LODI GENERAL PLAN
HOUSING ELEMENT

CITY OF LODI
JANUARY 2016

FINAL DRAFT

Table of Contents

1. Introduction

1.1 Purpose and Contents 1-1
1.2 Community Context 1-2
1.3 State Requirements 1-3
1.4 Data Sources and Their Use 1-3
1.5 Public Participation 1-4
1.6 General Plan Consistency 1-4

2. Housing Needs Assessment

2.1 Population and Housing Characteristics 2-1
2.2 Household Trends 2-3
2.3 Income and Housing Costs 2-4
2.4 Housing Characteristics 2-9
2.5 Employment 2-14
2.6 Special Needs Populations 2-16
2.7 Analysis of Assisted Housing Projects At Risk 2-24
2.8 Opportunities to Promote Sustainable Development 2-28
2.9 Future Housing Needs 2-31

3. Resources and Constraints

3.1 Sites Inventory and Analysis 3-1
3.2 Administrative and Financial Resources 3-18
3.3 Constraints 3-26

4. Housing Strategy

4.1 Goals and Policies 4-1
4.2 Implementation Programs 4-3
4.3 Quantified Objectives 4-19

Appendix A. Accomplishments

A.1 Overview A-1
A.2 Construction Achievements A-1
A.3 Program Evaluation A-2

Tables

Table 2-1: Comparison of Population Growth in Selected Areas 2-1
Table 2-2: Population Growth Trends 2-2
Table 2-3: Age Characteristics and Trends 2-2
Table 2-4: Household Growth Trends 2-3
Table 2-5: Household Growth Projections 2-3
Table 2-6: Household Size by Tenure 2-4
Table 2-7: Household Income by Tenure 2-4
Table 2-8: Median Housing Price 2-5
Table 2-9: Median Contract Rents 2-6
Table 2-10: Rental Prices 2-6
Table 2-11: City of Lodi – Affordable Housing Costs 2-7
Table 2-12: Households Paying More Than 30% for Housing 2-8
Table 2-13: Housing Units, by Type 2-9
Table 2-14: Tenure by Age of Householder 2-10
Table 2-15: Total Households with a Housing Problem 2-11
Table 2-16: Total Households with One or More Severe Housing Problem 2-11
Table 2-17: Year Structure Built 2-12
Table 2-18: Overcrowding (Occupants per Room) 2-13
Table 2-19: Employment in San Joaquin County 2-14
Table 2-20: Employment Projections in Selected Areas 2-15
Table 2-21: Travel Time to Work 2-16
Table 2-22: Lodi Jobs and Housing Projections 2-16
Table 2-23: Senior Householders by Tenure and Age 2-17
Table 2-24: Disability Type by Age, 2000 2-18
Table 2-25: Persons with Disability by Employment Status 2-18
Table 2-26: Persons with Developmental Disabilities by Age and Zip Code 2-19
Table 2-27: Female-Headed Households 2-20
Table 2-28: Female-Headed Households in Poverty 2-20

Table 2-29: Large Households 2-20
Table 2-30: Farmworkers – San Joaquin County 2-21
Table 2-31: Inventory of Publicly Assisted Rental Housing 2-25
Table 2-32: Income Limits for San Joaquin County 2-31
Table 2-33: Regional Housing Needs Allocation for the City of Lodi (2014–2023) 2-31
Table 3-1: Units Constructed Since January 1, 2014 3-6
Table 3-2: Major Development Projects in Detail 3-7
Table 3-3: Remaining Need 3-9
Table 3-4: Vacant Infill Sites 3-10
Table 3-5: Underutilized Infill Sites 3-11
Table 3-6: Annexation Area Sites 3-17
Table 3-7: Summary of Housing Sites, January 1, 2014, to December 31, 2023 3-18
Table 3-8: Financing Resources for Affordable Housing 3-22
Table 3-9: Development Standards, by Land Use Designation 3-28
Table 3-10: Residential Development Standards and Housing Types Permitted by Zone 3-30
Table 3-11: Growth Management Ordinance Breakdown by Density 3-35
Table 3-12 Remaining Growth Management Allocation 3-36
Table 3-13: Development Review Process Time Frame 3-40
Table 3-14: Street Standards 3-42
Table 3-15: Reduced Development Impact Mitigation Fees ($/acre) 3-44
Table 3-16: Planning Fees 3-45
Table 3-17: Comparison of Fees Across Jurisdictions 3-47
Table 3-18: Projected Water Demand and Supply for the 2015 Housing Element (acre-feet per year) 3-50
Table 3-19: Required Sewer Infrastructure Improvements 3-52
Table 4-1: Quantified Objectives 4-20
Table A-1: Housing Units Produced and Needs Met, by Income (2007–2014) A-2

Figures

Figure 3-1: Housing Sites Inventory 3-3
Figure 3-2: General Plan Land Use Diagram 3-4
Figure 3-3: Flooding Potential 3-49

I. Introduction

1.1 PURPOSE AND CONTENTS

The Lodi Housing Element is part of the City's General Plan, which is a comprehensive policy statement regarding the physical, economic, and social development of the city; the preservation and conservation of natural and human features of the landscape; and the reuse of land and buildings within the city. Although housing represents a high priority, planning for housing must be balanced with the community's economic needs and environmental, resource, and open space protection policies, which are also essential aspects of the City's General Plan. Whereas general plans often reflect planning periods 15–25 years long, housing elements are updated every four to eight years, in accordance with state law.

The Housing Element addresses one of the State-mandated General Plan topics and most basic human needs: shelter. For this reason, the Housing Element represents a critical link between land use and transportation policies, which define the location, layout, and movement of people and goods, and environmental/resource policies. For a city to have a strong and balanced economy, where people live in proximity to where they work, workers must have places to live within their economic means.

The Housing Element contains three parts following this introduction:

- **Chapter 2: Community Profile** contains an analysis of population, housing, and employment characteristics and trends; the needs of special population groups such as seniors, large families, persons with disabilities and developmental disabilities; indicators of unmet need, such as overcrowding, overpayment, substandard housing, and the potential loss of affordable rental housing; and future housing construction needs. The purpose of the community profile is to characterize existing conditions and unmet housing needs among Lodi's current residents and to plan for future residents in the city.
- **Chapter 3: Resources and Constraints** addresses the opportunities and challenges to meet the housing needs identified in the community profile. Resources include the availability of land, adequate sites to meet housing needs, public and private organizations that provide housing and supportive services, and funding to implement the City's housing strategy. Constraints include the impacts of government action on housing availability and affordability, the interaction of market forces, infrastructure, and environmental conditions. This analysis focuses on the magnitude of potential constraints and identifies measures to remove them.
- **Chapter 4: Housing Strategy** identifies goals, policies, programs, and quantified objectives to meet identified housing needs, reduce constraints on housing availability and production, and make effective use of available resources. As part of its strategy, this section defines the responsible agencies, time frames, and the anticipated results of the programs.

Appendix A: Accomplishments describes achievements during the previous Housing Element planning period (2007 to 2014), including housing units constructed or available for development and implementation of programs and policies. Lessons learned from these accomplishments have been used to revise policies and programs.

1.2 COMMUNITY CONTEXT

This section describes Lodi's community and demographic context in brief; Chapter 2: Community Profile provides further details.

According to the 2014–2022 Regional Housing Needs Allocation Plan prepared by the San Joaquin County Council of Governments, Lodi should plan to accommodate 1,931 additional residential units between 2014 and 2022. Of those residential units, 828, or 43%, should be affordable to extremely low-, very low-, or low-income households. It should be emphasized that this is the amount of housing the City should plan for; actual amounts of housing built will be influenced by broader economic forces, including the recent national and regional economic downturn. Potential impacts of market factors, as well as City policies and regulations, are examined in Chapter 3: Resources and Constraints.

Between 2010 and 2015, the city's population increased by 3%. By comparison, Tracy and Manteca, similarly sized cities, grew 3% and 10%, respectively, while the population of Stockton grew 5% during this period. From 2000 to 2010, population growth in Lodi was primarily in the age groups encompassing children (5 to 19 years) and people between the ages of 45 and 64.

Although historically San Joaquin County has been known for its agriculture and food processing industries, in 2007 the sectors that accounted for the greatest shares of total employment were trade, transportation and utilities (17%) and government (14%). Between 1992 and 2007, the following sectors saw the greatest increases in the number of jobs: construction, professional and business services, education and health services, retail trade, and transportation/warehousing/utilities. A high percentage of Lodi residents (54%) work outside the community, reflecting regional employment interdependencies.

Lodi residents earn 91% of the countywide median income, according to the 2008–2012 American Community Survey. The median income for all households in Lodi was $49,034, compared with $53,895 for San Joaquin County as a whole. According to the 2008–2012 ACS estimate, Lodi has slightly more homeowners than renters. The monetary resources needed to own a home are much greater than those needed to rent. The majority of renters earn in the $25,000 to $85,000 range, and very few earn over $100,000, demonstrating that individuals with higher incomes are more likely to be able to afford a home.

Lodi's housing stock is composed primarily of single-family homes. The total number of housing units increased from 23,793 in 2011 to 23,809 in 2014—less than a 1% change. The majority of new units are single-family detached homes, composing 99% of the new stock added since 2011. There is an overall lack of construction of townhomes, duplexes, and small- and medium-sized apartment buildings, which often represent more affordable rental housing. Of occupied housing units in Lodi, 54% are owned and 46% are rented. The vacancy rate between 2000 and 2010 increased significantly from 3.2% to 7.1%, according to the California Department of Finance. A vacancy rate of 5% is considered to be "normal"; a vacancy rate less than 5% indicates a tight market in which households may not be able to find vacant units that fit their needs.

Lodi has experienced a growing gap between housing costs and local incomes. In recent years, there has been a substantial increase in the number of households paying more than 30% of their incomes for housing. Based on the 2008–2012 ACS five-year estimate, 32% of owner households overpaid for housing; by comparison, 47% of renter households overpaid.

1.3 STATE REQUIREMENTS

Beginning in 1980 and refined periodically, the California Legislature adopted requirements for the contents of housing elements (California Government Code Sections 65580 to 65589.5). The contents of a housing element, as mandated by state law, include:

- An assessment of housing needs that includes an analysis of population and housing characteristics, employment and population projections, special housing needs, subsidized rental housing at risk of conversion, future housing construction need (regional housing allocation), and opportunities for energy conservation;
- An analysis of constraints (governmental and non-governmental) to the maintenance, improvement, or development of housing for all income levels;
- An inventory of vacant and underutilized sites by zoning category, with an assessment of the availability of public facilities and services to those sites; and
- A housing strategy containing an evaluation of past program achievements, goals, and policies, and a schedule of implementing actions with quantified objectives.

Although state law regarding housing elements requires communities to address the needs of all residents, particular attention in the housing element law is devoted to the needs of extremely-low-, very low-, and low-income households. Specifically, state law requires housing elements to:

- Identify adequate sites to facilitate and encourage housing for all income levels;
- Remove governmental constraints to housing production, maintenance, and improvement;
- Assist in the development of adequate housing for low- and moderate-income households;
- Conserve and improve the condition of existing affordable housing; and
- Promote housing opportunities for all persons.

1.4 DATA SOURCES AND THEIR USE

A variety of local, regional, state, federal, and private sources of information were used to prepare the Housing Element. As required by state law (Government Code Section 65584), the principal source of information used to determine future housing construction need is the San Joaquin County Regional Housing Needs Allocation for the 2014 to 2022 planning period. The principal sources of information included the US Census Bureau, American Community Survey (typically the 2008–2012 five-year estimate), California Department of Finance, California Employment Development Department, City of Lodi, San Joaquin County, California Association of Realtors, local nonprofit organizations serving special needs

populations, local housing developers, residents, and local real estate and property management firms.

1.5 PUBLIC PARTICIPATION

The City encouraged participation by all segments of the community in the preparation of the Housing Element through a combination of a community workshop, general public notices and direct contacts with organizations serving low-income and special needs groups, and public hearings.

COMMUNITY WORKSHOP

City staff and the consultant conducted a stakeholders meeting and community workshop on June 25, 2014, to garner feedback for the Housing Element update. A workshop flyer was posted on the City's website and notifications were sent to local stakeholders. Twelve stakeholders attended the meeting to provide input on the development of the Housing Element. Stakeholders identified a need for more transitional housing and multifamily housing in Lodi. Participants also identified that developing new housing, including market-rate housing, is costly to construct even with development fees comparable or lower than surrounding jurisdictions.

Following the stakeholders meeting, a community workshop was held. The workshop was attended by approximately 20 community members. Michael Baker International gave a presentation on the Housing Element update including an overview of Housing Element components, new legislation, the Regional Housing Needs Allocation (RHNA), the update process and schedule, and demographic information. Following the presentation, members of the public were invited to ask questions or provide comments through interactive activities. Workshop participants felt that there was a need for more affordable and multifamily housing in the city. Programs and services that were most important to workshop participants included home maintenance and rehabilitation programs, rental housing assistance and preservation, and fair housing assistance.

PUBLIC REVIEW AND HEARINGS

On October 17, 2015, the City announced the availability of the draft Housing Element on the City's website. Contact information for the Neighborhood Services Manager was provided. No comments were received on the draft Housing Element. On October 28, 2015, the Planning Commission held a public hearing on the Housing Element to accept public comments. No comments were received from the public. On November 18, 2015, the City Council reviewed and authorized the draft Housing Element to be submitted to HCD for review. Following HCD review, public hearings will be held to adopt the final Housing Element.

1.6 GENERAL PLAN CONSISTENCY

To promote a uniform and compatible vision for the development of the community, the General Plan must be internally consistent in its goals and policies, as required by California Government Code Section 65300.5. Government Code Section 65583(c) requires that a housing element describe how consistency has been achieved among the general plan elements. The most important aspect of consistency among general plan elements is that policies and implementation measures do not conflict, but support one another, to achieve the overall goals and vision of a general plan. Policies included in other Lodi General Plan elements that affect

housing are summarized below. The City will ensure consistency with other element of the General Plan and will review and revise, as necessary, each element of the General Plan for consistency when amendments are made.

LAND USE ELEMENT

LU-P3 Do not allow development at less than the minimum density prescribed by each residential land use category, without rebalancing the overall plan to comply with the "no net loss provisions of state housing law."

LU-P4 Maintain the highest development intensities downtown, and in mixed-use corridors and centers, with adequate transition to Low-Density Residential neighborhoods.

LU-P6 Locate new medium- and high-density development adjacent to parks or other open space, in order to maximize residents' access to recreational uses; or adjacent to mixed-use centers or neighborhood commercial developments, to maximize access to services.

LU-P18 Encourage medium- and high-density residential development in downtown by permitting residential uses at upper levels; and east and northwest of downtown, as depicted on the Land Use Diagram, by identifying vacant and underutilized sites that are appropriate for redevelopment.

LU-P24 Guide new residential development into compact neighborhoods with a defined Mixed-Use Center, including public open space, a school or other community facilities, and neighborhood commercial development.

LU-P26 Require a master or specific plan in areas with a Mixed-Use Center and adjacent complementary uses, as a condition of subdivision approval. Uses should include neighborhood commercial, civic and institutional uses, parks, plazas, and open space—consistent with Land Use Diagram (unless any of these uses are found infeasible and/or alternative locations are available to carry out mixed-use policies). Streets should adhere to the pattern depicted on the Land Use Diagram.

LU-P27 Provide for a full range of housing types within new neighborhoods, including minimum requirements for small-lot single family homes, townhouses, duplexes, triplexes, and multi-family housing.

GROWTH MANAGEMENT AND INFRASTRUCTURE ELEMENT

GM-G4 Provide public facilities—including police and fire services, schools, and libraries—commensurate with the needs of the existing and future population.

GM-P2 Target new growth into identified areas, extending south, west, and southeast. Ensure contiguous development by requiring development to conform to phasing described in Figure 3-1 [of the General Plan]. Enforce phasing through permitting and infrastructure provision. Development

may not extend to Phase 2 until Phase 1 has reached 75% of development potential (measured in acres), and development may not extend to Phase 3 until Phase 2 has reached 75% of development potential. In order to respond to market changes in the demand for various land use types, exemptions may be made to allow for development in future phases before these thresholds in the previous phase have been reached.

GM-P3 Use the Growth Management Allocation Ordinance as a mechanism to even out the pace, diversity, and direction of growth. Update the Growth Management Allocation Ordinance to reflect phasing and desired housing mix. Because unused allocations carry over, as of 2007, 3,268 additional permits were available. Therefore, the Growth Management Allocation Ordinance will not restrict growth, but simply even out any market extremes.

GM-P4 Update allocation of units by density to ensure that development density occurs as recommended in Chapter 2: Land Use. For instance, approved permits should be allocated to provide 45.4% of permits for low density, 27.3% medium density, and 27.3% high density/ mixed use housing during phase 1. This represents a shift towards slightly more medium and high density housing in Lodi.

GM-P5 Update impact fee system to balance the need to sufficiently fund needed facilities and services without penalizing multifamily housing or infill development.

GM-P6 Annex areas outside the existing sphere of influence to conform with development needs for Phase 1, Phase 2, and Phase 3. Subsequent phases shall be annexed as current phases reach development thresholds.

GM-P8 Ensure that public facilities and infrastructure—including water supply, sewer, and stormwater facilities—are designed to meet projected capacity requirements to avoid the need for future replacement and upsizing, pursuant to the General Plan and relevant master planning.

GM-P9 Coordinate extension of sewer service, water service, and stormwater facilities into new growth areas concurrent with development phasing. Decline requests for extension of water and sewer lines beyond the city limit prior to the relevant development phase and approve development plans and water system extension only when a dependable and adequate water supply for the development is assured.

GM-P11 Prepare master plan documents as necessary during the planning period to address the infrastructure needs of existing and projected growth, and to determine appropriate infrastructure provision for each phase. Existing master plan documents should be used until new master plans are developed, and updates should occur as follows:

- A sanitary sewer system master plan should be undertaken soon after General Plan adoption. In particular, this master plan should address how to best provide sewer service for the growth on the east side of the city and for infill development, and to determine if additional wastewater flows will need to be diverted into the proposed South Wastewater Trunk Line.
- A citywide stormwater master plan should be prepared soon after General Plan adoption to confirm or revise existing planning studies.
- A White Slough Water Pollution Control Facility master plan should be completed during the early stages of Phase 1, most likely in 2013 or 2014.
- A recycled water master plan was prepared in May 2008 and is current as of 2009. It may be appropriate to update this document when the next WSWPCF master plan is prepared, in 2013 or 2014, to evaluate the feasibility of constructing a scalping plant to provide recycled water for use within the city.
- A potable water supply and distribution master plan is not urgently needed, as of 2009. Future planning should be completed as necessary.
- The Urban Water Management Plan should be updated on a five year basis in compliance with State of California mandated requirements. Future plans should be developed in 2010, 2015, 2020, 2025, and 2030.

COMMUNITY DESIGN AND LIVABILITY ELEMENT

CD-P1 Incentivize infill housing—within the Downtown Mixed Use district and along mixed use corridors—through the development review, permitting and fee processes.

CD-P2 Ensure that Zoning and Subdivision ordinances include measures that guide infill development to be compatible with the scale, character and identity of adjacent development.

CD-P26 Focus new growth, which is not accommodated through infill development of existing neighborhoods, in easily-accessible and pedestrian friendly neighborhoods that include neighborhood-oriented commercial, public services such as schools and parks, and residential uses.

CD-P38 Promote location and siting of buildings that minimizes energy use by features such as enhancing use of daylight, minimizing summer solar gain, and use of ventilating breezes.

CD-P39 Design any City-owned buildings or City-owned buildings that are proposed for new construction or major renovation to meet the standards set by LEED™ or equivalent.

CD-P40 Prepare, or incorporate by reference, and implement green building and construction guidelines and/or standards, appropriate to the Lodi context, by 2012. The guidelines and/or standards shall ensure a high level of energy efficiency and reduction of environmental impacts associated with new construction, major renovation, and operations of buildings. Ensure that these guidelines/standards:

- Require documentation demonstrating that building designs meet minimum performance targets, but allow flexibility in the methods used.
- Exceed California's 2005 Title 24 regulation standards for building energy efficiency by 15%, with particular emphasis on industrial and commercial buildings.
- Reduce resource or environmental impacts, using cost-effective and well-proven design and construction strategies.
- Reduce waste and energy consumption during demolition and construction.
- Identify street standards, such as street tree requirements, appropriate landscaping practices, and acceptable materials.
- Incorporate sustainable maintenance standards and procedures.
- Promote incorporation of energy conservation and weatherization features in existing structures. Develop programs that specifically target commercial and industrial structures for energy conservation and weatherization measures in order to reduce annual kWh per job.

These guidelines could be developed directly from the LEED (Leadership in Energy and Environmental Design) system developed by the U.S. Green Building Council, the California-based Build It Green GreenPoint rating system, or an equivalent green building program.

TRANSPORTATION ELEMENT

T-P1 Ensure consistency between the timing of new development and the provision of transportation infrastructure needed to serve that development. Regularly monitor traffic volumes on city streets and, prior to issuance of building permits, ensure that there is a funded plan for the developer to provide all necessary transportation improvements at the appropriate phase of development so as to minimize transportation impacts.

T-P2 Review new development proposals for consistency with the Transportation Element and the Capital Improvements Program. Ensure that new projects provide needed facilities to serve developments, and provide all needed facilities and/or contribute a fair share to the City's transportation impact fee.

T-P21 Work cooperatively with the Lodi Unified School District on a "safe routes to schools" program that aims to provide a network of safe, convenient, and comfortable pedestrian routes from residential areas to schools. Improvements may include expanded sidewalks, shade trees, bus stops, and connections to the extended street, bike, and transit network.

T-P35 Require community care facilities and senior housing projects with more than 25 units to provide accessible transportation services for the convenience of residents.

PARKS, RECREATION, AND OPEN SPACE ELEMENT

P-P2 Provide open space to meet recreation and storm drainage needs, at a ratio of eight acres of open space per 1,000 new residents. At least five acres must be constructed for park and recreation uses only. Drainage basins should be constructed as distinct facilities, as opposed to dual-functioning park and drainage basin facilities.

P-P3 Pursue the development of park and recreation facilities within a quarter-mile walking distance of all residences.

P-P5 Update the City's Open Space and Recreation Master Plan, as necessary to:

- Arrange a distribution of open spaces across all neighborhoods in the city;
- Ensure that parks are visible and accessible from the street, to the surrounding neighborhood, and citywide users; and
- Provide a variety of open spaces and facilities to serve the needs of the community, ensuring a balance between indoor and outdoor organized sports and other recreation needs, including passive and leisure activities.

P-P7 Work with developers of proposed development projects to provide parks and trails as well as linkages to existing parks and trails.

P-P19 Require master planned residential communities to dedicate parkland consistent with General Plan standards. In-lieu fees will only be acceptable where an exemption from providing a neighborhood park facility would not adversely affect local residents because an existing park is nearby.

P-P20 Address park dedication and new development impact fees as part of the Zoning Ordinance and Subdivision Regulations Update, to ensure compliance with the General Plan park and open space standard.

CONSERVATION ELEMENT

C-P3 Support the continuation of agricultural uses on lands designated for urban uses until urban development is imminent.

C-P5 Ensure that urban development does not constrain agricultural practices or adversely affect the economic viability of adjacent agricultural practices. Use appropriate buffers consistent with the recommendations of the San Joaquin County Department of Agriculture (typically no less than 150 feet) and limit incompatible uses (such as schools and hospitals) near agriculture.

C-P17 For future development projects on previously un-surveyed lands, require a project applicant to have a qualified archeologist conduct the following activities: (1) conduct a record search at the Central California Information Center at the California State University, Stanislaus, and other appropriate historical repositories, (2) conduct field surveys where appropriate and required by law, and (3) prepare technical reports, where appropriate, meeting California Office of Historic Preservation Standards (Archeological Resource Management Reports).

C-P37 Promote incorporation of energy conservation and weatherization features into existing structures. Update the Zoning Ordinance and make local amendments to the California Building Code, as needed, to allow for the implementation of green building, green construction, and energy efficiency measures.

C-P38 Encourage the development of energy efficient buildings and communities. All new development, including major rehabilitation, renovation, and redevelopment projects, shall incorporate energy conservation and green building practices to the maximum extent feasible and as appropriate to the project proposed. Such practices include, but are not limited to: building orientation and shading, landscaping, and the use of active and passive solar heating and water systems. The City may implement this policy by adopting and enforcing a Green Building Ordinance.

C-P41 Encourage the use of passive and active solar devices such as solar collectors, solar cells, and solar heating systems into the design of local buildings. Promote voluntary participation in incentive programs to increase the use of solar photovoltaic systems in new and existing residential, commercial, institutional, and public buildings.

C-P42 Continue to offer rebates to residential, commercial, industrial and municipal customers of Lodi Electric Utility who install photovoltaic (PV) systems or that participate in the Lodi Energy Efficient Home Improvement Rebate Program. Ensure that rebate programs are well advertised to the community and offer rebates that are sufficient to gain community interest and participation.

C-P43 Work with the California Energy Commission and other public and non-profit agencies to promote the use of programs that encourage developers to surpass Title 24 Energy Efficiency standards by utilizing renewable energy systems and more efficient practices that conserve energy, including, but not limited to natural gas, hydrogen or electrical vehicles.

Offer incentives such as density bonus, expedited process, fee reduction/waiver to property owners and developers who exceed California Title 24 energy efficiency standards.

SAFETY ELEMENT

S-P6 Prohibit new development, except for public uses incidental to open space development, within Zone A (100-year flood zone) of the most current FEMA floodplain map (see **Figure 8-1** [in the General Plan] for the most current map).

S-P10 Require that all fuel and chemical storage tanks are appropriately constructed; include spill containment areas to prevent seismic damage, leakage, fire and explosion; and are structurally or spatially separated from sensitive land uses, such as residential neighborhoods, schools, hospitals and places of public assembly.

S-P11 Ensure compatibility between hazardous material users and surrounding land use through the development review process. Separate hazardous waste facilities from incompatible uses including, but not limited to, schools, daycares, hospitals, public gathering areas, and high-density residential housing through development standards and the review process.

S-P22 Require new development to include grading and erosion control plans prepared by a qualified engineer or land surveyor.

NOISE ELEMENT

N-G2 Protect sensitive uses, including schools, hospitals, and senior care facilities, from excessive noise.

N-P4 Discourage noise sensitive uses such as residences, hospitals, schools, libraries, and rest homes from locating in areas with noise levels above 65db. Conversely, do not permit new uses likely to produce high levels of noise (above 65db) from locating in or adjacent to areas with existing or planned noise-sensitive uses.

N-P5 Noise sensitive uses, such as residences, hospitals, schools, libraries, and rest homes, proposed in areas that have noise exposure levels of "conditionally acceptable" and higher must complete an acoustical study, prepared by a professional acoustic engineer. This study should specify the appropriate noise mitigation features to be included in the design and construction of these uses, to achieve interior noise levels consistent with Table 9-3 [of the General Plan].

N-P6 Where substantial traffic noise increases (to above 70db) are expected, such as on Lower Sacramento Road or Harney Lane, as shown on the accompanying graphic [see General Plan], require a minimum 12-foot setback for noise-sensitive land uses, such as residences, hospitals, schools, libraries, and rest homes.

N-P14 Reduce vibration impacts on noise-sensitive land uses (such as residences, hospitals, schools, libraries, and rest homes) adjacent to the railroad, SR-99, expressways, and near noise-generating industrial uses. This may be achieved through site planning, setbacks, and vibration-reduction construction methods such as insulation, soundproofing, staggered studs, double drywall layers, and double walls.

2. Housing Needs Assessment

This assessment aims to evaluate the effectiveness of existing housing policies and programs and provide a general direction and focus for future housing initiatives.

2.1 POPULATION AND HOUSING CHARACTERISTICS

POPULATION

According to the California Department of Finance (DOF), Lodi's 2015 population is estimated to be 63,719, as shown in Table 2-1. Lodi has been the slowest growing city in San Joaquin County in recent years; between 2010 and 2015, the city's population increased by 3%. In contrast, the comparable-sized cities of Tracy and Manteca grew 3% and 10%, respectively, during this period.

Table 2-1: Comparison of Population Growth in Selected Areas

Jurisdiction	*2010*	*2015*	*Numerical Increase*	*Percentage Change*
San Joaquin County	685,306	719,511	34,205	5
Lodi	62,134	63,719	1,585	3
Escalon	7,132	7,413	281	4
Lathrop	18,023	20,353	2,330	13
Manteca	67,096	73,787	6,691	10
Ripon	14,297	14,922	625	4
Stockton	291,707	306,999	15,292	5
Tracy	82,922	85,296	2,374	3

Source: US Census, 2010; DOF 2015

As shown in Table 2-2, Lodi's population has grown at an average annual rate of less than 1% since 2000. While projections from the San Joaquin Council of Governments (SJCOG) indicate that growth is expected to occur at approximately a 1.5% annual growth rate, the City predicts a more modest pace at 1% through the next several decades. It should be noted that the City's residential permit activity from 2010 through 2013 remained at approximately 11 single-family residences. From January 2014 through April 2015, Lodi's permit activity increased to 38 single-family residences.

Table 2-2: Population Growth Trends

	Year	*Population, Based on 1.5% Growth Rate*	*Population, Based on 1% Historic Growth Rate*
Actual	2000	—	57,011
	2005	—	61,431
	2010	—	62,134
	2015[1]	63,719	63,719
Projected	2020	68,643	66,969
	2025	73,949	70,385
	2030	89,664	73,976
	2035	85,820	77,749

Source: US Census, 2000, 2010; DOF 2005, 2015, 2020, 2025, 2030, 2035.; City of Lodi, Municipal Services Review Draft

1. Estimate and not actual for 2015.

AGE

Table 2-3 reports a breakdown of the city's population by age cohort in 2000 and 2010, according to the US Census. Middle-aged adults, ages 25 to 44, represent the greatest proportion of Lodi's population. A comparison between these years shows the greatest increases in the number of adults 45 to 64 in age, as well as children 5 to 19 in age. Overall, this data suggests that Lodi has a fairly balanced population across all the age categories, 31% youth (0 to 19), 7% young adults (20 to 24), 48% adults (25 to 64), and 13% seniors (65 and up).

Table 2-3: Age Characteristics and Trends

Age	*2000[1]*		*2010*	
	Number	*Percentage*	*Number*	*Percentage*
0 to 4	4,495	8	4,909	8
5 to 19	11,596	20	14,056	23
20 to 24	5,472	10	4,180	7
25 to 44	16,032	28	15,931	26
45 to 64	11,263	20	14,681	24
65+	8,141	14	8,377	13
Total	**56,999**	**100**	**62,134**	**100**

Source: US Census, 2000, 2010.

1. Age categories across 2000 and 2010 are not consistent. The 2000 US Census divided age categories into 5 to 17 and 18 to 24, instead of 5 to 19 and 20 to 24 as in the 2010 US Census.

2.2 HOUSEHOLD TRENDS

HOUSEHOLD GROWTH

The number of households in Lodi increased at a slower rate than the city's population during the last two decades. Therefore, the average household size increased over this period. The California Department of Finance (DOF) reports 22,123 households for 2015 estimates, as shown in Table 2-4. As shown in Table 2-5, Lodi's household growth is projected to grow at an annual rate of 0.5% between 2018 and 2025.

Table 2-4: Household Growth Trends

Year	*Households*[1]	*Numerical Change*	*Annual % Change*
2000	20,695	—	—
2010	22,097	1,402	1
2015	22,123	26	0

Source: DOF, E8 2000–2010; DOF E5 2015

1. Households represent the total number of housing units minus vacancies, as determined by the vacancy rate. It excludes group living quarters as well.

Table 2-5: Household Growth Projections[1]

Year	*Households*	*Numerical Change*	*Annual Percentage Change*
2008	23,529	—	—
2020	25,010	1,402	0.5
2035	27,200	26	0.5

Source: SJCOG 2008

1 Table includes data from 2008 to show the base year which all projections used as a base year for calculations.

HOUSEHOLD COMPOSITION AND SIZE

Table 2-6 describes Lodi households, by size and then by tenure. According to the ACS in the 2008–2012 period, the majority of households in Lodi were family households—those with at least two people who are related to each other by blood or marriage. That is, more owner households live in households with 2–4 persons than other household sizes, which is the same for renter households. Householders living alone are nearly the same in number for owners and renters; however, only 22% of those homeowners live alone whereas 34% of renters live alone. Thus, living alone occurs at a higher rate for renters. Generally, Lodi has more owners (58%) than renters (42%).

Table 2-6: Household Size by Tenure

	2012			
	Owner	*Percentage of Total*	*Renter*	*Percentage of Total*
Householder living alone	2,669	47	2,987	53
Households 2–4 persons	7,650	66	3,968	34
Large households 5+ persons	1,517	46	1,629	52
Total Households	**11, 836**	**58**	**8,584**	**42**

Source: ACS Five-Year Estimate, 2008–2012

Three-quarters of all households in Lodi are composed of two-member households, as shown in Table 2-6.. According to the ACS Five-Year Estimate, 2008–2012, the average number of persons per household for Lodi is 2.82, which is comparably lower than the county at an average of 3.14 persons.

2.3 INCOME AND HOUSING COSTS

INCOME

Table 2-7 describes income by tenure. According to the ACS 2008–2012 estimate, Lodi has slightly more owners than renters. The median income for all households in Lodi was $49,034, compared with $53,895 for San Joaquin County as a whole..Residents who earn $100,000 to $149,000 and those earning $50,000 to $74,999 make up the two largest owner-occupied household income groups in Lodi. Only a very small percentage of owner-occupied households make less than $35,000. The monetary resources needed to own a home are much greater than those needed to rent, which may account for this discrepancy. The largest renter-occupied household group falls into the $25,000 to $85,000 range, and very few make over $100,000, demonstrating that higher-income individuals are more likely to own a home.

Table 2-7: Household Income by Tenure

Household Income	*Number of Households*	*Percentage*
Owner-Occupied Households	**11,836**	**100**
Less than $5,000	169	1
$5,000 to $9,999	136	1
$10,000 to $14,999	372	3
$15,000 to $19,999	538	5
$20,000 to $24,999	428	4
$25,000 to $34,999	927	8
$35,000 to $49,999	1,513	13
$50,000 to $74,999	2,142	18
$75,000 to $99,999	1,615	14
$100,000 to $149,999	2,339	20
$150,000 or more	1,657	14

Household Income	*Number of Households*	*Percentage*
Renter–Occupied Households	**10,058**	**100**
Less than $5,000	415	4
$5,000 to $9,999	356	4
$10,000 to $14,999	969	10
$15,000 to $19,999	999	10
$20,000 to $24,999	865	9
$25,000 to $34,999	1,645	16
$35,000 to $49,999	1,797	18
$50,000 to $74,999	1,608	16
$75,000 to $99,999	785	8
$100,000 to $149,999	475	5
$150,000 or more	144	1
Total Households	**21,894**	
Median Income (All Households)	$49,034	

Source: ACS Five-Year Estimate, 2008–2012

HOUSING COSTS

The median price for a home in Lodi (including single-family and multifamily ownership homes, new and existing) in 2014 was $235,000, as shown in Table 2-8. This represents a substantial increase of 39% compared with the median sale price from two years previous in 2012. This reflects a significant reversal of trends compared to housing prices in 2008 and 2009, which fell 31%.

