

APPENDIX 1M: CITY OF SAN JOAQUIN

Fresno Multi-Jurisdictional 2023-2031 Housing Element

November 2023



A Regional Plan for Addressing Housing Needs

*Fresno County • Coalinga • Firebaugh • Fowler • Fresno City • Huron • Kerman
Kingsburg • Mendota • Orange Cove • Parlier • Reedley • San Joaquin • Sanger • Selma*



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SECTION 1M: SUMMARY OF NEEDS AND CONDITIONS

Housing Needs Assessment

As part of the Housing Element, the City prepared a detailed Needs Assessment (Section 2) analyzing the City of San Joaquin's demographics.

Key Findings

The Needs Assessment identified a number of trends that informed the goals and policies of the updated Housing Element, including:

- The City of San Joaquin's population increased by 0.5 percent on average between 2000 and 2022, while the countywide average annual growth rate was 2.0 percent. The number of households in the City of San Joaquin grew by 0.4 percent between 2010 and 2020, lower than the countywide average growth of 0.7 percent.
- Approximately one-third of residents in the City of San Joaquin were school-age children (5 to 17 years, 35.4 percent of residents). A quarter of residents were young adults (25 to 44 years, 25.1 percent of residents). The city's median age is 25.8 years.
- Over three-quarters of the residents of the City of San Joaquin, 95.6 percent, identified as Hispanic or Latino of any race.
- The average number of persons per household in the city was higher than the countywide average (3.6 in the City of San Joaquin compared to 3.1 countywide).
- The median household income in the City of San Joaquin in 2020 was \$37,225, slightly higher than the median household income in the neighboring city of Mendota (\$36,376) but below that of the neighboring city of Kerman (\$61,599).
- In 2020, the most common industry for employment in the City of San Joaquin was agriculture, forestry, fishing and hunting and mining, with 45.2 percent of employed residents working in this field.
- In 2022, 9.6 percent of City of San Joaquin residents were unemployed.
- As of 2020, more than half of all households in the City of San Joaquin (59.1 percent) were renters.
- The City of San Joaquin's vacancy rate in 2022 was 3.1 percent across all housing units, owned and rented. This was a decrease from its 2010 vacancy rate of 5.6 percent.
- Less than half of all housing units in the City of San Joaquin (62.9 percent) were built more than 30 years ago, and 34.2 percent were built more than 50 years ago. Countywide, rates of housing stock in similar age brackets were 64.5 and 32.9 percent, respectively.

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- The City of San Joaquin had a slightly lower rate of households overpaying for housing than the county as a whole in 2018, with 36.9 percent of all households overpaying for housing compared to 37.8 percent across the county. Similarly, the number of lower-income households overpaying for housing was significantly lower in the City of San Joaquin (54.0 percent in the city compared to 70.6 percent countywide).
- The City of San Joaquin had double the rate of household overcrowding and severe overcrowding compared to the rate in the county overall.
- The City of San Joaquin had more than twice the rate of large households, those with five or more members, compared to the county as a whole (48.1 percent of households in the city compared to 18.1 percent countywide).
- Between 2021 and 2022, the average sale price of a home in the City of San Joaquin increased by 25.0 percent. Average sale prices rose 15.4 percent in the county as a whole during the same period.
- In 2020, the percentage of the City of San Joaquin’s population that was aged 65 or older was lower than in the county (6.4 percent of the city compared to 12.0 percent of the county). Over half of the city’s senior households (67.7 percent) were renter households.
- Of all the jurisdictions in Fresno County, the City of San Joaquin had the smallest percentage of seniors in its population (6.4 percent). Of these senior residents, 13.1 percent had a disability.
- The percentage of households with single female heads of household in the City of San Joaquin was double the countywide rate (14.0 percent in the city compared to 7.3 percent in the county). Additionally, 68.4 percent of single female-headed households in the City of San Joaquin were living under the poverty level, which is more than double the percentage countywide (34.0 percent countywide).
- The City of San Joaquin had the lowest rate of residents with disabilities in the county (3.6 percent compared to 12.9 percent across the county). Ambulatory difficulties were the most commonly reported disability.
- Estimates from the 2022 Point-in-Time (PIT) count suggest that 1 person in the City of San Joaquin may have been experiencing homelessness.
- Of the 58,762 year-round and seasonal farmworkers across the county in 2017, 37,819 (64.3 percent) worked 150 days or more each year, and 35.7 percent worked less than 150 days per year. An estimated 45.2 percent of the City of San Joaquin’s employed population worked in agriculture, which is higher than the countywide rate (8.8 percent).
- The City of San Joaquin had the highest rate of extremely low-income residents (those earning 30 percent or less of median income) of any jurisdiction in the county, with 34.8 percent of households earning incomes in this category. Of those households, 92.2 percent were renters.

Summary of Findings

Population in the City of San Joaquin increased by only 338 people between 2000 and 2022. The average number of persons per household in the city decreased from 4.5 in 2010 to 3.6 in 2020, which is higher than the average household size of 3.1 countywide in 2020. The City of San Joaquin also had a younger population and majority Hispanic population. As was shown in Table 2-3 of the Regional Multijurisdictional Housing Element in Section 2, Regional Housing Needs Assessment, 46 percent of the population in the City of San Joaquin were school-age and college-age students (24 years of age or younger), 28.5 percent were between 25 and 44 years of age, and the remaining 25.5 percent are middle-aged and older adults. A population with a large proportion of school age students may need more affordable homes with adequate sizes for families. Younger adults and middle-aged adults, which make up the workforce, may need homes near employment or transit.

Based on HCD-defined household income limits for very low-, low-, and moderate-income households in Fresno County, households earning the 2022 area median income (AMI) for a family of four in Fresno County (\$80,300), could afford to spend up to \$2,008 per month on rent without overpaying. This is equivalent to a maximum purchase price of \$373,960. Based on a review of home sale prices for recently built homes in the City of San Joaquin, the selling price for a newly built three-bedroom home ranged between \$260,000 and \$270,000. This is presumably within reach for many households earning less than 100 percent AMI, including three-person low-income households earning 80 percent AMI with three or more people. However, the City has a low median household income (\$37,225) relative to Fresno County and statewide household incomes (\$57,109 and \$78,672, respectively). Most households in the city are low-income households (67.8 percent of all households). Low incomes throughout the city make it harder for many households to actually afford the purchase price for existing and newly constructed homes. Many households in the city could benefit from assistance through City, County, State, or federal homebuyers' programs. For example, a down payment assistance loan program can help a household that can afford monthly mortgage payments and other housing-related costs but due to their limited income, has difficulty saving enough money for a down payment. In response to this need, the City has included **Program 20** to increase housing mobility for lower-income households by promoting the availability of Fresno County's Homebuyer Assistance Program.

The city also has one of the highest proportions of extremely low-income households among Fresno County jurisdictions. Extremely low-income households represent 34.8 percent of total households in the City of San Joaquin, compared to 13.3 percent countywide. Of these households, 7.8 percent are renters and 92.2 percent are owner households. This indicates a greater need for deeply-subsidized affordable rental housing to support extremely low-income households.

SECTION 1M: SUMMARY OF NEEDS AND CONDITIONS

A total of 36.9 percent of households in the city are overpaying for housing. Further, 54.0 percent of low-income households are overpaying, followed by 56.3 percent of all extremely low-income households. Given the high proportion of low and extremely low-income households in the City of San Joaquin, there is a great need for financial support and affordable units to meet the needs of this population. In response to these needs, the City has included **Program 6** to incentivize and support the construction of affordable units, **Program 9** to incentivize and encourage the construction of units specifically targeting extremely low-income households to reduce displacement, and **Program 21** to increase the availability of information and access to the Housing Choice Voucher (HCV) program. Additional resources to fund affordable housing activities are described in the Regional Multijurisdictional Housing Element in Section 4, Opportunities for Residential Development, in the subsection called Financial and Administrative Resources.

It is estimated that approximately one resident in the City of San Joaquin was unsheltered in 2022, which was a decrease from the 2013 PIT count, when six homeless individuals were estimated. This one resident accounted for approximately 0.8 percent of the total homeless population in Fresno County at the time. Services available to homeless residents in the region include those provided by Catholic Social Services, Emergency Housing Center (Plaza Terrace), Evangel Home, Inc., United Way, Fresno Rescue Mission, and Marjaree Mason Center. A comprehensive list and description of resources is included in the Regional Multijurisdictional Housing Element in Section 2, Regional Housing Needs Assessment, in the subsection called Homeless. Lastly, the City has included **Program 2** to cooperate with neighboring cities, the County, and other agencies in the development of programs aimed at providing homeless shelters and related services.

In 2020, 45.2 percent of the workforce was employed in agriculture (594 workers), which has decreased since 2010 by 18.5 percentage points. Given the large number of farmworkers in the City of San Joaquin, the housing needs for this group are significant. To prioritize housing for farmworkers, the City has included **Program 7** to support the procurement of funding for farmworker housing by providing letters of recommendation for grant applications and **Program 8** to require the developer to give qualified farmworker households a preference for 15 percent of the units. Additional resources to assist farmworkers are listed in the Regional Multijurisdictional Housing Element in Table 2-45, Resources for Farmworkers.

Looking closer at special needs groups within the City of San Joaquin, large households saw a significant increase from 2010, increasing from 34.0 to 48.1 percent of all households in 2020. Seniors, persons with disabilities, and female-headed households all saw anywhere from a 0.1 percent to a 15.9 percent decrease. While the need may not be as high as it was in previous years, the need is still there. The City has included **Program 6** and **Program 9** to facilitate construction of 57 lower-income units, including 19 units for extremely low-income households to prevent displacement.

Residents in the City of San Joaquin were primarily employed in agriculture, forestry, fishing and hunting, and mining services in 2020 (45.2 percent of jobs) and educational services (15.9 percent of jobs) and retail (10.9 percent of jobs). Unemployment in the City of San Joaquin increased from 6.9 percent in 2014 to 9.6 percent in 2022. While there have been some slight shifts in employment characteristics by industry between 2010 and 2020, the increase in unemployment since 2014 suggests that residents are not experiencing better access to employment opportunities.

The composition of the housing stock in the City of San Joaquin has remained consistent between 2010 and 2020 with the predominant housing type being single-family detached units, which comprise 67.2 percent of the housing stock compared to 26.7 percent being multifamily units. Very few new units were built between 2010 and 2020. The City of San Joaquin has low rates of homeownership relative to Fresno County and the State, with 40.9 percent of housing units occupied by homeowners compared to 53.7 percent in Fresno County and 55.3 percent statewide. Overcrowding rates are high citywide, with about 17.3 percent of renters and 19.9 percent of homeowners experiencing overcrowding. Overpayment rates are also high but have decreased significantly over the years. When comparing 2020 overpayment rates to 2011 rates, overpayment for owners has decreased quite significantly. Overpayment by owner-occupied households decreased from 66.9 to 29.0 percent of households, while overpayment for renter-occupied households decreased from 44.2 to 41.5 percent of households. An estimated 77.9 percent of lower-income owners are overpaying for housing, compared to 48.3 percent of lower-income renters. The data suggests a significant need for affordable and adequately sized housing opportunities in the city. In response to this need, the City has included **Program 11** to encourage the construction of accessory dwelling units (ADUs) as a more affordable housing option and potential additional income for homeowners and **Program 20** to assist low-income first-time homebuyers.

Housing Constraints

While the City has made extensive efforts to encourage development of affordable and market-rate housing, there are many governmental and nongovernmental constraints that can make housing development more difficult. Governmental constraints are typically rules that apply to all development and are intended to meet other community interests. Below is a summary of key findings from the constraints section (1M-4).

- The City will encourage and facilitate the development of **Accessory Dwelling Units (ADUs)**.
- The City's Zoning Ordinance provides for a range of housing options. The Housing Element includes an action to amend the Zoning Ordinance to update provisions related to the following: objective development standards for multi-family residential development, ADUs, emergency shelters, low-barrier navigation centers, large group homes, farmworker and employee housing, single-room occupancy units, transitional and supportive housing, and mobile and manufactured homes (**Program 13**).
- The City's Affordable Housing Density Bonus will need to be updated in order to be consistent with state law (**Program 13**).

SECTION 1M: SUMMARY OF NEEDS AND CONDITIONS

- Fees charged by the City as part of the development process, along with fees charged by regional agencies, are not considered a constraint to development but will be monitored by the City.
- Current standards for on-site and off-site improvements are not considered to be a barrier to housing production.
- The City will develop objective design and development standards to provide clear and objective criteria for the review of residential projects (**Program 15**).
- The City does not currently have a formal process to grant reasonable accommodation requests. The zoning ordinance must be amended to establish a formal reasonable accommodations process (**Program 14**).
- Nongovernmental constraints include financial challenges such as water access, the desire to preserve land for agricultural use, availability of financing, and the high cost of land in the City and across the region. A number of the goals and policies in the Housing Element are aimed at eliminating or lessening constraints to development of housing.

Housing Resources

A major component of the Housing Element is an analysis of sites that are available for the development of housing to meet the City's Regional Housing Needs Allocation (RHNA). Below is a summary of key findings from the sites inventory section (1M-2), including information on housing resources.

- The Housing Element identifies sites in the City of San Joaquin where zoning is in place to allow for housing development, including higher-density housing sites (20+ units per acre) that are suitable for affordable housing development.
- The City has identified sufficient housing sites to meet its lower, moderate- and above-moderate housing allocation.
- The City partners with Fresno County to provide several programs designed to help residents find affordable housing. These programs include the Fresno County Housing Assistance Rehabilitation Program (HARP), the Fresno County Rental Rehabilitation Program (RRP), and the Fresno County Homebuyer Assistance Program (HAP) (**Program 17, Program 18, and Program 20**).
- The City will encourage the development of ADUs by educating the public about this housing type and providing informational materials on them to all discretionary land use applicants (**Program 11**).

SECTION 1M-1: ACTION PLAN

Regional Collaboration

Program 1: Regional Collaboration on Housing Opportunities

The Multi-Jurisdictional Housing Element provides an opportunity for countywide housing issues and needs to be more effectively addressed at the regional level rather than just at the local level, and the 15 participating jurisdictions are committed to continuing the regional collaboration in the implementation of the Housing Element. By working together, the jurisdictions can share best practices, explore opportunities for further collaboration, and make the best use of limited resources. The following efforts will be made to further regional collaboration:

- The City will continue to participate in the countywide Housing Element Technical Committee to collaborate on housing program implementation and regional issues, including disadvantaged communities, infrastructure challenges, farmworker housing, homelessness, and fair housing.
- The countywide Housing Element Technical Committee will meet at least biannually to evaluate successes in implementation of programs and to identify gaps and additional needs.
- The County of Fresno Public Works and Planning Department, with assistance from the Fresno Council of Governments (FCOG), will take the lead in coordinating biannual committee meetings.
- The Housing Element Technical Committee will meet annually with the California Department of Housing and Community Development (HCD) to discuss funding opportunities and challenges in implementation of programs and seek technical assistance from HCD and other State agencies in the implementation of housing programs and the pursuit of grant funding.
- The Housing Element Technical Committee will advocate on behalf of the Fresno region for more grant funding for affordable housing and infrastructure improvements.
- The City will continue to seek partnerships with other jurisdictions in the region and other agencies (such as the Housing Authority), housing developers, community stakeholders, and agricultural employers/employees to explore viable options for increasing the availability of farmworker housing in suitable locations in the region.
- The City will develop a directory of services and resources for lower-income households available in the region, and review and update it annually. The directory will be available on City/County websites and at City/County offices.

SECTION 1M-1: ACTION PLAN

Financing:	General Fund
Time Frame:	Continue to meet with the Housing Element Technical Committee twice per year; meet with HCD annually. Develop a directory of services and resources by December 2025, update annually as needed.
Implementation Responsibility:	Planning Department
Relevant Policies:	Policy 2.1, Policy 4.2, Policy 4.6, Policy 5.2,

Program 2: Homeless/Unhoused Needs

The City will cooperate with neighboring cities, the County, and other agencies in completing the Point-in-Time count every other year and the development of programs aimed at providing homeless shelters and related services. As a part of this coordination, the City will:

- Reach out to local colleges and universities and local and regional homeless service providers, either individually or as part of the Housing Element Technical Committee, by July 2024 to identify partnership opportunities to conduct Point-in-Time counts.
- Meet with interested partners at least 6 months prior to each January Point-in-Time count to identify strategies to recruit volunteers and conduct a local count.
- Monitor the demographic composition of the unhoused population to identify needs for targeted resources and determine what efforts to take, such as providing education on financial assistance and programs available.
- Support local homeless service providers, agencies, and other community organizations to pursue funding from available sources for homeless services.

Financing:	General Fund
Time Frame:	Reach out to potential partner organizations by July 2024 and hold strategy meetings 6 months prior to scheduled Point-in-Time counts.
Implementation Responsibility:	Planning Department
Relevant Policies:	Policy 2.1, Policy 4.6
Quantified Objective:	Conduct a biannual Point-in-Time count and assist with program development and funding identification that will assist at least five homeless persons.

Adequate Sites

Program 3: Provision of Adequate Sites

The City of San Joaquin will provide for a variety of housing types and ensure that adequate sites are available to meet its Regional Housing Needs Allocation (RHNA) of 200 units. As part of this Housing Element update, the City has developed a parcel-specific inventory of sites suitable for future residential development. The suitability of these sites has been determined based on the development standards in place and their ability to facilitate the development of housing to meet the needs of the City’s current and future residents, pursuant to state laws. The City will:

- Maintain and annually update the inventory of residential land resources for internal purposes.
- Monitor the availability of sites appropriate for lower- and moderate-income housing in keeping with state “no net loss” provisions (Government Code Section 65863), if development projects are approved at densities lower than anticipated in the sites inventory, and, if necessary, rezone sufficient sites to accommodate the RHNA within 180 days, ensuring that there is sufficient higher-density residential land available in areas throughout the city to deconcentrate poverty.
- Monitor and report residential development through the HCD annual report process.
- Actively participate in the development of the next RHNA Plan to ensure that the allocations are reflective of the regional and local land use goals and policies.

Financing:	General Fund
Time Frame:	Annually monitor as projects are processed.
Implementation Responsibility:	Planning Department
Relevant Policies:	Policy 1.1, Policy 1.2, Policy 1.3, Policy 1.4, Policy 1.5, Policy 1.6, Policy 1.7, Policy 1.8, Policy 1.9

Program 4: Water and Wastewater Services

The development viability of the vacant and underutilized sites in the inventory is directly linked to the availability and capacity of public facilities and services. The City continues to work to address water supply issues and infrastructure capacity limitations. Additionally, California Government Code Section 65589.7 requires water and sewer providers to establish specific procedures and grant priority water and sewer service to developments with units affordable to lower-income households. The City of San Joaquin provides water and sewer services in the City and shall:

- Annually monitor water capacity and quality and make improvements, as appropriate and feasible, to better serve existing development and strive to accommodate the RHNA.

SECTION 1M-1: ACTION PLAN

- Complete well and wastewater treatment plant improvements by 2025 to ensure sufficient capacity to meet the RHNA.
- Establish procedures by the end of 2024 for granting priority water and sewer service to developments with lower-income units in compliance with California Government Code Section 65589.7.

Financing:	General Fund, Community Development Block Grant (CDBG)
Time Frame:	Annually monitor water capacity and quality and make improvements, as appropriate and feasible. Establish a procedure for prioritization by the end of 2024. Publish the City’s fee schedule on the City’s website by end of 2024.
Implementation Responsibility:	Planning Department and Public Works Department
Relevant Policies:	Policy 1.7

Program 5: Lot Consolidation

To create additional opportunities for infill development and affordable housing, the City will help to facilitate lot consolidations to combine small, adjacent lots identified in the Housing Element into larger developable lots for housing. The City will meet with local developers and property owners to discuss development opportunities and incentives for lot consolidation to accommodate affordable housing units and consider additional incentives brought forth by developers. As developers and owners approach the City with interest in lot consolidation for the development of affordable housing, the City could defer certain fees, allow more height or additional stories, waive lot merger fees for certain small contiguous lots, and provide concurrent/fast tracking of project application reviews to developers who provide affordable housing. By 2026, the City will review the effectiveness of this program and revise as appropriate. The City will also evaluate grant funding for parcel assemblage land banking when it is available.

Financing:	General Fund (legislative efforts); Grant funding (implementation)
Timeframe:	Meet with developers and property owners starting in 2024 and annually thereafter. Based on the meetings with developers and property owners, add incentives as appropriate within six months, and again each year after every annual meeting occurs. Review program effectiveness by 2026 and revise as appropriate <u>within one year</u> . Ongoing: Support consolidation as applicable housing applications are received; Pursue grant funding during planning period if California legislation and/or programs enable a tax-increment or similar program that leads to funding for site assembly.
Implementation Responsibility:	Planning Department

Relevant Policies:	Policy 1.1, Policy 1.2, Policy 1.4, Policy 1.5, Policy 2.4
Quantified Objective:	Support one lot consolidation during the planning period to improve housing mobility, reduce displacement risk, and increase the supply of affordable housing in higher opportunity areas. Approval of more applications to merge parcels that result in feasible sites for multifamily housing during the planning period.

Affordable Housing Development and Preservation

Program 6: Affordable Housing Incentives

The City continues to have needs for affordable housing for lower-income households, especially for seniors, persons with disabilities (including persons with developmental disabilities), farmworkers, female-headed and single-parent households, persons experiencing homelessness, and extremely low-income households. The City will continue to work with the Fresno Housing Authority and other affordable housing developers to expand affordable housing opportunities by doing the following:

- Continue to seek partnerships and meet at least every other year with other agencies (such as the Housing Authority), housing developers, community stakeholders, and employers to discuss and pursue viable opportunities for providing affordable housing, with an emphasis on housing opportunities for very low- and extremely low-income households, as well as special-needs populations, such as seniors, persons with disabilities (including developmental disabilities), farmworkers, female-headed and single-parent households, persons experiencing homelessness, and extremely low-income households. Meet more frequently if development rates increase. The City will identify development opportunities for affordable housing on an annual basis and provide this information to city partners.
- Work with public or private sponsors to identify candidate sites for new construction of housing for special needs and take all actions necessary to expedite processing of such projects.
- Facilitate the approval process for land divisions, lot line adjustments, or master plans resulting in parcel sizes that enable affordable housing development and process fee deferrals related to the subdivision for projects affordable to lower-income households.
- Monitor HCD’s website annually for Notices of Funding Ability (NOFA) and, where appropriate, prepare or support applications for funding for affordable housing for lower-income households (including extremely low-income households), such as seniors, disabled (including persons with developmental disabilities), the homeless, and those at risk of homelessness.
- Continue to streamline the environmental review process for housing developments to the extent possible, using available State categorical exemptions and federal categorical exclusions, when applicable.

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- Provide priority processing to projects that includes units affordable to lower-income and special needs households.
- Pursue partnerships with the Central Valley Regional Center to identify funding opportunities and promote housing for persons with disabilities.
- Pursue use of CDBG funds to design and implement off-site infrastructure improvements for affordable housing projects.
- Continue to promote the State density bonus and provide streamlined processing to facilitate affordable housing development and provide for additional flexibility for affordable housing and special-needs housing through the minor deviation process. The City will promote this program by publicizing the incentives on the City website and by conducting pre-application consultation with developers regarding available incentives. [Examples of flexible development standards include reduced parking requirements; reduced requirements for curb, gutter, and sidewalk construction; common trenching for utilities; and reduced water and wastewater connection fees.](#)

Financing:	HOME Investment Partnerships Program (HOME), CDBG, Low-Income Housing Tax Credit (LIHTC), Multifamily Housing Revenue Bond, and other funding sources, as available.
Time Frame:	Ongoing, as projects are processed by the City. Annually apply for funding and engage with Central Valley Regional Center at least every two years. Identify affordable housing development opportunities on an annual basis.
Implementation Responsibility:	Planning Department
Quantified Objective:	Expand the City’s affordable housing inventory by 57 units over the next eight years, 19 extremely low-income, 20 very low-income, and 28 low-income units, at least 5 of which include accessibility modifications to facilitate housing mobility for lower-income households and special-needs groups.
Relevant Policies:	Policy 1.2, Policy 2.1, Policy 2.2, Policy 2.3, Policy 2.4, Policy 2.5, Policy 2.7, Policy 4.3, Policy 4.4, Policy 5.2

Program 7: Support Funding for Farmworker Housing

According to the United States Department of Agriculture (USDA), The farming industry is the foundation of the County’s economy base, with about 37,819 workers employed in farm labor throughout the county as of 2017. This indicates a significant need to provide housing for farmworkers and their families, particularly during peak harvest seasons.

The City will provide technical support and offer incentives to housing developers, such as the Fresno Housing Authority and Self-Help Enterprises, in the application of funds for farmworker housing, including HCD [\(e.g., the Joe Serna grant program\)](#) and USDA Rural Development loans and grants, [other programs administered by California’s Office of Migrant Service \(OMS\)](#) and other funding sources that may become available. The City will also continue to offer incentives such as density bonuses, streamlined processing, and the minor deviation process to facilitate development of farmworker housing. [The City will identify development opportunities for farmworker housing at least twice during the planning period.](#)

The City will annually monitor the status of farmworker housing as part of their annual report to HCD on Housing Element progress and evaluate if City efforts are effective in facilitating the provision of farmworker housing. If appropriate, the City will make necessary changes to enhance opportunities and incentives for farmworker housing development.

