Groups and Sex: 2010

CHART II-1
Selected Age Groups
City of Riverbank - 2010



SOURCE: U.S. Census Bureau, 2010 Census, QT-P1: Age Groups and Sex: 2010

2. Ethnic Groups

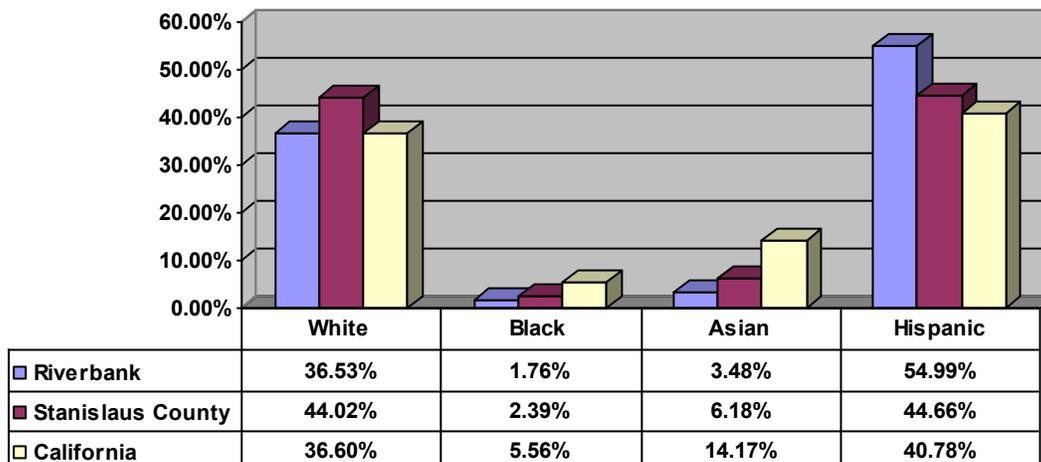
Table II-6, Persons by Race, indicates that the Hispanic population is the largest ethnic group in the City of Riverbank. The 2010 Census reports that the Hispanic or Latino population account for 52.13% of the population, greater than the white population at 39.53 percent. By comparison, California is approximately 37.6% of Hispanic origin, with Stanislaus County being the same at 37.6% of Hispanic origin, showing that Riverbank has a higher percentage of population which are of Hispanic origin. The 2020 demographic projection utilizes Stanislaus County's projections for race, assuming that Riverbank's ethnic groups will likely increase at a comparative rate. However, this projects Riverbank's 2020 total population at 26,164, while Riverbank's estimated January, 2014 population was 23,243 (DOF E-5 Estimates). This discrepancy is likely a result of the sharp increase in growth that Riverbank experienced between 2000 and 2012.

TABLE II-6
Persons by Race
City of Riverbank – 2000, 2010, and 2020

RACE	2000	% OF TOTAL	2010	% OF TOTAL	2020 PROJECTED	% OF TOTAL
WHITE	7,612	48.15%	8,964	39.53%	9,557	36.53%
BLACK OR AFRICAN AMERICAN	200	1.26%	410	1.81%	461	1.76%
AMER. INDIAN / ALASKAN NATIVE	143	0.90%	129	0.57%	137	0.52%
ASIAN	187	1.18%	733	3.23%	911	3.48%
NATIVE HAWAIIAN AND OTHER PACIFIC ISLANDER	15	0.09%	81	0.36%	84	0.32%
OTHER RACE	12	0.08%	34	0.15%	N/A	N/A
HISPANIC OR LATINO (OF ANY RACE)	7,266	45.91%	11,822	52.13%	14,387	54.99%
TWO OR MORE RACES	391	2.47%	505	2.23%	627	2.40%
TOTAL	15,826	100%	22,678	100%	26,164	100%

SOURCE: U.S. Census Bureau, 2000 and 2010 Census, QT-PL and P2 Tables; State of California, Department of Finance, Report P-1 (Race): State and County Population Projections by Race/Ethnicity, 2010-2060. *Sacramento, California, January 2013.*

CHART II-2
Race and Ethnicity – 2020 Projection



SOURCE: State of California, Department of Finance, Report P-1 (Race): State and County Population Projections by Race/Ethnicity, 2010-2060. *Sacramento, California, January 2013.*

3. Gender

In 2000, the male and female populations in Riverbank were roughly equal. Males made up 49.46% and females made up 50.54% of the City's population. The percentage of males and females remained consistent in 2010, with a minor increase in the percentage of males (49.83% males and 50.17% females).

**TABLE II-7
Persons by Age and Sex
City of Riverbank – 2000, 2010, and 2012**

AGE GROUP		2000 CENSUS		2010 CENSUS		2012 ESTIMATE	
		NUMBER	% OF TOTAL	NUMBER	% OF TOTAL	NUMBER	% OF TOTAL
<u>UNDER 5</u>	TOTAL	1,445	9.20%	1,948	8.59%	2,190	9.49%
	MALE	725	4.62%	992	4.37%	1,243	5.39%
	FEMALE	720	4.59%	956	4.22%	947	4.10%
<u>5 TO 14</u>	TOTAL	3,023	19.27%	3,866	17.05%	3,928	17.02%
	MALE	1,542	9.83%	1,998	8.81%	2,110	9.14%
	FEMALE	1,481	9.43%	1,868	8.24%	1,818	7.88%
<u>15 TO 24</u>	TOTAL	2,464	15.70%	3,447	15.20%	3,835	16.62%
	MALE	1,226	7.81%	1,758	7.75%	2,041	8.85%
	FEMALE	1,238	7.89%	1,689	7.45%	1,794	7.78%
<u>25 TO 34</u>	TOTAL	2,316	14.76%	3,407	15.02%	3,006	13.03%
	MALE	1,149	7.32%	1,711	7.54%	1,451	6.29%
	FEMALE	1,167	7.44%	1,696	7.48%	1,555	6.74%
<u>35 TO 44</u>	TOTAL	2,515	16.03%	3,226	14.22%	3,655	15.84%
	MALE	1,232	7.85%	1,622	7.15%	1,914	8.30%
	FEMALE	1,283	8.18%	1,604	7.07%	1,741	7.55%
<u>45 TO 54</u>	TOTAL	1,784	11.37%	2,918	12.87%	3,032	13.14%
	MALE	876	5.58%	1,448	6.39%	1,437	6.23%
	FEMALE	908	5.79%	1,470	6.48%	1,595	6.91%
<u>55 TO 64</u>	TOTAL	1,059	6.75%	1,973	8.70%	1,572	6.81%
	MALE	534	3.40%	939	4.14%	794	3.44%
	FEMALE	525	3.35%	1,034	4.56%	778	3.37%
<u>65 TO 74</u>	TOTAL	595	3.79%	1,072	4.73%	1,099	4.76%
	MALE	229	1.46%	499	2.20%	530	2.30%
	FEMALE	366	2.33%	573	2.53%	569	2.47%
<u>75+</u>	TOTAL	400	2.55%	821	3.62%	759	3.29%
	MALE	157	1.00%	334	1.47%	346	1.50%
	FEMALE	243	1.55%	487	2.15%	413	1.79%
CITY TOTAL		15,691	100.00%	22,678	100.00%	23,073	100.00%
MALE		7,760	49.46%	11,301	49.83%	11,866	51.43%
FEMALE		7,931	50.54%	11,377	50.17%	11,210	48.58%
MEDIAN AGE		29.6		31.0		30.2	

SOURCE: U.S. Census Bureau, 2000 Census, PCT013, 2010 Census, QT-P1, Age Groups and Sex: 2010; U.S. Census Bureau, 2010-2012 American Community Survey, B01001, Sex by Age and B01002, Median Age by Sex.

D. EMPLOYMENT TRENDS

1. City of Riverbank - Area Profile and Employment

The largest employer in Riverbank is the Riverbank Unified School District with 302 employees. In manufacturing, Silgan Containers, a food container manufacture, is the largest manufacturing employer, at 208 employees. The current unemployment rate in Riverbank is 14.2% (Economic Development Department, Labor Market Info, Unemployment Rate and Labor Force, August 2014).

TABLE II-8
Top Employers – City of Riverbank, 2012

MANUFACTURING

COMPANY	PRODUCT TYPE	NUMBER OF EMPLOYEES
SILGAN CONTAINERS	METAL CAN CONTAINERS	208
MONSCHEIN INDUSTRIES	CABINET MANUFACTURER	100

NON-MANUFACTURING

COMPANY	PRODUCT TYPE	NUMBER OF EMPLOYEES
RIVERBANK SCHOOL DISTRICT	EDUCATION	302
TARGET CORPORATION	GENERAL RETAIL STORE	185
HOME DEPOT	BUILDING SUPPLY	119
ECONTACTLIVE	TELEMARKETING	100
CITY OF RIVERBANK	GOVERNMENT	56

SOURCE: Stanislaus Economic Development & Workforce Alliance – Riverbank Profile – 2012 and City of Riverbank, 2015

According to the California Retail Survey, retail growth in the City from the 5-year period of 2001-2006 was 26.6%. The City is currently rated third for the fastest growing city in California.

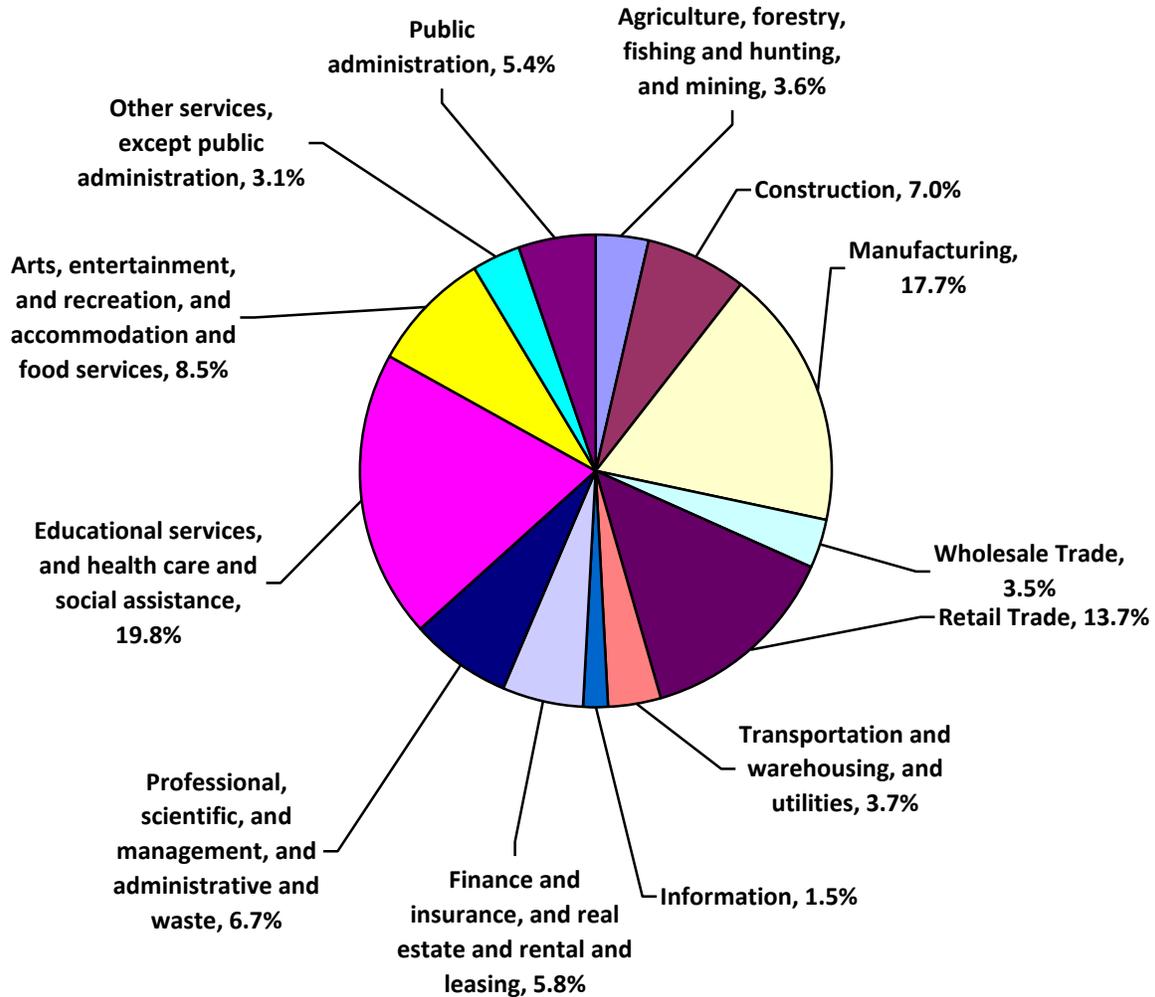
With the completion of the Riverbank Crossroads Regional Center and the anchoring of Target, Kohl's, Home Depot, SaveMart, Ulta and Beverages and More, Riverbank is now able to compete with the larger trade areas surrounding our community. Many small businesses have located in the shopping center to capture the exposure as well.

2. Stanislaus County - Area Profile and Employment

Agriculture is the mainstay of Stanislaus County's economy. Farmers in this County grow over 250 commodities and produce value added products which are shipped world-wide. Agriculture represents over \$3.6 billion gross dollars and one-third of the county's jobs. Stanislaus County is the number seven agricultural county in the state. Milk, almonds and chickens lead the county in gross farm revenue.

According to a statistical report prepared for August, 2014 by the Economic Development Department (EDD), the civilian labor force in Stanislaus County included 214,600 employed. (EDD, Current Employment Statistics, September 19, 2014) An industry breakdown is shown in the figure below using American Community Survey data.

FIGURE II-2
Jobs by Industry – ACS 2008-2012



SOURCE: U.S. Census Bureau, 2008-2012 American Community Survey, DP-03; 5th Cycle Housing Element Data Package, Table 2

The EDD also reports that Stanislaus County (Modesto Metropolitan Statistical Area) will continue to experience economic expansion through 2020. Total employment, including Self-employment, Unpaid Family Workers, Farm Employment and Non-Farm Employment in Stanislaus County is expected to grow at slightly over 1.5 percent annually between 2010 and 2020. The overall growth will add 28,600 new jobs, bringing Stanislaus County's total employment to 207,100 by 2020. (EDD, Modesto Metropolitan Statistical Area, Stanislaus County, 2010-2020 Industry Employment Projections, August 9, 2013)

Non-Farm Employment, 82 percent of total employment, is expected to grow 1.7 percent annually for the next ten years. About fifty-five percent of all new wage and salary jobs are

forecasted to occur in Professional and Business Services (31 percent), Retail Trade (19 percent), Education and Health Services (17 percent) and Leisure and Hospitality (18 percent). (EDD, Modesto Metropolitan Statistical Area, Stanislaus County, 2010-2020 Industry Employment Projections, August 9, 2013)

Mining, Logging, and Construction is the fastest growing major industry, growing at an annual rate of 6.3 percent. Other major industries growing faster than the overall county average of 1.3 percent annually are: Transportation, Warehousing, and Utilities (3.7 percent), Wholesale Trade (1.9 percent), Administrative and Support and Waste Management and Remediation Services (3.7 percent), and Educational Services (1.7 percent).

Occupational projection numbers include self-employment, unpaid family workers and farm employment for the period 2010 to 2020. The forecast projects:

- 28,600 new jobs from industry growth
- Nearly 4,000 jobs openings from Retail Trade
- About 2,000 job openings from Government

The top 50 occupations with the most job openings will generate approximately 61 percent (or 31,620) total job openings in Stanislaus County during the 2004-2014 period. Of the 50 occupations listed, 28 require only a year or less of experience which is 56 percent of the total job openings. This includes entry level occupations such as Retail Salespersons, Cashiers, Combined Food Prep and Serving Workers, and Waiters and Waitresses with minimal pay. Higher-skilled and higher-paying occupations are those with an AA degree or higher like Registered Nurses, Teachers and Managers. They are forecasted to have over 14,150 job openings.

The 50 fastest growing occupations are all expected to grow at an annual rate of 1.4 percent or more. Almost 67 percent of the fastest growing occupations require a year's experience or less. Occupations in the construction field make up 16 percent of the top 50 fastest growing occupations. The 7 top paying occupations all have higher education requirements. Source: Economic Development Department, 2010-2020 Occupational Employment Projections, Modesto Metropolitan Statistical Area, Stanislaus County, August 16, 2013.

TABLE II-9
Annual Average Wage and Salary Employment* - Stanislaus County
Historical – 2010, Forecast – 2020

INDUSTRY	HISTORICAL 2010	FORECASTS 2020	ABSOLUTE CHANGE 2010-2020
TOTAL, ALL INDUSTRIES	178,500	207,100	28,600
SELF EMPLOYMENT	15,100	16,200	1,100
UNPAID FAMILY WORKERS	500	500	0
TOTAL FARM	12,900	13,000	100
TOTAL NON-FARM	146,300	172,200	25,900
MINING, LOGGING, AND CONSTRUCTION	5,900	9,600	3,700
MANUFACTURING	20,700	21,600	900
NON-DURABLE GOODS MANUFACTURING	14,800	15,400	600
FOOD MANUFACTURING	10,000	9,900	-100
TRADE, TRANSPORTATION AND UTILITIES	31,600	38,800	7,200
WHOLESALE TRADE	5,900	7,000	1,100
RETAIL TRADE	19,500	23,300	3,800
FOOD AND BEVERAGE STORES	4,100	4,900	800
CLOTHING AND CLOTHING ACCESSORIES STORES	1,800	2,100	300
GENERAL MERCHANDISE STORES	4,600	5,500	900
TRANSPORTATION, WAREHOUSING, AND UTILITIES	6,200	8,500	2,300
INFORMATION	1,200	1,300	100
FINANCIAL ACTIVITIES	5,500	5,900	400
PROFESSIONAL AND BUSINESS SERVICES	12,500	16,400	3,900
ADMIN AND SUPPORT AND WASTE MGMT. AND REMEDATION SERVICES	6,300	8,600	2,300
EDUCATION SERVICES (PRIVATE), HEALTH CARE, AND SOCIAL ASSISTANCE	23,200	27,100	3,900
HEALTH CARE AND SOCIAL ASSISTANCE	21,600	25,200	3,000
HEALTH CARE	19,400	22,400	3,000
LEISURE AND HOSPITALITY	14,600	17,200	2,600
OTHER SERVICES	5,100	6,000	2,100
GOVERNMENT	26,200	28,300	2,100
FEDERAL	1,000	1,000	0
STATE AND LOCAL	25,200	27,300	2,100

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

SOURCE: Employee Development Department Industry Employment Projections, Modesto Metropolitan Statistical Area, Stanislaus County, 2010-2020

3. Unemployment

The County's unemployment trends can also be a strong indicator of the future economic development in the County. Monthly unemployment trends rose drastically from 2006 to 2010, going from an annual average of 8.0% to 17.2%. Although the County has yet to recover fully to 2006 and pre 2006 unemployment rates, unemployment decreased in the recent past from 2011 through August of 2014. Unemployment rates tend to drop significantly during the peak harvest months of July through October. Table II-10, Monthly Unemployment Rate, Stanislaus County 2006-2014, illustrates the unemployment trends

in Stanislaus County. Unemployment in Stanislaus County has seasonal fluctuations; however, the 2013 average unemployment rate was 13.0%. In September 2012, 31,500 persons were unemployed, 13.0% as compared to 11.3% in September 2013. The preliminary unemployment rate for November, 2014 is 10.7%.

TABLE II-10
Monthly Unemployment Rate
Stanislaus County: 2006- August 2014

MONTH	2006	2007	2008	2009	2010	2011	2012	2013	2014
JANUARY	8.8%	9.1%	10.7%	15.3%	18.3%	18.3%	16.7%	15.3%	13.3%
FEBRUARY	9.0%	9.3%	10.8%	16.1%	18.8%	18.2%	16.8%	14.6%	13.3%
MARCH	9.1%	9.0%	11.3%	16.5%	18.6%	18.1%	16.6%	14.3%	13.5%
APRIL	8.8%	9.0%	10.3%	15.6%	17.7%	17.2%	15.8%	13.4%	12.2%
MAY	7.8%	8.3%	10.3%	15.4%	16.9%	16.7%	15.2%	12.7%	11.1%
JUNE	8.3%	8.4%	10.6%	15.8%	17.0%	17.1%	15.5%	13.3%	11.0%
JULY	8.1%	8.8%	10.9%	15.9%	17.3%	17.1%	15.7%	13.0%	11.4%
AUGUST	7.0%	7.9%	10.3%	15.0%	16.2%	15.8%	14.1%	12.0%	10.2%
SEPTEMBER	6.6%	7.7%	10.1%	14.8%	15.5%	15.1%	13.0%	11.3%	9.6%
OCTOBER	6.7%	8.3%	11.3%	15.9%	16.1%	15.2%	13.5%	11.8%	10.0%
NOVEMBER	7.5%	8.8%	12.2%	16.7%	17.1%	15.5%	13.8%	12.1%	10.7%
DECEMBER	7.8%	9.6%	13.4%	17.1%	17.4%	16.1%	14.4%	12.0%	N/A
ANNUAL AVERAGE	8.0%	8.7%	11.0%	15.8%	17.2%	16.7%	15.1%	13.0%	-

SOURCE: Economic Development Department, California Labor Market Information, Historical Unemployment Rates (Labor Force) in Stanislaus County, 2006 – November 2014 (Preliminary)

E. JOBS/HOUSING BALANCE

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

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

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

The housing price escalation from 2000 to 2006 was brought in large part by Bay Area commuters moving to Stanislaus County. Most of these households in the moderate- or above-moderate income level are located within the cities, creating locally unexpected bedroom communities serving the Bay Area. Housing prices dropped drastically in 2008; In Stanislaus County, the single-family home sale price was \$318,500 in 2008, in 2007,

the average sale price dropped to \$140,924. Since then, sale prices have stabilized and more recently, have increased to \$186,635 in 2013 and \$221,971 in 2014.

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

The following analysis is primarily based upon the State Employment Development Department's "Civilian Labor Force, Employment, and Unemployment" report dated March, 2013, Stanislaus County.

In 2013, the Stanislaus labor force peaked in January with 239,800 and was at the lowest point in December with 234,600. Total employment ranged from a low of 203,200 in December and a high of 212,400 in September. In 2010, Stanislaus County had a jobs/housing ratio of 1.10. This figure indicates that, on average, Stanislaus County produces more housing units than jobs. Ideally, there should be 1.5 jobs for every household. The current jobs/housing ratio suggests that there are fewer jobs than are typically needed for each household. Based on the 1.5 jobs/housing ratio, in 2010, Stanislaus County produced almost 44,000 more housing units than needed to balance the available jobs in the County. By 2025, Stanislaus County is projected to see its jobs/housing balance figure drop up to 1.09, resulting in over 80,970 more housing units than jobs in the county. (The City of Riverbank jobs/housing balance cannot be estimated here at a seasonal level because the data is not available.)

SECTION III Housing Stock Characteristics

A. EXISTING HOUSING STOCK

The City of Riverbank had 7,109 housing units as of January 1, 2014. Detached single-family homes continue to make up the bulk of the City's housing stock (86%). This continues as a consistent trend observed over the last four years, although the increase of detached single-family homes has decreased when compared to the last decade, 2000-2010. Comparison of trends from 2010 to 2014 indicates only a 0.33% (20 housing units) increase of single-family, detached units. During the same period, multi-family units increased by only 0.22% (20 units) (See Table III-1). There is projected to be a slight increase in the ratio of owner-occupied units versus renter-occupied units in Stanislaus County by 2020 compared to 2010 (See Table III-2). Comparison of tenure trends in Riverbank from 1990 to 2000 indicates a near doubling of single-family, detached units (98% increase), as well as a significant increase in the ratio of owner-occupied units versus renter-occupied units (See Table III-3).

**TABLE III-1
Housing Stock by Type and Vacancy
For Riverbank, Stanislaus County, and California - 2010 and 2014**

DOF ESTIMATES		TOTAL	SINGLE-FAMILY		MULTI-FAMILY		MOBILE HOMES	OCCUPIED	VACANT %
			Detached	Attached	2 to 4	5 Plus			
RIVERBANK									
Units	2010	7,069	6,075	250	160	288	296	6,579	6.9%
%		100.00%	85.94%	3.54%	2.26%	4.07%	4.19%	93.07%	-
Units	2014	7,109	6,095	250	160	308	296	6,616	6.9%
%		100.00%	85.74%	3.52%	2.25%	4.33%	4.16%	93.07%	-
STANISLAUS COUNTY									
Units	2010	179,503	133,952	7,484	12,382	17,127	8,558	165,180	8.0%
%		100.00%	74.62%	4.17%	6.90%	9.54%	4.77%	92.02%	-
Units	2014	180,165	134,406	7,485	12,400	17,309	8,565	165,790	8.0%
%		100.00%	74.60%	4.15%	6.88%	9.61%	4.75%	92.02%	-
CALIFORNIA									
Units	2010	13,670,304	7,959,072	966,440	1,110,620	3,076,519	557,647	12,568,167	8.1%
%		100.00%	58.22%	7.07%	8.12%	22.51%	4.08%	91.94%	-
Units	2014	13,845,281	8,038,217	972,976	1,119,175	3,154,907	560,000	12,731,223	8.0%
%		100.00%	58.06%	7.03%	8.08%	22.79%	4.04%	91.95%	-

SOURCE: State of California, Department of Finance, E-5 Population and Housing Estimates for Cities, Counties and the State – January 1, 2011-2014, Sacramento, California, May 2014; 5th Cycle Housing Element Data Package, Table 9

TABLE III-2
Projected Owners and Renters
Stanislaus County and California – 2010 and 2020 Projection

Owner-Occupied Households				
	2010	2020 Projection	Change	% Change
Stanislaus County	99,364	155,929	56,565	56.93%
California	7,035,371	9,164,711	2,129,340	30.27%
Renter-Occupied Households				
	2010	2020 Projection	Change	% Change
Stanislaus County	65,816	94,000	61,929	42.82%
California	5,542,127	6,395,071	852,944	15.39%
% Owner-occupants				
	2010	2020		
Stanislaus	60.2%	62.4%		
California	55.9	58.90%		

SOURCE: U.S. Census Bureau, 2010 Census, QT-H1; California Department of Housing and Community Development based on Household Projects from Exhibit 7 and Exhibit 11, and 2010 Tenure Rates.

TABLE III-3
Tenure by Unit Type
City of Riverbank - 2000 and 2012

	HOUSING CATEGORY	TOTAL HOUSING UNITS*	TOTAL OCCUPIED UNITS	VACANCY (%)	OWNER OCCUPIED	% OF TOTAL OCCUPIED	RENTER OCCUPIED	% OF TOTAL OCCUPIED
2000	SF DETACHED	3,882	3,795	2.24%	3,118	82.16%	677	17.84%
	SF ATTACHED	184	170	7.61%	71	41.76%	99	58.24%
	2 UNITS	130	130	0%	9	6.92%	121	93.1%
	3 OR 4 UNITS	49	49	0%	14	28.57%	35	71.43%
	5 OR MORE UNITS	181	162	10.5%	0	0	162	100%
	MOBILEHOME/TRAILER	240	206	14.17%	192	93.2%	14	6.8%
	CITY TOTALS	4,666	4,512	3.3%	3,404	75.44%	1,108	24.56%
2012	SF DETACHED	5,650	N/A	N/A	4,395	N/A	1,255	N/A
	SF ATTACHED	199	N/A	N/A	110	N/A	89	N/A
	2 UNITS	144	N/A	N/A	12	N/A	132	N/A
	3 OR 4 UNITS	37	N/A	N/A	0	N/A	37	N/A
	5 OR MORE UNITS	350	N/A	N/A	0	N/A	350	N/A
	MOBILEHOME/TRAILER	280	N/A	N/A	159	N/A	121	N/A
	CITY TOTALS	6,539	N/A	6.2%	4,676	N/A	1,863	N/A

SOURCE: U.S. Census Bureau, 2000 Census, H032, Tenure by Units in Structure [23] and H031, Units in Structure for Vacant Housing Units [11]; U.S. Census Bureau, 2008-2012 American Community Survey, B25032, Tenure by Units in Structure and DP04, Selected Housing Characteristics.

B. GROWTH OF HOUSING STOCK

The City has experienced some growth in housing stock since 2007 but has slowed down when compared to substantial housing growth between 2000 and 2007. During the 2007-2014 cycle, the city added 409 housing units. However, this did not meet StanCOG's 2007-2014 total projected need of 894 units. Table III-1 depicts growth by unit type between the 2010 and 2014.

C. HOUSING QUALITY

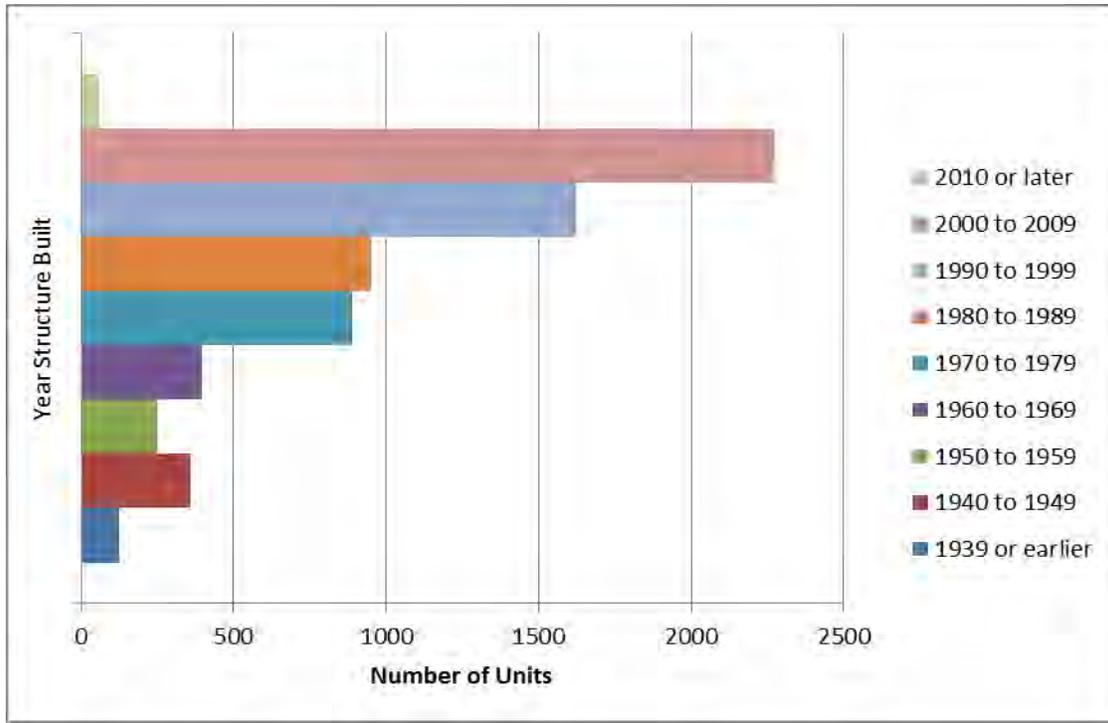
In May 2003, a housing condition survey was conducted by staff of the City of Riverbank. This survey identified that of the existing 4,954 units surveyed, 2,713 units were identified as sound (about 55% of the total units). Of the remaining units, 759 were identified as needing minor repair, 1,191 in need of moderate repair, 229 in substantial condition, and 62 identified as dilapidated units. This corresponds with the large supply of older housing stock in the city. Table III-4 and Chart III-1, Age of Housing Units, 2012, identifies that 1,157 units were built pre-1969. (More detailed results regarding the housing condition survey can be found in Appendix C.) Program 4.1c has been added to the 2014-2023 Goals, Policies and Implementation Measures for the City to update and complete a Housing Condition Survey by December 2016.

TABLE III-4
Age of Housing Units
City of Riverbank - 1939 to 2012

YEAR STRUCTURE BUILT	TOTAL HOUSING UNITS	% OF TOTAL
2010 OR LATER	57	.82%
BUILT 2000 TO 2009	2,276	32.72%
BUILT 1990 TO 1999	1,623	23.34%
BUILT 1980 TO 1989	952	13.69%
BUILT 1970 TO 1979	890	12.80%
BUILT 1960 TO 1969	394	5.66%
BUILT 1950 TO 1959	251	3.61%
BUILT 1940 TO 1949	359	5.16%
BUILT 1939 OR EARLIER	153	2.20%
TOTAL	6,955	100.00%

SOURCE: U.S. Census Bureau, 2010-2012 American Community Survey, B25034 Year Structure Built.