Table 2-8: Median Housing Price

Jurisdiction	*2012*	*2013*	*2014*	*Percentage Change*
Lodi	**$169,000**	**$201,500**	**$235,000**	**39**

Source: Realtytrack.com 2014; www.dqnews.com 2012 and 2013

As shown in Table 2-9, median contract rents in Lodi have increased over the last decade from $527 to $834, an average increase of 6% per year from 2000 to 2012. However, because the rental markets have fluctuated in recent years due to the recession, a comparison to more recent median contract rents may be useful. To illustrate, from 2000 to 2007, median contract rents increased an average of 7% per year, whereas from 2009 to 2012, median contract rents increased an average of less than 1% per year. This shows that most of the first decade grew at a quicker pace than in recent years.

In 2000, Lodi's median rent was higher than the median rent for the county as a whole, whereas in 2012 the county's median rent climbed higher than Lodi's, a difference of $28. This suggests that the cost of rental housing in the county increased at a quicker pace and even exceeded Lodi rental housing costs.

Some of Lodi's increase in median rent over the last decade may be attributed to inflation, but the demand for rental housing combined with a lack of rental housing construction has also likely contributed to the rise in rents.

Table 2-9: Median Contract Rents

Jurisdiction	*2000*	*2009*	*2008–2012*	*Percentage Change*
San Joaquin County	$521	$810	$862	66
Lodi	$527	$819	$834	58

Source: US Census, 2000; ACS Five-Year Estimate, 2008–2012

Rental Housing Market

Table 2-10 shows the results of a Michael Baker International rental survey of locally available rental units in the city. The monthly median rent was $1,514 for single-family homes and $1,201 for units in multifamily structures. Of the rental listings for single-family homes surveyed, three-bedroom single-family homes and two-bedroom multifamily homes had the greatest number of listings. There were no listings for multifamily units with four or more bedrooms, nor were any one-bedroom single-family homes available.

Table 2-10: Rental Prices

Number of Bedrooms	*Single-Family*		*Multifamily*	
	Median Rent	*Number of Units Surveyed*	*Median Rent*	*Number of Units Surveyed*
1 bedroom	—	0	$778	3
2 bedrooms	$750	3	$995	12
3 bedrooms	$1,397	8	$1,150	1
4 bedrooms	$2,100	3	—	0
5+ bedrooms	$1,895	1	—	0
Average/Total	**$1,514**	**15**	**$1,201**	**16**

Source: Michael Baker International rental survey, June 2015

Housing Affordability

Table 2-11 displays the maximum rents and sales prices as of June 2015, which are affordable to extremely low-, very low-, low-, and moderate-income households. Affordability is based on the following assumptions: a household spending 30% or less of their total household income for shelter; the maximum household income levels established by the US Department of Housing and Urban Development (HUD) and the California Department of Housing and Community Development (HCD); and maximum affordable sales prices based on 10% down and a 30-year fixed-rate mortgage with an interest rate of 5.25%.

In Table 2-11, the extremely low- and very low-income groups fall below the median rental costs that were surveyed and shown in Table 2-10. The maximum monthly rent that a four-person extremely low-income (ELI) household can afford is $710 per month. The median price for a two-bedroom apartment in the city is $750, which is greater than the affordable rent an extremely low-income household of any size (one- to four-person households) can afford. Additionally, very low-income households of one, two, or three persons could not afford a two-bedroom apartment. Households considered to be low income earn enough to avoid overpayment of apartment rentals and slightly less than enough to avoid overpayment of a single-family home rental. Moderate- and above moderate-income households generally earn enough income to avoid overpayment in both single-family and apartment homes.

Table 2-11: City of Lodi – Affordable Housing Costs

Income Category	*Household Size*			
	1-Person	*2 -Person*	*3 -Person*	*4 -Person*
Extremely Low				
Annual Income Limit	$13,950	$15,950	$20,090	$28,410
Monthly Income	$1,163	$1,329	$1,674	$2,368
Max. monthly rent	$349	$399	$502	$710
Max. sales price	$53,261	$62,341	$81,164	$118,903
Very Low				
Annual Income Limit	$23,250	$26,550	$29,850	$33,150
Monthly Income	$1,938	$2,213	$2,488	$2,763
Max. monthly rent	$581	$664	$746	$829
Max. sales price	$95,494	$110,487	$125,480	$140,474
Low				
Annual Income Limit	$37,150	$42,450	$47,750	$53,050
Monthly Income	$3,096	$3,538	$3,979	$4,421
Max. monthly rent	$929	$1,061	$1,194	$1,326
Max. sales price	$158,634	$182,707	$206,780	$230,853
Moderate				
Annual Income Limit	$55,700	$63,650	$71,600	$79,550
Monthly Income	$4,642	$5,304	$5,967	$6,629
Max. monthly rent	$1,393	$1,591	$1,790	$1,989
Max. sales price	$242,967	$279,077	$315,187	$351,297

Source: http://www.zillow.com/mortgage-calculator/house-affordability/; June 2015

Overpayment

There has been a substantial increase in the number of renter households paying more than 30% of their incomes for housing. Overpayment is defined as housing costs that exceed 30% of a household's income. Housing costs include payments for the housing unit (rent or mortgage payment), utilities, property taxes, and homeowner's or renter's insurance.

In 2000, 44% of renter households overpaid for housing; by comparison, 58% of renter households overpaid in 2005–2007. As shown in Table 2-12, in 2008–2012, 63% of renter households overpaid for housing.

On the other hand, the number of homeowners overpaying has decreased. In 2000, 24% of homeowners overpaid for housing costs; that number increased to 38% in 2005–2007 but declined in 2008–2012 to 34%.

Overpayment is most severe among lower-income households. This is especially true for renters; 98% of extremely low- and 84% of very low-income households overpay. Owner-occupied households experience a similar trend, except for moderate-income households: 55% of moderate-income households overpay for housing compared to 46% and 41% of very low- and low-income households. This data suggests a need for more affordable housing, particularly rental housing for lower-income residents

Table 2-12: Households Paying More Than 30% for Housing

	Owner-Occupied		*Renter-Occupied*	
Income	*Number*	*Percentage Overpaying by Income Category*	*Number*	*Percentage Overpaying by Income Category*
Extremely Low	857	74	2,440	98
Very Low	550	46	1,788	84
Low	790	41	1,278	57
Moderate	1,059	55	521	37
Above Moderate	756	14	53	4
		Percentage Overpaying for All Owner-Occupied		*Percentage Overpaying for All Renter-Occupied*
Total	**4,012**	**34**	**6,079**	**63**

Source: ACS Five-Year Estimate, 2008–2012

2.4 HOUSING CHARACTERISTICS

HOUSING UNITS AND VACANCY

Lodi's housing stock comprises primarily single-family homes. Construction of new housing units, single-family or multifamily, has slowed down significantly in recent years. To illustrate, the total number of housing units increased from 23,793 in 2011 to just 23,809 in 2014—a less than 1% change. Previously and by comparison, the number of housing units in Lodi increased by 9% from 2000 to 2008. As shown in Table 2-13, the majority of new units are single-family detached homes, comprising nine of the ten new homes added since 2011. The one additional new unit is a mobile home. There has been no increase in the stock of townhomes, duplexes, or multifamily units, which often represent more affordable rental housing than single-family homes.

The DOF estimated a combined vacancy rate for rental (8.2%) and ownership units (2.3%) of 7.1% in 2010; this value has increased significantly since 2000, when the overall rate was 3.2%.[1] By comparison, recent ACS five-year estimates for 2008–2012 and 2009–2013 reported vacancy rates of 6.6% and 7.3%, respectively. Vacancy rates less than 5% typically indicate a tight market in which households may not be able to find vacant units that fit their needs.

Table 2-13: Housing Units, by Type

	2011		*2014*		*Percentage Change (2011–2014)*
	Number	*Percentage*	*Number*	*Percentage*	
Single-Family Detached	15,003	63	15,018	63	<1
Single-Family Attached	1,444	6	1,444	6	<1
2 to 4 Units	1,846	8	1,846	8	<1
5 or More Units	5,062	21	5,062	21	<1
Mobile Homes	438	2	439	2	<1
Total	**23,793**	**100**	**23,809**	**100**	**0.3**

Source: DOF E-5 2011–2014

TENURE

Of the 21,894 occupied housing units in Lodi, 11,836 units (54%) are owner-occupied and 10,058 (46%) are renter-occupied, as shown in Table 2-14. This is a 1% increase in renter-occupied and a decrease for owner-occupied; however, this change remains small as the rates of owner to renter have remained relatively stable since 2000. . Table 2-14 also describes tenure, by age group. Householders aged 45 to 54 make up the largest group of homeowners, while 35

[1] Homeowner and rental vacancy rate definitions are different between Census 2000 and Census 2010. Census 2010 includes sold- or rented-not occupied as part of the vacant housing stock, while Census 2000 treated them as occupied. For further information, see 2010 Census Demographic Profile Summary File Technical Documentation, pp.6-2 and 6-5. For most cases, the difference will be less than 0.02%.

to 44 year olds make up the largest group of renters. The number of renters decline with age. This may be because older individuals have more income to available to afford homeownership. .

Table 2-14: Tenure by Age of Householder

Householder, by Age	*2012*	
	Number	*Percentage of Age Group*
Owner-occupied housing units		
Householder 15 to 24 years	199	2
Householder 25 to 34 years	918	8
Householder 35 to 44 years	1,810	15
Householder 45 to 54 years	2,785	24
Householder 55 to 59 years	1,071	9
Householder 60 to 64 years	1,206	10
Householder 65 to 74 years	2,015	17
Householder 75 years to 84 years	1,225	10
Householder 85 years+	607	5
Total	**11,836**	**100**
Renter-occupied housing units		
Householder 15 to 24 years	1,088	11
Householder 25 to 34 years	2,081	21
Householder 35 to 44 years	2,347	23
Householder 45 to 54 years	2,077	21
Householder 55 to 59 years	742	7
Householder 60 to 64 years	501	5
Householder 65 to 74 years	424	4
Householder 75 years to 84 years	396	4
Householder 85 years+	402	4
Total	**10,058**	**100**

Source: ACS Three-Year Estimate, 2008–2012

HOUSING PROBLEMS

The Comprehensive Housing Affordability Strategy (CHAS) was developed by HUD to assist jurisdictions in writing their consolidated plans. According to Table 2-15**,** 10,780 households in Lodi have one housing problem. Renters (6,430) with a housing problem outnumber owners with a housing problem (4,350). The first and second most common housing problems are the same for renters and owners: (1) housing cost burden and (2) severe housing cost burden. Approximately 300 renters and 40 owners have substandard housing.

Table 2-15: Total Households with a Housing Problem[1]

Housing Problem	*Total Renters*	*Total Owners*	*Total Households*
Substandard Housing – lacks complete kitchen or plumbing	300	40	340
Overcrowded (1.01–1.5 people per room)	895	315	1,210
Severely overcrowded (>1.51 people per room)	390	110	500
Housing cost burdened (housing cost >30% of income)	2,445	2,440	4,885
Severe housing cost burden (housing costs >50% of income)	2,310	1,400	3,710
zero/negative income	90	45	135
All Households with One Housing Problem	**6,430**	**4,350**	**10,780**

Source: 2007–2011 CHAS

1. CHAS defines a "housing problem" as a household with only one of the following: lacks complete kitchen or plumbing, overcrowded (1.01–1.5 people per room), severe overcrowding (>1.51 people per room), and cost burdened (housing cost >30% of income), severe cost burden (housing costs >50% of income), or zero/negative income.

Per the information in Table 2-16, there were 1,380 owner households and 3,80 renter households with one or more housing problems (which include incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 person per room, or a cost burden greater than 50%). Of those, 630 owners and 2,065 renters with one or more housing problems earn less than 50% of the area median income (AMI).

Table 2-16: Total Households with One or More Severe Housing Problem[1]

Household Income	*Total Renters*	*Total Owners*	*Total Households*
Household Income ≤30% AMI with One or More Severe Housing Problems	1,315	250	1,565
Household Income 30%–50% AMI with One or More Severe Housing Problems	1,290	380	1,670
Household Income 50%–80% AMI with One or More Severe Housing Problems	920	570	1,490
Household Income 80%–100% AMI with One or More Severe Housing Problems	155	180	335
All Households With One or More Severe Housing Problems	**3,680**	**1,380**	**5,060**

Source: 2007–2011 CHAS

1. CHAS defines "severe housing problem" as one or more of the following: lacks kitchen or complete plumbing, severe overcrowding (>1.51 people per room), and severe cost burden (housing costs >50% of income).

HOUSING CONDITIONS

Age of Structure

Approximately 60% of Lodi's housing stock was built before 1980, as shown in Table 2-17. When units are 30 years or older, they typically begin to require some major improvements and repairs in order to retain their quality, suggesting a large portion of homes may need substantial upgrades if they have not been maintained over the years.

Table 2-17: Year Structure Built

Year	*Number*	*Percentage*
Built 2010 or later	53	less than 1
Built 2000 to 2009	1,905	8
Built 1990 to 1999	2,893	12
Built 1980 to 1989	4,658	20
Built 1970 to 1979	3,895	17
Built 1960 to 1969	3,514	15
Built 1950 to 1959	3,286	14
Built 1940 to 1949	1,419	6
Built 1939 or earlier	1,886	8
Total	**23,509**	**100**

Source: ACS Five-Year Estimate, 2008-2012.

Substandard/in Need of Rehabilitation

In 1984, the City prepared a Housing Assistance Plan (HAP) as part of an application for federal funding. This plan revealed that 1,778 housing units were in substandard condition, of which 156 needed replacement. The number of substandard housing units in 1984 represented about 12% of the housing stock and about 70% of the number of housing units over 40 years old at the time. The HAP used 40 years as a criterion for estimating potential rehabilitation need.

Over that past 30 years, the number of housing units over 40 years old has increased to approximately 12,000. This represents about 51% of the city's housing stock, compared to about 17% in 1984. If the relationship between age and condition in 2015 is the same as in 1984, as much as 70% of the housing over 40 years old may need rehabilitation, or up to 8,400 dwelling units. This number represents half of the city's housing stock.

Construction of new single-family housing units in Lodi has slowed down in the last 30 years, thus contributing to a high percentage of aged housing units that need rehabilitation. Of greater concern expressed at the community workshop on June 25, 2015, is the lack of development of multifamily housing units over the last 30 years; however, this may be due in part to the abundance of multifamily units built in years prior, especially in the early 1980s. According to residents, multifamily units in Lodi are aged and in great need of updating and repair.

The City's Community Improvement Unit within the Lodi Police Department administers the code enforcement program that works to bring substandard homes into compliance with all applicable building and health and safety codes. Over the past 10 years, the Code Enforcement Unit has completed activities that have resulted in improvements to approximately 1,800 housing units, mostly rental units. Using this rate of improvements as an average, the Code Enforcement Unit will be able to rehabilitate approximately 1,440 housing units during the eight-year planning period, which represents 17% of the units needing repair. City resources are limited; however, another obstacle faces residents. At the community workshop, it was stated that residents lack information about code enforcement assistance. Residents also they fear retaliation by their landlords, which prevents them from requesting assistance regarding substandard conditions. Housing improvements have also been driven by the Lodi Improvement Committee (formerly the Eastside Improvement Committee), which assists and advises on property maintenance, neighborhood improvement, and historical preservation issues; designs and implements programs to reduce blight and foster community pride; and works to reduce crime, drugs, and blight in coordinating civil actions against nuisance property owners.

OVERCROWDING

Overcrowding (defined as more than one occupant per room) rates are generally low in Lodi, suggesting that most households are able to find housing to accommodate their household size. However, in 2012 there were 2,477 households that are overcrowded, requiring large housing units with more rooms. As show in Table 2-18, 8% all housing units (owned or rented) were overcrowded and 3% of housing units were severely overcrowded in 2008–2012. Renter-occupied units had a higher rate of overcrowding (14%) and severe overcrowding (5%) than owner-occupied units.

Table 2-18: Overcrowding (Occupants per Room)

Housing Units, by Tenure	*2008–2012*	
	Number	*Percentage of Total Owner-Occupied/Renter-Occupied*
Owner-Occupied Total	*11,836*	*100*
Overcrowded (more than one occupant per room	461	4
Severely overcrowded (1.5 or more occupants per room)	120	1
Renter-Occupied Total	*10,058*	*100*
One or fewer occupants per room	1,381	14
More than one occupant per room	515	5
Total Overcrowded Housing Units	**2,477**	**11**
Total Housing Units	**21,894**	**100**

Source: ACS Five-Year Estimate, 2008–2012

2.5 EMPLOYMENT

As shown in Table 2-19, the three largest employment sectors in 2012 in San Joaquin County are (1) educational services, health care, and social assistance at 21%, (2) retail at 12%, and (3) manufacturing at 10%.

Table 2-19: Employment in San Joaquin County

Employment, by Industry	*2012*	*Percentage of Total*
Agriculture, forestry, fishing and hunting, and mining	13,365	5
Construction	19,049	7
Manufacturing	27,471	10
Wholesale trade	11,379	4
Retail trade	32,385	12
Transportation and warehousing, and utilities	16,861	6
Information	5,072	2
Finance and insurance, and real estate and rental and leasing	142,277	5
Professional, scientific, and management, and administrative and waste management services	24,841	9
Educational services, and health care and social assistance	56,982	21
Arts, entertainment, and recreation, and accommodation and food services	20,892	8
Other services, except public administration	12,739	5
Public administration	14,623	5
Total	**269,936**	**100**

Based on the Employment Development Department's labor market information, the county's largest employers in the healthcare industry include Dameron Hospital Association, Lodi Memorial Hospital, and San Joaquin General Hospital. The county's largest manufacturers are Pacific Coast Producers (canning) and Leprino Foods Company (cheese processors). The county's largest single retail employer is the Walmart Supercenter. Retail is the second largest industry and is made up of mostly smaller businesses rather than a few large employers. Some of the county's other largest employers include fruit/vegetable growers and shippers called Morada Produce Company and O-G Packing and Cold Storage. Educational employers include the University of the Pacific. Three large social service providers include two correctional facilities and Stockton's foster care services. Lodi has four of the top 25 employers in the county: Blue Shield of California, Lodi Memorial Hospitals, Pacific Coast Producers, and Waste Management.

EMPLOYMENT TRENDS

SJCOG projects a modest increase in jobs from 2008 to 2035 in Lodi (0.8% annually) , as shown in Table 2-20. This is lower than the county rate of 1%. Cities in the county are projected to add jobs at a rate between 0.6% and 1.1% each year. The highest percentage of job growth is projected in the unincorporated areas of the county (1.1% per year of growth). Because

substantial agricultural activity occurs in unincorporated areas of the county, this may be attributable to increased jobs in the agricultural industry.

Table 2-20: Employment Projections in Selected Areas

Jurisdiction	*2008*	*2020*	*2035*	*Average Annual Growth Rate*
San Joaquin County[1]	220,668	234,236	282,608	1%
Lodi	23,693	24,101	29,094	>1%
Manteca	15,846	16,371	20,220	1%
Lathrop	5,535	5,909	7,090	1%
Ripon	3,845	3,937	4,615	>1%
Escalon	1,858	1,844	2,180	>1%
Stockton	122,198	131,309	157,823	1%
Tracy	22,058	23,528	28,299	1%
Remainder of County	**25,636**	**27,237**	**33,288**	**1%**

Source: SJCOG 2008.. Lodi's estimate includes the community of Woodbridge

1. Totals may be one or two digits off due to rounding errors in the data.

JOBS/HOUSING RATIO

Commute distance is an important factor in housing availability and affordability and is also an indicator of jobs/housing balance. Communities with extended commute distances generally have a poor jobs/housing balance, while those with short average commutes tend to have a strong jobs/housing balance. The burden of the additional costs associated with extended commuting disproportionately affects lower-income households who must spend a larger portion of their overall income on fuel. This in turn affects a household's ability to occupy decent housing without being overburdened by cost. As shown in Table 2-21, 43% of Lodi residents commute less than 15 minutes to work each way, indicating that almost half of the city's residents depend on employment opportunities within Lodi or nearby rural areas. Approximately 50% depend heavily on the surrounding jurisdictions in San Joaquin County for employment opportunities. The remaining 7 percent likely travel outside the county.

Jobs and housing are considered to be balanced when there are an equal number of employed residents and jobs in a given area, with a ratio of approximately 1.0. Table 2-22 shows the jobs/housing ratio in Lodi for 2015, which is 1.1. This means that for every ten jobs, there are nine housing units.

Table 2-21: Travel Time to Work

Travel Time to Work	*Percentage*
14 minutes or less	43
15 to 19 minutes	11
20 to 29 minutes	18
30 to 59 minutes	21
60 or more minutes	7
Total	**100**

Table 2-22: Lodi Jobs and Housing Projections

Jobs/Housing	*2015*
Jobs	26,400
Total Housing Units[1]	**23,830**
Jobs/Households Ratio	1.1

Source: DOF 3-5 2015.

1. Total Housing Units represents the total number of housing units without accounting for vacancy rates, and excludes group quarters.

2.6 SPECIAL NEEDS POPULATIONS

Certain groups in the Lodi encounter greater difficulty finding decent, affordable housing due to their special needs or circumstances. Special circumstances may be related to a household's employment and income, family characteristics, medical condition or disability, and/or household characteristics. A focus of the Housing Element is to ensure that persons from all walks of life have the opportunity to find suitable housing in Lodi.

State Housing Element law identifies the following special needs groups: senior households, persons with disabilities, persons with developmental disabilities, single-parent (particularly female-headed) households, large households, farmworkers, extremely- and very low-income persons, and families in need of emergency shelter. This section provides a discussion of housing needs for each particular group and identifies the programs and services available to address their housing and supportive services needs.

SENIORS

The housing needs of seniors may be more problematic to meet than the needs of other residents since seniors are often living on a fixed income and many have special housing and care needs. According to the ACS for the 2008–2012 period, approximately 23% of households in Lodi were headed by persons age 65 years and older. This is a 2% increase in the number of senior households since 2007. Of these elderly households, 3,847 were homeowners and 1,225 were renters.

According to the California Department of Social Services, there are currently 11 licensed care facilities for seniors located in Lodi. The facilities provide 500 beds for persons age 60 and above. There are also eight adult residential facilities with a capacity of 131 persons that may be available for seniors. The City itself also administers various day programs designed for its senior residents. In a public-private partnership, the City maintains and operates Hutchins Street Square, a multipurpose community center located in an old high school. Hutchins Street Square is home to a senior center that provides classes, programs, and services for the elderly. The Lodi Senior Citizens Commission, an active community organization, identifies the needs of seniors and initiates action to address those needs. The LOEL Senior Center (LOEL) is a private senior community center, which includes 14 units restricted to low-income senior households. LOEL provides daily hot meals, health services and education, and social activities. LOEL delivers meals to seniors who are not able to make it to the center.

Table 2-23: Senior Householders by Tenure and Age

Jurisdiction	*Owner-Occupied Household*	*Renter-Occupied Households*	*Total*
Householder 65 to 74 years	2,015	424	2,439
Householder 75 to 84 years	1,225	396	1,621
Householder 85 years and over	607	402	1,009
Total	**3,847**	**1,222**	**5,069**

Source: ACS Five-Year Estimate 2008–2012

PERSONS WITH DISABILITIES

Persons with disabilities may have special housing needs because of health costs, fixed or limited incomes, and/or a lack of accessible and affordable housing. A disability is defined broadly by state and federal agencies as any physical, mental, or emotional condition that lasts over a long period of time, makes it difficult to live independently, and affects one or more major life activities.

Approximately 32% of Lodi's population has some type of disability. Of those disabled in the community, 33% are seniors above the age of 65. According to the 2000 US Census, 16% (733 persons) of Lodi's disabled population (ages 5–64) are employed. The remaining are either unemployed (30%) or above the age of 65 (52%).

Individuals with disabilities do not necessarily require special housing features or supportive services. However, to maintain independent living, persons with disabilities may need special housing design features, income support, and/or in-home supportive services. More severely disabled individuals may require a group living environment supported by trained personnel.

According to the California Department of Social Services, Lodi is home to eight licensed adult day care facilities with a capacity to serve 131 clients. Lodi also has 11 licensed elderly care facilities with a capacity to serve 500 clients. Lodi enforces state building code standards and model code requirements for accessibility in residential construction (Title 24 of the California Administrative Code).

Table 2-24: Disability Type by Age, 2000

Total Disability	*Number*	*Percentage*
Total Disabilities for Ages 5–64	13,589	67%
Sensory Disability	983	5%
Physical Disability	2,254	11%
Mental Disability	1,722	8%
Self-Care Disability	672	3%
Go-Outside-Home Disability	2,567	13%
Employment Disability	5,391	26%
Total Disabilities for Ages 65+	6,803	33%
Sensory Disability	1,103	5%
Physical Disability	2,413	12%
Mental Disability	879	4%
Self-Care Disability	743	4%
Go-Outside-Home Disability	1,665	8%
Total	**20,392**	**100%**

Source: US Census 2000

Table 2-25: Persons with Disability by Employment Status

	Number	*Percentage*
Age 5–64, Employed Persons with a Disability	733	16
Age 5–64, Not Employed Persons with a Disability	1,392	30
Persons Age 65+ with a Disability	2,413	52
Age 5–64, Total Persons with a Disability	4,667	100
Age 5–64, Total Population (Civilian Non-Institutional)	—	9

Source: US Census 2000

PERSONS WITH DEVELOPMENTAL DISABILITIES

Senate Bill (SB) 812 requires the City to include the needs of individuals with a developmental disability within the community in the special housing needs analysis. According to Section 4512 of the Welfare and Institutions Code, a "developmental disability" means a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual which includes mental retardation, cerebral palsy, epilepsy, and autism.

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

The California Department of Developmental Services currently provides community-based services to approximately 243,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based points of entry to services for people with developmental disabilities. The center is a private, nonprofit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families. **Table 2-26** provides information about Lodi's population of developmentally disabled persons by age and zip code. It should be noted that the zip code is inclusive of areas outside of the city boundaries.

Table 2-26: Persons with Developmental Disabilities by Age and Zip Code

Zip Code	*17 Years or Younger*	*18+ Years*	*Total*
95240	223	227	450
95241	<10	0	>0
95242	92	88	180

Source: California Department of Developmental Services 2014

A number of housing types are appropriate for people living with a development disability: rent-subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 housing, special programs for home purchase, HUD housing, and SB 962 homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving this special needs group. Incorporating "barrier-free" design in all new multi-family housing (as required by California and federal fair housing laws) is especially important to provide the widest range of choices for disabled residents. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income. The approved Eden Housing development project is an 80-unit affordable senior development which will include 8 units for persons with developmental disabilities. Construction is expected to begin prior to May 2016. Program 1.5 is proposed to specifically address the needs of persons with developmental disabilities.

FEMALE-HEADED HOUSEHOLDER

Single-parent households may have special housing needs due to limited income and child day care requirements. These special needs particularly affect female householders with children because their incomes tend to be lower than male householders. Women with children make up 14% (3,047 households) of the total number of households in Lodi. According to the ACS for the 2008–2012 period, 9% of the city's population lives in poverty, and almost half of those are female-headed households. Of female-headed households, 24% live in poverty. Compared

to the city's overall rate of poverty at 9% for the entire population, this is a significantly higher rate. Battered women with children comprise a subgroup of female-headed households that are especially in need. In the Lodi area, several social service providers and emergency housing facilities serve women in need, including the Women's Center of San Joaquin County, Evangel Home, and the Lodi House.

Table 2-27: Female-Headed Households

Household Type	*Number*	*Percentage of Total Households in Lodi*
Female Heads with Own Children	3.047	14
Female Heads without Children	1,046	5
Total Households	**21,894**	**100**
Female Headed Households Living Under Poverty Level, Out of Total Female-Headed Households	995	24
Total Female-Headed Households	**4,093**	**19**

Source: ACS Five-Year Estimate 2008–2012

Table 2-28: Female-Headed Households in Poverty

Household Type	*Number*	*Percentage of Total Households in Lodi*
Female-Headed Households under Poverty Level	995	5
Total Families under Poverty Level	**2,046**	**9**
Total Households	**21,894**	**100**

Source: ACS Five-Year Estimate 2008–2012

LARGE HOUSEHOLDS

Large households, defined as having five or more members, often require special housing needs due to a limited supply of adequately sized, affordable housing units

The ACS reported 3,146 large households in Lodi, of which more than half were renter households. Large households represent 32% of the city's total households. Although rates of overcrowding have declined in recent years, there are still over 2,400 overcrowded households. Although these numbers do not necessarily represent the same set of households, they do indicate there is currently an unmet need for affordable housing with more bedrooms in Lodi

Table 2-29: Large Households

	2008–2012			
	Owner	*Percentage of Total Number of 5+ Households*	*Renter*	*Percentage of Total Number of 5+ Households*
Large Households with 5+ Persons	1,517	48	1,629	52
Total Households	**11,836**	**13**	**8,584**	**195**

Source: ACS Five-Year Estimate, 2008–2012

FARMWORKERS

Farmworkers traditionally are defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farmworkers work in the fields, processing plants, or support activities on a year-round basis. When workloads increase during harvest periods, the labor force is supplemented by seasonal or migrant labor. Farmworkers' special housing needs typically arise from their limited income and the unstable, seasonal nature of their employment, according to the California Institute for Rural Studies. Because of these factors, farmworker households have limited housing choices and are often forced to double up to afford rents.

According to the 2010–2012 ACS three-year estimates, 1,254 Lodi residents (representing 5% of the workforce) were employed in farming, forestry, fishing, and mining occupations. This percentage is unchanged from previous measurements in 2007. Although there does not appear to be a large resident farmworker population, Lodi is located within the larger agricultural region of San Joaquin County that employs 13,365 workers and farmworkers may live near Lodi or use services in the city. The Migrant Health Program of the US Department of Health and Human Services released a study in 2000 estimating the number of migrant and seasonal farmworkers and their non-farmworker household members in California: the Migrant and Seasonal Farmworker Enumeration Profiles Study. The study was based on secondary source material, including existing database information and interviews with knowledgeable individuals. The study indicated that San Joaquin County has an estimated 46,913 farmworkers, including 21,721 migrant and 25,192 seasonal farmworkers—much higher numbers than the ACS reports, likely because of the different methodology used. A recent US Department of Agriculture 2012 report stated that San Joaquin County has 24,872 hired farm laborers.

Some of the migrant farmers who formerly moved from state to state or from other countries to California to pursue agricultural employment may have now become permanent residents of Lodi. As such, the housing needs of farmworkers are primarily addressed through the provision of permanent housing, rather than migrant farm labor camps. Their housing need may be the same as other households and large families who are in need of affordable housing with three or more bedrooms.

Table 2-30: Farmworkers – San Joaquin County

Income Category	*Number*
Farms	1,748
Hired Farm Labor	24,872

Source: US Department of Agriculture 2012 Ag Census of Farmworkers by County

EXTREMELY- AND VERY LOW-INCOME HOUSEHOLDS

Lodi must provide an estimate of the projected extremely low-income housing needs. The SJCOG 2014–2023 Regional Housing Needs Plan projected that 244 extremely low-income households will be in need of housing. Most, if not all, extremely low-income households will require rental housing. The estimated yearly income is less than $16,129. The extremely low-income households will likely face housing problems such as overpaying, overcrowding, and/or accessibility issues as a result of their limited incomes. Also, many of the extremely low-income

households will fall within a special needs category (disabled, seniors, large families, or female-headed households) and require supportive housing services.

Housing Provided for Very Low- and Extremely Low-Income Households

Public and Assisted Housing

The City does not own or operate any public or assisted housing. The Housing Authority of the County of San Joaquin has four public housing sites, none of which are in Lodi. There are currently five assisted projects in Lodi. (See Section 2.7: Analysis of Assisted Housing Projects At Risk for a discussion of at-risk status.)

Tenant-Based Housing Assistance

The Housing Choice Voucher Program (formerly known as Section 8) provides vouchers that assist low-income households with housing costs. The program is administered countywide by the Housing Authority of the County of San Joaquin. Housing Choice Vouchers provide a monthly subsidy paid to the owner/landlord on behalf of low- to moderate-income families renting market-rate units.

The Housing Authority administers 4,469 vouchers throughout the county as of July 2015. Of those vouchers, 200 families utilize their vouchers in Lodi. As of July 2015, the Housing Choice Voucher Program had 14,034 families on the waiting list. Of these families, 78% are extremely low-income families.

HOMELESS

Individuals or families that are homeless have a variety of special needs, including emergency shelter, counseling, job training, transitional housing, and permanent supportive housing, among others. Lodi has approximately 215 sheltered and unsheltered homeless persons in 2015. Of these homeless, 125 were sheltered in an emergency or transitional facility and 90 were unsheltered (those living on the streets, in a car, tent, or other outside location).

Two facilities in Lodi provide shelter to the homeless. The Salvation Army's Hope Harbor has 56 shelter beds for men and 28 beds for women and children. It has an additional three small units with 3 beds per unit for women or men with children over the age of 10. Most evenings, the Salvation Army's shelter is able to accommodate all homeless that come to its doors and they keep no waitlist. If needed, they can expand into an additional room to accommodate more guests. Lodi House has 26 beds for women and children. In total, these facilities accommodate about half of the homeless in Lodi (55%).

Additionally, a total of approximately 50 transitional housing beds are provided by the Salvation Army (16 persons), Lodi House (three units at approximately 4 persons each), and Central Valley Low-Income Housing Corporation (21 persons). At the community stakeholders meeting on June 25, business and community leaders voiced that transitional housing is essential to addressing homelessness in the city. When such a key element is missing from services, homelessness tends to continue and grow. Some stakeholders said providing more transitional housing opportunities to homeless individuals in Lodi would be beneficial to addressing homelessness.

The Salvation Army, Lodi House, and other service organizations provide the following services to homeless individuals and families:

- REACH utility assistance
- Care utility assistance
- Rental assistance
- Emergency food pantry
- Transportation assistance
- Lodi Memorial Medical Clinic
- Clothing assistance
- Community dining hall
- Drug and alcohol rehabilitation program placement
- Mental health support group
- Leadership training
- Culinary arts training

Chronically Homeless

A Homeless Coalition has developed a draft for the Ten-Year Plan to End Homelessness for San Joaquin County and is continuing to define the scope of the issues to be addressed during 2014–15 and beyond.

The County has identified chronic homelessness as a priority issue. The long-term strategy is to develop and implement a 10-year plan to end homelessness; continue to seek Shelter Plus Care and Supportive Housing Program (SHP) for Permanent Housing for Persons with Disabilities funds available under the Continuum of Care (CoC) strategy without negatively affecting the ability to renew existing programs; and modify existing permanent supportive housing programs within the CoC that do not target the chronically homeless to provide chronically homeless persons with a priority in filling vacancies.

The short-term strategy identified in the County's Continuum of Care Application is to create new permanent housing beds for chronically homeless throughout the county.

Families with Children

During the 2015 point-in-time count, approximately two unsheltered homeless households with children were counted (no data is available as to whether those were two-parent or single-parent households). While there is no count available on the number of sheltered homeless households with children on a given night, Lodi House and Hope Harbor combined offer approximately 74 beds for homeless women and children. It is common for these facilities to have a waitlists. Unfortunately, single fathers with children have limited opportunities for shelter, as only the Salvation Army's emergency shelter has three small apartments available.

There is a need for transitional housing for homeless families with children in Lodi. Women leaving abusive situations need resources for rental deposits, utilities deposits, and the like. Families leaving shelters have this same need; it is one of the most significant problems with which case managers deal.

Veterans

During the 2015 point-in-time count, approximately 10 unsheltered and 10 sheltered homeless identified as veterans. This is 10% of the homeless. Lodi and San Joaquin County as a whole do not appear to have a very large number of homeless veterans, which is generally the case in larger metropolitan areas.