Financing:	General Fund
Time Frame:	Meet with farmworker housing developers and advocates on a biannual basis to discuss their needs and offer assistance in the form of letters of recommendation for grant applications, assistance with site identification and grant opportunities, and discuss incentives for constructing farmworker housing. Monitor status of farmworker housing and evaluate effectiveness of efforts annually as part of the annual report process. Identify farmworker housing development opportunities at least twice in the planning period.
Implementation Responsibility:	Planning Department
Quantified Objective:	Three lower-income units set aside for farmworkers and their families to reduce displacement risk for this population.
Relevant Policies:	Policy 1.2, Policy 2.1, Policy 2.2, Policy 2.4, Policy 2.5, Policy 4.2, Policy 4.3

Program 8: Farmworker Preference in New Affordable Housing

For new affordable housing projects developed with City assistance, incentives, and/or subject to City requirements, the City will require that the developer give qualified farmworker households a preference for 15 percent of the new units. Should demand from farmworker households be insufficient to fill the set-aside units, then the units will be made available to other qualified households. The City will annually reach out to affordable housing developers to gather interest and input on how to best implement this program and will provide information on available funding.

Financing:	General Fund, CDBG, HOME, USDA Rural Development
Time Frame:	Ongoing, as projects are processed through the Planning Department; annually reach out to developers and determine next steps within six months.
Implementation Responsibility:	Planning Department
Quantified Objective:	10 lower-income units set aside for farmworkers or other qualified households to reduce displacement risk.
Relevant Policies:	Policy 1.2, Policy 2.1, Policy 4.2, Policy 4.3

Program 9: Extremely Low-Income Households

Assembly Bill (AB) 2634 requires the quantification and analysis of existing and projected housing needs of extremely low-income households. Provide financial support annually, as available, to organizations that provide counseling, information, education, support, housing services/referrals, and/or legal advice to extremely low-income households, to mitigate risk of displacement and support housing stability for extremely low-income households, persons with disabilities, farmworkers, and persons experiencing homelessness. The City shall:

- Expand regulatory incentives for the development of units affordable to extremely low-income households and housing for special-needs groups, including persons with disabilities (including developmental disabilities), and individuals and families in need of emergency/transitional housing.
- Encourage the provision of affordable housing for young adults, particularly former foster youth and young mothers, through planning consultations, streamlined permit processing, and funding assistance.
- Encourage the development of single room occupancy (SRO) facilities, transitional and supportive housing, and other special housing arrangements, including completing Zoning Code amendments to establish provisions for SROs and remove barriers to production of special needs housing (**Program 13**) and committing City funds to help affordable housing developers provide SRO facilities consistent with the SRO Ordinance.

Financing:	General Fund, CDBG, HOME
Time Frame:	Ongoing; as projects are processed by the Planning Division. By December 2024, conduct outreach to organizations that support extremely low-income residents to understand funding needs, and review and prioritize local funding at least twice in the planning period, and support expediting applications on an ongoing basis.
Implementation Responsibility:	Planning Department
Quantified Objective:	67 lower-income units, including 19 units for extremely low-income households to prevent displacement and provide housing mobility opportunities.
Relevant Policies:	Policy 1.2, Policy 2.1, Policy 4.2, Policy 4.6

Program 10: Preservation of At-Risk Housing Units

Preserving the existing affordable housing stock is a cost-effective approach to providing affordable housing in San Joaquin. The City must guard against the loss of housing units available to lower-income households. As of June 2023, there are no affordable units that are considered at risk of conversion to market rate in the next 10 years. For complexes at risk of converting to market rate, the City shall:

- Contact property owners of units at risk of converting to market-rate housing within one year of affordability expiration to discuss the City’s desire to preserve complexes as affordable housing.
- Coordinate with owners of expiring subsidies to ensure the required notices to tenants are sent out at 3 years, 12 months, and 6 months.
- Reach out to agencies interested in purchasing and/or managing at-risk units.
- Work with tenants to provide education regarding tenant rights and conversion procedures pursuant to California law.

Financing:	General Fund, LIHTC, Multifamily Housing Revenue Bond, and other funding sources as available.
Time Frame:	Annually monitor units at risk of converting; coordinate noticing as required per California law.
Implementation Responsibility:	Planning Department
Relevant Policies:	Policy 3.6

Program 11: Encourage and Facilitate Accessory Dwelling Units

An accessory dwelling unit (ADU), sometimes called a “granny flat,” is an additional self-contained living unit either attached to or detached from the primary residential unit on a single lot. It has cooking, eating, sleeping, and full sanitation facilities. ADUs can be an important source of affordable housing given that they typically are smaller and have no associated land costs. The City will encourage the construction of ADUs, through the following actions, which are aimed at providing an increased supply of affordable units throughout the city, thereby increasing access to resources and facilitating housing mobility opportunities for lower-income households:

- Complete Zoning Code amendment to update ADU ordinance to clarify number of ADUs permitted on single-family and multi-family lots (Program 13).
- Continue to implement the public education program advertising the opportunity for ADUs by updating informational handouts and brochures about ADUs that are available on the City’s website and at the public counter annually, or as needed to reflect changes in State law.
- Provide informational materials on ADU opportunities to all discretionary land use applicants.
- At least annually, publish informational materials pertaining to ADUs through a combination of media, including the City’s social media and direct mailing.
- By December 2024, identify incentives for construction of ADUs with new development, which may include differing collection times for impact fees for the square footage associated with the ADU.
- [Offer pre-approved ADU plans, such as those made available through the Countywide Regional Early Action Planning \(REAP\) program.](#)

Financing:	General Fund
Time Frame:	Update ADU materials annually, or as needed to reflect changes in State law, and identify incentives for construction, and offer pre-approved ADU plans by December 2024.
Implementation Responsibility:	Planning Department
Quantified Objective:	2 ADUs for lower-income households, 2 for moderate-income households, and 1 for above moderate-income households to improve housing mobility opportunities and reduce displacement risk.
Relevant Policies:	Policy 1.2, Policy 2.1, Policy 2.6

Program 12: Replacement Units

To reduce displacement risk and in accordance with California Government Code Section 65583.2(g), the City will require replacement housing units subject to the requirements of California Government Code Section 65915(c)(3) on sites identified in the sites inventory when any new development (residential, mixed-use, or nonresidential) occurs on a site that has been occupied by or restricted for the use of lower-income households at any time during the previous five years. This requirement applies to:

- Non-vacant sites; and
- Vacant sites with previous residential uses that have been vacated or demolished.

Financing:	General Fund
Time Frame:	Ongoing, the replacement requirement will be implemented immediately and applied as applications on identified sites are received and processed.
Implementation Responsibility:	Planning Department
Relevant Policies:	Policy 3.3, Policy 3.6

Removal of Governmental Constraints

Program 13: Zoning Code Amendments

The City will amend the Municipal Code to address the following development standards and barriers to special-needs housing opportunities:

- **Density Bonus:** Adopt a Density Bonus provision in 2023 to comply with California’s density bonus law (California Government Code Section 65915, as revised) and promote the use of density bonuses for lower-income units by providing information through a brochure in City buildings and on the City’s website.
- **Development Standards:** Establish minimum setbacks for zoning districts that allow multi-family housing (i.e., R-3, R-4).
- **Processing Procedures:** Allow multifamily as a permitted use in the R-2 and R-4 zone subject to site plan review and approval. [Adopt findings of approval for the DRA that ensure objectivity and approval certainty.](#)
- **Accessory Dwelling Units:** Amend the Zoning Code to be consistent with the latest State legislation related to ADUs, ensuring that up to three ADUs may be permitted on a single-family lot (i.e., attached ADU, detached ADU, and JADU) and clarifying the number of ADUs permitted on multi-family lots, in accordance with California Government Code Section 65852.2.

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- **Emergency Shelters:** Allow emergency shelters in a the R-3 zoning district that allows residential uses by right consistent with Government Code Section 65583. Develop managerial standards for emergency shelters and allow sufficient parking to accommodate all staff working in the emergency shelter, provided that the standards do not require more parking for emergency shelters than other residential or commercial uses within the same zone, in compliance with Government Code Section 65583(a)(4)(A)(ii).
- **Low-Barrier Navigation Centers:** Permit low-barrier navigation centers, defined as low-barrier, temporary service-enriched shelters to help homeless individuals and families to quickly obtain permanent housing, by-right in zones where mixed uses are allowed or in nonresidential zones that permit multifamily housing (Government Code Section 65662; AB 101).
- **Group Homes/Residential Care Facilities:** Allow group homes/residential care facilities for six or fewer persons, in accordance with Health and Safety Code Section 1568.0831, and allow group homes/residential care facilities, regardless of size, in all zones that permit residential uses of the same type, in accordance with the City’s definition of family~~Allow group homes of six or fewer and more than six persons in all residential zones similar to other residential uses and revise procedures to promote objectivity and approval certainty.~~
- **Single-Room Occupancy Units:** Define single-room occupancy units in compliance with Government Code Section 65583(c)(1) and identify at least one zone where they will be permitted.
- **Transitional and Supportive Housing:** Allow for the approval of 100 percent affordable developments that include a percentage of supportive housing units, either 25 percent or 12 units, whichever is greater, to be allowed without a conditional use permit or other discretionary review in all zoning districts where multi-family and mixed-use development is permitted, consistent with Government Code Section 65651(a).
- **Manufactured Housing and Mobile Home Parks:** clarify that manufactured housing is permitted in the R-1 zone and allow mobile home parks in the R-3 zone.
- **Multifamily in R-3 Zone.** Clarify that single-family housing is not permitted in the R-3 zone.
- **Building Code:** Adopt the latest version of the California Building Code.

In addition, the City will complete an update to the Land Use Element of the General Plan to address inconsistencies between the Zoning Map/Land Use Diagram and regulations within the Zoning Ordinance.

Financing:	General Fund
Time Frame:	Complete Zoning Ordinance amendments and Building Code adoption by December 2024. Annually review the effectiveness and appropriateness of the Zoning Ordinance and process any necessary amendments to remove or mitigate potential constraints to the development of housing <u>within 6 months</u> . Complete General Plan update by December 2025.
Implementation	Planning Department

Responsibility:	
Relevant Policies:	Policy 1.1, Policy 1.2, Policy 2.7

Program 14: Reasonable Accommodations and Universal Design

The City will develop and formalize a general process that a person with physical and developmental disabilities can use to make a reasonable accommodation request to accommodate the needs of persons with disabilities and streamline the permit review process. The City will provide information to individuals with disabilities regarding reasonable accommodation policies, practices, and procedures based on the guidelines from HCD. This information will be available through postings and pamphlets at the public counter and on the City’s website.

The City will also implement State requirements (Sections 4450 to 4460 of the California Government Code and Title 24 of the California Code of Regulations) to include accessibility in housing and public facilities for persons with disabilities:

- Encourage housing developers to include mobility-impaired accessibility in their project designs and prioritize these types of projects to increase housing mobility opportunities for seniors and persons with disabilities.
- Review regulations and procedures for City-funded or operated housing programs to ensure that they do not exclude participation by persons with disabilities.
- Include accessibility considerations in the preparation of the City’s capital improvement plan and the allocation of funding for capital improvements in support of housing and residential neighborhoods for persons with physical or developmental disabilities.

Financing:	General Fund
Time Frame:	Develop and adopt a reasonable accommodations ordinance by December 2024; create brochures on universal design and the reasonable accommodations ordinance by July 2025 and update biannually, or as needed.
Implementation Responsibility:	Planning Department
Quantified Objective:	Assist two residents with reasonable accommodation requests to reduce displacement risk and encourage three accessible units to improve housing mobility.
Relevant Policies:	Policy 4.1, Policy 4.5

Program 15: Objective Design and Development Standards

The City will develop objective design and development standards to provide clear and objective standards related to single-family, multifamily, and mixed-use residential developments.

Financing:	General Fund
Time Frame:	Adopt objective design standards by December 2025 and implement thereafter.
Implementation Responsibility:	Planning Department
Quantified Objective:	15 units over the planning period
Relevant Policies:	Policy 1.8, Policy 2.7

Program 16: Transparency for Residential Development Regulations and Costs

In accordance with California Government Code Section 65940.1, the City will comply with requirements to provide transparency for residential development regulations and costs by making sure information is available on the City’s website. This includes posting the City’s current schedule of fees, exactions, and affordability requirements, and continuing to provide zoning ordinances online.

Financing:	General Fund
Time Frame:	Post City’s current fee schedule online by end of 2024. Update zoning ordinances online as changes are made.
Implementation Responsibility:	Planning Department
Relevant Policies:	Policy 1.4

Housing Quality

Program 17: Fresno County Housing Assistance Rehabilitation Program (HARP)

This program provides loans to qualifying homeowners, including owners of mobile or manufactured homes, in the unincorporated county and participating cities for the improvement of their homes. The City of San Joaquin is a participating jurisdiction. Eligible improvements include energy-efficiency upgrades and installations, health and safety and hazard corrections, and accessibility modifications to reduce displacement risk and facilitate place-based revitalization. Loan terms under this program vary according to household income and the improvements and repairs that are needed. The City will:

- Promote available housing rehabilitation resources in both English and Spanish on the City’s website, social media account, and at public counters.
- Conduct targeted outreach in both English and Spanish to inform property owners of rehabilitation assistance in neighborhoods with older housing units, such as the area bounded by Pine Street, 9th Street, and Railroad Street
- Refer interested households to County program.
- Target promotion in areas of need to assist in reducing displacement risk for residents by improving living conditions and enabling them to stay in their home and community.

Financing:	CDBG and HOME funds
Time Frame:	Update materials every other year, or as new information is provided by the County, and send out targeted promotion annually.
Implementation Responsibility:	Fresno County Public Works and Planning Department, Community Development Division, and City of San Joaquin
Quantified Objective:	Connect at least 5 lower-income households with rehabilitation resources during the planning period. <u>The City will evaluate its outreach efforts yearly and adjust as deemed necessary by City staff.</u>
Relevant Policies:	Policy 3.2, Policy 4.1

Program 18: Fresno County Rental Rehabilitation Program (RRP)

This program provides no-interest loans to qualifying property owners in the unincorporated county and participating cities for making improvements to their rental properties to reduce displacement risk for renters. The City of San Joaquin is a participating city in the Rental Rehabilitation Program (RRP) and provides information to property owners. Eligible improvements include repairing code deficiencies, completing deferred maintenance, lead-based paint and asbestos abatement, heating, ventilation, and air conditioning (HVAC) repairs, energy-efficiency upgrades, accessibility modifications, and kitchen and bathroom upgrades. The City will:

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- Promote available housing rehabilitation resources in both English and Spanish on the City’s website, social media account, and at public counters.
- Refer interested property owners to County program.
- Target promotion in areas of concentrated renter households or older housing stock to assist in reducing displacement risk for residents by improving living conditions and enabling them to stay in their home and community.

Financing:	HOME funds
Time Frame:	Update materials every other year, or as new information is provided by the County, and send out targeted promotions annually.
Implementation Responsibility:	Fresno County Public Works and Planning Department, Community Development Division, and City of San Joaquin
Quantified Objective:	Connect at least 5 property owners with rehabilitation resources during the planning period. Facilitate rehabilitation of five rental units. <u>The City will evaluate its outreach efforts yearly and adjust as deemed necessary by City staff.</u>
Relevant Policies:	Policy 3.2, Policy 4.1

Program 19: Code Enforcement

The City will continue to use code enforcement and substandard abatement processes to bring substandard housing units and residential properties into compliance with City codes. Code Enforcement staff will also refer income-eligible households to County housing rehabilitation programs for assistance in making the code corrections. Targeted efforts to improve housing conditions in areas of need will facilitate place-based revitalization and assist in reducing displacement risk for residents by improving living conditions and enabling them to remain in their home and community.

Financing:	General Fund
Time Frame:	Make informational materials on rehabilitation assistance programs available by January 2024, to be provided on an ongoing basis when violations are confirmed, conduct code enforcement as complaints are received.
Implementation Responsibility:	Fire Department and Planning Department
Quantified Objective:	Reduce displacement risk and encourage place-based revitalization by facilitating rehabilitation of 5 units by providing informational materials to owners in violation of City codes on available assistance programs and annually promote available assistance programs in areas of concentrated lower-income households.
Relevant Policies:	Policy 3.1, Policy 3.3

Housing Assistance

Program 20: Fresno County Homebuyer Assistance Program (HAP)

City of San Joaquin participates in the County's Homebuyer Assistance Program (HAP), which is administered through the Fresno County Housing Authority. To reduce displacement risk of homeowners being priced out of the community and to facilitate housing mobility opportunities, this program assists lower-income families with purchasing their first home by providing a zero-interest, deferred payment loan that does not exceed 20 percent of the purchase price of the single-family residence (plus loan closing costs). Households earning up to 80 percent of the area median income (AMI) in unincorporated Fresno County and participating cities are eligible for this program. The City shall:

- Promote available homebuyer resources on the City's website and at public counters.
- Refer interested households to the County program with the goal of assisting four households.
- Promote the availability of this program, particularly in areas with concentrations of renters, particularly lower-income renters, by providing multilingual informational materials at public buildings and community locations and will post the program on the City's website.

City of San Joaquin residents also have access to a number of homebuyer assistance programs offered by the California Housing Finance Agency (CalHFA), through the Fresno County Public Works and Planning Department, Community Development Division:

- Mortgage Credit Certificate (MCC): The MCC Tax Credit is a federal credit that can reduce potential federal income tax liability, creating additional net spendable income that borrowers may use toward their monthly mortgage payment. This MCC Tax Credit program may enable first-time homebuyers to convert a portion of their annual mortgage interest into a direct dollar-for-dollar tax credit on their U.S. individual income tax returns.
- CalPLUS Conventional Program: This is a first mortgage loan insured through private mortgage insurance on the conventional market. The interest rate on the CalPLUS Conventional is fixed throughout the 30-year term. The CalPLUS Conventional is combined with a CalHFA Zero Interest Program (ZIP), which is a deferred-payment junior loan of three percent of the first mortgage loan amount, for down payment assistance.
- CalHFA Conventional Program: This is a first mortgage loan insured through private mortgage insurance on the conventional market. The interest rate on the CalHFA Conventional is fixed throughout the 30-year term.

The City will promote all available homebuyer resources on the City's website and at public counters and will annually review funding resources available at the state and federal levels and pursue as appropriate to provide homebuyer assistance.

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Financing:	General Fund, HOME funds
Time Frame:	Ensure informational materials on all homebuyer resources are on the City’s website and available at public counters by June 2024. Update materials annually, or as new information is provided by the County, and send out targeted promotion at least every other year.
Implementation Responsibility:	Fresno County Public Works and Planning Department, Community Development Division, Planning Department, and City of San Joaquin
Quantified Objective:	Connect 5 prospective homebuyers with the County program to facilitate housing mobility opportunities in the city.
Relevant Policies:	Policy 2.1, Policy, 2.4, Policy 2.5, Policy 2.8

Program 21: Housing Choice Vouchers

The Housing Choice Voucher (HCV) Program extends rental subsidies to extremely low- and very low-income households, including families, seniors, and the disabled. The program offers a voucher that pays the difference between the current fair market rent (FMR) as established by the United States Department of Housing and Urban Development (HUD) and what a tenant can afford to pay (i.e., 30 percent of household income). The Fresno Housing Authority administers the HCV program in Fresno County. The City shall:

- Provide a link to the Fresno Housing Authority’s HCV program webpage on the City’s website by February 2024.
- Meet with the Fresno Housing Authority by June 2024 to discuss the process of developing printed informational materials, with the goal of making materials available at public counters by June 2025.
- Work with the Housing Authority to disseminate information to landlords and property owners on incentives for participating in the HCV program throughout the city to promote housing opportunities for all residents.
- Refer interested households to the Fresno Housing Authority and encourage landlords to register their properties with the Housing Authority for accepting HCVs.

Financing:	HUD Section 8
Time Frame:	Provide information on the City’s website by February 2024. Meet with the Housing Authority by June 2024 and develop informational materials by June 2025. Target outreach to property owners and landlords at least annually.
Implementation Responsibility:	Fresno Housing Authority
Quantified Objective:	25 lower-income units
Relevant Policies:	Policy 2.2

Program 22: Housing Discrimination Monitoring and Referral

The Fresno Housing Authority publicizes all information related to housing opportunities, programs fair-housing information and assistance in English, Spanish, Hmong, French, German, Chinese, Arabic, Dutch, Italian, Korean, Portuguese, and Russian. However, while all public notices and information on the Housing Authority website are translated to all of the previously mentioned languages, general circulation of information and secondary links, such as applications, are available only in English. The City will coordinate with the Housing Authority, Fresno Council of Governments (FCOG), and other Fresno County jurisdictions to develop Spanish-language printed materials to improve accessibility to fair housing resources for residents. If additional languages become more prevalent in the county, materials will be translated into those languages as needed.

The City shall:

- Establish a procedure to refer residents with fair housing questions or issues to the Fair Housing Council of Central Valley (FHC-CC), California Rural Legal Aid (CLRA), and other fair housing organizations.
- Provide fair housing information on the City’s website and in printed materials available in public buildings in both English and Spanish.
- Coordinate with local fair housing service providers to conduct biannual trainings for landlords and tenants on fair housing laws, rights, and responsibilities and ongoing access to legal counseling.

Financing:	General Fund, grant funding
Time Frame:	As part of the Countywide Housing Element Technical Committee (Program 1), meet annually with FC-CC to discuss fair housing issues and opportunities for education. Assist the Housing Authority to translate fair housing materials and resources into Spanish by December 2024. Make fair housing information available on the City’s website and in public buildings by June 2025. Coordinate with fair housing providers to conduct biannual trainings for landlords and property owners.
Implementation Responsibility:	Planning Department Fresno Housing Authority
Quantified Objective:	Reduce displacement risk for 5 individuals or families resulting from language barriers and 3 from discrimination by landlords or property owners.
Relevant Policies:	Policy 5.1

Program 23: Improve Access to Resources

The City shall take the following actions to improve access to resources and opportunities citywide, but with a particular emphasis on neighborhoods with a concentration of lower-income residents who often face additional barriers in accessing resources:

- Work with Fresno County Rural Transit Agency (FCRTA) and other jurisdictions in the county to develop a fact sheet, or similar informational materials, of FCTA programs to be posted on the City’s website, social media, and in public buildings by January 2026, and advertised annually in the City’s newsletter to help connect seniors and other residents to services in the city and throughout the county.
- Pursue state and federal grant funding for public infrastructure improvements throughout the City and areas of highest need at least twice in the planning period, potentially including but not limited to street improvements, enhanced streetscapes, sidewalks, lighting, safe routes to schools, park improvements, community facilities, community amenities, and expanding broadband internet access.
- Prioritize projects that facilitate place-based revitalization through the City’s Capital Improvement Plan, such as projects that improve public infrastructure in deteriorating or underserved areas.
- Ensure program availability and funding announcements are made available in Spanish and translation is available at public meetings.
- Facilitate place-based revitalization and promote healthy environments for new housing by evaluating transitional buffers between residential and agricultural uses and highways and working with developers as projects are proposed to mitigate impacts associated with emissions from agricultural industries and traffic and facilitate access to healthy outdoor spaces.
- Meet with school district representatives by June 2025 to assist in securing grant funding for teacher recruitment and retention bonuses, classroom materials, and other incentives for teachers to facilitate positive learning environments citywide.

Financing:	General Fund
Time Frame:	Refer to each bulleted action for specific timeframes.
Implementation Responsibility:	Planning Department
Quantified Objective:	Improve access to resources and reduce displacement risk resulting from a variety of factors for at least 10 residents. <u>Conduct at least four public improvements during the planning period.</u>
Relevant Policies:	Policy 3.1, Policy 3.5, Policy 5.1, Policy 5.2

Quantified Objectives

Quantified objectives estimate the number of units likely to be constructed, rehabilitated, or conserved/preserved by income level during the planning period based on optimal implementation of each program. The quantified objectives do not set a ceiling on development; rather, they set a target goal for the jurisdiction to achieve based on needs, resources, and constraints. Each quantified objective is detailed by income level, as shown in **Table 1M-1.1**.

Table 1M-1.1 Quantified Objective Summary

Program	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
RHNA	19	20	28	36	97	200
New Construction						
Program 6: Affordable Housing Incentives	19	20	28			67
Program 7: Support Funding for Farmworker Housing	1	1	1			3
Program 8: Farmworker Preference in New Affordable Housing	2	2	6			10
Program 9: Extremely Low-Income Households	19	20	28			67
Program 11: Encourage and facilitate Accessory Dwelling Units			2	2		8
Program 15: Objective Design and Development Standards		5	5	5		15
Rehabilitation						
Program 17: Fresno County Housing Assistance Rehabilitation Program (HARP)		2	3			5
Program 18: Fresno County Rental Rehabilitation Program (RRP)		2	3			5
<u>Conservation/Preservation</u>						
Program 19: Code Enforcement		2	3			5
Program 21: Housing Choice Vouchers	5	10	10			25

1. In some cases, quantified objectives overlap and therefore identify multiple strategies to achieve the RHNA.
2. Moderate- and above moderate-income unit capacity is anticipated to be met by market development trends.