**CHART III-1
Age of Housing Units – 2012**



D. VACANCY RATES

The decreasing vacancy rate for available housing limits choice for both new and existing housing in various price ranges. Vacancy rates have been more critical in lower income single and multiple housing units. It is difficult for people to find vacancies in lower-income housing, and there are long waiting lists for subsidized housing. State Department of Finance (DOF) estimates indicate that the overall vacancy rate for all dwelling units in the City has varied from 5.05% in 2004 to 6.93% in 2014. (See Table III-5, Annual Vacancy Rates).

Table III-6, Detailed Features of Vacancies – 2010, provides a comparison between Riverbank and Stanislaus County.

**TABLE III-5
Annual Vacancy Rates
City of Riverbank – 2004-2014**

YEAR	TOTAL HOUSING UNITS	OCCUPIED HOUSING UNITS	# OF VACANT UNITS	% OF VACANT
JAN 2004	5,484	5,207	277	5.05
JAN 2005	6,064	5,743	321	5.29
JAN 2006	6,534	6,171	363	5.56
JAN 2007	6,700	6,306	394	5.88
JAN 2008	6,821	6,397	424	6.22
JAN 2009	6,911	6,458	453	6.55
JAN 2010	7,051	6,568	483	6.85
JAN 2011	7,081	6,590	491	6.9
JAN 2012	7,082	6,591	491	6.9
JAN 2013	7,098	6,606	492	6.9
JAN 2014	7,109	6,616	493	6.9

SOURCE: State of California, Department of Finance, E-5 Population and Housing Estimates for Cities, Counties and the State – January 1, 2011-2014, Sacramento, California, May 2014 and E-8 Historical Population and Housing Estimates for Cities, Counties, and the State, 2000-2010, Sacramento, California, November 2012.

TABLE III-6
Detailed Features of Vacancies
City of Riverbank and Stanislaus County – 2013

VACANT HOUSING UNITS	RIVERBANK		STANISLAUS	
	NUMBER	% OF VACANT UNITS	NUMBER	% OF VACANT UNITS
FOR RENT	77	16.38%	4,691	36.91%
RENTED, NOT OCCUPIED	0	0.00%	464	3.65%
FOR SALE ONLY	224	47.66%	2,390	18.81%
SOLD, NOT OCCUPIED	0	0.00%	982	7.73%
FOR SEASONAL, RECREATIONAL, OCCASIONAL USE	0	0.00%	362	2.85%
FOR MIGRANT WORKERS	0	0.00%	81	0.64%
OTHER VACANT	169	35.96%	3,738	29.41%
TOTAL VACANT	470	100.00%	12,708	100.00%

SOURCE: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

E. ECONOMIC CHARACTERISTICS OF HOUSING

Since the decrease in housing costs in 2007/2008, raw construction costs have increased. According to Cary Pope, a Real Estate Agent and housing developer, the average hard costs (raw building materials, excluding permit fees, impact fees, etc.) is about 60 to 65 dollars a foot. For a 1,500 square foot construction, that equals \$97,500. Compared to 2007/2008, the construction costs have increased about 10 percent. Increased costs affect the renter and homebuyer alike, ultimately affecting the cost and availability of labor due to the decreasing supply of affordable housing. This phenomenon is reflected in the escalation of median priced homes in Stanislaus County over the past decade. In 2010, a median priced home in Stanislaus County was \$217,900. For the City of Riverbank, the median price for a home in 2010 was \$207,800, according to the 2007-2010 American Community Survey. According to Zillow Home Prices and Values, the median home value was \$218,400, as of February of 2015 (See Table III-7).

TABLE III-7
Median Home Values – 2010 and 2015
Median Rents – 2010 and 2014
Stanislaus County and California

MEDIAN HOMES VALUES	2010 HOME VALUES	% OF STANISLAUS MEDIAN	FEBRUARY, 2015 HOME VALUES	% OF STANISLAUS MEDIAN	% CHANGE IN MEDIAN VALUE: 2010 - 2015
CERES	\$198,700	91.19%	\$205,100	93.52%	3.22%
HUGHSON	187,000	85.82%	264,900	120.79%	41.66%
MODESTO	209,000	95.92%	206,000	93.94%	-1.44%
NEWMAN	217,900	100.00%	214,900	97.99%	-1.38%
OAKDALE	249,300	114.41%	262,800	119.84%	5.42%
PATTERSON	207,900	95.41%	253,400	115.55%	21.90%
RIVERBANK	207,800	99.95%	218,400	99.59%	5.10%
TURLOCK	232,800	106.84%	247,100	112.68%	6.14%
WATERFORD	239,100	109.73%	182,900	83.40%	-23.50%
STANISLAUS COUNTY	217,900	100.00%	219,300	100.00%	0.64%
CALIFORNIA	405,800	186.23%	436,600	199.09%	7.59%

MEDIAN CONTRACT RENT	2000 CONTRACT RENT	% OF STANISLAUS MEDIAN	2012 CONTRACT RENT	% OF STANISLAUS MEDIAN	% CHANGE IN MEDIAN VALUE: 1990-2000
CERES	\$528	101.34%	\$772	94.61%	46.21%
HUGHSON	415	79.65%	1,054	129.17%	153.98%
MODESTO	551	105.76%	828	101.47%	50.27%
NEWMAN	428	82.15%	794	97.30%	85.51%
OAKDALE	497	95.39%	890	109.07%	79.07%
PATTERSON	423	81.19%	1,121	137.38%	165.01%
RIVERBANK	522	100.19%	867	106.25%	66.09%
TURLOCK	509	97.70%	825	101.10%	62.08%
WATERFORD	478	91.75%	689	84.44%	44.14%
STANISLAUS COUNTY	521	100.00%	816	100.00%	56.62%
CALIFORNIA	677	129.94%	1,106	135.54%	63.37%

SOURCE: U.S. Census Bureau, 2007-2010 American Community Survey, B25077; 2008-2012 American Community Survey, B25058; DQ News, California Home Sale Activity by City, September 2014.

In evaluating housing affordability, households are divided into four income categories relative to the median household income for Stanislaus County. The 2010 median income, as set by the Housing and Urban Development Department (HUD), for Stanislaus County was estimated to be \$59,500 for a family of four. The 2015 median income is estimated to be \$53,300 (Table III-8, Income Limits by Income Category and Size, 2015). The following illustrates how the four income categories are divided.

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

Moderate-Income = Households who earn between 80% and 120% of the area median income. (100% of the area median income for 2015 is \$53,300 for a family of four in Stanislaus County.)

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

Income limits by income category and size are shown in Table III-8, Income Limits by Income Category and Size, 2015. The 2015 HUD Income Limits became effective on March 6, 2015

TABLE III-8
Income Limits by Income Category and Size - Stanislaus County, 2015

PERSON(S)	EXTREMELY LOW INCOME	VERY LOW INCOME	LOW INCOME	MODERATE INCOME	ABOVE MODERATE INCOME
1	\$11,950	\$19,950	\$31,850	\$37,310	\$44,772
2	\$15,930	\$22,800	\$36,400	\$42,640	\$51,168
3	\$20,090	\$25,650	\$40,950	\$47,970	\$57,564
4	\$24,250	\$28,450	\$45,500	\$53,300	\$63,960
5	\$28,410	\$30,750	\$49,150	\$57,564	\$69,077
6	\$32,570	\$33,050	\$52,800	\$61,828	\$74,194
7	\$35,300*	\$35,300	\$56,450	\$66,092	\$79,310
8	\$37,600*	\$37,600	\$60,100	\$70,356	\$84,427

SOURCE: HUD Family Income Limits, FY 2015

*THE FY 2014 CONSOLIDATED APPROPRIATIONS ACT CHANGED THE DEFINITION OF EXTREMELY LOW-INCOME TO BE GREATER THAN 30/50THS (60 PERCENT) OF THE SECTION 8 VERY LOW-INCOME LIMIT, PROVIDED THIS AMOUNT IS NOT GREATER THAN THE SECTION 8 50% VERY LOW-INCOME LIMIT. CONSEQUENTLY, THE EXTREMELY LOW (30%) INCOME LIMITS MAY EQUAL THE VERY LOW (50%) INCOME LIMITS.

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

TABLE III-9
Affordable Housing Guidelines by Income Category – 2015

Category	Income Range (Family of Four)	Maximum Rent or Mortgage*	Maximum Home Loan***	Riverbank Regional Share (units)
Extremely Low Income	up to \$24,250	up to \$606	\$88,742	161**
Very Low	\$24,250 to \$28,450	\$597 to \$711	\$104,167	160
Low	\$28,450 to \$45,500	\$700 to \$1,137	\$166,586	206
Moderate	\$45,500 to \$63,960	\$1,120 to \$1,599	\$234,161	217
Above Moderate	\$63,960 +	\$1,599 +	\$234,161 +	536

SOURCE: HUD Median Income Limits, 2015, effective March 6, 2015. *Not to exceed 30% of monthly income

**Regional Share of extremely low income units assumed to be 50% of the very low income units

***Assumes 30% of income devoted to mortgage payment, taxes, mortgage insurance and homeowner's insurance; 97% loan @ 4% 30 year term, FHA. No consumer debt is assumed. <http://calculators.freddiemac.com/response/lf-freddiemac/calc/home01>

Table III-10 below shows HUD-defined Fair Market Rent levels (FMR) for Stanislaus County for FY 2008 and 2015. In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, safe, and sanitary rental housing of a modest (non-luxury) nature with suitable amenities. FMRs are housing market-wide estimates of rents that provide opportunities to rent standard quality housing throughout the geographic area in which rental housing units are in competition. The rents are drawn from the distribution of rents of all units that are occupied by recent movers. Adjustments are made to exclude public housing units, newly built units, and substandard units.

Comparing Table III-10 to Table III-9, a four-person household classified as Low-Income (80% of median) with an annual income of up to \$45,500 could afford to pay \$700 to \$1,137 monthly gross rent (including utilities). The FY 2015 HUD FMR for a 2-bedroom unit is \$923, which is affordable to the household assuming that such units are available in Riverbank. However, a four-person household classified as Extremely Low-Income (30% of median) with an annual income of up to \$23,450 could afford to pay less than \$606 monthly gross rent. No unit types would be affordable to this household. The table below indicates the FMRs by number of bedrooms for Stanislaus County.

TABLE III-10
FY 2008 and 2015 FMRs by Unit Bedrooms
Stanislaus County

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2008 FMR	\$664	\$734	\$864	\$1,239	\$1,431
FY 2015 FMR	\$583	\$720	\$923	\$1,360	\$1,578

SOURCE: HUD Final FY 2008 and 2015 FMR Summary for Stanislaus County, California

Table III-10, FY 2008 and 2015 FMR, reflects the increase in rental rates in two bedroom and more units and, when compared with Table III-9, the widening gap between rental rates and the amount that extremely low-income households can afford to pay.

F. HOUSING CHOICE

The availability of a mix of housing types and sizes is an important goal in meeting the varied social and economic needs of residents in the community. Availability of choice affects expanding families that need larger homes, retirees who would like to move from a large home to a smaller one requiring less maintenance, or the first-time buyer who is seeking an initial opportunity to own a modest sized starter home. Choice in housing is constrained by several factors. One factor is increased costs; for example, the median price of a resale home in Riverbank increased 5.10% between 2010 and 2014 (See Table III-7). Another factor is the prospect of established homeowners paying increased property taxes (under Proposition 13) if they move and purchase a smaller (or larger) home. A third factor is low vacancy rates, especially for lower-income and subsidized housing.

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

G. SUBSIDIZED HOUSING (City of Riverbank Housing Authority)

Established in 1952, the Riverbank Housing Authority (RHA) oversees 60 units designated for use by eligible elderly/handicapped applicants and 30 units occupied by families. Recently, the RHA entered into an agreement with the Stanislaus Housing Authority which will enable them to purchase lands and develop more housing units. According to Rosa

Casas of the Riverbank Housing Division and Christine Held of the Riverbank Housing Authority the Riverbank Housing Authority continues to oversee 60 units designated for use by eligible elderly/handicapped applicants and 30 units occupied by families. The affordability of these units depend upon HUD funding and according to Christine Held, they will not expire in the foreseeable future and will not expire during the 2014-2023 Planning Period.

SECTION IV Housing Supply and Needs

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

A. LOCAL HOUSING SUPPLY

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

1. General Plan Policies

A foundational policy of the General Plan is that future growth shall not exceed the City's capability to provide infrastructure and services. Table IV-5 in this section shows the total housing projection calculated for the period between 2014 and 2023.

2. Estimated Costs to Purchase/Rent Housing

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

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

TABLE IV-1
Income Limits – Stanislaus County, 2015
Using HUD Affordability Guidelines for a Family of Four

<i>Median Income: \$53,300</i>		
Extremely Low	30% of Median	\$24,250
Very Low	50% of Median	\$28,450
Low	80% of Median	\$45,500
Moderate	100%-120% of Median	\$53,300
Above Moderate	120% of Median & up	\$63,960

SOURCE: California Department of Housing and Community Development, effective March 6, 2015

B. OVERPAYMENT OF LOWER-INCOME HOUSEHOLDS

Overpayment occurs when a household spends 30 percent or more of its gross income on housing and utilities. Household incomes are divided into five categories: extremely low, very low, low, moderate, and above moderate income. The lower income categories represent incomes of up to 80 percent of the regional median household income. The county's median income for a family of four is estimated to be \$52,700 in 2014, so lower-income households were those with an income of \$44,800 or less.

Table IV-2 below shows the proportions of lower-income households overpaying for housing in Riverbank in 2012. Appendix F contains method of calculation for the 2013 estimates.

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

AMI	Households by Income Category Paying in Excess of 30% of Income Toward Housing Cost (Overpayment By Income Category)						
	Riverbank						
62,000	Extreme Low	Very Low	Low	Moderate	Above Moderate	Total	Lower Income
Household							
Ownership Households	342	567	719	969	2,016	4,614	1,629
Overpaying owner households	287	366	429	494	552	2,129	1,083
Percentage of overpaying owners	84.0%	64.6%	59.6%	51.0%	27.4%	46.1%	66.5%
Renter Households	447	354	485	200	292	1,779	1,287
Overpaying renter households	379	312	263	47	23	1,024	954
Percentage of overpaying renters	84.8%	88.0%	54.1%	23.7%	7.9%	57.6%	74.1%
Total Households	790	921	1,205	1,169	2,308	6,393	2,916
Overpaying Households	667	678	692	542	575	3,153	2,036
Percentage of overpaying households	84.5%	73.6%	57.4%	46.3%	24.9%	49.3%	69.8%

SOURCE: U.S. Census Bureau, 2000 Census; U.S. Census Bureau, 2010-2012 American Community Survey, B25106; 5th Cycle Housing Element Data Package, Table 4

C. EXISTING EXTREMELY LOW-INCOME (ELI) HOUSEHOLDS

Riverbank has 540 existing extremely low-income households, 80.5% of which have housing problems, according to the HUD and census data from the Comprehensive Housing Affordability Strategy (CHAS) Data (2007-2011 ACS) (Table IV-3). Riverbank's

regional housing need allocation (RHNA) for very low-income households is 321 dwelling units. The existing number of ELI households and very low-income households should equal the City's RHNA. Program 2.1b has been added to prioritize funding for the development of housing affordable to extremely low-income households. This incentive to develop this housing type will help rectify the disparity between existing extremely low-income households and Riverbank's RHNA for this category.

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

Supportive housing is allowed by right in the R-3 zoning district, and with a conditional use permit in the C-1, C-2, and CM zoning districts (See Table D-1, Residential Types Permitted by Zone). There are 6.43 acres of undeveloped land zoned R-3 within Riverbank's city limits, which would provide sufficient capacity to accommodate the need for supportive housing. Rooming houses, boarding houses, and dwelling groups which accommodate single room occupancy (SRO) units are allowed by right in the R-3 zoning district and with a conditional use permit in the C-1, C-2, and C-M zoning districts.

**TABLE IV-3
Housing Problems for All Households – Riverbank – May 2014**

	Total Owners	Total Renters	Total Households
Household Income <=30% HAMFI	205	335	540
% with any housing problems	85.3%	77.6%	80.5%
% Cost Burden >30%	82.9%	77.6%	78.7%
% Cost Burden >50%	58.5%	52.2%	54.6%
Household Income >30% to <=50% HAMFI	320	110	430
% with any housing problems	76.5%	72.7%	75.6%
% Cost Burden >30%	68.7%	72.7%	69.8%
% Cost Burden >50%	59.3%	22.7%	50.0%
Household Income >50% to <=80% HAMFI	605	435	1,040
% with any housing problems	76.0%	78.1%	76.9%
% Cost Burden >30%	76.0%	74.7%	75.5%
% Cost Burden >50%	50.4%	19.5%	37.5%

SOURCE: State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data, 2007-2011 ACS, released May 28, 2014

D. NUMBER OF OVERCROWDED HOUSEHOLDS

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

Table IV-4, Persons per Room in Occupied Units for the City of Riverbank, presents information on the amount of overcrowded households based on the 2000 Census and 2010-2012 American Community Survey. 460 (13.51%) households in owner-occupied units and 273 (24.64%) households in renter-occupied units were classified as overcrowded, according to the 2000 Census. Many of these renter households are exceptionally large families and the overcrowding in the renter units is worse than in the owner occupied units. Overall, 733 (16.25%) of all the occupied units were overcrowded in 2000. Data more recent (2012 ACS) show that 313 (6.69%) households in owner-occupied are overcrowded and 193 (10.36%) in renter-occupied. 45 (0.96%) owner-occupied are severely overcrowded and 71 (3.81%) in renter-occupied are severely overcrowded.

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

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

TABLE IV-4
Persons per Room in Occupied Housing Units
City of Riverbank - 2000 and 2012

PERSONS PER ROOM	# OF OCCUPIED UNITS	% OF UNITS	# OF OCCUPIED UNITS	% OF UNITS
ALL OCCUPIED HOUSING UNITS:	2000 CENSUS		2012 CENSUS / ACS	
1.00 OR LESS	3,186	70.61%	6,033	92.26%
1.01 TO 1.50	379	8.40%	390	5.96%
1.51 OR 2.00	237	5.25%	76	1.16%
2.01 OR MORE	117	2.59%	40	0.61%
CITY TOTALS	4,512	100.00%	6,539	100.00%
TOTAL OVERCROWDED	773	17.13%	506	7.74%
TOTAL SEVERELY OVERCROWDED	354	7.85%	116	1.77%
OWNER-OCCUPIED HOUSING UNITS:				
1.00 OR LESS	2,944	86.49%	4,363	93.31%
1.01 TO 1.50	242	7.11%	268	1.45%
1.51 OR 2.00	153	4.49%	25	0.53%
2.01 OR MORE	65	1.91%	20	0.43%
CITY TOTALS	3,404	100.00%	4,676	100.00%
TOTAL OVERCROWDED	460	13.51%	313	6.69%
TOTAL SEVERELY OVERCROWDED	218	6.40%	45	0.96%
RENTER-OCCUPIED HOUSING UNITS:				
1.00 OR LESS	835	75.36%	1,670	89.64%
1.01 TO 1.50	137	12.36%	122	6.55%
1.51 TO 2.00	84	7.58%	51	2.74%
2.01 OR MORE	52	4.69%	20	1.07%
CITY TOTALS	1,108	100.00%	1,863	100.00%
TOTAL OVERCROWDED	273	24.64%	193	10.36%
TOTAL SEVERELY OVERCROWDED	136	12.27%	71	3.81%

SOURCE: U.S. Census Bureau, 2000 Census; U.S. Census Bureau, 2010-2012 American Community Survey, B25014, Tenure by Occupants Per Room; 5th Cycle Housing Element Data Package, Table 3

E. AMOUNT OF HOUSING NEEDING REHABILITATION

The City of Riverbank received Community Development Block Grants between 2009 and 2014. These grants assisted in providing 14 loans — 2 for home rehab and 12 to first-time homebuyers. The Housing Rehabilitation Program issued two (2) loans in 2014 and according to Rosa Casas of the Riverbank Housing Division; they will be completed in the Spring of 2015. The 2003 Housing Condition Survey (see Appendix B) conducted by city staff identified that of the 4,954 residential units surveyed, nearly 30% (1,482 units) were in need of *at least* moderate repair. This was consistent with the older housing stock numbers in the city.

F. SPECIAL NEEDS

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

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

G. RIVERBANK HOUSING NEEDS

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

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

H. MARKET-RATE HOUSING NEEDS

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

Riverbank experienced a high rate of growth over the past several years (peaking in 2006), with new construction at comparable rates to other cities in Stanislaus County.

Table IV-5 identifies the yearly household increase from 2004 to January of 2014. During this time frame, the City of Riverbank added 1,806 units to its housing stock, which equates to a 34.06 percent increase. During this same time frame, the total increase in housing units for the county was 10.58 percent. As seen in the table below, the increase in housing stock slowed down from 2010 to 2014, where only 40 units were added to the housing stock.

**TABLE IV-5
Yearly Housing Unit Increase Stanislaus County and Cities (2004-2014)**

CITY	2004	2005	2006	2007	2008	2009	2010
CERES	11,399	11,865	12,641	13,040	13,279	13,620	13,673
HUGHSON	1,614	1,836	1,911	1,907	1,937	2,191	2,234
MODESTO	72,018	72,615	73,501	74,297	74,700	75,233	75,044
NEWMAN	2,503	2,756	3,092	3,160	3,243	3,340	3,357
OAKDALE	6,292	6,419	6,639	6,968	7,227	7,702	7,822
PATTERSON	3,918	4,484	5,412	5,932	5,999	6,288	6,328
RIVERBANK	5,303	5,835	6,257	6,375	6,447	6,911	7,069
TURLOCK	21,652	22,581	23,084	23,711	23,993	24,285	24,627
WATERFORD	2,315	2,330	2,448	2,574	2,623	2,661	2,665
UNINCORP.	35,911	36,327	36,734	37,076	37,174	36,651	36,684
TOTAL	162,925	167,048	171,719	175,040	176,622	178,882	179,503

CITY	2011	2012	2013	2014	ABSOLUTE CHANGE	PERCENT CHANGE
CERES	13,674	13,681	13,717	13,725	2,326	20.41%
HUGHSON	2,244	2,267	2,310	2,350	736	45.60%
MODESTO	75,056	75,092	75,601	75,711	3,693	5.13%
NEWMAN	3,431	3,439	3,438	3,437	934	37.32%
OAKDALE	7,841	7,854	7,903	7,961	1,669	26.53%
PATTERSON	6,339	6,339	6,356	6,363	2,445	62.40%
RIVERBANK	7,081	7,082	7,098	7,109	1,806	34.06%
TURLOCK	24,633	24,656	24,680	24,727	3,075	14.20%
WATERFORD	2,665	2,665	2,665	2,665	350	15.12%
UNINCORP.	36,658	36,670	36,140	36,117	206	0.57%
TOTAL	179,649	179,745	179,908	180,165	17,240	10.58%

SOURCE: State of California, Department of Finance, E-5 Population and Housing Estimates for Cities, Counties and the State – January 1, 2011-2014, Sacramento, California, May 2014 and State of California, Department of Finance, E-8 *Historical Population and Housing Estimates for Cities, Counties, and the State, 2000-2010*. Sacramento, California, November 2012.

In the estimate by the Department of Finance, dated January 1, 2014, the population of the City of Riverbank (23,243) represented 4.42 percent of Stanislaus County's total population. The Housing Needs Report predicts a countywide need to plan for 21,330 new homes between 2014 and 2023. The proportional share for Riverbank is 1,280 new units (Table IV-6).

Currently, the City is at about 75% of meeting its above-moderate income housing units but is falling behind in its provision for moderate, low-income, very-low and extremely-low households.

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

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

TABLE IV-6
Housing Needs Allocation
January 1, 2014 – September 30, 2023

CITY	VERY LOW INCOME	LOW INCOME	MODERATE INCOME	ABOVE MODERATE INCOME	TOTAL PROJECTED NEED
Ceres	622	399	446	1,104	2,571
Hughson	53	34	38	93	218
Modesto	1,546	991	1,100	2,724	6,361
Newman	186	119	136	337	778
Oakdale	315	202	210	520	1,247
Patterson	636	408	416	1,031	2,491
Riverbank	321	206	217	536	1,280
Turlock	877	562	627	1,552	3,618
Waterford	131	84	89	221	525
Unincorporated	538	345	391	967	2,241
TOTAL	5,225	3,350	3,670	9,085	21,330

SOURCE: StanCOG Regional Housing Needs Assessment 2014-2023 (Note: Table may not add due to rounding); 5th Cycle Housing Element Data Package, Table 20

I. NON-MARKET-RATE HOUSING NEEDS

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

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

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

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

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

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

J. THE ELDERLY

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

Because the elderly often live alone, they are more vulnerable to abuse and theft and thus, need security devices to safeguard their homes against unwanted intrusions. Retirement and convalescent homes offer alternative housing choices, but the majority live in independent residences, often in substandard conditions. The 2010 Census shows that there are 2,779 people in the City of Riverbank who are aged 60 years or over (Table IV-7); this is 12.25 percent of the total population. Stanislaus County is slightly higher at 15.25 percent.

Census data show the vast majority of older Americans (95 percent) live in their homes within the community, as opposed to only 5 percent living in an institutional setting. Repeatedly, research such as the 1990 AARP survey shows that most older Americans want to remain in their community homes, and to age in place. Households with members over age 65 are three and one-half times less likely to relocate than those under 65. While a large proportion of the elderly population lives alone; many seniors find single-family homes too costly to maintain; others cannot afford multifamily rental housing.

While a notable segment of the elderly population does not require constant care, to counter problems with affordability or when faced with the need to find housing, some seniors choose to live in alternative housing. For example, shared housing programs

match people in need of housing with other homeowners or apartment dwellers looking for roommates. These arrangements reduce housing costs and often ameliorate the sense of loneliness and isolation the elderly feel when a spouse dies or extended family members move away.

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

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

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

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

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

TABLE IV-7
Population 60 Years of Age and Older
City of Riverbank and Stanislaus County – 2010

	RIVERBANK			STANISLAUS COUNTY		
	2010 CENSUS			2010 CENSUS		
	#	% OF CITY POP.	% OF CITY POP. 60+	#	% OF COUNTY POP.	% OF COUNTY POP. 60+
	TOTAL POPULATION: 22,678			TOTAL POPULATION: 514,453		
60 YEARS+						
MALE	1,257	5.54%	45.23%	34,862	6.78%	44.45%
FEMALE	1,522	6.71%	54.77%	43,574	8.47%	55.55%
TOTAL	2,779	12.25%	100.00%	78,436	15.25%	100.00%
60 TO 64 YEARS						
MALE	424	1.87%	15.26%	11,236	2.18%	14.33%
FEMALE	462	2.04%	16.62%	12,369	2.40%	15.77%
TOTAL	886	3.91%	31.88%	23,605	4.58%	30.10%
65 TO 74 YEARS						
MALE	499	2.20%	21.90%	13,624	2.65%	17.37%
FEMALE	573	2.53%	20.62%	16,013	3.11%	20.42%
TOTAL	1,072	4.73%	42.52%	29,637	5.76%	37.79%
75 TO 84 YEARS						
MALE	261	1.15%	9.39%	7,420	1.44%	9.46%
FEMALE	345	1.52%	12.41%	10,365	2.01%	13.21%
TOTAL	606	2.67%	21.80%	17,785	3.45%	22.67%
85 YEARS +						
MALE	73	0.32%	2.63%	2,582	0.50%	3.29%
FEMALE	142	0.63%	5.11%	4,827	0.94%	6.15%
TOTAL	215	0.95%	7.74%	7,409	1.44%	9.44%

SOURCE: U.S Census Bureau, 2010 Census, DP-1, Profile of General Population and Housing Characteristics: 2010 for Riverbank and Stanislaus County.

K. THE DISABLED/HANDICAPPED

Disabled individuals often require special access and design features within their housing units. Like the elderly, they also may need aid to travel to and from public facilities. California Administrative Code, Title 24, requires all public buildings be accessible to the public, and therefore, must meet architectural standards such as ramp ways, large door widths and restroom modifications enabling free access for the handicapped. Table IV-8 shows the 2010 estimate of persons' ages by age in Riverbank who have some type of disability (duplications exist in this data).

TABLE IV-8
Disabled Persons by Age
City of Riverbank, 2010

Type of Disability	Persons by Age		TOTAL
	5-64 years	65+ years	
Sensory disability	245	113	
Physical disability	624	388	
Mental disability	667	110	
Self-care disability	234	93	
Go-outside-home disability	920	185	
Employment disability	1,215	N/A	
	3,905	889	4,794

SOURCE: U.S. Census Bureau, 2010 Census, P041; 5th Cycle Housing Element Data Package, Table 12

Households with a member who has a mental disability include those whose disability is psychiatric and those with organic illness--such as organic brain disorders resulting from Alzheimer's disease or AIDS-related infections. The 2010 Census provided the number of individuals who are institutionalized with psychiatric disabilities. The following Table IV-9, Persons in Group Quarters, reflects the number of individuals that are institutionalized within the City of Riverbank and Stanislaus County.

**TABLE IV-9
Persons in Group Quarters
City of Riverbank and Stanislaus County - 2010**

	RIVERBANK		STANISLAUS COUNTY	
	# IN GROUP QUARTERS	% OF TOTAL	# IN GROUP QUARTERS	% OF TOTAL
INSTITUTIONALIZED PERSONS:	72	42.86%	3,370	53.45%
CORRECTION INSTITUTIONS	0	0.00%	1,091	17.30%
JUVENILE FACILITIES	0	0.00%	375	5.95%
NURSING HOMES	72	42.86%	1,904	30.20%
OTHER INSTITUTIONS	0	0.00%	0	0.00%
NONINSTITUTIONALIZED:	96	57.14%	2,935	46.55%
COLLEGE DORMITORIES	0	0.00%	584	9.26%
MILITARY QUARTERS	0	0.00%	0	0.00%
OTHER	96	57.14%	2,351	37.29%
TOTAL:	168	100.00%	6,305	100.00%

SOURCE: U.S. Census Bureau, 2010 Census, QT-P13, Group Quarters by Sex, Age, and Type of Group Quarters: 2010

L. DEVELOPMENTAL DISABILITIES

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

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

DDS currently provides community based services to approximately 248,000 persons with

developmental disabilities and their families through a statewide system of twenty-one (21) regional centers, three (3) developmental centers, and one (1) community-based facility. However, the DDS has announced preparations to initiate the closure planning process for the three (3) remaining developmental centers. The DDS will submit a closure plan to the Legislature on October 1, 2015 with the goal of closing Sonoma DC by the end of 2018. The closure of Fairview DC will follow the closure of Sonoma DC and lastly the closure of the General Treatment Area of Porterville DC. However, this will not affect Riverbank, as these Developmental Centers are located outside of Stanislaus County.

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

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

Zip Code Area	0 – 14 Years	15 – 22 Years	23 – 54 Years	55 – 65 Years	65+ Years	Total
95367	97	29	60	10	6	202
<i>Source: California Department of Developmental Services (DDS), HCD 5th Cycle Housing Element Data Package, Table 13</i>						

As shown in the data above, the age group with the most individuals with a developmental disability is the 0 -14 year age group or 48.0 percent of the total number of developmental disabled residents. Of the 97 residents in this age group, 96 have a residency type of own home.

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

M. FEMALE HEADS OF HOUSEHOLDS

According to the U.S. Census Bureau, American Community Survey, City of Riverbank had a total of 837 are female heads of household or 15.33 percent of all householders in Riverbank (Table IV-11, Female Headed Household, 2008-2012 ACS). 273 female headed households are considered to be under the poverty level (5.00 percent of all households). Stanislaus County, by comparison, has 23,952 female headed households or 19.49 percent of all householders. These low-income households find it increasingly difficult to find adequate housing since they may have limited incomes that restrict their ability to rent or own large enough dwellings to accommodate their children. Female

heads of households often spend more on immediate needs such as food, clothing, transportation, and medical care than on maintaining their dwelling. This may result in living units falling into disrepair and the incidence of poverty is more apparent and difficult to remedy.