Unaccompanied Youth

During the 2015 point-in-time count, four unsheltered unaccompanied youth were counted in Lodi. Many youth run away, and in turn become homeless, due to problems in the home, including physical and sexual abuse, mental health disorders of a family member, substance abuse and addiction of a family member, and parental neglect. In some cases, youth are asked to leave the home because the family is unable to provide for their specific mental health or disability needs. Others are pushed out of their homes because their parents cannot afford to care for them.

Youth who have been involved in the foster care system are more likely to become homeless at an earlier age and remain homeless for a longer period of time. Youth aging out of the foster care system often have little or no income support and limited housing options and are at higher risk of ending up on the streets. Youth who live in residential or institutional facilities often become homeless upon discharge. In addition, very few homeless youth are able to seek housing in emergency shelters due to the lack of shelter beds for young people and because of shelter admission policies.

Some youth become homeless when their families fall into difficult financial situations resulting from lack of affordable housing, difficulty obtaining or maintaining a job, or lack of medical insurance or other benefits. These youth become homeless with their families, but later can find themselves separated from them and/or living on the streets alone, often due to shelter or child welfare policies.

Youth transitioning from expiring foster care and other programs need help learning independent living skills such as how to live on their own within a budget and training for jobs and in life skills, as well as affordable housing with supportive services.

2.7 ANALYSIS OF ASSISTED HOUSING PROJECTS AT RISK

ASSISTED RENTAL HOUSING PROJECTS AT RISK OF CONVERSION

Existing rental housing that receives governmental assistance is a key source of affordable housing in Lodi that should be preserved. The loss of such rental units reduces the availability of housing affordable to extremely low-, very low-, and low-income households. It is far more cost-effective to preserve existing affordable housing than to replace it with newly constructed units, unless housing has reached a substantial level of deterioration.

This section identifies publicly assisted rental housing in Lodi, evaluates the potential of such housing to convert to market-rate units during a ten-year period (January 2015 to July 2025), and analyzes the cost to preserve or replace at-risk units. Resources for preservation/replacement of units and housing programs to address their preservation are described in Chapter 3: Resources and Constraints.

Table 2-31 lists the publicly assisted multifamily rental housing projects in Lodi.

Table 2-31: Inventory of Publicly Assisted Rental Housing

Project Name/Address	*Total Units*	*Affordable Units*	*Type*	*Funding Source*	*Earliest Expiration*
Creekside South Apartments 601 Wimbledon Drive	40	39	Family	Section 8	February 2017 (Section 8)
Lodi Hotel 7 South School Street	75	74	Senior	CDBG/ HOME, Tax Credits	2026
Bethel Gardens 701 S. Ham Lane		24	Senior	HUD 236	December 2011
LOEL Gardens			Senior	CDBG/ HOME	March 2021
104 South Washington Street		5			
301 East Oak Street		5			
303 East Oak Street		4			
Harney Lane Migrant Center 14320 East Harney Lane	94	94	Migrant Farmworkers	HCD – Office of Migrant Services (OMS)	Funding renewed Annually in July
Total		154			

Source: California Housing Partnership Corporation 2015; HCD-OMS 2015; City of Lodi 2015.

The Bethel Gardens Senior Apartments is a nonprofit- and church-owned property that has a subsidized mortgage that has kept the units affordable. The property was constructed in 1971 and is currently in good condition. The mortgage matured in December 2011, but the property owner has indicated that they intend to continue to maintain the affordability for the next 10 years and it is not the mission of the church to operate a for-profit business. The property is not considered at risk, but the City will continue to encourage the owner to maintain affordability and prepay the HUD 236 mortgage (if feasible) to ensure that tenants are able to receive enhanced vouchers.

The LOEL Gardens Senior Center, in addition to providing supportive services and activities to seniors at the facility at 105 S. Washington, provides affordable housing to seniors. With funding provided through the City's CDBG and HOME programs, LOEL has acquired several residential properties around their Senior Center and has a total of 14 units designated for very low- and low-income seniors. According to Tracy Williams, LOEL Executive Director, the center plans on continuing to offer affordable housing to seniors for the next 10 years and beyond.

The Creekside South Apartments is a Section 8 Preservation Project with a Section 8 contract that expires in February 2017. This suggests that the property is at risk of conversion to market-rate housing within the next 10 years. As of July 2015, the property owner is still operating the project under the Section 8 Program contract restrictions, but could opt to convert the project to market-rate housing during the period covered by this Housing Element (2015 to 2023). However, according to the owner's representative at Eugene Burger Management Corporation, the ownership does not intend on converting the project to market rate in the next 10 years.

The Harney Lane Migrant Center houses migrant (seasonal) workers across various industries (winery, cannery, trucks, etc.) from May to October, or longer if needed. According to a phone conversation with the center, the state's Office of Migrant Services (OMS) owns the property and hires a property management company. Recently, OMS hired Roberts Family Development Center, a nonprofit, to manage the property. The Housing Authority of San Joaquin previously managed the property for approximately 30 years. The State allocates new funds each year in July for the following year. In addition, the Eden Housing senior housing project, which will include 80 affordable senior units will be starting construction by May 2016.

PRESERVATION AND REPLACEMENT OPTIONS

To maintain the existing affordable housing stock, the City can either preserve the existing assisted units or facilitate the development of new units. Depending on the circumstances of at-risk projects, different options may be used to preserve or replace the units. Preservation options typically include (1) transfer of project to nonprofit ownership; (2) provision of rental assistance to tenants using non-federal funding sources; and (3) purchase of affordability covenants. In terms of replacement, the most direct option is the development of new assisted multifamily housing units. These options are described below.

Transfer of Ownership

Transferring ownership of an at-risk project to a nonprofit housing provider is generally one of the least costly ways to ensure that at-risk units remain affordable for the long term. By transferring property ownership to a nonprofit organization, low-income restrictions can be secured indefinitely and the project would become potentially eligible for a greater range of governmental assistance. This preservation option is a possibility for the Creekside South Apartments and would be based on the estimated market value of the units.

Rental Assistance

Project-based Section 8 rent subsidies can be used in combination with Low-Income Housing Tax Credits (LIHTC) to leverage private capital in areas where the market rent exceeds the maximum rents under the LIHTC program. Under Section 8, the US Department of Housing and Urban Development (HUD) pays the difference between what tenants can pay (defined as 30% of household income) and what HUD estimates as the fair market rent on the unit. This difference between the market rent paid by the Section 8 program and the underlying rent used by the affordable housing industry to estimate the capacity of property to pay debt service is called the Section 8 increment. This additional debt may be used for renovation of existing affordable housing and production of new rental housing affordable to very low-income households.

Purchase of Affordability Covenants

Another option to preserve the affordability of an at-risk project is to provide an incentive package to the owner to maintain the project as affordable housing. Incentives could include writing down the interest rate on the remaining loan balance and/or supplementing the Section 8 subsidy received to market levels. The feasibility of this option depends on whether the complex is too highly leveraged. By providing lump sum financial incentives or ongoing subsidies in rents or reduced mortgage interest rates to the owner, the City can ensure that some or all of the units remain affordable.

Construction and Conversion of Replacement Units

The construction of new affordable housing units is another means of replacing the at-risk units should they be converted to market-rate units. The cost of developing housing depends on a variety of factors, including density, size of the units (i.e., square footage and number of bedrooms), location, land costs, and type of construction. Assuming an average development cost per housing unit of $125,000, it would cost approximately $5 million to construct 40 new assisted units.[2]

With the high cost of new construction, the City is working with sweat-equity affordable housing developers. Under this model, homeowners and neighbors help build the housing, along with volunteers, to help reduce the cost of construction.

As an Entitlement Community, Lodi now will look to HCD for HOME Program funds. Through the Neighborhood Services Division of the City's Community Development Department, which administers the Community Development Block Grant (CDBG) Program, the City of Lodi intends to pursue funding opportunities for new rental construction projects and rental rehabilitation projects with both nonprofit and for-profit developers.

These activities will provide the opportunity to put restrictions in place to ensure long-term affordability. (See Section 3.2: Administrative and Financial Resources for a detailed description of funding resources.)

ORGANIZATIONS INTERESTED IN PRESERVING ASSISTED RENTAL HOUSING

The preservation of affordable rental housing at risk of conversion to market-rate housing can be assisted by nonprofit organizations with the capacity and interest to acquire, manage, and permanently preserve such housing. The California Department of Housing and Community Development maintains a list of interested nonprofit organizations. A number of organizations have expressed an interest in preserving affordable rental housing in San Joaquin County, including:

- Visionary Home Builders, 315 N. San Joaquin Street, Stockton, CA 95202; (209) 466-6811 *(formerly ACLC)*

---

[2] See Section 3.3: Constraints for details on how construction costs were estimated.

- California Coalition for Rural Housing, 717 K Street, Suite 400, Sacramento, CA 95817; (916) 443-4448
- Christian Church Homes of Northern California, Inc, 303 Hegenberger Road, Suite 201, Oakland, CA 94621; (510) 632-6712
- Domus Development, 594 Howard Street, Suite 204, San Francisco, CA 94105; (415) 856-0010
- Eden Housing, Inc, 22645 Grand Street, Hayward, CA 94541; (510) 582-1460
- Eskaton Properties, Inc, 5105 Manzanita Avenue, Carmichael, CA 95608, (916) 334-0810
- Foundation for Affordable Housing, Inc, 30950 Rancho Viejo Road, Suite 100, San Juan Capistrano, CA 92675; (949) 443-9101
- Housing Corporation of America, 6265 Variel Avenue, Woodland Hills, CA 91367
- Mercy Housing California, 2512 River Plaza Drive, Suite 200, Sacramento, CA 95833; (916) 414-4400
- Rural Community Assistance Corporation, 3120 Freeboard Drive, Suite 201, West Sacramento, CA 95691; (916) 447-2854
- Satellite Affordable Housing Associates, 1521 University Avenue, Berkeley, CA 94703-1422; (540) 647-0700
- Stockton Shelter for the Homeless, 411 South Harrison Street, Stockton, CA 95203;, (209) 465-3612

2.8 OPPORTUNITIES TO PROMOTE SUSTAINABLE DEVELOPMENT

Energy costs directly affect housing affordability through their impacts on the construction, operation, and maintenance of housing. There are many ways in which the planning, design, and construction of residential neighborhoods and structures can foster energy conservation to reduce this cost impact and at the same time produce an environmental benefit. Techniques for reducing energy costs include construction standards for energy efficiency, energy-saving community design alternatives, the layout and configuration of residential lots, and the use of natural landscape features to reduce energy needs. Sustainable development also encompasses the preservation of habitat and species, improvement of air quality (particularly important in this region), and conservation of natural resources, including water and open space.

RESIDENTIAL CONSTRUCTION STANDARDS

The State of California has adopted building standards for energy efficiency that apply to newly constructed dwellings and residential additions. Title 24 of the California Code of Regulations sets forth mandatory energy efficiency standards that can be achieved through prescriptive means or through compliance with a maximum "energy budget." Prescriptive means include the use of appliances, building components, insulation, and mechanical systems that meet minimum energy efficiency ratings. Local governments implement state energy standards as part of their building code enforcement responsibilities.

RESOURCES FOR ENERGY CONSERVATION

The City of Lodi operates its own electric utility, Lodi Electric Utility, which provides residential, commercial, and industrial electric service, and allows flexibility and control over energy sources. In 2013, the city's average power mix included more renewable energy (20%) compared with the statewide average (19%) and less coal (0%) than the statewide average (8%). Lodi's use of renewable energy (20%) in 2013 was less than in 2008 at 27%. In addition to sustainability efforts in energy sources, the Lodi Electric Utility offers several programs to reduce residential energy use, including:

- Residential Energy Survey Program, which helps residents identify major energy uses and how these can be reduced.
- Residential Products Rebate Program, which provides rebates on the purchase of new, energy-efficient appliances.
- Energy Efficient Home Improvement Program, which offers rebates on other types of energy efficient residential systems (fans, space conditioning, insulation, thermostats, windows, etc.).
- California First-PACE (Property Assessed Clean Energy) Program, which allows property owners to finance the installation of energy and water improvements in homes or businesses, which can then be paid back as a line item on a property tax bill.
- Home Energy Renovation Opportunity (HERO) Financing Program, which is a type of PACE program that allows property owners to fund energy efficiency, water efficiency, and renewable energy projects with little or no upfront costs. With PACE, residential and commercial property owners living within a participating district can finance up to 100% of their project and pay it back over time as a voluntary property tax assessment through their existing property tax bill. A local provider can be found at energycenter.org.

Pacific Gas & Electric Company (PG&E), which provides gas to the city, offers a variety of energy conservation services for residents and also participates in several other energy assistance programs for lower-income households, which help qualified homeowners and renters conserve energy and control electricity costs. The California Alternate Rates for Energy Program provides a 15% monthly discount on gas and electric rates to income-qualified households, certain nonprofit-operated facilities housing agricultural employees, homeless shelters, hospices, and other qualified nonprofit group living facilities. The Relief for Energy Assistance through Community Help (REACH) Program provides one-time energy assistance to customers who have no other way to pay their energy bills. The intent of REACH is to assist low-income customers, particularly the elderly, disabled, sick, working poor, and the unemployed, who experience severe hardships and are unable to pay for their necessary energy needs. Additionally, the California Alternative Rates for Energy (CARE) program provide energy bill discounts for income-qualified households, and the Family Electric Rate Assistance provides a discount for income-qualified families with three or more persons.

GENERAL PLAN GOALS AND POLICIES

Other elements in the General Plan discuss policy measures to reduce energy consumption through land use, transportation, and conservation efforts.

- The Land Use Element prioritizes new mixed-use centers, which will consolidate residential, retail, and small office uses, and which will be co-located with parks and schools. It encourages a diversity of housing types, in particularly promoting townhouse and multifamily units, which are more energy efficient compared with single-family homes. It also promotes infill development in the city's downtown and major corridors to capitalize on transit facilities and existing commercial and public services.
- The Growth Management Element and Infrastructure Element seeks to maintain the city's compact form and ensure the preparation of infrastructure plans and improvements in tandem with new development. Policies also require water conservation measures, which in turn reduce consumption of energy embodied in the distribution of water.
- The Community Design and Livability Element promotes site planning and green building measures to reduce energy consumption and improve quality of life. This includes lot orientation to maximize solar gain and ventilating breezes, and implementation of building standards consistent with LEED or equivalent green building programs. The element also regulates lighting to reduce light pollution as well as energy consumption and requires street trees and shade in certain locations to reduce the urban heat island effect.
- The Transportation Element seeks to reduce the reliance on cars and increase the convenience of alternate modes through new connections and improved circulation for transit, bikes, and pedestrians. The City operates its own local "GrapeLine" transit service, which allows it to closely coordinate land use and transit planning decisions. As a result, the City can both reduce greenhouse gas emissions and improve air quality.
- The Parks, Recreation, and Open Space Element proposes to increase the acreage of carbon-sequestering open space, retain mature trees, and encourage the use of native and trees and drought-tolerant plantings.
- The Conservation Element seeks to preserve agricultural land and food and wine production until urban development is imminent. It seeks to protect and restore habitat and species, particularly along the Mokelumne River. The element also encourages energy conservation through the promotion of solar panels and heating systems, the preparation of a climate action plan, and a heat island mitigation plan.

Together these policies and programs seek to reduce the consumption of natural resources and limit greenhouse gas emissions, while at the same time promoting public health and overall quality of life for residents.

2.9 FUTURE HOUSING NEEDS

HCD defines the annual income limits for various housing affordability categories for each county in the state. In 2015, the median income for a family of four under these guidelines was $66,300. The income categories and their corresponding income ranges are shown in Table 2-32. These income categories are referenced throughout the Housing Element.

Table 2-32: Income Limits for San Joaquin County

Income Category	*Percentage of County Median Income*	*Income Limits (family of four)*
Extremely Low	Less than 30%	Less than $24,250
Very Low	31%–50%	$24,250–$33,150
Low	51%–80%	$33,251–$53,050
Moderate	81%–120%	$53,051–$79,550
Above Moderate	Greater than120%	Over $79,550

Source: HCD 2015

SJCOG determines the amount of affordable housing the county will need for the time period and then divides that need among its participating jurisdictions. According to SJCOG, Lodi is responsible for accommodating 1,931 additional housing units between 2014 and 2023, of which 828 units should be affordable to extremely low-, very low-, and low-income households, approximately 43% of Lodi's total share of regional housing needs.

The City of Lodi is not responsible for actual construction of these units. However, the City is responsible for creating a regulatory framework in which these housing units can be built. This includes the creation, adoption, and implementation of general plan policies, Development Code regulations, and/or economic incentives to encourage the construction of the needed range of housing units.

Table 2-33 shows the number and percentage of housing units identified in the Regional Housing Needs Allocation Plan for Lodi for the 2014 through 2023 planning period, by income category.

Table 2-33: Regional Housing Needs Allocation for the City of Lodi (2014–2023)

	Income Category					
	Extremely Low	*Very Low*	*Low*	*Moderate*	*Above Moderate*	*Total*
Regional Housing Need	244	253	331	333	770	1,931
Percentage of Total	13	13	17	17	40	100

Source: SJCOG 2014

This page intentionally left blank.

3. Resources and Constraints

This chapter describes housing site opportunities, resources for residential development and programs, constraints to developing housing in Lodi, and recommendations for how to remove such constraints.

3.1 SITES INVENTORY AND ANALYSIS

Land on which to construct housing is one of the most critical resources necessary to meet future housing demand. Without adequate vacant or underutilized land, the City of Lodi cannot demonstrate how it will accommodate its share of the Regional Housing Needs Allocation (RHNA). The amount of land required to accommodate future housing needs depends on the city's physical characteristics, zoning, availability of public facilities and services, and environmental conditions.

ADEQUATE SITES

To determine whether the city has sufficient land to accommodate its share of regional housing needs for all income groups, Lodi must identify "adequate sites." Under state law, adequate sites are those with appropriate zoning, development standards, and infrastructure capacity to accommodate new construction needs. A locality's sites are adequate if the land inventory demonstrates sufficient realistic capacity at appropriate densities and development standards to permit development of a range of housing types and prices to accommodate the community's share of the RHNA by income level.

The extent to which the city has "adequate sites" for housing affordable to extremely low-, very low-, or low-income households will depend, in part, on zoning standards, particularly the maximum allowed density, parking, building coverage, height, and setback standards. The amount of vacant and underutilized land at varying densities suggests that Lodi can accommodate its share of the RHNA on sites available within the existing city limits.

The types of sites that are appropriate for residential development in Lodi are divided into three categories, described in detail in the section below and in **Figure 3-1.**

1. **Development Projects** – This category includes land with housing development approved by the City.
2. **Vacant or Underutilized Infill** – This category includes vacant land or land currently occupied that is capable of being developed at higher densities or with greater intensity than the existing use. All sites contain General Plan designations that permit residential use. The majority of this type of land is located adjacent to existing residential areas or in areas designated for mixed-use development according to the General Plan.
3. **Annexation Areas** – This category includes land that has been designated in the General Plan, but has not yet been annexed by the City of Lodi. The figure shows sites are included in Phase 1 of the General Plan—outside the current city limits, but inside the Sphere of Influence.

DEMONSTRATING APPROPRIATENESS OF SITES

Appropriate Densities and Housing Types

Although subsidized housing is limited in Lodi, what does exist has been created through a variety of means and densities, including new construction, rehabilitation, and low and moderate densities. LOEL Gardens maintains three separate senior homes, with 14 units total, representing some of the smaller housing types on smaller lots (less than a quarter acre), that blend in with adjacent single-family homes.

The Creekside South Apartments provides 40 (39 subsidized) family units on a 2.2-acre parcel, representing a density of 18 units per acre. On the larger end, the approved Eden Housing development will provide 80 senior units on a 4.4-acre site at the same density. These examples suggest that the "default" density of 20 units per acre, permitted by state law, is an appropriate density for recent development types. Finally, Hotel Lodi, with 75 units, is a rehabilitated mixed-use development (formerly a hotel), located above several downtown shops.

Appropriate Land Use Designations

The City's General Plan and Development Code, including zoning districts and the zoning map, provide densities from 2 to 35 dwelling units per acre. The Low Density Residential and Medium Density Residential zoning districts allow residential development for moderate- and above moderate-income households. The High Density Residential and Mixed-Use districts provide the appropriate densities to accommodate housing for extremely low-, very low-, and low-income households. For information purposes, the General Plan Land Use Diagram is shown in **Figure 3-2.**

Demand and Market Trends

Chapter 2 described the continued demand for affordable housing, given low income levels and overpayment, as well as a constrained supply, with new housing construction remaining static for several years. A market study prepared for the Eden Housing senior affordable development project corroborated the pent-up demand for affordable senior housing in particular. The study projected demand from 928 households (in and around Lodi) for 79 spots, concluding that the development would likely be fully occupied in just three months. Although no new housing has been constructed in several years, developments that have been approved are part of mixed-use communities, with commercial and public uses complementing residential uses. This concept is upheld by the recently adopted General Plan which calls for "mixed-use centers" in new residential development areas.

Financial Feasibility

Both developer and homeowners' loans and feasibility are critical aspects of the potential for development and purchasing of new housing. The current housing makes developers wary and less likely to move forward with new projects. The City is committed to pursuing state and regional funding opportunities (see Program 1.5 and resources section below) to provide incentives for development and bridge financing gaps. Given the City's commitment to transit-oriented development (TOD) and mixed-use development as identified in the General Plan, the City may be able to access state bond funds and other regional grants to create model projects in the Central Valley.

In addition, very low interest rates, combined with an overall loan approval rating of 85%, suggest that financing is still feasible for a range of income levels if applicants have good credit ratings.

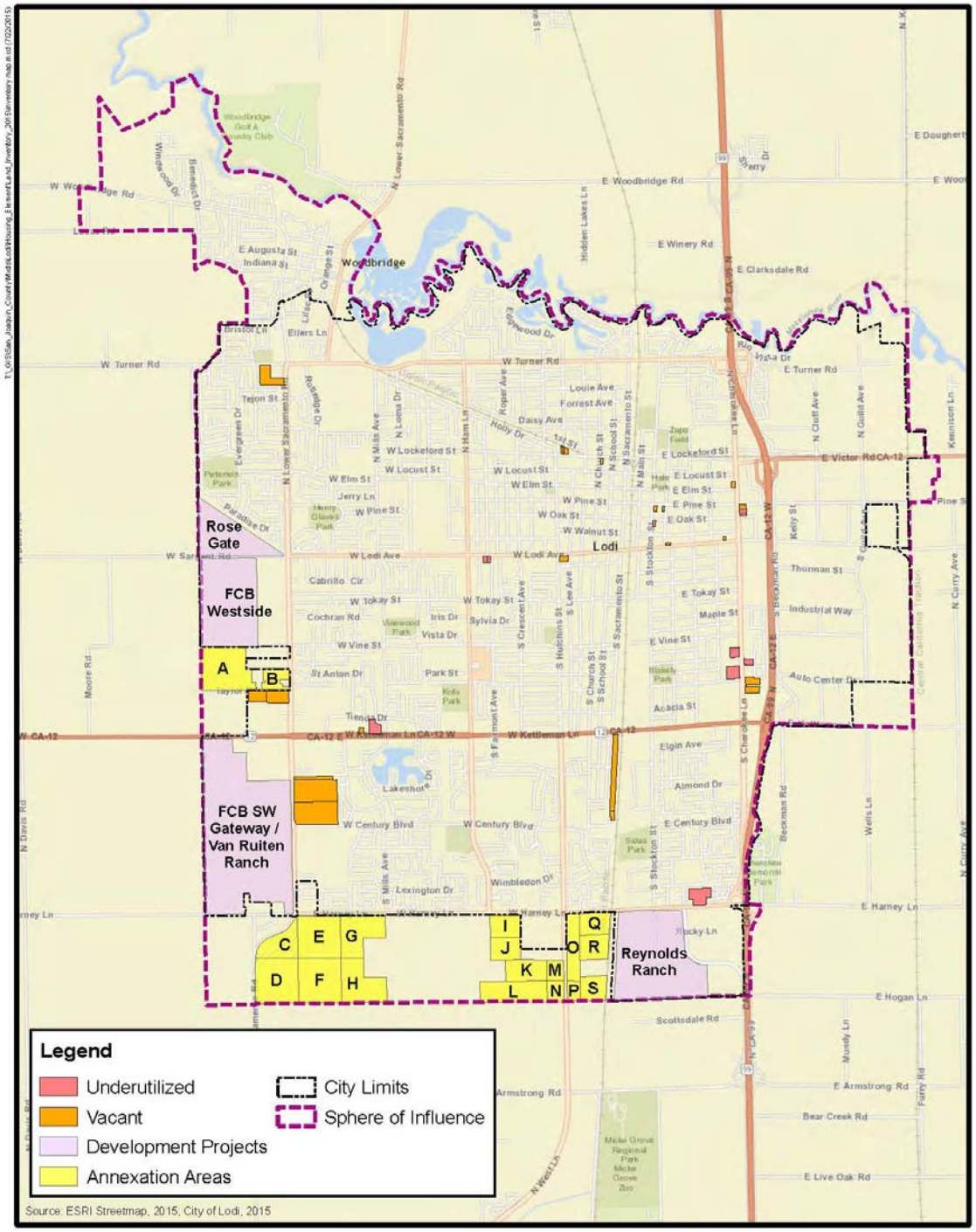


Figure 3-1
Housing Sites Inventory

Michael Baker INTERNATIONAL

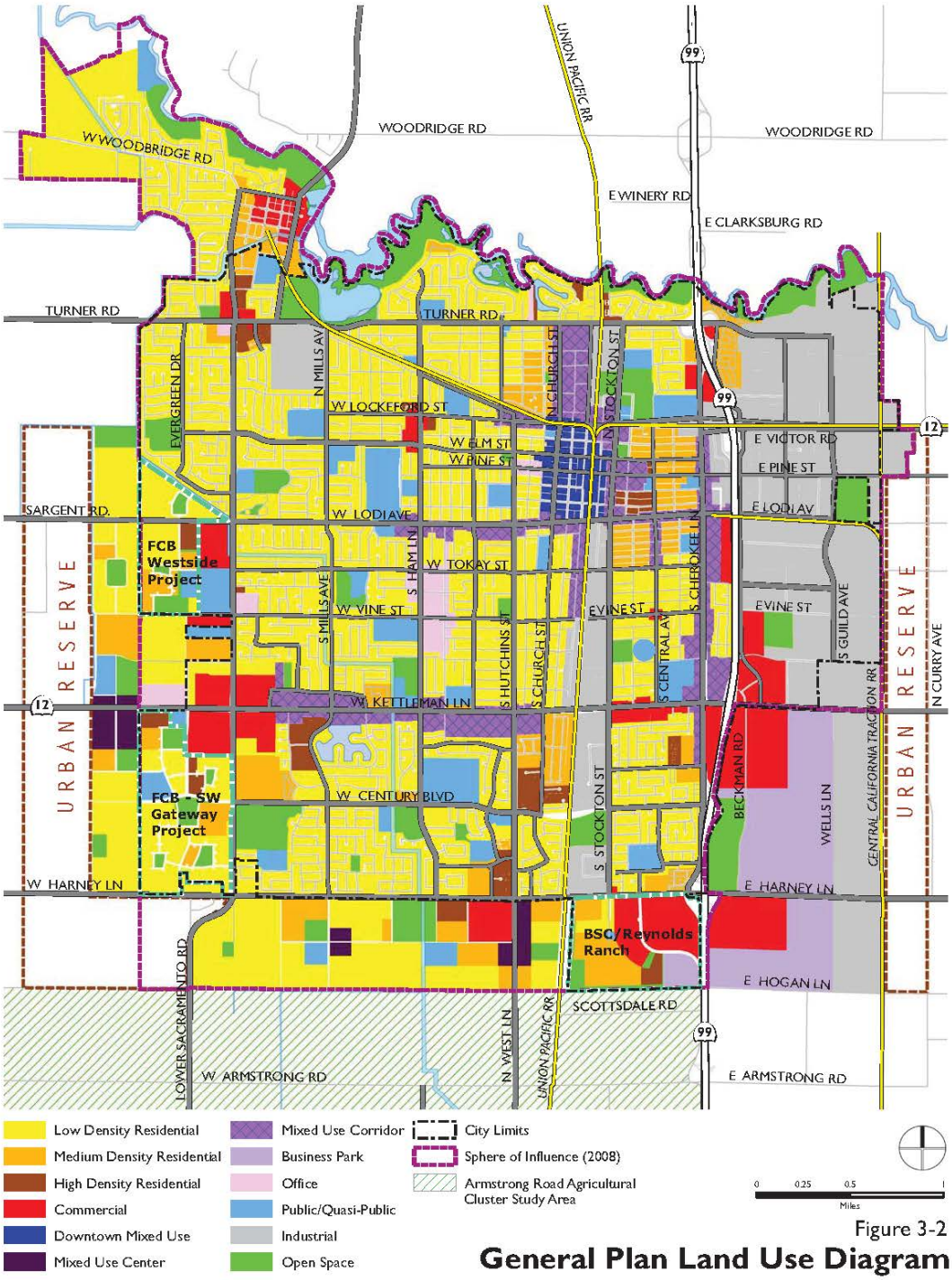


Figure 3-2
General Plan Land Use Diagram

1. Development Projects

Within Lodi, there are several development projects that have been approved or which have been completed that will count toward meeting the RHNA. Table 3-1 reports units constructed since January 1, 2014, by income level. In total, 38 housing units have been constructed since the start of the planning period.

A. Affordable Targeted Sales Prices. Given the current housing market downturn, many market-rate homes in Lodi have become affordable, even to low-income households, though not subsidized. Certain development project units can be considered affordable for low- and moderate-income households due to their Medium or High Density Residential General Plan designation, designation for high-density senior housing, lot and unit size (e.g., 1,850 to 2,350 square feet on moderately sized lots), and the corresponding likely sales price: in the high $200,000s to low $300,000s.[3] To illustrate, as reported in Table 2-32, income limits for the county are up to $79,550 for a family of four to qualify for moderate-income housing (120% of median). Assuming that a family spends no more than 30% of its income on housing, it has the ability to spend up to $23,865 per year (or $1,989 per month). Assuming a 30-year fixed interest rate at 5% and 20% down payment, a home up to $351,297 could be attainable.[4]

B. Approved Medium- and High-Density Housing. Five major development projects were approved by the City in advance of the most recent General Plan update, but have not yet been constructed: FCB Southwest Gateway, Blue Shield/Reynolds Ranch, Van Ruiten Ranch, Rose Gate, and FCB Westside. In addition to City Council approvals and certified environmental impact reports, each project has been awarded growth management allocations and does not require subsequent City Council action to build at the density levels described herein. Moreover, the General Plan references these projects as key projects in the plan's Phase 1 development, which seeks to avoid leapfrog development by prioritizing contiguous development within just a few miles of the downtown. The General Plan codified approved densities for these three projects by designating land uses and densities consistent with these approvals, as shown in Table 3-2. Therefore, where residential densities have been approved at 20 dwelling units per acre or higher, sites are appropriate for very low- and low-income households. Zoning for all five sites is Planned Development (PD).

- Blue Shield/Reynolds Ranch: This approved master planned project will include a mix of residential, office, and commercial development. The business park component of this project was completed and occupied by Blue Shield in 2008 and commercial retail completed in 2011. The residential component has not yet been constructed, but has approvals and growth management allocations for 882 units including 14.3 acres of high-density residential and 57.5 acres of medium-density residential. The former units are appropriate for very low- and low-income households. The latter units may be appropriate for moderate-income households as described in A, Affordable Target Sales Prices, above.

---

[3] Phone conversation with Craig Hoffman, City of Lodi, July 7, 2015.

[4] Zillow online mortgage calculator. Source: http://www.zillow.com/mortgage-calculator/house-affordability/.

- FCB Southwest Gateway: This approved master planned project will be a residential community with a school and open space. The site is currently vacant and construction has been delayed given the economic downturn. The project has approvals and growth management allocations for 981 units, including 14.5 acres of high-density residential and 25.7 acres of medium-density residential. While the high-density units are appropriate for very low- and low-income households, the medium-density units may be appropriate for moderate-income households as described in bullet A, Affordable Target Sales Prices, above.
- Van Ruiten Ranch: This development project, which is a portion of the FCB Southwest Gateway project, is approved for 288 units on 47.7 acres. The project includes a mix of low-, medium-, and high-density units.
- FCB Westside: This approved master planned project will be a residential community with a school and open space. The site is currently vacant and construction has been delayed given the economic downturn. The project has approvals for 492 units, including 10 acres of high-density residential and 23 acres of medium-density residential. While the high-density units are appropriate for very low- and low-income households, the medium-density units may be appropriate for moderate-income households as described in bullet A, Affordable Target Sales Prices, above. In addition, the development agreement requires the landowner to either rehabilitate or pay the costs of rehabilitating up to 25 residential units (or up to $1.25 million) within the Eastside neighborhood, which has a concentration of homes in need of repairs.
- Rose Gate: The Rose Gate development is approved for 232 low-density housing units.

C. Adequate Infrastructure. Services will be constructed in tandem with residential development through a combination of special assessments, impact fees, and on/off-site improvements requirements. None of the development projects have environmental or other impediments that would restrict their development at full potential. Infrastructure needs have been identified where necessary. For example, in 2002, the City adopted the Westside Facilities Master Plan, a master plan for the FCB Westside development project, which identifies a mix of land use and City services necessary to support the proposed land uses for the area. See Section 3.3: Constraints for a detailed description of public facilities and infrastructure needs.

Table 3-1: Units Constructed Since January 1, 2014

Year	*Housing Units, by Income*					*Affordability Funding*
	Extremely/ Very Low	*Low*	*Moderate*	*Above Moderate*	*Total*	
Completed						
2014				18	18	n/a
2015				20	20	n/a
Total				**38**	**38**	

Source: City of Lodi 2015

Table 3-2: Major Development Projects in Detail

Project Name and Status	*APN*	*Acres*	*General Plan Designation*	*Maximum Density*	*Housing Units, by Income*				
					Very Low	*Low*	*Moderate*	*Above Moderate*	*Total Units*
FCB SW Gateway (Approved. Vacant. Buildout at 55% assumes roads and utilities.)	05803004	1.0	Low Density Residential	8				4	4
	05803006	1.5	Medium Density Residential	20			8	8	16
	05803009	2.0	Low Density Residential	8				8	8
		8.1	Medium Density Residential	20			45	45	90
		9.4	High Density Residential	35	60	60	60		180
	05803016	11.6	Low Density Residential	8				50	50
		5.1	High Density Residential	35	33	33	33		99
	05804001	19.4	Low Density Residential	8				85	85
		12.0	Medium Density Residential	20			65	65	130
	05804002	22.1	Low Density Residential	8				97	97
		3.1	Medium Density Residential	20			17	17	34
	05804004	13.0	Low Density Residential	8				57	57
		1.0	Medium Density Residential	20			6	6	12
	05804005	5.5	Low Density Residential	8				24	24
	05804014	24.5	Low Density Residential	8				95	95
	Total				**93**	**93**	**234**	**561**	**981**
Van Ruiten Ranch	05803014	34.5	Low Density Residential	8				145	145
	05803015	8.2	Medium Density Residential	20			27	28	55
	05803017 05803018	5.1	High Density Residential	35	29	29	30		88
	Total	**47.7**			**29**	**29**	**57**	**173**	**288**
FCB Westside (Approved. Vacant. Buildout at 45% assumes roads and utilities.)	02740001	10.5	Low Density Residential	8				37	37
		7.5	Medium Density Residential	20			34	33	67
	02740002	22.2	Low Density Residential	8				79	79
		9.9	Medium Density Residential	20			44	45	89
	02740003	3.3	Low Density Residential	8				11	11
		6.1	Medium Density Residential	20			27	27	54
		9.9	High Density Residential	35	52	52	51		155
	Total				**52**	**52**	**156**	**232**	**492**

Project Name and Status	*APN*	*Acres*	*General Plan Designation*	*Maximum Density*	*Housing Units, by Income*				
					Very Low	*Low*	*Moderate*	*Above Moderate*	*Total Units*
Rose Gate	**02938005**	43	Low Density Residential	8				232	232
	Total							**232**	**232**
Reynolds Ranch (Approved. Vacant, except office and commercial component built as per development plan. Buildout at 70% assumes additional roads and utilities.)	05813002	0.9	Low Density Residential	8				4	4
	05813003	0.6	Low Density Residential	8				3	3
	05813004	0.4	Low Density Residential	8				2	2
	05813005	0.4	Low Density Residential	8				2	2
	05813006	0.4	Low Density Residential	8				2	2
	05813021	6.4	Low Density Residential	8				36	36
	05865001	2.0	Low Density Residential	8				11	11
	05813014	0.3	Medium Density Residential	20			1	1	2
	05813022	6.5	Medium Density Residential	20			45	46	91
	05813024	10.2	Medium Density Residential	20			71	71	142
	05865002	1.5	Low Density Residential	8				8	8
	05865003	1.5	Medium Density Residential	20			11	11	22
				~~20~~			~~265~~	~~265~~	~~530~~
				~~35~~	~~75~~	~~75~~	~~75~~		~~225~~
	05865004	39.0	Medium Density Residential	20			113	114	227
		14.3	High Density Residential	35	110	110	110		330
	Total				**110**	**110**	**351**	**311**	**882**
GRAND TOTAL		**372.0**			**284**	**284**	**798**	**1,509**	**2,875**

Source: City of Lodi 2015

As a result of these development projects, the City would meet the RHNA for moderate- and above moderate-income households, but not its allocations for extremely/very low-or low-income households. Additional sites will be required to accommodate housing needs. Table 3-3 describes this remaining need of 260 extremely/very low- and low-income units.