Source: City of San Joaquin, February 2023

SECTION 1M-1: ACTION PLAN

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SECTION 1M-2: SITES INVENTORY

Introduction

California law (Government Code Sections 65583 (a)(3)) requires that the Housing Element contain an inventory of land suitable for residential development, including vacant sites that can be developed for housing within the planning period and nonvacant (i.e., underutilized) sites having potential for redevelopment. State law also requires an analysis of the relationship of zoning and public facilities and services to these sites. This section presents an inventory of sites within the City of San Joaquin that are suitable for residential development during the planning period of this Housing Element and includes the following:

- Description of the City’s housing target for the 2023-2031 Housing Element planning period, referred to as the Regional Housing Needs Allocation (RHNA);
- Description of the number of residential units in the pipeline of approved projects;
- An analysis of capacity on vacant and underutilized sites where housing is an allowed use; and
- Information on availability of infrastructure to support development of housing.

Regional Housing Needs Allocation

Table 1M-2.1 shows the RHNA assigned to City of San Joaquin for the 2023-2031 Housing Element. It should be noted that the RHNA projection period is June 30, 2023 – December 31, 2031, which differs slightly from the Housing Element planning period of December 31, 2023 – December 31, 2031. As shown in the table, the City of San Joaquin must plan for a RHNA of 200 units total, which includes 39 very low-, 28 low-, 36 moderate-, and 97 above moderate units.

Table 1M-2.1: Regional Housing Needs Allocation (June 30, 2023 to December 31, 2031)

	Very Low Income (<50% of AMI)	Low Income (50% to 80% of AMI)	Moderate-Income (80% to 120% of AMI)	Above Moderate-Income (>120% of AMI)	Total
Number of Units	39 ¹	28	36	97	200

AMI = Area Median Income

¹ Extremely low-income allocation is equal to 50 percent of very-low income allocation (19 units).

Source: FCOG Sixth Cycle RHNA Final Methodology, July 2022

State law also requires the City to identify the projected need for extremely low-income housing. The City assumes that 50 percent of the very low-income housing need is equal to the extremely low-income housing need. As such, there is a projected need for 19 extremely low-income housing units.

Planned or Approved Residential Projects

The City has two residential development applications that have been approved and are expected to be built during the RHNA projection period (June 30, 2023 - December 31, 2031). **Table 1M-2.2** provides a description of these approved projects in the pipeline and **Figure 1M-2.1** (Sites Inventory Map) shows the locations of these projects within the City. The City of San Joaquin's pipeline projects are expected to provide an additional 139 units in total, including 114 lower-income units, 6 moderate-income units, and 19 above moderate-income units. These two projects are described in more detail below.

Table 1M-2.2: Pipeline Projects, City of San Joaquin, 2022

Site ID	Project	Zoning	Type of Units	Status	Total Units	Total Units By Income					Description
						ELI	VLI	LI	MI	AMI	
P-1	Colorado Court	R-3	100% affordable rental units	Approved on June 21, 2022	114			114			100 percent deed-restricted affordable housing development by Fresno Housing Authority; Phase 1: 51 units Phase 2: 63 units
P-2	Tract 6307	R-1	Single-family subdivision	Approved on June 7, 2021	25				6	19	Single-family subdivision of 25 market-rate single-family homes.
Total All Income Levels					139			114	6	19	

ELI = Extremely Low-income, VLI = Very Low-income, LI = Low-income, AMI = Above Moderate-income

Source: City of San Joaquin, Fresno Housing Authority, 2022

Colorado Court

Colorado Courts is a 114-unit affordable apartment project planned for a 6.3-acre site at the intersection of Colorado Avenue and 5th Street. The project was approved in 2021 and is being developed by the Fresno Housing Authority (FHA) with 100 percent deed-restricted units affordable to lower-income households. Development is planned to occur in two phases, with 56 units being constructed during Phase 1 and 63 units in Phase 2. FHA is currently settling gap financing for Phase 1, which is expected to be built within the next 2-3 years. Phase 2 is planned to follow Phase 1 by a couple of years. FHA has indicated that they anticipate both phases will be completed within the 8-year planning period.

Tract 6307

Tract 6307 is a 25-lot tentative subdivision map, approved by the Planning Commission on June 7, 2021. The map will divide a 4.7-acre R-1 zoned site located at Main Street and Arizona Avenue into 25 lots. The developer intends to construct single-family homes for purchase. As described in more detail below, market rate single-family homes developed as part of a subdivision are conservatively assumed to meet a 25/75 mix of moderate- and above moderate-income housing needs based on an analysis showing that market rate single-family homes in recently built subdivisions are generally affordable to low- and moderate-income households (see Table 1M-2.3 below). City staff is currently reviewing the final map submittal and anticipates that the developer will break ground by 2024 and complete the project within the planning period.

Affordability Analysis of Market Rate Homes

Based on a review of home sale prices for recently built homes in the City of San Joaquin, it was determined that new market-rate single-family homes are generally affordable to moderate-income and some low-income households. **Table 1M-2.3** below presents sales prices for newly constructed single-family homes sold in the City of San Joaquin in 2022. The selling price for a newly built three-bedroom home ranged between \$260,000 and \$270,000. As shown in **Table 1M-2.4**, this is within reach for many households earning less than 100 percent AMI, including three-person low-income households earning 80 percent AMI with three or more people.

Table 1M-2.3: Recent New Home Sales, City of San Joaquin, 2022

Address	Number of Bedrooms	Sales Price	Date of Sale
22036 Punjab Avenue	3	\$260,000	7/8/2022
22034 Punjab Avenue	3	\$260,000	7/8/2022
22032 Punjab Avenue	3	\$270,000	7/20/2022
22030 Punjab Avenue	3	\$260,000	7/8/2022

Source: Zillow.com, 2022

Table 1M-2.4: Fresno County Ability to Pay, Low to Moderate-Income (2022)

Low-Income Households at 80% of 2022 AMI						
Number of Persons	1	2	3	4	5	6
Income Level	\$43,650	\$49,850	\$56,100	\$62,300	\$67,300	\$72,300
Max. Purchase Price ¹	\$213,979	\$232,153	\$261,260	\$290,134	\$313,419	\$336,704
Median-Income Households at 100% of 2022 AMI						
Number of Persons	1	2	3	4	5	6
Income Level	\$56,200	\$64,250	\$72,250	\$80,300	\$86,700	\$93,150
Max. Purchase Price ¹	\$275,501	\$299,215	\$336,471	\$373,960	\$403,765	\$433,803
Moderate-Income Households at 110% of 2022 AMI						
Number of Persons	1	2	3	4	5	6
Income Level	\$67,450	\$77,100	\$86,700	\$96,350	\$104,050	\$117,750
Max. Purchase Price ¹	\$330,650	\$377,956	\$425,016	\$472,322	\$510,068	\$577,228

¹ Assumes 96.5 percent loan at 5.0 percent annual interest rate and 30-year term; assumes taxes, mortgage insurance, and homeowners' insurance account for 21 percent of total monthly payments.

Source: Chapter 2, "Housing Needs Assessment", Table 2-24

Vacant Sites Inventory

The residential land inventory is required "to identify sites that can be developed for housing within the planning period and that are sufficient to provide for the jurisdiction's share of the regional housing need for all income levels" (Government Code Section 65583.2(a)). The phrase "land suitable for residential development" in Government Code Section 65583(a) (3) includes all of the following:

- Vacant sites zoned for residential uses;
- Vacant sites zoned for nonresidential use that allow residential development; and
- Underutilized sites that have zoning that allows residential development and are capable of being developed at a higher density.

This section describes the vacant sites included in the City's Housing Element inventory listed in **Table 2M-2.7** and presented in **Figure 2M-2.1**. Although the City does have underutilized sites that may accommodate residential development in the future, recent agricultural investments in these properties indicate that it is unlikely these sites will turnover to residential uses within the planning period. These underutilized sites are identified as "future housing opportunity sites" and are described in more detail in this section below.

Methodology

The following is a description of the methodology used to estimate housing unit capacity on vacant sites within the City of San Joaquin and to classify sites by income level.

The City conducted a substantive update to the Zoning Ordinance in December 2021 that followed amendments to the General Plan Land Use Element and as of December 2022, has not amended the General Plan Land Use Element to be consistent with the current ordinance. The update included significant changes to residential and commercial zoning, resulting in numerous inconsistencies between land use designations and zoning districts. A General Plan amendment to update the Land Use Element is in progress, and will be completed within the planning period. For the purposes of this site inventory analysis, the Zoning Ordinance is considered the primary mechanism for regulating residential development.

Income Assumptions

Density can be a critical factor in the development of affordable lower-income housing. Higher density development can lower per-unit land cost and facilitate construction in an economy of scale. The following describes the assumptions used to determine the inventoried income categories and the realistic buildout capacity for each site.

Lower-Income Sites

State law (Government Code Section 65583.2(c)(3)) establishes a “default density standard” of 20 units per acre for the City of San Joaquin, which is categorized as a suburban jurisdiction. This is the density that is “deemed appropriate” in State law to accommodate the City’s lower-income RHNA. Sites larger than 0.5 acres and within a zoning district that allows for development at a density of at least 20 units per acre were included in the inventory as meeting the lower-income RHNA, except as described below. The City allows greater densities in the Multi-Family Residential (R-4) zoning district (up to 30 dwelling unit per acre), but there is currently no vacant land zoned R-4. As such, the lower-income RHNA is accommodated within the Multi-Family Residential (R-3) zoning district, which allows up to 20 dwelling units per acre. These sites are shown in Figure 1M-2.1.

Moderate-Income Sites

The sites inventory relies on a combination of sites zoned Main Street Commercial (C-MS) or Single-Family Residential (R-1) to meet the moderate-income RHNA. The C-MS district allows multi-family residential uses when located above ground-floor commercial, and establishes no minimum or maximum residential density. Development intensity is primarily controlled by maximum building height standards that allow up to 35 feet by right, or up to 50 feet with a Conditional Use Permit. Development assumptions for the C-MS inventory sites are discussed in greater detail in “Mixed-Use Sites” below.

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The remaining moderate-income RHNA is accommodated on larger R-1 sites, which will presumably develop as single-family subdivisions. As described above in “Affordability Analysis of Market Rate Homes,” single-family ownership units are within reach for all moderate-income households, and low-income households with 3 or more people. Therefore, it is conservatively assumed that larger R-1 sites will meet a mix of 25/75 moderate-income and above moderate-income housing needs.

Above Moderate-Income Sites

As described above, single-family homes are generally affordable to moderate-income households in the City of San Joaquin, and 75 percent of the realistic residential capacity of R-1-zoned sites larger than an acre is assumed to accommodate the housing needs of above moderate-income households.

Smaller R-1 sites (less than an acre) are also included in the inventory as above moderate-income sites. Although sites larger than a quarter acre could be further divided to accommodate additional units, it is unlikely that a housing developer would seek to maximize density in these cases, as they would not benefit from economies of scale in the project construction costs. Therefore, it is assumed that these sites are more likely to develop as large-lot, custom single-family homes affordable to above-moderate income households.

Realistic Density and Build Out Capacity

The inventory applies a realistic build out density based on the development standards, market trends, and recent development to calculate capacity. As described above, subdivided lots less than an acre in size are assumed to have a realistic capacity of one single-family home per lot.

Table 1M-2.5 shows the buildout density of recently approved residential developments or pipeline projects. As shown in the table, Tract 6307, a single-family subdivision in the R-1 zoning district, was approved at an average 67 percent of the maximum allowable density and Colorado Court, a multifamily development in the R-3 zoning district will be built at an average of 90 percent of the maximum allowable density. Based on the density of these pipeline projects, the inventory uses the following realistic density assumptions to calculate residential density:

- R-1 Zoning District: 5.3 dwelling units per acre
- R-3 Zoning District: 18 dwelling units per acre

Table 1M-2.5: Recent Residential Project Densities

Project Name/Location	Zoning District	Maximum Allowed Density	Site Size (Acres)	Number of Units	Built Density	Percent of Maximum Allowed Density
Colorado Court	R-3	20	6.27	114	18	90%
Tract 6307	R-1	7.9	4.71	25	5.3	67%

Source: City of San Joaquin, Fresno Housing Authority, 2022

Assumptions for Mixed-Use Sites

As described above, vacant sites with mixed-use zoning (C-MS) are assumed to have capacity for housing development affordable to moderate income households. The C-MS zone allows multi-family residential development when located above ground floor commercial uses and does establish a minimum or maximum density requirement.

There is one vacant site in the City's Vacant Sites Inventory (identified as Site 4 on Figure 1M-2.1)) with C-MS zoning. This site is comprised of two adjacent vacant parcels located on South Main Street. It is assumed that future development of this site will include a lot consolidation because the northwestern parcel is only 0.09 acres in area, too small to develop independently. In total, Site 4 is approximately 0.60 acres.

In the absence of a minimum density standard, realistic density on C-MS sites is approximated by applying some basic project assumptions and the City's development standards (e.g., setbacks, maximum height, parking requirements) to the inventory site. Based on a maximum height of 35 feet in the C-MS zone, a mixed-use project could accommodate two stories of multi-family residential units above ground floor commercial uses within this limit. The C-MS has no minimum setbacks, but instead a 10-foot maximum front setback. It is conservatively assumed that this hypothetical development could achieve 40 percent lot coverage with sufficient space for minimum required parking. Under these assumptions, including an average unit size of 1,000 square feet, hypothetical development of this site can accommodate 21 residential units. This equates to a project density of 34 dwelling units per acre. [This density assumes the ground floor is commercial and the two upper stories are residential. While the achievable density exceeds the default density standard of 20 units per acre to be considered a lower-income site, the site is included in the moderate-income inventory because of the challenges and added costs for building affordable housing with ground floor retail. Because the C-MS zone is new and there have not been any recent examples of development in the zone, the sites inventory uses a conservative assumption of 50 percent of the feasible development potential \(i.e., 11 moderate-income units\).](#)

Site Size

Per state law, sites smaller than half an acre or larger than 10 acres are not considered adequate to accommodate the lower-income housing need unless it can be demonstrated that sites of equivalent size were successfully developed during the prior planning period or other evidence is provided that the site can be developed as lower-income housing. All lower-income sites in the City's vacant sites inventory are larger than half an acre and less than 10 acres.

Sites Identified in Previous Housing Elements

Per statute (Government Code Section 65583.2(c)), a non-vacant site identified in the previous planning period and a vacant site that has been included in two or more previous consecutive planning periods cannot be used to accommodate the lower-income RHNA unless the site is subject to a policy in the housing element allowing residential development by right for housing developments in which at least 20 percent of the units are affordable to lower-income households. Although several sites included in the inventory have been included in the previous housing element planning periods, these sites are identified in the Sixth Cycle Housing Element to accommodate only moderate- and above moderate-income housing needs. Therefore, the by-right requirement does not apply to any sites in the lower-income sites inventory.

Future Opportunity Sites

State law allows jurisdictions to rely on non-vacant, or underutilized, sites to accommodate the RHNA. However, non-vacant sites can present challenges for residential redevelopment and must therefore be analyzed closely to determine suitability. Jurisdictions must consider the extent to which existing uses may constitute an impediment to additional residential development, past experiences converting existing uses to higher density residential development, lease or contract requirements limiting residential redevelopment, development trends, market conditions, and regulatory or other incentives.

The City has identified eight nonvacant sites as future opportunity sites (see **Table 1M-2.6** and **Figure 1M-2.1**), six of which are zoned for Single-Family Residential (R-1) and two are zoned for Multi-Family Residential (R-3). All 8 sites have newly-planted (2021) orchards, and therefore are not likely to turnover as higher density residential development in the near future. These sites are all fairly large (larger than 2 acres) and may be used to accommodate the City of San Joaquin’s RHNA in the future, as market conditions shift and housing demand within the City increases. However, these sites are not currently included in the Sixth Cycle Housing Element inventory.

Table 1M-2.6: Future Opportunity Sites

Site ID	APN	Size (gross acres)	Land Use Designation	Zoning	Existing Use	Max. Density (per acre)
F-1	03305041S	2.64	Public Facility	R-3	Agriculture	20
F-2	03305041S	6.67	Public Facility	R-3	Agriculture	20
F-3	03305041S	10.80	Low Density Residential	R-1	Agriculture	7.9
F-4	03305041S	11.16	Low Density Residential	R-1	Agriculture	7.9
F-5	03305041S	11.60	Low Density Residential	R-1	Agriculture	7.9
F-6	03305041S	11.31	Low Density Residential	R-1	Agriculture	7.9

Site ID	APN	Size (gross acres)	Land Use Designation	Zoning	Existing Use	Max. Density (per acre)
F-7	03305041S	3.52	Community Commercial	R-1	Agriculture	7.9
F-8	03305041S	4.21	Medium Density Residential	R-1	Agriculture	7.9
F-9	03304092S	54.87	Medium Density Residential	R-1	Agriculture	7.9

Source: City of San Joaquin, 2023

Infrastructure Availability

The City of San Joaquin provides water and sewer services for the City. The system has a maximum day demand of 979 gallons per minute (gpm) and a peak hour demand of 1,713 gpm. The City has three active wells; Well 3 (1,200 gpm), Well 4 (1,300 gpm), and Well 5 (1,150 gpm), with a combined 3,650 gpm production. The City placed Well 4 back online in 2017, which allows the City to meet current demands, including the fire flow requirement and peak hour. However, there is no remaining capacity in the water system to meet future demands. Well 6 is a new well that is currently being drilled and will be completed soon. With the inclusion of this new well, the City will be able to meet future demands and the RHNA.

The City is also experiencing deteriorating water quality. The City has been granted funds through the State Revolving Fund (SRF) to install two water treatment plants, an additional pressure pump station, water valves, and fire hydrants. These improvements are planned to start by the end of 2023, with completion by early 2025. The water treatment plants are designed to facilitate the removal of Iron and Manganese from the source water before it goes out for distribution.

The City’s wastewater treatment plant (WWTP) has a capacity of 0.5 MGD. Current flows into the plant are about 0.25 MGD or half its capacity. Based on a 350 GPD per dwelling unit, the remaining capacity at the plant is approximately 714 dwelling units. In 2019, the City completed maintenance and replacement of more than 30 percent of the sewer main lines, as well as relining of an additional 35 percent of the system. WWTP exceeds all flow and permit discharge requirements [and has sufficient capacity to accommodate the RHNA with current capacity at 0.5 million gallons per day \(MGD\) and future full design capacity of 1.2 MGD.](#)

Environmental Constraints

All parcels that met the criteria above were reviewed by City staff to confirm environmental constraints, and other possible constraints to development feasibility, [including flood risk, wildfire risk, airport safety zones, Williamson Act contracts, conservation easements, contamination, parcel shape, and configuration.](#) There are no known environmental [or site](#) constraints that would limit development of any of the sites in the inventory.

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Table 1M-2.7: Vacant Sites Inventory

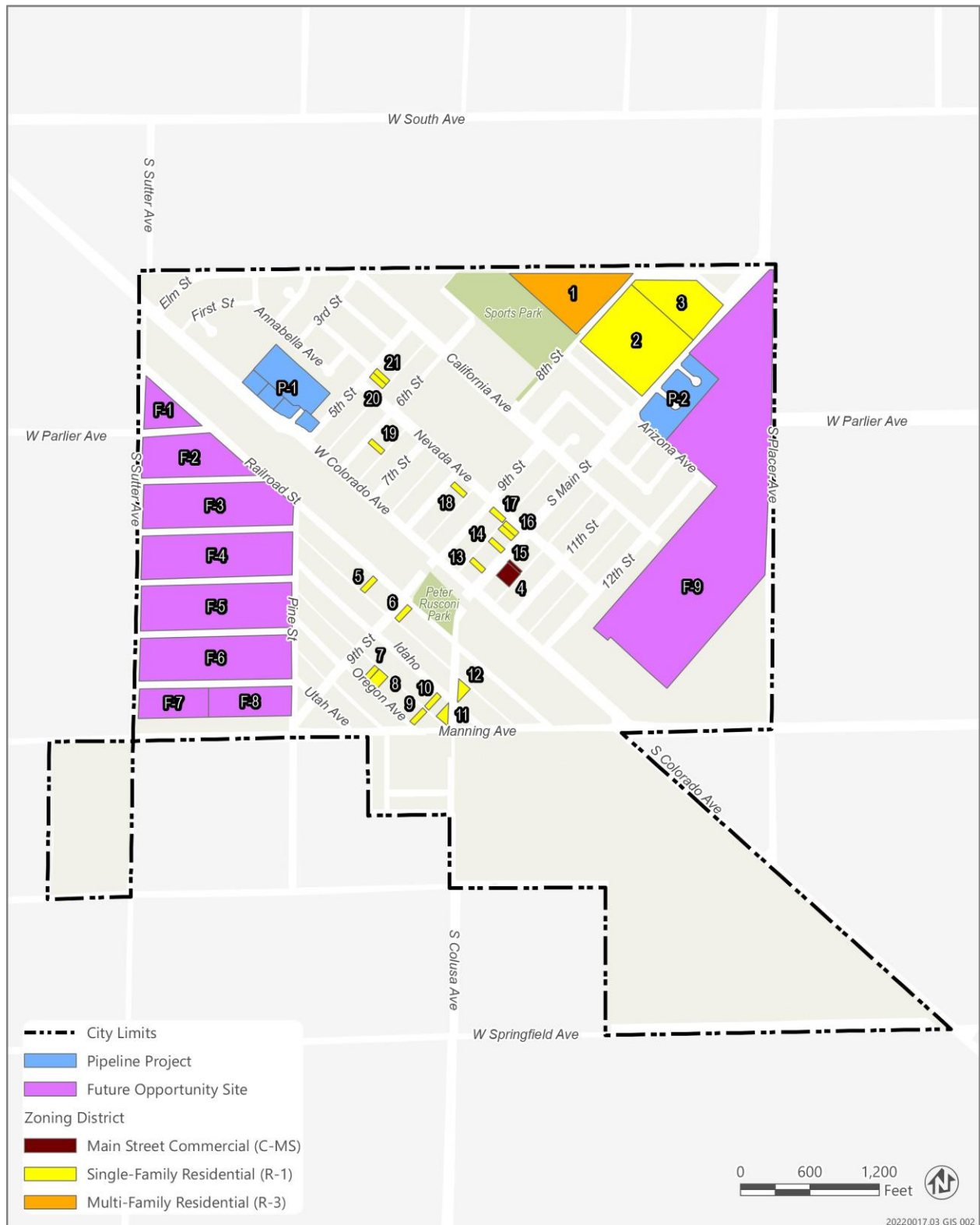
Site ID	APN	Size (acres)	Land Use Designation	Zoning	Existing Use	Max Density (per acre)	Assumed Density (per acre)	Estimated Units by Income Level			Total Units	Infrastructure Available
								LI	MI	AMI		
1	03304094S	6.44	Medium Density Residential	R-3	Vacant	20	18	116			116	Planned, developer to extend
2	03326015S	10.89	Low Density Residential	R-1	Vacant	7.9	5.3		14	43	58	Planned, developer to extend
3	03304095S	5.03	Low Density Residential	R-1	Vacant	7.9	5.3		7	20	27	Planned, developer to extend
4	03310106T, 03310107	0.60	Central Business District	C-MS	Vacant	N/A			11 22	4	114	Yes
5	03311107	0.19	Low Density Residential	R-1	Vacant	7.9	5.3			1	1	Yes
6	03313101	0.18	Low Density Residential	R-1	Vacant	7.9	5.3			1	1	Yes
7	03313222	0.18	Low Density Residential	R-1	Vacant	7.9	5.3			1	1	Yes
8	03313221	0.36	Low Density Residential	R-1	Vacant	7.9	5.3			1	1	Yes
9	03313234	0.19	Low Density Residential	R-1	Vacant	7.9	5.3			1	1	Yes
10	03313213	0.18	Low Density Residential	R-1	Vacant	7.9	5.3			1	1	Yes
11	03313230S	0.24	Low Density Residential	R-1	Vacant	7.9	5.3			1	1	Yes

Site ID	APN	Size (acres)	Land Use Designation	Zoning	Existing Use	Max Density (per acre)	Assumed Density (per acre)	Estimated Units by Income Level			Total Units	Infrastructure Available
								LI	MI	AMI		
12	03314211S	0.26	Low Density Residential	R-1	Vacant	7.9	5.3			1	1	Yes
13	03309333	0.16	Central Business District	R-1	Vacant	7.9	5.3			1	1	Yes
14	03309315T	0.17	Central Business District	R-1	Vacant	7.9	5.3			1	1	Yes
15	03309312	0.17	Central Business District	R-1	Vacant	7.9	5.3			1	1	Yes
16	03309311	0.17	Central Business District	R-1	Vacant	7.9				1	1	Yes
17	03309310	0.17	High Density Residential	R-1	Vacant	7.9	5.3			1	1	Yes
18	03309122	0.17	Low Density Residential	R-1	Vacant	7.9	5.3			1	1	Yes
19	03308103S	0.16	Low Density Residential	R-1	Vacant	7.9	5.3			1	1	Yes
20	09907228S	0.17	Low Density Residential	R-1	Vacant	7.9	5.3			1	1	Yes
21	03307202S	0.17	Low Density Residential	R-1	Vacant	7.9	5.3			1	1	Yes

Source: City of San Joaquin, [November June 2023](#)

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Figure 1M-2.1 Sites Inventory Map, City of San Joaquin



Source: City of San Joaquin and Ascent, June 2023

RHNA Summary

Table 1M-2.8 provides a summary of the City of San Joaquin’s ability to meet the 2023-2031 RHNA. The total RHNA for the 2023-2031 RHNA is 200 units, including 67 lower-income units, 36 moderate-income units, and 97 above moderate-income units. Based on the housing units in approved projects and capacity on vacant sites, the City has a surplus of 163 lower-income units, **243** moderate-income units, and 2 above moderate-income units.