TABLE IV-11
Female Headed Householders
City of Riverbank and Stanislaus County – 2008-2012 ACS

HOUSEHOLD TYPE	RIVERBANK		STANISLAUS COUNTY	
	NUMBER	% OF TOTAL	NUMBER	% OF TOTAL
FEMALE HEADED HOUSEHOLDS	837	15.33%	23,952	19.49%
FEMALE HEADS WITH OWN CHILDREN	571	10.46%	16,327	13.28%
FEMALE HEADS WITHOUT CHILDREN	266	4.87%	7,625	6.20%
FEMALE HEADED HOUSEHOLDS UNDER THE POVERTY LEVEL	273	5.00%	8,025	6.53%
TOTAL FAMILIES UNDER THE POVERTY LEVEL	655	11.99%	17,672	14.38%
TOTAL HOUSEHOLDERS	5,461	100.00%	122,902	100.00%

SOURCE: U.S. Census Bureau, 2008-2012 American Community Survey, B17012; 5th Cycle Housing Element Data Package, Table 8

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

N. LARGE FAMILIES

Households of five or more totaled 1,424 for Riverbank in 2012 (Table IV-12, Household Type and Size). Families falling into this category represent a higher percentage of 21.78% compared to the County average of 17.46%. Many large families face difficulty in securing adequate housing because they are in the low- or moderate-income range, and an adequate supply of rental units are unavailable in the market place. Large families are indicative not only of those households that require larger dwellings to meet their housing needs, but also are reflective of a large number that live below the poverty level. Table IV-12 shows that the average persons per household decreased from 3.45 in 2000 to 3.24 in 2011. That decrease is comparable when looking at Renter and Owner Households. The 2007-2011 American Community Survey shows that 19.79 percent of occupied housing units are considered to be “Large Households” (5 or more persons).

TABLE IV-12
Household Type and Size, 2008-2012 ACS

		RIVERBANK			STANISLAUS COUNTY		
		NUMBER OF HHS	% OF HH TYPE	% OF ALL HHS	NUMBER OF HHS	% OF HH TYPE	% OF ALL HHS
FAMILY HHS	2 PERSONS	1,358	24.83%	20.77%	40,374	32.67%	24.32%
	3 PERSONS	1,254	22.93%	19.18%	27,056	21.89%	16.30%
	4 PERSONS	1,434	26.22%	21.93%	27,165	21.98%	16.36%
	5 PERSONS	666	12.18%	10.19%	15,588	12.61%	9.39%
	6 PERSONS	535	9.78%	8.18%	8,232	6.66%	4.96%
	7 OR MORE	223	4.08%	3.41%	5,167	4.18%	3.11%
TOTAL FAMILY HH		5,470	100.00%	83.65%	123,582	100.00%	74.75%
PERSONS PER FAMILY HH		3.71	-	-	3.51	-	-
NON-FAMILY HHS	1 PERSON	782	73.15%	11.96%	33,832	79.76%	20.38%
	2 PERSONS	185	17.31%	2.83%	6,988	16.47%	4.21%
	3 PERSONS	102	9.54%	1.56%	942	2.22%	0.57%
	4 PERSONS	0	0.00%	0.00%	425	1.00%	0.26%
	5 PERSONS	0	0.00%	0.00%	140	0.33%	0.08%
	6 PERSONS	0	0.00%	0.00%	90	0.21%	0.05%
	7 OR MORE	0	0.00%	0.00%	0	0.00%	0.00%
TOTAL NON-FAMILY HH		1,069	100.00%	16.35%	42,417	100.00%	25.55%
PERSONS PER NON-FAMILY HH		1.36	-	-	1.26	-	-
TOTAL HH		6,539	100.00%	100.00%	165,999	100.00%	100.00%
PERSONS PER HH		3.33	-	-	2.94	-	-

SOURCE: U.S. Census Bureau, 2008-2012 American Community Survey, B11016.

TABLE IV-13
Persons in Occupied Housing Units
City of Riverbank, 2000 and 2012

PERSONS IN UNIT	TOTAL OCCUPIED HOUSING UNITS	% OF TOTAL OCCUPIED HOUSING UNITS	OWNER OCCUPIED UNITS	% OF TOTAL OWNER OCCUPIED UNITS	RENTER OCCUPIED UNITS	% OF TOTAL RENTER UNITS
2000 CENSUS 1 PERSON	539	11.86%	356	10.48%	183	15.95%
2 PERSONS	1,173	25.81%	937	27.58%	236	20.58%
3 PERSONS	804	17.69%	601	17.69%	203	17.70%
4 PERSONS	906	19.94%	690	20.31%	216	18.83%
5 OR MORE PERSONS	1,122	24.69%	819	24.11%	309	26.94%
CITY TOTAL	4,544	100.00%	3,397	100.00%	1,147	100.00%
<i>PERSONS/OCCUPIED UNIT: 3.45</i>			<i>PERSONS/OWNER UNIT: 3.43</i>		<i>PERSONS/RENTAL UNIT: 3.50</i>	
2012 CENSUS 1 PERSON	782	11.96%	523	11.18%	259	13.90%
2 PERSONS	1,543	23.60%	1,187	25.38%	356	19.11%
3 PERSONS	1,356	20.74%	937	20.04%	419	22.49%
4 PERSONS	1,434	21.93%	1,045	22.35%	389	20.88%
5 OR MORE PERSONS	1,424	21.78%	984	21.04%	440	23.62%
CITY TOTAL	6,539	100.00%	4,676	100.00%	1,863	100.00%
<i>PERSONS/OCCUPIED UNIT: 3.32</i>			<i>PERSONS/OWNER UNIT: 3.30</i>		<i>PERSONS/RENTAL UNIT: 3.40</i>	

SOURCE: U.S. Census Bureau, 2000 Census, 2008-2012 American Community Survey, B25007; 5th Cycle Housing Element Data Package, Table 6

A little more than eight (8) percent (540) of the 6,480 households in Riverbank have less than 30 percent of the HUD Area Medium Family Income (HAMFI). Of the 540 total households in that income group, 335 or 19 percent are renters.

**TABLE IV-14
Income Distribution Overview**

Income Level	Owner		Renter		Total	
	Number	Percent	Number	Percent	Number	Percent
Less than or = 30% HAMFI	205	4.34%	335	19.03%	540	8.33%
31% to less than or = 50% HAMFI	320	6.78%	110	6.25%	430	6.64%
51% to less than or = 81% HAMFI	605	12.82%	435	24.72%	1,040	16.05%
81% to less than or = 100% HAMFI	440	9.32%	190	10.80%	630	9.72%
101% and above	3,155	66.84%	690	39.20%	3,845	59.34%
TOTAL	4,720	100.00%	1,760	100.00%	6,480	100.00%

SOURCE: State of the Cities Data Systems, Comprehensive Housing Affordability Strategy ("CHAS") data, 2007-2011 ACS

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

O. FARMWORKERS

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

Statistics concerning the number of farmworkers employed in the City of Riverbank assumed from the 2012 USDA Ag Census. The Census identifies number of employees in a given occupation group, in this case, farming, fishing, and forestry. There are no fishing or forestry industries in the City, therefore the number can be used to show farmworker employment. Table IV-15 on the next page shows the estimated number of

farmworkers in 2012 from the Ag Census.

TABLE IV-15
Estimated Number of Farmworkers
City of Riverbank, 2012

Hired Farm Labor - 2012	
Number	
Farms	1,724
Workers	14,657
\$1,000 Payroll	221,868
Farmworkers by Days Worked	
Number	
150 Days or more	
Farms	991
Workers	5,928
Farms with 10 or more Workers	
Workers	3,402
Fewer than 150 Days	
Farm	1,173
Workers	8,729

SOURCE: 2012 Ag Census, <http://agcensus.usda.gov/index.php>; 5th Cycle Housing Element Data Package, Table 14 and 15

As is the case for most low-income households, housing needs of farmworkers far exceed government's ability to provide assistance. The Farmers Home Administration (FmHA) is the most important provider of permanent housing for farm workers, but FmHA assistance suffers from its own income qualifying standards and a shortage of staff and funds. The State HCD and Office of Migrant Services, also supply housing assistance for the farm workers. Because farm workers are of low income and their employment status is often tenuous, they are unable to compete for housing on the open market. The housing that is available is often of substandard condition and located in areas of the community lacking adequate services. In relation to their low incomes, farmworkers often overpay for substandard housing and live in crowded conditions. Program 2.1h has been added to assist in the development of housing for farmworkers. Actions will include amending the Zoning Code to include Employee Housing (which includes Farmworker Housing) as a permitted use in the R-1 Zone.

In Stanislaus County, farm workers are housed predominantly in farm labor camps owned and operated by the Stanislaus County Housing Authority and camps privately owned in the unincorporated areas. Table IV-16 indicates where the USDA Rural Assisted Housing Developments are located.

TABLE IV-16
Farm Labor and Migrant Housing
Stanislaus County

USDA RURAL DEVELOPMENT	TOTAL # OF UNITS	# OF RENT ASSISTED UNITS	% OF RENT ASSISTED UNITS	LOCATION	RESTRICTIVE CLAUS EXPIRATION
El Solyo Village	46	27	58.70%	Patterson	11/16/2028
Garden Apartments	42	41	97.62%	Oakdale	12/21/2010
Oakdale Apartments	42	39	92.86%	Oakdale	04/24/2011
Oakridge Apartments	41	0	0.00%	Oakdale	01/17/2005
Patterson Place Apartments	40	13	32.50%	Patterson	06/12/2005
Ram Farms Inc	0	0	0.00%	Hughson	
Riverview Gardens	42	41	97.62%	Riverbank	2044
Stanislaus Flh Ctr Modesto	355	185	52.11%	Modesto	
Sunrise Vista Apartments	24	18	75.00%	Waterford	03/11/2032
Waterford Garden Apartments	51	3	5.88%	Waterford	06/03/2005
Westley-Patterson Migrant Center	92	92	100.00%	Patterson	
Willow Pointe Migrant Center	25	24	96.00%	Riverbank	07/26/2035
Total	800	483	60.38%	-	-

SOURCE: California Housing Partnership Corporation; 5th Cycle Housing Element Data Package, Table 18.c; Phone Conversations with Riverview Gardens Management and Central Valley Coalition for Affordable Housing.

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

According to the Bureau of Labor Statistics report on the Farmworkers and Laborers, Crop, Nursery, and Greenhouse occupation, dated May 2014, the Modesto Metropolitan Area has 4,940 people employed in these occupations, including farmworkers and laborers. The hourly mean wage is \$9.61 and the annual mean wage is \$19,990. More specifically, the 2009-2013 American Community Survey reports that there are 379 people employed in the Agriculture, forestry, fishing and hunting, and mining industry within the City of Riverbank. However, as Table IV-16 depicts, the lack of farmworker housing is apparent, as Riverbank only has one (1) rent assisted project (Riverview Gardens). To encourage and fulfil this need, Program 2.1e and 2.1f has been included in the Housing Element. Program 2.1e requires the City to assist in the development of housing for farmworkers. Actions include site identification assistance and City support of applications for funding. In addition, the City will post information on the City's website related to site inventory, housing programs, and grant information. Program 2.1h requires the City to work with the agricultural community, housing providers and agricultural groups

to develop and build year-round and seasonal agricultural worker housing. The City will also contact developers with information in a manner conducive for developing the actual units.

P. EMERGENCY HOUSING/HOMELESS

Some of the main causes of homelessness are the breakdown of the traditional social relationships, unemployment, shortage of extremely low- and low-income housing and the de-institutionalization of the mentally ill. A homeless count was conducted on January 29, 2015 by the Stanislaus County Housing Authority, in cooperation with Riverbank Police Services. This survey concluded that, in Riverbank, twelve (12) homeless people were observed. None were questioned as part of the survey. Homeless persons in Stanislaus County tend to be transient in nature, many moving to larger cities (e.g. Turlock and Modesto) where more services are available. According to Chief Kiely, of Stanislaus County Sheriff's Department and Police Chief for Riverbank Police Services, has not changed since the survey was conducted to now (May, 2015).

According to Government Code 65583, at least one zoning district shall permit emergency shelters without a conditional use permit. Emergency Shelters may be considered "dwelling groups" and are thus allowed by right in the R-3 zoning district, and with a conditional use permit in the C-1, C-2, and CM zoning districts (See Table D-1, Residential Types Permitted by Zone). Emergency shelters will only be subject to those development and management standards that apply to other residential development within the same zone. There are 6.43 acres of undeveloped land zoned R-3 within Riverbank's city limits, which would provide sufficient capacity to accommodate the need for emergency shelters. On February 10, 2015, City Council adopted Ordinance No. 2015-002 permitting Emergency Shelters, Transitional Housing and Supportive Housing to be a permitted use in the Multiple-Family Residential District R-3 Zone and a Permitted Use with a Use Permit in the Neighborhood Commercial District C-1 Zone, General Commercial District C-2 Zone and Commercial-Industrial C-M Zone. Program 2.1g has been included to update the uses permitted in the Zoning Code to include Transitional and Supportive Housing. Emergency Shelters and Transitional and Supportive Housing shall be a by-right use and require no discretionary review and approval. Emergency Shelters are not subject to a population limit.

The following tables provided indicate the type of Homeless Facilities available. The numbers provided are for the Turlock/Modesto/Stanislaus County Continuum of Care for which Fresno County is a participating member. Numbers represent homeless needs for the total Continuum of Care area.

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

Element adoption.

**TABLE IV-17
Homeless Facilities**

Facility Type	Family Beds	Adults Only Beds	Child Only Beds	Total Year Round Beds	Seasonal
Emergency Shelter	84	113	61	258	0
Transitional Housing	85	215	0	300	0
Permanent Supportive Housing	153	227	0	300	n/a
Total	322	555	61	858	0

SOURCE: Continuum of Care or HUD; 5th Cycle Housing Element Data Package, Table 16

**TABLE IV-18
Homeless Needs**

	2012	2013	2012	2013	2012	2013
Total Homeless	861	941	609	260		
Total Sheltered	262	459	417	97		
Total Unsheltered	599	482	192	163		
Total Chronically Homeless					288	205
Total Chronically Sheltered					65	166
Total Chronically Unsheltered					140	122

SOURCE: Continuum of Care or HUD; 5th Cycle Housing Element Data Package, Table 17

Q. AGENCIES OFFERING EMERGENCY HOUSING ASSISTANCE

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

are assisted in finding permanent housing.

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

3. Modesto Gospel Mission – Under this program, shelter services are provided for up to 2,000 men, women, and children each year. They offer shelter for men; men with children, women; women with children; and, as available, families. They also partner with a local animal shelter for the family dog to be sheltered.

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

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

R. PERSONS REQUIRING TEMPORARY SHELTER (HOMELESS)

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

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

- a. Community Temporary Shelter Service Coalition - Since 1981, the Community Temporary Shelter Service Coalition (CTSSC) has provided

services for those seeking shelter. CTSSC provides temporary shelter to those with immediate need. CTSSC assists families with dependent children and the mentally ill homeless. Stay is temporary, in motels or shelters until more permanent shelter can be found. CTSSC contracts with the Stanislaus County Department of Social Services to find temporary shelter for the AFDC Homeless Assistance Program.

CTSSC receives block grant funding to find shelter for the Mentally Ill Homeless Program. The Program is administered by the Stanislaus County Mental Health Department. The Program provides shelter for stays of three to seven days, based on need, and then many individuals are placed in board and care facilities. For the FY 90/91, this program provided 460 shelter nights with some stays up to seven nights.

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

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

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

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

1. Adult Protective Services - This is a function of the County's Welfare Department and they provide information and act as a referral agency for those in need of help for emergency housing, money, food, mental problems, and alcoholism. Their primary function is to access a person's immediate problems, and link that person with the appropriate agency for further help.
2. County's General Hospital - This County facility provides, as mandated by law, the delivery of medical attention to indigent and those unable to pay for such services.
3. General Assistance/Aid to Families with Dependent Children - These two functions of the County's Welfare Department provide cash assistance to single individuals and families based on qualifying criteria. For those in need of emergency housing, they are placed either in motels or board and care homes until additional assistance can be obtained.

The above-mentioned agencies are only some of the more recognized agencies dealing

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

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

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

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

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

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

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

SECTION V

Housing Production Opportunities

As required by State planning law (§65583{3}), cities are required to complete:

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

In addition to this requirement, each city must demonstrate that the number of potential housing units meets the housing need determination provided by the Stanislaus Council of Governments (StanCOG). The StanCOG Housing Needs Determination report projects a total need of 1,280 units for the City of Riverbank from 2014 - 2023. Of these units, 160 should be affordable to extremely low-income households, 161 should be affordable to very low-income households, 206 to low-income households, 217 to moderate-income households, and 536 to above moderate-income households.

A. INVENTORY OF LAND

The City, as part of revisions to the Housing Element, has conducted a comprehensive identification of sites available for affordable housing development within the planning period. The sites inventory conducted for this revised Housing Element supercedes the sites inventory prepared to support the previously adopted of the Housing Element.

Table V-1 depicts the vacant land designated for residential land uses within the city limits. Each identified site in the table is given a site number identifier. The APN, address, acreage (gross) and the average and maximum number of potential housing units that could be accommodated on each site are shown in the table. Figure V-1 shows the location of each site referred to in Table V-1 and identifies each site by parcel number and address.

To calculate the designated development potential in the identified vacant sites, the City determined the average densities for each Zoning District, using data from the previous Housing Element and past projects. As Table V-1 shows, there are a total of 84.34 gross acres of vacant land planned for residential uses. The majority of this land is classified as being in the Single Family Residential District, R-1 Zone for a total acreage of 64.72 acres.

In addition, max densities were used in each District to determine the maximum residential development potential. Table V-1 shows that 485 units can be accommodated at typical densities (7.5 Dwelling Units per Acre (“DUA”)) and 517 units at maximum (8 DUA) for sites classified as R-1. For sites that are R-2, 140 units can be accommodated at typical densities (10 DUA) and 224 units at maximum (16 DUA). For sites that are classified as R-3, 84 units can be accommodated at typical densities (15 DUA) and 90 units at maximum (16 DUA).

Table V-2 represents Underutilized Sites within the City Limits and includes sites that are 1) larger than one-half (1/2) acre and 2) exclude sites that meet the criteria below. Table V-2 shows that 51.18 acres that have the capability of developing at higher density residential uses or with greater intensity. For sites that are R-1, 276 units can be accommodated at typical densities. For sites that are classified as R-2, 10 units can be accommodated at typical densities and for R-3, 268 units can be accommodated at typical densities.

The City has also excluded from the inventory sites that:

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

1. Assumptions and Methodology

This study includes vacant and underutilized lands which are available for development for residential uses by virtue of size and land use designation in the Land Use Element portion of the General Plan. The land parcels used in the build-out assumptions in this study were located in the City or Sphere of Influence (SOI). The densities used in Table V-1 and Table V-2 represent average densities and are within an acceptable density range as provided for in the General Plan of each Zoning District as determined by City staff and maximum density as indicated in the General Plan Land Use Element. The densities are calculated using the gross acreages of each Zoning District. Additionally, the typical densities assumed are the same that were used in the certified 2009-2014 Housing Element. Underutilized lands were broken down by size, zoning, current use, and infrastructure availability.

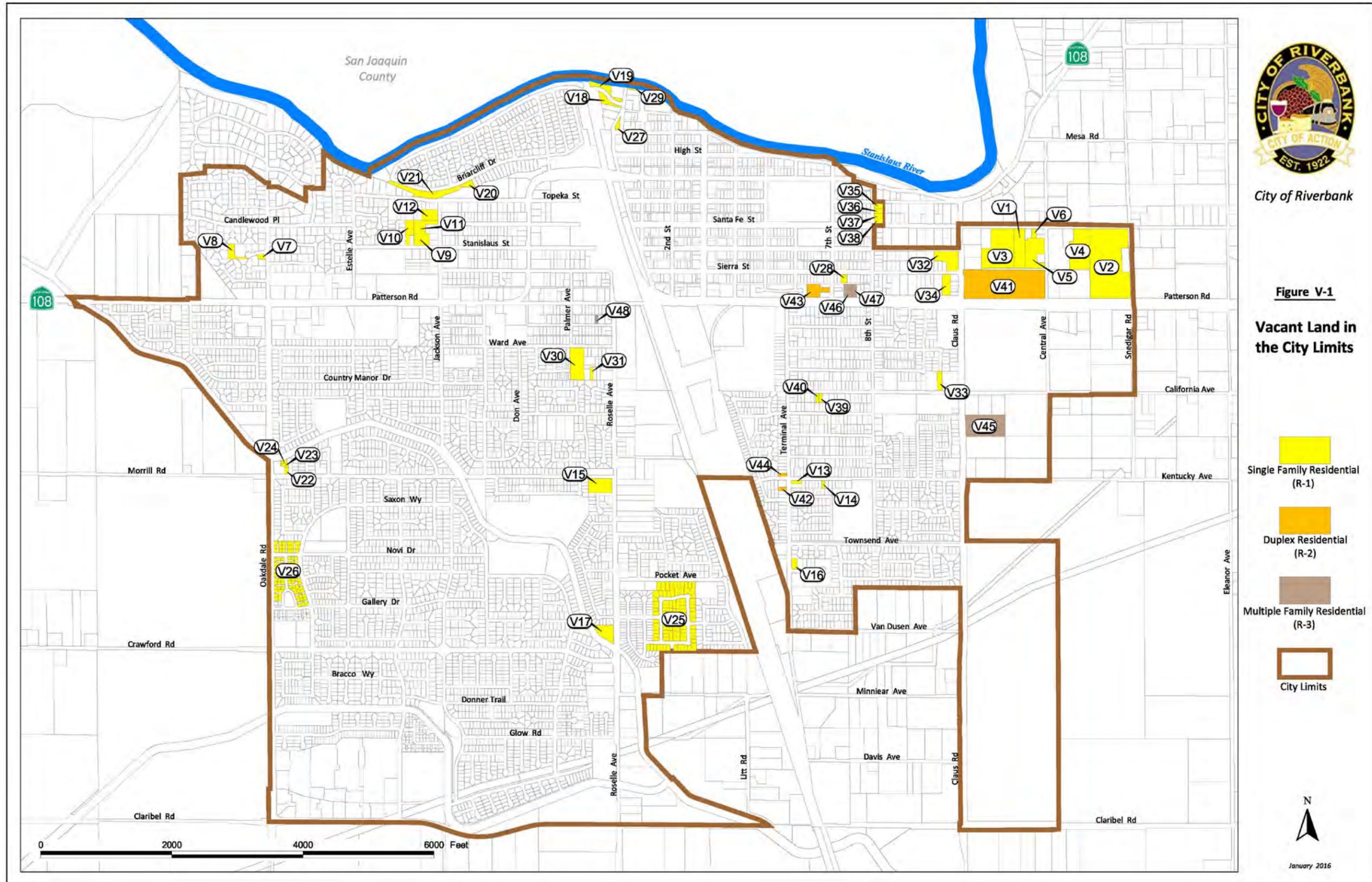
Government Code Section 65583.2(c)(3)(B) allows local governments to elect the option of utilizing “default” density standards that are “deemed appropriate to accommodate housing for lower income households.” Riverbank’s density range for Multiple-Family Residential is 16 dwelling units per acre and has no maximum. According to the Default Density Standard Option 2010 Census Update, default densities are established using population based criteria and for Stanislaus County, the default density is at least twenty (20) dwelling units per acre. The default density is within an acceptable density range provided for in the General Plan.

**TABLE V-1
Vacant Land in the City Limits**

Site No.	APN	Address	Gross Acres	Average Density(1)	Realistic Unit Potential	Maximum Unit Potential(2)	Infrastructure Availability
Residential Sites							
Single Family Residential District, R-1 Zone							
V1	062-020-005	4206 Santa Fe Street	2.32	7.5	17.4	18.56	Y
V2	062-020-010	4424 Santa Fe Street	13.76	7.5	103.2	110.08	Y
V3	062-020-019	0 Santa Fe Street	5.95	7.5	44.63	47.60	Y
V4	062-020-025	0 Santa Fe Street	4.14	7.5	31.05	33.12	Y
V5	062-020-027	0 Central Avenue	2.85	7.5	21.38	22.8	Y
V6	062-020-028	0 Santa Fe Street	0.23	7.5	1.73	1.84	Y
V7	074-018-052	2122 Leo Court	0.20	7.5	1.5	1.6	Y
V8	074-018-056	0 Leo Court	0.67	7.5	5.03	5.36	Y
V9	075-005-013	2531 W. Stanislaus Street	0.99	7.5	7.43	7.92	Y
V10	075-005-015	2519 W. Stanislaus Street	0.89	7.5	6.68	7.12	Y
V11	075-005-025	0 Jackson Avenue	1.08	7.5	8.1	8.64	Y
V12	075-005-026	6719 Jackson Avenue	0.95	7.5	7.13	7.6	Y
V13	075-017-001	5930 Terminal Avenue	0.20	7.5	1.50	1.6	Y
V14	075-017-020	0 Kentucky Avenue	0.14	7.5	1.05	1.12	Y
V15	075-031-034	5931 Roselle Avenue	1.84	7.5	13.8	14.72	Y
V16	075-039-002	0 Terminal Avenue	0.33	7.5	2.48	2.64	Y
V17	075-045-039	0 Roselle Avenue	1.29	7.5	9.68	10.32	Y
V18	075-048-002	2812 River Cove Drive	0.59	7.5	4.43	4.72	Y
V19	075-048-003	0 River Cove Drive	0.75	7.5	5.63	6	Y
V20	075-052-044	2608 Briarcliff Drive	0.35	7.5	2.63	2.8	Y
V21	075-056-031	0 Briarcliff Drive	2.09	7.5	15.68	16.72	Y
V22	075-057-002	0 Zellman Court	0.14	7.5	1.05	1.12	Y
V23	075-057-003	0 Zellman Court	0.12	7.5	0.9	0.96	Y
V24	075-057-004	0 Zellman Court	0.12	7.5	0.9	0.96	Y
V25	075-095-001 – 089	Various(3)	7.28	7.5	54.6	58.24	Y
V26	075-099-001 – 067 and 075-100-001 – 013, 043 - 048	Various(4)	7.55	7.5	56.63	60.4	Y
V27	132-001-001	0 Riverside Drive	0.20	7.5	1.5	1.6	Y
V28	132-015-009	3718 Sierra Street	0.29	7.5	2.18	2.32	Y
V29	132-035-010	0 Burneyville Road	0.08	7.5	0.6	0.64	Y
V30	132-036-003	2912 Ward Avenue	2.44	7.5	18.3	19.52	Y
V31	132-036-013	0 Rocky Lane	0.24	7.5	1.8	1.92	Y
V32	132-048-016	6509 Claus Road	1.95	7.5	14.63	15.6	Y
V33	132-046-078	0 Claus Road	0.54	7.5	4.05	4.32	Y
V34	132-048-022	3960 Sierra Street	0.94	7.5	7.05	7.52	Y
V35	132-049-041	0 Eighth Street	0.22	7.5	1.65	1.76	Y
V36	132-049-042	0 Eighth Street	0.23	7.5	1.73	1.84	Y
V37	132-049-043	0 Eighth Street	0.23	7.5	1.73	1.84	Y
V38	132-049-044	0 Eighth Street	0.22	7.5	1.65	1.76	Y
V39	132-057-010	0 California Avenue	0.16	7.5	1.2	1.28	Y
V40	132-057-047	0 California Avenue	0.16	7.5	1.2	1.28	Y
R-1 Total			64.72		485	517	

Site No.	APN	Address	Gross Acres	Average Density ⁽¹⁾	Realistic Unit Potential	Maximum Unit Potential ⁽²⁾	Infrastructure Availability
Duplex Residential District, R-2 Zone							
V41	062-020-001	6448 Claus Road	12.50	10	125	200	Y
V42	075-016-002	5913 Terminal Avenue	0.16	10	1.6	2.56	Y
V43	132-015-023	0 7 th Street	1.17	10	11.7	18.72	Y
V44	132-040-063	0 Terminal Avenue	0.16	10	1.6	2.56	Y
R-2 Total			13.99		140	224	
Multiple Family Residential District, R-3 Zone							
V45	062-022-001	0 Claus Road	4.56	20	91.2	72.96	Y
V46	132-015-025	0 Front Street	0.58	20	11.6	9.28	Y
V47	132-015-026	3737 Front Street	0.34	20	6.8	5.44	Y
V48	132-051-018	0 Ross Avenue	0.15	20	3	2.4	Y
R-3 Total			5.63		113	90	
TOTAL UNITS			84.34		738	831	

- (1) The average density of each Zoning District is determined by City staff using past city project densities and general plan build out assumptions as follows:
- Lower Density Residential (LDR) – 7.5 DUA
 - Medium Density Residential (MDR) – 10 DUA
 - Higher Density Residential (HDR) – 20 DUA (Default Density)
 - Mixed Use (MU) – 18 DUA
- (2) The maximum density of each Zoning District is derived from the General Plan Land Use Element as follows:
- Lower Density Residential (LDR) – 8 DUA
 - Medium Density Residential (MDR) – 16 DUA
 - Higher Density Residential (HDR) – 16+ DUA
 - Mixed Use (MU) – 18 DUA
- (3) Includes vacant sites in the project known as “Elmwood Estates” – Survey completed February 2015. Some sites have been developed and are not included in this Table.
- (4) Includes vacant sites in the project known as “Cornerstone” – Survey completed February 2015. Some sites have been developed and are not included in this Table.