Table 3-3: Remaining Need

	Housing Units, by Income				
	Extremely/ Very Low	*Low*	*Moderate*	*Above Moderate*	*Total*
Regional Housing Needs Allocation	497	331	333	770	1,931
Units Constructed				38	38
Development Projects	284	284	798	1,509	2,875
Remaining Need	213	47	(465)	(777)	

Source: San Joaquin County Council of Governments 2014; City of Lodi 2015

2. Vacant and Underutilized Infill

Through its General Plan policies, the City emphasizes infill development, a compact community, residential neighborhoods that are accessible to commercial services, and higher densities in appropriate locations. Table 3-4 and Table 3-5 describe vacant and underutilized sites, respectively, that represent appropriate locations for housing for lower-income households. Vacant infill sites have the capacity for 882 units; underutilized sites could produce as many as 298 units for lower-income households. The following tables identify an assumed density value, based on densities permitted in the General Plan.

Underutilized sites include sites where uses are no longer in operation, are in disrepair, or have surpassed their useful life. Sites designated as Mixed Use Corridor were prioritized, since the General Plan calls for reinvestment in these areas. As evidenced by the small number of vacant parcels in the city, the City has done a commendable job of avoiding leapfrog development. Given the current economic climate, redevelopment of underutilized parcels—including closed businesses—will be important for avoiding blighted conditions and maintaining the city's compact form and accessible neighborhoods. Moreover, these sites already have infrastructure in place, which may reduce development costs compared to projects on greenfield land.

Unit capacity is determined by multiplying the number of acres by the assumed density and buildout factor. Sites were deemed appropriate for extremely low- or very low-income households due to their allowed density, location, and proximity to transit, neighborhood services, and public facilities. The Mixed Use Corridor designation permits 100% residential development except along Cherokee Lane and Lodi Avenue, where 25% and ground-floor frontage should be commercial active uses, respectively. Likewise, the Downtown Mixed Use designation requires ground-floor active uses. These restrictions are calculated as part of the unit capacity. A realistic development capacity of 80% ("buildout factor") is assumed for most vacant sites. Sites over 10 acres in size are assumed to have a development capacity of 70% to account for additional open space and enable appropriate development typologies (e.g., small apartment complexes of no more than 30 units for very low-income households). For underutilized sites, the assumed density value also takes into account the realistic potential for redevelopment, such as any existing uses to remain on the site or a potential mix of uses.

Table 3-4: Vacant Infill Sites

APN	*Acre*	*Address*	*General Plan Designation*	*Current Zoning*	*Buildout Factor*	*Max. Density*	*Extremely Low/ Very Low*	*Low*	*Moderate*	*Above Moderate*	*Total Capacity*
05814052	19.6	1920 S Lower Sacramento	Medium Density Residential	MDR	70%	20	120	120	34	0	274
05814012	19.2	1784 S Lower Sacramento	Medium Density Residential	MDR	70%	20	120	120	29	0	269
06201005	7.8	1774 South Church Street	Medium Density Residential, High Density Residential	MDR	80%	20	30	63		31	124
02939015	6.2	971 N Lower Sacramento	Medium Density Residential	MDR	80%	20	30	57		12	99
02742008	5.3	1333 Lower Sacramento	Low Density Residential	LDR	80%	8				33	33
02742010	3.8	1330 Westgate Dr	Low Density Residential	LDR	80%	8				24	24
05814014	2.3	1690 N Lower Sacramento	Low Density Residential	LDR	80%	8				14	14
04728015	1.9	1130 South Cherokee	Mixed Use Corridor[1]	MCO	60%	35	30	10		0	40
04728021	1.9	1150 South Cherokee	Mixed Use Corridor	MCO	60%	35	30	10		0	40
04502046	1.0	410 W Lodi Ave	Mixed Use Corridor	MCO	60%	35	21			0	21
06201003	0.9	1912 South Church Street	High Density Residential	HDR	80%	35	24			0	24
04323001	0.6	604 East Pine	Mixed Use Corridor	MCO	80%	35	16			0	16
02741020	0.6	2115 W Kettleman Lane	Mixed Use Corridor	MCO	80%	35	15			0	15
03726003	0.4	427 W Lockeford St	Mixed Use Corridor	MCO	80%	35	11			0	11
04307401	0.4	208 E Pine Street	Mixed Use Corridor	MCO	80%	35	11			0	11
04318002	0.4	113 N Cherokee	Mixed Use Corridor	MCO	60%	35	8			0	8
03726001	0.3	427 W Lockeford St	Mixed Use Corridor	MCO	80%	35	9			0	9
04302301	0.3	216 North Church Street	Downtown Mixed Use[2]	DMU	70%	35	7			0	7
04306716	0.2	301 E Lodi Ave	Mixed Use Corridor	MCO	60%	35	5			0	5
04307406	0.2	220 E Pine Street	Mixed Use Corridor	MCO	80%	35	6			0	6
04314035	0.2	527 East Lodi Avenue	Mixed Use Corridor	MCO	60%	35	4			0	4
03726002	0.2	427 W Lockeford St	Mixed Use Corridor	MCO	80%	35	5			0	5
TOTAL	**73.8**						**502**	**380**	**63**	**114**	**1,059**

Source: City of Lodi 2015

1. *Sites designated as Mixed Use Corridor along Cherokee Lane require at least one quarter of the developed portion of the site to be commercial uses and along Lodi Avenue require active uses (e.g., retail, restaurants, cafes) at the ground level. This requirement is assumed in the table calculations.*
2. *Sites designated as Downtown Mixed Use require active uses (e.g., retail, restaurants, cafes) at the ground level. This requirement is assumed in the table calculations.*

Table 3-5: Underutilized Infill Sites

APN	*Acres*	*Address*	*General Plan Designation*	*Current Zoning*	*Buildout Factor*	*Max. Density*	*Income Levels*					*Existing Land Use*	*Photo #*
							Ext. Low/ Very Low	*Low*	*Moderate*	*Above Moderate*	*Total Capacity*[1]		
06229037	6.6	401 E Harney Ln	Medium Density Residential	PD	80%	20	70	35		0	105	Agriculture, surrounded on all sides by completed or approved urban development. No Williamson Act. Across street from Lois E. Borchardt Elementary School.	3-1
04740004	3.4	1045 South Cherokee	Mixed Use Corridor[2]	MCO	40%	35	30	41		0	71	One-story older building. Former use as car dealership is no longer in operation. Surrounded by commercial, residential, and school uses.	3-2
02741022	3.1	2100 Tienda Drive	Mixed Use Corridor	MCO	50%	35	30	12		0	42	Site owned by church; half of site fronting Kettleman is vacant; existing structures to remain. Surrounded by church, residential, and commercial uses.	3-3
04739007	1.8	929 South Cherokee	Mixed Use Corridor Low Density Residential	MCO	50%	35	8	8	8	8	32	Surface parking lot, one-story commercial building (could remain), and vacant land. Surrounded by commercial and residential uses.	3-3
04741001	1.2	1050 South Cherokee	Mixed Use Corridor Low Density Residential	MCO	50%	20		8	8	0	16	One-story old motel. Could be renovated or redeveloped as housing. Surrounded by commercial and residential uses.	3-4
03104020	1.0	1833 W Kettleman	Mixed Use Corridor	MCO	50%	35	18			0	18	One-story office building (could remain) and vacant land. Surrounded by commercial and residential uses.	3-3

APN	*Acres*	*Address*	*General Plan Designation*	*Current Zoning*	*Buildout Factor*	*Max. Density*	*Income Levels*					*Existing Land Use*	*Photo #*
							Ext. Low/ Very Low	*Low*	*Moderate*	*Above Moderate*	*Total Capacity[1]*		
04323013	0.6	16 South Cherokee	Mixed Use Corridor	MCO	50%	35	10			0	10	Surface parking lot takes up majority of site; one-story used car dealership no longer in operation. For lease. Surrounded by commercial and school uses.	3-4
03310014	0.5	1100 West Lodi Ave	Mixed Use Corridor	MCO	50%	35	8			0	8	Closed theater, site for sale. Possible redevelopment with adjacent parcel while retaining theater tower.	3-5
03310015	0.5	1110 West Lodi Ave	Mixed Use Corridor	MCO	70%	35	8			0	8	One-story old building and surface parking lot. Business no longer in operation. For lease.	3-5
04323012	0.3	40 South Cherokee	Mixed Use Corridor	MCO	80%	20	5			0	5	One existing home to remain; rest of site vacant. Surrounded by commercial, residential, and school uses.	3-4
04306401	0.3	200 E Oak Street	Mixed Use Corridor	MCO	60%	35	7			0	7	Former Goodwill store--closed and for sale--and surface parking lot. Surrounded by commercial and residential uses. Proximity to downtown.	3-6
Total	**19.3**						**194**	**104**	**16**	**8**	**322**		

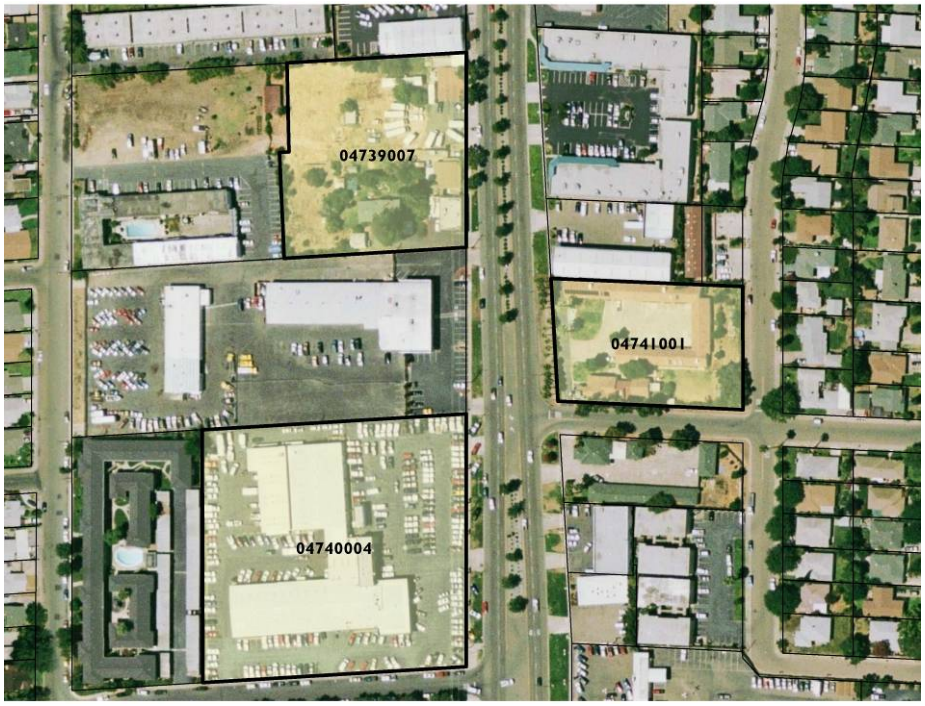
Source: City of Lodi 2015

1. *Totals may not sum precisely due to rounding.*
2. *Sites designated as Mixed Use Corridor along Cherokee Lane require at least one quarter of the developed portion of the site to be commercial uses and along Lodi Avenue require active uses (e.g., retail, restaurants, cafés) at the ground level. This requirement is assumed in the table calculations.*

Underutilized Site Photos

Photo 3-1

Photo 3-2



Underutilized Site Photos (continued)

Photo 3-3

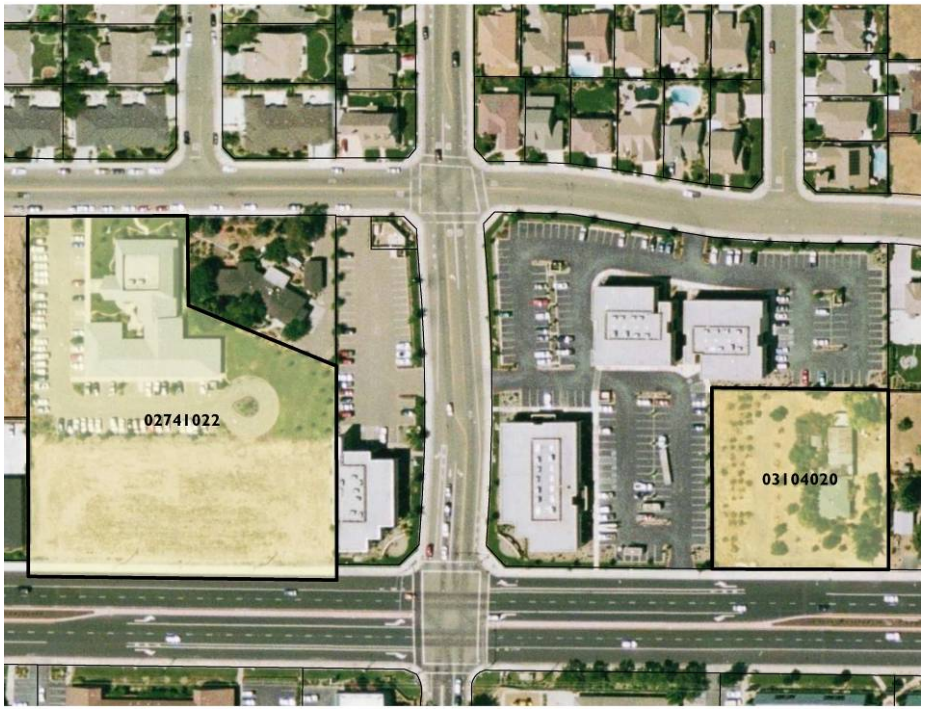


Photo 3-4

Underutilized Site Photos (continued)

Photo 3-5

Photo 3-6

4. Annexation Areas

Annexation is not required to fulfill the RHNA, but this section lays the groundwork for annexation should the housing market pick up within the planning period. Lodi has used its planning powers and the growth management process to prevent premature conversion of prime agricultural land, protect natural resources that border the city, and ensure orderly and efficient extension of public facilities and services. The General Plan Growth Management and Infrastructure Element identifies a phasing strategy to facilitate contiguous development and avoid unnecessary and premature conversion of agricultural land. Housing Element policies in the Strategy section call for discussions with property owners about annexation to commence by the end of the planning period in 2023. Potential annexation areas are identified by Phase 1 of the General Plan, specifically the portion of Phase 1 that lies outside of the current city limits but inside the Sphere of Influence. (Phase 1 General Plan sites inside the city limits are subsumed in the relevant sections above: development project, vacant and underutilized sites.) These annexation areas allow for 2,681 housing units, including 1,373 units available for below-market-rate units. Annexation sites are documented in Table 3-6.

Methods

The lettered key in the first column of the table corresponds to the relevant site in **Figure 3-1**. Existing land use information is provided for each site. Most of these sites are currently in agricultural use. Some sites contain one or more associated residences. Sites will only redevelop once agricultural uses cease. General assumptions are described in the text box below by General Plan land use designation. All unit capacity calculations assume that existing housing units would remain on the site. Calculations also provide 25% of the total area for streets and other infrastructure for each land use type (exceptions are noted in Table 3-6, as dictated by specific site conditions).

General Plan Land Use Designation	*Density Range (units/acre)*	*Household Income Level Accommodated*	*Assumptions*
Mixed Use Center	8–35	Extremely Low, Very Low, and Low	80% residential 20% nonresidential
High Density	15–35	Extremely Low, Very Low, and Low	
Medium Density	8–20	Moderate	
Low Density	2–8	Above Moderate	

Infrastructure

As part of the Growth Management Allocation Ordinance, which regulates the maximum amount of residential growth that can occur over time, the City requires that projects identify on- and off-site infrastructure improvements necessary to serve the project. Internal infrastructure is generally provided as part of the initial construction of a project. The areas proposed for annexation, as included in this Housing Element, will be subject to compliance with the City's regulations and policies related to infrastructure, which will alleviate any potential constraints the availability of public facilities (namely, storm drains, water distribution, and sanitary sewer) would have on housing construction. See Section 3.3: Constraints for a detailed description of public facilities and infrastructure needs.

Table 3-6: Annexation Area Sites

Key	*Acres*	*General Plan Designation*	*Existing Land Use/Site Context*	*Units, by Income Category*				
				Extremely/ Very Low	*Low*	*Moderate*	*Above Moderate*	*Total*[1]
A	39.0	Low Density Residential	Agricultural use in operation. One existing residence.				194	194
B	13.2	Medium Density Residential	Existing residences and development projects pending. Assumes 40% of site could be developed.			61		61
C	20.2	Low Density Residential	Vacant				100	100
D	37.1	Low Density Residential	Nursery and agricultural use in operation. One existing residence.				184	184
E	40.0	Low Density Residential	Existing residences on approximately one-quarter of site. Agricultural use in operation on remaining portion of site.				199	199
F	39.3	Low Density Residential	Agricultural use in operation. One existing residence.				195	195
G	27.8	Medium Density Residential	Agricultural use in operation. Three existing residences.			255		255
H	30.1	Low Density Residential	Agricultural use in operation.				150	150
I	12.0	High Density Residential	Agricultural use in operation.	275				275
J	11.7	Medium Density Residential	Agricultural use in operation.			107		107
K	17.2	Medium Density Residential	Agricultural use in operation.			158		158
L	32.8	Low Density Residential	Agricultural use in operation.				163	163
M	6.4	Mixed Use Center	Agricultural use in operation.	36	36			71
N	6.8	Medium Density Residential	Agricultural use in operation.			63		63
O	18.3	Mixed Use Center	Agricultural use in operation. One existing residence.	102	102			203
P	6.7	Medium Density Residential	Agricultural use in operation.			62		62
Q	12.9	Medium Density Residential	Agricultural use in operation.			119		119
R	11.2	Low Density Residential	Agricultural use in operation.				56	56
S	13.3	Low Density Residential	Agricultural use in operation.				66	66
Total	**395.9**			**412**	**137**	**824**	**1,307**	**2,681**

Source: City of Lodi 2015

1. Totals may not sum precisely due to rounding.

Summary

Lodi has a capacity of 4,294 units during the Housing Element planning period. This total includes sufficient capacity at each household income level to meet and exceed the RHNA. A summary is provided in Table 3-7.

Table 3-7: Summary of Housing Sites, January 1, 2014, to December 31, 2023

	Housing Units, by Income				
	Extremely/Very Low	Low	Moderate	Above Moderate	Total
Units Constructed				38	38
Development Projects	284	284	798	1,509	2,875
Vacant Land	502	380	63	114	1,059
Underutilized Land	194	104	16	8	322
Total	**980**	**768**	**877**	**1,669**	**4,294**
Regional Housing Needs Allocation	497	331	333	770	1,931
Surplus	483	437	544	899	2,363

Source: City of Lodi 2015

3.2 ADMINISTRATIVE AND FINANCIAL RESOURCES

ADMINISTRATIVE RESOURCES

Described below are public and nonprofit agencies that have been involved or are interested in housing activities in Lodi. These agencies play important roles in meeting the housing needs of the community. In particular they are involved in the improvement of the housing stock, expansion of affordable housing opportunities, preservation of existing affordable housing, and/or provision of housing assistance to households in need.

Central Valley Low Income Housing Corporation (CVLIHC)

CVLIHC provides both permanent supportive housing for homeless households with disabilities and transitional housing and support services for homeless families. CVLIHC's permanent and transitional programs are located at scattered sites throughout San Joaquin County, with participants having the primary responsibility for the units where they live. Supportive services include basic life skills training, parenting and family counseling, transportation assistance, child care, assistance in school enrollment, and job search training. CVLIHC's programs provide housing and supportive services for about 600 households per year.

Christian Church Homes (CCH)

CCH has been providing housing in communities since 1961. The organization was created to meet the housing needs of low-income seniors who faced limited housing choices in Northern California. CCH manages 56 facilities in six states. The majority of CCH's facilities are HUD-subsidized and allow low-income residents to pay only 30% of their adjusted gross income for rent.

Community Home Builders and Associates (CHBA)

CHBA is a nonprofit public benefit corporation involved in the development, construction, and management of affordable housing for individuals and families of low to moderate incomes. The organization was founded in 1990 by the Home Builders Association of Northern California. Through its sponsorship of the San José Conservation Corps' YouthBuild program, CHBA has provided employment for at-risk youth in the construction trades while helping to create opportunities for the building industry to partner with local communities in an effort to fulfill affordable housing goals.

Eden Housing, Inc.

Eden Housing is a nonprofit developer that has completed more than 5,000 housing units. Eden Housing serves low-income families, seniors, persons with disabilities, the formerly homeless, and first-time homebuyers. Eden Housing has substantial experience in applying for funding through government programs, including Low-Income Housing Tax Credit, and HUD Section 202 and 811 programs. Eden Housing is developing an 80-unit affordable senior housing development on Tienda Drive, but construction has not yet begun.

Eskaton Properties, Inc.

Eskaton's primary mission is to enhance the quality of life for seniors through health, housing, and social services. Eskaton currently operates 34 planned affordable retirement communities in California for seniors with limited income, including the Manteca Manor in Manteca. These independent living facilities are located close to a variety of services and offer apartment living with maintenance handled by staff. Rental fees are typically subsidized by the federal government.

Habitat for Humanity, San Joaquin County

Habitat for Humanity is a nonprofit faith-based organization dedicated to building affordable housing and rehabilitating homes for lower-income families. Habitat builds and repairs homes with the help of volunteers and partner families. Habitat homes are sold to partner families at no profit with affordable, no-interest loans. Volunteers, churches, businesses, and other groups provide most of the labor for the homes. Government agencies or individuals typically donate land for new homes. In the past, the City of Lodi has provided an allocation of HOME Program funds to the local Habitat for Humanity chapter for land acquisition to accommodate their new construction activities. However, the availability of vacant parcels for such development and the higher cost of land in recent years have prevented Habitat from further development.

Housing Authority of San Joaquin County (HASJC)

HASJC offers programs to assist extremely low- to moderate-income households with their housing costs, including the Section 8 rental assistance program, public housing, and migrant farmworker housing. Specifically, HASJC manages five public housing projects and three migrant farm labor housing developments throughout San Joaquin County. In addition, HASJC provides the Family Self-Sufficiency Program as well as supportive services centers, which provide a range of services to help people become financially self-sufficient.

Lodi House

Lodi House is a nonprofit agency that provides shelter for homeless women and children. In addition to shelter, Lodi House provides food, advocacy, counseling, and numerous workshops on a variety of topics. Lodi House is geared toward assisting women in achieving independence so that they can find a home for themselves and their children. Five families reside together at Lodi House at a time. The City of Lodi has contributed to the Lodi House in recent years.

LOEL Gardens Senior Housing

The LOEL Gardens Senior Center, in addition to providing supportive services and activities to seniors at their facility at 105 S. Washington, also provides affordable housing to seniors. With funding provided through the City's CDBG and HOME programs, LOEL has acquired several residential properties around their Senior Center and has a total of 14 units designated for very low- and low-income seniors.

Mercy Housing California (MHC)

MHC is a nonprofit developer that provides affordable housing for families, seniors, formerly homeless persons, individuals with HIV/AIDS, and persons with chronic mental illnesses and physical impairments. With the assistance of public and private funding, MHC builds or rehabilitates housing to meet community needs. The types of housing developed include multi-unit rental apartments, single-family homes, single-room occupancy (SRO) apartments for formerly homeless adults, and accessible units for individuals with physical disabilities.

Salvation Army Shelter

The Salvation Army operates a 56-bed men's shelter in Lodi, which provides food, clothing, and medical services. The Salvation Army also operates a 16-bed transitional housing facility, as well as a 37-bed emergency shelter for women and children and a 24-bed transitional housing facility for women and children. The City of Lodi has contributed $35,000 to the Salvation Army in recent years under the Community Development Block Grant program.

Satellite Affordable Housing Associates

Satellite Housing is a nonprofit organization, based in Berkeley, that provides affordable, service-enriched housing that promotes healthy and dignified living for people with limited options, including seniors, families, and adults with special needs. Satellite Housing was awarded a $1.3 million HUD 811 Loan to develop a small project to serve special needs adults and is looking for a location in Lodi in which to place that project, since the primary location in Manteca has become unavailable.

Service First of Northern California, Inc.

Service First of Northern California is a nonprofit organization, based in Stockton, that provides affordable housing to the residents of San Joaquin County. In 2009, it acquired three properties (438 Via Marco, 324 Watson Street, and 502 E. Oak Street) for redevelopment and resale to low- to moderate-income families, using Neighborhood Stabilization Program funds.[5]

---

[5] San Joaquin County. "Neighborhood Stabilization Program July 1, 2009 thru September 30, 2009 Performance Report." Page 9.

It is in the process of acquiring two additional properties at 500 E. Oak Street and 110 South Garfield Street, for resale to low-income families, using HOME funds.[6]

Stockton Shelter for the Homeless

Stockton Shelter is a not-for-profit agency that serves the homeless. The organization has three year-round shelters and opens a fourth shelter at one of the Housing Authority's migrant camps during the winter months. The Stockton Shelter served 3,090 persons in 2014. The family shelter has 160 beds, the singles' shelter has 8 beds and the women's dorm has 14 beds. In addition, the single men's shelter provides 169 shelter beds. The Holman House, a shelter for persons living with HIV/AIDS, has beds for 32 people. The seasonal migrant worker shelter sleeps approximately 250 people. Stockton Shelter offers a variety of services, including case management, drop-in services, showers, meals, and other supportive services.

FINANCIAL RESOURCES

The City of Lodi has access to a variety of existing and potential funding sources available for affordable housing activities. These include local, state, federal and private resources and are summarized in Table 3-8. Described below are the four largest housing funding sources the City can use for housing production, rehabilitation, or preservation: CDBG, HOME Investment Partnership Program grants, and the Section 8 Rental Assistance Program.

Community Development Block Grant

The federal CDBG program provides funds for a variety of community development activities. The program is flexible in that the funds can be used for a range of activities. The eligible activities include, but are not limited to, acquisition and/or disposition of real estate or property, public facilities and improvements, relocation, rehabilitation and construction (under certain limitations) of housing, homeownership assistance, and clearance activities. From 2001 to 2007, the City used $510,922 in CDBG dollars to produce 11 very low-income units.

HOME Investment Partnership Program

Federal HOME funds can be used for activities that promote affordable rental housing and homeownership for lower-income households. Such activities include the following: building acquisition, new construction, reconstruction, moderate or substantial rehabilitation, first-time homebuyer assistance, and tenant-based assistance. A federal priority for the use of HOME funds is the preservation of at-risk housing projects. Since 2001, the City has allocated $996,299 in HOME funds to produce 40 low-income units. HOME funding is now provided through the State HOME program on a competitive application basis; the City was awarded $700,000 in State HOME funds for a First-Time Homebuyer Program for 2013–2016.

---

[6] City of Lodi. Planning Commission Staff Report. "Tentative Parcel map 09-P-02." December 9, 2009.

Section 8 Rental Assistance

The Section 8 program is a federal program that provides rental assistance to very low-income households in need of affordable housing. The program offers a voucher that pays the difference between the current fair market rent and what a tenant can afford to pay (e.g., 30% of their income). The voucher allows a tenant to choose housing that may cost above the payment standard, but the tenant must pay the extra cost. The program is administered by the Housing Authority of San Joaquin County.

Table 3-8: Financing Resources for Affordable Housing

Funding Type/Program	*Description*	*Eligible Activities*
Federal Programs		
Community Development Block Grant	Grants awarded to the City on a formula basis for housing and community development activities.	- Acquisition - Rehabilitation - Homebuyer Assistance - Economic Development - Homeless Assistance - Public Services
Emergency Shelter Grants (ESG)	Grants potentially available to the City through the County to implement a broad range of activities that serve homeless persons. Funding availability is uncertain for the current year.	- Shelter Construction - Shelter Operation - Social Services - Homeless Prevention
HOME	Grant program potentially available to the City on a competitive basis for housing activities. City competes for funds through the State's allocation process.	- Acquisition - Rehabilitation - Homebuyer Assistance - Rental Assistance
Low-Income Housing Tax Credits (LIHTC)	Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sales are typically used to create housing.	- New Construction - Acquisition - Rehabilitation
Mortgage Credit Certificate (MCC) Program	Income tax credits available to first-time homebuyers to buy new or existing single-family housing. County Housing Authority makes certificates available.	- Homebuyer Assistance
Section 8 Rental Assistance Program	Rental assistance payments from the Housing Authority of San Joaquin County to owners of private market-rate units on behalf of very low-income tenants.	- Rental Assistance - Homebuyer Assistance
Section 108	Provides loan guarantees to CDBG entitlement jurisdictions for capital improvement projects. Maximum loan amount can be up to five times the jurisdiction's recent annual allocation. Maximum loan term is 20 years.	- Acquisition - Rehabilitation - Homebuyer Assistance - Economic Development - Homeless Assistance - Public Services

Funding Type/Program	*Description*	*Eligible Activities*
Section 202	Grants to nonprofit developers of supportive housing for the elderly.	- Acquisition - Rehabilitation - New Construction
Section 203(k)	Provides long-term, low-interest loans at fixed rates to finance acquisition and rehabilitation of eligible property.	- Land Acquisition - Rehabilitation - Relocation of Unit - Refinance Existing Indebtedness
Section 811	Grants to nonprofit developers of supportive housing for persons with disabilities, including group homes, independent living facilities, and intermediate care facilities.	- Acquisition - Rehabilitation - New Construction - Rental Assistance
U.S. Department of Agriculture (USDA) Housing Programs (Sections 514/516)	Below market-rate loans and grants for farmworker rental housing.	- New Construction - Rehabilitation
State Programs		
Affordable Housing Partnership Program (AHPP)	Provides lower interest rate CHFA loans to homebuyers who receive local secondary financing.	- Homebuyer Assistance
CalHOME	Provides grants to local governments and nonprofit agencies for local home buyer assistance and owner-occupied rehabilitation programs and new home development projects. Will finance the acquisition, rehabilitation, and replacement of manufactured homes.	- Homebuyer Assistance - Rehabilitation - New Construction
California Housing Assistance Program	Provides 3% silent second loans in conjunction with 97% CHFA first loans to give eligible buyers 100% financing.	- Homebuyer Assistance
California Housing Finance Agency (CHFA) Rental Housing Programs	Below market rate financing offered to builders and developers of multifamily and elderly rental housing. Tax-exempt bonds provide below-market mortgages.	- New Construction - Rehabilitation - Acquisition
CHFA Home Mortgage Purchase Program	CHFA sells tax-exempt bonds to make below-market loans to first-time buyers. Program operates through participating lenders who originate loans for CHFA.	- Homebuyer Assistance
California Self-Help Housing Program (CSHHP)	Provides grants for the administration of mutual self-help housing projects.	- Homebuyer Assistance - New Construction

Funding Type/Program	*Description*	*Eligible Activities*
Emergency Housing and Assistance Program (EHAP)	Provides grants to support emergency housing.	- Shelters & Transitional Housing
Emergency Shelter Program	Grants awarded to nonprofit organizations for shelter support services.	- Support Services
Extra Credit Teacher Program	Provides $7,500 silent second loans with forgivable interest in conjunction with lower interest rate. CHFA first loans to assist eligible teachers to buy homes.	- Homebuyer Assistance
Farmworker Housing Assistance Program	Provides state tax credits for farmworker housing projects.	- New Construction - Rehabilitation
Housing Enabled by Local Partnerships (HELP)	Provides 3% interest rate loans, with repayment terms up to 10 years, to local government entities for locally determined affordable housing priorities.	- New Construction - Rehabilitation - Acquisition - Homebuyer Assistance - Site Development
Joe Serna Jr. Farm-worker Housing Grant Program (FWHG)	Provides recoverable grants for the acquisition, development, and financing of ownership and rental housing for farmworkers.	- Homebuyer Assistance - Rehabilitation - New Construction
Multi-Family Housing Program (MHP)	Deferred payment loans for the new construction, rehabilitation, and preservation of rental housing.	- New Construction - Rehabilitation - Preservation
Self-help Builder Assistance Program (SHBAP)	Provides lower interest rate CHFA loans to owner-builders who participate in self-help housing projects. Also provides site acquisition, development, and construction financing for self-help housing projects.	- Homebuyer Assistance - New Construction - Site Acquisition - Site Development
Supportive Housing/ Minors Leaving Foster Care	Funding for housing and services for mentally ill, disabled, and persons needing support services to live independently.	- Supportive Housing - Foster Care

Funding Type/Program	*Description*	*Eligible Activities*
Local Programs		
Financial Incentives under the Density Bonus Ordinance	The County's Density Bonus Ordinance offers financial incentives, as required by state law.	- New Construction
Tax Exempt Housing Revenue Bond	The County can support low-income housing by issuing housing mortgage revenue bonds requiring the developer to lease a fixed percentage of the units to low-income families at specified rental rates.	- New Construction - Acquisition - Rehabilitation
Private Resources		
California Community Reinvestment Corporation (CCRC)	Nonprofit mortgage banking consortium designed to provide long-term debt financing for affordable multifamily rental housing. Nonprofit and for-profit developers contact member banks.	- New Construction - Rehabilitation - Acquisition
Federal National Mortgage Association (Fannie Mae)	Fixed-rate mortgages issued by private mortgage insurers.	- Homebuyer Assistance
	Mortgages which fund the purchase and rehabilitation of a home.	- Homebuyer Assistance - Rehabilitation
	Low down-payment mortgages for single-family homes in underserved low-income and minority cities.	- Homebuyer Assistance
Freddie Mac Home Works	Provides first and second mortgages that include rehabilitation loan. County provides gap financing for rehabilitation component. Households earning up to 80% area median income qualify.	- Homebuyer Assistance
Savings Association Mortgage Company Inc.	Pooling process to fund loans for affordable ownership and rental housing projects. Nonprofit and for-profit developers contact member institutions.	- New construction of rentals, cooperatives, self help housing, homeless shelters, and group homes

3.3 CONSTRAINTS

A number of factors may constrain the development of housing, particularly housing affordable to lower-income households. These factors can generally be divided into "governmental constraints," or those that are controlled by federal, state, or local governments, and "nongovernmental constraints," factors that are not generally created or affected by governmental controls.