Table 1M-2.8: RHNA Summary, City of San Joaquin, January 2023

Project	Units by Income Level				Total Units
	VLI	LI	MI	AMI	
2023-2031 RHNA (Table 1M-2.1)	39	28	36	97	200
Approved Projects (Table 1M-2.2)	114		6	19	139
Capacity on Vacant Sites (Table 1M-2.7)	116		3243	79	227238
Surplus	+163		+243	+1	+166177

RHNA = Regional Housing Needs Assessment, VLI = Very Low-income, LI = Lower-income, MI = Moderate-income, AMI = Above Moderate-Income

Source: City of San Joaquin and Ascent, [NovemberJune](#) 2023

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SECTION 1M-3: LOCAL ASSESSMENT OF FAIR HOUSING

Introduction

Government Code Chapter 15 Section 8899.50, signed into law in 2018 under Assembly Bill (AB) 686, requires all public agencies in California to “administer its programs and activities relating to housing and community development in a manner to affirmatively further fair housing, and take no action that is materially inconsistent with its obligation to affirmatively further fair housing.”

This means cities and counties are required to take deliberate actions to address disparities in housing needs, access to opportunity, and settlement patterns for protected populations. Consistent with Government Code Section 65583, housing elements are required to address the following components:

- **Inclusive and Equitable Outreach:** Local jurisdictions must make a diligent effort to equitably include all community stakeholders in the housing element participation process.
- **Assessment of Fair Housing:** All housing elements must include an assessment of integration and segregation patterns and trends, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs, including displacement risk.
- **Analysis of Sites Inventory:** Local jurisdictions must evaluate and address how particular sites available for housing development will meet the needs of households at all income levels. The housing element must analyze and conclude whether the identified sites improve or exacerbate conditions for fair housing.
- **Identification of Contributing Factors:** Based on findings from the previous steps, housing elements must identify, evaluate, and prioritize the contributing factors related to fair housing issues.
- **Policies and Actions to Affirmatively Further Fair Housing:** Local jurisdictions must adopt fair housing goals and actions that are significant, meaningful, and sufficient to overcome identified patterns of segregation and affirmatively further fair housing (AFFH). The housing element should include metrics and milestones for evaluating progress and fair housing results.

Outreach

As part of the Multi-Jurisdictional Housing Element update process, the City hosted and participated in a variety of outreach efforts locally and throughout the county. The purpose of outreach was to solicit feedback from local stakeholders and members of the community to inform the assessment of housing need and program development. This Assessment of Fair Housing includes a summary of local outreach activities. A full summary of outreach efforts can be found in Chapter 1, Introduction.

Community Workshop

On August 10, 2022, the City of San Joaquin and Golden Plains Unified School District (GUSD) hosted a community event, the National Night Out Back to School Barbecue. The City notified the community of this event through flyers distributed in English and Spanish throughout the FCOG listserv of regional stakeholders and community-based organizations (CBOs) and through the Fresno Housing Authority. GUSD and California Coalition for Rural Housing (CCRH) promoted the event on social media pages and through community partners. GUSD also mailed out flyers in English and Spanish to families in the community.

CCRH staff supported City staff in outreach and promotion of the event, as well as ran a booth at the event to share information with residents on future events and workshops and how to provide input on the Housing Element update process. Residents were able to sign up for future updates on the housing element via a sign-in sheet provided at the booth.

Study Session

A joint study session was held with the Planning Commission and City Council at a special meeting on October 4, 2022, to discuss the Housing Element Update process. The study session was open to the public and held in person, with a livestream option to reach members of the public who could not attend in person. Commentary was limited and no public comment related to fair housing was received at the meeting; instead, commissioners and council members expressed the City's need for additional housing.

Consultations

During the Housing Element update process, staff reached out to stakeholder organizations to offer the opportunity for each to provide one-on-one input on housing needs and programs in the City of San Joaquin. Responses were received from GUSD and BIA. A representative from GUSD was interviewed on November 1, 2022 and a BIA representative was interviewed on November 22, 2022.

Stakeholders expressed a need for additional affordable housing in the city. Although homes in the city are relatively affordable, the city's housing supply is limited and there has been very little development activity in the city. Stakeholders identified the city's distance from the state highways and urban centers as the most significant constraint of the city's growth and its ability to attract investment. Many people who work in the city live outside city limits because there is not enough housing, and families within the school district have had to relocate in order to find housing. Although the City of San Joaquin has a need for additional supply, there is not sufficient demand to attract investment from market-rate housing developers.

Stakeholders also expressed a need for significant infrastructure improvements to serve existing residential areas of the City. Many residents lack internet access and have trouble accessing email or participating in remote education. Stakeholders also expressed concern about substandard housing, as many residents cannot afford to keep up with maintenance and repair costs. Stakeholders recommended expanding outreach and education efforts to help residents access existing programs and services for home rehabilitation.

Assessment of Fair Housing Issues

This section serves as an assessment of fair housing practices in the City of San Joaquin and has been prepared pursuant to Government Code Section 65583 (c)(10). It examines existing conditions and demographic patterns including settlement patterns of protected populations, areas of high and low opportunities, and disproportionate housing needs in the city. The analysis is primarily based on data from the U.S. Census American Community Survey (ACS), the HCD AFFH tool, and data reported in Chapters 2 and 4 of the Multi-Jurisdictional Housing Element.

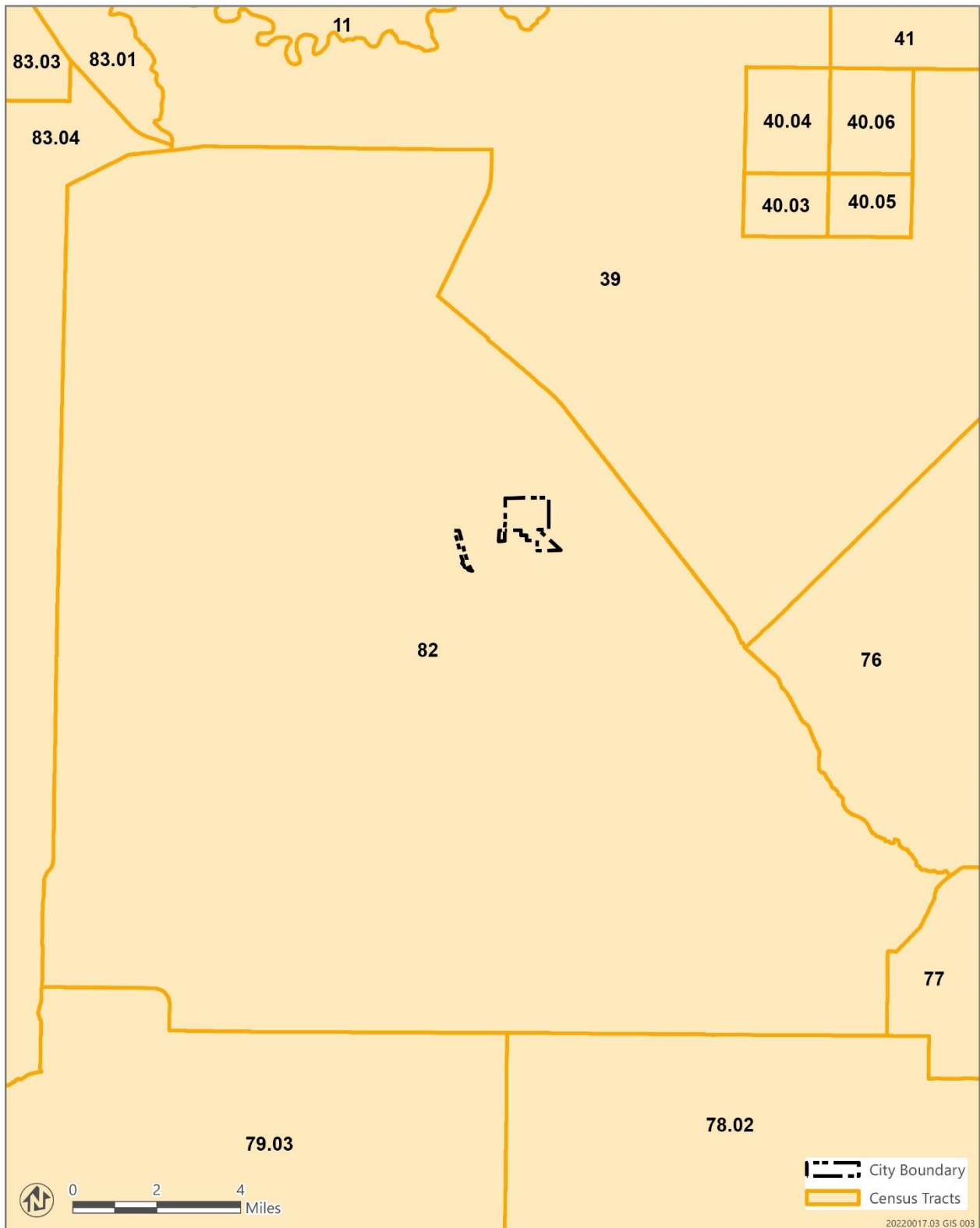
This section is organized by fair housing topics. Strategies to address the identified issues are included throughout the section. This section also includes an analysis of the Housing Element's sites inventory as compared with fair housing factors. Through discussions with housing service providers, fair housing advocates, and this assessment of fair housing issues, the City identified factors that contribute to fair housing issues. These contributing factors are included in **Table 1M-3.18**, Factors that Contribute to Fair Housing Issues with associated actions to meaningfully affirmatively further fair housing related to these factors. Programs to affirmatively further fair housing are included in **Section 1M-1, Action Plan**.

Note on Boundaries and Data Available

For a small city like San Joaquin, distilling demographic information at a local level can be difficult. As shown in **Figure 1M-3.1** and **Figure 1M-3.2**, census tract and block group boundaries extend far beyond the city limits. When local data specific to the City of San Joaquin is not available, data covering the whole census tract has been used as it is the next best available alternative. As an example, Census tract information is used in cases where map data or analytical estimates are used from the HCD AFFH Data and Mapping Tool. It is also worth noting that with a population of approximately 4,000, the sample size in the city is small, increasing the overall level of sampling error reported when estimates are made.

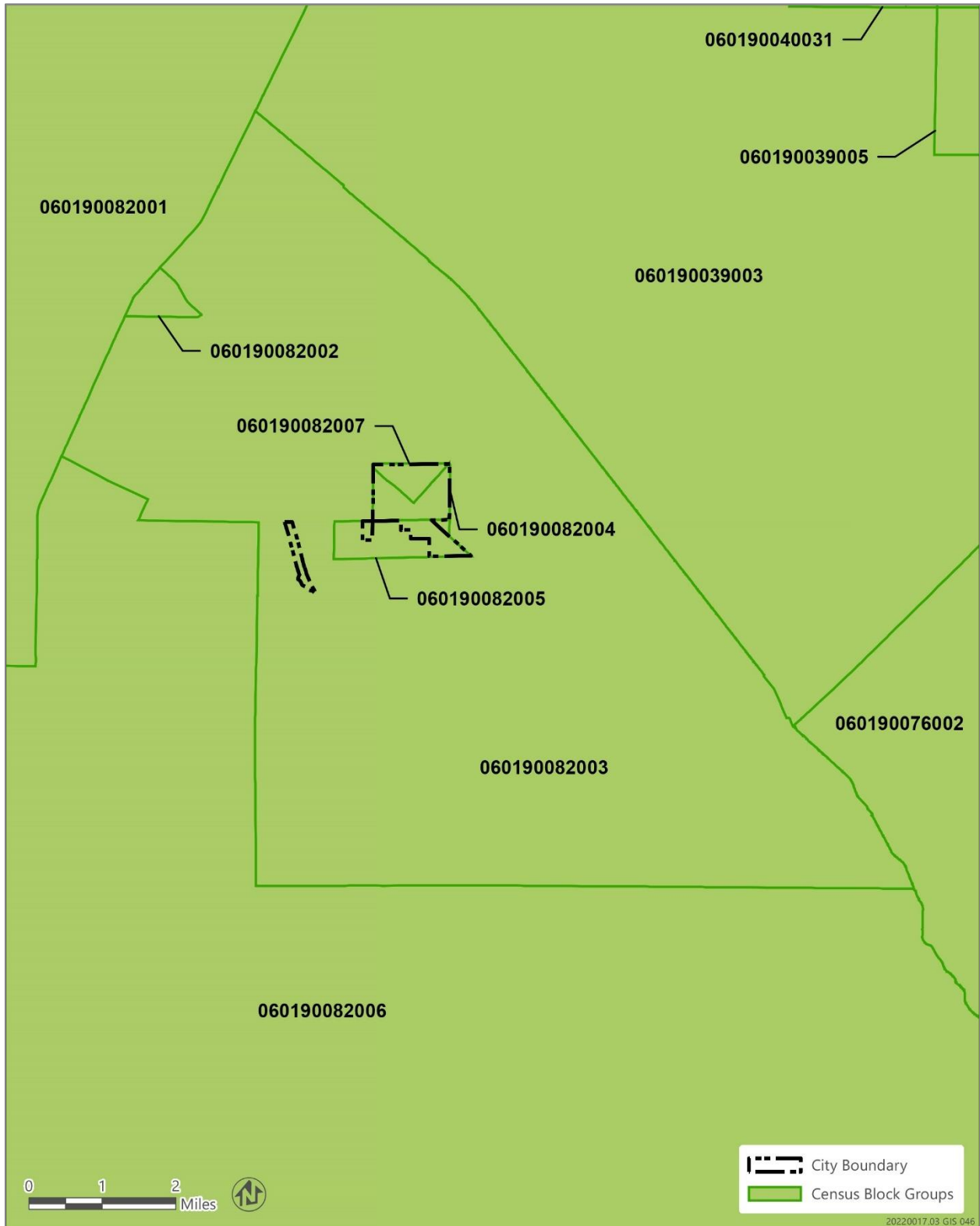
For these reasons, this fair housing assessment primarily uses Census data to place fair housing issues in the City of San Joaquin into a regional context by drawing comparisons to other jurisdictions in Fresno County. When available, local knowledge and data is incorporated to augment the analysis and provide insight into local trends and dynamics within the city.

Figure 1M-3.1: City of San Joaquin Census Tracts



Source: Ascent, 2023

Figure 1M-3.2: City of San Joaquin Block Groups



Source: Ascent, 2023

Patterns of Integration and Segregation

Segregation is the separation of different demographic groups into different geographic locations or communities, meaning that groups are unevenly distributed across geographic space. The data presented in this section describing segregation in the City of San Joaquin is primarily U.S. Census data which is used to augment the data and analysis reported for Fresno County in the Regional Fair Housing Assessment (Chapter 4). Often an assessment of segregation in a community relies on two lenses: neighborhood-level segregation within a local jurisdiction and city or county level segregation between jurisdictions within the region:

- Neighborhood level segregation (within a jurisdiction): Segregation of race and income groups can occur from neighborhood to neighborhood within a city. For example, if a local jurisdiction has a population that is 20 percent Hispanic/Latino, but some neighborhoods are 80 percent Hispanic/Latino while others have nearly no Hispanic/Latino residents, that jurisdiction would have segregated neighborhoods.
- City level segregation (between jurisdictions in a region): Race and income divides also occur between jurisdictions in a region. A region could be very diverse with equal numbers of White, Asian, Black, and Hispanic/Latino residents, but the region could also be highly segregated with each city comprised solely of one racial group.

As discussed above, there are significant limitations to using demographic data to extrapolate local patterns for rural jurisdictions like the City of San Joaquin where there is both a very small population (less than 4,000) and geographic area. As such, this report focuses primarily on city-level segregation and draws comparisons between residents of the City of San Joaquin, other Fresno County jurisdictions, and the County as a whole.

Racial and Ethnic Characteristics

As described in Chapter 2, Hispanic/Latino residents make up a majority of residents in most jurisdictions (of any race) in Fresno County. Similarly, the City of San Joaquin's largest demographic group is Hispanic/Latino, comprising 97.5 percent of the City's population (see **Table 1M-3.1**). This is among the largest proportions of Hispanic/Latino residents among Fresno County jurisdictions, and significantly higher than the countywide average (Hispanic/Latino residents comprise 54 percent of the countywide population).

According to the U.S. Census, the Hispanic/Latino population in the City of San Joaquin has grown approximately 30 percent since the 2000 Census, from 3,008 residents in 2000 to 3,925 residents in 2020. Over the same time period, the data shows that the city's population of Black or African American residents increased while the populations of all other racial and ethnic groups declined in numbers. In 2020, the Census data estimates that there were no residents who identified as Asian, Native Hawaiian/Pacific Islander, or American Indian/Alaska Native in the city. However, as noted above, there is a significant margin of error in these Census estimates due to the city's small population size. Overall, the city's racial/ethnic distribution is more consistent with other small rural jurisdictions such as Huron, Mendota, and Parlier than larger, urbanized jurisdictions which tend to reflect the countywide distribution more closely.

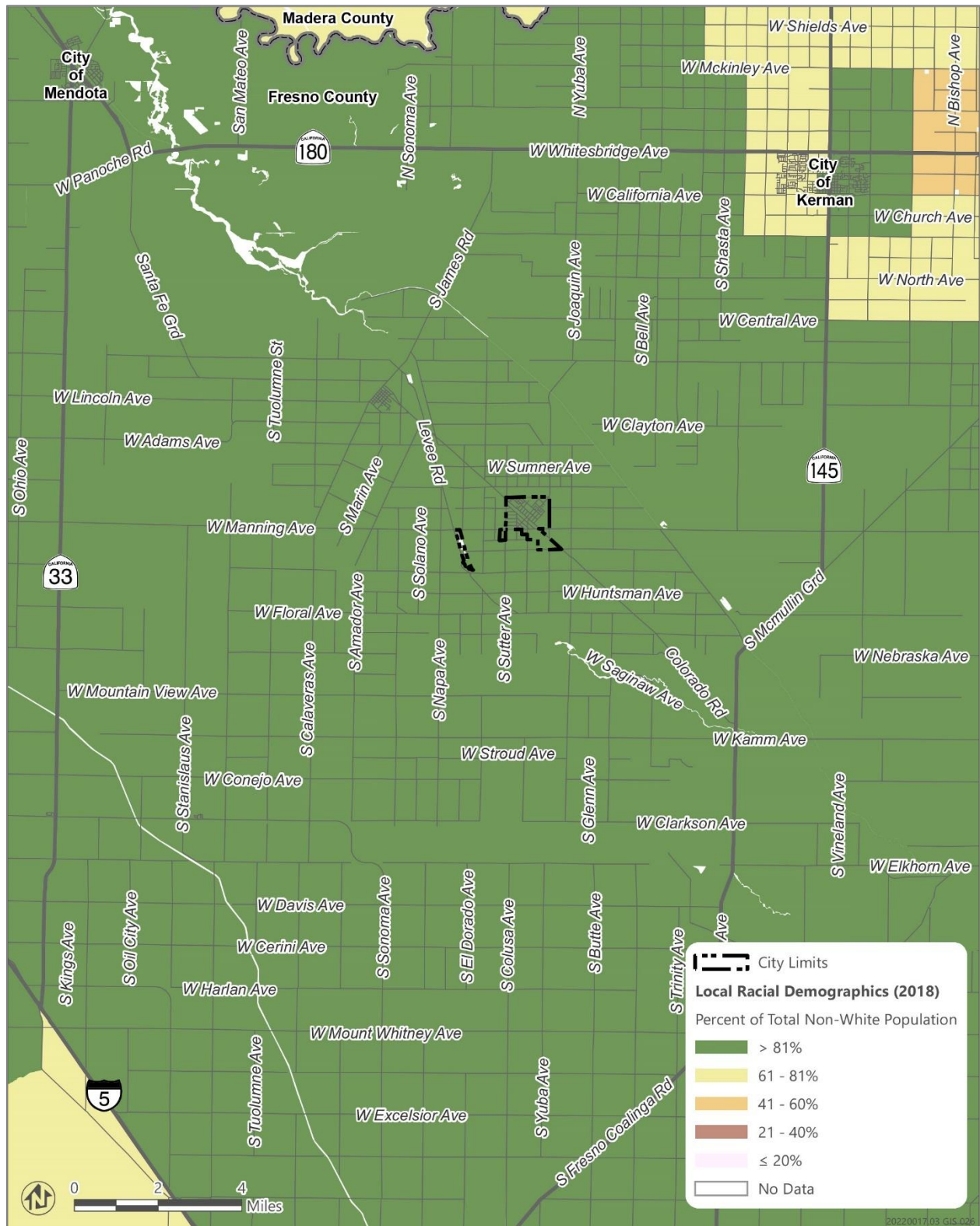
Table 1M-3.1: Population by Race and Hispanic Origin, City of San Joaquin, 2000-2020

	2000		2010		2020	
	Number of People	Percent	Number of People	Percent	Number of People	Percent
White, non-Hispanic	116	3.5%	111	2.8%	60	1.5%
Black or African American, non-Hispanic	1	0.0%	2	0.0%	40	1.0%
American Indian and Alaska Native	7	0.0%	10	0.2%	0	0.0%
Asian	118	0.2%	37	0.9%	0	0.0%
Native Hawaiian and Other Pacific Islander	0	3.6%	0	0.0%	0	0.0%
Some Other Race	6	0.2%	1	0.0%	0	0.0%
Two or More Races	14	0.4%	15	0.4%	0	0.0%
Hispanic or Latino	3008	92.0%	3825	95.6%	3925	97.5%
Total	3,270		4,001		4,025	

Source: U.S. Census Bureau, ACS16-20 and ACS05-10 (5-year Estimates), Table B03002. U.S. Census Bureau, 2000 Decennial Census Table H007.

Figure 1M-3.3 displays non-White population by census tract in the City of San Joaquin and the surrounding area. The city's population is predominantly non-White (more than 81 percent) by a significant margin. This is consistent with unincorporated areas outside of city limits.

Figure 1M-3.3: Local Racial Demographics



Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on 2015-2019 American Community Survey data

Income Distribution

According to 2016-2020 ACS data presented in Figure 1M-3.2, the City of San Joaquin has a low median household income (\$37,225) relative to Fresno County and statewide household incomes (\$57,109 and \$78,672, respectively). Most households in the city are low-income households (67.8 percent of all households). The city also has one of the highest proportions of extremely low income households among Fresno County jurisdictions, with 30 percent of all households reporting incomes less than 30 percent of the Area Median Income (AMI). Household incomes in the city are generally consistent with the surrounding unincorporated area and neighboring town of Kerman (see **Figure 1M-3.4**), reflecting regional trends of lower household incomes in rural areas where the employment base is dominated by agricultural and manufacturing industries.

The city's low median household income and overrepresentation of low-income households correspond with high rates of poverty. Citywide poverty rates have generally decreased over time, declining from 39.6 percent in 2010 to 30.3 percent in 2020 (see **Table 1M-3.2**). Although households in the City of San Joaquin still experience poverty at higher rates than households countywide (30.3 percent compared to 16.7 percent), the citywide poverty rate is fairly consistent with the surrounding unincorporated area (see **Figure 1M-3.5**).

Table 1M-3.2: Rates of Poverty, City of San Joaquin, 2010-2020

	2010	2015	2020
Households Below Poverty Level	328	483	257
Percent of All Households in Poverty	39.6%	55.8%	30.3%
Total Households	829	866	848

Source: U.S. Census Bureau, ACS 2016-2020 (5-Year Estimates), Table 17019

Not all racial and ethnic groups in the city had the same likelihood of experiencing poverty. **Table 1M-3.3** shows the poverty status of the population by race and ethnicity. The data shows that residents who identified as Hispanic or Latino experience the same rate of poverty both city- and countywide (25.6 percent). Black or African American residents had disproportionately high poverty rates (100 percent in the City of San Joaquin compared to 30.7 percent in Fresno County). Non-Hispanic White residents had the lowest poverty rates at 18.3 percent, but higher than Fresno County (11.5 percent). These patterns generally represent similar trends in the county and across the state in which people of color experience poverty at higher rates.