City of Riverbank

Figure V-1
Vacant Land in the City Limits

- Single Family Residential (R-1)
- Duplex Residential (R-2)
- Multiple Family Residential (R-3)
- City Limits



January 2016

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**TABLE V-2
Underutilized Land in the City Limits**

Site No.	APN	Address	Gross Acres	Average Density(1)	Realistic Unit Potential	Maximum Unit Potential(2)	Infrastructure Availability	Existing Use ³	Environmental Constraints
Residential Sites									
Single Family Residential, R-1 Zone									
W1	075-090-063	0 Pocket Avenue	2.01	7.5	15.08	16.08	Y	One (1) SFD	None
W2	075-031-034	5931 Roselle Avenue	1.84	7.5	13.80	14.72	Y	One (1) SFD	None
W3	075-075-052	0 Roselle Avenue	5.16	7.5	38.70	41.28	Y	Pasture/ Undeveloped	Hetch-Hetchy (SFPUC) and Farmland of Local Imp. ⁴
W4	132-046-079	0 Claus Road	1.66	7.5	12.45	13.28	Y	One (1) SFD	None
W5	062-022-022	6036 Claus Road	4.50	7.5	33.75	36.00	Y	SFD/Ranch	Farmland of Local Imp.
W6	062-022-027	0 Kentucky Avenue	3.07	7.5	23.03	24.56	Y	Pasture	Farmland of Local Imp.
W7	062-022-003	6101 Central Avenue	9.38	7.5	70.35	75.04	Y	One (1) SFD	Farmland of Local Imp.
W8	062-021-008	6272 Central Avenue	9.17	7.5	68.78	73.36	Y	One (1) SFD	Farmland of Local Imp.
R-1 Total			36.79		276	294			
Duplex Residential District, R-2 Zone									
W9	132-063-006	2967 Morrill Avenue	1.01	10	10.10	16.16	Y	One (1) SFD	None
R-2 Total			1.01		10	16			
Multiple Family Residential District, R-3 Zone									
W10	075-003-011	0 Topeka	0.73	20	14.6	11.68	Y	One (1) SFD	Adjacent to SR 108
W11	075-003-012	2767 Topeka	1.31	20	26.2	20.98	Y	Undeveloped	Adjacent to SR 108
W12	075-069-002	5425 Roselle Avenue	2.07	20	41.4	33.12	Y	One (1) SFD	None
W13	075-069-003	5401 Roselle Avenue	1.88	20	37.6	30.08	Y	One (1) SFD	None
W14	132-045-002	6145 Claus Road	4.45	20	89.0	71.20	Y	One (1) SFD	None
W15	132-015-025	0 Front Street	0.58	20	11.6	9.28	Y	One (1) SFD	None
R-3 Total			11.02		220	176			

Site No.	APN	Address	Gross Acres	Average Density(1)	Realistic Unit Potential	Maximum Unit Potential(2)	Infrastructure Availability	Existing Use ³	Environmental Constraints
Mixed Use District, CX-1 Zone									
W16	075-010-065	0 Ward Avenue	2.24	18	40.32	40.32	Y	Storage, Undeveloped	None
CX-1 Total			2.24		40	40			
TOTAL UNITS			51.06		546	526			

(1) The average density of each Zoning District is determined by City staff using past city project densities and general plan build out assumptions as follows:

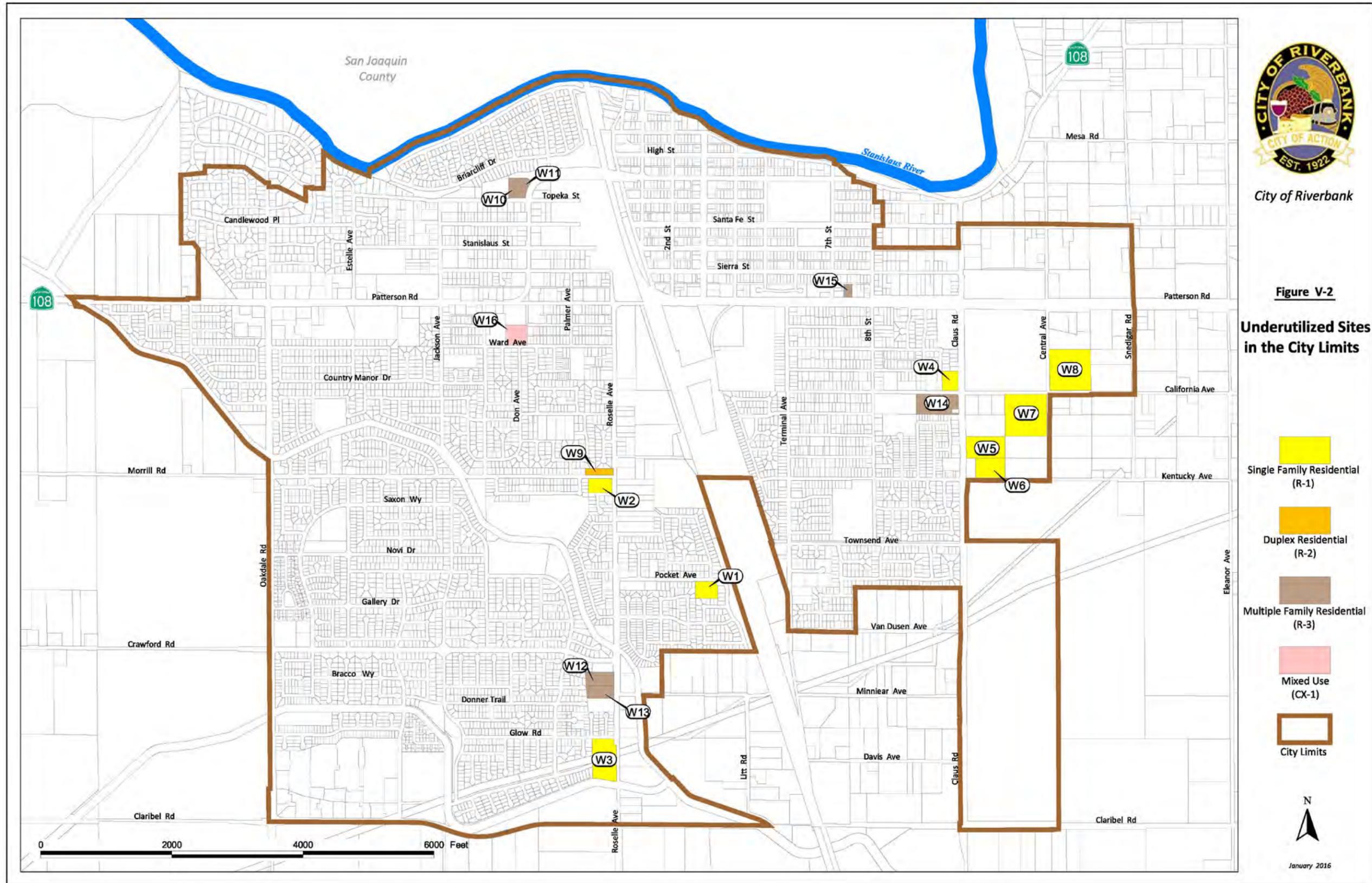
- Lower Density Residential (LDR) – 7.5 DUA
- Medium Density Residential (MDR) – 10 DUA
- Higher Density Residential (HDR) – 20 DUA (Default Density)
- Mixed Use (MU) – 18 DUA

(2) The maximum density of each Zoning District is derived from the General Plan Land Use Element as follows:

- Lower Density Residential (LDR) – 8 DUA
- Medium Density Residential (MDR) – 16 DUA
- Higher Density Residential (HDR) – 16+ DUA
- Mixed Use (MU) – 18 DUA

(3) SFD = Single Family Dwelling

(4) Source: City of Riverbank Municipal Service Report, 2013 and 2010 Farmland Mapping & Monitoring Program



City of Riverbank

Figure V-2
Underutilized Sites
in the City Limits

- Single Family Residential (R-1)
- Duplex Residential (R-2)
- Multiple Family Residential (R-3)
- Mixed Use (CX-1)
- City Limits



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2. Available Land Outside of the City Limits

Outside the city limits, but within the Sphere of Influence (SOI), there is, for the most part, unconstrained vacant and agricultural land. In most unconstrained areas for growth, there are about 458 acres of vacant and agricultural land that is designated to allow for residential uses.

As Table V-3 shows, at build out, the residential land outside the City limits but in the Sphere of Influence, could potentially support 2,115 single family units and 1,820 multi-family units at average densities. At maximum densities the available land in the Sphere of Influence could support 4,842 residential units. The parcels examined do not have a Williamson Act contract.

TABLE V-3
Residential Land Within the Sphere of Influence

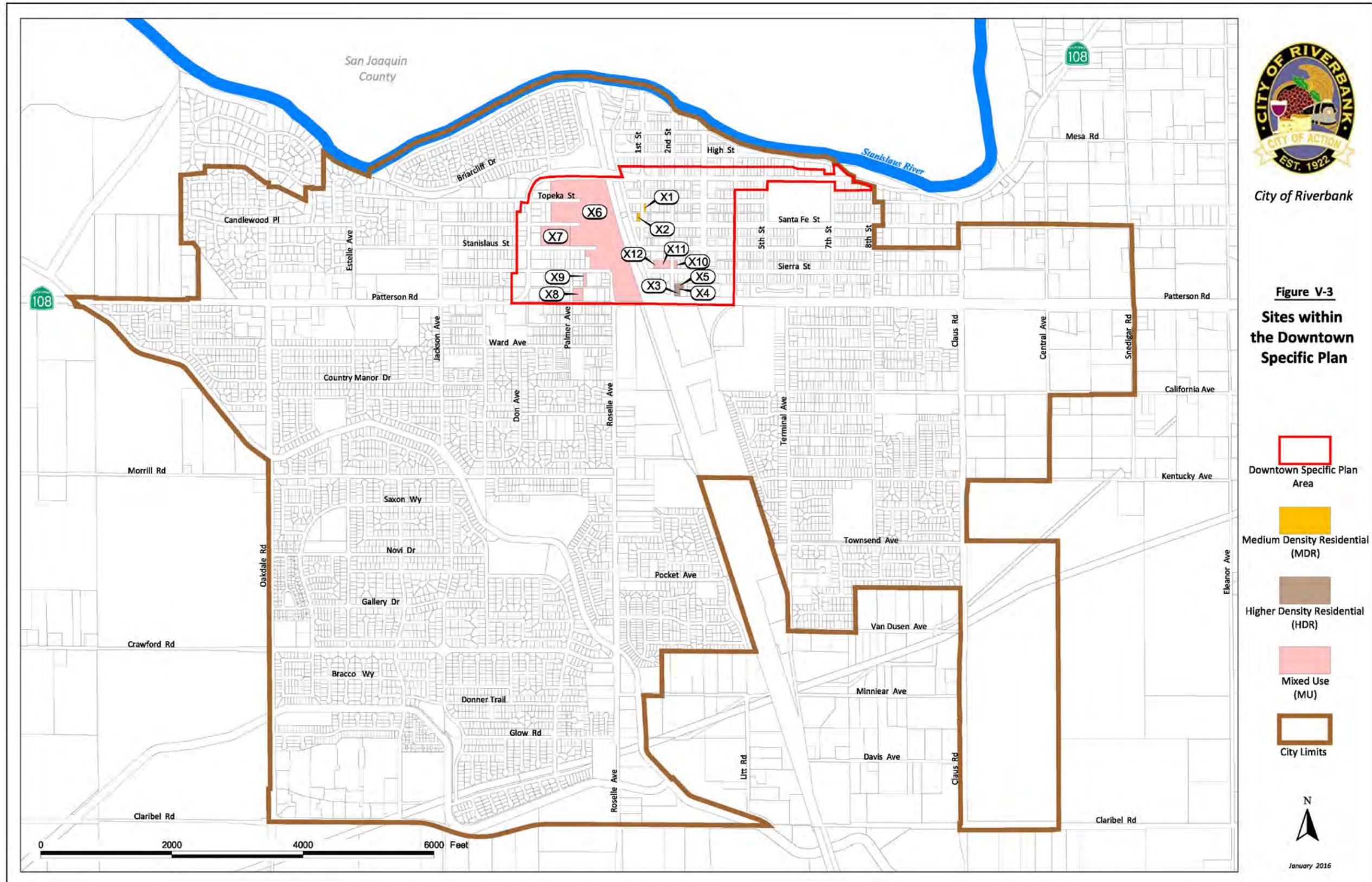
	Gross Acres⁽¹⁾	Average Density⁽²⁾	Average Unit Potential	Maximum Unit Potential⁽³⁾
Residential Land in the adopted Sphere of Influence⁽⁴⁾				
Lower Density Residential	282	7.5	2,115	2,256
Medium Density Residential	130	10	1,300	2,080
Higher Density Residential	26	20	520	416
Mixed Use	5	18	90	90
Total	458		4,025	4,842

- (1) Total gross acres of land outside the city limits, but within the Sphere of Influence that support residential development excluding parcels with Williamson Act contracts, based on the General Plan Environmental Impact Report.
- (2) The average density of each General Plan Land Use Designation is determined by City staff using past city project densities as follows:
- Lower Density Residential (LDR) – 7.5 DUA
 - Medium Density Residential (MDR) – 10 DUA
 - Higher Density Residential (HDR) – 20 DUA (Default Density)
 - Mixed Use (MU) – 18 DUA
- (3) The maximum density of each General Plan Land Use Designation is derived from the General Plan Land Use Element as follows:
- Lower Density Residential (LDR) – 8 DUA
 - Medium Density Residential (MDR) – 16 DUA
 - Higher Density Residential (HDR) – 16+ DUA
 - Mixed Use (MU) – 18 DUA
- (4) Includes lands that are designated for residential development (LDR, MDR, HDR, MU).

Source: City of Riverbank, 2015; Stanislaus County Parcel Database and GIS; Stanislaus County Assessors Database, 2015; J.B. Anderson Land Use Planning, 2015.

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

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Downtown Specific Plan

The Downtown Specific Plan was adopted by Resolution No. 2015-031 and Ordinance No. 2015-010 by City Council on May 12, 2015. The Environmental Impact Report (EIR) was certified and adopted by City Council on March 25, 2013 with Resolution 2013-015. According to the EIR, at build-out of the Specific Plan, the City assumes an additional 53 single-family dwelling units and 832 multi-family dwelling units. The Cannery District is the primary redevelopment opportunity area within the Downtown Specific Plan. Of the assumed units above, 53 single-family dwelling units and 454 higher-density dwelling units are anticipated to be accommodated within the Cannery District. Table V-4 depicts the current development potential in the Downtown Specific Plan. The largest parcel in the Cannery Site, a 26.97 acre property that has a General Plan Land Use Designation of Mixed Use and is classified as Mixed Use Neighborhood in the Downtown Specific Plan.

Policy 2.2, Program 2.2a, 2.2b, and 2.2c has been added to the City's 2014-2023 Housing Element Goals and Policies to encourage revitalization and expansion of residential development and opportunities within the City's Downtown Specific Plan area. Program 2.2a ensures that the City will have no net loss of residential development potential for the vacant sites designated Downtown Core, Mixed Use Neighborhood, and Downtown Neighborhood, as identified in the Downtown Specific Plan, the City shall encourage redevelopment in the Downtown area that results in a two to one replacement of any existing housing units displaced by redevelopment projects in the Downtown area. Program 2.2a ensures that the City will coordinate with Developers and Non-Profit Housing Providers on the implementation of the Downtown Specific Plan. To encourage the development of new housing of upper stories and mixed-use buildings in the Downtown Core area of the Downtown Specific Plan, Program 2.2c has been added to the City's 2014-2023 Housing Element Goals and Policies. Where feasible, City staff shall assist Property Owners and/or Developers in identifying sites suitable for upper story residential development, identifying Grant funding opportunities, and expedite permit processing through the Community Development Department.

**TABLE V-4
Sites within the Downtown Specific Plan**

Site No.	APN	Address	Gross Acres	Average Density(1)	Realistic Unit Potential	Maximum Unit Potential(2)	Infrastructure Availability
Residential Sites							
Medium Density Residential (MDR)							
X1	132-010-031	0 1 st and Topeka Street	0.08	10	0.8	1.28	Y
X2	132-010-057	6709 1 st Street	0.14	10	1.4	2.24	Y
MDR Total					2	3	
Higher Density Residential (HDR)							
X3	132-017-027	6412 2 nd Street	0.18	20	3.6	2.88	Y
X4	132-017-032	6426 2 nd Street	0.16	20	3.2	2.56	Y
X5	132-017-033	6430 2 nd Street	0.21	20	4.2	3.36	Y
HDR Total					11	9	
Mixed Use (MU)							
X6	132-034-020	2906 Santa Fe Avenue	26.97	18	485.5	485.5	Y
X7	132-023-020	0 Santa Fe Street	3.10	18	55.8	55.8	Y
X8	132-022-017	2907 Patterson Road	0.74	18	13.3	13.3	Y
X9	132-022-010	2924 Sierra Street	0.24	18	4.3	4.3	Y
X10	132-011-052	0 Sierra Street	0.14	18	2.5	2.5	Y
X11	132-011-053	Abandoned Warehouse	0.57	18	10.3	10.3	Y
X12	132-011-054	Parking lot next to warehouse	0.14	18	2.5	2.5	Y
MU Total					574	574	
TOTAL UNITS					587	585	

(1) The average density of each Zoning District is determined by City staff using past city project densities as follows:

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

(2) The maximum density of each Zoning District is derived from the General Plan Land Use Element as follows:

- Lower Density Residential (LDR) – 8 DUA
- Medium Density Residential (MDR) – 16 DUA
- Higher Density Residential (HDR) – 16+ DUA
- Mixed Use (MU) – 18 DUA

Mixed Use Development

According to the City's General Plan, the Mixed Use designation is anticipated to be mainly non-residential. However, the Mixed Use designation also explicitly allows for higher-density residential in a vertical or horizontal mixed-use setting. This could include residential development above or adjacent to commercial operations on the same property. This provides the potential for at least 18 dwelling units per acre in a mixed use setting.

In addition, the City adopted an Infill Opportunity Area overlay as part of the 2005-2025 General Plan. This area designates an Infill Opportunity Area where the City will focus reinvestment, redevelopment, and revitalization efforts during the General Plan time horizon. Housing added in the Infill Opportunity Area will mostly consist of apartment buildings, condominiums,

townhomes, small-lot single-family structures, and other more compact residential designs. The parcels identified above in the Downtown Specific Plan are located in the Infill Opportunity Area. Most notably, the parcels designated as Mixed Use.

To encourage housing development and revitalization within the Infill Opportunity Area, Program 2.1i has been added to the 2014-2023 Housing Element, in which the City shall encourage housing development within the General Plan Infill Opportunity Area and specifically, sites designated Mixed Use. Housing development shall include housing for extremely low-, very-low, and low income groups. Strategies to achieve new and infill housing include:

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

Crossroads West Specific Plan

The City is currently in the early planning stages of processing the Crossroads West Specific Plan, located west of the city limits east of Coffee Road to Oakdale Road, North of Claribel Road and South of MID Main Canal. The Crossroads West Specific Plan is approximately 380 acres and includes two (2) School sites, expansion of the Riverbank Sports Complex and the preliminary land use mix includes full range of land uses, including Lower Density Residential, Medium Density Residential, Higher Density Residential and Mixed Use for an estimated gross acreage of 385.4. Based on the Crossroads West Conceptual Land Use Plan, out of the 385.4 estimated acres, 234 acres are designated as Lower Density Residential, 20 acres Medium Density Residential and 10 acres Higher Density Residential. Commercial and Mixed Use opportunities are along Claribel Road and Oakdale Road. The Plan will include a new Fire Station for Stanislaus Consolidated Fire.

The Crossroads West Specific Plan will include the adoption of a Specific Plan, Sphere of Influence Amendment, Annexation into Riverbank, Prezone, General Plan Amendments and the processing of map entitlements. A Conceptual Land Use Plan is included in this Housing Element in Appendix H.

Development of the Crossroads West Specific Plan requires City Council adoption, as well as Annexation and Sphere of Influence Modification consideration by the Stanislaus LAFCO. The exact land use plan is yet to be determined. Table V-5 is a summary of assumed residential land uses and the estimated units that could provide for Riverbank, based on the adopted General Plan land use mix.

To help facilitate the annexation and adoption of the Crossroads West Specific Plan, Program 1.1 and 1.1b has been added to the City's 2014-2023 Housing Element Goals and Policies. Program 1.1 requires the City to identify sufficient land at various densities to allow for the construction of sufficient housing to meet its legally adopted HCD Regional Housing Need Allocation. Since some of the land needed is outside the present City limits and Sphere of Influence, the City will have to amend its Sphere of Influence

and annex this land before it can be developed. The City shall prezone enough land outside the current city limits to accommodate the remaining housing need. Outreach effort shall include notification to developers, property owners and public outreach. The outreach effort should also seek to encourage developer interest in annexation of prezoned land by describing development characteristics.

Program 1.1b the City shall maintain its vacant sites inventory by facilitating the development of the Crossroads West Specific Plan, and designate therein sufficient sites to accommodate the dwelling units identified in Table V-5 and specifically, those sites designated for higher density development in order to meet the regional housing needs of lower income households. The Crossroads West Conceptual Land Use Plan is included in this 2014-2023 Housing Element in Appendix H.

TABLE V-5
Crossroads West Specific Plan
Summary of Assumed Residential Land Uses

ZONE DESIGNATION	LAND USE	DENSITY DU/ACRE¹	ESTIMATED ACRES	ESTIMATED UNITS
LDR	Low Density Residential	7.5	234	1,755
MDR	Medium Density Residential	10	20	200
HDR	High Density Residential	20	10	200
Total			264	2,155

(1) The average density of each Zoning District is determined by City staff using past city project densities as follows:

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

(2) The maximum density of each Zoning District is derived from the General Plan Land Use Element as follows:

- Lower Density Residential (LDR) – 8 DUA
- Medium Density Residential (MDR) – 16 DUA
- Higher Density Residential (HDR) – 16+ DUA
- Mixed Use (MU) – 18 DUA

3. Ability to Address Regional Housing Need

Table V-6 shows the residential holding capacity after subtracting unit production during the current housing element period (January 2014 to September 2023). The table goes on to show the remaining capacity at average densities within the city limits in subdivisions and vacant land. Finally, unit potential outside the city limits, but within the Sphere of Influence is shown.

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

The City has enough land to accommodate its total allocated RHNA with a surplus of 2,301 units. The City exceeds its need for above moderate households by 737 units and

land available for extremely-low, very low-, low-, and moderate-groups meet the RHNA with a surplus of 1,564 units.

TABLE V-6
City's Ability to Meet Its Regional Housing Needs
(Average Densities)
2015

	Extremely Low	Very-Low	Low	Moderate	Above Moderate	Total
HCD RHNA Allocation (Jan 2014 – Sept 2023)	160	161	206	217	536	1,280
Units Produced(1)					30	30
Net Allocation to be Met	160	161	206	217	506	1,250
<i>Allocation to be Met</i>					506	1,250
Holding Capacity Within the City Limits						
Potential Units in Vacant Land	213			186	339	738
Potential Units in Underutilized Land	190			136	220	546
Potential Units in Downtown Specific Plan	293			235	59	587
<i>City Holding Capacity Subtotal</i>	1,253				618	1,871
Holding Capacity Outside City Limits(2)						
Single-Family Units	0			267	625	892
Multi-Family Units	788				0	788
<i>Outside Holding Capacity Subtotal</i>	1,055				625	1,680
Surplus	1,564				737	2,301
(1) Units with final building permits issued between January 2014 and December 2014 as identified in Table VIII-1						
(2) Includes lands within the proposed Crossroads West Specific Plan						

In compliance with the requirements of Government Code Section 65583(c)(1), the General Plan Land Use Element should provide a sufficient portion of land in its multi-family land use categories to meet its obligation to provide sites suitable for the production of needed housing affordable to extremely low-, very low-, low-, moderate-, and above moderate-income households. As the analysis above shows, at average densities, the city has enough vacant land designated for single-family and multi-family development to provide for the needs of all income groups.

Second Units

The City of Riverbank issues approximately two to three permits a year for secondary units. This trend is expected to continue, if not increase due to recent legislation (AB 1866) requiring ministerial review of applications for second units.

Single-Room Occupancy (SRO) Units

SROs can provide a valuable form of affordable private housing for lower- income individuals, seniors, and persons with disabilities. An SRO unit usually is small, between 200 to 350 square feet. These units provide a valuable source of affordable housing and can serve as an entry point into the housing market for formerly homeless people. Rooming houses, boarding houses, and dwelling groups which accommodate single room occupancy (SRO) units are allowed with a conditional use permit in the R-3, C-1, C-2, and C-M zoning districts. Boarding houses require one off-street parking space for every 300 square feet of ground floor area. Spaces inside a garage may be counted toward meeting the requirement. New low-income units, including SROs, are

City of Riverbank Housing Element – Housing Production Opportunities

encouraged by both the City's Planning and Housing Departments. No existing low-income units are at-risk to change to non-low income units within the City of Riverbank in the foreseeable future.

B. SITES FOR THE DEVELOPMENT OF MOBILE HOMES / MANUFACTURED HOUSING, MOBILE HOME PARKS AND EMERGENCY SHELTERS

1. Mobile Homes/Manufactured Housing

As required by law, the City allows the placement of mobile homes/manufactured housing on single family lots, provided they meet all requirements of the applicable zoning district. The City has not received nor processed any requests for manufactured housing subdivisions.

2. Mobile Home Parks

Mobile home parks provide an affordable alternative to housing, especially for senior citizens, as the investment only includes the up-front cost of buying the mobile homes and rental of the pad. In addition, this type of housing provides an alternative lifestyle suitable for the smaller family (retired couples, divorced, etc.). Mobile home parks are permitted by a conditional use permit.

3. Emergency Shelters, Transitional Housing, and Supportive Housing

As a part of a program in the previous Housing Element, the City has clarified in which areas of the City emergency shelters and transitional housing facilities would be permitted and the standards of review to be used to encourage such special needs facilities. City Council Ordinance No. 2015-002, adopted by the City Council on February 10, 2015, permits Emergency Shelters, Transitional Housing and Supportive Housing to be a Permitted Use in the Multiple-Family Residential District R-3 Zone and a Permitted Use with a Use Permit in the Neighborhood Commercial District C-1 Zone, General Commercial District C-2 Zone and Commercial-Industrial C-M Zone, implementing Senate Bill 2. Program 2.1g has been added to amend the Municipal Code to permit Transitional and Supportive Housing in the R-1 Zoning District. This is a by-right use and requires no discretionary review. Additionally, Program 2.1f has been added to the 2014-2023 Housing Element to require the City to amend the Zoning Code to permit Transitional and Supportive Housing in the Single Family Residential District R-1 Zone and Duplex Residential District R-2 Zone. As shown in Table V-1 and V-2, there is sufficient land to accommodate at least one year-round Emergency Shelter in the R-3 Zone as well as Transitional and Supportive Housing in the R-1, R-2 and R-3 Zone. The Commercial-Industrial and Light and Heavy Industrial Zones in the City allow for one dwelling unit as a conditional use but are subject to the following requirements:

- The dwelling unit shall be clearly secondary to the commercial use of the property.
- There are no other residences on the property.
- The dwelling unit shall not be rented or leased independent of the principal use to which it is necessary.
- The exterior of any residential unit shall be compatible with the commercial building(s) on the property.

- The permit shall be reviewed annually to ensure continued compliance with the provisions of this chapter.
- A finding shall be made that other feasible security measures have been tried and that there is a demonstrated need for additional security.

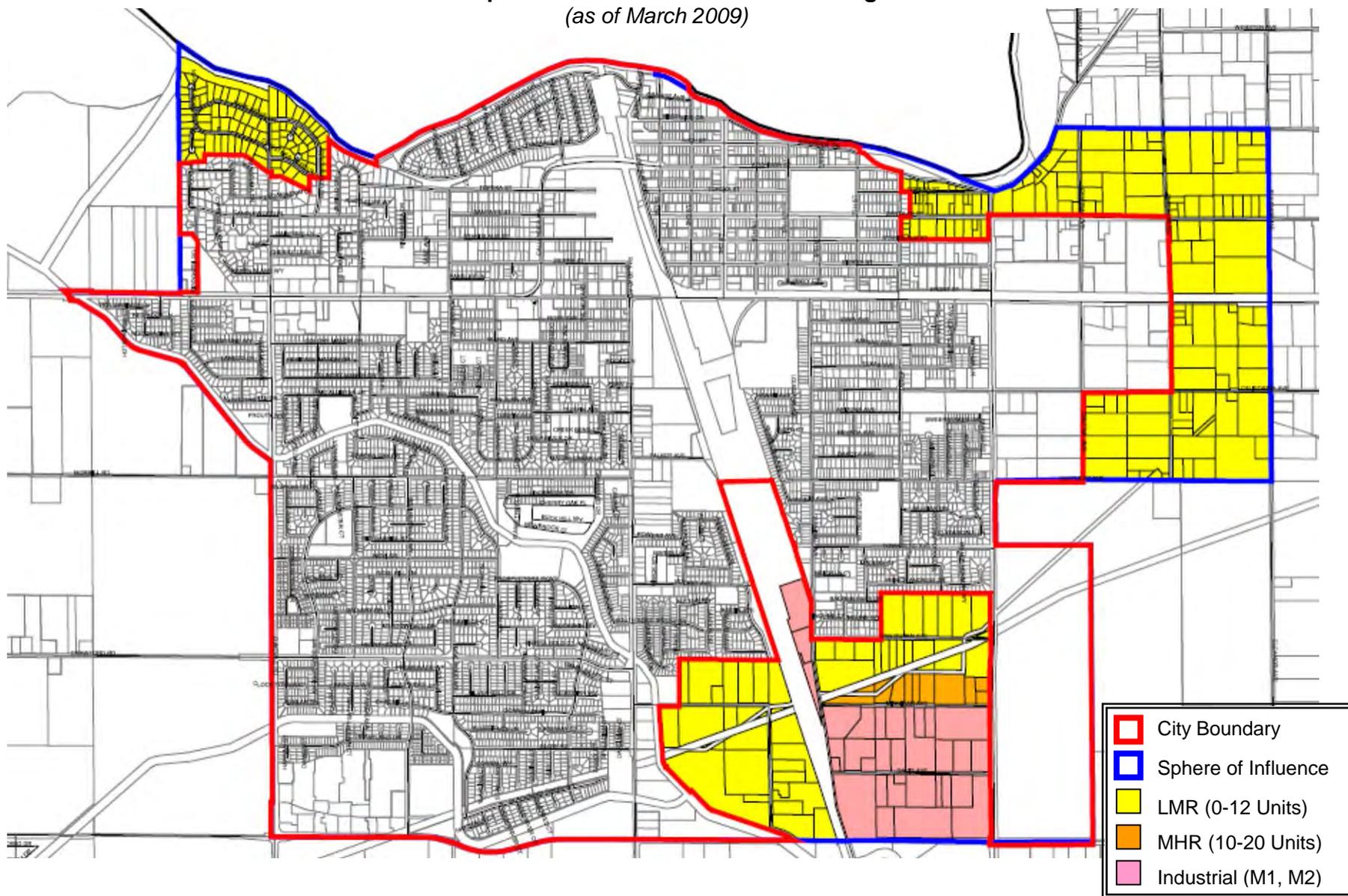
As shown above, the dwelling unit cannot be rented or leased independent of the principle use and as such, cannot be considered for a zone in which allows for Transitional and Supportive Housing.

4. Farmworker Housing

Agricultural worker labor camps are allowed in the R-3, C-1, and C-2 Zoning Districts through issuance of a Use Permit. Agricultural worker labor camps are allowed in the M-1 Zone by right. As discussed in Section B of Chapter IV of this Housing Element, the City's permitting requirements and processing time for such development proposals do not represent substantial constraints to development for land uses allowed by right. As a part of the previous Housing Element, the City has clarified in which areas of the City special needs housing are permitted, and the standards of review to be used to encourage such special needs facilities. Regarding the development of housing to meet the needs of year-round farmworkers, the needs of such households are not different than other households with potentially lower incomes. The needs of such households are addressed in the sites inventory, constraints analysis, programs, and throughout the Housing Element. Multi-family housing that could accommodate affordable housing is permitted by right in the R-3 and C-1 zones. Multi-family housing that could accommodate housing affordable to lower income households is also permitted through issuance of a Use Permit in the C-2 and CM zones.

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Figure V-4
Riverbank Sphere of Influence Land Use Designations
(as of March 2009)



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SECTION VI Housing Production Constraints

A. NON-GOVERNMENTAL HOUSING CONSTRAINTS

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

1. Financing Costs

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

Stanislaus County experienced a high population increase from 1992 to 2006. Primarily, the discovery of the San Joaquin Valley as an area with affordable housing to San Francisco Bay Area commuters resulted in an increase in local values and almost all new housing stock was built for this income group. From 2006 to current time, the area experienced the “Great Recession”, which caused home sales prices to significantly decrease. However, since 2013, the City has seen average home sales prices begin to rise again. Table VI-1, Average Home Sales Price, reflects the average sale price for a single-family home in Stanislaus County from 2006 to 2014.

TABLE VI-1
Average Single-Family Home Sales Price
Stanislaus County January, 2006 – September 2014

YEAR	AVERAGE HOME PURCHASE PRICES	ANNUAL % CHANGE
2006	\$374,000	-
2007	\$318,500	-14.8%
2008	\$185,000	-41.9%
2009	\$140,924	-23.82%
2010	\$143,974	2.16%
2011	\$134,879	-6.32%
2012	\$143,859	6.66%
2013	\$186,635	29.73%
2014	\$221,971	18.93%

SOURCE: California Association of Realtors, Median Prices of Existing Detached Homes, September 2014.

Note: 2014 Data is shown until September of 2014

2. Construction Costs and Land Prices

Since the decrease in housing costs in 2007/2008, raw construction costs have increased. According to Cary Pope, a Real Estate Agent and housing developer, the average hard costs (raw building materials, excluding permit fees, impact fees, etc.) is about 60 to 65 dollars a foot. For a 1,500 square foot construction, that equals \$97,500.

Compared to 2007/2008, the construction costs have increased about 10 percent. According to Cary Pope, finished lot prices in Riverbank area about \$65,000 per lot, where raw land within the City is about \$50,000 per acre.

While land values in Stanislaus County have decreased over the last two years, this has not corresponded to a decrease in the demand for and price of building materials. Increases in building material prices can be attributed to demand from growing economies in foreign countries such as China, India and South America. While there will be fluctuations in the commodities markets, experts agree that the costs of raw materials—such as steel, copper, dry wall, plastics, asphalt and diesel—are not going to go down significantly as long as demand from other countries continues.

3. Housing Costs

Since the decline of the housing market in 2007 and 2008, Riverbank median home prices have steadily increased, with the November, 2014 median home value in Riverbank at \$271,000. Riverbank has yet to experience the sharp increase in home values as was the case from 1994 to 2006, where in 2006 the median home price in Riverbank was \$380,000.