An analysis of these factors can help in the development of programs that lessen the effect of construction on the supply and cost of housing.

NONGOVERNMENTAL CONSTRAINTS

Mortgage and Rehabilitation Financing

The availability of financing affects a person's ability to purchase or improve a home. Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications by the income, gender, and race/ethnicity of the applicants. This applies to all loan applications for home purchases and improvements, whether financed at market rate or with government assistance.

In 2013, as reported under HMDA,[7] 543 households applied for a mortgage to purchase a primary residence, and lending institutions approved financing for 85% of those requests. By comparison, in 2007, the overall loan approval rate was 47% and in 2001 83% of loans were approved. While the market tightened in 2007, it seems to have recovered to earlier lending rates. As a result, households are finding it easier to secure loans. Of the 543 loan requests, VA-guaranteed mortgage requests had the highest rate of loan origination (88.46%); however, FHA and conventional mortgage requests closely followed at 81.31% and 86.12%. American Indian/Alaska Native, Black or African American, and Native Hawaiian/Pacific Islander applicants experienced a high rate of loan origination at 100.00%. Asian and White applicants, on the other hand, experienced a lower rate at 90.00% and 84.35%, respectively. However, three census tracts (44.03, 45.01, and 45.02) have concentrations of either non-Whites or low/moderate-income persons, or both, and experienced a loan denial rate that was significantly lower than the overall rate in the city.

To address potential private market lending constraints and expand homeownership and home improvement opportunities, the City of Lodi offers a first-time homebuyer assistance program. This program assists extremely low-, very low-, low-, and moderate-income residents by increasing access to favorable loan terms to purchase or improve their homes.

Cost of Land

A key factor in determining housing costs is the price of raw land and any necessary improvements. Over the course of the last several years, virtually no land has been sold in the city since 2007. The price of existing homes continues to incrementally increase since the economic downturn. According to local developers at the stakeholder meeting, residentially zoned land anywhere in the city would not sell for more than $150,000 to $200,000 per acre at

[7] Home Mortgage Disclosure Act LAR data, 2013, http://www.consumerfinance.gov/hmda/.

present.[8] In 2001, the average selling price was $75,000 to $100,000. This is an increase in the cost of land from previous years.

Construction Costs

Single-Family Homes

Various factors can affect the cost of building a single-family house, including the type of construction, custom versus tract development, materials, site conditions, finishing details, amenities, square footage, and structural configuration. These factors create a wide variation in construction costs. A basic, 1,200-square-foot starter home could be constructed in Lodi for $214,000, including land cost, permit and development impact fees site preparation, and other miscellaneous costs, excluding developer fee or profit.

Multifamily Homes

Contacts with multifamily housing developers in the Lodi region indicate that construction costs for multifamily housing units, including land and site preparation costs, materials and labor, fees, and related expenses, are discouraging for new construction. The construction costs for a 1,000-square-foot unit are approximately $125,000 which includes land cost, permit and development impact fees , site preparation, and other costs, excluding developer fee or profit.

GOVERNMENTAL CONSTRAINTS

Local policies and regulations impact the price and availability of housing and subsequently the provision of affordable housing. Land use controls, site improvement requirements, fees and exactions, permit processing procedures, and other factors can constrain the maintenance, development, and improvement of housing. This section discusses potential governmental constraints, as well as policies that encourage housing development in the city.

The City of Lodi adopted its Development Code in March 2013. The analysis below is based on the standards set out in the Development Code.

General Plan Designations and Permitted Densities

The Land Use Element was updated as part of the comprehensive General Plan update in 2010. The element sets forth the City's development policies. These policies, as implemented by the Development Code (Title 17 of the Lodi Municipal Code), establish the amount of land allocated for residential and other uses within the city. The Land Use Element establishes 14 land use designations in total, including six that allow residential uses (see Table 3-9): Low-Density Residential, Medium-Density Residential, High-Density Residential, Downtown Mixed Use, Mixed Use Corridor, and Mixed Use Center, and some limited residential use in Commercial, Industrial, and Overlay Districts. With this most recent General Plan, the City is emphasizing a dense, mixed-use downtown as well as mixed-use development along the city's major corridors: Kettleman and Cherokee lanes and Lodi Avenue.

---

[8] Estimate from the stakeholders meeting on June 25, 2015.

Table 3-9: Development Standards, by Land Use Designation

Land Use District	*Residential Density (du/ac)/ Floor Area Ratio (FAR)*	*District Code*
Residential		
Low-Density Residential	2–8	RLD
Medium-Density Residential	8–20	RMD
High-Density	15–35	RHD
Mixed-Use		
Downtown Mixed Use	8–35 / 3.0	DMU
Mixed Use Center	8–35 / 1.0	MCE
Mixed Use Corridor	2–35 / 1.2	MCO
Commercial	—	
Office	—	O
General Commercial	—	GC
Industrial	—	
Industrial District	—	M
Overlay	—	
Planned Development	—	PD

Medium- and high-density residential and the mixed-use designations all allow multifamily housing by right. The Mixed Use Corridor designation permits 100% residential development except along Cherokee Lane and Lodi Avenue, where 25% and ground-floor frontage should be commercial active uses, respectively. Likewise, the Downtown Mixed Use designation requires ground-floor active uses. Still, the range of districts that permit residential development and the densities they offer (2–35 units per acre) allow for a variety of housing types and therefore do not serve as a constraint to housing development.

Smart Growth and Transit-Oriented Development

Both the General Plan, adopted in April 2010, and the Transit-Oriented Design Guidelines for Downtown prioritize locations for high-density development. The first guiding principle of the General Plan seeks to maintain the city's compact form, with virtually all new development located within 3 miles of downtown. Lodi's downtown and major transit and commercial corridors (including Lodi Avenue, Cherokee Lane, and Kettleman Lane) are priority areas for high density and mixed use with primarily residential development, in order to capitalize on access to transit, public facilities, and services. New growth areas are focused around mixed-use centers that envision a range of housing choices (including high-density development, appropriate for below-market-rate housing). Three new schools and several parks are intentionally located next to mixed-use centers and the highest residential densities to promote walkability and access to services. The General Plan and TOD Design Guidelines serve to remove constraints to affordable housing by supporting housing choices, including high density.

Zoning Standards and Permitted Housing Types

The existing Development Code regulates the type, location, density, and scale of residential development and exists to protect and promote the health, safety, and general welfare of residents. In addition, the Development Code serves to preserve the character and integrity of existing neighborhoods. As shown in Table 3-10, Lodi's Development Code includes design standards and guidelines for districts that permit residential development.

The development standards contained in the City's Development Code are consistent with other cities of Lodi's size and character. Examples include maximum lot coverage from 45% to 60% and height limits of 35 feet in low- and medium-density designations and 60 feet in high-density zones. Table 3-10 summarizes the City's development standards. Note that densities in the Sites Inventory are determined by the General Plan designation.

Development Standards

Table 3-10 shows the development standards and residential uses permitted by zoning district. Symbols in the table represent the following: A – allowed use; UP – use permit required; MUP – minor use permit required; X – use not allowed. In the Planned Development district, the development standards will vary depending on the requirements of the underlying zoning district.

Table 3-10: Residential Development Standards and Housing Types Permitted by Zone

Zoning Standards	*Zoning District*									
	RLD	*RMD*	*RHD*	*DMU*	*MCE*	*MCO*	*GC*	*O*	*M*	*PD*
Max Density (du/ac)[/] / Floor Area Ratio	8	20	35	8–35 / 3.0	8–35 / 1.0	2–35 / 1.2	FAR 0.60	FAR 0.60	FAR 0.60	varies
Min Lot Size (sq ft) – single family[1]	5,500	5,000	4,000	None	None	8,000	8,000 sq. ft.	8,000 sq. ft.	10,000	varies
Min Lot Width (ft)[2]	50	50	50	None	None	50 wide by 100 deep	750	75	75	varies
Front Yard Setback (ft)	15	15	15	None	None	10	10	10	10	varies
Side Yard Setback (ft)	5	5	5	None	None	5	None	None	None or 20 if adjacent to residential	varies
Rear Yard Setback (ft)	10	10	10	None, or 10 if residential	None or 10 if residential	10	None or 10 if residential	10	None or 20 if adjacent to residential	varies
Building Coverage (%) / Floor Area Ratio	45	50	60	3.0	1.0	1.2	FAR 0.60	FAR 0.60	FAR 0.60	varies
Max Building Height (ft)	35	35	60	75	75	60	35	35	70	varies
Parking (spaces/unit)	Varies, see discussion below.									
Housing Types Permitted										
Single-Family Dwelling	A	UP	UP	X	X	UP	X	X	X	varies
Two-Family Dwellings (duplex)	X	A	A	X	X	A	X	X	X	varies
Multifamily (3 or more dwelling units)	X	A	A	A	A	A	X	X	X	varies
Accessory Uses	A	A	A	A	A	A	X	X	X	varies
Caretaker Quarters	X	A	A	X	X	X	X	UP	X	varies
Home Occupations	MUP	MUP	MUP	MUP	MUP	MUP	X	X	X	varies
Live/Work Projects	X	UP	UP	A	A	A	X	X	X	varies
Seasonal Farmworker Housing	X	A	A	X	X	X	X	X	X	varies

Zoning Standards	*Zoning District*									
	RLD	*RMD*	*RHD*	*DMU*	*MCE*	*MCO*	*GC*	*O*	*M*	*PD*
Transitional/Supportive Housing	A	A	A	A	A	A	X	X	X	varies
Second Dwelling Units	A	A	A	X	X	X	X	X	X	varies
Residential Shelters							A	X	UP	varies
Mobile Homes/RV Park	X	X	UP	X	X	X	X	X	X	varies

Source: Chapter 17, Lodi Municipal Code

1. *Varies depending on dwelling type.*
2. *Varies with a second dwelling unit.*

Yards and Setbacks

Yard and setback requirements are consistent with permitted densities in residential zones: 15 feet in front, 10 feet in rear, and 5 feet on each side. Yard and setback requirements within the other zoning districts are typical in comparison with most jurisdictions.

Building Coverage

The City's building coverage standards are reasonably related to the density provisions in each residential zone. In residential zones, permitted building coverage ranges from 45% to 60% in the RLD zone (low density) to 60% in the RHD zone. Building coverage pertains to the primary (main) building and any accessory structures.

Lot Size and Lot Area per Dwelling Unit

In zones designated for residential low and medium density, minimum lot size is 5,500 square feet and 5,000 square feet respectively. Zones allowing high-density residential development have a minimum lot size of 4,000 square feet.

Building Height

Permitted building heights range from 35 feet in low- and medium-density zones to 60 feet (four stories) in the high-density zone. Residential uses are allowed in the General Commercial and Office zones, which have a maximum building height of 35 feet. In the industrial zone, the maximum building height increases to a maximum of 70 feet. In the city's mixeduse districts (DMU, MCO, and MCE), the maximum building height ranges from 60 (five stories) to 75 feet (six stories). Lodi's Development Code includes a provision for exceptions to standard height limitations for non-habitable architectural elements and structures.

Parking Standards

Lodi's minimum parking requirements are based on the gross floor area of a use. Where a site has multiple tenants, the minimum number of parking spaces is based on the aggregate number of parking spaces required for each separate use.

The minimum parking requirements are two spaces within a garage for a single-family home and two covered spaces per unit for a duplex. The requirements for a multifamily dwelling are one covered spaced per one-bedroom unit or two spaces per two-bedroom unit (one must be covered), plus one uncovered guest space for every five units. For senior housing projects, a minimum of 0.75 space for each unit with half the spaces covered, plus one guest parking space for each ten units, is required. Few parking spaces are required for senior congregate care facilities, which requires 0.5 space for each residential unit, plus one space for each four units for guests/employees. The City's parking ratios are reasonable in relation to the likely demand for parking from different residential uses.

The City allows variations to these parking requirements. When two or more adjacent nonresidential uses have distinct and different peak parking usage periods, a reduction in the required number of spaces may be allowed. Other reductions in parking may be allowed through granting of a use permit so long as the justification for needing fewer parking spaces is well documented, the parking reduction will not adversely affect the other adjacent businesses or uses, and the modified parking is consistent with other uses of similarly intensity.

Design Guidelines

The City adopted Transit-Oriented Development Design Guidelines for Downtown in 2008 and has general design guidelines as part of the update to the Development Code, to implement the policies of the General Plan and Housing Element. These documents do not serve as a constraint to development. In fact, they serve to alleviate constraints, since they provide detailed guidance about the City's design preferences (e.g., ground-floor features, green design, and parking) that can assist an applicant in preparing an application that conforms to the City's regulations.

Development Standard Conclusion

The City's development standards do not impose a constraint to achieving maximum residential densities and are reasonably related to neighborhood quality goals and protecting the health and safety of residents.

Permitted Housing Types

Licensed Residential Care Facilities

The city has 24 licensed residential care facilities: eight adult residential care, nine residential care facilities for the elderly, two adult day care facilities, four small residential care homes for children, and one group home. Residential care facilities are licensed by the State of California to provide permanent living accommodations and 24-hour supervision for persons in need of personal services, supervision, protection, or assistance for sustaining the activities of daily living. Licensed residential care facilities include hospices, nursing homes, convalescent facilities, sanatoriums, and group homes for minors, persons with disabilities, and people in recovery from alcohol or drug addiction. Under state law, the City of Lodi is required to permit licensed residential care facilities that serve six or fewer persons by right in residential districts. Facilities that serve more than six people can be required to have a use permit. The City's Development Code was updated to allow all types of residential care facilities of six of fewer individuals permitted by right in residential zones

Extremely Low-Income Households

Assembly Bill 2634 (Lieber, 2006) requires the quantification and analysis of existing and projected housing needs of extremely low-income households. Elements must also identify zoning to encourage and facilitate supportive housing and single-room occupancy (SRO) units. SRO units are generally small in nature and lack separate kitchen or bathroom facilities for every unit. Meals are often provided, and residents stay on a permanent or semi-permanent basis; rent is often accepted on a weekly or monthly basis. SRO units are frequently one of the only sources of housing available to extremely low-income people (in Lodi, a one-person household making $13,950 or less annually qualifies as extremely low income). The Development Code currently treats SROs the same as any group residential use. Program 1.1 will amend the Development Code to allow group residential in the Medium Density Residential and High Density Residential zoning districts.

Supportive and Transitional Housing

Supportive and transitional housing is geared toward individuals and families who have been homeless and who benefit from supportive services such as job counseling and day care as they get back on their feet and are able to afford their own house or apartment. Residents in

supportive and transitional housing typically stay up to a year before moving out. According to state law, supportive and transitional housing must be treated the same as any other residential use in a residential zone. The City Council adopted a Development Code amendment on August 19, 2015, to allow transitional and supportive housing in all zones that allow residential uses.

Emergency Shelters

Recent state law (SB 2) mandates that jurisdictions either permit emergency shelters by right in one or more zones or enter into a multi-jurisdictional agreement with neighboring jurisdictions to fund and operate a shelter or shelters to meet their collective homeless need. Lodi currently meets this new requirement—emergency shelters are allowed by right in the General Commercial (GC) zone. This zone was selected based on access to transit, public facilities, and commercial services. GC sites are all located primarily in downtown Lodi and along Cherokee Lane (a major commercial street with transit access, located adjacent to the eastern residential neighborhoods). Currently, there are five vacant GC sites ranging from 0.24 to 23.06 acres in size that could accommodate emergency shelters. Moreover, there are older motels along Cherokee Lane that could be used as emergency shelters if necessary. In sum, available land and existing structures would accommodate the estimated homeless population—approximately 90 unsheltered persons, as described in Chapter 2.

Second Units

The City defines a second unit as "an additional living unit on a lot within a single-family zone." A second unit is a self-contained unit with separate kitchen, living, and sleeping facilities. A second unit can be created by (1) altering a single-family dwelling to establish a separate unit or (2) adding a separate unit onto an existing dwelling. In accordance with state law, second units are allowed without the requirement of a use permit in the RLD, RMD, and RHD zoning districts.

The City requires that second units be architecturally compatible with the existing single-family dwelling. They must have separate exterior entrances and be no larger than 640 square feet in floor area or 30% of the existing living area of the primary residence, whichever is less. The unit must also have one off-street parking space in addition to the parking required for the existing residence.

Farmworker Housing

Farmworker or employee housing is property used temporarily or seasonally for the residential use of five or more unrelated persons or families employed to perform agricultural or industrial labor. The accommodations may consist of any living quarters, dwelling, boarding house, tent, bunkhouse, mobile home, manufactured home, recreational vehicle, travel trailer, or other housing accommodations maintained in one or more buildings, or one or more sites, and the premises upon which they are situated, including area set aside for parking of mobile homes or camping of five or more employees by the employer. State law (Sections 17021.5 and 17021.6 of the Health and Safety Code) requires the City to treat employee housing that serves six or fewer persons as a single-family structure and permitted in the same manner as other single-family structures of the same type in the same zone and also to treat employee housing consisting of no more than 12 units or 36 beds as an agricultural use and permitted in the same manner as other agricultural uses in the same zone (Section 17021.6) in zones where

agricultural uses are permitted. The Development Code treats permanent housing for farmworkers who live in Lodi year-round the same as other permanent housing (i.e., single family or multifamily). Seasonal or migrant farmworker housing is treated the same as group residential. Program 1.1 is proposed to amend the Development Code to comply with the state Employee Housing Act.

Development Process

Growth Management Allocation Ordinance

In 1991, the City adopted a Growth Management Allocation Ordinance (GMAO) to regulate the location, amount, and timing of residential development.

Under the ordinance, the maximum number of housing units approved each year by the City reflects a 2% increase in population. Unused permits rollover to the next year and there is no annual limit on the number of resulting permits that may be utilized. Additionally, this limitation does not apply to certain types of units, including senior citizen housing and projects of four units or less.

The ordinance establishes a residential density allocation system, with the goal of promoting a mix of housing types in the designated percentages listed in Table 3-11. These percentages were derived from the breakdown in existing housing units in Lodi when the ordinance was first conceived in 1989.

Table 3-11: Growth Management Ordinance Breakdown by Density

Housing Type	*Units/Acre*	*Percentage*	*2015 Growth Management Allocation Units*
Low Density	<8	65	291
Medium Density	8–20	10	45
High Density	1,535	25	111
Total	**—**	**100**	**447**

Source: City of Lodi, General Plan 2010

The allocation for a given year is calculated in the following manner: Lodi's DOF population estimate x 0.02 ÷ Lodi's DOF estimate of persons per household = number of allocations. For example, the current city population is 63,719 as of January 1, 2015, and new Department of Finance numbers show Lodi at 2.85 persons per household in 2015. In 2015, 447 units are available. Calculate 2% of the city's current population: 63,719 x 2% = 1,274.38. Divide 1,274 by the average number of persons per household 1,274 / 2.85 = 447.15. Divide the 447.15 (447) units into the three housing types: 65% low density; 10% medium density; 25% high density.

The breakdown by density establishes an upper limit for the number of permits, but does not guarantee that the density quotas for the three categories are attained by the end of a given year. Because in most years demand has been less than available permits, an inventory of available permits has built up. For example, permits for 49 single-family units were pulled from 2013 through April 2015, leaving many unused allocated units.

Assuming that Lodi's population continues to grow at 1.5% annually, the average growth rate from 2000 to 2015, the City will continue to accumulate and not build out, at the potential number of allocation units for 2015. More importantly, this means that in total, development permits for approximately 4,923 units will be available to fulfill Lodi's RHNA, which is 1,931. The density breakdown of these allocations appears in Table 3-12. Of the City's 4,923 total allocations, 3,472 remain for low density, 411 remain for medium density, and 1,040 remain for high density. Taking into account the planning period, based on an average number of persons per household of 2.8 and a 1.5% growth rate, an estimated 8,817 allocated units will be available for development by the end of the planning period.

Table 3-12 Remaining Growth Management Allocation

Residential Density (units/acre)	*2015 Remaining Allocations*	*2014–2023*
Low Density	3,472	-2,531
Medium Density	411	389
High Density	1,040	974
Total	**4,923**	**8,817**

How Permits are Allocated and Points Awarded

Proposed developments receiving the highest number of points under an annual permit application process receive allocations. Projects are ranked by point-score and eliminated as necessary in order to equal the number of permits allowed for a given year. No single-family development is allowed to receive more than one-third of the permits available in any single year unless the number of applications is less than the total permits available for the year. The current GMAO excludes commercial and industrial projects; senior housing; on-site replacement of housing in existence as of September 1, 1989; and projects of four units or less. To facilitate the development of affordable units, Program 1.2 proposes to exclude affordable housing from units that are required to receive allocations.

In practice, demand for permits has not exceeded the supply since 1991. Since that time there has been a backlog of available permits which rolls over from year to year. There is no cap on the number of allocations that can be granted annually nor is there an expiration date. Moreover, multifamily and affordable housing are eligible for 30 additional points. Additionally, multifamily housing is eligible for up to 20 bonus points for landscaping and architectural design, not available to single-family developments. In addition, projects with units affordable for low- and moderate-income households can earn up to 10 points. However, because of the large number of permits available, this scoring system is not expected to be necessary or used during this Housing Element planning period.

Conclusion

Overall, the Growth Management Allocation Ordinance does not present a substantial constraint to development during this planning period. There are more than enough available allocations to meet housing demand. There is no annual cap on the number of allocations that can be granted and no expiration on the permits Moreover, senior units are exempt from the allocation process and affordable units will be exempt.

However, the allocation process adds time and cost upfront to the development process for two reasons. The allocations occur once a year and an investment is required on the applicant's part to provide the level of site plan and application detail required by the City to receive an allocation. The reason the City only accepts allocations once a year is so that projects can be compared. Generally, projects submitted in May will receive allocations by the end of the calendar year. The time and cost are recouped for successful applicants who receive allocations because their proposed site plans and other details of the development proposal are reviewed and approved by the City during the allocation process. This provides a degree of certainty and ultimately efficiency in the approval process.

Once a development proposal is approved, an applicant may proceed with a Tentative Subdivision Map (TSM). Approval of the TSM is the final major regulatory process for the applicant. Following approval of the TSM and allocation of housing units, the applicant generally need only apply for ministerial approvals (final subdivision map, building permits, etc.). Applicants can apply for multiyear allocations (up to three years), which further reduces the long-term cost of receiving development approvals under the allocation process. However, use of housing allocations must be done in accordance with the schedule approved and construction occur in the year for which the allocation applies.

The City of Lodi does not believe that added costs exist with respect to the Growth Management Allocation Ordinance. The time frame for project review and approval is consistent with, if not shorter than, other communities. The review of site plans in the approval of multifamily projects is consistent with sound planning practice and other jurisdictions. Finally, since the inception of the ordinance, no medium or high density request has been denied that is consistent with existing General Plan designations and zoning; this is important given the statewide and local need for affordable housing opportunities.

Development Review Process

A city's development review process—the steps and the time that it takes to review and make a decision on a development application—can serve as a constraint to residential development. This section explains the City of Lodi's development review practices.

Administrative Deviations

Minor deviations from the provisions of Lodi's Development Code are approved through the processing of an administrative deviation. This process requires the submittal of an application and involves review and approval by Community Development and Public Works and Electric Utility Department staff only or can be referred to the Planning Commission, and can be submitted for land located within any zoning district. Administrative deviations are issued only because of special circumstances such as topography or size constraints that obstruct development of a site. Lodi's Development Code identifies the only modifications for which an administrative deviation can be issued. These modifications include off-street parking requirements, setback requirements, area and width requirements, height requirements, and landscaping requirements. Modifications are only allowed up to a certain percentage of the standard requirements.

Site Plan and Architectural Review

The development review process includes site plan and architectural review for certain development projects by the Site Plan and Architectural Review Committee (SPARC). The purpose of this review is to ensure compliance with the Development Code and promote orderly development. Projects required to obtain site plan and architectural approval are sign permits, site plan and architectural approval for multiple single-family homes, and site plan and architectural approval for commercial and industrial buildings. More specifically, SPARC review is required for the following:

- Multiple single-family detached homes and accessory structures in the R-1, R-1E, and R-2 zoning districts. Multifamily dwellings and accessory structures in the RMD and RHD zoning districts. Temporary structures that will be removed within one year.
- Additions and alterations in all zoning districts, except the R-1, R-1E, R-2, RMD, and RHD zones, that do not meet the specific criteria above. Nonresidential development containing up to 10,000 square feet of total gross structure area. Nonresidential development containing 10,000 square feet or more of total gross structure area.

Site plan and architectural review is facilitated by the SPARC, which was established to assist the Planning Commission in reviewing site plans and architectural drawings. Four of the five members are appointed by the Mayor, while the SPARC is appealable to the Planning Commission. The Planning Commission is the final regulatory authority that issues decisions on most developments within the city. SPARC meetings are open to the public and are publicly noticed.

Applicants are required to submit the following information to the committee:

- A site plan of the proposed structures that complements the neighborhood and preserves light and air on adjoining properties;
- Landscaping and/or fencing of yards and setback area, use of landscaping, and/or fencing for screening purposes;
- Design of ingress and egress;
- Off-street parking and loading facilities;
- Drawings or sketches of the exterior elevations; and
- Designation of location of existing fire hydrants.

These requirements are relatively easy to meet and do not add significantly to the cost or time required for site plan review since these elements are already required for planning and building approval processes and proceed in parallel. The SPARC meets monthly or as needed. The review process proceeds as follows:

- Planning staff reviews site plan and architectural review applications to determine if projects require discretionary approval from the Planning Commission in addition to site plan and architectural review. Discretionary approval may be required if a project needs a use permit or variance—it does not apply to individual single-family homes and accessory structures, including additions and alterations, under individual

applications in the R-1, R-1E, and R-2 zoning districts, nor to ground-floor additions and alterations deemed visually or functionally insignificant by the Planning Department the other hand, condo conversions would trigger a use permit, though existing tenants would have the first right of refusal.

- If it is determined that discretionary approval is required, the application in question is sent to the Planning Commission for review of the site plan and architectural features.
- If the application falls into one of the categories requiring site plan and architectural review (but does not require discretionary approval), it is reviewed by the SPARC.
- The approval body, whether the Planning Commission or the SPARC, has the power to approve or disapprove the application or to approve the application subject to compliance with modifications or conditions to comply with the City's Municipal Code and other applicable laws and regulations. This evaluation against existing laws serves as the findings for approval or denial.
- The SPARC has up to 21 days to make a decision. Upon approval of submitted plans, or at the expiration of 21 days, the City issues a building permit, provided that all building code requirements have been met and the applicant does not need a use permit (which triggers Planning Commission review).
- The SPARC's decision may be appealed to the Planning Commission. Appeals must be filed in writing, with a $300 fee, within 10 days of the SPARC's decision.

Development Review Time Frame

The development review time frame is affected by several factors. Some of these factors, such as the amount of time it takes to (a) determine the completeness of an application, (b) determine if environmental review is necessary, and (c) approve or disapprove a project from the date environmental review is complete or determination of categorical exemption is made, are within the control of jurisdictions. Other factors, such as the time it takes to gather application materials or complete an environmental document, are largely in the hands of developers. Still other factors such as the availability of project financing are dependent upon the state of the economy.

The City complies with state law by taking only 5–10 days to determine whether an application is complete and 5–10 days to determine if environmental review is required (the State actually allows up to 30 days for both of these steps) as well as only 180 days when an EIR is required or 60 days when a negative declaration is made (or the project is exempt from CEQA) to approve or disapprove a project (see Table 3-13). However, typically, project approvals take longer because of the factors discussed above that are out of the City's control as well as additional steps such as conditional use permits and construction permits that may be required.

A typical single-family development will require a residential allocation, tentative and final tract map, environmental review (negative declaration or EIR), Planning Commission review, City Council review (if a Planning Commission decision is appealed), and construction permits (building, grading, etc.). From start to finish, the process will typically take 6 to 12 months. A large or complex project, particularly one triggering state or federal environmental mandates, can take longer. A typical multifamily development will require a residential allocation, environmental review (negative declaration or EIR), Planning Commission review, City

Council review (if a Planning Commission decision is appealed), and construction permits (building, grading, etc.). From start to finish, the process will typically take 6 to 12 months.

Multifamily and single-family developments are also required to go through the Site Plan and Architecture Approval Committee process. It takes two to four weeks to complete staff review before the development can be submitted to the committee. Then, the committee takes 21 days to review the project. It should be noted that smaller developments in the city such as one single-family home or two- to four-unit multifamily structures are only required to obtain building permits and are not required to go through the SPARC.

Table 3-13: Development Review Process Time Frame

Type of Development	*Type of Approval*[1]	*Approving Authority*[2]	*Time Frame for Review (maximum # of days to approve)*		
			To Determine Completeness of Application	*To Determine Environmental Review*[3]	*To Approve/ Disapprove Project*[4]
Second Unit	400 sq. ft. or less is permitted by right; above 400 sq. ft. requires a Variance	Variance approved by Planning Commission	5–10 business days	5–10 business days	4–6 weeks (typically exempt from CEQA)
Single-Family Multifamily (no zone change) Multi-Family (PD zone change) Affordable Housing	Permitted by right	Planning Division	5–10 business days	5–10 business days	180 days if EIR required (only 90 if 49% or more units are affordable); 60 days if a negative declaration required or exempt from CEQA
Senior Housing State-Defined Large Licensed Residential Care[5]		Planning Commission Use permit	5–10 business days	5–10 business days	6–12 weeks

Source: City of Lodi 2015.

1. *Permitted by right, permitted with a Use Permit, etc.*
2. *Planning Division (ministerial), Planning Commission and/or City Council, etc.*
3. *To determine whether an environmental impact report, negative declaration, or mitigated negative declaration shall be required.*
4. *From date environmental review is complete or determination of categorical exemption made. Times listed for approval/disapproval do not take the time needed for the PD zone change into account.*
5. *Licensed residential care facilities are licensed by the State of California to provide permanent living accommodations and 24-hour primarily nonmedical care and supervision for persons in need of personal services, supervision, protection, or assistance for sustaining the activities of daily living. Living accommodations are shared living quarters with or without separate kitchen or bathroom facilities for each room or unit. Licensed residential care facilities include hospices, nursing homes, convalescent facilities, and group homes for minors, persons with disabilities, and people in recovery from alcohol or drug addictions.*

Constraints to Housing for Persons with Disabilities

Given that persons with disabilities frequently have difficulty finding housing that meets their needs, the State requires special analysis of governmental constraints to housing for persons with disabilities.

Zoning and Land Use Policies and Practices

Lodi's Development Code permits certain detached and attached accessory uses and various projections into yards and setbacks. While the Development Code does not specifically indicate that facilities for access by persons with disabilities are permitted, accessory uses such as ramps or lifts for handicapped accessibility are similar to the permitted uses that are specified. Requests for reasonable accommodations are approved administratively (without the requirement of a public hearing or other special review) unless the nature of the request triggers a major design review, which is unlikely. The City has defined family as "one or more persons occupying a premises and living as a single housekeeping unit, as distinguished from a group occupying a lodging house or hotel. A family includes the necessary servants."

Ordinance no. 1916 was passed November 4, 2015. It provides a procedure to request reasonable accommodation for persons with disabilities seeking fair access to housing under the Federal Fair Housing Act, Americans with Disabilities Act, and the California Fair Employment and Housing Act (the Acts) for the provision for relief from land use, zoning, or building regulations that may constrain the housing for persons of disabilities. A request for reasonable accommodation may be made by any person with a disability, their representative, or any entity, when the application of a zoning law or other land use regulation, policy or practice acts as a barrier to fair housing opportunities. A request for reasonable accommodation may include a modification or exception to the rules, standards and practices for the siting, development and use of housing or housing- related facilities that would eliminate regulatory barriers and provide a person with a disability fair access to housing of their choice. Requests are reviewed by the Director of Community Development, or designee, with a written determination given no more than 45 calendar days later. The City does not charge a separate fee for such consultation. Reasonable accommodations requests are subject to a building permit. A procedure for appeals is described in the ordinance.

On- and Off-site Improvement Standards

Site improvements are an important component of new development and include roads, water and sewer, and other infrastructure necessary to serve the 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 Improvements

Street improvement standards can have a significant impact on housing cost. The cost of providing streets for new residential developments, in turn, is primarily influenced by the required right-of-way width, pavement width, and pavement improvement standards. Table 3-14 summarizes Lodi's right-of-way and pavement requirements for the hierarchy of streets. The right-of-way and pavement requirements allow for adequate though slightly narrower

streets in residential areas than in many communities. Minimum pavement widths of 50 feet or more for collector streets and 40 feet of more for residential streets are common among local jurisdictions. Lodi's Subdivision Ordinance includes a provision for reimbursement to developers for excess widths of street construction, more than 68 feet for construction of new streets, and widening in excess of half of the adjacent side of the right-of-way.

Required street improvements include curbs, gutters, and sidewalks of at least 5.5 feet in width. The minimum sidewalk improvement standard is consistent with accessibility requirements for persons with disabilities and is adequate for ensuring pedestrian access in residential areas. Planting strips equaling 2% of the 5.5-foot swath are also required.

Table 3-14: Street Standards

Street Type	*Required Right-of-Way (ft)*	*Required Pavement Width (ft)*
Minor Residential	50	30, 34
Standard Residential	55	35, 39
Minor Collector	60	44
Major Collector	68	52
Local	66	52
Secondary Arterial	80	64
Minor Arterial	94	78
Major Arterial	118	102

Source: City of Lodi Department of Public Works, Public Improvement Design Standards, 1991

Energy Conservation

Energy conservation is encouraged in new subdivisions. Designs of new subdivisions must provide for future passive or natural heating/cooling systems.

Drainage

Lodi requires that developers of residential subdivisions prepare a grading plan and a master storm drainage plan for the area associated with the tentative map. Grading plans must show the elevation and drainage direction a minimum of 100 feet outside the boundary of the proposed map/area. It is required to include erosion and sediment control measures. No inter-lot or cross drainage is permitted so all water should drain to the public street or public drainage facility. Upon completion of the grading, the applicant must provide an as-built grading plan. Storm drains must conform to the City's master storm drainage plan. Any facilities within the subdivision that are not part of the City's master plan are the developer's responsibility. However, the City Council has the ability to grant credits to developers for storm drain lines and manholes that developers construct. Payment of mitigation for drainage impacts is included in the City's development impact fee.

Landscaping and Lighting

Residential subdivisions must have landscaping, including at a minimum street trees, landscaping with irrigation in common areas or open space areas, and any additional landscaping required by the reviewing authority. To the extent possible, plant materials should

be drought-resistant or drought-tolerant. Streetlights must also be installed, pursuant to City policy and approved by the Utility Department.

Sanitary Sewers

Each parcel in the subdivision should be provided connection to public utilities including electricity, gas, water, wastewater, and telecommunications. With each subdivision, a master sanitary sewer plan must be created by the applicant to comply with the City's design standards and master sanitary sewer plan. Installation is required to comply with the current City policies and standards. In the event that developers are asked to construct oversized facilities, the City of Lodi has established a mechanism by which the developer is reimbursed for excess improvements. As part of the development impact fee paid by developers, funding, in part, for construction, operation, and maintenance of citywide sanitary sewer facilities is provided.

Potable Water

Internal water transmission pipelines and appropriate off-site connection facilities are required for all proposed development. The applicant must submit a master water plan that conforms to the current City master water plan. Similar to the process for sanitary sewers, in the event that developers are asked to construct oversized facilities, the developer is reimbursed for excess improvements. The City also levies a development impact fee that is used, in part, to construct, operate, and maintain citywide water system facilities.