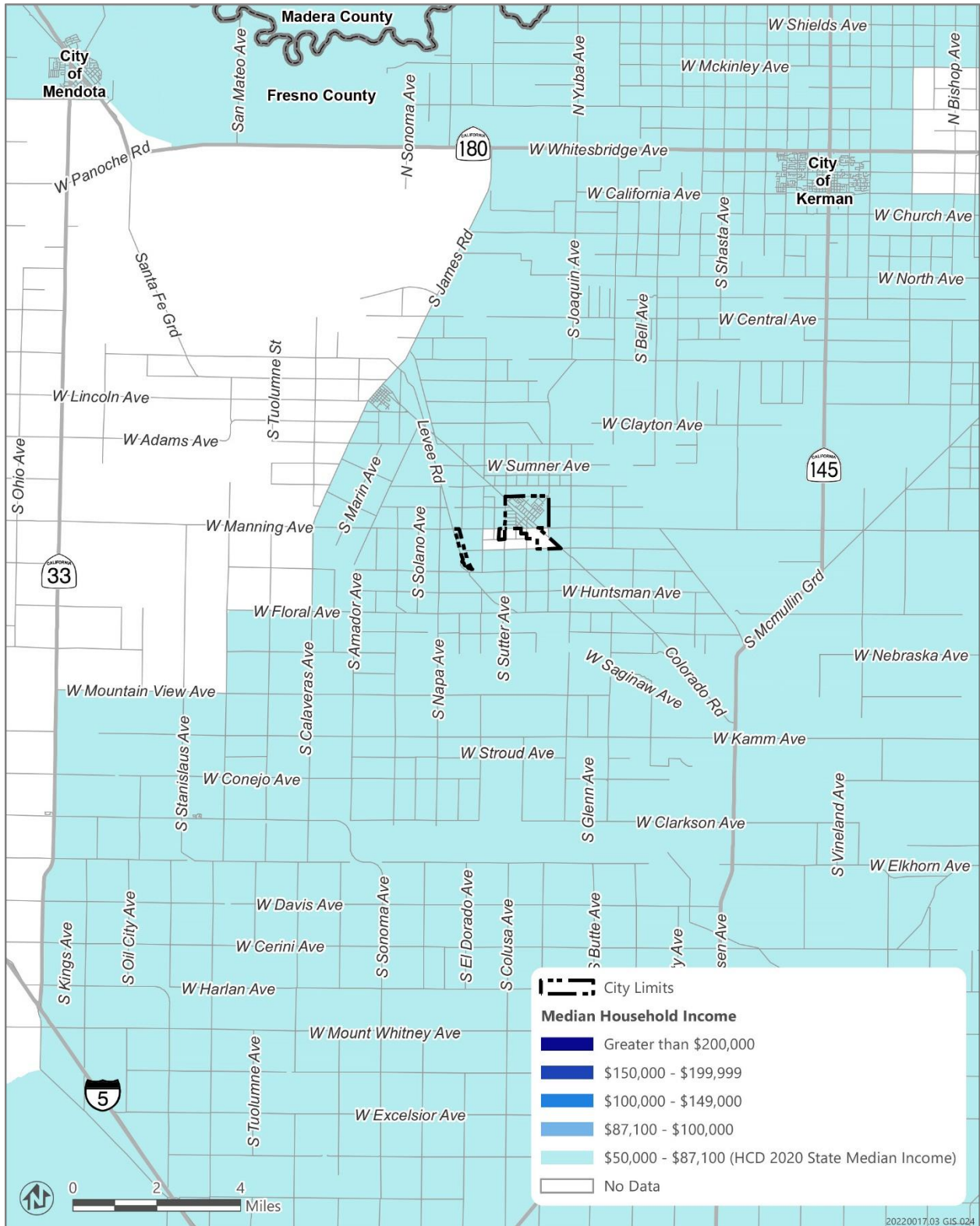
SECTION 1M-3: LOCAL ASSESSMENT OF FAIR HOUSING

Table 1M-3.3: Poverty Rates by Race and Ethnicity, City of San Joaquin, 2022

	City of San Joaquin		Fresno County	
	Number of Households	%	Number of Households	%
White Alone Non-Hispanic	11	4.3%	6,083	4.3%
Black Or African American Alone	13	5.1%	2,677	5.1%
American Indian And Alaska Native Alone	0	0.0%	464	0.0%
Asian Alone	0	0.0%	3,212	0.0%
Native Hawaiian And Other Pacific Islander Alone	0	0.0%	106	0.0%
Some Other Race Alone	91	35.4%	7,544	35.4%
Two Or More Races	35	13.6%	1,847	13.6%
Hispanic Or Latino of Any Race	233	90.7%	24,799	90.7%
Households in Poverty	257		37,430	

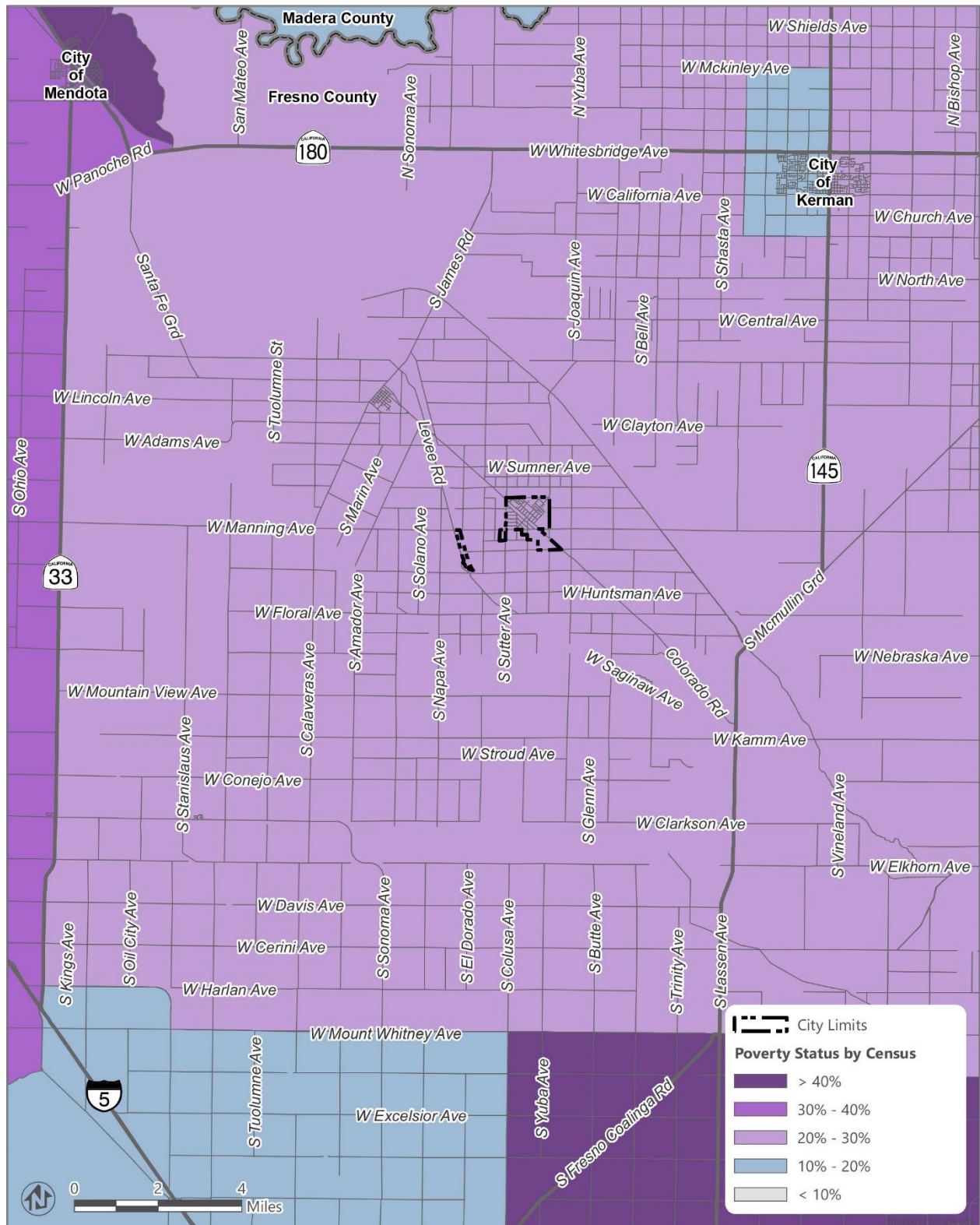
Source: U.S. Census Bureau, ACS 2016-2020 (5-Year Estimates), Table B17010A

Figure 1M-3.4: Median Household Income By Block Group



Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on 2015-2019 American Community Survey data

Figure 1M-3.5: Local Poverty Rates



Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on 2015-2019 American Community Survey data

Familial Status

The Fair Housing Act (FHA) bans discrimination based on certain protected classes, including "familial status," which refers to the presence of at least one child under 18 years old. Under the FHA, familial status discrimination occurs when a landlord, property manager, real estate agent, or property owner treats someone differently because they have a family with one or more individuals who are under 18 years of age. All families with children are protected by the FHA against familial status discrimination, including single-parent households and same-sex couples with children.

Rules that unreasonably restrict children or limit the ability of children to use their housing or the common facilities at the property may violate the FHA. Moreover, enforcing certain rules only against families with children may also violate the FHA. The following are examples of the types of conduct that may violate the FHA:

- Refusing to rent, sell, or negotiate with a family because the family has one or more children under 18 years of age.
- Advertising a preference for households without children or otherwise discouraging such families.
- Telling an individual with children no unit is available even though a unit is in fact available.
- Forcing families into housing units that are larger than necessary.
- Designating certain floors or buildings for families with children or encouraging families with children to reside in particular areas.
- Charging additional rent, security deposit, or fees because a household has children under 18 years of age.

This assessment examines the spatial distribution of households by familial status to determine the potential of familial status discrimination in the city. Family households are defined by California law as a household of two or more persons, regardless of relationship status. Similarly to most of Fresno County, most households in the city are family households (approximately 92 percent include more than one person in the households). Households with children account for 59 percent of all households in the City of San Joaquin (see **Table 1M-3.4**).

Similarly to Fresno County as a whole, children in the City of San Joaquin predominantly live in married or cohabiting couple households (76.3 percent of households with children). Approximately 14 percent of San Joaquin households are female-headed, single-parent households. Census data estimated that there were no male-headed single parent households in the city. The incidence of single female-headed households with children is higher in the city than the countywide average of 7.3 percent of households. As discussed in Chapter 4, incorporated cities in Fresno County tend to have higher rates of children living in female-headed households, with highest concentrations in more urbanized areas such as the cities of Fresno and Clovis (between 60 and 80 percent in some census tracts). The incidence of children in single female-headed households in the City of San Joaquin is more consistent with small nearby jurisdictions in Fresno County such as Mendota and Firebaugh.

Table 1M-3.4: Households by Familial Status, 2020

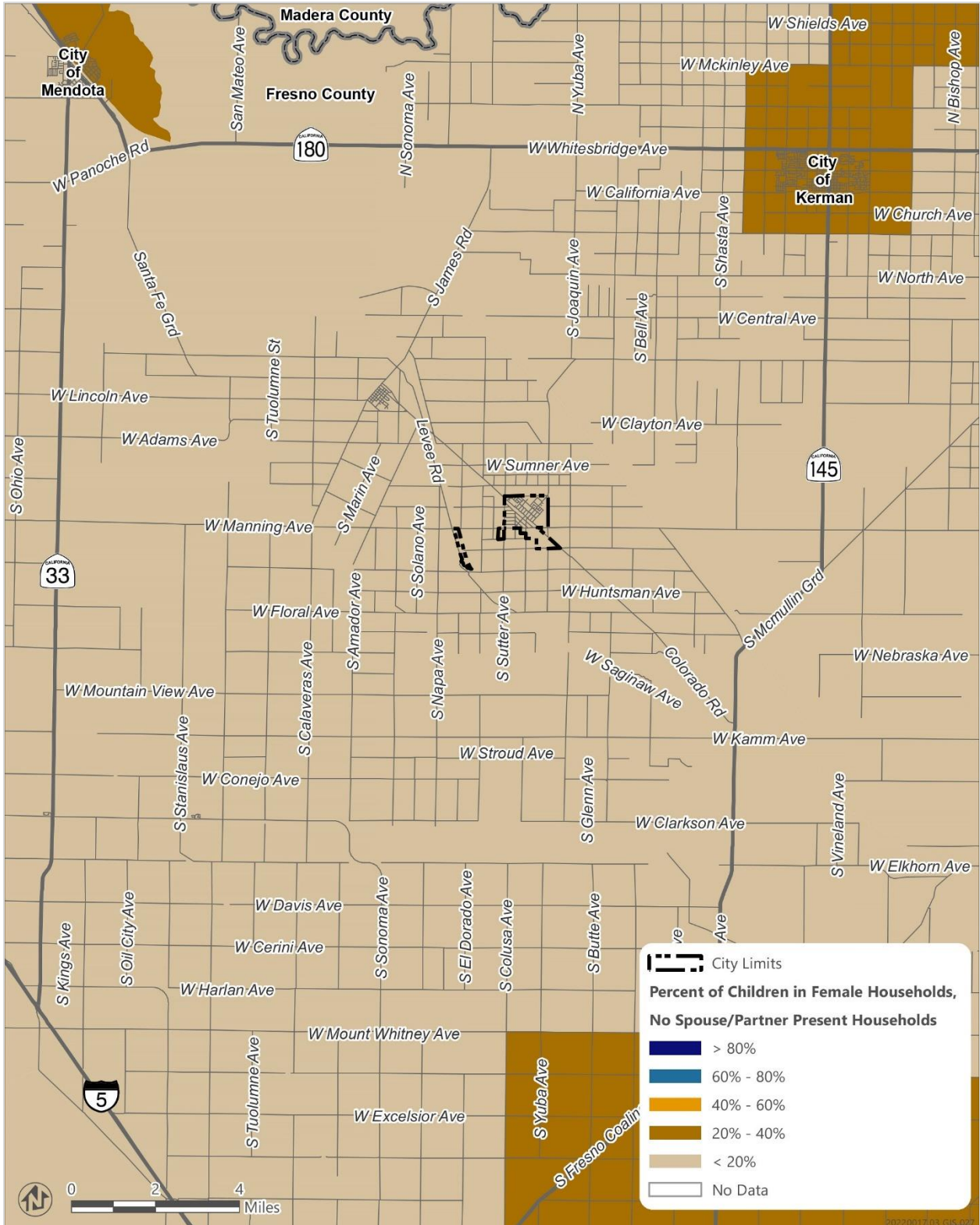
Household Types	City of San Joaquin		Fresno County	
	Count	Percentage	Count	Percentage
Female-Headed Households with Children	129	14.0%	22,501	7.3%
Male-Headed Households with Children	0	0.0%	5,073	1.6%
Married Couple or Cohabiting Couple Households with Children	415	45.2%	82,185	26.5%
Single-Person Households	71	7.7%	68,771	22.2%
Other Households without Children	304	33.1%	131,567	42.4%
Total Households with Children	544	59.2%	109,759	35.4%
Total Households	919		310,097	

Source: U.S. Census Bureau, ACS16-20 (5-year estimates), Table B11012

Figure 1M-3.6 depicts rates of children in female-headed, single-parent households by census tract in the City of San Joaquin. Similarly to other indicators of integration and segregation within the city, given the limitations of Census data in rural jurisdictions, the spatial distribution of familial status data by census tract does not reveal significant geographic patterns within city limits.

Female-headed, single-parent households experience poverty at disproportionately higher rates than two-parent households across Fresno County, as described in the Housing Needs Assessment. The City of San Joaquin mirrors this trend, with more than two-thirds (68.4 percent) of single female-headed households with children experiencing poverty.

Figure 1M-3.6: Percentage of Children in Female-Headed Households, City of San Joaquin



Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on 2015-2019 American Community Survey data

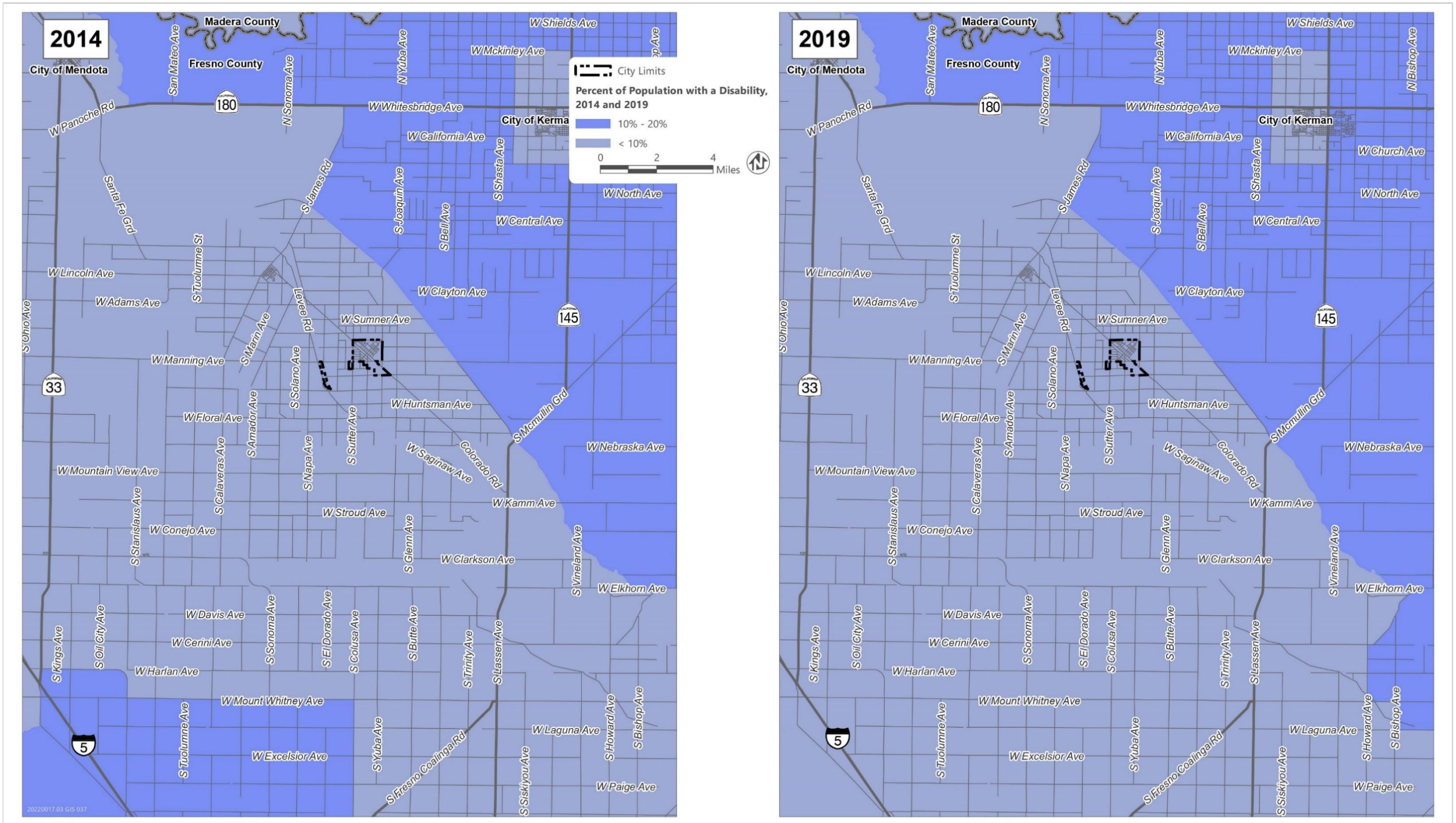
Disability Rates and Services

The U.S. Census Bureau defines disability as having one or more of the following: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty. Persons with disabilities typically have special housing needs due to physical and/or developmental capabilities, fixed or limited incomes, and higher health costs associated with their disabilities. Seniors typically experience disabilities at higher rates. Approximately 3.3 percent of the City of San Joaquin's population lives with one or more types of disabilities, well below both the Fresno County average of 12.9 percent and state average of 10.7 percent. This may be due, in part, to the city's low median age (26.5 years) relative to other cities in Fresno County (see **Table 1M-3.5**) Only 13.4 percent of seniors in the city live with at least one disability.

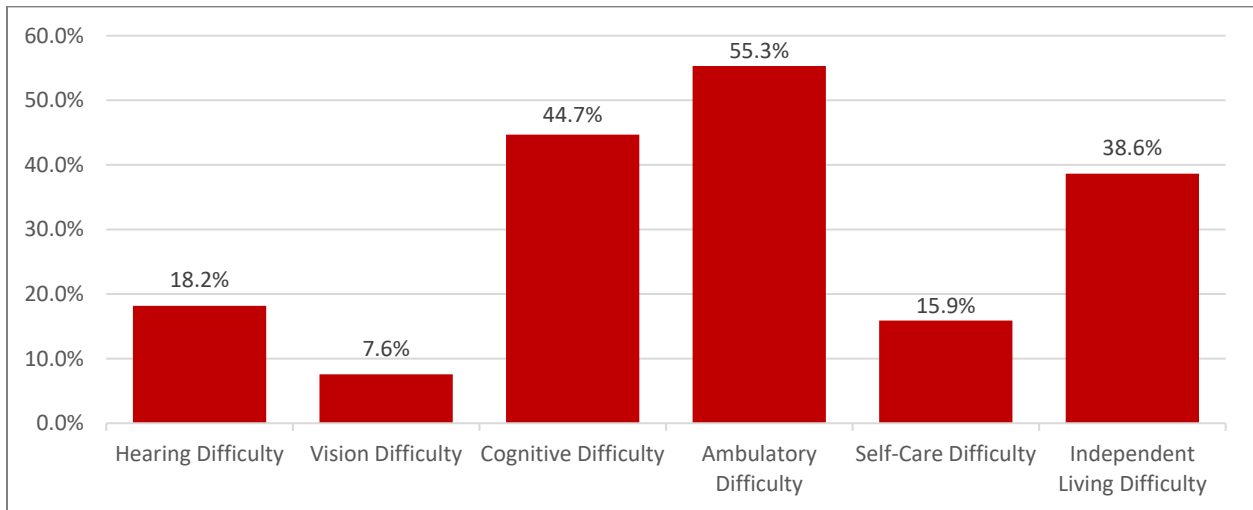
Figure 1M-3.7 compares rates of disability in 2014 and 2019 in the City of San Joaquin. Over time, the proportion of city residents living with disabilities has remained relatively stable with a slight decline (6 percent) between 2014 and 2019. Given the limitations of Census data in rural jurisdictions, the spatial distribution of residents living with disabilities within the city does not reveal significant geographic patterns.

Figure 1M-3.8 presents disabilities by type for the City of San Joaquin's population with disabilities. Ambulatory disabilities were the most prevalent disability in the city as 55.3 percent of residents with a disability identified as having this disability. The next most prevalent disability among city residents is cognitive difficulties at 44.7 percent of the population with disabilities, independent living problems at 38.6 percent, and hearing difficulties at 18.2 percent. Self-care difficulty and vision difficulties were represented at 15.9 percent and 8.3 percent, respectively, despite vision challenges typically increasing as residents age. The City of San Joaquin has a small population of residents with developmental disabilities (approximately 3 percent of total population). There were no children under the age of 18 who identified as having a disability. 23 percent of residents older than 6 live with at least one disability.

Figure 1M-3.7: Percentage of Population with a Disability in the City of San Joaquin, 2014 and 2019



Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021, based on 2015-2019 American Community Survey data

Figure 1M-3.8: Disability by Type for People with Disabilities, City of San Joaquin

Source: U.S. Census Bureau, ACS16-20 (5-year Estimates), Table B18102 - B18107.

Residents with disabilities in the City of San Joaquin are served by The Fresno County Senior Resource Center, which operates an Adult Protective Services program, assisting both disabled adults and seniors with all requests for assistance. The Fresno County Human Services System Department of Adult Services also provides housing and basic needs assistance to elderly persons. The Fresno/Madera Area Agency on Aging (FMAAA) provides connections to programs, services, and resources elderly residents can use to maintain and improve their quality of life as they age.

For seniors and other persons requiring a supportive housing setting, there are 210 licensed care facilities in Fresno County with 4,953 beds. The majority of these facilities are located in the City of Fresno, with 67 facilities in the City of Clovis, one in the cities of Fowler, Huron and Kerman, three in the City of Reedley, and three in the City of Sanger. As the majority of facilities and services are concentrated in the eastern side of Fresno County, persons with disabilities in the City of San Joaquin may not have as much access to services and facilities as residents in the eastern portion of the county.

Concentrated Areas of Race and Income

Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) are neighborhoods in which there are both racial concentrations and high poverty rates. HUD defines R/ECAPs as census tracts with:

- a non-White population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR
- a non-White population of 50 percent or more (majority-minority) AND the poverty rate is three times the average poverty rate for the county, whichever is lower.