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

TABLE VI-2
Median Home Values – November 2014

Location	Median Home Value	% of County Median
CERES	\$210,000	94.97%
MODESTO	\$198,000	89.54%
OAKDALE	\$289,000	130.69%
PATTERSON	\$260,000	117.58%
RIVERBANK	\$271,000	122.55%
SALIDA*	\$223,500	101.07%
TURLOCK	\$256,000	115.77%
STANISLAUS COUNTY	\$221,127	100.00%

SOURCE: DQ News, California Home Sale Activity by City,
Home Sales Recorded in November 2014

*Unincorporated Communities in Stanislaus County

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

In most cases, it takes two incomes just to pay the rent or mortgage. Two full-time workers earning minimum wages earn just less than enough to be able to afford the fair market rent for a two-bedroom unit in Stanislaus County of \$923.

TABLE VI-3
Comparison of Salary Ranges and Rental/Mortgage – 2013
Stanislaus County

OCCUPATION	MEAN SALARY HOUR/MONTH FULL-TIME	MAX RENT / MORTGAGE PAYMENT	MAXIMUM HOME LOAN AMOUNT*
MINIMUM WAGE WKR	\$9.00/\$1,440	\$475	\$79,576
RETAIL SALESPERSON	\$11.41 / \$1,977	\$652	\$109,251
RECEPTIONISTS	\$12.82/ \$2,222	\$733	\$122,790
PRE-SCHOOL TEACHER	\$18.53 / \$3,211	\$1,059	\$177,443
CONSTRUCTION LABORER	\$20.37 / \$3,530	\$1,165	\$195,072
AUTO MECHANIC	\$19.43 / \$3,367	\$1,111	\$186,064
TRUCK DRIVER	\$20.06/ \$3,477	\$1,147	\$192,143
COMPUTER USER SUPPORT SPEC.	\$22.98 / \$3,983	\$1,314	\$220,105
POLICE OFFICER	\$35.31 / \$6,120	\$2,020	\$338,198
REGISTERED NURSE	\$50.44 / \$8,742	\$2,885	\$483,093

SOURCE: Occupational Employment Statistics (OES) Survey, May, 2013

One person working full-time in Riverbank needs to earn at least \$15.00 per hour to keep within the 30 percent affordability guidelines and be able to afford the fair market rent for a one-bedroom unit (\$720). Table VI-3 shows a comparison of salaries and rental/mortgage payments. Table VI-4 shows the HUD fair market rent guidelines for 2013.

TABLE VI-4
Final FY 2015 FMRs by Unit Bedrooms

	Efficiency	One- Bedroom	Two- Bedroom	Three- Bedroom	Four- Bedroom
Final FY 2015 FMR	\$583	\$720	\$923	\$1,360	\$1,578

SOURCE: HUD Final FY 2015 FMR Summary for Stanislaus County, California

Table VI-1 shows the average sale prices for homes in Stanislaus County from 2006 to 2014. As indicated in the table, the average sales price for homes decreased from \$374,000 in 2006 to \$221,971 in 2014, representing a decrease of 41 percent. Even with the decrease in home prices in the last two years, the average home price (\$185,000) is not affordable to most of the workers shown in Table VI-3. For example, only the registered nurse's annual salary would allow for the purchase of the average priced home in the Stanislaus County or the City of Riverbank.

4. Consumer Expectation

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

B. GOVERNMENT CONSTRAINTS

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

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

1. Building Codes and Enforcement

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

The City has not adopted local amendments to the various uniform building and housing codes adopted by the State of California (Title 24 of the California Code of Regulations, 2013). The City is currently utilizing the 2013 edition of the California Building Code. The City applies a flexible approach to code enforcement to avoid the displacement of lower-income residents and to assure that reasonable

accommodations can be made for modifications addressing handicapped accessibility. The City applies a flexible approach in its inspection process for older homes in need of rehabilitation to focus on health and key safety problems and to assure the occupants are not forced from their homes due to the high cost of complying with current building code requirements.

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

2. On- and Off-site Improvements

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

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

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

Required street improvements include curbs, gutters, and sidewalks of at least four feet

in width. The minimum sidewalk improvement standard is consistent with accessibility requirements for persons with disabilities and is less than in many communities.

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

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

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

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

3. Fees

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

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

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

Pursuant to 1986 legislation (AB 2926) school districts can directly levy developer fees to defray the costs of accommodating new students. The current School Impact Fee for new residential construction in the Riverbank Unified School District is 3.36 per square foot. Beyond this legislation, school districts are attempting to gain full mitigation to school impacts at or during legislation actions by elected officials.

According to the State Department of Housing and Community Development, local

jurisdictions throughout the state have tended to increase the burden of fees placed on new housing to finance infrastructure, primarily as a result of property tax reductions brought about by Proposition 13. The Department now assumes that fees comprise as much as 25% of the construction cost of a new home. Since most fees are levied on a per-unit basis, it is economically advantageous for a developer to build more expensive homes. The per-unit fees which add as much as \$40,000 to a single home cost are significantly impacting lower cost units.

To help alleviate the overall cost of the City's System Development Fees, Program 3.1e has been added to the 2014-2023 Housing Element, which requires the City to amend Riverbank Municipal Code Section 150.30: System Development Fees to provide provisions for the Deferral of System Development Fees.

4. Processing and Permit Procedures

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

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

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

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

5. Site Plan Review

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

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

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

6. Constraints to Persons with Disabilities

In January of 2002, amendments to Section 65008 of the Government Code required localities to analyze potential and actual constraints upon housing for persons with disabilities, demonstrate efforts to remove government constraints, and include programs to accommodate housing designed for disabled persons. As part of the Housing Element process, the City analyzed its Zoning Ordinance, permitting procedures, development standards, and building codes to identify potential impediments. The City has not identified any significant constraints to housing for persons with disabilities or reasonable accommodations for persons with disabilities.

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

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

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

- Senior development: One and a half spaces per unit covered or uncovered.
- Rooming or boarding house: One space per every 300 square feet of ground floor area. Spaces inside a garage may be counted toward meeting the requirement.

These decreased off-street parking ratios may reduce constraints on housing for persons with disabilities. However, with only one (1) standard for multi-family sites at two (2) spaces per unit, smaller multi-family projects may be negatively impacted by this requirement. As such, Program 3.1d has been added to the 2014-2023 Housing Element for the City to consider reduced parking standards for multi-family projects in the R-2 and R-3 zones as follows

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

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

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

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

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

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

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

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

Building Codes and Development Standards: The City enforces Title 24 of the California Code of Regulations (2013 California Building Code, Effective January 1, 2014), which regulates the access and adaptability of buildings to accommodate persons with disabilities. The City permits existing and new homes to be retrofitted or fitted for features that provide for accessibility and independent living for persons with disabilities. The City does not impose any local amendments to the California Building Code.

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

7. Availability of Public Facilities

City policies require that community sewer, water, and adequate streets be provided to all new development. The primary public infrastructure/service issue for the City as it looks at accommodating future growth is wastewater collection, treatment, and disposal. The sewer treatment plant has the capacity to serve a population of 50,000. The current population of Riverbank is approximately 23,243. The overall remaining treatment and disposal capacity for wastewater would easily accommodate Riverbank's share of the regional housing needs allocation.

The City's total water supply capacity is 9,600 gallons per minute (gpm). Currently, 6,100 gpm are pumped each day on average. The City's has reviewed its water capacity and distribution system and believes it to be sufficient at this time to serve its future housing construction needs. The total water treatment and delivery capacity would accommodate a future population of approximately 50,000. This capacity can accommodate the City's share of the regional housing need.

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

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

In accordance with Government Code Section 65589.7, immediately following City Council adoption, the city must deliver to all public agencies or private entities that provide water and sewer services to properties within Riverbank a copy of the 2014-2023 Housing Element within thirty (30) days. The City of Riverbank provides water and sewer services to all residents and businesses within the City. As such, Program 3.1f has been added, which requires a copy of the adopted 2014-2023 Housing Element to be provided to the applicable Department(s) within 30-days.

C. ENERGY CONSERVATION OPPORTUNITIES

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

Pacific Gas and Electric (PG&E) provides gas services for the City of Riverbank. There are a variety of ways for a resident or business to save money through PG&E's rebates program. The rebates that qualify are related to new appliances with the ENERGY STAR certification and vary depending on the appliance. The following is a list of 2015 Residential rebates offered from PG&E:

- ENERGY STAR Most Efficient 2015 Clothes Washer
 - Customers who reside in certain PG&E service areas might be eligible for a combined rebate of \$150 from PG&E and their local water agency. For more information, please visit <http://www.waterenergysavings.com>
- ENERGY STAR High-Efficiency Gas Storage Water Heater
 - EF of 0.67 or greater
 - \$200/unit rebate
- ENERGY STAR Electric Heat Pump Water Heater
 - EF of 2.0 or greater
 - \$500/unit rebate
- Variable-Speed Pool Pump or Motor
 - Must have a CA Title 20-qualifying programmable controller unit (built in or standalone) to be eligible for rebate
 - \$100/unit rebate

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

The Modesto Irrigation District (MID) provides various opportunities for existing and new residential development to obtain energy efficiency rebates for implementing energy

conservation measures. For new residential construction, MID offers rebates to homebuilders who incorporate energy efficiency measures into new residential construction, a program called M-Power New Home.

As of May 2015, MID's rebate offer is \$500 per approved single family residence and \$250 per approved multi-family residence. Home builders must meet the program requirements, including:

- Be pre-approved by MID for eligibility to receive funds through this program;
- Be a new construction home receiving electric distribution from MID;
- Be either a single family detached or single family attached unit of any number of stories and on a utility residential rate.
- Be permitted, manufactured housing, mobile homes, residential care facilities, and dormitories;
- Meet guidelines for California ENERGY STAR; and
- Have a 14 SEER/12 EER HVAC Unit with an electronically commutated motor.

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

- **ENERGY STAR® Qualified Room Air Conditioner:** \$250 to \$500 rebate for replacement of existing central air conditioner or heat pump with new energy efficient model that meets program requirements. \$50 rebate for replacement of existing room air conditioner with new energy efficient model that meets program requirements.
- **ENERGY STAR® Qualified Washing Machine:** \$35 rebate for replacement of existing washing machine with new energy efficient model that meets program requirements.
- **ENERGY STAR® Water Heater (Tank):** \$25 rebate for replacement of existing water heater (electric) with new energy efficient model that meets program requirements
- **ENERGY STAR® Qualified Heat Pump Water Heater:** \$100 rebate for replacement of existing heat pump water heater with new energy efficient model that meets program requirements.
- **Pool Filtration Pump:** \$200 rebate on new variable speed pump and motor that meets program requirements.
- **Whole House Fan:** \$100 rebate on new whole house fan that meets program requirements.
- **Solar Attic/ Gable Fan:** \$50 to \$100 rebate on new solar attic/ gable fan that meets program requirements.
- **General Improvement Rebates:**
 - Attic Insulation: \$0.17 per square foot of replacement of attic insulation to at least R-30 insulation.
 - Radiant Barrier Laminated Sheeting – Roofing: Maximum of \$500 rebate for new radiant barrier laminated sheeting for roof.
 - Radiant Barrier – Attic: Maximum of \$500 rebate for new radiant barrier in attic.

- **Window Rebates:**
 - Sun Screen: \$1.00 per square foot for new sun screen in rooms that receive refrigerated air conditioning.
 - Window Film: \$1.00 per square foot for new window film in rooms that receive refrigerated air conditioning.
 - ENERGY STAR® Qualified Replacement Window: \$1.00 per square foot for replacement of new Energy Star windows.

All new buildings in California must meet the standards contained in Title 24, Part 6 of the California Code of Regulations (Energy Efficiency Standards for Residential and Nonresidential Buildings). These regulations were established in 1978 and most recently updated in 2013 (effective date of July 1, 2014). Local governments enforce energy efficiency requirements through the building permit process. All new construction must comply with the standards in effect on the date a building permit application is made.

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

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

- (1) *Specifies the standards for determining the exact dimensions and locations of such easements.*
- (2) *Specifies any restrictions on vegetation, buildings, and other objects that would obstruct the passage of sunlight through the easement.*
- (3) *Specifies the terms or conditions, if any, under which an easement may be revised or terminated.*
- (4) *Specifies that in establishing such easements consideration shall be given to feasibility, contour, configuration of the parcel to be divided, and cost, and that such easements shall not result in reducing allowable densities or the percentage of a lot which may be occupied by a building or a structure under applicable planning and zoning in force at the time such tentative map is filed.*
- (5) *Specifies that the ordinance is not applicable to condominium projects which consist of the subdivision of airspace in an existing building where no new structures are added.*

Assembly Bill No. 2188 (AB 2188) was approved and signed by the Governor on September 21, 2014 and amended state law to require the City to adopt an ordinance that creates an expedited, streamlined permitting process for small

residential rooftop solar energy systems. In this regard, the City of Riverbank has adopted an ordinance for expedited permitting procedures and inspections for small residential rooftop solar energy systems and these procedures have since been implemented.

D. TRENDS IN HOUSING PRODUCTION

While housing construction levels have sharply declined from the all-time high reached in 2006, the truly "affordable" house has not been produced and will not be available in any numbers until some means can be implemented to decrease development costs for preferable housing types, which can be as much as 35 percent of the cost of a single-family affordable home, and additional State and Federal subsidies are provided. In 2013/2014, the City has seen an increase in development applications consisting of smaller sized single-family homes. This allows a broad range of housing choices for existing and future residents of Riverbank.

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

A. STATE REQUIREMENT

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

B. RESULT

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

The following table provides detail on the Affordable Housing in Riverbank. As shown in the table below, zero units are at-risk to change to non-low income units within the City of Riverbank during the 2014-2023 Housing Element Planning period.

**TABLE VII-1
Affordable Housing
City of Riverbank**

Property Name	Address	Rent Assisted Units	Total Units	Expiration Date
Riverview Gardens	2701 Topeka Street	41	42	2044
Willow Pointe Apartments	6050 Venhaus Way	24	25	7/1/2035
Riverbank Family Apartments	3952 Patterson Road	64	65	2065
Riverbank Senior Apartments	3101 Orange Avenue	19	20	2068
Total:		148	152	
Source: HCD 5 th Cycle Housing Element Data Package, Phone Conversations with Riverview Gardens Management and Central Valley Coalition for Affordable Housing.				

C. FUNDING PROGRAMS

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

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

**TABLE VII-2
SUMMARY OF FINANCIAL RESOURCES FOR HOUSING
City of Riverbank
2015**

Program Name	Description
FEDERAL PROGRAMS	
Community Development Block Grant (CDBG) Program	Federal block grant program administered and awarded by the State Dept. of Housing and Community Development (HCD) on behalf of HUD through an annual competitive process to cities and counties. Funds may be used for affordable housing acquisition, rehabilitation, construction, homebuyer assistance, community facilities, community services, and infrastructure improvements, among other uses that assist low-income persons.
Neighborhood Stabilization Program (NSP)	Federal block grant administered and awarded by HUD, which was enacted by the United States Housing and Urban Development Department to allow Municipal Agencies to purchase foreclosed or abandoned homes and to rehabilitate, resell, and redevelop these homes in order to stabilize home neighborhoods.
Emergency Shelter Grants (ESG) Program	Federal block grant program administered and awarded by the State Dept. of HCD on behalf of HUD through an annual competitive process to cities and counties. Funds may be used for homeless services and facilities, including emergency shelter and transitional housing.
Housing for Persons with AIDS (HOPWA) Program	HOPWA makes grants to local communities, States, and non-profit organizations for projects that benefit low-income persons medically diagnosed with HIV/AIDS and their families. HOPWA funding provides housing assistance and related supportive services
HUD Continuum of Care grants	Continuum grants fund outreach and assessment programs and provide transitional and permanent housing for the homeless.
HOME Investment Partnership Act (HOME) Funds	Federal block grant program for affordable housing activities administered and awarded by the State on behalf of HUD through an annual competitive process to cities, counties, and private non-profit housing development agencies.

HUD Section 8 Rental Assistance Program	Provides project-based rental assistance or subsidies in connection with the development of newly constructed or substantially rehabilitated privately owned rental housing financed with any type of construction or permanent financing.
HUD Section 8 Housing Choice Voucher Program	HUD Section 8 Voucher program provides very-low income tenants with a voucher to be used in rental housing of the tenant's choosing.
HUD Section 202 - Supportive Housing for the Elderly Program	Provides funding for construction, rehabilitation or acquisition of supportive housing for very low-income elderly persons and provides rent subsidies for the projects to help make them affordable.
HUD Section 203(k) - Rehabilitation Mortgage Insurance Program	Provides in the mortgage, funds to rehabilitate and repair single-family housing.
HUD Section 207 - Mortgage Insurance for Manufactured Home Parks Program	Insures mortgage loans to facilitate the construction or substantial rehabilitation of multi-family manufactured home parks.
HUD Section 221(d)(3) and 221(d)(4)	Insures loans for construction or substantial rehabilitation of multi-family rental, cooperative, and Single Room Occupancy (SRO) housing.
HUD Section 811 - Supportive Housing for Persons with Disabilities	Provides funding to nonprofits to develop rental housing for persons with disabilities, and provides rent subsidies for the projects to help make them affordable.
HUD Self-help Homeownership Opportunity Program (SHOP)	Provides funds for non-profits to purchase home sites and develop or improve the infrastructure needed for sweat equity affordable homeownership programs.
HUD Shelter Plus Care Program (S+C)	Provides rental assistance and permanent housing for disabled homeless individuals and their families.
HUD Supportive Housing Program (SHP)	Provides grants to develop supportive housing and services that enable homeless people to live independently.
Low-Income Housing Tax Credit (LIHTC) Program	Provides Federal and State income tax credit based on the cost of acquiring, rehabilitating or constructing low-income housing.
Mortgage Credit Certificate (MCC) Program	MCCs can be used by lower-income first-time homebuyers to reduce their federal income tax by a portion of their mortgage interest.
USDA RHS Direct Loan Program and Loan Guarantee Program (Section 502)	Provides low-interest loans to lower-income households. Also guarantees loans made by private sector lenders.
USDA RHS Home Repair Loan and Grant Program (Section 504)	Provides loans and grants for renovation including accessibility improvements for persons with disabilities.
USDA RHS Farm Labor Housing Program (Section 514)	Provides loans for the construction, improvement, or repair of housing for farm laborers.
USDA RHS Rural Rental Housing - Direct Loans (Section 515)	Provides direct loans to developers of affordable rural multi-family rental housing and may be used for new construction or rehabilitation.

USDA RHS Farmworker Housing Grants (Section 516)	Provides grants for farmworker housing.
USDA RHS Multi-Family Housing - Rental Assistance Program (Section 521)	Provides rent subsidies to ensure that elderly, disabled, and low-income residents of multi-family housing complexes financed by RHS are able to afford rent payments.
USDA RHS Rural Housing Site Loans (Sections 523 and 524)	Provide financing for the purchase and development of affordable housing sites in rural areas for low/moderate-income families.
USDA RHS Housing Preservation Grant Program (Section 533)	Provides grants to nonprofit organizations, local governments and Native American tribes to renovate existing low-income multi-family rental units.
USDA RHS Rural Rental Housing Guaranteed Loan Program (Section 538)	Provides funding construction of multi-family housing units to be occupied by low-income families.
STATE PROGRAMS	
Affordable Housing Innovation Program: Catalyst Community Grant Program	Grants in support of designated Gold and Silver Catalyst Projects; ongoing targeted technical assistance from participating State agencies; and bonus points when applying for State funding programs.
Affordable Housing Innovation Program: Golden State Acquisition Fund	Provides quick acquisition financing for the development or preservation of affordable housing. Loans for developers, provided through a nonprofit fund manager.
Affordable Housing Innovation Program: Local Housing Trust Fund Program	To help finance local housing trust funds (LHTFs) dedicated to the creation or preservation of affordable housing
CalHome Program	Grants to local public agencies and nonprofit corporations for first-time homebuyer down payment assistance, home rehabilitation, including manufactured homes not on permanent foundations, acquisition and rehabilitation, homebuyer counseling, self-help mortgage assistance programs, or technical assistance for self-help homeownership.
California Self-Help Housing Program (CSHHP)	Grants are made to sponsor organizations that provide technical assistance to participating families.
State Community Development Block Grant Program (CDBG): CD, Native American, and Colonia Allocation	Funds housing activities, public works, community facilities, and public service projects serving lower-income people in small, typically rural communities.

State Community Development Block Grant Program (CDBG): Economic Development Allocation, Over the Counter Development	Economic development through assistance to local businesses, resulting in the creation or retention of jobs for low-income workers in rural communities.
State Community Development Block Grant Program (CDBG): Economic Development Allocation, Enterprise Fund Component	Assists low-income microenterprise owners, and create or preserve jobs for low-income and very low-income persons.
State Community Development Block Grant Program (CDBG): Planning and Technical Assistance Grants	Provides funds for small cities and counties for planning and evaluation studies related to any CDBG-eligible activity.
Disaster Recovery Initiative (DRI) / Disaster Recovery Enhancement Fund (DREF)	Established to distribute federal funds to assist physical and economic recovery from wildlife disasters in 2008 that affected 15 California counties and two Indian tribes.
Emergency Housing and Assistance Program Capital Development (EHAPCD)	To fund capital development activities for emergency shelters, transitional housing and safe havens that provide shelter and supportive services for homeless individuals and families.
Enterprise Zone Program (EZ)	Stimulates business investment and job creation for disadvantaged individuals in state-designated economically distressed areas of California.
Governor's Homeless Initiative (GHI)	Reduces homelessness by funding development or permanent supportive housing for persons with severe mental illness and are chronically homeless.
Housing Related Parks Program	Provides financial incentives to Cities and Counties that issue building permits for new housing.
Infill Infrastructure Grant Program	Funds infrastructure improvements to facilitate new housing development in residential or mixed use infill projects and infill areas.
Transit-Oriented Development Housing Program	Provides funding to stimulate the production of higher density housing and related infrastructure within close proximity to qualifying transit stations that encourage increased public transit ridership and minimizes automobile trips.
Accessibility Grants for Renters	Grants by HCD to local agencies to fund accessibility improvements for disabled renters.
Building Equity and Growth in Neighborhoods (BEGIN)	HCD provides grants to local public agencies that adopt measures to encourage affordable housing. Grant funds must be used for down payment assistance for low and moderate-income homebuyers.
California Homebuyer's Down payment Assistance Program (CHDAP)	Provides deferred down payment assistance loans for first-time moderate-income homebuyers.

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

Multifamily Housing Program: Supportive Housing Component (MHP-SH)	Provides low-interest loans to developers of permanent affordable rental housing developments that contain supportive housing units.
Multifamily Housing Program: Homeless Youth Component (MHP-HY)	Provides low-interest loans to developers of affordable rental housing developments that contain units for homeless youth (HY).
Preservation Interim Repositioning Program	Provides a short-term loan to an organization for preservation of “at-risk” subsidized developments.
Preservation Opportunity Program	Provides supplemental financing for “at-risk” subsidized rental developments receiving bond financing from CalHFA.
Predevelopment Loan Program (PDLP)	Provides predevelopment capital to finance the start of low-income housing projects.
Proposition 84 Office of Migrant Services	Uses general obligation bonds to fund new construction or conversion and rehabilitation of existing facilities for migrant housing.
School Facility Fee Down payment Assistance Program (CHFA)	Provides down payment assistance grants for low and moderate-income homebuyers of newly constructed to cover school impact fees
LOCAL PROGRAMS	
Single-Family Mortgage Revenue Bonds	Bonds may be issued and used to fund programs for construction and rehabilitation of affordable single-family housing.
Multi-Family Mortgage Revenue Bonds	Bonds may be issued and used to fund programs for construction and rehabilitation of affordable multi-family housing.
PRIVATE RESOURCES	
Federal Home Loan Bank Affordable Housing Program	Provides grants or subsidized interest rate loans for purchase, construction and/or rehabilitation of owner-occupied housing by or lower- and moderate-income households and/or to finance the purchase, construction or rehabilitation of rental housing.
Federal National Mortgage Association (Fannie Mae) Programs	Provides low down payment mortgage to help first-time buyers purchase a home.
Federal Home Loan Mortgage Corporation (Freddie Mac) Affordable Gold Program	Provides mortgages requiring as little as 3% down payment.
California Community Reinvestment Corporation (CCRC)	Provides long-term mortgage and bond financing for new construction, acquisition and rehabilitation as well as direct equity investment funds to acquire housing at risk of going to market-rate rents.
Low-Income Housing Fund	Provides financing for low-income housing at affordable rates and terms.

Source: HUD, HCD Financial Assistance Directory Program (June 2012), LISC, USDA, and CCRC.

SECTION VIII

Evaluation of Previous Housing Element

This section evaluates the goals, objectives and implementation strategies of the 2009 – 2014 Housing Element.

A. EFFECTIVENESS OF PROGRAMS

The City of Riverbank has almost met its total 2007-2014 housing unit production goal. Housing production continued to climb until late 2006, with 1,752 units constructed from 2007 to 2014. Throughout the 2009-2014 planning period, the City's Economic Development Department was successful in providing 14 loans—2 for home rehab and 12 to homebuyers.

B. ABILITY TO MEET QUANTIFIED OBJECTIVES

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

C. APPROPRIATENESS OF GOALS

The 2009-2014 Housing Element was based on a previously successful philosophical approach to providing housing for needy families. Sufficient lands for housing opportunities were believed to be available, governmental restraints were reduced, and cooperative efforts were encouraged among governmental agencies (local, state, and federal) for profit and non-profit housing advocacy.

D. HOUSING UNITS ACCOMPLISHMENTS 2007-2014

During the 2007-2014 cycle, the city added 379 housing units. However, this did not meet StanCOG's 2007-2014 total projected need of 894 units. Moreover, the City did not satisfy the allocations for each income group. During the 2007-2014 period, the City had a trend of moderate- and above moderate- income homes being built. Units built in the above moderate category exceeded StanCOG's allocation. Table VIII-1, Housing Unit Accomplishments 2007-2014, summarizes the City's accomplishments.

**TABLE VIII-1
Housing Unit Accomplishments, 2007 - 2014**

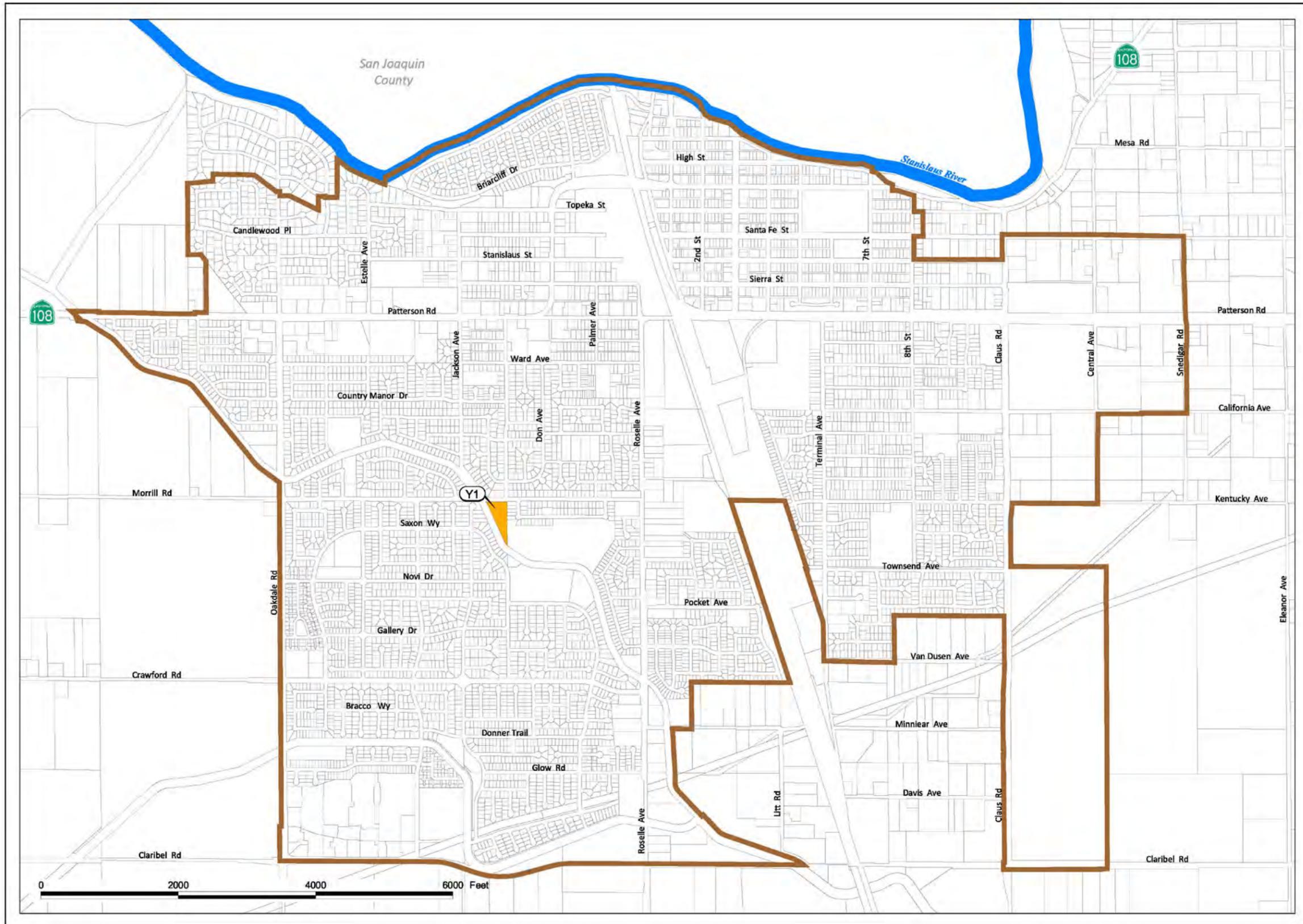
<i>Year</i>	EXTREMELY LOW	VERY LOW	LOW	MODERATE	ABOVE MODERATE	Total
STANCOG (2007-2014)	104	105	146	172	367	894
2007					118	118
2008					72	72
2009			65	3	31	99
2010					20	20
2011					7	7
2012			20		1	21
2013					12	12
2014					30	30
TOTAL PERMITS (2007-2014)	0	0	85	3	291	379
1st-Time Home Buyers Program	0	8	6	20*	0	32
Total Accomplishment	0	0	85	3	291	379
Difference	(104)	(105)	(61)	(169)	(76)	(515)

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

*First Time Home Buyers Program uses "Median Income", not moderate.

E. EVALUATION

Several of the policies and programs in the 2009-2014 Housing Element were successful in meeting their objectives. Table VIII-2, Housing Policies and Programs Evaluation, provides a detailed review of the City's 2009-2014 Housing Element programs, followed by a statement of whether the policies and/or programs will be deleted, continued, and/or continued and modified as part of the 2014-2023 Housing Element.



City of Riverbank

Figure VIII-1
Site Inventory
for Rezone

- Rezone Site (R-1 to R-3)
- City Limits



January 2016

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TABLE VIII-2
Housing Policies and Programs Evaluation

Policies and Programs	Accomplishments and Discussion
<p>GOAL 1: IDENTIFY ADEQUATE SITES TO PROVIDE FOR A SUFFICIENT NUMBER OF DWELLING UNITS TO MEET THE CITY’S REGIONAL HOUSING NEEDS.</p>	
<p>Policy 1.1: Ensure land use and zoning procedures accommodating affordable housing.</p>	<p>Refer to discussion for Program 1.1a.</p>
<p>Program 1.1a: Rezone sites listed in Table V-2 (65.2 acres) and adopt a general plan amendment (if necessary) to complete annexation and zoning of at least 15 acres of potential sites identified in Table V-3 to higher density residential (R-3 or equivalent zoning of at least 20 dwelling units per acre). The first areas to be targeted for rezoning by December 2011 will be Table V-2 sites within existing City limits. Owner and rental multifamily uses will be permitted by-right in these areas, without a conditional use permit, planned unit development or other discretionary review or approval. In addition, a minimum of 20 units per acre will be required. By December 2012, the City will complete annexation and zoning (in consultation with property owners) of at least 15 acres of sites shown in Figure Table V-3.</p> <p>The Stanislaus County Local Agency Formation Commission (LAFCo) has indicated to the City that it would look favorably on annexation requests for land adjacent to current City limits within Riverbank’s Sphere of Influence (SOI). The City will: 1) identify areas with few environmental constraints that can be provided with public facilities and services meeting City standards; 2) meet with property owners to seek their agreement to initiate annexation; and 3) initiate specific planning and/or rezoning as part of the annexation process to expedite residential development opportunities. The City’s objective will be to increase the availability of adequate sites—properties without significant environmental or public facility constraints to</p>	<p>As identified in Section V with Table V-1, Vacant Land in the City Limits; Table V-2, Residential Land Within the Sphere of Influence; and Table V-3, Crossroads Specific Plan, Summary of Assumed Residential Land Uses, the City has surplus of land available for residential development in the City limits, SOI and outside of the SOI to accommodate the 2014-2023 Regional Housing Needs Program 1.1a has been revised to reflect the City’s ability to meet its RHNA within its City limits, and by way of amending its SOI and annexation of the Crossroads West Specific Plan. Since some of the land needed to meet the City’s housing needs between 2014 and 2023 is outside of the present City limits and SOI, the City will have to amend its SOI and annex this land before it can be developed. Additionally, the program requires the City to prezone enough land outside of the current city limits to accommodate the remaining housing need.</p> <p>Upon evaluation of the amount of land currently vacant in the City (see Table V-1) and underutilized land in the City (see Table V-2), residential land outside of the City limits but within the SOI (Table V-3), as well as the inventory of the potential Crossroads West Specific Plan (Table V-5), staff determined that the sites identified in the 2009-2014 Housing Element Table V-2 did <u>not</u> need to be rezoned to accommodate lower-income housing. Additionally, Staff concluded that the sites identified in the 2009-2014 Housing Element Table V-2 had a number of development constraints, including 1) six (6) of the thirteen (13) sites have approved Tentative Maps, all of</p>

ensure the properties can accommodate development by June 2013. The City will continue to provide a process whereby multi-family housing can be approved without a conditional use permit process (by right, as currently allowed in the R-3 zone).