Code Enforcement

The Building Department provides assistance to applicants and owners in meeting state and local codes by publishing compliance forms, handouts, and worksheets and through the plan check process. The City's Code Enforcement Unit within the Lodi Police Department administers the code enforcement program that works to bring substandard homes into compliance with all applicable building and health and safety codes. The unit works closely with the Lodi Improvement Committee in developing improvement programs. Over the past 10 years, approximately 1,800 housing units that were identified as out of compliance have made improvements. Using this rate as an average, the City should be able to rehabilitate approximately 1,080 housing units during the planning period. The City recently instituted a code enforcement tool through its website, allowing community members to report violations and track progress in rectifying the program. This tool is expect to assist in increasing reporting of violations, as well as increase accountability for the City in issuing violations or warnings and for property owners to bring their properties into compliance.

Fees

Development Impact Fees

The City of Lodi levies development impact fees for all the various municipal facilities and services under the City's jurisdiction. Although requiring developments to either construct site improvements and/or pay pro rata shares toward the provision of infrastructure and public services is common practice, these requirements nonetheless result in increases to the cost of housing development and in turn, the final sale price or rent of housing. Despite the initial cost that impact fees impose on new homes, such fees are necessary to protect the public health and safety.

Calculating Fees: Residential Acre Equivalent

Development impact fees can serve as a constraint to affordable housing development. Lodi's current fee program incentivizes development through a reduced fee schedule (set to expire December 2019), as well as incentivizes multifamily development by decreasing fees as the development becomes more dense. The revised-reduced impact fee program is described further in Program 3.1.

Table 3-15: Reduced Development Impact Mitigation Fees ($/acre)

		Land Use Category		
Impact Fee		*Low Density*	*Medium Density*	*High Density*
Water	DUE /Meter Size[1]	Varies	Varies	Varies
	$/Meter Size[1]	$846–$96,841	$846–$96,841	$846–$96,841
Wastewater	DUE/Unit[1]	Varies	Varies	Varies
	$/Meter Size[1]	$1,152–$131,880	$1,152–$131,880	$1,152–$131,880
Storm Drainage Zone 1/ Zone 2	DUE/Unit	1.00	0.50	0.40
	$/Unit	Zone 1 $567 Zone 2 $1,725	Zone 1 $284 Zone 2 $862	Zone 1 $228 Zone 2 $693
South Wastewater Trunk (required if project benefits from this trunk)	DUE/Unit	1.00	0.84	0.70
	$/Unit	$481	$405	$337
Streets	DUE/Unit	1.00	0.54	0.54
	$/Unit	$289	$157	$157
Police	DUE/Unit	1.00	0.84	0.70
	$/Unit	$307	$258	$215
Fire	DUE/Unit	1.00	0.84	0.70
	$/Unit	$157	$132	$110
Parks & Recreation	DUE/Unit	1.00	0.84	0.70
	$/Unit	$1,111	$1,334	$1,584
General City	DUE/Unit	1.00	0.84	0.70
	$/Unit	$251	$211	$176
Art in Public Places	DUE/Unit	1.00	0.84	0.70
	$/Unit	$33	$27	$23
Total (per dwelling unit)		**$5,187–$233,548[2]**	**$4,401–$232,107[2]**	**$4,018–231,543[2]**

Source: City of Lodi, Public Works Department, Development Impact Mitigation Program, Schedule of Reduced Fees 1 (2012, revised March 4, 2015).

1. *Varies with meter size.*
2. *This range occurs due to the varying fees associated with water, wastewater, and south wastewater trunk fees, which vary depending on the size of the development. For a calculation of the average fees for a single-family home or multifamily housing development, see discussion below on Total Fees Estimates and Comparisons. A Dwelling Equivalent Unit (DUE) is a factor that quantifies the demand on a facility for different land use types in terms of their equivalence to a low-density residential unit. A low-density residential unit is assigned a DUE factor of 1.0. The DUE factor for each of the other land use categories is determined based on the anticipated demand for each land use category relative to the anticipated demand for a low-density residential unit. Demand is measured differently for each component (listed below). For example, demand for police facilities is based on the potential number of persons served. If each person were assumed to equal one person*

served and a low-density residential unit is assumed to have 2.85 persons per household, then a low-density residential unit would equal 2.85 persons served and have a DUE of 1.0.

- *Component: Demand Variable*
- *Water: Hydraulic Capacity Factor*
- *Wastewater: Hydraulic Capacity Factor*
- *Storm Drainage: Runoff Coefficient*
- *Transportation: Trip Generation*
- *Police Persons Served*
- *Fire: Persons Served*
- *Parks: Persons Served*
- *Electric Utility: Load Factor*
- *General City Facility: Persons Served*
- *Art in Public Places: Persons Served*

Planning Fees

The Community Development Department collects the fees listed in Table 3-16. Many of the fees include a base fee as well as an hourly charge for staff time. The department operates on an hourly basis. The fee is a deposit against expected time and cost to complete. The deposit amounts listed are averages, and more complex projects require additional funds. Planning fees could total about $1,792 to 5,940 for a single-family dwelling and likewise for a multifamily unit.

Table 3-16: Planning Fees

Fee Category	*Fee Amount*
Planning and Application Fees	
Administrative Deviation	$350 + Hourly
Annexation	$4,000 + Hourly
Appeals	$300
Document Imaging	$50
Development Plan Review	$2,500 + Hourly
General Plan Amendment	$3,000 + Hourly
Home Occupation	$100
Landscape Review	$175 + Hourly
Live Entertainment Permit	$200
Mitigation Monitoring	Hourly
Nonresidential Condominium Conversion	$2,500 + Hourly
Pre-Development Review	$250
Rezone	$2,000 + Hourly
Site Plan and Architectural Review	$1,875 + Hourly
Staff Consultation	Hourly
Use Permit	$2,000 + Hourly
Variance	$1,000 + Hourly
Subdivision	
Lot Line Adjustment	$650 + Hourly
Tentative Parcel Map	$2,500 + Hourly

Fee Category	*Fee Amount*
Tentative Subdivision Map	$4,600 + Hourly
Environmental	
Preliminary Environmental Assessment	$250 + Hourly
Environmental Impact Report	Hourly
Negative Declaration	$900 + Hourly

Source: Lodi Planning Fee Schedule, 7/1/14.

Total Fee Estimates and Comparisons

The minimum cost of developing a basic 1,200-square-foot single-family home would be an estimated $214,000, including land acquisition, finished lot expenses (curb/sidewalk), construction, and fees (Lodi and other agencies combined). A typical single-family home would necessitate $5,187 in development impact fees, $5,000 in building fees, and a range of $1,792 to $5,940 in planning fees. Therefore, City fees represent about 6%–8% of the development costs—fairly low compared to the typical threshold of about 12%.

A multifamily 1,000-square-foot unit would require development impact fees of about $4,018 per unit, $2,000 in building fees, and a range of $1,792 to $5,940 in planning fees. The cost of developing such a unit is estimated at $125,000 including land acquisition, finished lot expenses (curb/sidewalk), construction, and fees (Lodi and other agencies combined). Therefore the City's total fees represent about 6%–10% of total development costs.

A review of planning fees from neighboring cities reveals that Lodi's fees are in line with, if not lower than, those charged in other San Joaquin County jurisdictions. While it is difficult to do a direct comparison of fees collected across jurisdictions because the types of fees jurisdictions levy vary somewhat, Table 3-17 compares several common fees. Annexations, tentative parcel maps, negative declarations, and appeals are less expensive in Lodi than in Tracy, Stockton, and Manteca, while general plan amendment, rezone, and use permit fees are in line with those charged in these surrounding jurisdictions. Given this information, the City's planning fees are not seen as a constraint to residential development.

Table 3-17: Comparison of Fees Across Jurisdictions

Fee Category	*Lodi*	*Tracy*	*Stockton*	*Manteca*
Annexation	$4,000	$10,815	$5,536–$12,070	$12,482
Appeals	$300	$284	$404	$2,916
General Plan Amendment	$3,000	NA	$2,473	$7,116
Negative Declaration	$900 + Hourly	$1,463	$2,713	$3,150
Rezone	$2,000 + Hourly	$2,627	$5,595	$1,630–$5,354
Tentative Parcel Map	$2,500 + Hourly	$7,519	$5,416	$4,160
Use Permit	$2,000 + Hourly	$350–$5,495	$768–$3,755	$2,261–$4,455

Source: City of Lodi Planning Fee Schedule, 7/1/14; City of Tracy Master Fee Schedule, 6/5/2012; City of Stockton Fee Schedule 2015; City of Manteca Community Development Department, Planning Division, Fee Schedule, 3/18/2014.

ENVIRONMENTAL, INFRASTRUCTURE, AND PUBLIC SERVICE CONSTRAINTS

Environmental factors, including a lack of necessary infrastructure or public services, can constrain residential development in a community by increasing costs and reducing the amount of land suitable for housing. As discussed below, the City's water, sewer, and storm drain facilities are adequate to accommodate the existing and future development of Lodi. The following discussion addresses the constraint which environmental and infrastructure issues may pose on housing development for the City of Lodi.

As part of the General Plan update in 2010, an infrastructure assessment was undertaken to determine infrastructure demand, supply, and projected improvements in both infill and new growth areas. Although the assessment was completed for a 2030 planning horizon and full General Plan development potential, the analysis completed will accommodate the 2023 horizon and Housing Element sites presented in Section 3.1. Note that these are conservative estimates, since the infrastructure analysis includes both residential and nonresidential uses identified in Phase 1 of the General Plan.

Historically, the city has grown in increments, which has ensured the availability of public services for new development while avoiding adverse impacts to levels of service to existing residents. New development is assessed a development impact mitigation fee, which in part, funds the incremental improvements to the water, sewer collection and disposal, and drainage systems. One of the City's major goals, identified in the General Plan, is to maintain an adequate level of service in the city's infrastructure to meet the needs of existing and projected development.

To comply with Senate Bill (SB) 1087, the City will immediately forward its adopted Housing Element to its water and wastewater providers so they can grant priority for service allocations to proposed developments that include units affordable to lower-income households.

Storm Drainage and Flood Control

The City of Lodi has two documents that address stormwater quality: the City of Lodi Stormwater Management Plan Program and the Stormwater Development Standards Plan. Based on revised flood risk evaluations prepared by the Federal Emergency Management Agency (FEMA) for the City of Lodi and San Joaquin County, effective October 19, 2009, flood hazards are a constraint to development only in two areas of the city: the area immediately adjacent to the Mokelumne River along the city's northern boundary, and the area around the White Slough Water Pollution Control Facility. No new development is planned within either of these areas, as shown in **Figure 3-3.** Most of the city lies in Zone X, which describes lands subject to the 0.2% annual (500-year) flood zone or that lie within the 100-year flood zone, but with flooding depths less than 1 foot. This suggests that these areas have a low susceptibility to major flooding, but would be inundated, with depths less than 1 foot, during a 500-year flood event.

Levees or berms along the Mokelumne River protect the city from flood events. As long as levees are not overtopped and maintain their structural integrity, flooding is considered to be very unlikely. Should a major storm event cause levees to be overtopped or if a levee fails, flooding would occur. Flooding also can occur when runoff exceeds the capacity of local systems and cannot drain adequately. The city's existing stormwater system functions well, with no substantial flooding problems. With new stormwater improvements, the City does not have any constraints to the sites identified in this Housing Element.

Based on the City's incremental approach to annexation and the extension of the public facilities and services through the payment of development fees, Lodi does not anticipate that residential development will be impeded in infill areas or the areas to be annexed due to drainage or flood control issues.

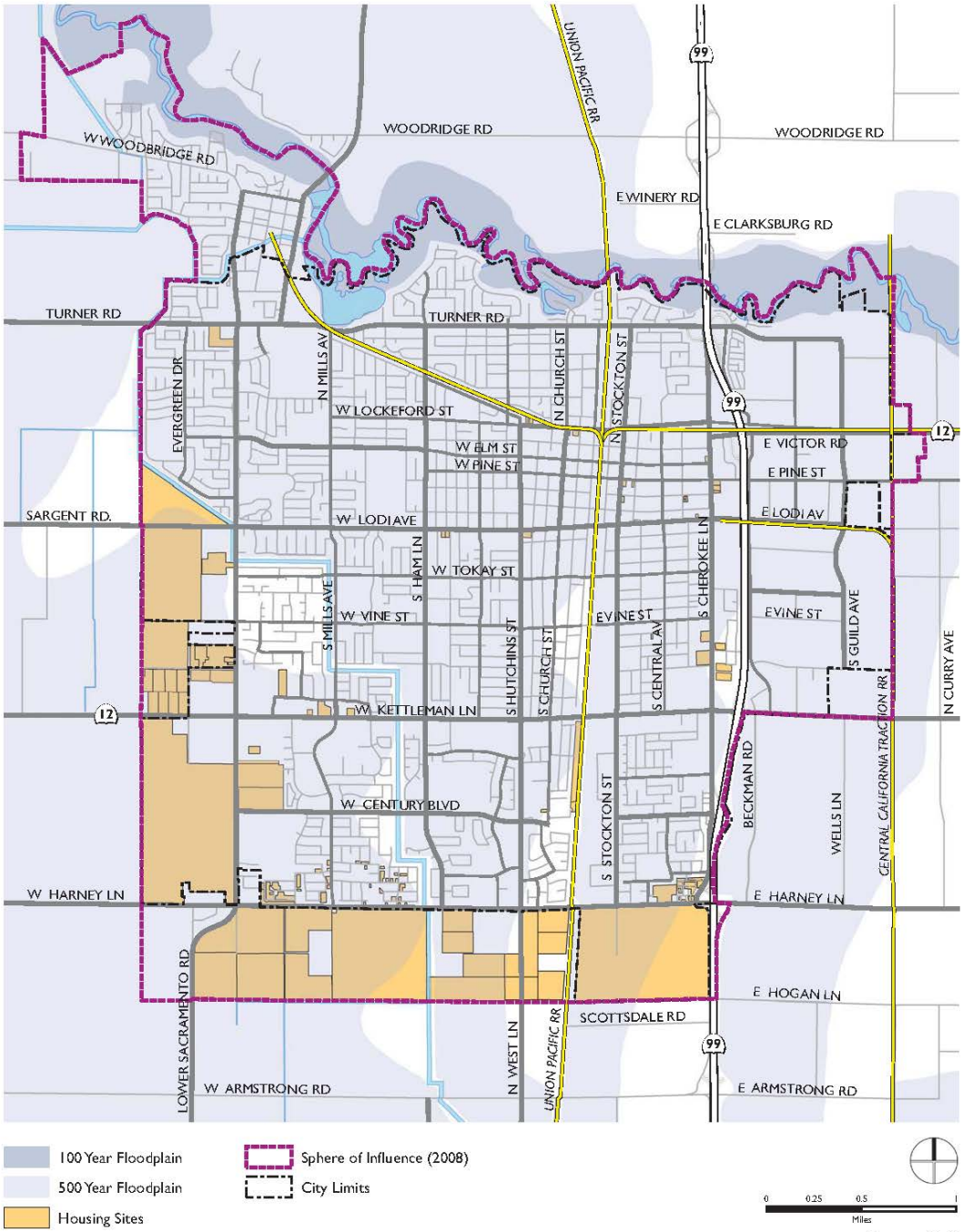


Figure 3-3
Flooding Potential

Water Service

The City of Lodi operates the potable water distribution system that serves all areas within the city limits. The City's water supply comes from groundwater via 28 municipal wells, with 240 miles of distribution pipeline and two storage preserves, with a safe yield for the area estimated to be about 15,000 acre-feet per year. Under terms of an agreement with the Woodbridge Irrigation District (WID), 6,000 acre-feet per year of surface water is also currently available. In addition, further groundwater and surface water supplies will be made available through the annexation process, since new land area increases the safe yield and WID supplies available to the City, respectively. The City has developed a conjunctive water management use of the surface water and groundwater supply. The City will maximize the use of surface water during periods when the water supply is plentiful and will save groundwater for the periods when surface water supplies are short or restricted.

A complete water supply and demand analysis was undertaken as part of the General Plan update and associated environmental review. Scaling this analysis method from the General Plan's 2030 growth areas and planning horizon to the 2022 Housing Element sites and horizon also results in a finding of an adequate water supply to meet demand.

Table 3-18: Projected Water Demand and Supply for the 2015 Housing Element (acre-feet per year)

	Normal Year	*Dry Year*[1]
Supply Type		
Groundwater (Current Safe Yield)	15,000	15,000
Groundwater (Future Safe Yield)[1]	4,760	4,760
Surface Water (Current WID Contract)	6,000	3,000
Surface Water (Resulting from Annexation)2	5,100	2,550
Total Supply	**30,860**	**25,310**
Total Demand[2]	**29,350**	**29,350**
Difference/Potential Shortage (supply-demand)	1,510	-4,040
Percentage of Demand Met by Supply	100%	86%

Source: Lodi General Plan Environmental Impact Report (SCH#2009022075); City of Lodi Urban Water Management Plan, 2006

1. The UWMP supply availability is the same in a single dry year and multiple dry year scenarios.

2. The proposed General Plan water demand estimates include a 15% reduction in residential use due to water metering.

The General Plan Growth Management and Infrastructure Element also identifies the following water distribution improvements:

- New wells will be required in the southern and eastern areas of the city. Additional water storage tanks may be needed.
- Some of the existing 2- and 3-inch water distribution mains do not have adequate capacity, particularly for providing fire flows and serving future increases in housing density and water demand. The City has a water main replacement program to repair, replace, and make improvements to the City's water service infrastructure in an effort to ensure reliability.

The City's General Plan projects that Lodi would have a long-term, reliable water supply of 30,860 acre-feet per year available from its current and future safe yield of groundwater and surface water supplies, meeting 100% of the estimated demand. During dry years, the reliable water supply is estimated at 25,310 acre-feet. As a result, potential water shortage at full development could be 4,040 acre-feet in a dry year, meeting 86% of demand.

Moreover, an updated Urban Water Management Plan (UWMP) was developed in 2015 and is consistent with state law, this Housing Element, and the General Plan. The UWMP is prepared to ensure the efficient use of available water supplies, describe and evaluate the existing water system and historical and projected water use, evaluate current and projected water supply reliability, describe and evaluate demand management measures, and provide water shortage contingency plans as required by state law. This UWMP also includes information related to the 20% by 2020 conservation requirement of the Water Conservation Bill of 2009.

The City of Lodi also has a Water Meter Retrofit Program. It has begun installing water meters on all unmetered properties in its service area. This is in accordance with California Assembly Bill 2572, which requires the installation and use of water meters throughout the state. To date, nearly 3,000 residential water meters have been installed as part of the program. This is in addition to the existing 1,100 commercial and industrial meters.

As discussed above, the city's desire to grow incrementally is addressed through the implementation of a Growth Management Allocation Ordinance and the levying of a development impact mitigation fee. Development that occurs within annexed areas will provide internal water transmission facilities and pay fees as appropriate for necessary off-site infrastructure. Therefore, water service will not be a constraint to the City's ability to meet future housing needs.

Sewer Service

The City of Lodi owns and operates the municipal wastewater system, which collects all domestic and limited industrial wastewater flows within the city limits. The City also owns and operates a wastewater treatment plant, the White Slough Water Pollution Control Facility (WSWPCF), located 6 miles south of the city. The WSWPCF has an average dry weather flow (ADWF) capacity of 11.8 million gallons per day (mgd) and peak wet weather flow (PWWF) of 22.6 mgd. The ADWF flow to the WSWPCF for 2014 was 5.1 mgd, and the facility has a permitted capacity of 8.5 mgd, which indicates that the existing facility currently has an excess capacity of about 3.3 mgd (ADWF). This excess capacity will accommodate much of the development proposed in this Housing Element. However, the infrastructure assessment for the General Plan determined that capacity expansion of the WSWPCF would be required in the early stages of Phase 1. The updated Sewer System Management Plan addresses future needs for infill and new growth areas. Table 3-19 describes the improvements needed to adequately meet the needs of the Housing Element sites and other Phase 1 General Plan development (including nonresidential uses).

Table 3-19: Required Sewer Infrastructure Improvements

Location	*Required Infrastructure*
South Wastewater Trunk Line Master Plan Sewer Shed	There is excess capacity available in this planned sewer. As of 2008, the only segment of this sewer that has been constructed is the segment through the Reynolds Ranch development, which has excess capacity.
Harney Lane Lift Station Sewer Shed	Sufficient pump station capacity already planned; part of the South Wastewater Trunk Line.
Redevelopment Sewer Sheds	Some of the sewers serving the downtown area are currently flowing at or above their design capacity. Additional sewer improvements needed to serve infill will be determined by preparation of a sewer master plan for these areas.
WSWPCF	Capacity expansion of the WSWPCF will be required in the early stages of Phase 1. Alternatively, a scalping plant near the city could be constructed to provide recycled water for use in/near the city that would reduce the size or extent of the required new facilities at the WSWPCF. However, there would need to be a nearby use for the recycled water for a scalping facility to be feasible. Part of the City of Lodi Wastewater Master Plan.

Source: West Yost Associates 2009

Development within annexed areas will provide sewer collection facilities and pay fees as appropriate for necessary off-site infrastructure. Infill areas will also require sewer improvements, as identified above. Since the initial planning steps have been taken to assess sewer infrastructure needs, expansion of sewer service to meet the City's future housing needs is not a constraint to development.

Agriculture and the Williamson Act

Nearly all of the soils in the Lodi area are classified, by the US Department of Agriculture, as prime agricultural soils, some requiring frequent irrigation. Historically, various parcels within this area have been subject to Williamson Act compliance.[9] Potential residential annexation areas, defined by Phase 1 of the General Plan and described in Section 3.1, include 73 acres of land covered by active Williamson Act contracts. Of these acres, 68 acres are designated for Low Density Residential and 5 acres for Medium Density Residential. The City does not need this land in order to accommodate its share of the RHNA (specifically the below-market-rate units) and does not intend to pursue annexation until those contracts have expired and the market is ready for urban development.

Protection of Habitat and Species

The San Joaquin County Multi-Species Conservation and Open-Space Plan (SJMSCP) is a 50-year habitat conservation plan that seeks to protect agriculture, open space, habitat, and wildlife, in order to address the impacts of urban development and conversion of open space land. In 2001, the City of Lodi adopted the SJMSCP, thereby allowing project applicants to use

[9] The Williamson Act is a mechanism by which agricultural land is preserved for a specified period of time.

this plan to mitigate open space conversions while satisfying CEQA requirements. Project applicants may pay an in-lieu fee that mitigates cumulative impacts; dedicate habitat lands as conservation easement or fee title; purchase mitigation bank credits from a mitigation bank approved by SJMSCP; or propose an alternative plan, consistent with the SJMSCP goals and equivalent in biological value. It should be noted that there are no known protected species in areas encompassed by the housing sites listed in this document.

In preparing the SJMSCP, land uses and habitats were mapped throughout the county and categorized into land use categories to help determine compensation fees. Potential annexation areas described in Section 3.1 fall into three of the SJMSCP compensation zones and include the following per acre fees per the 2015 fee schedule: No Pay Zone ($0), Multi-Purpose Open Space Land ($7,281), and Agricultural Habitat Open Space ($14,543). As a voluntary plan, developers have the option to participate (or not) depending on site evaluation. Participation may increase or decrease the costs associated with mitigating the environmental impact, depending upon site specific conditions. Although electing to pay an in-lieu fee would increase development costs, this cost is the same as other cities in the county that participate in the SJMSCP.

This page intentionally left blank.

4. Housing Strategy

The provision of housing is a critical concern for cities throughout California. The housing element is a city's major statement of local housing strategy, providing an integrated set of goals, policies and programs to improve the condition and availability of housing.

4.1 GOALS AND POLICIES

H-G1 Provide a range of housing types and densities for all economic segments of the community while emphasizing high quality development, homeownership opportunities, and the efficient use of land.

H-P1.1 Promote the development of a broad mix of housing types through the following mix of residential densities as described in Policy GM-P4 of the Growth Management and Infrastructure Element.

H-P1.2 Regulate the number of housing units approved each year to maintain a population-based annual residential growth rate of 2%, consistent with the recommendations of the Mayor's Task Force and the Growth Management Allocation Ordinance.

H-P1.3 Facilitate and encourage the development of affordable and senior housing units.

H-P1.4 Maintain and regularly update the City's land use database to monitor vacant residential land supply.

H-P1.5 Pursue available and appropriate state and federal funding programs and collaborate with nonprofit organizations to develop affordable housing.

H-P1.6 Promote the expeditious processing and approval of residential projects that conform to General Plan policies and City regulatory requirements.

H-P1.7 Reduce the cost impact of City policies, regulations, and permit procedures on the production of housing, while assuring the attainment of other City objectives.

H-P1.8 Intersperse extremely low-, very low-, and low-income housing units within new residential developments and ensure that such housing is visually indistinguishable from market-rate units.

H-P1.9 Promote the development of senior and other special needs housing near, and/or with convenient public transportation access to, neighborhood centers, governmental services, and commercial service centers.

H-G2 Encourage the maintenance, improvement, and rehabilitation of existing housing stock and residential neighborhoods, particularly in the Eastside area.

H-P2.1 Encourage private reinvestment in older residential neighborhoods and private rehabilitation of housing.

H-P2.2 Use available and appropriate state and federal funding programs and collaborate with nonprofit organizations to rehabilitate housing and improve older neighborhoods.

H-P2.3 Give housing rehabilitation efforts high priority in the use of Community Development Block Grant (CDBG) funds, especially in the Eastside area.

H-P2.4 Support the revitalization of older neighborhoods by keeping streets and other municipal systems in good repair.

H-P2.5 Allow reconstruction of existing housing in the Eastside area and in commercially or industrially designated areas in the event such housing is destroyed or damaged.

H-P2.6 Implement historic preservation guidelines to preserve historically significant residential structures and ensure that infill projects fit within the context of the neighborhood. (See the Community Design and Livability and Conservation elements for implementation of this policy.)

H-P2.7 Enforce residential property maintenance standards.

H-G3 Ensure the provision of adequate public facilities and services to support existing and future residential development.

H-P3.1 Support the use of CDBG funds for the upgrading of streets, sidewalks, and other public improvements.

H-P3.2 Ensure that new residential development pays its fair share in financing public facilities and services and pursues financial assistance techniques to reduce the cost impact on the production of affordable housing.

H-P3.3 Ensure that all necessary public facilities and services are available prior to occupancy of residential units.

H-P3.4 Require that park and recreational acquisitions and improvements keep pace with residential development.

H-G4 Promote equal opportunity to secure safe, sanitary, and affordable housing for all members of the community regardless of race, sex, or other discriminatory factors.

H-P4.1 Seek to address the special housing needs of persons with disabilities, with lower incomes, large families, seniors, single-parent households, farmworkers, and persons in need of temporary shelter.

H-P4.2 Make available to the public information on nonprofit, county, state, and federal agencies that provide education, mediation, and enforcement services related to equal housing opportunity.

H-P4.3 Modify existing regulations that govern the conversion of apartments and mobile home parks to condominiums to protect the safety and investment of purchasers of the condominiums and minimize the impacts on rental tenants.

H-P4.4 Work with surrounding jurisdictions to address the needs of the homeless on a regional basis.

H-P4.5 Cooperate with community-based organizations that provide services or information regarding the availability of assistance to the homeless.

H-P4.6 Promote fair housing programs and services to residents and property owners in Lodi.

H-G5 Encourage residential energy efficiency and reduce residential energy use.

H-P5.1 Require the use of energy conservation features in the design and construction of all new residential structures and promote the use of energy conservation and weatherization features in existing homes.

H-P5.2 Pursue residential land use and site planning policies, and promote planning and design techniques that encourage reductions in residential energy consumption.

4.2 IMPLEMENTATION PROGRAMS

The following programs describe actions that the City intends to implement during the time frame of this Housing Element (2015 through 2023). For some of these programs, the description includes a target (quantified objective) for the number of units to be produced or households to be assisted during the Housing Element time frame.

H-G1 Provide a range of housing types and densities for all economic segments of the community while emphasizing high quality development, homeownership opportunities, and the efficient use of land.

Program 1.1: Revise Development Code

The City will revise Title 17 of the Lodi Municipal Code (Development Code) to reduce barriers to, and provide incentives for, the construction and conservation of a variety of housing types:

- Amend the Development Code to comply with the state Employee Housing Act (Health and Safety Code Sections 17021.5 and 17021.6) to treat employee housing for farmworkers or other employees that serves six or fewer persons as a single-family structure and permitted in the same manner as other single-family structures of the same type in the same zone (Section 17021.5). The Development Code will also be amended to treat employee housing consisting of no more than 12 units or 36 beds as an agricultural use and permitted in the same manner as other agricultural uses in the same zone in zones where agricultural uses are permitted (Section 17021.6).
- Work with the San Joaquin County Housing Authority in developing procedures and guidelines for establishing income eligibility for the "reserved" units and for maintaining the "reserved" units as affordable units for at least 30 years. The City shall seek Housing Authority administration of the reserved units.
- Amend the Development Code to allow for “group residential,” which includes single-room occupancy units in the Medium Density Residential and High Density Residential zoning districts.

Responsibility: Community Development Department, Planning Commission, City Council

Time Frame: Develop procedures and guidelines for establishing income eligibility for "reserved" units within two years from adoption of Housing Element. Complete Development Code amendments within one year of adoption of this element.

Funding: General Fund

Objective: Reduce regulatory barriers to the provision of housing.

Program 1.2: Revise Growth Management Allocation Ordinance

The City will revise its Growth Management Allocation Ordinance to exempt housing units affordable to extremely low-, very low-, or low-income households with long-term affordability restrictions. The City will also monitor the program to ensure that it does not represent a constraint to multifamily and affordable housing for all income groups. The program should be evaluated for cumulative effects of all development application requirements and costs by the end of the planning period.

Responsibility: Community Development Department

Time Frame: Revise Growth Management Allocation Ordinance within a year of adoption of this Housing Element and evaluate implementation by the end of the planning period.

Funding: Application fees

Objective: Expedite the residential development approval process for affordable housing.

Program 1.3: Personal Security Standards

The City will continue to implement design standards applicable to all new residential projects with the objective of improving the personal security of residents and discouraging criminal activity. Design standards will address issues such as the placement of landscaping, accessory buildings, and accessory structures in a manner that does not impede the City's ability to conduct neighborhood police patrols and observe potential criminal activity, lighting and other security measures for residents, and the use of materials that facilitate the removal of graffiti and/or increase resistance to vandalism.

Responsibility: Community Development Department

Time Frame: As projects are submitted to the Planning Division.

Funding: Development fees

Objective: Reduce the susceptibility of residential properties and neighborhoods to criminal activity and increase residents' perception of personal safety.

Program 1.4: Land Inventory

The City will maintain a current inventory of vacant, residentially zoned parcels and a list of approved residential projects, and will make this information available to the public and developers, including information on underutilized sites within the downtown area with residential or mixed-use development potential. The City will update the inventory and list at least annually.

To maintain adequate sites throughout the planning period to accommodate the City's RHNA, pursuant to Government Code Section 65863, the City will monitor available residential capacity and evaluate development applications, particularly in nonresidential and/or mixed-use zones. Should an approval of development result in a reduction of capacity below the residential capacity needed to accommodate the remaining need for lower-income households, the City will identify and zone sufficient sites to accommodate the shortfall to ensure that the "no net loss" provision is upheld (i.e., if any units that had been designated for subsidized housing are developed as market rate, then an equal number of units must be designated in their stead).

The inventory update of infill sites should focus on opportunity sites along Mixed Use Corridors, in the Downtown Mixed Use designation, and in residential areas downtown, as identified in the Land Use Element. The City promotes the land inventory and the availability of each update through the City's website, a notice at the Community Development Permit Counter, and a press release subsequent to each update.

Responsibility: Community Development Department

Time Frame: Maintain a current land vacant residentially zoned land, as projects are approved.

Funding: General Fund; contributions from property owners

Objective: Increase the potential for infill development, thereby reducing the need to prematurely annex land and convert agricultural land to urban use.

Program 1.5: Pursue State and Federal Funds in Support of Housing Construction

The City will continue to pursue available and appropriate state and federal funding sources to support efforts to construct housing meeting the needs of extremely low-, low-, and moderate-income households, permanent and migrant farmworker housing, to assist persons with rent payments required for existing housing units, to provide supportive services, and to provide on- and off-site improvements and public facilities, in support of affordable housing projects. The City takes the following actions in pursuit of state and federal funding:

a. Meet annually with private nonprofit and for-profit affordable housing providers and public agencies that are interested in constructing affordable housing, and permanent and migrant farmworker housing (and keep in contact with them throughout the year), providing special needs housing or shelter, and/or providing supportive services for low-income and special needs residents. The purpose of the annual meetings will be to discuss priorities for lending City support for funding requests for affordable housing projects and programs during the subsequent 12 to 24 months. The City will promote these annual meetings through direct notices to private and

public entities that have provided housing or supportive services in Lodi or that expressed an interest in doing so in the past.

b. Provide support to other entities (nonprofit organizations, for-profit affordable housing providers, and public agencies) that apply directly for state or federal funds. Examples of support to be provided by the City include: (1) expedited processing of planning permits that are needed before an applicant can submit a state or federal funding request or receive funds; (2) providing information to complete a funding request (such as demographic, housing, or economic statistics in support of an application); and (3) letters of support for projects or programs that the City has approved (including preliminary or conceptual approval). This can help support organizations such as the Central Valley Low Income Housing Corporation and the LOEL Foundation which provide services to extremely low-income households.

c. Apply directly for state and federal funding under programs in which the City must be the applicant.

In pursuing state and federal funding, and working with other private and public entities to provide affordable housing, the City seeks to increase the availability of housing and supportive services to the most vulnerable population groups and those with the greatest unmet needs, such as very low-income and frail seniors, persons with disabilities who cannot live independently, persons with developmental disabilities, farmworkers and their families, low-income large families, and single-parent households, particularly those with small children. The City will take measures to encourage and facilitate the production of housing for permanent and migrant farmworkers, such as funding development, developer identification, maintaining an inventory of suitable sites, site development, etc. and ensure zoning and development standards facilitate a variety of housing types for farmworker housing needs.

Responsibility: Community Development Department

Time Frame: For Action a., annual meetings, 2015–2023; for Action b., quarterly each year, depending on funding deadlines for specific state and federal programs, 2015–2023; for Action c. semi-annual review and assessment of funding opportunities based on (1) funding cycles and eligible activities for various state and federal programs, (2) projects and programs proposed to the City for state or federal funding, and (3) City staff capacity to prepare funding requests.

Funding: California Multi-family Housing Program, California Housing Finance Agency Affordable Housing Partnership Program, Low-Income Housing Tax Credits (State and federal), CalHome Program, Federal Home Loan Bank-Affordable Housing Program, Enterprise Community Partners, Federal Department of Housing and Urban Development Programs-Section 221(d) (low-income), Section 202 (elderly), Section 811 (persons with disabilities), National Stabilization Program, and Joe Serna Jr. Farmworker Housing Fund

Objective: 20 extremely low-, 50 very low-, and 50 low-income housing units.

Program 1.6: Encourage Efficient Use of Land for Residential Development

The City encourages the efficient use of land for residential development while reducing the premature conversion of agricultural land to urban use. The City uses the following approaches:

- The General Plan Growth Management and Infrastructure Element guides contiguous development through the identification of three expansion phases. The third phase includes Urban Reserve designations that define future growth areas if initial phases are built out. (See the Growth Management and Infrastructure Element for details.)
- In response to the City's dual goals of preserving agricultural land/open space and supporting employment in the agriculture industry, the City will develop an agricultural conservation program that establishes a mitigation fee to protect and conserve agricultural lands. The fee will be assessed for acreage converted from agricultural to urban use, and used for conservation easements, fee title acquisition, research, education, and capital improvement projects that benefit agriculture. (Program details and priority areas are described in the Conservation Element, Policy C-P7.) Notably, all conservation areas are outside the City's current Sphere of Influence and future growth areas as delineated in the current Land Use Element and therefore would not affect any housing sites listed in the inventory herein. The program will be developed with community input following buildout of Phase 1 of the General Plan. During development of the program, the City and community members should consider how to exempt or reduce the fee for high-density and/or affordable housing projects.