SECTION 1M-3: LOCAL ASSESSMENT OF FAIR HOUSING

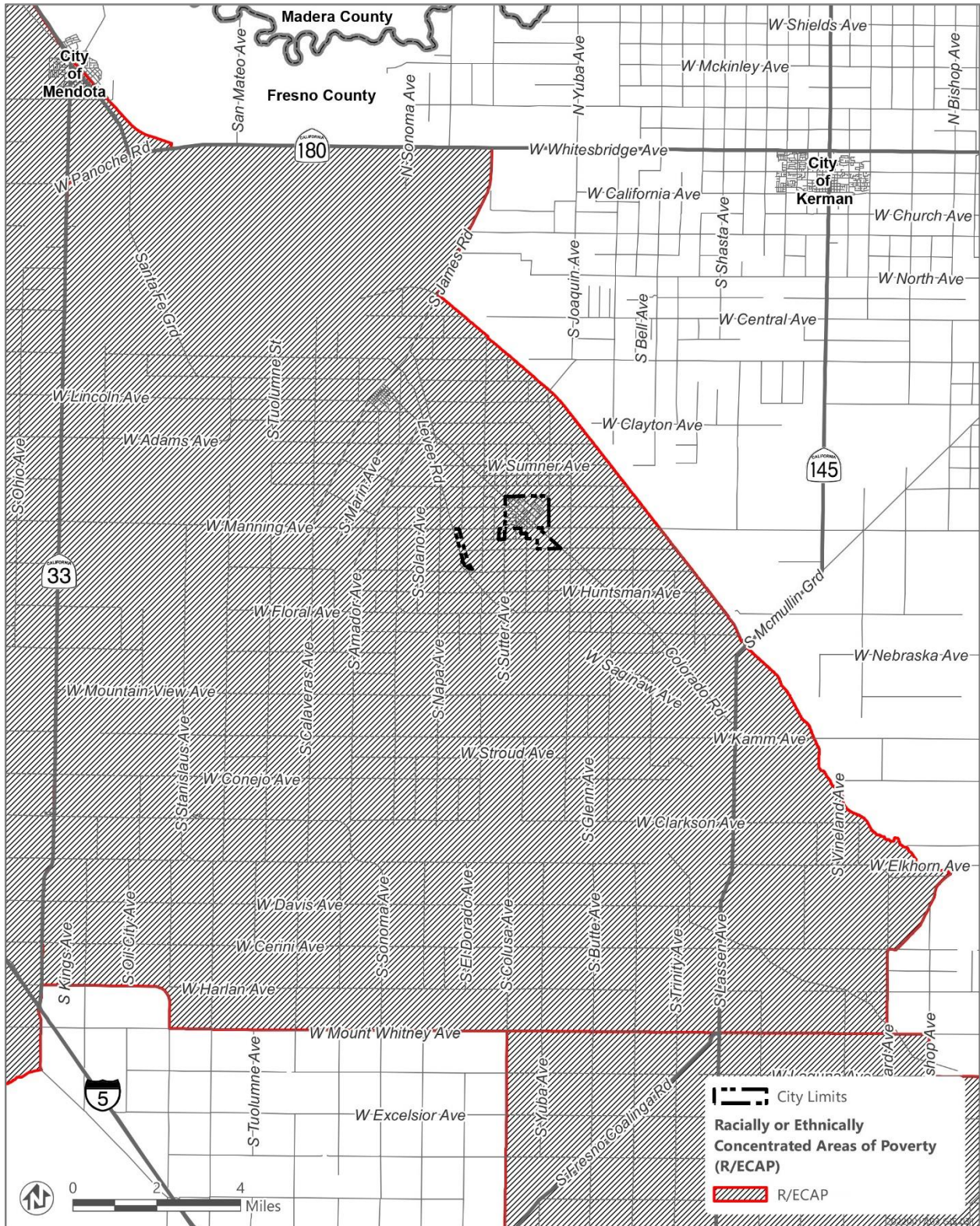
Households within R/ECAP tracts frequently represent the most disadvantaged households within a community and often face a multitude of housing challenges. R/ECAPs are also meant to identify where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity. Based on 2013-2017 data from HUD, approximately 6 percent of all census tracts in the San Joaquin Valley qualify as R/ECAPs. The vast majority of these R/ECAP tracts are located in urban areas, however, eight R/ECAPs are located in rural small towns and unincorporated areas such as Mendota, Huron, Mojave, McFarland, City of San Joaquin, and Orange Cove. As shown in **Figure 1M-3.9**, the City of San Joaquin and the surrounding area qualifies as a R/ECAP based on HUD data from 2013-2017. More recent data from the 2023 TCAC/HCD Opportunity Maps, which will be described in further detail in the next section, classifies the City of San Joaquin as low resource but not an area of high segregation and poverty. Still, the poverty rate in the City of San Joaquin is high at 30.3 percent in 2020 and 97.5 percent of the population is Hispanic, Latino. Because of its small size, the City of San Joaquin has similar characteristics throughout the city. It does not have distinct neighborhoods or areas with higher rates of concentrated poverty than others. Limited investment, limited employment opportunities, and the lack of recent development of any kind has prevented socioeconomic indicators from improving throughout the city.

Conversely, affluence is most generally defined as an abundance of wealth or money. A spatial analysis of affluence by race or ethnicity can be used to determine a Racially or Ethnically Concentrated Area of Affluence (RCAA). Using HCD's methodology for identifying RCAAs in California, RCAAs in Fresno County are census tracts with:

- an average total White population that is 1.25 times higher than the average total White population in the Fresno County region; and
- a median household income of \$141,996 or higher (1.5 times higher than the Fresno County AMI in 2019).

As discussed in more detail in Chapter 3, there are several areas in Fresno County that qualify as RCAAs (see Figure 3-11). However, there are no RCAAs in the City of San Joaquin or the surrounding area due to both a small population of White residents and low median household income relative to Fresno County.

Figure 1M-3.9: Local R/ECAP



Source: Data download from the HCD AFFH Mapping tool in 2021. Based on R/ECAP data from HUD 2013-2017.

Access to Opportunity

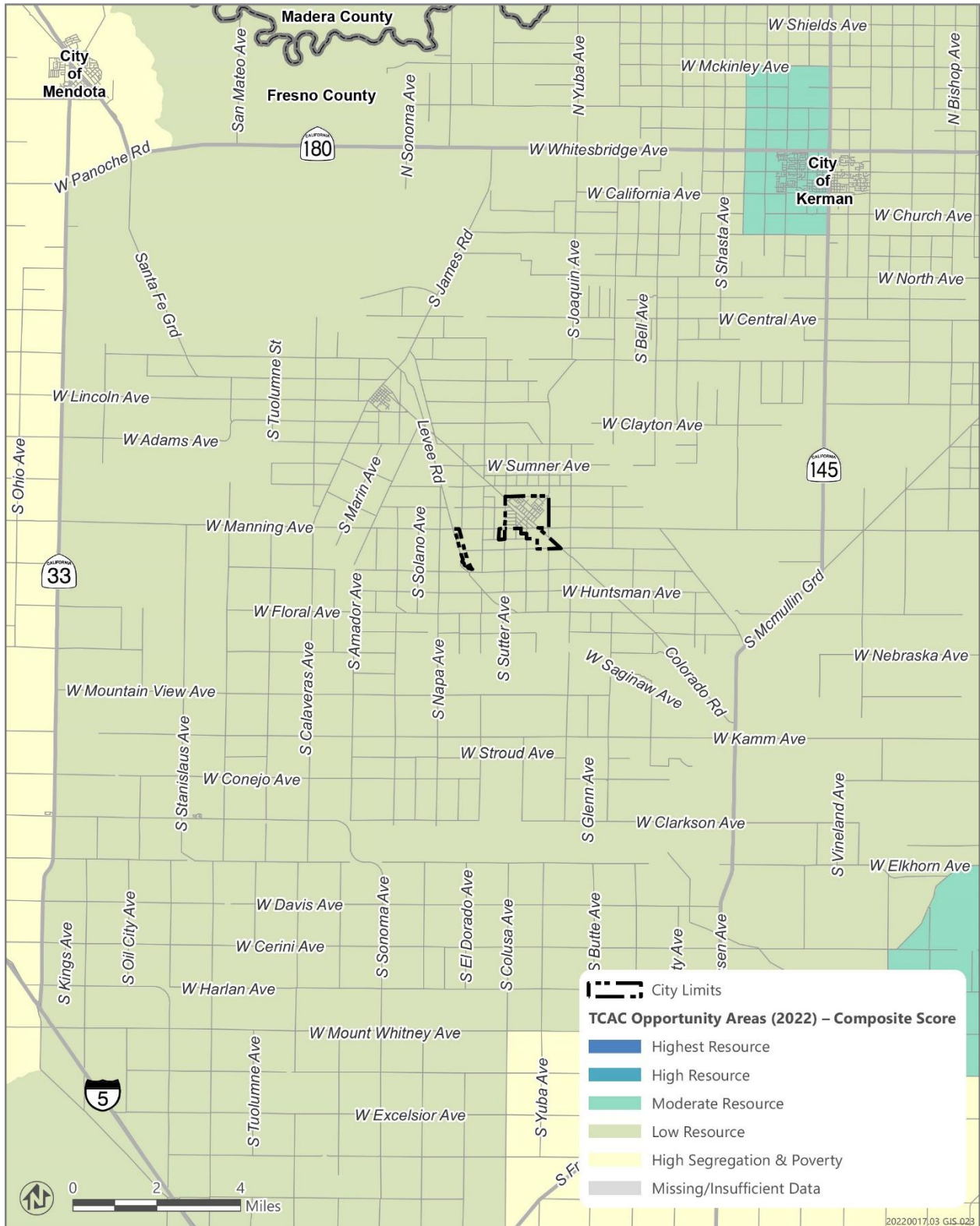
This fair housing assessment utilizes 2022 Council of Governments (COG) Geography TCAC/HCD Opportunity Maps to analyze access to opportunity within the City of San Joaquin. The regional fair housing assessment (Chapter 3) is based on 2021 HCD/TCAC opportunity index scores that were available on the HCD AFFH Data Viewer at the time of writing (Summer 2022). The 2022 COG Geography TCAC/HCD Opportunity Map is based on a similar formula to the 2021 map but compares each tract to those within the COG region rather than regions defined by TCAC. In the case of Fresno County, the comparison region changed from the Central Valley Region to the boundaries of Fresno COG, resulting in internal comparison of Fresno County cities and communities. The city's resource designation (low resource) and individual domain index scores remained stable between 2021 and 2022 maps. This assessment's analysis of segregation and integration patterns and fair housing conditions relies heavily on interjurisdictional comparisons due to the city's small size, and the 2022 COG Geography TCAC/HCD Opportunity Map methodology is more consistent with this analytical approach. Chapter 3 provides an in-depth summary of HCD/TCAC's opportunity area methodology and the various indicators considered in each domain's index scores.

TCAC/HCD Opportunity Areas

Figure 3-1 (TCAC Regional Composite) shows the composite score of the 2022 TCAC Opportunity Areas in the Fresno County region. As described in Chapter 3, most of Fresno County, particularly in the incorporated cities, is primarily a mix of low-resource or moderate-resource areas and areas of high segregation and poverty. Pockets of high resource designations are located in areas north and east of the City of Fresno, and within the City of Clovis. In the unincorporated county, high and highest resource areas are generally in the northeast and eastern portions of the county, including the unincorporated community of Squaw Valley, although most of the land is included within the Sequoia and Kings Canyon National Parks and is predominantly rural and sparsely inhabited.

Figure 1M-3.10 shows a closer look at the City of San Joaquin and its surroundings. The city is located within a census tracts designated as a low resource area, generally consistent with the agricultural areas in the western portion of the county (see Figure 3-1).

Figure 1M-3.10: Local TCAC/HCD Opportunity Areas



Educational Opportunities

As shown in Figure 3-23 (TCAC Education, Regional), TCAC/HCD report the strongest projected educational outcomes for students in the Cities of Clovis and Fresno. Positive educational outcomes were also reported in the eastern unincorporated areas surrounding and extending east of the cities of Sanger, Reedley, and Orange Cove. Western areas of the County, including the City of San Joaquin, received low index scores, reflecting children experience less positive educational outcomes (see **Figure 1M-3.11**). This data indicates that proficient school opportunities in the city are not as accessible or available compared to other areas in California.

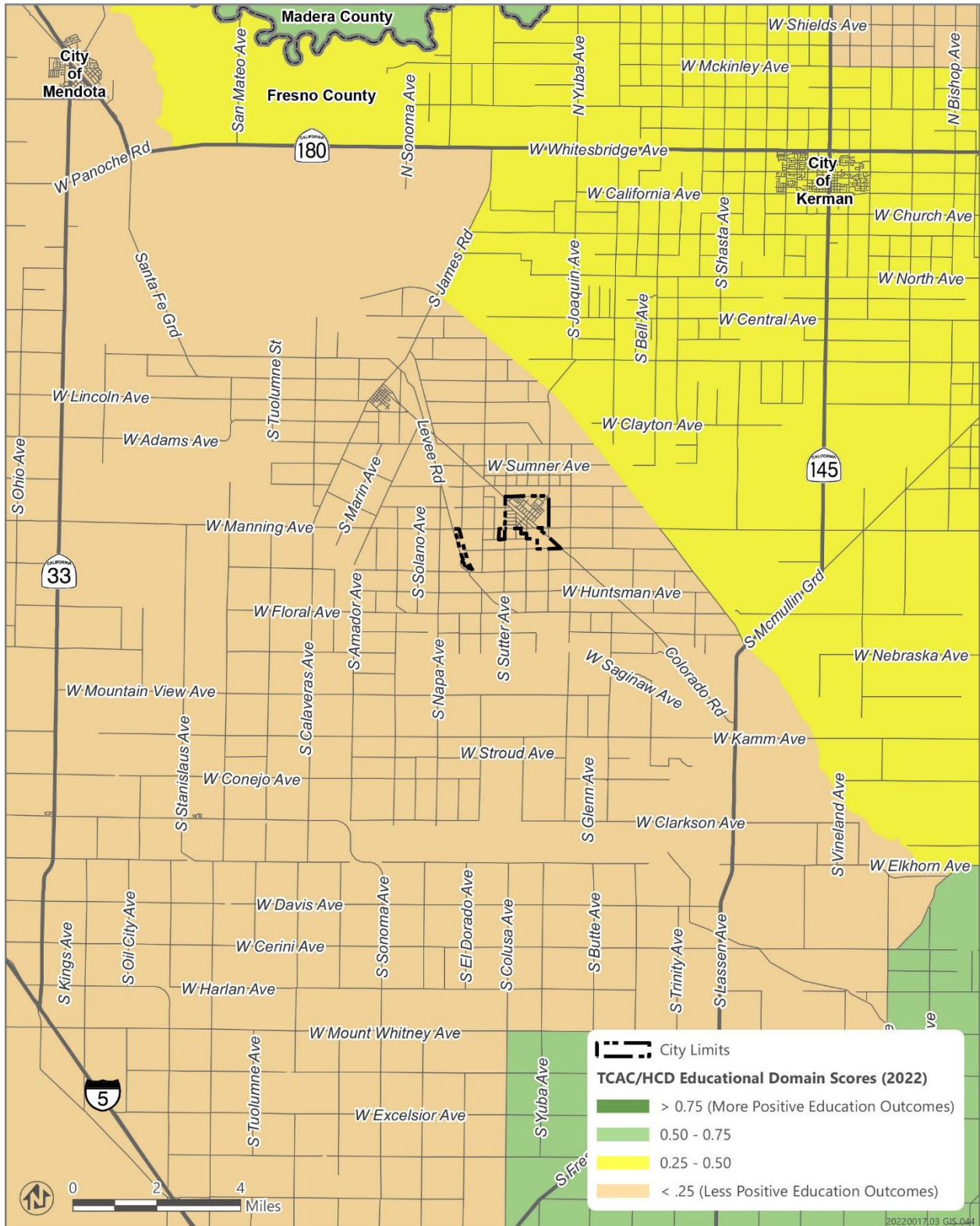
The City of San Joaquin is served by Golden Fields Unified School District (GFUSD). There is one elementary school in city limits, San Joaquin Elementary School, which serves students between grades kindergarten through 8th grade. There is no high school in the city. The nearest high schools are located in Tranquility, 5 miles west of the City, and Kerman to the north. GFUSD schools are generally low ranked among schools statewide, with San Joaquin Elementary ranked in the 3rd percentile of California elementary schools.

Economic Opportunities

As discussed in Chapter 2, employment in the City of San Joaquin is dominated by the “agriculture, forestry, fishing and hunting, and mining” industry category, with 45.2 percent of the labor force employed in this industry (see Table 2-10, Employment by Industry). The Census does not provide disaggregated data within this category, but given that the city is located in a predominantly agricultural area, it is presumed that most of these jobs are in agriculture. Another 25.1 percent of the city’s workforce is employed in “education, health care and social assistance,” followed by 10.9 percent in retail jobs. An estimated 9.6 percent of the City of San Joaquin’s labor force was unemployed as of June 2022 (see Figure 2-4, Unemployment Rate), exceeding the countywide unemployment rate of 5.8 percent.

Economic opportunities are depicted by two indices developed by HUD: (1) the jobs proximity index and (2) the labor market engagement index. The job proximity index identifies census tracts based on their proximity to employment opportunities. However, this metric does not consider other factors that may influence access to employment aside from physical commuting distance, such as poor alignment between skill level of nearby jobs and educational attainment or job experience of the local workforce. The labor market engagement index identifies census tracts by an index score between 0 and 100 that reflects the level of intensity of labor force participation and the economic value of workers’ experience and skills in the local labor market. Together, the jobs proximity index and labor market engagement index are used to approximate access to economic opportunity for San Joaquin residents.

Figure 1M-3.11: Local TCAC/HCD Educational Domain Scores



Source: Data downloaded from the HCD AFFH Data Tool in 2021. Note that this data is based on 2021 TCAC Opportunity Areas as the 2022 data by indicator is not yet available through the HCD AFFH Tool.

SECTION 1M-3: LOCAL ASSESSMENT OF FAIR HOUSING

As discussed in Chapter 2, most jobs in Fresno County are located in the city of Fresno (71.2 percent). Commute time data shown in **Table 1M-3.5** below indicates that most workers that live in the City of San Joaquin commute less than 30 minutes to work (58.7 percent), similar to Fresno County residents as a whole. Workers in the city are more likely to have a commute time less than 15 minutes (32.9 percent compared to 26.7 percent countywide), but also slightly more likely to have commutes longer than an hour (8.0 percent compared to 5.3 percent).

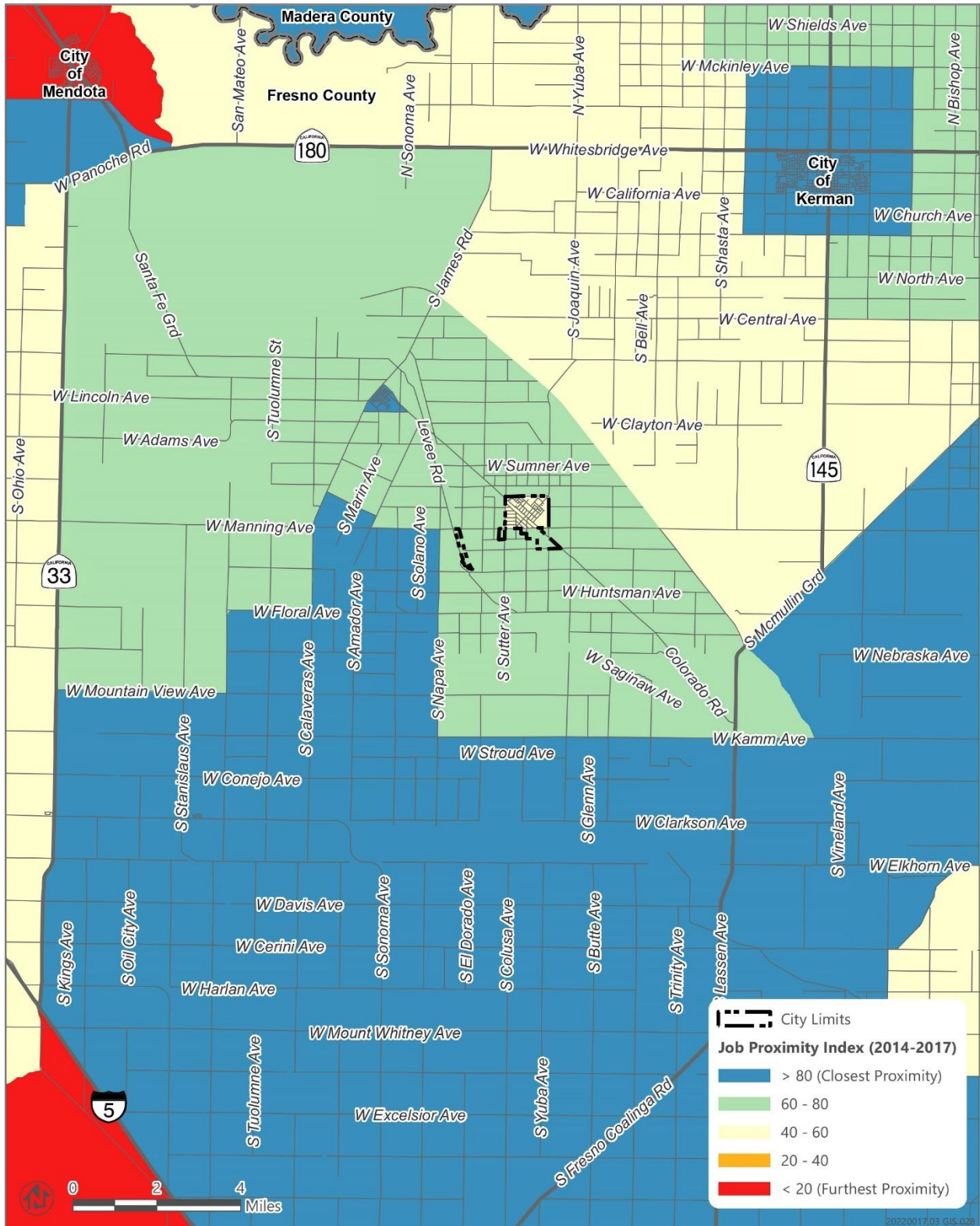
Table 1M-3.5: Travel Time to Work, City of San Joaquin, Fresno County, 2020

Travel Time to Work	City of San Joaquin	Fresno County
Less than 15 minutes	32.9%	26.7%
15 to 29 minutes	25.8%	46.3%
30 to 59 minutes	33.4%	21.7%
60 or more minutes	8.0%	5.3%

Source: U.S. Census Bureau, ACS 2016-2020 5-Year Estimates

Figure 1M-3.12 presents the job proximity index by block group in the City San Joaquin. According to this metric, city residents live in moderate proximity to employment centers (index score between 40 and 60). Index scores increase moving south from Manning Avenue outside of city limits, indicating that residents travel shorter distances to work in the unincorporated area. These areas are predominantly in agricultural production, and it is more likely that residents live and work on-site. Given that much of the city’s labor force is employed in agriculture and there is little land in active agricultural production within city limits, index scores indicating further proximity to jobs within city limits may be a reflection of agricultural workers commuting to surrounding areas outside the city.

Figure 1M-3.12: Job Proximity Index, Local, 2014-2017



Source: Data downloaded from the HCD AFFH Data Tool in 2021. Based on 2014-2017 HUD Jobs Proximity Index.

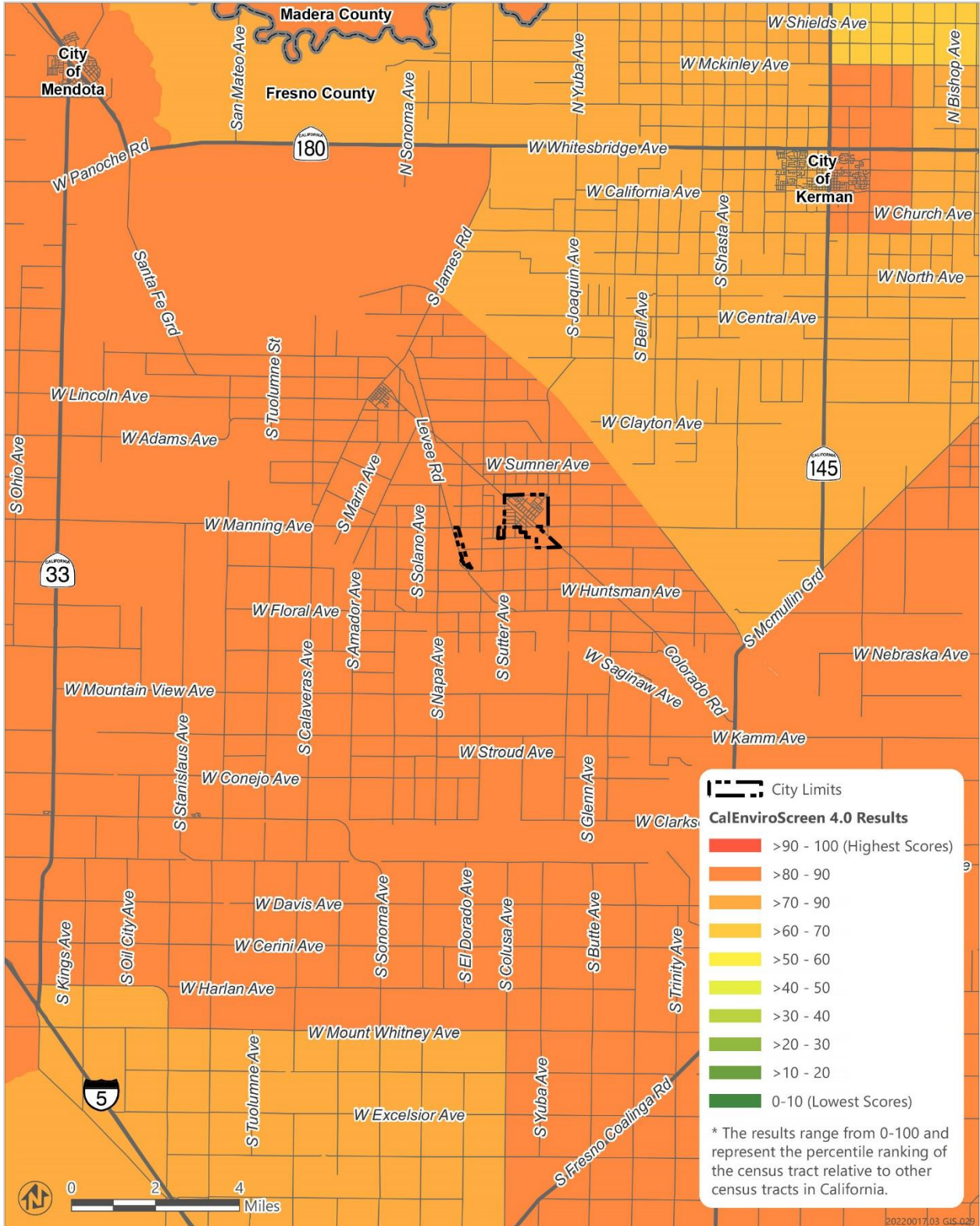
Environmental Health

As discussed in Chapter 3, jurisdictions in the San Joaquin Valley region have a challenging environmental context as a major agricultural producer and part of the San Joaquin Valley air basin, raising serious air and water quality concerns. Agricultural production can harm water quality by discharging fertilizer contaminants into the groundwater via runoff. Over time, the region’s water supply has contended with a wide range of contaminants, including nitrates, arsenic, and pesticides. Due to geographic, topographic, meteorologic, and environmental conditions, the region’s air basin has particular challenges for air quality.