To ensure that the City meets its obligation to identify additional sites, the City will commit to the actions and timeframes listed below. The City believes these timeframes are workable based on the history of annexations in Riverbank over the past several years.

The City will use the following criteria to identify the most appropriate sites for rezoning to permit 20 or more units per acre:

- Identify sites for residential development, suitable for high-density residential development on or near major roads and transportation corridors;
- Identify sites that are least two acres or greater in size for efficient use as multi-family housing;
- Provide a financing plan and phasing schedule for the provision of public facilities and services (including water, sewer, and storm drainage) that ensure the sites can be developed between 2011 and 2014; and
- Concurrent with the annexations, adopt development standards similar to the City's R-3 zone for high-density housing that will permit multi-family housing by right, without a conditional use permit (see Table D-1), and require that properties designated for high-density residential use are developed, on average, at 70 percent or greater of the maximum permitted density of 20 or more units per acre.

Responsibility: Community Development Department

Timeframe: By December 2011, rezone existing City sites identified in Table V-2, and by December 2012, complete annexation of SOI sites so that both actions will result in a total at least 80 acres being rezoned to R-3 or

which are lower-density developments; 2) almost all of the properties identified are located in one section of the City – the east side; 3) the largest site identified (27.99 acres), the Cannery District, is located within the Downtown Specific Plan and is planned for a mixture of land-uses and densities, not just Multiple Family Residential (R-3).

In conjunction with Program 1.1a, Program 1.1b has been added to maintain the City's vacant sites inventory and to help facilitate the SOI amendment and Annexation of the Crossroads West Specific Plan.

Further evaluation and analysis related to Assembly Bill 1233 (AB1233) is located in this Section under "E. Evaluation of Program 1.1a."

Further evaluation of Program 1.1a is located in this section under E. Evaluation of Program 1.1a. Included in the evaluation is an Assembly Bill 1233 analysis which evaluates the unaccommodated need for the 4th Cycle Planning Period.

equivalent zoning (allowing at least 20 units per acre).	
Policy 1.2: Maintain an inventory of vacant and underutilized residential lands.	Refer to discussion for Programs 1.2a through 1.2b.
<p>Program 1.2a: Track changes in land availability and accomplishments in multi-family development in order to determine if further rezoning is necessary to better facilitate high-density developments.</p> <p>Responsibility: Community Development Department</p> <p>Timeframe: Ongoing</p>	Through the Annual General Plan Progress Reports, City staff has continuously monitored the availability of land suitable for residential development, including multi-family residential development. Therefore, this program has been successful, and will be continued as part of the 2014-2023 Housing Element.
<p>Program 1.2b: Update Geographical Information Systems (GIS) as changes to the land inventory occur. Provide this information to those interested in infill projects through updated layers viewable from the internet.</p> <p>Responsibility: Community Development Department</p> <p>Timeframe: Ongoing</p>	The City's Geographical Information Systems (GIS) continues to be updated as Zoning and General Plan changes are adopted by City Council. The GIS is up-to-date as of January 12, 2015, and is available for use by the public, including those interested in infill projects. The City intends to continuously update its GIS system as future development occurs. Therefore, this program has been successful, and will be continued as part of the 2014-2023 Housing Element.
GOAL 2: ENCOURAGE AND ASSIST IN THE DEVELOPMENT OF ADEQUATE HOUSING TO MEET THE NEEDS OF EXTREMELY LOW-, LOW- AND VERY LOW-INCOME HOUSEHOLDS.	
Policy 2.1: Implement a proactive approach to encourage and gain support for multi-family developments.	Refer to the discussion below for Programs 2.1a through 2.1g.
<p>Program 2.1a: Seek assistance from non-profit developers, including Self-Help Enterprises and Habitat for Humanity to develop homes for lower-income families. The City will meet with non-profit developers to discuss available sites for affordable housing projects, potential funding sources, and actions the City can take to assist housing providers in obtaining funding.</p> <p>Responsibility: Housing & Economic Development Department</p> <p>Timeframe: Meet with non-profit developers</p>	City staff has, and continues to maintain communications with non-profit developers such as Self Help Enterprises and Habitat for Humanity. As noted previously in this Housing Element, the City has assisted in the development of two (2) affordable housing projects within the 2007-2014 planning period; the Riverbank Family Apartments and Riverbank Senior Apartments which consisted on the construction of 20 units for low-to very low-income seniors. City staff assisted the developer, Pacific West Communities, in identifying a site suitable for affordable

<p>by June 2011 and annually thereafter to discuss affordable housing development opportunities, available funding, and the City's support of funding requests.</p>	<p>residential development.</p> <p>This Program will be continued as part of the 2014-2023 Housing Element.</p>
<p>Program 2.1b: Continue to assist developers of extremely low-, low- and very-low income housing in the grant preparation process to help fund their developments. Funding will be prioritized for the development of housing affordable to extremely low-income households. The City assists developers by expediting review and approval of development applications to meet funding deadlines and providing information needed to support funding requests.</p> <p>Responsibility: Community Development and Housing & Economic Development Departments</p> <p>Timeframe: Ongoing, as staff time permits</p>	<p>During the 2007-2014 planning period, the City approved and assisted in the development of two (2) affordable housing projects: known as the Riverbank Family Apartments and Riverbank Senior Apartments. The Riverbank Family Apartments consists of 65 multi-family residential units, and accommodates households that qualify as lower income categories. The Riverbank Family Apartments project was approved by the City in 2008, and subsequently developed in 2009. The Riverbank Senior Apartments was approved in 2008</p> <p>The Riverbank Senior Apartments consists of 20 units for low- and very low-income seniors.</p> <p>As development interests increase, and the City receives interest and/or formal development applications for residential projects accommodating lower income households, City staff has, and continues to, assist where feasible through expediting the application process, deferring fees, and assist in obtaining grant funding. Therefore, this Program will be continued as part of the 2014-2023 Housing Element.</p>
<p>Program 2.1c: Encourage developers to include second dwelling units in new subdivisions as well as a variety of higher density options. The City encourages developers to include second units by permitting such units without requiring additional lot area and allowing up to 50 percent lot coverage. The City permits such units by right in single-family subdivisions according to the requirements of State law.</p> <p>Responsibility: Community Development Department</p> <p>Timeframe: Ongoing</p>	<p>Through its Zoning Ordinance, the City encourages the development of second units in new subdivisions. As development applications are submitted, City staff will work with applicants to encourage the development of second units in new subdivisions. Therefore, this program will be continued as part of the 2014-2023 Housing Element.</p>
<p>Program 2.1d: Continue to distribute information on second units at the permit counter and post information on the City's</p>	<p>Information on second units is available at the front counter of the City's Community Development Department, as well as on the</p>

<p>website.</p> <p>Responsibility: Community Development Department</p> <p>Timeframe: Ongoing</p>	<p>City's website. City staff is committed to ensure information on second units is available. Therefore, this program will be continued as part of the 2014-2023 Housing Element.</p>
<p>Program 2.1e: Adopt a density bonus ordinance in compliance with statutory amendments (Chapter 1928, Statutes 2004) to State density bonus law (Government Code Section 65915).</p> <p>Responsibility: Community Development Department</p> <p>Timeframe: Adopt density bonus ordinance by December 2010</p>	<p>On February 10, 2015, the City Council for the City of Riverbank adopted Ordinance No. 2015-003, updating the City's Density Bonus Ordinance to comply with statutory amendments to State Density Bonus Law. The Ordinance now references State Density Bonus Law, ensuring compliance with any future Statutory Amendments to the Government Code.</p> <p>This program is completed.</p>
<p>Program 2.1f: Assist in the development of housing for farmworkers. Actions will include assistance with site identification and support of applications for funding. The City will identify a partner and development opportunity by June 2010 and apply for grant funding through HCD.</p> <p>Responsibility: Economic Development and Housing Department</p> <p>Timeframe: By June 2010, development opportunity will be identified and grant applications will be submitted.</p>	<p>The City will continue to assist in the development of housing for farmworkers. The City currently has zero (0) farmworker housing and has not yet identified a partner and development opportunity for the development of housing for farmworkers in the City.</p> <p>The City will encourage the opportunity for coordination with a prospective housing developer for the development of housing for farmworkers.</p> <p>Therefore, this program will be continued as part of the 2014-2023 Housing Element but on an "on-going" timeframe.</p>
<p>Program 2.1g: The City will update the uses permitted in the R-3 zone (Section 153.061 (A)) to include emergency shelters. Emergency shelters will only be subject to those development and management standards that apply to other residential development within the same zone.</p> <p>Responsibility: Community Development Department</p> <p>Timeframe: By June 2010, adopt updated permitted uses.</p>	<p>On February 10, 2015, the City Council for the City of Riverbank adopted Ordinance No. 2015-002, adding Emergency Shelters, Transitional Housing, Supportive Housing and Target Population definitions to Section 153.003 and added Emergency Shelters, Transitional Housing and Supportive Housing as a permitted use in the Multiple Family Residential District R-3 Zone and as a permitted use with a use permit in the Neighborhood Commercial District C-1 Zone, General Commercial District C-2 Zone and Commercial-Industrial C-M Zone. This is consistent with Program 2.1g as well as Appendix D, Table D-1.</p> <p>This program is completed.</p>
<p>Policy 2.2: Adopt an Inclusionary Zoning</p>	<p>Refer to discussion below for Program 2.2a.</p>

Ordinance	
<p>Program 2.2a: An Inclusionary Zoning Ordinance will propose to have the City of Riverbank establish a regulatory and incentive framework which provides opportunities for the development of a supply and mix of new housing to meet the future housing needs of all residents. Through this framework it is expected that new residential development will provide housing opportunities to households of all incomes and achieve a diverse and balanced community with housing available for households of all income levels.</p> <p>Inclusionary unit regulations will apply to projects that propose (1) the creation of five or more dwelling units through new construction, or (2) the creation of ten or more dwelling units through adaptive reuse or conversion of a nonresidential use to residential use. The Inclusionary Zoning Ordinance will govern the percentage of inclusionary units, general requirements for inclusionary units, calculation of rents and selling prices, marketing of inclusionary units, requirements for continued affordability, and density bonuses. Projects that have entered into a development agreement with the City of Riverbank may be exempted from the provisions of this ordinance only if alternative methods of ensuring the construction of affordable dwelling units are included as part of said agreement.</p> <p>Responsibility: Community Development Department</p> <p>Timeframe: By June 2010, develop draft Inclusionary Zoning Ordinance. By June 2011, adopt and implement Inclusionary Zoning Ordinance.</p>	<p>This program was <u>not</u> implemented as part of the 2009-2014 Housing Element planning period.</p> <p>The current climate of residential development is such that the City is in a position where increased costs to developers may hinder the opportunity for the development of single-family homes. The City encourages affordable housing development and with the Density Bonus Ordinance, offers incentives for providing such housing, but an Inclusionary Zoning Ordinance would create an undue obstacle for new single-family development. The City, as with all others, used to be in a position where providing funding for the development of affordable housing was possible – through the Redevelopment Agency (RDA). With the elimination of RDA, however, the monetary burden for the development of affordable housing falls to Non-Profit Developers and For-Profit Developers.</p> <p>For the reasons described above, this program will <u>not</u> be continued as part of the 2014-2023 Housing Element.</p>
GOAL 3: REDUCE OR REMOVE GOVERNMENT CONSTRAINTS.	
Policy 3.1 Promote efficient and creative alternatives to help reduce government constraints.	Refer to discussion below, for Programs 3.1a through 3.1d.
Program 3.1a: Continue to promote the use of	Through the 2007-2014 planning period, the

<p>Planned Development zones for developers who wish to deviate from setback, parking, or other standards which may limit their ability to develop at a desired density.</p> <p>Responsibility: Community Development Department Timeframe: Ongoing</p>	<p>City did not receive any development applications proposing a Planned Development zone. However, City staff continues to promote the use of Planned Development zones within the City when circumstances allow applicants/developers to deviate from City development standards such as setbacks, parking requirements, etc. This Program will be continued as part of the 2014-2023 Housing Element.</p>
<p>Program 3.1b: The City will waive fees for General Plan amendments intended solely to increase residential designations from low-to-medium density to medium-to-high density residential. The City will apply the fee waiver at the time of submittal of a complete application. The City will also defer fees for developments with units affordable to lower-income households until the time of first inspection or as established in a development agreement between the City and the project applicant. The City will promote its fee waiver program through distribution of a brochure at the permit counter, posting of information on the City's website, and distribution of information to the local building industry association.</p> <p>Responsibility: Community Development Department Timeframe: Ongoing</p>	<p>Through the 2007-2014 planning period, the City did not receive any development applications proposing to amend the General Plan to allow for medium-to-high density residential land uses from low-to-medium density residential. As such, this Program was not successful.</p> <p>However, during the 2007-2014 planning period, the Riverbank Family Apartments were approved by the City, and developed. Through the entitlement process, the City worked with the Developer (Pacific West Companies) to adjust System Development Impact Fees and Planning Application Fees.</p> <p>The City continues encourage residential development that allows for higher densities, and therefore, this Program will be continued as part of the 2014-2023 Housing Element.</p>
<p>Program 3.1c: Continue to utilize computer software to help fast-track building permits, saving both developer and staff time.</p> <p>Responsibility: Community Development Department Timeframe: Ongoing</p>	<p>The City is currently performing a full update to the Website and will include tools and access for developers that will help streamline the "development process." Although the website is not scheduled to be complete until 2015, the City initiated this action during the planning period, 2014. Therefore, this program will be continued as part of the 2014-2023 Housing Element.</p>
<p>Program 3.1d: Amend the Zoning Ordinance to facilitate the development of housing for special needs groups. Amendments will address the following:</p> <ul style="list-style-type: none"> • Parking requirements: The City will approve reduced parking requirements for 	<p>This program was <u>not</u> implemented as part of the 2009-2014 Housing Element.</p> <p>The City encourages the opportunity for coordination with the Developer for development and building regulations that may be a constraint to the development of housing</p>

<p>developments containing senior, handicapped, single-adult, and/or small-family housing for which two parking spaces per unit are not needed to meet resident and guest parking demands.</p> <p>Responsibility: Community Development Department</p> <p>Timeframe: Adopt Zoning Ordinance amendments by December 2011.</p>	<p>for special needs groups. Although opportunity is there for coordination, specifically through the City's adopted Reasonable Accommodation Ordinance, this program does provide a method in which parking requirements may be reduced for developments containing senior, handicapped, single-adult and/or small-family housing.</p> <p>Therefore, this program will be continued as part of the 2014-2023 Housing Element with a new timeframe for completion.</p>
<p>GOAL 4: CONSERVE AND IMPROVE THE CONDITION OF EXISTING AFFORDABLE HOUSING STOCK.</p>	
<p>Policy 4.1 Increase rehabilitation efforts.</p>	<p>Refer to discussion below, for Programs 4.1a through 4.1b.</p>
<p>Program 4.1a: Continue to actively seek State and federal funding for the rehabilitation of homes. The City will consider annual applications for State CDBG, HOME, and Multi-family Housing Program funds depending on the need for additional funds and the City's ability to expend funds in a timely manner.</p> <p>Responsibility: Housing & Economic Development Department</p> <p>Timeframe: Ongoing – apply annually.</p>	<p>City staff continues to actively develop and apply for State CDGB, HOME, and Multi-Family Housing Program funds for the purposes of rehabilitating homes.</p> <p>This Program will be continued as part of the 2014-2023 Housing Element.</p>
<p>Program 4.1b: Maintain database of housing conditions and rehabilitation projects to track accomplishments and assist in future goals.</p> <p>Responsibility: Community Development and Housing & Economic Development Departments</p> <p>Timeframe: Ongoing</p>	<p>City staff continues to actively maintain a database of housing conditions and rehabilitation projects to track accomplishments and assist in future goals.</p> <p>This program will be continued as part of the 2014-2023 Housing Element.</p>
<p>Policy 4.2 Preserve current multi-family sites.</p>	<p>Refer to discussion below for Programs 4.2a and 4.2b.</p>
<p>Program 4.2a: Discourage land division of sites currently zoned high-density residential.</p> <p>Responsibility: Community Development Department</p>	<p>During the 2007-2014 planning period, the City did not receive any formal applications requesting to subdivide lands designated or zoned for high-density residential development. However, the City will continue to discourage the subdivision of sites designated for high-</p>

Timeframe: Ongoing	density residential development and therefore, this program will be continued as part of the 2014-2023 Housing Element.
<p>Program 4.2b: Monitor any units which may be deemed at-risk for conversion into market-rate housing. Ensure that any loss to the housing stock for lower income households is properly mitigated.</p> <p>Responsibility: Community Development Department</p> <p>Timeframe: Ongoing</p>	<p>Through the adoption and certification of the City's 2009-2014 Housing Element, the City determined there were no units at-risk to change to non-low income units within the City. City staff, however, will continue to monitor units which may be deemed at-risk of conversion to market rate. Therefore, this program will be continued as part of the 2014-2023 Housing Element.</p>
GOAL 5: PROMOTE HOUSING OPPORTUNITIES FOR ALL PERSONS REGARDLESS OF RACE, RELIGION, SEX, MARITAL STATUS, ANCESTRY, NATIONAL ORIGIN, COLOR, FAMILIAL STATUS, OR DISABILITY	
Policy 5.1 Make programs and information available to all persons.	Refer to the discussion below, for Programs 5.1a through 5.1b.
<p>Program 5.1a: The City will continue to promote equal housing opportunity for all persons regardless of race, religion, sex, marital status, ancestry, nation origin, or color by supporting efforts of community groups that provide counseling, investigatory, legal, or referral services to victims of discrimination. Specifically, the City will:</p> <ul style="list-style-type: none"> • Disseminate information in a variety of ways (including brochures, mailings, websites, newspaper ads, etc. in both English and Spanish) regarding rehabilitation and first-time homebuyer programs. • Maintain information on State and federal fair housing laws at the Community Development Department and other public places for public distribution (such as the Riverbank branch of the Stanislaus County Public Library, the Riverbank Community Center, and City Hall); • Train City staff at the public counter to refer victims of housing discrimination to the appropriate agency (local legal services organization, the Stanislaus County District Attorney's Office, the State Fair Employment and Housing Commission, or the U.S. Department of Housing and Urban Development); 	The City continues to promote equal housing opportunity for all persons regardless of race, religion, sex, marital status, ancestry, nation origin, or color.

<ul style="list-style-type: none"> • Seek the cooperation of the local homebuilders association, Realtor association and lenders in disseminating fair housing information; and, • Identify an annual community event such as a fair housing day or as part of another community event at which fair housing information can be distributed. <p>Responsibility: Housing & Economic Development Department</p> <p>Timeframe: Ongoing</p>	
<p>Program 5.1b: The City will update the definition of “family” and “single-family residence” to comply with all federal and State fair housing laws. The definition should not distinguish between related and unrelated persons and should not impose limitations on the number of persons that may constitute a family.</p> <p>Responsibility: Community Development Department</p> <p>Timeframe: By June 2010, adopt updated definitions.</p>	<p>On February 10, 2015, the City Council of the City of Riverbank adopted Ordinance No. 2015-002, updating the definition of “Family” and “Dwelling, Single Family Residence” to comply with all federal and State fair housing laws. These definitions do not distinguish between related and unrelated persons and do not impose limitations on the number of persons that may constitute a family. Additionally, these definitions are consistent with surrounding jurisdictions. This program has been completed and therefore will be deleted as part of the 2014-2023 Housing Element.</p>
<p>Policy 5.2 Adopt Universal Design Ordinance</p>	<p>Refer to the discussion below for Programs 5.2a through 5.2b.</p>
<p>Program 5.2a: The City will adopt a universal design ordinance governing construction or modification of homes using design principles that allow individuals to remain in those homes as their physical needs and capabilities change. The City will refer to the HCD website to develop guidelines and a model ordinance consistent with the principles of universal design.</p> <p>Responsibility: Community Development Department</p> <p>Timeframe: By June 2010, develop draft Universal Design Ordinance. By June 2011, adopt and implement Universal Design Ordinance.</p>	<p>The City Council of the City of Riverbank adopted a Reasonable Accommodation Ordinance in 2015. This ordinance provides procedures and criteria in which reasonable accommodations may be made. Program 5.2a requires the City to adopt a Universal Design Ordinance but with the Reasonable Accommodation Ordinance, the City may provide exception to zoning and land-use requirements for persons with disabilities.</p> <p>Therefore, this program is considered to be completed and will be deleted as part of the 2014-2023 Housing Element.</p>
<p>Policy 5.3 Adopt Reasonable Accommodation</p>	<p>Refer to the discussion below for Program 5.3a.</p>

Ordinance	
<p>Program 5.3a: The City will adopt written reasonable accommodation ordinance to provide exception in zoning and land-use for housing for persons with disabilities. This procedure will be a ministerial process, with minimal or no processing fee, subject to approval by the Community Development Director applying following decision-making criteria:</p> <ul style="list-style-type: none"> • The request for reasonable accommodation will be used by an individual with a disability protected under fair housing laws. • The requested accommodation is necessary to make housing available to an individual with a disability protected under fair housing laws. • The requested accommodation would not impose an undue financial or administrative burden on the City. • The requested accommodation would not require a fundamental alteration in the nature of the City's land-use and zoning program. <p>Responsibility: Community Development Department</p> <p>Timing: Adopt Zoning Ordinance Amendments by December 2012</p>	<p>On February 10, 2015, the City Council of the City of Riverbank adopted Ordinance No. 2015-004, adding Sections 153.221 through 153.229, Reasonable Accommodation, to the City's Zoning Code. This new Ordinance establishes procedures for an individual with a disability to apply for reasonable accommodation. This is approved by the Community Development Director after certain findings are made, ensuring that this process is ministerial.</p> <p>The decision making criteria in Program 5.3a are included in the Reasonable Accommodation Ordinance.</p> <p>Because this program has been completed, it will be deleted as part of the 2014-2023 Housing Element.</p>
GOAL 6: PROMOTE ENERGY CONSERVATION	
Policy 6.1: Continue to implement state energy-efficient standards.	Refer to discuss below for Program 6.1a.
<p>Program 6.1a: Continue to implement state energy-efficient standards, including the addition of energy-efficient conditions to planned development approvals.</p> <p>Responsibility: Community Development Department</p> <p>Timeframe: Ongoing</p>	<p>During the 2007-2014 planning period, the City continuously monitored updates to the California Uniform Building Code. As updates to the State's Building Code were adopted, the City updated its own Building Code. These updates included implementation of the State's energy-efficient standards. This Program will be continued as part of the 2014-2023 Housing Element.</p>
Policy 6.2: Include energy conservation guidelines as part of the development standards for the specific plan area.	During the 2007-2014 planning period, the City was in the process of preparing two Specific Plans; the Downtown Specific Plan, and the

	<p>Riverbank Army Ammunition Plant Specific Plan. The Downtown Specific Plan, scheduled for adoption in 2015, includes development standards related to energy conservation, including lighting standards, windows, and landscape and open space.</p> <p>During the 2014-2023, the City anticipates the preparation of other Specific Plan(s) within the City. Therefore, this Program will be continued as part of the 2014-2023 Housing Element.</p>
<p>Program 6.2a: Continue to include energy conservation guidelines as part of development standards in new developments.</p> <p>Responsibility: Community Development Department Timeframe: Ongoing</p>	<p>As required per Title 24 of the California Code of Regulations, the City continues to include energy conservation standards on all new development within the City.</p> <p>This Program will be continued as part of the 2014-2023 Housing Element.</p>
<p>Policy 6.3: Provide weatherization assistance to low-income households.</p>	<p>Refer to discussion below for Program 6.3a.</p>
<p>Program 6.3a: Continue to include weatherization as a typical repair in the City's housing rehabilitation program.</p> <p>Responsibility: Housing and Economic Development Department Timeframe: Ongoing</p>	<p>During the 2007-2014 planning period, the City assisted in the rehabilitation of two (2) residential units. In 2014, the Housing Rehabilitation Program funded two (2) loans. These two projects are expected to be completed in the Spring of 2015.</p> <p>This Program will be continued as part of the 2014-2023 Housing Element.</p>

F. EVALUATION OF PROGRAM 1.1A

Pursuant to Chapter 614, Statutes of 2005 (AB 1233) (Government Code Section 65584.09), if the City of Riverbank failed to make adequate sites available to accommodate the regional housing need in the prior planning period including failure to implement rezoning, the City must zone or rezone sites to accommodate any unaccommodated need within the first year of the 2015-2023 planning period. Program 1.1a required the City to rezone sites listed in Table V-2 (65.2 acres) and adopt a general plan amendment (if necessary) and to complete annexation and zoning of at least 15 acres of potential sites identified in Table V-3 to a higher density district (R-3 or equivalent zoning to at least 20 dwelling units per acre).

There are a number of reasons for not implementing this program in addition to the site development constraints identified in Table VIII-2 (Program 1.1a Evaluation). In addition, this program:

1. The previous Housing Element provided zero analysis and data of Multiple Family Residential capacity and as a result, identified a shortfall that required the City to rezone and annex about 85 acres to R-3. Per Government Code Section 65583(3), the City is required to complete "...an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment." In addition, the inventory must list these sites by parcel number of unique reference, zoning, general plan, and existing use for non-vacant sites and realistic residential capacity for each individual site. The 2009-2014 Housing Element failed to provide this level of analysis and only provided total acreages and realistic capacity for each Zoning District.
2. Upon evaluation of the current Site Inventory and Analysis located in Section V, City staff determined that the amount of acres identified in the 2009-2014 Housing Element was not justified to meet the 4th Cycle RHNA.
3. To determine the shortfall (Unaccommodated Need) from the 4th Cycle Planning Period, an AB1233 Analysis is included in this Section.

Since January 1, 2007 and June 23, 2014, there have been three (3) affordable housing developments approved and/or constructed in the City of Riverbank. Table VIII-3 below shows the project characteristics, which includes 155 affordable units approved and/or constructed and they include: Riverbank Family Apartments, Riverbank Senior Apartments and Riverbank Central Apartments, a Pacific West Communities project awaiting approval for Tax-Credit Allocation (Preliminary Allocation) from the California Tax Allocation Committee.

TABLE VIII-3
Affordable Housing Project Characteristics
City of Riverbank

Project	Address	GP	Zoning	APN	Acres	Total Units	Affordable Units	Density	Year Approved/Constructed
Riverbank Family Apartments	3952 Patterson Road	MDR	R-2	132-047-077	4.32	65	64	15.1	2008/2010
Riverbank Senior Apartments	3101 Orange Avenue	MDR	PD	132-035-008	2.11	20	20	8.4	2009/2010
Riverbank Central Apartments	6108 Claus Road	HDR	R-3	062-022-001	4.59	72	71	16	April 15, 2014
Total						157	155		
<i>Notes:</i> MDR = Medium Density Residential (8-16 du/acre) HDR = Higher Density Residential (16+ du/acre) PD = Planned Development R-3 = Multiple Family Residential									

In all three affordable housing projects, each unit is identified as targeting a specific income group (extremely low-, very low-, and low-income). This is done by setting the rent (including utilities) at a specific amount so that is below the medium family income by a certain percentage, i.e. 30% below median income, 50% below median income, etc. As depicted below in Table VIII-4, each affordable housing unit is separated by bedroom, current/proposed rent as well as percentage versus the area medium income. Based on HUD Income Limits for 2015, the income categories are divided as such:

- Extremely-low-income =** Households who earn 30% or less of the median area income.
- Very-Low-Income =** Households who earn between 30% and 50% of the median area income.
- Low-Income =** Households who earn between 51% and 80% of the area median income.
- Moderate-Income =** Households who earn between 80% and 120% of the area median income. (100% of the area median income for 2015 is \$53,300 for a family of four in Stanislaus County.)
- Above Moderate Income =** Above 120% of the County median income.

**TABLE VIII-4
Rent Versus Median Income
City of Riverbank**

Project Name		30%	50%	55%	60%
Riverbank Family Apartments	Two-Bedroom Rent	\$359.00	\$638.00	\$708.00	\$779.00
	Three-Bedroom Rent	\$408.00	\$731.00	\$811.00	\$892.00
	Four-Bedroom Rent	\$449.00	\$809.00	\$899.00	\$898.00
Unit Count	Two-Bedroom	2	6	12	4
	Three-Bedroom	4	8	16	4
	Four-Bedroom	1	2	4	1
<i>Note: Rent includes Utilities</i>					
		30%	40%	50%	
Riverbank Senior Apartments	One-Bedroom Rent	\$282.00	\$303.00	\$504.00	
	Two-Bedroom Rent	\$333.00	\$359.00	\$598.00	
Unit Count	One-Bedroom	1	1	14	
	Two-Bedroom	1	3	0	
<i>Note: Rent includes Utilities</i>					
		30%	50%	55%	60%
Riverbank Central Apartments	Two-Bedroom Rent	\$312.00	\$569.00	\$633.00	\$697.00
	Three-Bedroom Rent	\$353.00	\$649.00	\$723.00	\$797.00
	Four-Bedroom Rent	\$388.00	\$719.00	\$801.00	\$884.00
Unit Count	Two-Bedroom	3	9	10	2
	Three-Bedroom	4	13	16	6
	Four-Bedroom	1	3	3	1
<i>Note: Project not constructed. Proposed Rent is presented above includes Utilities.</i>					
<i>Sources:</i>					
<i>Riverbank Family Apartments: California Tax Credit Allocation Committee Project Staff Report, Dated December 16, 2008 and Phone Conversation with Property Management held on September 11, 2015.</i>					
<i>Riverbank Senior Apartments: City of Riverbank Planning Commission Staff Report, Dated June 16, 2009; and Phone Conversation with Property Management held on September 11, 2015.</i>					
<i>Riverbank Central Apartments: Phone Conversation with Mike Kelly, TPC Housing; California Tax Credit Allocation Committee Staff Report, Dated May 21, 2015 and filled out June 26, 2015. Going to be presented to the Committee November 2015 for Preliminary Reservation.</i>					

Table VIII-5 totals the units by bedroom and income category to utilize in the AB1233 Analysis in Table VIII-6. As shown below, 17 units are set-aside for Extremely Low Income families, 45 units are set-aside for Very Low Income families and 99 are set aside for Low Income families. These units are spread among one-bedroom, two-bedroom, three-bedroom and four-bedroom units. For instance, Riverbank Family Apartments has set-aside one (1) four-bedroom unit out of eight (8) total four-bedroom units for Extremely Low Income families.