The City has adopted the San Joaquin County Multi-Species Conservation and Open-Space Plan (SJMSCP), a habitat conservation plan that seeks to protect agriculture, open space, habitat, and wildlife, in order to address the impacts of urban development and conservation of open space land. This allows project applicants to mitigate open space conversions and satisfy CEQA requirements by paying an in-lieu fee, dedicating land, purchasing credits from a mitigation bank, or proposing an alternative plan consistent with SJMSCP goals.

Responsibility: Community Development Department, Planning Commission, City Council

Time Frame: Require fee payment as mitigation, ongoing (2015–2023); enforce Urban Reserve designation and contiguity requirements when this Housing Element is adopted.

Funding: General Fund

Objective: Preserve agricultural land and reduce the amount of land needed to meet future urban growth needs.

Program 1.7: Provide Rental Assistance

The City will continue to support the San Joaquin County Housing Authority in its administration of the Housing Choice Voucher rental assistance program (formerly called the Section 8 Program). The City's support will include distribution of program information at the Community Development public counter, distribution of program information to rental property owners as part of the City's code enforcement activities, annual meetings with

representatives of the Housing Authority to discuss actions the City can take to encourage greater participation in the Voucher Program by rental property owners, and creation and maintenance of a link to the Housing Authority's website on the City's website.

Responsibility: Community Development Department

Time Frame: Distribution of Housing Choice Voucher Program information, current and ongoing, 2015–2023; create website link to Housing Authority website within two years of adoption of this Housing Element, maintain link thereafter, 2015–2023.

Funding: General Fund

Objective: Increase rental property owner awareness of, and participation in, rental assistance programs.

Program 1.8: Focus on Neighborhood Improvement Initiatives

The City will continue to designate a staff position, Neighborhood Services Manager (NSM), in the Community Development Department to focus on the implementation of housing and neighborhood improvement programs. Among the duties of the NSM are to:

- Develop programs and plans to produce housing, especially affordable housing, by means of new construction, rehabilitation, or acquisition;
- Implement neighborhood improvement programs on a citywide basis and develop neighborhood improvement strategies;
- Ensure compliance with federal and state laws and regulations and consistency with local objectives and community requirements;
- Prepare a variety of reports on housing preservation and development, neighborhood improvement and code enforcement, and other related City activities; and

Manage programs for housing rehabilitation, first-time homebuyer, and code enforcement. Through 2018, the City will operate both housing rehabilitation and first-time homebuyer programs through the Urban County CDBG/HOME Program.

The Lodi Police Department is responsible for enforcing City codes and ordinances pertaining to neighborhood maintenance; the NSM is tasked with coordinating activities with the code enforcement supervisor and staff in the Police Department.

Responsibility: Community Development Department; Police Department

Time Frame: Current and ongoing, 2015–2023.

Funding: CDBG, CalHOME Program

Objective: Improve the City's ability to focus on the implementation of housing and neighborhood improvement programs.

Program 1.9: Annex Land to Accommodate Future Housing Needs as Necessary

The City will pursue annexation of land outside the existing Sphere of Influence to conform to the development needs for Phases 1, 2, and 3. Subsequent phases should be annexed only as current phases meet development capacity thresholds, as described in the Growth Management and Infrastructure Element. South of Harney Lane, an area which would require annexation, 338 acres have been identified for low-density residential; nearly 100 acres for medium- and high-density residential, and 28 acres for the residential component of a mixed-use center. Given the backlog of unused housing allocations, recently approved development projects, and available sites within the current city limits, the City does not need to annex land to meet current housing needs. Nevertheless, the City will initiate the process with property owners by the end of the planning period.

Responsibility: Community Development Department, Planning Commission, City Council

Time Frame: Pursue discussions with property owners about annexation, as appropriate according to housing needs, but no later than the end of the planning period in 2023.

Funding: Annexation and permit fees

Objective: Increase the City's residential development capacity to accommodate its share of the region's future housing construction needs.

Program 1.10: Provide Homebuyer Assistance

The City will continue to implement a first-time homebuyer down payment assistance program. The City will continue to participate with the Housing Authority in a countywide consortium for the issuance of mortgage revenue bonds or mortgage credit certificates to assist first-time homebuyers. The City will promote the program by providing information at the Community Development Department's public counter and by providing a link to the program on the City's website. The City's Neighborhood Services Manager will contact real estate agents active in Lodi to identify opportunities for program participation.

Responsibility: Community Development Department

Time Frame: Current and ongoing, 2015–2023; provide website link within one year of adoption of this Housing Element and continue to provide information at the public counter; Neighborhood Services Manager to meet with local realtors within one year of adoption of this Housing Element.

Funding: CDBG, HOME, CalHOME, CalHFA's California Homebuyer's Down Payment Assistance Program, Mortgage Credit Certificate or Mortgage Revenue Bonds (through San Joaquin County or a local government consortium)

Objective: 24 homebuyers: 4 very low-, 10 low-, and 10 moderate-income housing units.

Program 1.11: Promote the City's Multifamily Housing Development Standards

The City will continue to promote its multifamily development standards through the Community Development Department's link to the City's website, information brochures available at the Community Development Department, pre-application meetings, and a notice to the local homebuilders, realtors, and contractors associations.

Responsibility: Community Development Department

Time Frame: Current and ongoing (2015–2023); information is currently available on the City's website and at the public permit counter. The City also encourages pre-application meetings. These practices will continue indefinitely. A notice of the City's multifamily development standards will be distributed to industry organizations within six months of the adoption of this Housing Element.

Funding: General Fund, Permit Fees

Objective: Increase awareness of the City's multifamily development standards.

Program 1.12: Subdividing Large Sites for Lower-Income Households

To assist the development of housing for lower-income households on larger sites (more than 10 acres), the City will facilitate land divisions, lot line adjustments, and specific plans resulting in parcels sizes that enable multifamily developments affordable to lower-income households. The City will work with property owners and nonprofit developers to target and market the availability of sites with the best potential for development. In addition, the City will offer the following incentives for the development of affordable housing including but not limited to:

- Streamlining and expediting the approval process for land division for projects that include affordable housing units;
- Deferral or waiver of fees related to the subdivision for projects affordable to lower-income households; and
- Technical assistance to acquire funding.

Responsibility: Community Development Department

Time Frame: Determine appropriate incentives within one year of adoption. Provide incentive throughout planning period, as projects are submitted to the Planning Division.

Funding: General Fund

Objective: Facilitate parcel sizes that that are developable for multifamily affordable housing and consistent with recommendations/requirements of state, federal, and local financing programs.

H-G2 Encourage the maintenance, improvement, and rehabilitation of existing housing stock and residential neighborhoods, particularly in the Eastside area.

Program 2.1: Evaluate Applications for the Demolition of Residential Structures

The City will implement policies and procedures for evaluating applications for demolition of residential structures. This evaluation will consider the implications of the demolition with respect to the retention of affordable housing. If demolitions are deemed to result in a reduction of the amount of affordable housing in Lodi, the City will require the proponent of the demolition to cooperate with the City in providing relocation assistance to displaced residents and in determining the means for replacing demolished units. The City will provide information regarding its policies and procedures on the City's website and at the Community Development Department's public counter.

The City will determine the most appropriate method of implementing this program through a review of past demolition permits and conditions.

Responsibility: Community Development Department

Time Frame: Complete review within six months of adoption of this Housing Element; implement new review procedures within one year of adoption of this Housing Element; ongoing thereafter, based on proposals.

Funding: Permit fees, property owner contribution

Objective: Maintain or replace existing affordable housing.

Program 2.2: Assist the Eastside Area with Housing Rehabilitation and Code Enforcement

The City will continue to combine code enforcement and housing rehabilitation assistance, targeted to the Eastside area. Code enforcement falls under the purview of the Lodi Police Department, while the Neighborhood Services Manager (NSM) is responsible for coordinating rehabilitation efforts. The NSM will promote its program through the Lodi Improvement Committee, a neighborhood organization that provides direct outreach to area residents and property owners, by providing information at the Community Development Department's public counter, and through a link to the program on the City's website. The NSM will work with the committee to continue marketing the program to Eastside area residents and property owners.

Responsibility: Community Development Department

Time Frame: Current and ongoing, 2015–2023.

Funding: CDBG, HOME, CalHOME funding

Objective: Improvement of 750 units (including private investment to correct code violations) over the planning period of this Housing Element: 250 extremely low /very low, 250 low, and 250 moderateincome.

Program 2.3: Implement Property Maintenance and Management Standards

The City will continue to implement standards for private property maintenance (Chapter 15.30 of the Municipal Code) to (1) control or eliminate conditions that are detrimental to health, safety, and welfare; (2) preserve the quality of life and alleviate certain socioeconomic problems created by physical deterioration of property; and (3) protect property values and further certain aesthetic considerations for the general welfare of all residents of the City of Lodi.

Responsibility: Police Department (code enforcement), Community Development Department, Neighborhood Services Division (implementation)

Time Frame: Code enforcement on both complaint and proactive basis; current and ongoing, 2015–2023.

Funding: Inspection fees, code violation penalties, CDBG funds (for dwelling units occupied by low-income households)

Objective: Eliminate substandard building and property conditions.

Program 2.4: Conduct a Housing Condition Survey

The City will conduct a housing survey to document its efforts at improving housing conditions and to identify future areas and housing types for targeting its code enforcement, housing rehabilitation assistance, and neighborhood improvement efforts.

Responsibility: Community Development Department

Time Frame: Complete survey and report to City Council before the start of the next planning period.

Funding: CDBG, General Fund

Objective: Document housing conditions and establish priorities for future code enforcement, housing rehabilitation assistance, and neighborhood improvement efforts.

Program 2.5: Preserve Affordable Rental Housing

There are currently no affordable units at risk of converting to market rate in Lodi. However, if in the future units become at risk, the City would coordinate a meeting or series of meetings between the Housing Authority, local nonprofits, and the owner (or owner's representative) to discuss the owner's intentions to remain or opt out of the federal Housing Choice Voucher (Section 8) Program and future plans for the property. If the owner intends to convert the apartments to market-rate housing or sell the property, the City will seek to facilitate the acquisition of the property by a nonprofit or other entity to preserve the rental units as affordable housing. The City would not take part directly in negotiations regarding the property, but would apply for state or federal funding on behalf of an interested nonprofit entity, if necessary, to protect the affordability of the rental units. The City would request that the property owner provide evidence that it has complied with state and federal regulations regarding notice to tenants and other procedural matters related to conversion and contact HUD, if necessary, to verify compliance with notice requirements.

Responsibility: Community Development Department

Time Frame: Implement this program as necessary.

Funding: Minimal administrative cost to coordinate meetings; CDBG, HOME, CalHFA, Multi-family Housing Program, and Section 207 Mortgage Insurance for Purchase/Refinance (HUD) as potential funding sources for preservation

Objective: To preserve affordable rental housing units.

Program 2.6: Target the Eastside Area for Use of Funds for Public Improvements

The City will continue to target a portion of its annual CDBG allocation for public improvements in the Eastside area in support of its housing rehabilitation and neighborhood improvement activities. The General Plan Land Use Diagram identifies the Eastside area for medium and high-density residential, acknowledging opportunities for redevelopment and reinvestment through density increases. Public investment is intended to stimulate private investment in order to preserve the character of the neighborhood and introduce new housing, while also improving streetscapes and connections to downtown. In addition, the City will continue the practice of including conditions in developer agreements of major projects to pay for rehabilitation of housing units. Funds can be specifically directed toward units for extremely low- and very low-income households and supportive housing providers, and will be negotiated on a case-by-case basis.

Responsibility: Community Development Department, Planning Commission, City Council

Time Frame: Annual CDBG allocation, maintain zoning, 2015–2023.

Funding: CDBG, permit fees, impact fees

Objective: Preserve and improve the Eastside area.

H-G3 Ensure the provision of adequate public facilities and services to support existing and future residential development.

Program 3.1: Collect Development Impact Fees and Enforce Improvement Requirements

The City will continue to collect a unified development impact fee to pay for off-site public facilities and services needed for residential development and require that residential developers continue to provide on-site infrastructure to serve their projects. The City will continue to charge fees that reflect the actual cost of service provided to housing units anticipated by this element. Prior to the issuance of building permits, the City will require evidence that the developer has paid the required school impact fees.

The City will annually review fees to ensure they do not pose a constraint to development.

Responsibility: Community Development Department, Planning Commission, City Council

Time Frame: Annually review fees.

Funding: General Fund

Objective: Reduce impact fees for multi-family projects based on actual project densities.

Program 3.2: Ensure Adequate Public Services for Residential Development

The City will continue to use its Growth Management Allocation Ordinance to ensure that the pace of development is consistent with the City's and other public facility and service providers' abilities to provide public facilities and services and maintain minimum facility and service standards for the entire community. The City will contact other public facility and service providers annually during the housing unit allocation process to ensure that these agencies can serve the increased number of housing units to be allocated.

Responsibility: Community Development Department, Planning Commission, City Council

Time Frame: Annually during housing allocation process, 2015–2023.

Funding: Application fees, development impact fees

Objective: Provide public facilities and services meeting minimum City standards.

Program 3.3: Use of CDBG Funds

The City will continue to use CDBG funds to upgrade public facilities and services in older neighborhoods. (See Program 1.8 for implementation.)

Program 3.4: Provide Park and Recreation Facilities (see General Plan Policy P-P20)

Program 3.5: Support Transit Facilities and Transit-Oriented Development

To coordinate the availability of public transit as Lodi develops and to support transit-oriented development (TOD) on infill sites and properties with reuse potential, the City will:

a) Ensure the continued construction of transit facilities, facilitate adequate transit service, and lower the cost of living within the community, with funding to be paid from traffic impact fees, state and federal funding sources, and "Measure K" sales tax funds.

b) Determine whether areas with infill/reuse potential (see Program 1.4) qualify as infill opportunity zones. The City will designate qualified areas that are appropriately located for higher-density residential and mixed-use developments in such zones near transit facilities.

c) If adopted under Action b, promote development opportunities in infill zones through a link on the City's website, an information bulletin to be distributed to property owners within these zones, and with developers and business organizations in Lodi, and one or more meetings with business and community organizations to explain the benefits and implications of infill zone designation for development opportunities.

Use the City's adopted Transit-Oriented Development Design Guidelines to develop TOD in Lodi's downtown, establishing a framework for infill development and public improvements, such as streets and open spaces.

Responsibility: Community Development Department, Planning Commission, City Council

Time Frame: For Action a., annually, prior to the adoption of a City budget, 2015–2023; for Action b., within one year of adoption of this Housing Element, designate infill opportunities and identify and adopt zoning amendments that are needed and appropriate to develop in infill opportunity zones within two years of adoption of this Housing Element; for Action c., within two years of adoption of this Housing Element, conduct one or more community meetings ; for Action d., ongoing.

Funding: Development impact fees, state and federal transportation funds

Objective: Increase housing opportunities near transit facilities and encourage forms of travel other than private vehicles. All income groups will be targeted for TOD housing. However, extremely low-and very low-income households that may rely on transit as their primary transportation mode should be prioritized.

H-G4 Promote equal opportunity to secure safe, sanitary, and affordable housing for all members of the community regardless of race, sex, or other discriminatory factors.

Program 4.1: Promote Fair Housing Services

The City will promote equal housing opportunity for all persons in compliance with state and federal laws by continuing to provide funding for the operation of the City's Affirmative Fair Housing Program. Under the program, the City provides information to the public on state and federal fair laws, provides referrals to county, state, and federal agencies for investigation of fair housing complaints, and provides financial support to San Joaquin Fair Housing, which provides landlord-tenant mediation services.

The City will collaborate with San Joaquin Fair Housing to promote fair housing information and resources at an annual community event. The City of Lodi will promote fair housing activities and resources by providing links through its website to nonprofit, county, state, and federal agencies; providing fair housing information at the Community Development Department public counter; designating a point of contact in the department to handle fair housing inquiries; and distributing fair housing information at public locations in the city (such as the Lodi Public Library and the LOEL Senior Center).

Responsibility: Community Development Department

Time Frame: Current and ongoing, 2015–2023; annual community event for display of air housing information within one year of adoption of this Housing Element; fair housing links will be provided on the City's website within two years of adoption of this Housing Element.

Funding: CDBG

Objective: Provide information on fair housing law to the public and support landlord-tenant mediation services.

Program 4.2: Regulate Condominium Conversion

The City will continue to regulate the conversion of rental housing to condominium or stock cooperative ownership to reduce the displacement of extremely low-, very low-, low-, and moderate-income households (see Title 15 of the Lodi Municipal Code). The regulations ensure that:

1. Residential condominium conversion projects are consistent with the Housing Element of the General Plan and state law;
2. Converted dwellings meet certain safety, quality, and appearance standards;
3. Purchasers of converted dwelling units are fully informed as to the physical condition of the structure and facilities;
4. Tenants are provided with notice of the conversion, relocation benefits, and the opportunity to purchase the residential units being converted; and
5. The City maintains a supply of affordable housing.

Responsibility: Community Development Department, Planning Commission, City Council

Time Frame: Ongoing, 2015 – 2013 and as conversions come forward.

Funding: Application fees

Objective: Minimize the impact of displacement of very low-, low-, and moderate-income households and assure safety of converted units.

Program 4.3: Pursue Regional Solutions to Homeless Needs

The City will continue to support regional solutions to homelessness through its collaboration with the Salvation Army. The City of Lodi has contributed $418,798 to the Salvation Army for the expansion or improvement of its facilities. The City is also open to the possibility of providing funds to other nonprofit organizations. The City will also support San Joaquin County in implementing the Ten Year Plan to End Homelessness and continue to have a City representative serve on the Board of the Emergency Food and Shelter Program.

Responsibility: Community Development Department, Planning Commission, City Council

Time Frame: Current and ongoing, 2015–2023; annual review of applications by nonprofit organizations for use of City's share of CDBG funds.

Funding: CDBG

Objective: Provide regional solutions to homelessness through assistance to nonprofit organizations and the County who work on solutions to end homelessness in the region.

Program 4.4: Educate the Public About Affordable Housing

Affordable housing is seen negatively by many in the community; the perception is that affordable housing drives down property values, increases the demand for services, and facilitates criminal activity. The reality is that affordable housing helps police officers, firefighters, teachers, and other low- and moderate-wage workers live in Lodi. The City will:

- Provide information on the City's website regarding housing in Lodi that discusses typical wages for various jobs that are held in the city and the housing costs that each earner can afford; and

Conduct a workshop on the issue of affordable housing, publicizing the event to neighborhood groups, community organizations, religious institutions, and others. Discuss affordable housing myths and the value that affordable housing can bring to a community, as well as important issues to consider.

Responsibility: Community Development Department

Time Frame: Continue to provide a newsletter and conduct at least two workshops during the Housing Element planning period.

Funding: General Fund

Objective: Provide information to the community about the benefits of affordable housing.

Program 4.5: Incentivize Affordable Housing Development

To incentivize the development of affordable housing opportunities, the City will study the possibility of providing certain benefits to developers who build affordable units such as expedition of the development review process and reduction in development impact fees. Program 3.1 describes modifications to the impact fee program to alleviate disincentives to multi-family housing construction. In addition, Program 1.2 calls for the exemption of affordable units from the growth management allocation process, which would eliminate the time and expense of the process.

As described in Program 1.5, the City will meet annually with private nonprofit and for-profit affordable housing providers and public agencies that are interested in constructing affordable housing (and keep in contact with them throughout the year), providing special needs housing or shelter, and/or providing supportive services for low-income and special needs residents. The purpose of the annual meetings will be to discuss priorities for lending City support for funding requests for affordable housing projects and programs during the subsequent 12 to 24 months. The City will assist applicants in the subdivision of land on larger sites as necessary to facilitate affordable housing development.

The Needs Assessment identified approximately 2,500 extremely low-income households in 2000. Senior housing has been prioritized due to a growing senior population. Female-headed households with children, large households, and farmworkers with families require multi-bedroom units, preferably in multifamily buildings that can provide usable common open space. The City will continue to assist nonprofit developers with site acquisition, allow multifamily housing by right in several zoning districts, and identify funding sources to facilitate development and rehabilitation. For single-person extremely low-income

households, such as persons transitioning out of homelessness, seniors, or others who can be accommodated with efficiency units, Program 1.1 supports the modification of the Development Code to broaden the definition of boarding houses and the allowance of single-room occupancy units. The National Stabilization Program in particular will prioritize units for very low- and extremely low-income households.

Responsibility: Community Development Department, Planning Commission, City Council

Time Frame: Investigate possible incentives for facilitating the development of affordable housing and present findings to the City Council within one year of the adoption of this Housing Element. The Development Code and Growth Management Allocation Ordinance update will be completed within one year of the adoption of this Housing Element.

Funding: General Fund, National Stabilization Program and other federal sources (see also Program 1.5)

Objective: Facilitate the development of affordable housing opportunities in the city.

Program 4.6: Facilitate the Development of Project-Based Section 8 Units

The City will work with nonprofit developers to try and secure project-based Section 8 funding in order to develop and maintain affordable family and senior units in the city.

Responsibility: Community Development Department, Planning Commission, City Council

Time Frame: Hold a meeting and work with local nonprofits to secure project-based Section 8 funding within a year and a half of adoption of this Housing Element.

Funding: General Fund

Objective: Facilitate the development of affordable and senior housing opportunities in the city.

H-G5 Encourage residential energy efficiency and reduce residential energy use.

Program 5.1: Promote Energy Efficiency and Weatherization Improvements for Older Homes

The City will continue to promote energy conservation and weatherization improvements as eligible activities under the Lodi Housing Rehabilitation Program (Program 2.2). The City will post and distribute information on currently available weatherization and energy conservation programs operated by the City, nonprofit organizations, and utility companies through the City's website, the Community Development Department public counter, the Lodi Public Library, the LOEL Senior Center, and other public locations. The Conservation Element also promotes energy conservation and weatherization improvements to existing structures and public buildings.

Responsibility: Community Development Department

Time Frame: Current and ongoing, 2015–2023.

Funding: CDBG, HOME, public and private utilities, nonprofit organizations (such as the San Joaquin County Department of Aging, Lodi Electric Utility Department, and Pacific Gas and Electric)

Objective: Increase energy efficiency in older homes.

Program 5.2: Energy Conservation for New Homes

The City will enforce state requirements for energy conservation, including Title 24 of the California Code of Regulations (state building code standards), in new residential projects and encourage residential developers to employ additional energy conservation measures in the design of new residential developments. In addition, the Community Design and Livability Element addresses green building and construction techniques.

Responsibility: Community Development Department

Time Frame: Current and ongoing, 2015–2023, as part of review of planning and building permit applications.

Funding: Permit fees

Objective: Increase energy efficiency in the design and construction of new homes.

Program 5.3: Encourage Use of Solar Devices Through Voluntary Incentives Program (see Program C-P40 in the Conservation Element)

4.3 QUANTIFIED OBJECTIVES

The City of Lodi has established quantified objectives for several program categories to provide measurable standards for monitoring and evaluating program achievements. Quantified objectives have been established for accommodating the City's share of San Joaquin County's regional housing needs, new housing construction, housing rehabilitation, and the preservation of existing affordable housing. The quantified objectives represent the target goal based on the needs, resources (including, land and financing), constraints, policies, and programs identified in this element. The quantified objectives for the City's share of regional housing needs and housing construction differ because the housing construction objective is based on the City's estimate of the number homes that can actually be constructed and at each household income level.

Table 4-1: Quantified Objectives

Objective Type	*Housing Units, by Income*					
	Extremely Low	*Very Low*	*Low*	*Moderate*	*Above Moderate*	*Total*
Accommodate Regional Share[1]	248	249	331	333	770	3,891
New Construction[2]	0	40	40	333	1,509	1,922
Homebuyer Assistance	0	2	10	10	0	24
Housing Rehabilitation[3]	50	200	250	250	0	750
Conservation of Rental Housing[4]	0	0	0	0	0	0

1. *Quantified objectives are for the 2014-2023 San Joaquin County Regional Housing Needs Allocation*
2. *Quantified objectives are based on anticipated market rate housing production (for moderate- and above moderate-income) and availability of financial resources to assist in the construction of very low- and low-income housing. The proposed Eden Housing senior development, expected to be financed by CDBG and HOME funds, is included in the extremely low- and very low-income household categories.*
3. *Based on historic rate of code enforcement and housing rehabilitation and anticipated availability of state and federal funding between 2014 and 2023. Based on funding potential from CDBG, HOME, and CalHOME.*
4. *Currently, no at-risk housing units have been identified that meet conservation requirements.*

Appendix A. Accomplishments

A.1 OVERVIEW

The success of the updated Housing Element is dependent to a great extent on a useful examination of the policies and implementation programs included in the previously adopted Housing Element. The evaluation identifies programs that have been successful in achieving housing objectives and addressing local needs, as well as programs that require modifications to address objectives in the updated Housing Element. State law (California Government Code Section 65588 (a)) requires each jurisdiction review its housing element as frequently as appropriate to evaluate:

- The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the state housing goal;
- The effectiveness of the housing element in attainment of the community's housing goals and objectives; and

The progress of the jurisdiction in implementing the housing element.

According to the California Department of Housing and Community Development (HCD), "Housing Element Questions and Answers: a Guide to the Preparation of Housing Elements," the review is a three-step process:

- Review the results of the previous element's goals, objectives, policies, and programs. The results should be quantified where possible (e.g., the number of units rehabilitated), but may be qualitative where necessary (e.g., mitigation of governmental constraints).
- Compare what was projected or planned in the previous element to what was actually achieved. Analyze the significant differences between them. Determine where the previous housing element met, exceeded, or fell short of what was anticipated.

Based on the above analysis, describe how the goals, objectives, policies, and programs in the updated element are being changed or adjusted to incorporate what has been learned from the results of the previous element.

A.2 CONSTRUCTION ACHIEVEMENTS

Table A-1 summarizes accomplishments during the 2007–2014 period. At that time, the City's total RHNA projected by the San Joaquin Council of Governments was 3,891 units. Actual construction, was 344 units. Some of the "above moderate" units may actually be affordable to low-income households—given the decline in housing prices in the city—even though they were not subsidized. Although the RHNA targets were not achieved in actual construction, the City made available a sufficient number of appropriate housing sites in each income category to meet RHNA requirements. This is documented in the General Plan update Land Use Element, which describes potential for low-, medium-, and high-density residential developments, as well as mixed-use residential units totaling 4,4,00 units. Moreover, several large development projects, including a variety of density levels and unit

types, were approved during the planning period at high densities, but without subsidies. Due to the local, regional, and statewide housing and lending market constriction, these projects have not necessarily moved into the construction phase.

Table A-1: Housing Units Produced and Needs Met, by Income (2007–2014)

	Units, by Income Category				*Total*
	Extremely/ Very Low	*Low*	*Moderate*	*Above Moderate*	
Regional Housing Needs Allocation	497	331	333	770	1,931
Less Units Constructed	0	3	7	334	344
Less Development Projects	275	280	906	2,001	3,462
Less Vacant Land	532	403	63	114	1,112
Less Underutilized Land	194	104	16	8	322
Surplus	**504**	**459**	**659**	**1,687**	**3,309**

Source: Lodi Housing Element 2015

A.3 PROGRAM EVALUATION

This section summarizes achievements for each program in the 2007–2014 Housing Element. Programs are organized within relevant Housing Element goals.

Program	*Responsibility*	*Time Frame*	*Accomplishments*	*Continue/Modify/ Delete*
Program 1.1: Revise Zoning Ordinance Within one year of adoption of the Housing Element, the City will bring the Zoning Ordinance into conformance with the General Plan. The City shall revise Title 17 of the Lodi Municipal Code (Zoning Ordinance) to reduce barriers to, and provide incentives for, the construction and conservation of a variety of housing types, including Medium, High-Density, and affordable housing consistent with the policies and programs of this Element. Revisions to Title 17 will include, but not be limited to, the following:	*Responsibility: Community Development Department, Planning Commission, City Council*	*Time Frame: Complete Zoning Ordinance amendments as part of the new unified development code within one year of adoption of this Housing Element and interim zoning regulations within one month of adoption of this element.*	*Objective: Reduce regulatory barriers to the provision of housing.* *Accomplishments:*	
• The addition of a chapter that provides for density bonuses and other incentives for projects that include 5% very-low-income housing, 10% low-income housing, 10% median-income housing, and senior housing (even if none of the units are income restricted), in compliance with Sections 65915–65918 of the California Government Code. The maximum density bonus granted is 35%. The City shall work with the San Joaquin County Housing Authority in developing procedures and guidelines for establishing income eligibility for the "reserved" units and for maintaining the "reserved" units as affordable units for at least 30 years. The City shall seek Housing Authority administration of the reserved units. The City shall establish a program to publicize the availability of the density bonus program through the City's website, program information at the Community Development Department public counter, and pre-development meetings with housing providers (such as the housing unit allocation stage). The City shall encourage prospective housing developers to use the density bonus program at pre-development meetings.			*While the City has established density bonuses, it has not established a program with the Housing Authority for administration of "reserve" units.*	*Modify and continue*
• Conformance with California Government Code sections 65852.3 and 65852.7, which require that manufactured homes in single-family zones on permanent foundations be permitted under the same standards as site-built homes (with limited exceptions).			*The City permits manufactured homes on permanent foundations under the same standards as site-built homes.*	*Delete*
• The City will continue to allow, by right, the development of emergency shelters in areas zoned C-M or C-2 (or their equivalent under the updated Development Code). These zones typically have good transit and services access, and allow both commercial and			*The City amended the Development Code to allow emergency shelters in areas zoned the equivalent of C-M or C-2 zones by right.*	*Delete*

Program	*Responsibility*	*Time Frame*	*Accomplishments*	*Continue/Modify/ Delete*
residential development. The sites inventory identified 2.5 acres designated Downtown Mixed Use (which is consistent with the C-2 zone as described below) that could be used for emergency shelters. These sites could accommodate the estimated 94 homeless, including separate shelters for individual adults and families.				
• Addition of definitions for transitional and supportive housing as well as clarification that they are treated the same as other residential uses in residential zones. This is intended to help support housing options for extremely-low income households and others in need of additional services.			*The City amended the Development Code to allow transitional and supportive housing in all zones permitting residential.*	*Delete*
• Addition of a definition of Farmworker housing that does not conflict with State law definitions for employee housing (beginning with California Health and Safety Code Section 17000) and specification of the zoning districts and standards under which such housing will be permitted. The City will also designate residential and commercial zones in which Farmworker housing will be permitted. Such zones will be selected, in part, based on the availability of vacant land or sites with re-use potential. In implementing this program, the City will treat permanent housing for Farmworkers who live in Lodi year-round the same as other permanent housing (single-family, multi-family, manufactured homes, etc.) The City will permit seasonal or migrant Farmworker housing in a similar fashion to group homes with respect to the zones and conditions for approval. Farmworker housing will be permitted by right in any zone in which agriculture is a primary permitted use.			*The City added the definition of farmworker housing and has designated zoning districts in which it is allowed.*	*Delete*
• Clarification of residential care facility definition and standards. Create a definition for "residential care facility" that is broad and encompasses facilities that care for a range of clients. The City will specify that all such facilities with six or fewer residents are permitted in residential zoning districts. The City will also designate zoning districts in which facilities of seven or more persons will be permitted through a Use Permit and standards for such facilities. In addition, to comply with State law, the Zoning Ordinance will be clarified to explicitly prohibit the overconcentration of residential care facilities (facilities should be at least 300 feet apart).			*The City has added a definition and standards for "residential care facilities."*	*Delete*
• Amend the Zoning Ordinance to include a definition for "group				

Program	*Responsibility*	*Time Frame*	*Accomplishments*	*Continue/Modify/ Delete*
residential" that includes all living situations with shared living quarters without separate kitchen or bathroom facilities for each room or unit, including boarding houses, dormitories, and SROs.			*The City added a definition for "group residential."*	*Modify*
• Revision of off-street parking requirements (Chapter 17.60) to reduce standards to: 1 covered space/1-bedroom and two covered spaces/2-bedroom as well as one uncovered space for guests for every three units.			*Now under Chapter 17.32 of the Development Code, the standards require 1 covered space per one-bedroom unit, 2 spaces per two-bedroom unit (1 must be covered), plus 1 uncovered guest space for each 5 units.*	*Delete*
• Revision of standards for second dwelling units to allow the conversion of accessory buildings to second units (as well as allowing detached second units, in general) subject to compliance with all other zoning and parking standards, an appropriate minimum lot size for detached second units (640 square feet), and architectural compatibility with the main dwelling unit. The City will permit second dwelling units through an administrative permit process (i.e. ministerial and by right; not requiring a Use Permit) in compliance with State law (California Government Code section 65852.2).			*The City now allows second dwelling units by right.*	*Delete*
• Specification of procedures for requesting reasonable accommodations for persons with disabilities that allow for administrative (ministerial) approval of accessible features. Create explanatory handouts for those wishing to request reasonable accommodations.			*The City adopted a reasonable accommodation ordinance on November 4, 2015.*	*Delete*
• Completion of other significant revisions that will facilitate residential development and allow for greater design flexibility, such as:				
– Revised zoning districts consistent with the new land use designations in the Land Use Element);			*The City's zoning districts now match the General Plan land use designations.*	*Delete*
New Low Density Residential designation that allows for the development of single-family detached, two-family and three-family homes up to the General Plan Land Use Density of eight units per acre;			*The City created a new Low Density Residential designation.*	*Delete*
– Provision for a variety of housing types in residential zones including care facilities, shelters and live/work projects;			*The City's residential zones allow the variety*	
– New Group Residential definition that will cover all group living situations with shared living quarters and without separate kitchens or bathrooms for each room or unit (for example:				

Program	*Responsibility*	*Time Frame*	*Accomplishments*	*Continue/Modify/ Delete*
dormitories, fraternities, single room occupancy (SRO) units). – Single-family detached lot sizes as small as 5,000 square feet; – Minimum and maximum setbacks to match the desired General Plan intent and desired character for specific districts, with reduced—or potentially even no—front setbacks in pedestrian-oriented mixed-use districts. – No Use Permit requirements to build multi-family dwelling within the Medium or High density designations • Until the Zoning Ordinance is comprehensively updated to be consistent with the recently adopted General Plan, the City will adopt and administer interim zoning regulations to ensure General Plan consistency in development review. The following matrix, which will be incorporated into the interim regulations, describes what development regulations will apply in General Plan land use designations that permit residential development by right.			*of housing types listed.* *The City has yet to add a definition for "group residential."* *The City permits low and medium density as small as 5,000 square feet and high density as small as 4,000 square feet.* *The City's setback requirements match the General Plan.* *Multi-family is allowed by right within medium- and high-density designations.* *This program is no longer necessary.*	*Delete* *Continue* *Delete* *Delete* *Delete*

General Plan Land Use Classification	*Residential Density (du/ac) (from the General Plan)*	*Corresponding Zoning District (other development standards)*
Low-Density Residential	2–8	R-LD
Medium-Density Residential	8–20	R-MD
High-Density	15–35	R-HD
Downtown Mixed Use	8–35	C-2
Mixed Use Corridor	2–35	C-1
Mixed Use Center	8–35	C-1

Ensure that densities established in the General Plan are not unduly limited by the interim regulations; where interim regulations may get in the way of a project attaining the General Plan-desired densities, update the regulations so that they are not a constraint.