Much of Fresno County, particularly the area surrounding the I-5 and SR-99 corridors, received higher rankings across indicators of pollution burden in the CalEnviroScreen index (see Figure 3-25 Regional CalEnviroScreen), primarily related to pesticide exposure, drinking water contaminants, particulate matter, and ozone. Outside of urbanized areas, many of the census tracts with higher rankings of pollution burden are in or near intensely agricultural areas.

Figure 1M-3.13 presents local CalEnviroScreen index scores. The City of San Joaquin received an index score between 80 and 90, indicating that residents experience greater cumulative environmental impacts relative to at least 80 percent of census tracts. The composite score is driven by high index scores of pollution burden (index score of 76) and population characteristics (index score of 79). Residents experience similar pollution burdens to other agricultural communities in Fresno County with the city’s highest rankings of pollution burden related to pesticide exposure, groundwater threats, drinking water contaminants, and ozone respectively. High index scores on socioeconomic factors are driven by particularly high scores in educational attainment (99), linguistic isolation (99), poverty (95), and unemployment (85).

Figure 1M-3.13: Local CalEnviroScreen 4.0 Index Scores, 2022



Source: Data downloaded from the Office of Environmental Health and Hazard Assessment in 2022

Transit Mobility

Transit mobility refers to an individual's ability to navigate the city and region on a daily basis to access services, employment, schools, and other resources. Indicators of transit mobility include the extent of transit routes, proximity of transit stops to affordable housing, and frequency of transit.

Residents of the City of San Joaquin are primarily served by the Fresno County Rural Transit Agency (FCRTA). San Joaquin Transit, a subsystem of FCRTA, provides in-city and inter-city service from San Joaquin to Tranquility, Cantua Creek, Halfway, El Porvenir and Three Rocks Monday through Friday from 6:30 am to 5:30 pm. Service from San Joaquin and Tranquility to connection in Kerman are offered Monday, Wednesday, and Friday. Service from San Joaquin to Cantua Creek, Three Rock, Halfway, Porvenir, and to connections in Kerman are offered on Tuesday and Thursday. Reservations are required. Additionally, Dial-A-Ride service maybe requested daily. Direct service from the City of San Joaquin and from surrounding communities to connections in Kerman requires a reservation made 24-hours prior to scheduled pick up. Fares within the city for the general public are priced at \$0.50 per one-way trip, discounted to \$0.35 per one way trip for children under 17 years old and seniors between the age of 60 to 64. Seniors 65 years and older and disabled receive free service. Fares outside of the city are priced at \$2.00 for the general public and discounted to \$1.50 for children under 17 years old, seniors 60 years and older disabled. San Joaquin Intercity Transit connects to Westside Transit which provides daily access to the City of Fresno. The FCRTA Westside Line also provides access to employment opportunities and connections to regional transit services including Amtrak, Greyhound, and Fresno Area Express (FAX), which in turn provide connections within the metropolitan Fresno area and between Stockton, Bakersfield, and other regional hubs.

AllTransit is a transit and connectivity analytic tool developed by the Center for Neighborhood Technology for the advancement of equitable communities and urban sustainability. The tool analyzes the transit frequency, routes, and access to determine an overall transit score at the city, county, and regional levels. AllTransit scores geographic regions (e.g., cities, counties, Metropolitan Statistical Areas (MSAs)) on a scale of 0 to 10, with 10 being complete transit connectivity. **Table 1M-3.6** shows the City of San Joaquin's AllTransit Performance score relative to other Fresno County jurisdictions. including metrics representing average household transit access. The City of San Joaquin has the lowest score of all Fresno County jurisdictions. However, as described in the Regional Fair Housing Assessment (Chapter 3), the AllTransit methodology may not fully reflect the transit opportunities available through private service providers. Among Fresno County jurisdictions, the City of Fresno represents an outlier both in terms of population size, degree of urbanization, and transit accessibility.

Table 1M-3.6: Fresno County Jurisdictions AllTransit Performance Scores

Jurisdiction	Score
City of Fresno	5.0
Fresno County	3.2
Reedley	2.2
Fowler	1.5
Huron	1.2
Clovis	1.1
Coalinga	1.1
Parlier	1.0
Firebaugh	1.0
Mendota	0.9
Sanger	0.9
Selma	0.7
Kingsburg	0.7
Kerman	0.1
San Joaquin	0.0

Source: AllTransit.cnt.org, 2022

Housing Mobility and Disproportionate Housing Needs

Housing mobility refers to an individual’s or household’s ability to secure affordable housing in areas of high opportunity, move between neighborhoods, and purchase a home if they so choose. Indicators of housing mobility include distribution of Housing Choice Vouchers (HCVs), availability of rental and ownership opportunities throughout the jurisdiction, and vacancy rates.

Housing Supply

Housing development in the City of San Joaquin has remained fairly stagnant in the last decade. As presented in Chapter 2, there are 972 housing units in the city, representing a slight decline from 2010 (0.21 percent). Similarly to most Fresno County jurisdictions, single-family units are the predominant housing type in the city, comprising approximately 67.2 percent of the city’s housing stock. As shown in **Table 1M-3.7**, 26.7 percent of city’s housing units are multi-family units, representing a relatively equivalent share of the city’s housing stock compared to Fresno County as a whole (25.4 percent). The City’s housing supply also contains 57 mobile home units, as well as seven affordable housing complexes, and a higher proportion of triplex/fourplex units than Fresno County in general.

Table 1M-3.7: Housing Stock Profile, City of San Joaquin, 2022

Housing Unit Type	Number of Units	Percent of Housing Units
Single-Family	629	67.2%
Multi-family	250	26.7%
Mobile Home	57	6.1%
Total (2022)	936	

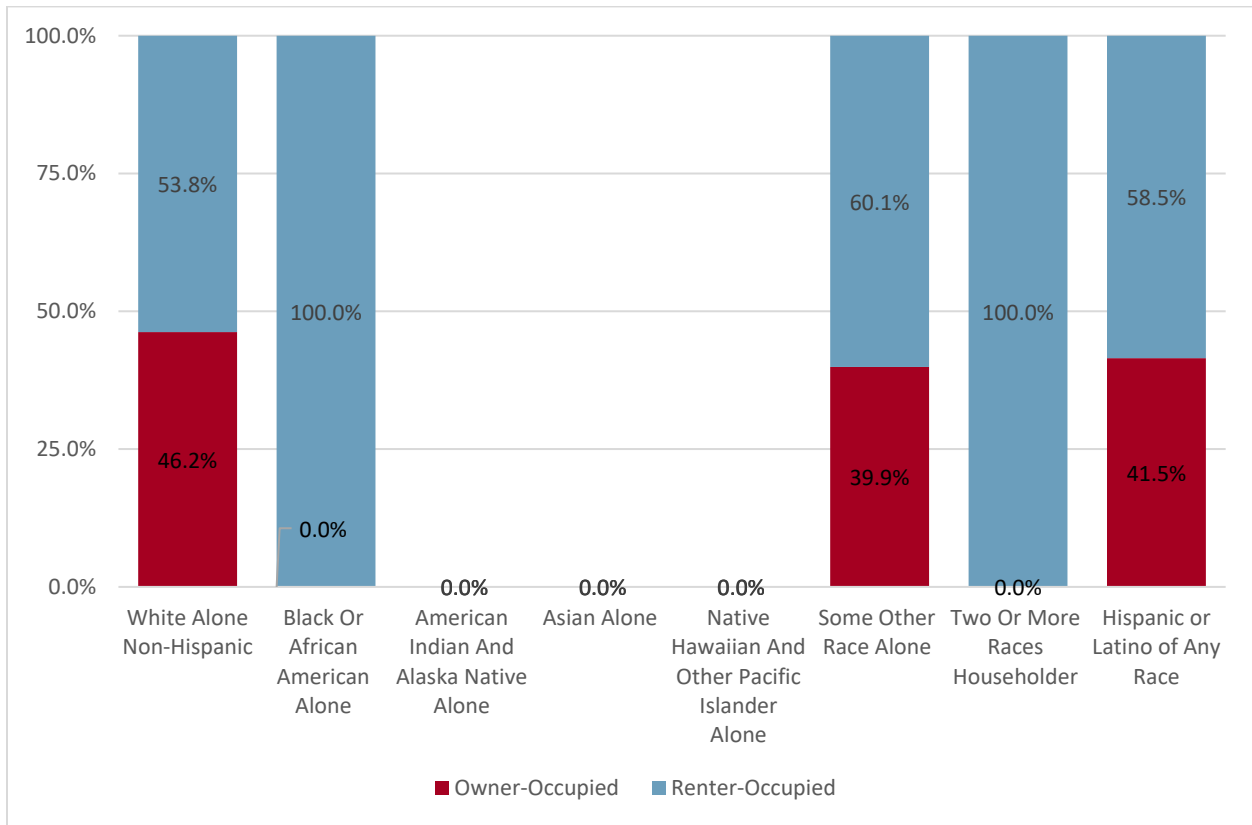
Source: Chapter 2 Housing Needs Assessment, Table 2-15

Housing Tenure

Homeownership is the largest asset of most households in the U.S. and, for many low-income households, provides an opportunity for future generations to attain homeownership by increasing the family’s wealth. One of the most prevalent consequences of residential segregation is the intergenerational inaccessibility of homeownership. As presented in Table 2-17 (Housing Tenure 2020), the City of San Joaquin has low rates of homeownership relative to Fresno County and the State, with 40.9 percent of housing units occupied by homeowners compared to 53.7 percent in Fresno County and 55.3 percent statewide. Homeownership rates in the city are comparable to other rural jurisdictions such as Orange Cove (38.4 percent) and Parlier (42.3 percent).

Disparities in homeownership rates by race/ethnicity reflect historical federal, state, and local policies that limited access to homeownership for communities of color and the resulting generational wealth gap. As shown in **Figure 1M-3.14**, Hispanic or Latino and non-Hispanic White residents experience the highest rates of homeownership in the city. However, it is difficult to capture demographic disparities between small populations. As discussed previously (**Table 1M-3.1**), the Census Bureau estimated that there were only 100 non-Hispanic or Latino residents in the city.

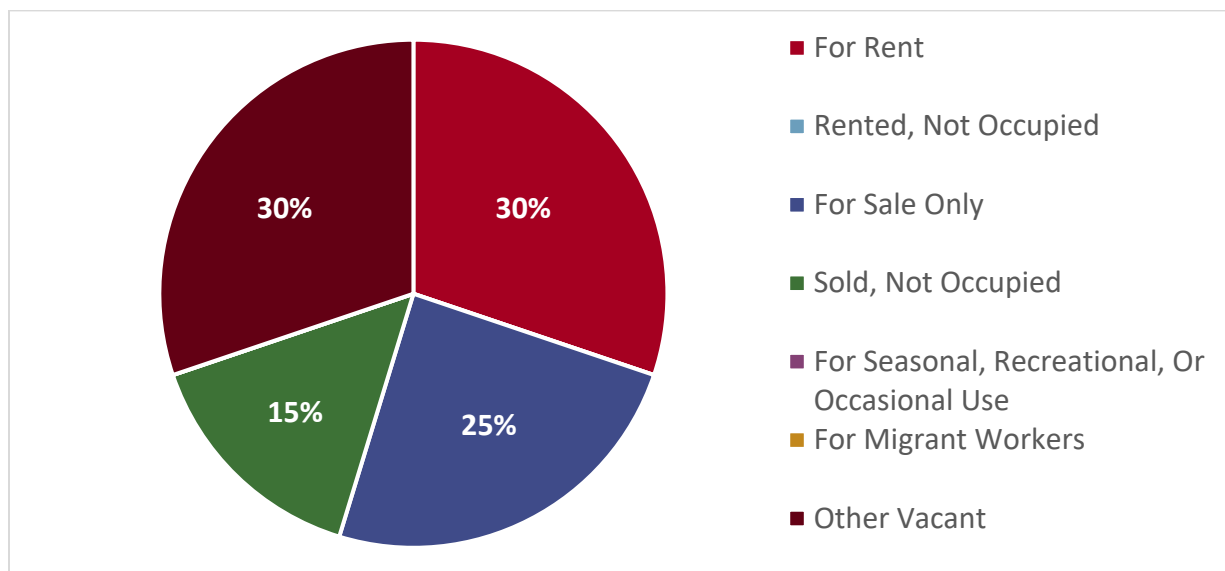
Figure 1M-3-14: Housing Tenure by Race and Hispanic Origin, City of San Joaquin, 2022



Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25003

Approximately 3.1 percent of all housing units in the City of San Joaquin are vacant (Table 2-18), which is lower than the Fresno County vacancy rate of 5.7 percent. The vacancy rate, calculated from ACS data, includes housing that is available for sale or rent, housing that has been rented or sold but not yet occupied, seasonal housing, and other vacant units. **Figure 1M-3.15** presents vacant units in the city by unit type. Of the 53 vacant units estimated in the ACS data, none were identified as rented/not occupied or use by on a seasonal basis or by migrant workers. Most vacant units in the city (approximately 60 percent) were either for rent or vacant for other reasons. Common instances of vacant for other reasons include units held for occupancy by a caretaker and units held for personal reasons of the owner. Stakeholders interviewed as part of the Housing Element Update observed that the city’s very low vacancy rate coupled with stagnant growth has created a hyper-competitive housing market where there is little opportunity for housing mobility for current and prospective renters, and as a result, families have been relocating outside of city limits to find housing.

Figure 1M-3.15: Vacant Housing Units by Type, City of San Joaquin, 2020



Source: U.S. Census Bureau, ACS 16-20 (5-year Estimates), Table B25004

Housing Choice Voucher Usage

Housing Choice Vouchers (HCVs), or Section 8 vouchers, can show patterns of concentration and integration to help inform needed actions. In Fresno County, vouchers are allocated by the Fresno Housing Authority to residents throughout the county. Participants can use their voucher to find the housing unit of their choice that meets health and safety standards established by the local housing authority. In Fresno County, HCV use is most concentrated within the City of Fresno. Generally, the higher rates of HCV use also tend to correspond to, or are adjacent to, census tracts where public housing or subsidized housing is located.

2021 HUD data shown in HCD's AFFH Data Viewer reports no data available on HCV usage in the City of San Joaquin. However, as shown in **Table 1M-4.9** (Assisted Housing Developments), there are 5 assisted housing developments in the city (281 affordable units in total), which may accept Section 8 vouchers.

Disproportionate Housing Needs

Disproportionate housing needs generally refer to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing needs in the applicable geographic area. The Comprehensive Housing Affordability Strategy (CHAS) developed by the Census for HUD provides detailed information on housing needs by income level for different types of households in Fresno County. Housing problems considered by CHAS include:

- Housing cost burden, including utilities, exceeding 30 percent of gross income;
- Severe housing cost burden, including utilities, exceeding 50 percent of gross income;
- Overcrowded conditions (housing units with more than one person per room); and
- Units with physical defects (lacking complete kitchen or bathroom).

Severe housing problems are defined as households with at least 1 or 4 housing problems: overcrowding, high housing costs, lack of kitchen facilities, or lack of plumbing facilities.

Overcrowding

Overcrowding of residential units, in which there is more than one person per room, can be a potential indicator that households are experiencing economic hardship and are struggling to afford housing. As shown in **Table 1M-3.8**, 18.1 percent of households (or 166 households) in the City of San Joaquin were overcrowded and an additional 5.9 percent (or 55 households) were severely overcrowded in 2020. The city has nearly three times the countywide overcrowding rate of 6.1 percent in the same year.

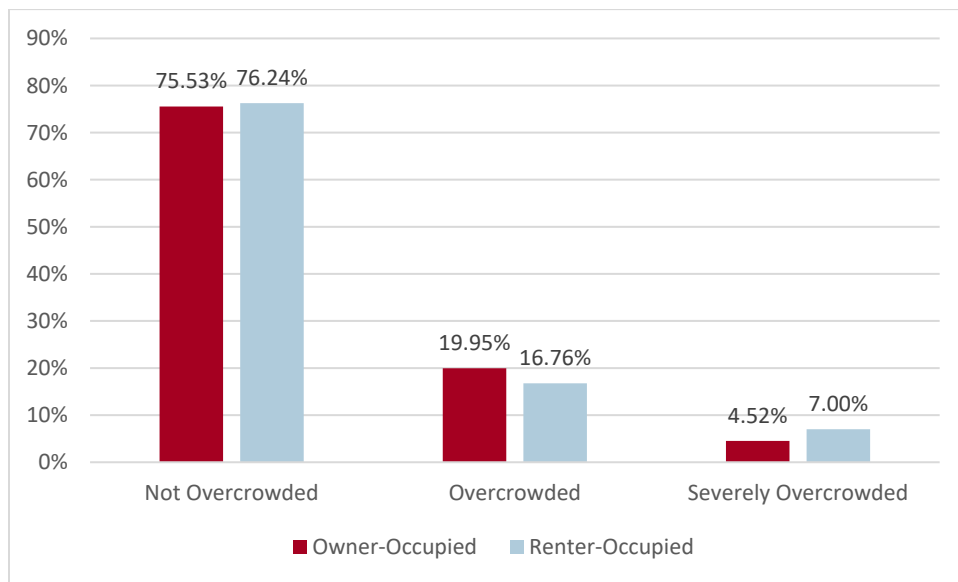
Table 1M-3.8: Overcrowded Households in the City of San Joaquin, Fresno County

	City of San Joaquin		Fresno County	
Not Overcrowded (1 or less person per room)	698	75.95%	280,192	90.36%
Overcrowded (1-1.5 persons per room)	166	18.06%	18,892	6.09%
Severely Overcrowded (>1.5 persons per room)	55	5.98%	11,013	3.55%
Total	919		310,097	

Source: U.S. Census Bureau, ACS 06-10, 11-15, 16-20 (5-year Estimates), Table B25014

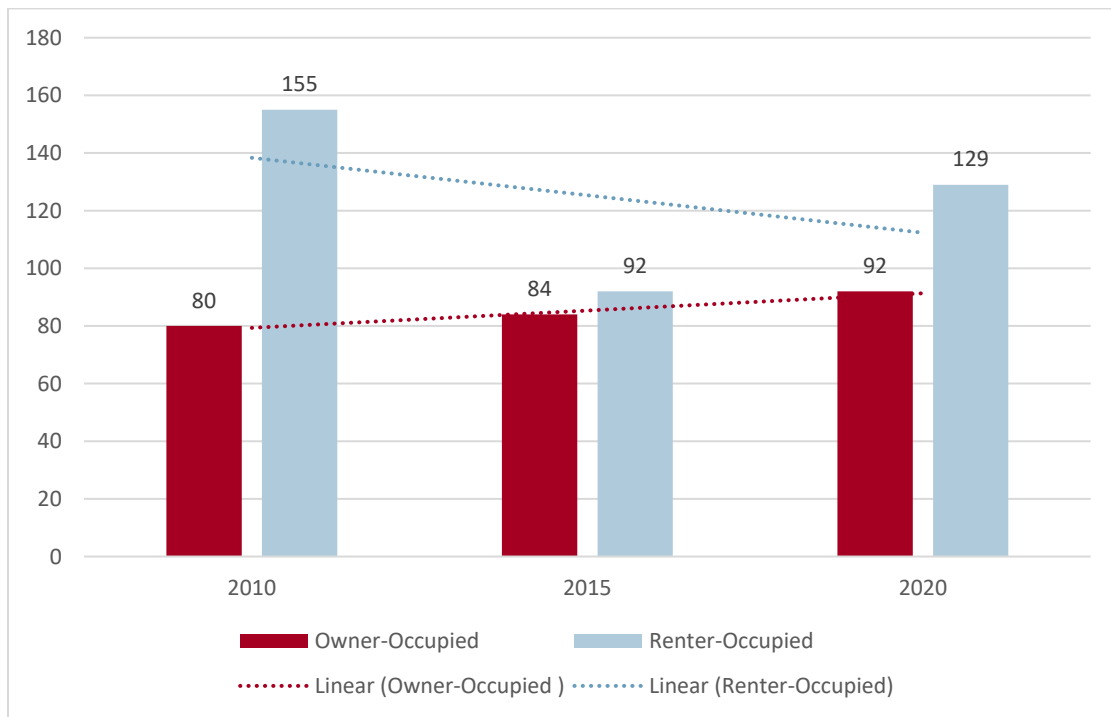
Unlike much of Fresno County, renters in the City of San Joaquin experience similar rates of overcrowding to homeowners (see **Figure 1M-3.16**). However, renter households are slightly more likely to experience severe overcrowding (7 percent compared to 4.5 percent of homeowners). Overcrowding among homeowners has slightly increased over time, while overcrowding amongst renter households has grown less common over time (see **Figure 1M-3.17**).

Figure 1M-3.16: Overcrowding by Tenure, City of San Joaquin, 2020



Source: U.S. Census Bureau, ACS 06-10, 11-15, 16-20 (5-year Estimates), Table B25014

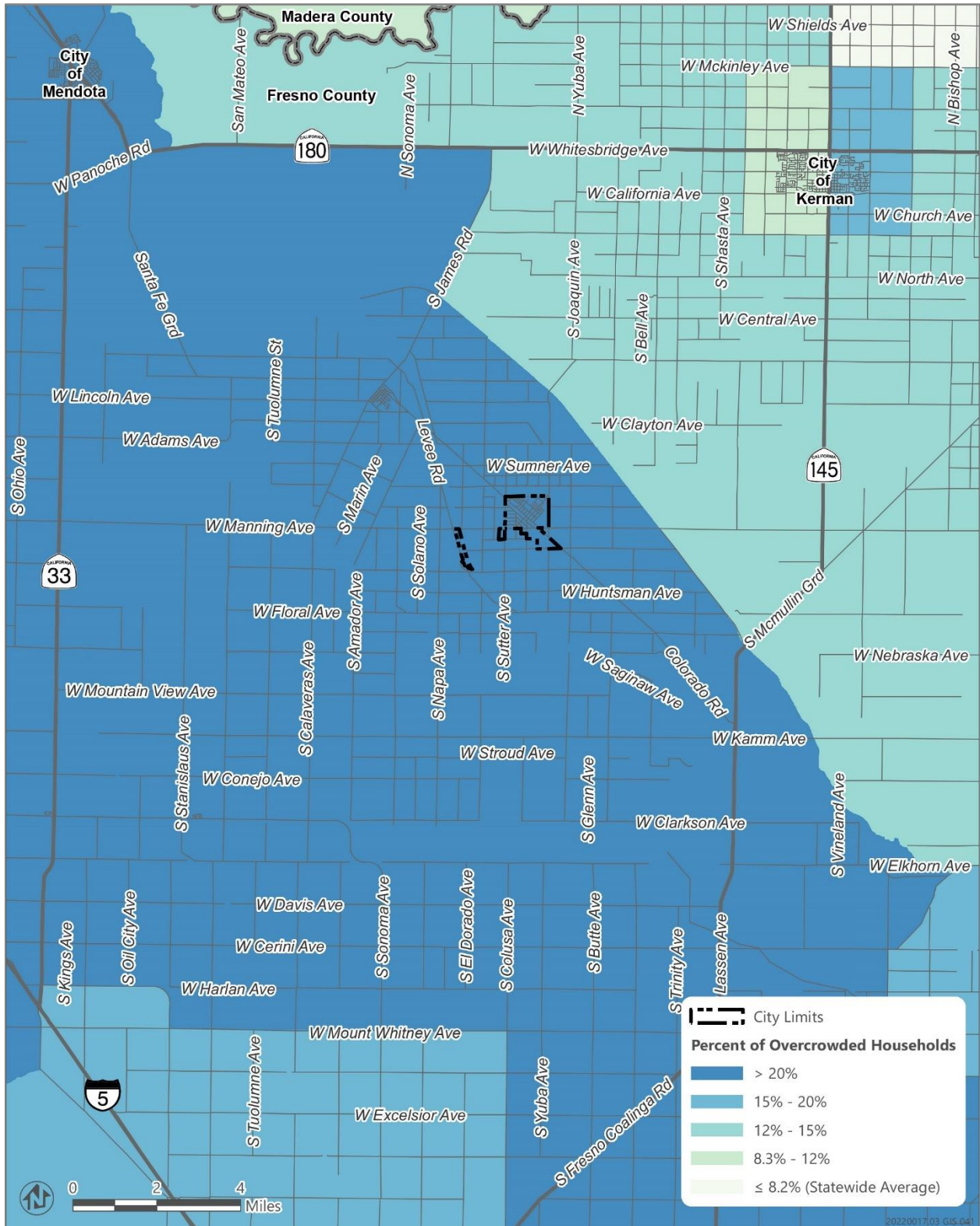
Figure 1M-3.17: Overcrowding Over Time, City of San Joaquin, 2010-2020



Source: U.S. Census Bureau, ACS 06-10, 11-15, 16-20 (5-year Estimates), Table B25014

As the City of San Joaquin comprises a single census tract, it is not possible to identify geographic patterns of overcrowding (see **Figure 1M-3.18**). Given the high rates of overcrowding, it is likely that residents experiencing overcrowding are located throughout the city. As discussed in Chapter 3, farmworkers are especially likely to live in overcrowded housing situations, as they often need to pool the incomes of multiple workers to afford market-rate rents when there is a lack of available, affordable housing. As the agriculture industry is the predominant employment sector in the city, this may be a significant driver of the city’s high rates of overcrowding relative to Fresno County.