TABLE VIII-5
Income Category by Unit
City of Riverbank

Project Name	Bedrooms	Extremely Low	Very Low	Low
Riverbank Family Apartments - Total Units = 65	Two-Bedroom	2	6	16
	Three-Bedroom	4	8	20
	Four-Bedroom	1	2	5
<i>Subtotal by Bedroom</i>		7	16	41
<i>One (1) Three-Bedroom Manager Unit Excluded</i>				
Riverbank Senior Apartments - Total Units = 20	One-Bedroom	1	1	14
	Two-Bedroom	1	3	0
<i>Subtotal by Bedroom</i>		2	4	20
Riverbank Central Apartments - Total Units = 72	Two-Bedroom	3	9	12
	Three-Bedroom	4	13	22
	Four-Bedroom	1	3	4
<i>Subtotal by Bedroom</i>		8	25	38
<i>One (1) Three-Bedroom Manager Unit Excluded</i>				
Total by Bedroom		17	45	99

As discussed above, Government Code Section 65584.09 mandates that “where a local government failed to identify or make adequate sites available in the prior planning period, the jurisdiction must zone or rezone adequate sites to address the unaccommodated housing need within the first year of the new planning period. In addition to demonstrating adequate sites for the new planning period, the updated housing element must identify the unaccommodated housing need by income level. To determine the unaccommodated need, jurisdictions could take the following steps:”

- Subtract the number of units approved or constructed (by income) since the beginning of the previous planning period's RHNA baseline data.
- Subtract the number of units that could be accommodated on any appropriately zoned site specifically identified in the element adopted for the previous planning period (not counted above).
- Subtract the number of units accommodated on sites that have been rezoned for residential development pursuant to the site identification programs in the element adopted for the prior planning period.
- Subtract the number of units accommodated on sites rezoned for residential development independent of the sites rezoned in conjunction with the element's site identification programs as described above.

Table VIII-6 below depicts the AB1233 Analysis for Riverbank.

TABLE VIII-6
AB1233 Analysis – 4th Cycle
City of Riverbank

Regional Housing Needs Allocation (RHNA)	Extremely Low	Very Low	Low	Moderate	Above Moderate
	55	54	146	172	367
1) Units Approved/Constructed from January 2007- June 2014	17	45	99	0	386
2) Previously Identified Sites Currently Available in Acres (Capacity)	22	22	46	172	N/A
3) Sites Rezoned pursuant to Housing Element Program	0	0	0	N/A	N/A
4) Sites Rezoned (other)	0	0	0	N/A	N/A
Remaining Need	16	-13	1	0	
Total Remaining Need					17
Total Remaining Need (Acres) (20 du/acre)					0.85
Notes:					
<i>4.50 net Acres identified in the Previous Housing Element that could accommodate 90 units using default density of 20 du/acre</i>					
<i>Previously identified sites currently available for the Moderate Income Group include 5.98 net acres of sites zoned R-2 and 96.35 net acres zoned R-1 as part of the 2009-2014 Housing Element</i>					

As shown in Table VIII-6 above, the Total Remaining Need from the 4th Cycle Planning Period for Riverbank to zone or rezone is 0.85 acres, or 17 units (20 dwelling units per acre). This is calculated using the AB1233 instructions above as well as identifying the Units Approved/Constructed from January 2007 to June 2014, as determined in Table VIII-3, VIII-4 and VIII-5.

Pursuant to AB1233 and Housing Element Law, the site as part of the rezone program must comply with suitability requirements set forth in Government Code Section 65583.2. Specifically, for Riverbank, the site must be by-right, meaning that (a) local government review must not require a CUP, planned unit development or other discretionary approval, (b) be zoned and have development standards that permit at least 16 units per site, (c) have a minimum density of 20 units per acre, and (d) at least 50 percent of the lower-income need must be accommodated on sites designated for residential use only, unless otherwise meeting statutory requirements for mixed use.

The requirement to address the unaccommodated housing need for the previous planning period is **in addition** to the requirement to identify other specific sites to accommodate the RHNA for the new planning period. The site(s) identified to be zoned or rezoned to address the unaccommodated need from the 4th Cycle may not count for the sites used to address the new planning period (5th Cycle).

To address the unaccommodated need as analyzed in Table VIII-6 of 0.85 acres (17 units), the City has identified one (1) site to be rezoned within the first year of the new planning period. For Stanislaus County, Housing Element updates are due by December 31, 2015. As a result, the rezone requirement must be done by December 31, 2016 for the Housing Element to remain in compliance with HCD. The site to be rezoned to meet this requirement is shown in Table VIII-7 below:

**TABLE VIII-7
Site Inventory for Rezone
City of Riverbank**

Site No.	APN	Address	Gross Acres	Net Acres	General Plan	Current Zoning	Rezone	Infrastructure Availability	Existing Use	Environmental Constraints	Realistic Capacity ¹
Y1	075-30-001	2644 Morrill Road	2.40	1.68	Lower Density Residential (LDR)	Single Family Residential (R-1)	R-3	Y	SFD / Out Buildings	MID Lateral	34

Note:

R-3 = Multiple Family Residential

Default Density of 20 du/acre was used to determine Realistic Capacity.

¹The realistic capacity considers a twenty (20) percent right-of-way take and the setback requirements of the MID Lateral adjacent to the site. End net acre percentage = 30 percent.

To accomplish this, Program 1.1c has been added to the 2014-2023 Housing Element. This program requires the City to rezone the above site to R-3, Multiple Family Residential and if necessary, adopt a General Plan Amendment to achieve

consistency. The above site meets the following criteria:

- Site is suitable for higher density residential development and is located close to services and transportation corridors;
- Can accommodate at least sixteen (16) dwelling units; and
- Can accommodate the density of twenty (20) dwelling units per acre.

This program is to be complete by December, 2016. By rezoning the above site, the City addresses the Unaccommodated Need from the 4th Cycle. In addition, this Site is not included in the inventory located in Section V to accommodate the RHNA for the 5th Cycle Planning Period.

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SECTION IX

2014-2023 Housing Element - Housing Goals and Policies

A. INTRODUCTION

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

Briefly stated, the Housing Goals are:

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

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

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

B. GOALS

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

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

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

Program 1.1a: The City shall designate sufficient land at various densities to allow for the construction of sufficient housing to meet its legally adopted HCD Regional Housing Need Allocation (RHNA) between 2014 and 2023. The City shall review, as needed, the amount of land designated for various residential uses in conjunction with the amount of and types of housing produced in the previous year to determine if any changes in the General Plan and Zoning Ordinance may be needed to meet the City’s housing needs. A review of the supply of vacant land and development patterns over the preceding year will be incorporated into each annual evaluation of the City’s implementation of the Housing Element programs. Since some of the land needed to meet the City’s housing needs between 2014 and 2023 is outside the present City limits and Sphere of Influence, the City will have to amend its Sphere of Influence and annex this land before it can be developed. The City shall prezone enough land outside the current city limits to accommodate the remaining housing need. The City shall inform local developers and affected landowners of the rezoning action through a public outreach effort (i.e. direct mailings, website postings, etc.). The outreach effort should also seek to encourage developer interest in annexation of rezoned land by describing development characteristics.

Responsibility: Development Services Department

Timeframe: 2014-2023

Program 1.1b In conjunction with Program 1.1a, the City shall maintain its vacant sites inventory by facilitating the development of the Crossroads West Specific Plan, and designate therein sufficient sites to accommodate the dwelling units identified in Table V-4, and specifically, those sites designated for higher density development in order to meet the regional housing

needs of lower income households. As of March 2015, the Crossroads West Specific Plan area is anticipated to be annexed into the City of Riverbank by 2017. Upon annexation, the City shall permit the development of sites designated for higher density development in accordance with Section 65583.2(h) and (i) of the Government Code, including permitting multi-family housing without discretionary review, or beyond what is typically required by the City. The City will also consider allowing additional density bonuses within the Crossroads West Specific Plan for affordable housing development projects that commit to providing Extremely Low-, Very Low-, and Low Income Housing. If the Crossroads West Specific Plan is not annexed by the end of the year, 2017, the City will take the following actions to identify and rezone, if necessary, higher density residential sites of equivalent capacity within 6-months to maintain a sufficient sites inventory to meet the City’s Regional Housing Needs Allocation.

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

Timeframe: By End of Year 2017

Program 1.1c To meet the Unaccommodated Need from the 4th Cycle identified in the Program 1.1a and AB1233 Analysis located in Section VIII, the City will rezone the site(s) listed in Table VIII-7 and adopt a general plan amendment (if necessary). The site(s) will meet the following criteria:

- Can meet a minimum of 16 units;
- Can meet a minimum density of 20 dwelling units per acre;
- Rezone to a district that can permits residential uses only (by-right)

Failure to rezone the site(s) to address the Unaccommodated Need from the 4th Cycle by the timeframe will result in Housing Element non-compliance.

Responsibility: Development Services Department

Timeframe: No later than December 31, 2016

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

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

Responsibility: Development Services Department

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

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

Responsibility: Development Services Department

Timeframe: Ongoing

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

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

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

Responsibility: Housing & Economic Development Department

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

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

Responsibility: Development Services Department and Housing & Economic Development Departments

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

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

Responsibility:	Development Services Department
Timeframe:	Ongoing
Program 2.1d:	Continue to distribute information on second units at the permit counter and post information on the City's website.
Responsibility:	Development Services Department
Timeframe:	Ongoing
Program 2.1e:	<p>Assist in the development of housing for farmworkers. Actions will include assistance with site identification and support of applications for funding. The City shall provide technical assistance when needed, and continue to conduct pre-application conferences and meet with farm worker housing developers on an ongoing basis. Actions include:</p> <ul style="list-style-type: none"> • Post information on the Development Services website within 1-year of Housing Element adoption. Information includes a site inventory of available land (Program 2.1f), housing resources and grant information. • Contact farmworker housing developers to determine interest and identify constraints to farmworker housing development within the City.
Responsibility:	Economic Development and Housing Department
Timeframe:	Ongoing; Post information on Development Services website within 1-year of Housing Element adoption; Identify and list Farmworker housing developers by December 2017.
Program 2.1f	The City will work with the agricultural community, housing providers and agricultural groups to develop and build year-round and seasonal agricultural worker housing. This will require an analysis of prime agricultural areas in the City to identify suitable locations for at least 20 units of farmworker housing. Information gathered from this analysis shall be provided, in conjunction with Program 2.1e, to agricultural and affordable housing developers in a manner conducive to their use for developing the actual units. In addition, the City shall invite developers and local farmworker organizations to be involved in the Housing Element update and other housing related activities.
Responsibility:	Development Services and Housing Department
Timeframe:	Ongoing, Initiate analysis of prime agricultural areas in the City within 1-year of Housing Element adoption.
Program 2.1g:	The City will update the uses permitted in the R-1 and R-2 Zone to include Transitional and Supportive Housing as a permitted use. In addition, the City shall amend the Uses Permitted with a Use Permit in the C-1, C-2 and C-M Zone to

remove Transitional and Supportive Housing as a Permitted Use with a Use Permit. The C-1, C-2 and C-M Zone do not permit residential uses and Transitional and Supportive Housing, per State Law, shall be permitted by-right and require no discretionary review.

Responsibility: Development Services Department
Timeframe: By June 2016, adopt updated permitted uses.

Program 2.1h: The City shall amend its Zoning Ordinance to comply with Health and Safety Act Sections 17021.5 and 17021.6 and permit Employee Housing/Farmworker Housing in the R-1 Zone. The amendment shall include the following:

- Amend Definitions (Section 153.003) to include Employee Housing
- Amend the Single Family Residential District R-1 zone to include Employee Housing for no more than 6 workers as a permitted use (Section 153.031).
- Amend the Single Family Residential District R-1 Zone to include Employee Housing with no more than 12 units or 36 beds as a permitted use Section 153.031).

Responsibility: Development Services Department
Timeframe: By June 2016, adopted updated permitted uses.

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

Responsibility: Development Services Department and Housing and Economic Development Departments.
Timeframe: 2014-2023

Program 2.1j: The City shall encourage housing development within the General Plan Infill Opportunity Area and specifically, sites designated Mixed Use. Housing development shall include housing for extremely low-, very-low, and low income group. Strategies to achieve new and infill housing include:

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

- Encourage affordable housing developers to, such as Habitat for Humanity to locate affordable housing projects within the Infill Opportunity Area.

Responsibility: Development Services Department
 Timeframe: 2014-2023

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

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

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

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

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

Responsibility: Development Services Department
 Timeframe: 2014-2023 Planning Period

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

Responsibility: Development Services Department
 Timeframe: Annually

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

Responsibility: Development Services Department
Timeframe: 2014-2023 Planning Period

GOAL 3: REDUCE OR REMOVE GOVERNMENT CONSTRAINTS.

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

Program 3.1a: Continue to promote the use of Planned Development zones for developers who wish to deviate from setback, parking, or other standards which may limit their ability to develop at a desired density.

Responsibility: Development Services Department
Timeframe: Ongoing

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

Responsibility: Development Services Department
Timeframe: Ongoing

Program 3.1c: Continue to utilize computer software to help fast-track building permits, saving both developer and staff time.

Responsibility: Development Services Department
Timeframe: Ongoing

Program 3.1d: As parking requirements are a common constraint throughout the State of California, the City shall review and amend to reduce the City’s parking standards (inclusive of guest parking)

for multifamily uses in the R-2 and R-3 zones as follows:

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

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

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

Responsibility: Development Services Department
Timeframe: Review Zoning Code Parking Standards annually and make information available to public by Spring of 2016.

Program 3.1e: Amend the Section 150.30: System Development Fees of the Riverbank Municipal Code to provide provisions for the Deferral of System Development Fees. Deferral of Fees are to be approved by the City Council and shall require a deposit, payment of an administrative expense, and payment of a reasonable rate of interest for the portion of the fee which is deferred.

Responsibility: Development Services Department
Timeframe: Adopt Zoning Ordinance amendment by Spring of 2016

Program 3.1f In accordance with Government Code Section 65589.7, immediately following City Council adoption, the city must deliver to all public agencies or private entities that provide water and sewer services to properties within Riverbank a copy of the 2014-2023 Housing Element. The City of Riverbank provides water and sewer services to all residents and businesses within the City. As such, a copy of the adopted 2014-2023 Housing Element will be provided to the applicable Department(s) within 30-days. The City will also establish a written procedure by the end of 2017 pursuant to Government Code Section 65589.7 to provide priority water and sewer service to development with units affordable to lower income households.

Responsibility: Development Services Department
Timeframe: Within 30 days of adoption of the Housing Element, prepare written procedures by the end of 2017

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

- Assign a primary contact for priority housing developments to assist with all necessary entitlement and assist navigating various local departments;
- Hold pre-application development conferences; and
- Provide information about permit streamlining at the planning counter, on the City’s website and in other public places to increase awareness.

Responsibility: Development Services Department
 Timeframe: Ongoing

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

Policy 4.1 Increase rehabilitation efforts.

Program 4.1a: Continue to actively seek State and federal funding for the rehabilitation of homes. The City will consider annual applications for State CDBG, HOME, and Multi-family Housing Program funds depending on the need for additional funds and the City’s ability to expend funds in a timely manner.

Responsibility: Housing & Economic Development Department
 Timeframe: Ongoing – apply annually.

Program 4.1b: Maintain database of housing conditions and rehabilitation projects to track accomplishments and assist in future goals.

Responsibility: Development Services and Housing & Economic Development Departments
 Timeframe: Ongoing

Program 4.1c: The City will conduct a Housing Condition Survey. This Housing Condition Survey will follow HCD Guidelines for conducting a Housing Condition Survey. Results of the survey are to be published on the City’s website and, as a result of the

survey, the City will assist the Stanislaus County Housing Authority in rehabilitation and targeted efforts. Actions to be take following the results of the Survey include but are not limited to:

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

Responsibility: Development Services and Housing & Economic Development Departments

Timeframe: By December 2016, complete Housing Condition Survey and Ongoing assistance to the Stanislaus County Housing Authority

Policy 4.2 Preserve current multi-family sites.

Program 4.2a: Discourage land division of sites currently zoned high-density residential.

- The City shall evaluate and make a written determination on the site constraints as a result of a proposed subdivided site currently zoned high-density residential.

Responsibility: Development Services Department

Timeframe: Ongoing

Program 4.2b: Monitor any units which may be deemed at-risk for conversion into market-rate housing. Ensure that any loss to the housing stock for lower income households is properly mitigated.

Responsibility: Development Services Department

Timeframe: Ongoing

GOAL 5: PROMOTE HOUSING OPPORTUNITIES FOR ALL PERSONS REGARDLESS OF RACE, RELIGION, SEX, MARITAL STATUS, ANCESTRY, NATIONAL ORIGIN, COLOR, FAMILIAL STATUS, OR DISABILITY

Policy 5.1 Make programs and information available to all persons.

Program 5.1a: The City will continue to promote equal housing opportunity for all persons regardless of race, religion, sex, marital status, ancestry, nation origin, or color by supporting efforts of community groups that provide counseling, investigatory, legal, or referral services to victims of discrimination. Specifically, the

City will:

- Disseminate information in a variety of ways (including brochures, mailings, websites, newspaper ads, etc in both English and Spanish) regarding rehabilitation and first-time homebuyer programs.
- Maintain information on State and federal fair housing laws at the Community Development Department and other public places for public distribution (such as the Riverbank branch of the Stanislaus County Public Library, the Riverbank Community Center, and City Hall);
- Train City staff at the public counter to refer victims of housing discrimination to the appropriate agency (local legal services organization, the Stanislaus County District Attorney's Office, the State Fair Employment and Housing Commission, or the U.S. Department of Housing and Urban Development);
- Seek the cooperation of the local homebuilders association, Realtor association and lenders in disseminating fair housing information; and,
- Identify an annual community event such as a fair housing day or as part of another community event at which fair housing information can be distributed.

Responsibility: Housing & Economic Development Department
Timeframe: Ongoing

Program 5.1b: To promote continued opportunity for public engagement, the City shall conduct an annual Housing Element review. Provide opportunities for public engagement and discussion in conjunction with the State requirement of written review of the General Plan by April 1 of each year (per Government Code Section 65400). Use the Planning Commission and City Council as an avenue for public input on housing issues and housing element implementation. Notices shall be prepared in English and Spanish and be published in a newspaper of general circulation and posted at City Hall North and South. Website and social media notification shall be encouraged. To ensure General Plan Consistency between the Housing Element and the other Elements of the General Plan the City shall, in addition to the requirements above, complete the following:

- Maintain the Draft General Plan Housing Element Review on the City's Website;
- Develop an evaluation matrix to determine the consistency between the Housing Element policies and

programs and the other Elements of the General Plan.

Responsibility: Development Services Department
Timeframe: Annually (April 1 of each year)

Program 5.1c: To promote Public Participation in the Housing Element update process, the City shall utilize the following actions, including:

- As noted in Program 5.1b, Public Notices for Housing Element Public Workshops shall be posted in English and Spanish and posted at various locations within the City including affordable housing developments, churches, schools, Community Center as well as the City's website and social media (Facebook);
- The City shall partner with local Churches to present and solicit input on affordable housing within the City;
- Public Notices for activities related to the Housing Element shall be delivered in the Monthly water bill. Notices shall be printed in English and Spanish.

Responsibility: Development Services Department
Timeframe: Ongoing, Identify partner for Public Participation by December, 2021.

GOAL 6: PROMOTE ENERGY CONSERVATION

Policy 6.1: Continue to implement state energy-efficient standards.

Program 6.1a: Continue to implement state energy-efficient standards, including the addition of energy-efficient conditions to planned development approvals.

Responsibility: Development Services Department
Timeframe: Ongoing

Policy 6.2: Include energy conservation guidelines as part of the development standards for the specific plan area.

Program 6.2a: Continue to include energy conservation guidelines as part of development standards in new developments.

Responsibility: Development Services Department
Timeframe: Ongoing

Policy 6.3: Provide weatherization assistance to low-income households.

Program 6.3a: Continue to include weatherization as a typical repair in the City's housing rehabilitation program.

Responsibility: Housing and Economic Development Department
Timeframe: Ongoing

C. ANTICIPATED HOUSING ACCOMPLISHMENTS: 2014-2023

The City believes that the programs and objectives described in this section represent the maximum effort the City can make to accommodate housing for all income groups. In developing quantified objectives, the City has considered:

- Development costs for market-rate housing and how the City can reduce these costs, still provide necessary public services and facilities, and maintain a minimum acceptable standard of development quality;
- The zoning densities which are appropriate to accommodate very low-, low-income housing yet which are still sensitive to the City's environmental character and existing residential neighborhoods;
- Available local financial and staff resources to implement the City's housing program (the City does not anticipate having sufficient funding to provide more than 1 staff positions to support the City's housing program and other community development programs);
- Available state and federal sources of funding for affordable housing developments; and,
- The ability of the private sector to assist the City in implementing proposed housing programs. The housing program makes a conservative estimate, therefore, of the number of market rate and government-assisted housing units affordable to very low, low and moderate-income households that could be provided from the programs described above.

QUANTIFIED OBJECTIVES (2014 - 2023)

	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
Accommodate Regional Housing Needs¹	160	161	206	217	536	1,280
New Housing Construction	50	50	145	300	500	1,045
Housing Rehabilitation	33	32	35			100
Conservation of Affordable Housing²	100					100
Homebuyer Assistance	7	8	20			35

1. STANCOG 2014-2023 Regional Housing Allocation Plan

2. Conservation of non-assisted low-cost rental housing through the City's code enforcement program and the preservation/improvement of mobilehome parks.

APPENDICES

APPENDIX A
AVAILABLE HOUSING PROGRAMS – CITY OF RIVERBANK

APPENDIX A

Available Housing Programs - City of Riverbank

A. HOUSING REHABILITATION PROGRAM

The City of Riverbank's Housing Rehabilitation Program currently has funds available to assist families and individuals with home repair and rehabilitation needs. The purpose of the program is to eliminate hazardous conditions in the home, correct code deficiencies and extend the useful life of the structure.

Typical repairs include: roof repair or replacement; electrical, plumbing or structural repairs; room additions to lessen over-crowding; installation of central heat and air conditioning; window repair or replacement; weatherization; handicapped access including wheelchair ramps; and floor-covering repair or replacement.

As of 2014, the maximum loan amount is \$85,000.00 - \$175,000.00, which is provided as a non-interest and/or below-market interest rate mortgage. The fixed interest rate is 0% or 3% per year for owner-occupied housing, and 5% per year for renter-occupied housing. Loan terms are for 15 years with a non-prepayment penalty policy.

Elderly owner-occupants (62 years of age or older), who are low to very low-income and paying more than 30% of their income toward housing expenses, can receive a 15-year term deferred loan. Loans are non-amortized with repayment due upon sale of the property. Loans made to other low-income owner-occupants and owner-investors are amortized over the term of 15 years with small monthly payments required.

Income limits to determine eligibility change yearly. Interested applicants should contact the City of Riverbank's Economic Development and Housing Department for more information.

B. FIRST-TIME HOMEBUYERS ASSISTANCE PROGRAM

The First-Time Homebuyers Program provides an opportunity for qualified low-income households to buy their first home in Riverbank.

Since 2009, the City of Riverbank Housing Division has issued forty-three (43) first-time homebuyers assistance loans amounting to \$2,460,173. Out of the forty-three (43) issued, eight (8) were for very-low income groups, six (6) for low income groups and twenty (20) for Medium Income groups.

1. Assistance Available

Up to \$70,000.00 is available as a deferred payment loan (DPL) for a 30-year period. The loan can be used to cover initial costs such as loan origination, points, title insurance,

escrow fees, impounds, etc., in addition to mortgage subsidy to reduce principal, interest, taxes, and insurance (PITI) to an affordable level, based on household income. At the end of the 30-year term, the loan shall retain the non-interest rate payable on the 31st anniversary date. Funds are available through the Home Ownership Partnership Program (HOME) or the First Time Home Buyers Program (FTHB) funded by State of California Housing and Community Development (HCD).

2. Property Qualifications

The property must be located within the City Limits of Riverbank. Purchase price limit is subject to the Stanislaus County maximum of \$362,790. The home must be a structurally sound, and homes built prior to 1978 must provide Lead Base Paint Clearance. New developments must have foundations poured and can be under construction or at final stage. A unit is ineligible if its purchase would result in the displacement of the tenant.

3. Procedure

The first step is to contact the City's Housing staff in regards to the program procedure funds availability and placement on interest list. Notification of funds will be conducted by provided phone contact. Once the application has been received, applicants must schedule an interview appointment to determine the household eligibility. Once eligibility has been determined, the applicant will receive instructions on the proceeding loan process. To remain eligible, the applicant has 60 days to enter into a real estate purchase contract.

Applicants must work with lenders to determine the amount of payment the family can afford and loan approval. Lenders may contact the City of Riverbank for loan process guidance if the lender is unfamiliar with the city program. Applicants must provide sufficient personal funds to cover 1% of purchase, providing records of season money or gift letter from anyone except person(s) holding deed on the property being purchased.

The applicant works with a real estate agent on the selection of a home, makes an offer and enters the purchase contract. Applicant, realtor, and lender must join all documentation as one loan application package providing the analysis of the applicant's need to be submitted to the City's Housing Department. Housing staff will stamp-date the loan received, evaluate for completeness and analyze process. All parties involved in this application process must plan for at least a 45-day escrow upon complete package acceptance.

Updated information regarding income qualifications and funds available can be acquired from the Economic Development and Housing Department. The City of Riverbank is an Equal Housing Lender and does not discriminate on the basis of race, color, religion, sex, handicap, familial status, or national origin.

APPENDIX B
HOUSING CONDITION SURVEY – CITY OF RIVERBANK

APPENDIX B
Housing Condition Survey
City of Riverbank

Funded By:
State of California Department of Housing and Community Development
California Development Block Grant No. 02-STBG-1762
May/June 2003

PURPOSE

A housing condition survey was conducted in 2003 covering the proposed Riverbank target area. The purpose of the survey was two-fold: first, to gather information in order to assess the feasibility of implementing a housing rehabilitation project in the area; second, to develop a program design which would effectively address demonstrated housing needs. The survey was conducted in accordance with the California Department of Housing and Community Development guidelines.

METHODOLOGY

During the months of May and June 2003, staff of the Community Development Department for the City of Riverbank drove every street in the Housing Condition Target Area and completed a Housing Condition Survey for each housing structure.

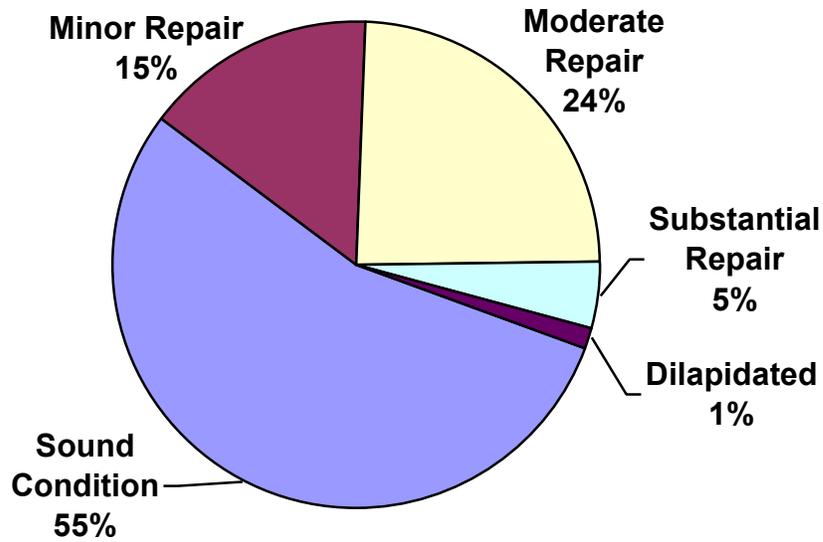
Each structure was rated according to criteria established by the State Department of Housing and Community Development (HCD). There are five structural categories: foundation, roofing, siding, windows, and electrical. Within each category, the housing unit is rated from "no repairs needed" to "replacement needed." These condition points are added together for each unit and a finding was made identifying each unit as being sound, in need of minor repair, moderate repair, and substantial repair or dilapidated. The last designation is applied to units on which only correction of health and safety factors or demolition is economically feasible (i.e., too expensive to bring up to the Uniform Housing Code Standards).

Upon completion of the surveys, collected data was collated and analyzed.

2003 SURVEY RESULTS

By APN Book Number and Tenure

BOOK NUMBER	SOUND CONDITION		MINOR REPAIR		MODERATE REPAIR		SUBSTANTIAL REPAIR		DILAPIDATED		TOTAL
	Single	Multi	Single	Multi	Single	Multi	Single	Multi	Single	Multi	
62	6	0	10	0	6	2	2	0	0	0	26
74	367	45	17	0	1	0	0	0	0	0	430
75	1872	2	199	186	318	135	53	25	10	9	2809
132	412	9	305	42	657	72	144	5	43	0	1689
Subtotal	2657	56	531	228	982	209	199	30	53	9	-
TOTAL	2713		759		1191		229		62		4954



APPENDIX C
PROCESSING TIME OF VARIOUS DEVELOPMENT APPLICATIONS

APPENDIX C

Processing Time of Various Development Applications

PROCESSING TIME

Processing time is an important factor for all housing unit construction, but specifically for projects being developed under volatile financial conditions. The City has become accustomed to processing a large volume of projects, however, the average processing time per project can increase significantly depending on the complexity of the project in question.

The following are average processing times for various types of land use approvals:

- Subdivision Maps - 16 weeks
- Zone Change - 16 weeks
- (Conditional) Use Permit - 8 weeks
- Site Plan Review - 8 weeks
- Planned Development - 20 weeks
- General Plan Amendment (No EIR) - 20 weeks
- General Plan Amendment (With EIR) - 56 weeks

These typical processing times are in compliance with state-mandated timeframes for development review. The City believes these are reasonable timeframes that do not pose a constraint to meeting the City's housing needs. To reduce the overall development review time for complicated proposals and proposals requiring multiple approvals, the City encourages concurrent reviews of multiple-approval projects.

SITE IMPROVEMENTS REQUIREMENTS

The City of Riverbank Subdivision Ordinance, Title 11, General Regulations; Design, identifies the following site improvements and Chapter 5, Final Maps, identifies security and form of final maps.

- Subdividers shall have their contractors for subdivision improvements consult with the Director before any construction is started to arrive at an understanding as to requirements and the schedule of inspections required.
- All improvements in subdivisions shall be installed as required to the specifications and standards established by the City Council. The City's Construction Inspector shall administer or perform inspections to determine conformance.
- Plans and profiles for proposed improvements shall be submitted to and approval obtained from the City Engineer prior to the commencement of construction. A plan of the entire subdivision shall be on the first sheet of improvement plans.

- Inspection fees shall be based on the actual expenses incurred, plus a reasonable sum for overhead and supervision.
- Rejected work shall be remedied or removed by the subdivider. Any work beyond the lines and grades shown on the plans and not approved by the City Engineer may be ordered removed at the subdivider's expense.
- The City Engineer or his authorized representative shall at all times have access to the work during construction and shall be furnished with every reasonable facility for ascertaining that materials used and employed and the workmanship are in accordance with the requirements and intentions of these specifications. Work done and materials furnished shall be subject to his inspection and approval. Materials found unsuitable may be rejected and must be removed from the project.
- Underground utilities installed in streets or alleys shall be installed prior to surfacing of said streets or alleys. Service connections shall be laid to such length as will obviate the necessity for disturbing the street or alley improvements when service connections are completed.
- The subdivider shall direct his engineer to furnish the City one complete set of improvement plans on reproducible paper after completion of improvements. These plans shall show any corrections as to location or grade or improvements or "No Corrections," whichever is applicable. Said plans shall be marked "AS BUILT," and submitted to the Development Services Department prior to acceptance of improvements by the City Council.

The Improvements made in the City must conform to the specifications and standards adopted by the City Council. Offsite requirements are discussed in the next section on fees and exactions. Chapter 1 of the Title 11, Subdivisions Code, identifies the following specifications for lot line adjustments:

Definition: A lot line adjustment is any division of land not requiring a map as specified by the Subdivision Map Act, in which no more parcels are created by the division than existed prior to it. Section 11-1-5 (D) provides definition and action required by the City Council.

Application: Any person desiring a lot line adjustment shall complete an application for a lot line adjustment and supply all the data required therein.

APPROVAL

- a. The City Council may approve the lot line adjustment when it finds that:
 - The lot line adjustment does not violate existing codes and policies;

- The lot line adjustment will not create difficult or unreasonable access to parcels;
 - The lot line adjustment would not require variances to permit standard development;
 - Utilities and public services can be provided to the revised parcels.
- b. If the City Council approves the lot line adjustment, a resolution shall be passed approving said adjustment and authorizing the execution and recordation of the lot line agreement.