Program	*Responsibility*	*Time Frame*	*Accomplishments*	*Continue/Modify/ Delete*
Program 1.2: Revise Growth Management Program *The City will revise its growth management program to exempt housing units affordable to very-low- or low-income households with long-term affordability restrictions. The City will also monitor the program to ensure that it does not represent a constraint to multi-family and affordable housing for all income groups. The program should be evaluated for cumulative effects of all development application requirements and costs by the end of the planning period.*	*Responsibility: Community Development Department*	*Time Frame: Revise Growth Management Program within a year of adoption of this Housing Element and evaluate implementation by the end of the planning period.*	*Objective: Expedite the residential development approval process for affordable housing.* *Accomplishments:* *The Growth Management Plan exempts only senior citizen housing. Further amendment will need to be made to include affordable housing units.*	*Continue*
Program 1.3: Personal Security Standards *The City will continue to implement design standards applicable to all new residential projects with the objective of improving the personal security of residents and discouraging criminal activity. Design standards will address issues such as the placement of landscaping, accessory buildings, and accessory structures in a manner that does not impede the City's ability to conduct neighborhood police patrols and observe potential criminal activity; lighting and other security measures for residents, and the use of materials that facilitate the removal of graffiti and/or increase resistance to vandalism.*	*Responsibility: Community Development Department*	*Time Frame: Current and ongoing (2007–2014)*	*Objective: Reduce the susceptibility of residential properties and neighborhoods to criminal activity and increase residents' perception of personal safety.* *Accomplishments:* *There is no reference to personal security standards in the current Development Code. This City plans to continue this program.*	*Continue*
Program 1.4: Land Inventory *The City shall maintain a current inventory of vacant, residentially zoned parcels and a list of approved residential projects, and shall make this information available to the public and developers, including information on underutilized sites within the downtown area with residential or mixed-use development potential. The City shall update the inventory and list at least annually.* *To maintain adequate sites throughout the planning period to accommodate the City's RHNA, pursuant to Government Code Section 65863, the City will monitor available residential capacity and evaluate development applications, particularly in non-residential and/or mixed use zones. Should an approval of development result in a reduction of capacity below the residential capacity needed to accommodate the remaining need for lower-income households,*	*Responsibility: Community Development Department*	*Time Frame: Maintain a current land vacant residentially zoned land. Ongoing.*	*Objective: Increase the potential for infill development, thereby reducing the need to prematurely annex land and convert agricultural land to urban use.* *Accomplishments:* *The City maintained the land inventory throughout the planning period.*	*Continue*

Program	*Responsibility*	*Time Frame*	*Accomplishments*	*Continue/Modify/ Delete*
the City will identify and zone sufficient sites to accommodate the shortfall to ensure that the "no net loss" provision is upheld (i.e. if any units that had been designated for subsidized housing are developed as market rate, then an equal number of units must be designated in their stead). *The inventory update of infill sites should focus on opportunity sites along Mixed Use Corridors, in the Downtown Mixed Use designation and residential areas Downtown, as identified in the Land Use Element. The City promotes the land inventory and the availability of each update through the City's website, a notice at the Community Development Permit Counter, and a press release subsequent to each update.*				
Program 1.5: Pursue State and Federal Funds in Support of Housing Construction *The City will continue to pursue available and appropriate state and federal funding sources to support efforts to construct housing meeting the needs of low-and moderate-income households, to assist persons with rent payments required for existing housing units, to provide supportive services, and to provide on- and off-site improvements and public facilities, in support of affordable housing projects. The City takes the following actions in pursuit of State and federal funding:*	*Responsibility: Community Development Department*	*Time Frame: For Action a., annual meetings, 2007–2014; for Action b., quarterly each year, depending on funding deadlines for specific state and federal programs, 2007–2014; for Action c., semiannual review and assessment of funding opportunities based on (1) funding cycles and eligible activities for various state and federal programs, (2) projects and programs*	*Objective: 20 extremely low-, 50 very low-, and 50 low-income housing units.* *Accomplishments:* *The City continues to pursue state and federal funding for the development of affordable housing.*	*Continue*
a. Meet annually with private nonprofit and for-profit affordable housing providers and public agencies that are interested in constructing affordable housing (and keep in contact with them throughout the year), providing special needs housing or shelter, and/or providing supportive services for low-income and special needs residents. The purpose of the annual meetings will be to discuss priorities for lending City support for funding requests for affordable housing projects and programs during the subsequent 12 to 24 months. The City will promote these annual meetings through direct notices to private and public entities that have provided housing or supportive services in Lodi, or that expressed an interest in doing so, in the past.			*The City met annually throughout the planning period with private nonprofit and for-profit affordable housing providers and public agencies that are interested in constructing affordable housing.*	
b. Provide support to other entities (nonprofit organizations, for-profit affordable housing providers, and public agencies) that apply directly for state or federal funds. Examples of support to be provided by the City			*The City continued to provide support as applications were brought forward.*	

Program	*Responsibility*	*Time Frame*	*Accomplishments*	*Continue/Modify/ Delete*
include: 1) expedited processing of planning permits that are needed before an applicant can submit a state or federal funding request or receive funds; 2) providing information to complete a funding request (such as demographic, housing, or economic statistics in support of an application); and 3) letters of support for projects or programs that the City has approved (including preliminary or conceptual approval). This can help support organizations such as Central Valley Low Income Housing Corporation and the Loel Foundation which provide services to extremely-low income households.		*proposed to the City for state or federal funding, and (3) City staff capacity to prepare funding requests.*		
c. Apply directly for State and federal funding under programs in which the City must be the applicant.			*The City applied for state and federal funds.*	
In pursuing State and federal funding, and working with other private and public entities to provide affordable housing, the City seeks to increase the availability of housing and supportive services to the most vulnerable population groups and those with the greatest unmet needs, such as very-low-income and frail seniors, persons with disabilities who cannot live independently, farmworkers and their families, low-income large families, and single-parent households, particularly those with small children.				
Program 1.6: Encourage Efficient Use of Land for Residential Development *The City encourages the efficient use of land for residential development while reducing the premature conversion of agricultural land to urban use. The City uses the following approaches:* • *The General Plan Growth Management and Infrastructure Element guides contiguous development through the identification of three expansion phases: The third phase includes Urban Reserve designations that define future growth areas if initial phases are built out. (See the Growth Management and Infrastructure Element for details.)* • *In response to the City's dual goals of preserving agricultural land/open space and supporting employment in the agriculture industry, the City will develop an agricultural conservation program that establishes a mitigation fee to protect and conserve agricultural lands. The fee will be assessed for acreage converted from agricultural to urban use, and used for*	*Responsibility: Community Development Department, Planning Commission, City Council*	*Time Frame: Require fee payment as mitigation, ongoing (2007–2014); enforce Urban Reserve designation and contiguity requirements when this Housing Element is adopted.*	*Objective: Preserve agricultural land and reduce the amount of land needed to meet future urban growth needs.* *Accomplishments:* *The City continues to preserve agricultural land and reduce the amount of land needed to meet urban growth needs.*	*Continue*

Program	*Responsibility*	*Time Frame*	*Accomplishments*	*Continue/Modify/ Delete*
conservation easements, fee title acquisition, research, education and capital improvement projects that benefit agriculture. (Program details and priority areas are described in the Conservation Element, Policy C-P7.) Notably, all conservation areas are outside the City's current Sphere of Influence and future growth areas as delineated in the current Land Use Element and therefore would not affect any housing sites listed in the inventory herein. The program will be developed with community input following buildout of phase 1 of the General Plan. During development of the program, the City and community members should consider how to exempt or reduce the fee for High Density and/or affordable housing projects. • *The City has adopted the San Joaquin County Multi-Species Conservation and Open-Space Plan (SJMSCP), a habitat conservation plan that seeks to protect agriculture, open space, habitat, and wildlife, in order to address the impacts of urban development and conservation of open space land. This allows project applicants to mitigate open space conversions and satisfy CEQA requirements by paying an in-lieu fee, dedicating land, purchasing credits from a mitigation bank or proposing an alternative plan consistent with SJMSCP goals.*				
Program 1.7: Provide Rental Assistance *The City shall continue to support the San Joaquin County Housing Authority in its administration of the Housing Choice Voucher rental assistance program (formerly called Section 8 Program). The City's support will include distribution of program information at the Community Development public counter, distribution of program information to rental property owners as part of the City's code enforcement activities, annual meetings with representatives of the Housing Authority to discuss actions the City can take to encourage greater participation in the Voucher Program by rental property owners, and creation and maintenance of a link to the Housing Authority's website on the City's web site.*	*Responsibility: Community Development Department*	*Time Frame: Distribution of Housing Choice Voucher Program information, current and ongoing, 2007–2014; create website link to Housing Authority website within six months of adoption of this Housing Element, maintain link*	*Objective: Increase rental property owner awareness of, and participation in, rental assistance programs.* *Accomplishments:* *The City continues to work with the Housing Authority on the Housing Choice Voucher program. The City has not yet provided a link on its website. The City will be updating its website in the next two years and a link will be available at that time.*	*Continue*

Program	*Responsibility*	*Time Frame*	*Accomplishments*	*Continue/Modify/ Delete*
		thereafter, 2009–2014.		
Program 1.8: Focus on Neighborhood Improvement Initiatives *The City will continue to designate a staff position, Neighborhood Services Manager (NSM), within the Community Development Department to focus on the implementation of housing and neighborhood improvement programs. Among the duties of the NSM are to:* • *Develop programs and plans to produce housing, especially affordable housing, by means of new construction, rehabilitation or acquisition;* • *Implement neighborhood improvement programs on a city-wide basis and develop neighborhood improvement strategies;* • *Ensure compliance with federal and State laws and regulations and consistency with local objectives and community requirements;* • *Prepare a variety of reports on housing preservation and development, neighborhood improvement and code enforcement, and other related City activities; and* • *Manage programs for housing rehabilitation, first-time buyer and code enforcement. Through 2009, the City operated both housing rehabilitation and first-time homebuyer programs through the Urban County CDBG/HOME Program. Since 2000, a total of 71 low-income households have been assisted. Beginning in 2010, Lodi turned to the State of California HOME Program to fund the first-time homebuyer program and has been awarded $800,000 to do so.* *The Lodi Police Department is responsible for enforcing City codes and ordinances pertaining to neighborhood maintenance; the NSM is tasked with coordinating activities with the code enforcement supervisor and staff within the Police Department.*	*Responsibility: Community Development Department; Police Department*	*Time Frame: Current and ongoing, 2007–2014*	*Objective: Improve the City's ability to focus on the implementation of housing and neighborhood improvement programs.* *Accomplishments:* *The City continues to focus on the implementation of housing and neighborhood improvement programs.* *The Housing Rehabilitation Program is likely to be funded through CDBG during the current Consolidated Plan period (2014–18). FTHB Program funding has not been utilized due to limited availability of housing within the allowed price limits.*	*Continue*
Program 1.9: Annex Land to Accommodate Future Housing Needs as Necessary *The City will pursue annexation of land outside the existing Sphere of Influence to conform to the development needs for Phase 1, 2, and 3. Subsequent phases should be annexed only as current phases meet*	*Responsibility: Community Development Department, Planning*	*Time Frame: Pursue discussions with property owners about annexation, as*	*Objective: Increase the City's residential development capacity to accommodate its share of the region's future housing construction needs.* *Accomplishments:*	*Continue*

Program	*Responsibility*	*Time Frame*	*Accomplishments*	*Continue/Modify/ Delete*
development capacity thresholds, as described in the Growth Management and Infrastructure Element. South of Harney Lane, an area which would require annexation, 338 acres have been identified for Low-Density Residential; nearly 100 acres for Medium- and High-Density Residential, and 28 acres for the residential component of Mixed Use Center. Given the backlog of unused housing allocations, recently approved development projects, and available sites within the current City limits, the City does not need to annex land to meet current housing needs. Nevertheless, the City will initiate the process with property owners by the end of the planning period.	*Commission, City Council*	*appropriate according to housing needs, but no later than the end of the planning period in 2014.*	*Annexation was not needed in the planning period to meet the City's RHNA.*	
Program 1.10: Provide Homebuyer Assistance *The City will continue to implement a first-time homebuyer down payment assistance program. The City will continue to participate with the Housing Authority in a countywide consortium for the issuance of mortgage revenue bonds or mortgage credit certificates to assist first-time homebuyers. The City will promote the program by providing information at the Community Development Department's public counter and by providing a link to the program on the City's web site. The City's Neighborhood Services Manager will contact real estate agents active in Lodi to identify opportunities for program participation.*	*Responsibility: Community Development Department*	*Time Frame: Current and ongoing, 2007–2014; provide website link and information at the public counter within one year of adoption of this Housing Element; Neighborhood Services Manager to meet with local realtors within one year of adoption of this Housing Element.*	*Objective: 24 homebuyers: 4 very low-, 10 low-, and 10 moderate-income housing units.* *Accomplishments:* *The FTHB Program funding was not utilized due to limited availability of housing within the allowed price limits. The City continues to provide information at a kiosk and on the Community Development webpage.*	*Continue*
Program 1.11: Promote the City's Multi-family Housing Development Standards *The City will promote its multi-family development standards through the Community Development Department's link to the City's website, information brochures available at the Community Development Department, pre-application meetings, and a notice to the local homebuilder's, realtor's, and contractor's associations.*	*Responsibility: Community Development Department*	*Time Frame: Current and ongoing (2007–2014); information is currently available on the City's website and at the*	*Objective: Increase awareness of the City's multi-family development standards.* *Accomplishments:* *The City continues to promote its multi-family development standards through the City's website, information brochures available at the Community Development*	*Continue*

Program	*Responsibility*	*Time Frame*	*Accomplishments*	*Continue/Modify/ Delete*
		public permit counter. The City also encourages pre-application meetings. These practices will continue indefinitely. A notice of the City's multi-family development standards will be distributed to industry organizations within six months of the adoption of this Housing Element.	*Department, pre-application meetings, and a notice to the local homebuilders, realtors, and contractors associations.*	
Program 1.12: Subdividing Large Sites for Lower Income Households *To assist the development of housing for lower income households on larger sites (more than 10 acres), the City will facilitate land divisions, lot line adjustments, and specific plans resulting in parcels sizes that enable multifamily developments affordable to lower income households. The City will work with property owners and non-profit developers to target and market the availability of sites with the best potential for development. In addition, the City will offer the following incentives for the development of affordable housing including but not limited to:* • *Streamlining and expediting the approval process for land division for projects that include affordable housing units,* • *Deferral or waiver of fees related to the subdivision for projects affordable to lower income households,*	*Responsibility: Community Development Department*	*Time Frame: Determine appropriate incentives within one year of adoption. Provide incentive throughout planning period, as projects are submitted to the Planning Division.*	*Objective: Facilitate parcel sizes that that are developable for multi-family affordable housing and consistent with recommendations/requirements of state, federal, and local financing programs.* *Accomplishments:* *The City was not approached to assist with facilitating land divisions.*	*Continue*

Program	*Responsibility*	*Time Frame*	*Accomplishments*	*Continue/Modify/ Delete*
• *Technical assistance to acquire funding.*				
H-G1 Encourage the maintenance, improvement, and rehabilitation of existing housing stock and residential neighborhoods, particularly in the Eastside area. ***Program 2.1: Evaluate Applications for the Demolition of Residential Structures*** *The City shall implement policies and procedures for evaluating applications for demolition of residential structures. This evaluation shall consider the implications of the demolition with respect to the retention of affordable housing. If demolitions are deemed to result in a reduction of the amount of affordable housing in Lodi, the City shall require the proponent of the demolition to cooperate with the City in providing relocation assistance to displaced residents and in determining the means for replacing demolished units. The City will provide information regarding its policies and procedures on the City's website and at the Community Development Department's public counter.* *The City will determine the most appropriate method of implementing this program through a review of past demolition permits and conditions.*	*Responsibility: Community Development Department*	*Time Frame: Complete review within six month of adoption of this Housing Element; implement new review procedures within one year of adoption of this Housing Element, ongoing thereafter, based on proposals.*	*Objective: Maintain or replace existing affordable housing.* *Accomplishments:* *The City has not yet implemented this program.*	*Continue*
Program 2.2: Assist the Eastside Area with Housing Rehabilitation and Code Enforcement *The City will continue to combine code enforcement and housing rehabilitation assistance, targeted to the Eastside area. Code enforcement falls under the purview of the Lodi Police Department, while the Neighborhood Services Manager (NSM) is responsible for coordinating rehabilitation efforts. The NSM will promote its program through the Lodi Improvement Committee, a neighborhood organization that provides direct outreach to area residents and property owners, by providing information at the Community Development Department's public counter, and through a link to the program on the City's website. The NSM will work with the Committee to continue marketing the program to Eastside area residents and property owners.*	*Responsibility: Community Development Department*	*Time Frame: Current and ongoing, 2007–2014*	*Objective: Improvement of 750 units (including private investment to correct code violations) over the planning period of this Housing Element: 250 extremely low/very low-, 250 low-, and 250 moderate-income.* *Accomplishments:* *The Housing Rehabilitation Program is likely to be funded through CDBG during the current Consolidated Plan period (2014–18).*	*Continue*
Program 2.3: Implement Property Maintenance and Management Standards	*Responsibility: Police*	*Time Frame: Code enforcement on*	*Objective: Eliminate substandard building and property conditions.*	*Continue*

Program	*Responsibility*	*Time Frame*	*Accomplishments*	*Continue/Modify/ Delete*
The City will continue to implement standards for private property maintenance (Chapter 15.30 of the Municipal Code) to 1) control or eliminate conditions that are detrimental to health, safety, and welfare; 2) preserve the quality of life and alleviate certain socioeconomic problems created by physical deterioration of property; and 3) protect property values and further certain aesthetic considerations for the general welfare of all residents of the City of Lodi.	*Department (code enforcement); Community Development Department, Neighborhood Services Division (implementation)*	*both complaint and proactive basis; Current and ongoing, 2007–2014*	*Accomplishments:* *The City's Code Enforcement staff continues to respond to complaints related to property maintenance and substandard housing.*	
Program 2.4: Conduct a Housing Condition Survey *The City will conduct a housing survey to document its efforts at improving housing conditions and to identify future areas and housing types for targeting its code enforcement, housing rehabilitation assistance, and neighborhood improvement efforts.*	*Responsibility: Community Development Department*	*Time Frame: Complete survey and report to City Council within one and a half years of adoption of this Housing Element.*	*Objective: Document housing conditions and establish priorities for future code enforcement, housing rehabilitation assistance, and neighborhood improvement efforts.* *Accomplishments:* *The City has not yet completed a housing condition survey.*	*Continue*
Program 2.5: Preserve Affordable Rental Housing *There are currently no affordable units at-risk of converting to market rate in Lodi. However, if in the future units become at-risk, the City would coordinate a meeting or series of meetings between the Housing Authority, local nonprofits, and the owner (or owner's representative) to discuss the owner's intentions to remain or opt out of the federal Housing Choice Voucher (Section 8) Program and future plans for the property. If the owner intends to convert the apartments to market rate housing or sell the property, Lodi will seek to facilitate the acquisition of the property by a nonprofit or other entity to preserve the rental units as affordable housing. The City would not take part directly in negotiations regarding the property, but would apply for State or federal funding on behalf of an interested nonprofit entity, if necessary, to protect the affordability of the rental units. Lodi would request that the property owner provide evidence that it has complied with State and federal regulations regarding notice to tenants and other procedural matters related to conversion and contact HUD, if necessary, to verify compliance with notice*	*Responsibility: Community Development Department*	*Time Frame: Implement this program as necessary.*	*Objective: To preserve affordable rental housing units.* *Accomplishments:* *The City does not have any units at risk of converting to market rate.*	*Continue*

Program	*Responsibility*	*Time Frame*	*Accomplishments*	*Continue/Modify/ Delete*
requirements.				
Program 2.6: Target the Eastside Area for Use of Funds for Public Improvements *The City will continue to target a portion of its annual CDBG allocation for public improvements in the Eastside area in support of its housing rehabilitation and neighborhood improvement activities. The General Plan Land Use Diagram identifies the Eastside Area for Medium and High Density Residential, acknowledging opportunities for redevelopment and reinvestment through density increases. Public investment is intended to stimulate private investment in order to preserve the character of the neighborhood and introduce new housing, while also improving streetscapes and connections to downtown. In addition, the City will continue the practice of including conditions in developer agreements of major projects to pay for rehabilitation of housing units. Funds can be specifically directed toward units for extremely-low and very-low income households and supportive housing providers, and will be negotiated on a case by case basis.*	*Responsibility: Community Development Department, Planning Commission, City Council*	*Time Frame: Annual CDBG allocation, maintain zoning, 2007–2014*	*Objective: Preserve and improve the Eastside area.* *Accomplishments:* *The City has allocated a significant amount of CDBG and other funding for public improvements in the Eastside area and will continue this through the current planning period.*	*Continue*
H-G2 Ensure the provision of adequate public facilities and services to support existing and future residential development. ***Program 3.1: Collect Development Impact Fees and Enforce Improvement Requirements*** *The City will continue to collect a unified development impact fee to pay for off-site public facilities and services needed for residential development and require that residential developers continue to provide on-site infrastructure to serve their projects. The City shall continue to charge fees that reflect the actual cost of service provided to housing units anticipated by this Element. Prior to the issuance of building permits, the City will require evidence that the developer has paid the required school impacts fees.* *The City will review and adjust its fee formula, particularly for multi-family dwelling units in the Medium and High Density Residential and Mixed Use General Plan land use designations. Per unit and per acre fees should be reasonable, in order to encourage the development of higher density affordable housing units while corresponding with the estimated public facility and service impact for the specific project being proposed. The review and*	*Responsibility: Community Development Department, Planning Commission, City Council*	*Time Frame: Submit proposed fee schedule adjustment to Planning Commission within six months of adoption of this Housing Element.*	*Objective: Reduce impact fees for multi-family projects based on actual project densities.* *Accomplishments:* *The City continues to collect a unified development impact fee to pay for off-site public facilities and services needed for residential development. Fees were reduced by approximately 66% to help encourage development. This reduction will be in effect at least through 2019.*	*Continue*

Program	*Responsibility*	*Time Frame*	*Accomplishments*	*Continue/Modify/ Delete*
adjustment is anticipated to result in a reduction of fees for some multi-family projects. Utilities, streets, parks, and emergency services improvements should be developed consistently with infrastructure improvements and planning efforts identified in the appropriate in the Growth Management and Infrastructure; Transportation; and, Parks, Recreation, and Open Space elements.				
Program 3.2: Assure Adequate Public Services for Residential Development *The City will continue to use its growth management program to ensure that the pace of development is consistent with the City's, and other public facility and service providers' abilities to provide public facilities and services and maintain minimum facility and service standards for the entire community. The City will contact other public facility and service providers annually during the housing unit allocation process to insure that these agencies can serve the increased number of housing units to be allocated.*	*Responsibility: Community Development Department, Planning Commission, City Council*	*Time Frame: Annually during housing allocation process, 2007–2014*	*Objective: Provide public facilities and services meeting minimum City standards.* *Accomplishments:* *The City continues to use its growth management program to ensure that the pace of development is consistent with the City's goals.*	*Continue*
Program 3.3: Use of CDBG Funds *The City will continue to use CDBG funds to upgrade public facilities and services in older neighborhoods. (See Program 1.8 for implementation.)*			*The City continues to use CDBG funds to upgrade public facilities and services in neighborhoods.*	*Continue*
Program 3.4: Provide Park and Recreation Facilities *(See General Plan Policy P-P20)*				
Program 3.5: Support Transit Facilities and Transit-Oriented Development *To coordinate the availability of public transit as Lodi develops and to support transit-oriented development (TOD) on infill sites and properties with re-use potential, the City shall:* *a) Insure the continued construction of transit facilities, facilitate adequate transit service and lower the cost of living within the community, with funding to be paid from traffic impact fees, State, and federal funding sources, and "Measure K" sales tax funds.* *b) Determine whether areas with infill/reuse potential (see Program 1.4) qualify as infill opportunity zones. The City shall designate qualified areas that are appropriately located for higher density residential and mixed-use*	*Responsibility: Community Development Department, Planning Commission, City Council*	*Time Frame: For Action a., annually, prior to the adoption of a City budget, 2007–2014; for Action b., within one year of adoption of this Housing Element, designate infill opportunities within a year and*	*Objective: Increase housing opportunities near transit facilities and encourage forms of travel other than private vehicles. All income groups will be targeted for TOD housing. However, extremely-low and very low-income households that may rely on transit as their primary transportation mode should be prioritized.* *Accomplishments:* *Ongoing. The City developed the Transit-Oriented Development Design Guidelines in 2008 and it was incorporated into the new*	*Continue*

Program	*Responsibility*	*Time Frame*	*Accomplishments*	*Continue/Modify/ Delete*
developments in such zones, near transit facilities. *c) If adopted under action "b," promote development opportunities in infill zones through a link on the City's website, an information bulletin to be distributed to property owners within these zones, and developers and business organizations in Lodi, and one or more meetings with business and community organizations to explain the benefits and implications of infill zone designation for development opportunities.* *d) Use the City's adopted Transit-Oriented Development Design Guidelines to develop TOD in Lodi's Downtown, establishing a framework for infill development and public improvements, such as streets and open spaces.*		*a half and identify and adopt zoning amendments that are needed and appropriate to develop within infill opportunity zones within two years of adoption of this Housing Element; for Action c., within two years of adoption of this Housing Element, conduct one or more community meetings within two and a half years of adoption of this Housing Element; for Action d., ongoing.*	*Development Code in 2013.*	

Program	*Responsibility*	*Time Frame*	*Accomplishments*	*Continue/Modify/ Delete*
H-G3 Promote equal opportunity to secure safe, sanitary, and affordable housing for all members of the community regardless of race, sex, or other discriminatory factors. ***Program 4.1: Promote Fair Housing Services*** *The City shall promote equal housing opportunity for all persons in compliance with State and federal laws by continuing to provide funding for the operation of the City's Affirmative Fair Housing Program. Under the program, the City provides information to the public on State and federal fair laws, provides referrals to county, State, and federal agencies for investigation of fair housing complaints, and provides financial support to Stockton/San Joaquin Community Housing Resource Board (CHRB), which provides landlord-tenant mediation services. From 2005–2010, the City provided approximately $20,000 to the CHRB for fair housing purposes.* *The City will collaborate with CHRB to promote fair housing information and resources at an annual community event. Lodi will promote fair housing activities and resources by providing links through its website to nonprofit, county, state, and federal agencies; providing fair housing information at the Community Development Department public counter; designating a point of contact within the Department to handle fair housing inquiries; and distributing fair housing information at public locations in the City (such as the Lodi Public Library and the LOEL Senior Center).*	*Responsibility: Community Development Department*	*Time Frame: Current and ongoing, 2007–2014; annual community event for display of air housing information within one year of adoption of this Housing Element; fair housing links will be provided on the City's website within six months of adoption of this Housing Element.*	*Objective: Provide information on fair housing law to the public and support landlord-tenant mediation services.* *Accomplishments:* *SJFH provided fair housing services to approximately 285 people each year from 2010 to 2015.*	*Continue*
Program 4.2: Regulate Condominium Conversion *The City currently regulates the conversion of rental housing to condominium or stock cooperative ownership to reduce the displacement of extremely low-, very low-, low-, and moderate-income households (See Title 15 of the Lodi Municipal Code). However, the regulations need to be expanded and strengthened. The City should amend Title 15 to ensure that:* *1. Residential condominium conversion projects are consistent with the Housing Element of the General Plan and State law;* *2. Converted dwellings meet certain safety, quality and appearance standards;* *3. Purchasers of converted dwelling units are fully informed as to the physical*	*Responsibility: Community Development Department, Planning Commission, City Council*	*Time Frame: Amendment of Title 15 will occur within two years of the adoption of this Housing Element.*	*Objective: Minimize the impact of displacement of very low-, low-, and moderate-income households and ensure the safety of converted units.* *Accomplishments:* *The City amended Title 15 in 2013.*	*Continue*

Program	*Responsibility*	*Time Frame*	*Accomplishments*	*Continue/Modify/ Delete*
condition of the structure and facilities; *4. Tenants are provided with notice of the conversion, relocation benefits and the opportunity to purchase the residential units being converted; and* *5. The City maintains a supply of affordable housing.*				
Program 4.3: Pursue Regional Solutions to Homeless Needs *The City shall continue to support regional solutions to homelessness through its collaboration with the Salvation Army. Over the past five years, Lodi has contributed $418,798 to the Salvation Army for the expansion or improvement of its facilities. The City is also open to the possibility of providing funds to other nonprofit organizations. The City shall also support San Joaquin County in implementing the Ten Year Plan to End Homelessness and continue to have a City representative serve on the Board of the Emergency Food and Shelter Program.*	*Responsibility: Community Development Department, Planning Commission, City Council*	*Time Frame: Current and ongoing, 2007–2014; annual review of applications by nonprofit organizations for use of City's share of CDBG funds*	*Objective: Provide regional solutions to homelessness through assistance to nonprofit organizations and the County who work on solutions to end homelessness in the region.* *Accomplishments:* *The City continues to provide CDBG funding to agencies and organizations that provide shelter and supportive services to the homeless community.* *In 2015, a Committee on Homelessness was formed with representatives from service providers, agencies, and organizations to evaluate current conditions within Lodi and work to develop goals and strategies to address the issues. That effort resulted in a Report on Homelessness which was adopted by the City Council in September 2015.*	*Continue*
Program 4.4: Educate the Public About Affordable Housing *Affordable housing is seen negatively by many in the community; the perception is that affordable housing drives down property values, increases the demand for services, and facilitates criminal activity. The reality is that affordable housing helps police officers, fire fighters, teachers, and other low- and moderate-wage workers live in the Lodi. The City will:* *• Put together a newsletter on housing in Lodi that discusses typical wages for various jobs that are held in the city and the housing costs that each earner can afford; and*	*Responsibility: Community Development Department*	*Time Frame: Newsletter and workshop will occur within two years of adoption of this Housing Element.*	*Objective: Provide information to the community about the benefits of affordable housing.* *Accomplishments:* *The Neighborhood Service Manager has conducted extensive outreach in the community to educate the public, especially the local minority population, about affordable housing.*	*Continue*

Program	*Responsibility*	*Time Frame*	*Accomplishments*	*Continue/Modify/ Delete*
• Conduct a workshop on the issue of affordable housing, publicizing the event to neighborhood groups, community organizations, religious institutions, and others. Discuss affordable housing myths and the value that affordable housing can bring to a community, as well as important issues to consider.			*Several workshops were held in 2013 as part of the development of the CDBG Consolidated Plan for 2014–2018.* *That process brought about civic engagement from Lodi's low-income minority community that has not been experienced before. The majority of the housing needs, goals, and objectives identified for the Consolidated Plan came from that outreach to the minority community.*	
Program 4.5: Incentivize Affordable Housing Development *To incentivize the development of affordable housing opportunities, the City will study the possibility of providing certain benefits to developers who build affordable units such as expedition of the development review process and reduction in development impact fees. Program 3.1 describes modifications to the impact fee program to alleviate disincentives to multi-family housing construction. In addition, Program 1.2 calls for the exemption of affordable units from the growth management allocation process, which would eliminate the time and expense of the process.* *As described in Program 1.5, the City will meet annually with private nonprofit and for-profit affordable housing providers and public agencies that are interested in constructing affordable housing (and keep in contact with them throughout the year), providing special needs housing or shelter, and/or providing supportive services for low-income and special needs residents. The purpose of the annual meetings will be to discuss priorities for lending City support for funding requests for affordable housing projects and programs during the subsequent 12 to 24 months. The City will assist applicants in the subdivision of land on larger sites as necessary to facilitate affordable housing development.* *The Needs Assessment identified approximately 2,500 Extremely-Low Income households in 2000. Senior housing has been prioritized due to a growing senior population. Female-headed households with children, large households, and farmworkers with families require multi-bedroom units,*	*Responsibility: Community Development Department, Planning Commission, City Council*	*Time Frame: Investigate possible incentives for facilitating the development of affordable housing and present findings to City Council within one year of the adoption of this Housing Element. The Zoning Ordinance and Growth Management Ordinance update will be completed within one year of the adoption of this Housing Element.*	*Objective: Facilitate the development of affordable housing opportunities in the city.* *Accomplishments:* *The City continues to work with Eden Housing toward the development of an 80-unit senior housing project.*	*Continue*

Program	*Responsibility*	*Time Frame*	*Accomplishments*	*Continue/Modify/ Delete*
preferably in multi-family buildings that can provide usable common open space. The City will continue to assist non-profit developers with site acquisition, allow multi-family housing by right in several zoning districts, and identify funding sources to facilitate development and rehabilitation. For single-person Extremely-Low Income households, such as persons transitioning out of homelessness, seniors, or others that can be accommodated with efficiency units, Program 1.1 supports the modification of the Zoning Ordinance to broaden the definition of boarding houses and the allowance of SROs. The National Stabilization Program in particular, will prioritize units for Very-Low and Extremely-Low Income households.				
Program 4.6: Facilitate the Development of Project-Based Section 8 Units. *The City will work with nonprofit developers to try and secure project-based Section 8 funding in order to develop and maintain affordable family and senior units in the city.*	*Responsibility: Community Development Department, Planning Commission, City Council*	*Time Frame: Hold a meeting and work with local nonprofits to secure project-based Section 8 funding within a year and a half of adoption of this Housing Element.*	*Objective: Facilitate the development of affordable and senior housing opportunities in the city.* *Accomplishments:* *The Housing Authority has been reluctant to provide project-based vouchers for the 80-unit senior project.*	*Continue*
H-G4 Encourage residential energy efficiency and reduce residential energy use. ***Program 5.1: Promote Energy Efficiency and Weatherization Improvements for Older Homes*** *The City shall continue to promote energy conservation and weatherization improvements as eligible activities under the Lodi Housing Rehabilitation Program (Program 2.2). The City will post and distribute information on currently available weatherization and energy conservation programs operated by the City, nonprofit organizations, and utility companies through the Lodi website, the Community Development Department public counter, the Lodi Public Library, the LOEL Senior Center, and other public locations. The Conservation Element also promotes energy conservation and weatherization improvements to existing structures and public buildings.*	*Responsibility: Community Development Department*	*Time Frame: Current and ongoing, 2007–2014*	*Objective: Increase energy efficiency in older homes.* *Accomplishments:* *The City continues to promote weatherization and energy efficiency programs available through other agencies and organizations.* *The City has provided CDBG funding to the Housing Authority of San Joaquin County for weatherization and energy efficiency improvements at a 5-unit apartment complex that the Authority owns and operates.*	*Continue*

Program	*Responsibility*	*Time Frame*	*Accomplishments*	*Continue/Modify/ Delete*
Program 5.2: Energy Conservation for New Homes *The City shall enforce State requirements for energy conservation, including Title 24 of the California Code or Regulations (State building code standards), in new residential projects and encourage residential developers to employ additional energy conservation measures in the design of new residential developments. In addition, the Community Design & Livability Element addresses green building and construction techniques.*	*Responsibility: Community Development Department*	*Time Frame: Current and ongoing, 2007–2014 as part of review of planning and building permit applications*	*Objective: Increase energy efficiency in the design and construction of new homes.* *Accomplishments:* *The City continues to enforce State requirements for energy conservation in new residential projects and encourages residential developers to employ additional energy conservation measures in the design of new residential developments.*	*Continue*
Program 5.3: Encourage Use of Solar Devices Through Voluntary Incentives Program *(see Program C-P40 in the Conservation Element)*				