ANNEXATION PROCESS AND TIMELINES

Annexation of land to the City of Riverbank requires an application to the Stanislaus County Local Agency Formation Commission (Stanislaus LAFCO). All affected public agencies (municipalities, school districts, and other special districts) must be notified of the annexation application. The City must also provide evidence of how the lands to be annexed will be provided with water, sewer, and other services.

Annexations are subject to the California Environmental Quality Act (CEQA). An Initial Study and identification of potentially significant adverse impacts must be prepared. The City must then prepare either a Negative Declaration (no adverse impacts), a Mitigated Negative Declaration (adverse impacts mitigated to less than significant), or an Environmental Impact Report (EIR).

Annexations to accommodate residential development or bring existing development into the City normally do not take more than six months, while most would take three to four months. If a subdivision map or any other entitlement process is associated with annexation proceedings, it would occur concurrently to expedite the process.

USE PERMIT PROCESS

A use permit (conditional use permit) requires an application to the Planning Commission and public hearing by the Commission. To grant a use permit, the Planning Commission must find that the establishment, maintenance or operation of the use or building applied for will not, under the circumstances of the particular case, be detrimental to the health, safety, and general welfare of persons residing or working in the neighborhood of such proposed use or be detrimental or injurious to property and improvements in the neighborhood or to the general welfare of the city.

The Planning Commission may designate such conditions in connection with the use permit as it deems necessary to secure the purpose of this title and may require such guarantees and evidence that such conditions are being or will be complied with.

If the applicant or any other person is not satisfied with the actions of the Planning Commission, that individual may, within ten days, appeal the Planning Commission decision in writing to the City Council.

As noted above, use permits can be approved fairly quickly once a completed application has been submitted. The use permit process, by itself, is not a significant constraint to the provision of housing or shelter for special needs groups.

SITE PLAN REVIEW PROCESS

Site plan review requires an application to the Planning Commission and public hearing by the Commission. Site plan review is required for proposals to construct anything except one single-family dwelling, duplex, triplex, or four-plex on appropriately zoned property. Site plan review occurs before the Planning Commission prior to issuance of a building permit and would occur concurrently with all other Planning Commission related review of the subject project. Therefore, site plan review does not add significant time to the approval process when other discretionary approvals are required.

Staff makes every attempt to work closely with project applicants from project conception to completion in order to increase the likelihood of a favorable project recommendation to the Planning Commission. Initial submittals are highly encouraged and generally contribute to the successful approval of the project. More than 90% of projects that receive a favorable staff recommendation go on to be approved by the Planning Commission.

APPENDIX D
ZONING DISTRICTS SUMMARY AND COMPARISONS TO LAND USE DESIGNATIONS

APPENDIX D

Zoning Districts Summary and Comparisons to Land Use Designations

Three tables: D-1, D-2 and D-3 provide an analysis of zone districts and residential uses either permitted by right or by a conditional use permit.

Table D-1 – Development Standard for each residential zone district.

Table D-2 – Density Comparison between residential zone districts and the General Plan land use density.

Table D-3 – Zoning District Comparison to land use designation: residential density clearly identifies that the Zoning Ordinance allows, whether by right or by conditional use permit, multi-family units from the R-2 district to the CM district.

**TABLE D-1
Residential Types Permitted by Zone**

TYPE OF RESIDENTIAL	R-1 SINGLE-FAMILY ZONE DISTRICT		R-2 DUPLEX RESIDENTIAL ZONE DISTRICT		R-3 MULTIPLE-FAMILY ZONE DISTRICT		C-1 NEIGHBORHOOD COMMERCIAL ZONE DISTRICT		C-2 GENERAL COMMERCIAL ZONE DISTRICT		CM COMMERCIAL INDUSTRIAL ZONE DISTRICT		M-1 INDUSTRIAL ZONE DISTRICT		M-2 HEAVY INDUSTRIAL ZONE DISTRICT	
	BY RIGHT	USE PERMIT	BY RIGHT	USE PERMIT	BY RIGHT	USE PERMIT	BY RIGHT	USE PERMIT	BY RIGHT	USE PERMIT	BY RIGHT	USE PERMIT	BY RIGHT	USE PERMIT	BY RIGHT	USE PERMIT
SINGLE FAMILY	X		X		X						X ¹		X ¹		X ¹	
MOBILE HOME	X		X		X											
CORNER LOT DUPLEX		X	X		X		X		X							
SECOND UNIT	X								X							
MULTI-FAMILY					X		X		X		X					
MOBILE HOME PARK		X				X	X									
FAMILY DAY CARE (6)	X		X		X											
FAMILY DAY CARE (7-12)	X		X		X											
RESIDENTIAL CARE HOME (7)	X		X		X		X									
HOTELS						X	X	X			X					
ROOMING/ BOARDING HOMES						X	X		X		X					
LABOR CAMPS						X	X		X			X				
EMERGENCY SHELTERS					X											
TRANSITIONAL HOUSING	X		X		X											
SUPPORTIVE HOUSING	X		X		X											
EMPLOYEE/FARMWORKER HOUSING	X															

¹ Per Riverbank Municipal Code, one dwelling unit shall be permitted if specific conditions are met, including the dwelling unit is clearly secondary to the commercial use of the property, there are no other residences on the property and the dwelling unit shall not be rented or leased independently of the principal use. For this reason, Transitional and Supportive Housing are not required to be permitted in these zoning districts as residential uses are not clearly a principle use in the zone.

TABLE D-2
Development Standards for Residential by Zone

DEVELOPMENT STANDARDS	R-1 SINGLE- FAMILY	R-2 DUPLEX	R-3 MULTI- FAMILY ZONE	C-1 NEIGHBORHOOD COMMERCIAL	C-2 GENERAL COMMERCIAL	CM COMMERCIAL INDUSTRIAL	M-1 LIGHT INDUSTRIAL	M-2 HEAVY INDUSTRIAL
LOT SIZE 6000 S.F.	X	X						
6000 S.F. FOR 1 ST /2 ND UNITS, THEN 2000 S.F. PER UNIT			X	X	X	X		
NOT SPECIFIED							X	X
LOT COVERAGE 50%	X	X	X	X	X	X		
DENSITY PER NET ACRE 8 DU	X							
12 DU		X						
20 DU			X	X	X	X		
DENSITY BONUS PERMITTED (PER STATE LAW)	X	X	X	X	X	X		
PARKING RATIO PER UNIT	2	2	2	2	2	2		

TABLE D-3
Zoning District Comparison to Land Use Designation – Residential Density

ZONE DISTRICT	LOW TO MEDIUM DENSITY RESIDENTIAL (0-12 UNITS/NET ACRE)	MEDIUM TO HIGH DENSITY RESIDENTIAL (0-20 UNITS/NET ACRE)	COMMERCIAL (C-1, C-2, CM)	INDUSTRIAL (M-1, M-2)
R-1	X	X	X	
R-2	X	X	X	
R-3		X	X	
C-1		X		
C-2		X		
C-M		X		
M-1				X
M-2				X

Other Development Standards

The City's development standards do not unduly constrain housing or restrict the ability of affordable housing providers to construct housing for very low- or low-income households. Yard, setback, and open space requirements are generally modest. Height limits are reasonable to achieve permitted densities in the City's residential zones. The City's parking requirements for multifamily housing (two parking spaces per unit) could pose a constraint to the construction of affordable housing for lower-income seniors, persons with disabilities, and small households. A program to allow for reduced parking for studio, one-bedroom, and small two-bedroom units in affordable housing developments could address this constraint.

The City's development standards are summarized below.

Yards and Open Space:

Single-Family Residential District R-1 Zone

- Front yard – 10 feet minimum
- Interior Lot: Side, rear yard – five feet
- Corner Lot:: Front and side yards – 15 feet minimum; portions with vehicle opening – 20 feet minimum toward which the opening faces

Duplex Residential District R-2 Zone

- Front yard – 15 feet minimum
- Interior Lot: Side, rear yard – five feet
- Corner Lot:: Front and side yards – 15 feet minimum; portions with vehicle opening – 20 feet minimum toward which the opening faces
- All multiple residential uses of two or more dwelling units on one lot require a fenced open space of at least 50 square feet per unit with a minimum area of 300 square feet. This area shall have a width to depth ratio not exceeding one to two (1:2). Except in very large complexes (more than 50 units) this required open space shall be in one location.

Multiple-Family Residential District R-3 Zone

- For single-family dwellings, duplexes and triplexes in this zone, setbacks are the same as in R-2.
- For other than the aforementioned three types of residential structures, the minimum setback of a building adjacent to a public right-of-way shall be 15 feet and shall be determined by a 60° vertical angle beginning at the edge of the right-of-way and extending onto the property.
- For other than the aforementioned three types of residential structures, setbacks for buildings adjacent to residential districts is 25 feet minimum, measured as 60° vertical angle beginning at the property line and extending onto the property.
- A landscaping plan is required for all proposed land uses except single-family dwellings, duplexes, and triplexes to be approved administratively the Building and Planning Manager.

Building Height:

Single-Family Residential District R-1 Zone and Duplex Residential District R-2 Zone

- 35 feet maximum (dwellings and other main buildings)
- 15 feet maximum (accessory buildings)

Multiple-Family Residential District R-3 Zone

- Three stories maximum but in no case to exceed 45 feet (dwellings and other main buildings)
- 15 feet maximum (accessory buildings)

The City's setback and height standards are typical of other communities similar to Riverbank and do not pose any strenuous constraints to affordable housing development.

Parking:

Single-family (including manufactured): Two-car garage, minimum width of 18 feet and depth of 19 feet six inches in the direction of travel. No appliance or other objects may intrude into the garage space area.

Single-family/manufactured FmHA: (housing financed through FmHA) One 1-car garage and one additional off-street parking space which may be located adjacent to the driveway.

Multiple-dwelling: Two spaces per unit covered or uncovered.

Senior development: One and a half spaces per unit covered or uncovered.

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

Mobile Home Parks: Two spaces per home plus one visitor parking space per every five mobile home spaces. Excluding visitor parking, the spaces may be constructed in tandem.

These parking standards are typical when compared to most cities in California and do not pose any strenuous constraints to affordable housing development. In 2015, the City established parking standards for mixed use developments, including allowing for off-site and shared parking as a means to reduce the overall number of parking spaces required per unit. Commercial and Residential uses may share parking which will assist in the reduction of the parking area as a whole. However, with only one (1) standard for multi-family sites at two (2) spaces per unit, smaller multi-family projects may be negatively impacted by this requirement. As such, Program 3.1d has been to the 2014-2023 Housing Element for the City to review and amend the zoning code to reduce the parking standards for multi-family projects in the R-2 and R-3 zone as follows

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

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

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

APPENDIX E
EXACTIONS AND PROCESSING FEES

APPENDIX E

Exactions and Processing Fees

FEES, EXACTIONS AND PROCESSING

The City of Riverbank Public Facilities Fees identifies the fee basis and structure as applied to new construction.

A public facilities fee will be charged and paid at the time of issuance of a building permit for development. If a Mello-Roos District, assessment district, or other arrangement of such a nature has been made, only the portion of the fee applicable to the project may be adjusted by staff. The fee will be determined by the fee schedule in effect on the date the permit is issued.

The amount of the public facility fee will be adjusted from time to time. The availability of other funds, such as Mello-Roos and direct developer payment to construct projects included in the City of Riverbank Public Facility Plan may also affect the amount of fees to be paid.

Exemptions: The public facilities fees shall not be imposed on any of the following:

- Any alteration or addition to a residential structure, except to the extent that additional dwelling units are created.
- Any alteration or addition to a specific nonresidential structure if the square footage of the structure is increased less than ten percent, unless the alteration or addition changes the use of the structure to a higher density category or will result in the generation of additional peak hour trip ends.
- Any replacement or reconstruction of any residential, commercial or industrial development project that is damaged or destroyed as a result of a natural disaster as declared by the Governor.
- Any replacement of existing structures, in kind, if the applicant can prove that the structure of facility legally existed before the ordinance was effective.
- Any replacement, in kind, or structures damaged by fire, flooding, earthquake, etc.

The fees for the City of Riverbank are shown in Table E-1. The following application fee schedule applies to both Single-Family Dwellings and Multiple-Family Developments.

**TABLE E-1
Application Fee Schedule – 2014
Resolution No. 2014-063**

APPLICATION TYPE	FEE/DEPOSIT	FOOTNOTES
ANNEXATION APPLICATION – • ANNEXATION	\$ 4,000.00 DEPOSIT	1,2,3,5,6,7
APPEAL	\$1,000.00 FEE	*5
ARCHITECTURE AND SITE PLAN REVIEW	\$1,000.00 FEE	*5
CERTIFICATE OF COMPLIANCE	\$158.25	*5
CONDITIONAL USE PERMIT	\$2,000.00 FEE	*2,5
CELLULAR TOWERS/ANTENNAS - • ADMINISTRATIVE APPROVAL • CONDITIONAL USE PERMIT REQUIRED • LEASE AGREEMENT NOTE: APPLICANT TO PAY FULL COST OF PROCESSING AN APPLICATION	\$930.62 DEPOSIT \$1,094.11 DEPOSIT \$2,189.27 DEPOSIT	*2,5
DEVELOPMENT AGREEMENT - ANNUAL REVIEW OF DEVELOPMENT AGREEMENT	\$ 2,000.00 DEPOSIT \$2,189.27	*2,4,5
DEPOSIT FOR CITY ATTORNEY	\$547.06	*2
DEPOSIT FOR CITY ENGINEER	\$547.06	*2
ENVIRONMENTAL REVIEW • NEGATIVE DECLARATION • NEGATIVE DECLARATION WITH MMRP • ENVIRONMENTAL IMPACT REPORT • FISH AND GAME ENVIRONMENTAL FEES – WHICHEVER APPLIES TO YOUR APPLICATION. CHECK SHALL BE PAYABLE TO COUNTY CLERK RECORDER	\$2,000.00 DEPOSIT \$2,000.00 DEPOSIT ACTUAL COST + DEPOSIT \$57.00 \$57 AND \$1,966.83 OR \$57 AND \$2,731.87	*2,5,8
FILE MAINTENANCE - • COMMUNITY DEVELOPMENT DEPARTMENT FILE MAINTENANCE • CITY CLERK FILE MAINTENANCE • GENERAL PLAN MAP OR ZONING MAP OR BASE MAP MAINTENANCE	\$54.50 \$9.43 \$ 657.10	
EXCEPTION TO SUBDIVISION STANDARDS	\$497.80	*2,5
GENERAL PLAN AMENDMENT	\$ 2,000.00 DEPOSIT	*1,2,5,6,7
LANDSCAPE REVIEW	\$547.05	
LOT LINE ADJUSTMENT	\$500.00 PER LLA	*2,5,9
PARCEL MAP - • TENTATIVE PARCEL MAP	\$2,000.00 DEPOSIT	*1,2,5,6,7
SUBDIVISION MAP – • TENTATIVE SUBDIVISION MAP	\$2,000.00 DEPOSIT	*1,2,5,6,7
TEMPORARY MOBILEHOME PERMIT - • APPLICATION • PERMIT RENEWAL	\$273.53 \$98.51	*5
TIME EXTENSION -		*1,2,5

• TIME EXTENSION – OTHER (PD, PM, TM, CUP, ETC)	\$1,500.00 FEE	
VARIANCE	\$1,500.00 FEE	*1,2,5
ZONE CHANGE - • ZONE CHANGE TO OTHER ZONE DESIGNATION	\$2,000.00 DEPOSIT	*1,2,5,6,7
ZONING ORDINANCE TEXT AMENDMENT	\$1,051.14	*1,2,5
OTHER SERVICES- POST PLANNING APPLICATION PROJECT CONSULTATION RESEARCH FEE REQUIRING EXTENSIVE STAFF TIME	PUBLISHED RATES PUBLISHED RATES	10

Footnotes

1. Applicant may be required to provide a **traffic study** of impacts on roads.
2. Applicant must also pay City Attorney and City Engineering fees on an “at cost” basis.
3. Applicant must also pay the following: **a]** all election costs if one is necessary; **b]** LAFCO/State Board of Equalization filing fees; **c]** maps/legal descriptions that comply with LAFCO/State Board of Equalization Standards; **d]** \$295 if protest hearing is required.
4. Deposit of \$2,000 to cover costs of establishing Development Agreement. Upon adoption of Development Agreement, applicant shall deposit an additional \$2,089 to annual review. If deposit exceeds charges of review, applicant will be required to provide additional funds.
5. Applicant shall be required to pay a “file maintenance fee” (Community Development Department, City Clerk Files)
6. Applicant shall pay General Map Maintenance Fee
7. Applicant shall pay Zoning Map Maintenance Fee
8. All Environmental Assessments shall comply with Riverbank’s Municipal Code Section 32.79
9. \$500/00 Per Lot Line Adjusted, not per LLA Application
10. The Community Development Director shall determine the appropriate fee based on the staff time involved in the service or activity

Preliminary Fee Deposit; does not include contract/consultant service costs and indirect costs. The City Manager or Community Development Director may require a deposit or cost recovery agreement, based on the city’s estimate of the overall processing costs related to the application. If a deposit is required, the application shall not be deemed complete until the applicant provides the deposit, in cash or check, to the city.

The City of Riverbank adopted the following fees in addition to fees stated above:

2015 SYSTEM DEVELOPMENT FEES

Land Use Category	Water	Wastewater	Stormwater	Parks and Rec	Gen. Government Fee	Traffic ⁽¹⁾
Residential (Fee per Unit)						
Clustered Rural (RR)	\$13,495	\$5,023	\$7,632	\$3,442	\$1,246	\$3,486
Lower Density (LDR)	\$7,024	\$3,063	\$6,922	\$3,912	\$1,416	\$2,928
Medium Density (MDR)	\$6,743	\$2,558	\$2,794	\$3,353	\$1,213	\$2,580
Higher Density (HDR)	\$4,889	\$3,141	\$3,154	\$2,794	\$1,011	\$2,196
Mixed Use (Residential) (MU)	\$4,889	\$951	\$2,041	\$2,439	\$883	\$2,196
Non-Residential (Fee per KSF)⁽²⁾						
Community Commercial (CC)	\$2,066	\$1,651	\$4,251	-	\$368	\$5,470
Mixed Use (Commercial) (MU)	\$2,078	\$1,661	\$4,220	-	\$367	\$5,470
Industrial/Business Park (I/BP)	\$2,058	\$1,402	\$4,159	-	\$270	\$3,447
Office (MU)	\$2,027	\$1,289	\$4,081	-	\$506	\$5,655
Regional Commercial (CC)	-	-	-	-	-	\$5,695

(1) Higher Density includes HDR and MU, Commercial includes CC and MU.
(2) KSF = per 1,000 square feet of building space

STANISLAUS COUNTY DEVELOPMENT FEES

The City of Riverbank has entered into an inter-agency agreement with Stanislaus County to collect the Stanislaus County Development Fees. The following fee schedule was effective July 20, 2010.

SINGLE-FAMILY	MULTI-FAMILY	SENIOR HOUSING
\$7,072.00/UNIT	\$4,597.00/UNIT	\$4,597.00/UNIT

The following table identifies the hypothetical fees that would be collected for a new 1,500 square foot plan with a valuation of \$108,196. These fees would be approximately \$32,337.00 for a Single-Family Dwelling and \$21,782.00 for a Multifamily Unit, with the following fee breakdown:

- City of Riverbank System Development Fee (per unit): \$25,265.00 SFD (LDR); \$17,185.00 MF (HDR)
- Stanislaus County System Development Fee (per unit): \$7,072.00 SFD; \$4,597.00 MF
- Permit fees (per unit): \$1,039.67 SFD/MF
- Application fees (per development): \$0.00 SFD and \$3,000.00 (Arch and Site Plan Review and IS/Negative Declaration) MF
- Land Costs: \$65,000.00 for a finished lot

This represents about 19.3 percent of the total development cost for a single-family unit and 13.2 percent for a multifamily unit.

PROPORTION OF FEES IN OVERALL DEVELOPMENT COST FOR A TYPICAL RESIDENTIAL DEVELOPMENT

Development Cost for Typical Unit	New Single-Family	New Multifamily
Total estimated fees per unit	\$33,376.67	\$22,821.67 (+ \$3,000 per development)
Typical estimated cost of development per unit	\$173,196.00	\$173,196.00
Estimated proportion of fee cost to overall development cost per unit	19.3%	13.2%

APPENDIX F
OVERPAYMENT CALCULATION

APPENDIX F
Overpayment Calculation
For Very Low- and Lower Income Owner and Rental
Households Overpaying for Housing – 2013

STANISLAUS COUNTY - 2014	
<i>Median Household Income in Stanislaus County</i>	\$52,720
<i>Lower Income Households:</i> Those at or below 80% of the Median Income	\$42,176
<i>Overpayment:</i> Total Lower Income Owner & Renter Households paying more than 30% of Household Income for Housing Costs.	> \$12,652 (>\$1,054/month)
<i>Severe Overpayment:</i> Total Lower Income Owner & Renter Households paying more than 50% of Household Income for Housing Costs.	> \$21,088 (>\$1,757/month)

SOURCE: HUD Median Income Limits, 2014.

CITY OF RIVERBANK - 2013	
<i>Median Household Income in Riverbank</i>	\$59,925
<i>Lower Income Households:</i> Those at or below 80% of the Median Income	\$47,940
<i>Overpayment:</i> Total Lower Income Owner & Renter Households paying more than 30% of Household Income for Housing Costs.	> \$14,382 (>\$1,198/month)
<i>Severe Overpayment:</i> Total Lower Income Owner & Renter Households paying more than 50% of Household Income for Housing Costs.	> \$23,970 (>\$1,997/month)

SOURCE: U.S. Census Bureau, 2011-2013 American Community Survey, B19013: Median Household Income

SPECIFIED RENTER HOUSING UNITS, CITY OF RIVERBANK – 2013

HOUSEHOLD INCOME BY GROSS RENT AS A PERCENT OF INCOME							
Rents as % of Income	< 20%	20 – 24%	25 – 29%	30 – 34%	35% +	Not Computed	Total
< \$10,000	0	0	4	0	78	19	101
\$10,000 - \$19,999	0	0	66	52	307	0	425
\$20,000 - \$34,999	0	48	0	37	371	12	468
\$35,000 - \$49,999	19	106	122	44	154	15	460
\$50,000 – \$74,999	47	89	61	29	0	0	226
\$75,000 - \$99,999	82	45	0	25	0	0	152
\$100,000 +	140	49	0	0	0	26	215
							2,047

SOURCE: U.S. Census Bureau, 2009-2013 American Community Survey, Table B25074, Household Income by Gross Rent as a Percentage of Household Income in the Past 12 Months

SPECIFIED OWNER HOUSING UNITS, CITY OF RIVERBANK – 2013

HOUSEHOLD INCOME BY SELECTED MONTHLY OWNER COSTS AS A PERCENT OF INCOME				
Owner Costs as % of Income	Less than 30%	30% or More	Not Computed	Total
< \$10,000	6	91	9	106
\$10,000 - \$19,999	49	162	0	211
\$20,000 - \$34,999	284	411	0	695
\$35,000 - \$49,999	255	327	0	582
\$50,000 – \$74,999	653	382	0	1,035
\$75,000 - \$99,999	330	316	0	646
\$100,000 +	1,248	61	0	1,309
				4,584

SOURCE: U.S. Census Bureau, 2009-2013 American Community Survey, Table C25095: Household Income by Selected Monthly Owner Costs as a Percentage of Income in the Past 12 Months

CALCULATIONS FOR TOTAL LOW INCOME HOUSEHOLDS OVERPAYING		
	<i>RENTERS</i>	<i>OWNERS</i>
<i>Step 1:</i> Number of Low Income Households with Incomes Between 0 and \$34,999 Overpaying	845	477
<i>Step 2:</i> All households in \$35,000 to \$49,999 Income Range Overpaying	198	327
<i>Step 3A:</i> Difference between Upper figures in \$35-\$49,999 range and 0-\$34,999 range	\$15,000	\$15,000
<i>Step 3B:</i> Difference between Low Income Limits and Upper figure in 0-\$34,999 range	\$12,941	\$12,941
<i>Step 3C:</i> Proportion of Income Range below the Low Income Limits	0.049	0.049
<i>Step 3D:</i> Multiply all Households in the \$35,000-\$49,999 Income Range by the proportion in Step 3C	22.54	28.52
<i>Step 4:</i> Total Number	867	692

APPENDIX G
DEFINITIONS

APPENDIX G

Definitions

Constraints - potential and actual governmental and non-governmental hindrances to the maintenance, improvement, and development of housing for all income levels.

County - the unincorporated areas of Stanislaus County over which the County governing body maintains jurisdictional control.

Countywide - the incorporated and unincorporated portions of Stanislaus County.

Deteriorating - Refers to housing units which needs more repair than would be provided in the course of regular maintenance and indicates lack of proper upkeep. Such defects would classify a unit as deteriorating: holes, open cracks, missing materials (over a small area), windows not rain or wind proof, missing bricks, broken, or loose railing.

Dilapidated - refers to a housing unit which no longer provides safe and adequate shelter. The defects are so critical that the unit should be either extensively repaired, or rebuilt, or torn down. Such defects would classify a unit as dilapidated: holes, open cracks, missing materials (over a large area), and substantial sagging of floors, walls or roof, extensive damage due to storm, fire, or flood.

Disability - a physical or mental problem lasting six months or longer.

Elderly - people of the age 62 years or older.

Fair-Share Allocation Plan - a provision of the 1977 Housing and Community Development Housing Element Guidelines which assigned the regional councils of governments to determine the responsibility of each local jurisdiction within the region to address the housing needs of all economic sectors of the population.

Farm Worker - those regular or full-time farm laborers employed for more than 150 days annually and those seasonal or migrant farm laborers who travel more than 50 miles across County lines to obtain agricultural employment and reside in the County approximately six months of the year.

Handicapped - refers to individuals with a physical or mental disability.

Household - refers to all persons occupying a dwelling unit.

Large Family - a family comprising of four or more people.

Lower Income - refers to very low- and low- income groups.

Very Low, Low, and Moderate Income - very low income refers to households that earn 50 percent or less of the median County income; low income refers to households earning 51-80 percent of the median County income; and moderate income refers to households earning 81-120 percent of the median County income level.

Multiple-Family Units - refers to occupied owner and rental multiple unit dwellings ranging in size from duplexes to large apartment complexes containing many units.

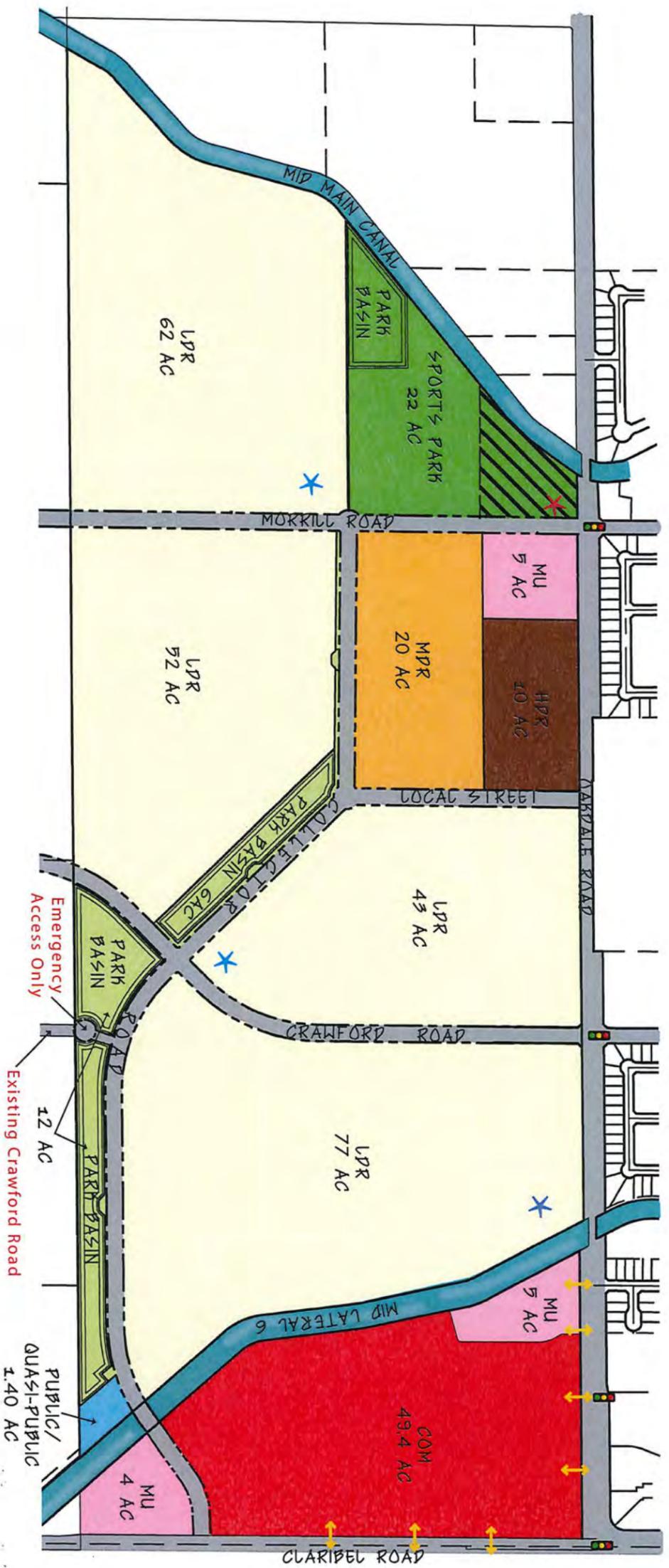
Need - the summation of new units, rehabilitated units, and rental units which would be required to enable all lower and moderate income households in the unincorporated areas of the County to be adequately housed.

Overcrowded - refers to households in which there is less than one room per person.

Single Family Unit - refers to owner and renter occupied single, detached, and attached units.

Total Housing Stock - refers to three basic categories of housing types: (1) single-family units; (2) multiple- family units; and (3) mobile homes.

APPENDIX H
CROSSROADS WEST CONCEPTUAL LAND USE PLAN



LAND USE DATA

Land Use Category	Acres	DU's
LOW-DENSITY RESIDENTIAL (LDR) - 0-8 DU/Acre ³	234	1872
MEDIUM DENSITY RESIDENTIAL (MDR) - 8-16 DU/Acre	20	320
HIGH DENSITY RESIDENTIAL (HDR) - 16+ DU/Acre	10	300
SPORTS PARK	22	-
MIXED USE (MU)	14	-
COMMERCIAL	49.4	-
PUBLIC/QUASI-PUBLIC	1.4	-
PARK BASIN	18	-
COLLECTORS AND LOCAL STREET	21.6	-
TOTAL	390.4¹	2,492

LEGEND/NOTES

- ↔ ACCESS POINTS
- 🚦 EXISTING TRAFFIC SIGNAL
- ★ SCHOOL³
- ★ FIRE STATION (1 acre included within Sports Park)
- ★ ACTIVE ADULT²
- /// HDR Underlying Zone (4.9 acres)

- NOTES:**
- ¹ Total acreage does not include the existing Right-of-Ways for the MID Main Canal, Oakdale Road, MID Lateral 6, or Claribel Road
 - ² Active Adult is allowed anywhere within the LDR zoning designation
 - ³ The School locations are placeholders within the LDR zone. The School District indicated the potential for a Middle School (15-20 acres) and an Elementary School (10-12 acres) area within the plan



08.04.15



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CROSSROADS WEST CONCEPTUAL LAND USE PLAN

Riverbank, California

CROSSROADS WEST DEVELOPER GROUP

◆ References ◆

California Association of Realtors

California Department of Housing and Community Development (HCD)

California Department of Housing and Urban Development (HUD)

California Labor Market Information

City of Riverbank Building Department

City of Riverbank Economic Development and Housing Department

City of Riverbank General Plan & EIR

City of Riverbank – 2009-2014 Housing Element

Department of Finance

Economic Development Department (EDD) Labor Market Information Division

Occupational Employment Statistics (OES)

Stanislaus Council of Governments (StanCOG) - Regional Housing Needs Allocation, 2014

Stanislaus County Housing Authority

State of the Cities Data Systems, CHAS Data

U.S. Census Bureau – 1990, 2000 and 2010 Summary Tape Files

U.S. Census Bureau – American Community Survey