Figure 1M-3.18: Overcrowding in the City of San Joaquin



Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021.

Overpayment

As described in the Overpayment section of the Housing Needs Assessment, housing overpayment or cost burden is defined as households paying more than 30 percent of their gross income on housing related expenses, including rent or mortgage payments and utilities. In Fresno County, a four-person household earning \$62,300 is considered a low-income household. A household at this income level can afford to pay about \$1,558 in monthly housing costs.

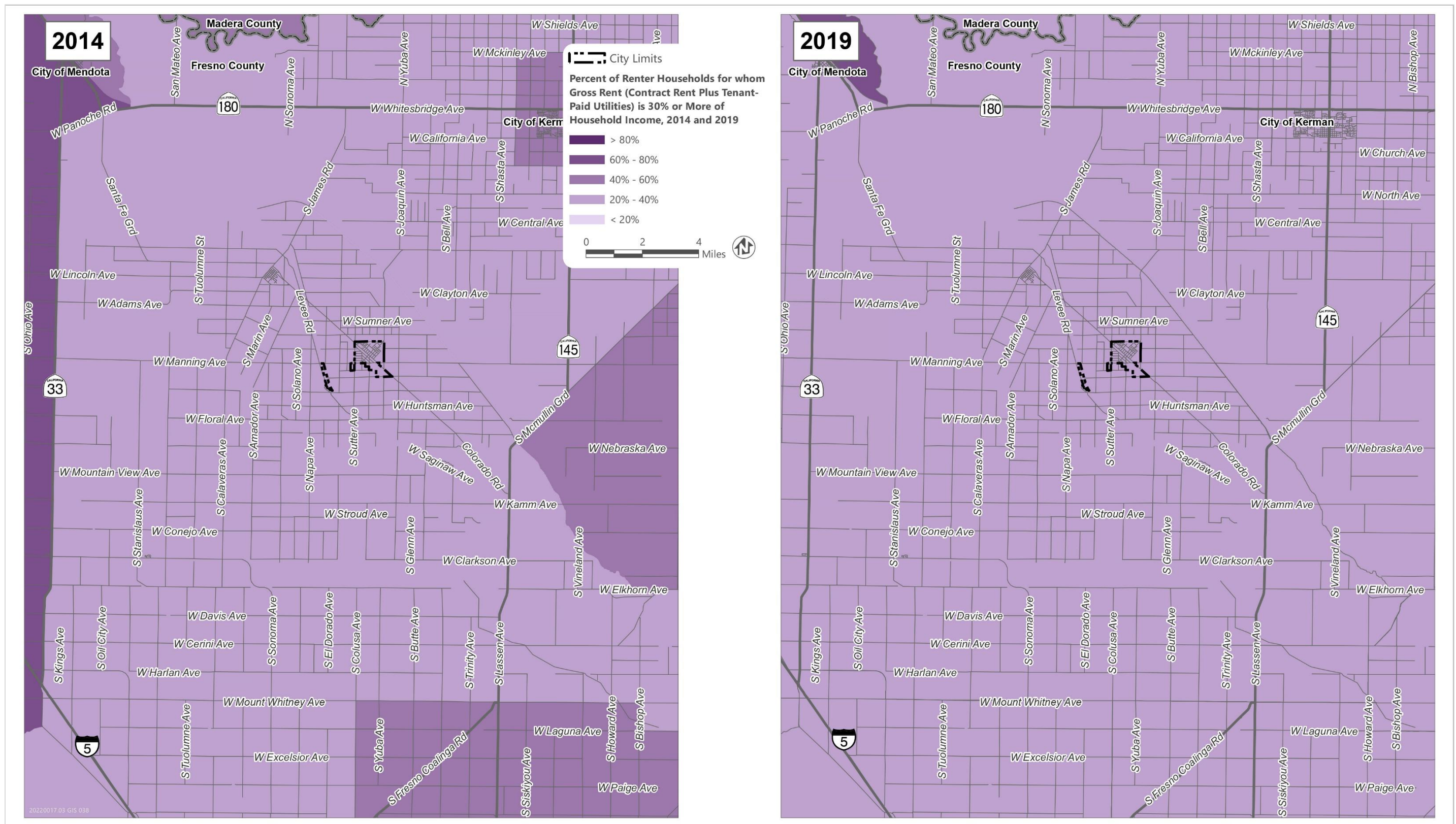
Generally, housing costs in the City of San Joaquin are lower than Fresno County or the state as a whole. According to 2015-2020 ACS Estimates, the median monthly housing cost for homeowners in the city was \$1,086 per month, compared to \$1,318 per month in Fresno County and \$1,851 statewide. The city's median gross rent of \$807 per month was also well below rents countywide (\$1,029) or statewide (\$1,586) in 2020. As such, housing costs in the city remain within reach for many low-income households. However, a large proportion of households in San Joaquin are very low- and extremely low-income, resulting in higher rates of cost burden despite relatively lower rents.

Approximately 25.4 percent of Fresno County households were cost-burdened in 2018 and 16.3 percent were severely cost-burdened (see Figure 3-28). Regionally, renters generally tend to be cost-burdened at higher rates than homeowners. The City of San Joaquin has higher rates of overpayment than Fresno County, with 36.9 percent (393 households) of households overpaying for housing in 2018 (see Figure 2-20, Overpayment by Tenure). Consistent with regional trends, renters are more likely to overpay for housing than homeowners (41.5 percent of renter households are cost-burdened compared to 29.0 percent of homeowners). As housing costs are relatively low, the city's elevated rates of overpayment is likely reflective of disproportionately high rates of poverty.

Overpayment often impacts lower-income households at a higher rate due to financial constraints. As such, these households are most at risk of displacement due to overpayment resulting from more limited flexibility in responding to changes in income or rent. In the City of San Joaquin, lower-income households are disproportionately likely experience housing cost burden, with 54 percent of renters overpaying for housing compared to 36.9 of all households. No moderate or above moderate households experience any degree of cost burden.

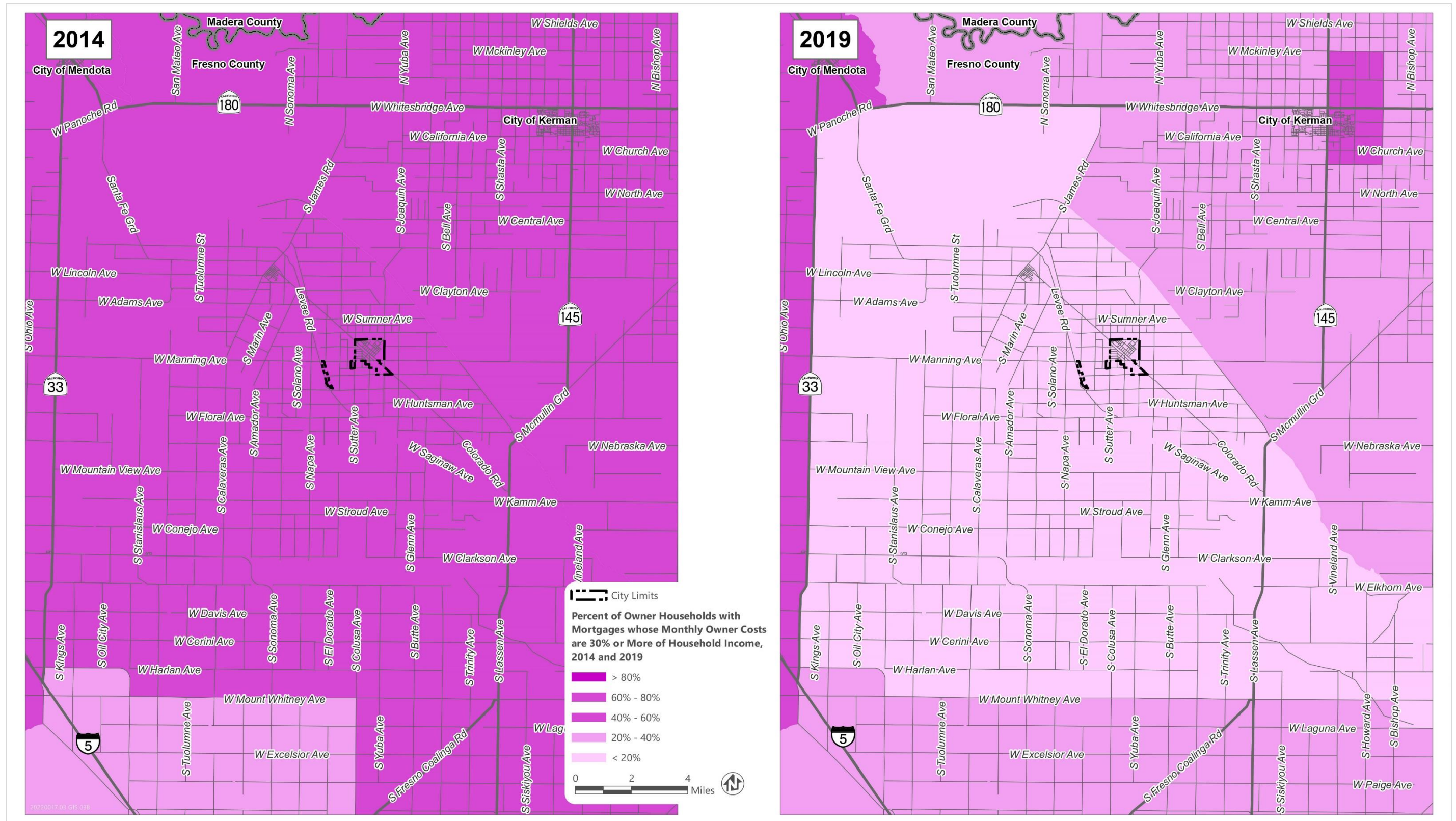
As discussed previously, the city comprises a single census tract, so geographic patterns of overpayment, or geographic comparisons between tenures, cannot be discerned at a local level (see **Figure 1M-3.19** and **Figure 1M-3.20**). Further, there are discrepancies in data reported at the census tract level (which includes a large area outside city limits) and Census data that is limited to city boundaries, which is likely a result of the city occupying only a portion of the area captured within census tract lines. Generally, **Figure 1M-3.19** demonstrates that cost burden among renters in the census tract remained relatively stable between 2014 and 2019 (20 – 40 percent of renters). Cost burden among homeowners in the census tract declined over the same time period as shown in **Figure 1M-3.20** (20 – 40 percent of homeowners overpay for housing in 2019, compared to 40 – 60 percent in 2014).

Figure 1M-3.19: Overpayment Among Renter Households in the City of San Joaquin, 2014 and 2019



Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021.

Figure 1M-3.20: Overpayment Among Homeowners in the City of San Joaquin, 2014 and 2019



Source: Data downloaded from HCD AFFH Data and Mapping Tool in 2021

Additionally, because overpayment among renters is more prevalent than it is among homeowners, some groups are more impacted by cost burden than others. Specifically, renters in the City of San Joaquin are disproportionately represented by Hispanic/Latino populations, and these residents are more likely to feel the impacts of cost burden more so than non-Hispanic White residents, who are more likely to be homeowners.

According to the ACS, the median home value in the City of San Joaquin in 2010 was \$161,800. By 2020, this had increased to \$171,300, for an annual average increase of approximately 0.6 percent. Housing prices continue to rise at an increasing rate, putting additional pressure on lower- and moderate-income households and increasing overpayment rates. The ACS estimates that median gross rent increased from \$349 in 2010 to \$591 in 2020, for an annual average increase of 5.4 percent. All households impacted by overpayment are at risk of displacement as a result. Therefore, increasing rates among lower-income households, particularly homeowners, indicates a need for additional affordable opportunities to reduce housing market pressures and provide mobility opportunities for lower-income households that wish to stay in the community.

In order to reduce existing displacement risk, the City has identified **Program 21** to work with the Housing Authority to increase the availability of units for households using Section 8 vouchers and **Program 20** to seek funding to support a first-time homebuyer program.

Substandard Housing Conditions

As discussed in Chapter 4, aging housing stock combined with housing cost burden can create a fair housing issue where residents who cannot afford to keep up with repairs or maintenance are forced to live in substandard housing conditions. As shown in Table 2-19, approximately 62.9 percent of housing units in the City of San Joaquin are more than 30 years old, and approximately half of those units are older than 50 years. This is fairly consistent with countywide housing conditions.

The prevalence of incomplete kitchen and plumbing facilities can also be used to measure substandard housing conditions. However, according to 2016-2020 ACS Estimates, there were no occupied housing units in the city lacking complete plumbing or kitchen facilities.

The City, like many jurisdictions in Fresno County, has not completed a housing conditions survey in recent years due to limited financial resources for surveying or providing rehabilitation assistance. The Housing Element includes **Program 17 and Program 18** to seek grant funding to launch and promote a housing rehabilitation assistance program to address housing maintenance and repair needs.

Homelessness

In January 2022, the Fresno-Madera Continuum of Care (FMCoC) published its Homeless Census and Survey Report (Point-in-Time [PIT]) count, which estimated 3,938 persons experiencing homelessness in Fresno County. Of that number, 1,728 persons were sheltered homeless and 2,210 were unsheltered homeless (Table 2-35, Total Unsheltered and Sheltered Homeless Count: Fresno County (2022) in Chapter 2: Housing Needs Assessment). Of this population, 3,397 individuals were counted in the City of Fresno and the remaining 541 in the remainder of the county. As shown in Table 2-36, in the Regional Multijurisdictional Housing Element, FMCoC estimated that there was 1 individual experiencing homelessness in the City of San Joaquin. This is lower than the 2013 PIT, when six homeless individuals were estimated for San Joaquin.

The 2022 PIT findings also show that approximately 80 percent of people experiencing homelessness in the Fresno and Madera region were single adults, 6 percent were parents, and 11 percent were their children. The remaining 4 percent lived in families that included two or more adults but no children. Approximately 60 percent of people experiencing homelessness were male; nearly half of the region's unhoused identified as Hispanic/Latino; 19 percent identified as having a serious mental illness; 15 percent identified as survivors of domestic violence; and 5 percent were identified as veterans. About 25 percent of people experiencing homelessness were "chronically homeless" or have experienced homelessness for at least 12 out of the last 36 months.

Relative to the county, homelessness is a smaller scale issue in the City of San Joaquin. There are no shelters or organizations that address homelessness, whether preventative or interventional within the City. Because of the size of the City and limited availability of resources or supportive opportunities available to individuals, households at risk or already experiencing homelessness are more likely to relocate to the larger urbanized cities within the region. Typically, in the City of San Joaquin, if there is someone who is experiencing homelessness, Code Enforcement personnel or law enforcement will make contact and provide that person(s) with referrals to regional organizations and/or to the County division that assists with homelessness for follow-up. Other services available to homeless residents in the region include those provided by Catholic Social Services, Emergency Housing Center (Plaza Terrace), Evangel Home, Inc., United Way, Fresno Rescue Mission, Poverello House, and Marjaree Mason Center. To address the needs of residents experiencing or at risk of homelessness, **Program 22** has been included to post information on the City's website, and make printed materials available in City Hall, with links to available resources, and to coordinate with all other Fresno County jurisdictions to increase the availability of fair housing resources. A comprehensive list and description of resources for all Fresno County jurisdictions is included in the Regional Multijurisdictional Housing Element in Section 2, Regional Housing Needs Assessment, in the subsection called Homeless.

Farmworkers

As discussed in the Regional Assessment of Fair Housing, farmworkers are considered a special needs group because they traditionally earn low wages and often migrate between farms, resulting in many farmworkers living in overcrowded and substandard housing conditions. Although Fresno County’s overall economy has historically been and continues to be largely based on agriculture, the number of farmworkers living in each of the jurisdictions in the county in more recent years varies depending on location, size, and diversification of their individual economic base. Further, prior to the COVID-19 pandemic, the industry started shifting toward recruiting and employing H-2A visa workers, many of whom are from Mexico and Central America. Farmworkers are essential to Fresno County’s and the city’s economies as well as to local and national food supplies, and their needs for safe and affordable housing resources must be addressed.

The 2017 Census of Agriculture identifies 17 farm operations within the 93660 zip code, which includes the City of San Joaquin and surrounding unincorporated area. There are 365 farm operations east of the city in the adjacent 93630 zip code, which includes the city of Kerman. While most of the farm operations in these zip codes are outside San Joaquin city limits, it is likely that many of these farms, particularly those close to San Joaquin, employ farmworkers that reside or use resources in the city.

As discussed in “Access to Opportunity,” the Census estimates that 45.2 percent of the labor force in the City of San Joaquin is employed in agriculture, forestry, fishing and hunting, and mining, representing one of the highest proportions among jurisdictions in Fresno County (see Table 2-39). The data allows comparisons between jurisdictions and within the city to gauge segments of the population at risk of overpayment, overcrowding, substandard housing conditions, or displacement.

Between September 2021 and January 2022, Fresno County conducted a Farmworker Survey and a Farmworker Employer Survey. A second round of each survey was conducted between February 2022 and July 2022. In total, the County surveyed 240 farmworkers and 170 farm employers throughout the county. There were 8 respondents to the survey who either lived or worked in the City of San Joaquin. Countywide, 37 percent of respondents reported being citizens, 38.2 percent reported being permanent residents, 16 percent identified their status as undocumented workers, 6.3 percent did not respond, and 1.3 percent had H-2A visa status.

Based on the most recent (2022) farmworker employment figures collected by the California Employment Development Department (EDD), there are 96,300 farmworkers employed throughout the county, yet housing facilities for only 2,540 occupants were contracted by H2-A employers and farm operators, according to the HCD Employee Housing Facilities Permit Services database. Although this is equivalent to only about 2.6 percent of farmworker employment countywide, it is important because H2-A workers must be provided with housing accommodations. The seasonal and often migrant nature of farm labor, and accounting for undocumented workers, suggest that this data likely underrepresents the actual farmworker population, because undocumented residents do not often participate in traditional data collection.

SECTION 1M-3: LOCAL ASSESSMENT OF FAIR HOUSING

The Phase 1 COVID Farmworker Survey Report by the California Institute for Rural Studies, published in February 2021, estimates that undocumented workers comprise approximately 50 percent of workers statewide. They are predominantly Mexican, and the majority are Mixteco and Trique indigenous non-Spanish-speaking people. According to “In the Valley of Fear,” published in December 2018 on workingimmigrants.com, most of the farmworkers in the San Joaquin Valley have been working the fields for at least a decade and have established families in the vicinity of their workplace.

The Fresno County Farmworker survey found that 99.6 percent of farmworkers surveyed countywide are Hispanic/Latino and 81.7 percent of respondents reported an income below \$2,500 per month. This corresponds to an extremely low-income household of four. As described previously, the median household income in the City of San Joaquin is \$37,225, 30.3 percent of residents live below the poverty threshold, and 97.5 percent of residents are Hispanic/Latino. Although only eight survey respondents reported living or working in the city, the data suggests that it is likely that many of the City’s agricultural workers are Hispanic/Latino and have incomes below the poverty threshold.

The HCD Employee Housing Facilities Permit Services database reports that there are no dedicated employee housing units in the city. The nearest H-2A visa housing facility is located in Tranquility and houses seven residents. With the high proportion of persons engaged in agriculture in the City of San Joaquin, the lack of employee/farmworker housing facilities suggests that the farmworkers residing in the city may have difficulty finding affordable, appropriately sized housing.

Due to the shortage of farmworker housing units in the city of San Joaquin, many farmworkers likely pay market rate for their housing or find other options, such as sleeping in vehicles or garages. Farmworkers that are citizens and permanent residents may have access to the federally or locally assisted affordable multifamily housing opportunities in the City, although they must compete with other lower-income households for the limited number of units. There are 281 affordable HUD, USDA, state, or locally assisted affordable housing units in the City of San Joaquin. For undocumented workers, options are more limited, and a large portion of farmworkers, even permanent residents, may live in spaces not intended for human habitation, such as shacks, outbuildings and sheds, or converted garages, potentially in severely overcrowded conditions.

Citizens, noncitizens with permanent status, and H-2A visa workers are eligible for public housing, HCVs, USDA rural rental assistance, and Section 8 project-based rental assistance. Section 214 of the Housing and Community Development Act of 1980, as amended, makes certain categories of noncitizens eligible for assistance, including most categories of immigrants, but excludes unauthorized immigrants (e.g., undocumented) and those in temporary status (e.g., tourists and students). Section 214 applies to specific programs, primarily federal rental assistance programs administered by HUD and the USDA, including Public Housing, Housing Choice Voucher, Section 8 project-based rental assistance programs, and rural rental assistance.

Undocumented residents are subject to eligibility requirements based on whether Section 214–covered programs are administered by HUD or USDA, which implement different regulatory treatment for mixed-status households depending on householder status. For HUD Section 214 projects, an ineligible noncitizen may reside with family members who are eligible to qualify for affordable housing (such as an undocumented single parent with U.S. citizen children or an undocumented worker married to an eligible householder), although Section 8 benefits are prorated depending on the number of undocumented household members. For USDA Section 214 projects, an undocumented householder would not be eligible to participate in the Housing Choice Voucher program, and therefore would not qualify to live in any of the USDA-assisted affordable multifamily housing complexes. However, a family with an eligible householder that includes undocumented household members (such as a U.S. citizen householder married to an undocumented worker) would qualify to reside in these properties and receive full HCV benefits. This population of assistance-ineligible households is considered underserved and at higher risk of overpayment, overcrowding, and displacement compounded by the legal complexities of eligibility and language barriers.

The Farmworker Survey found that most respondents indicated a preference for single-family units and aspire to homeownership. Very few respondents (0.02 percent) indicated that they would prefer to live in farmworker housing. The average household size among surveyed farmworkers was 3.9 persons, comparable to the average household size in the City of San Joaquin of 4.4 persons. Approximately 58.4 percent of survey respondents reported living in overcrowded conditions.

A majority of the city’s households are renter-occupied (59.1 percent). Roughly a third of the city’s housing supply (28.9 percent) is deed restricted or subsidized as affordable units. Although home sale prices in the City of San Joaquin are low enough to be within reach for many low- and moderate-income households (see Section 1M-2, “Affordability Analysis of Market-Rate Homes), homeownership is still out of reach for very low- and extremely low-income households.

Single-family units are the predominant housing type in the City of San Joaquin (67.2 percent of all housing units); followed by multi-family units (26.7 percent). Mobile homes comprise 6.1 percent of the housing stock. ACS 2016-2020 estimates indicate that 60.8 percent of the city’s housing stock provide 3 or more bedrooms. As described in “Disproportionate Housing Needs”, 51 percent of households experience at least one housing problem (i.e. overpayment, overcrowding, and substandard housing). The city has relatively lower rates of overpayment by lower-income households among Fresno County jurisdictions and residents live in overcrowded households at nearly three times the countywide rate. CHAS data from 2018 estimates that 63 percent of the city’s extremely low-income households overpay for housing. Although there is no data available on housing problems among farmworker households specifically, permanent farmworker households are included in CHAS/ACS estimates. Given the large percentage of the local labor force employed in agriculture, farmworkers likely comprise a large portion of extremely low- and very low-income households experiencing one or more of these housing problems.

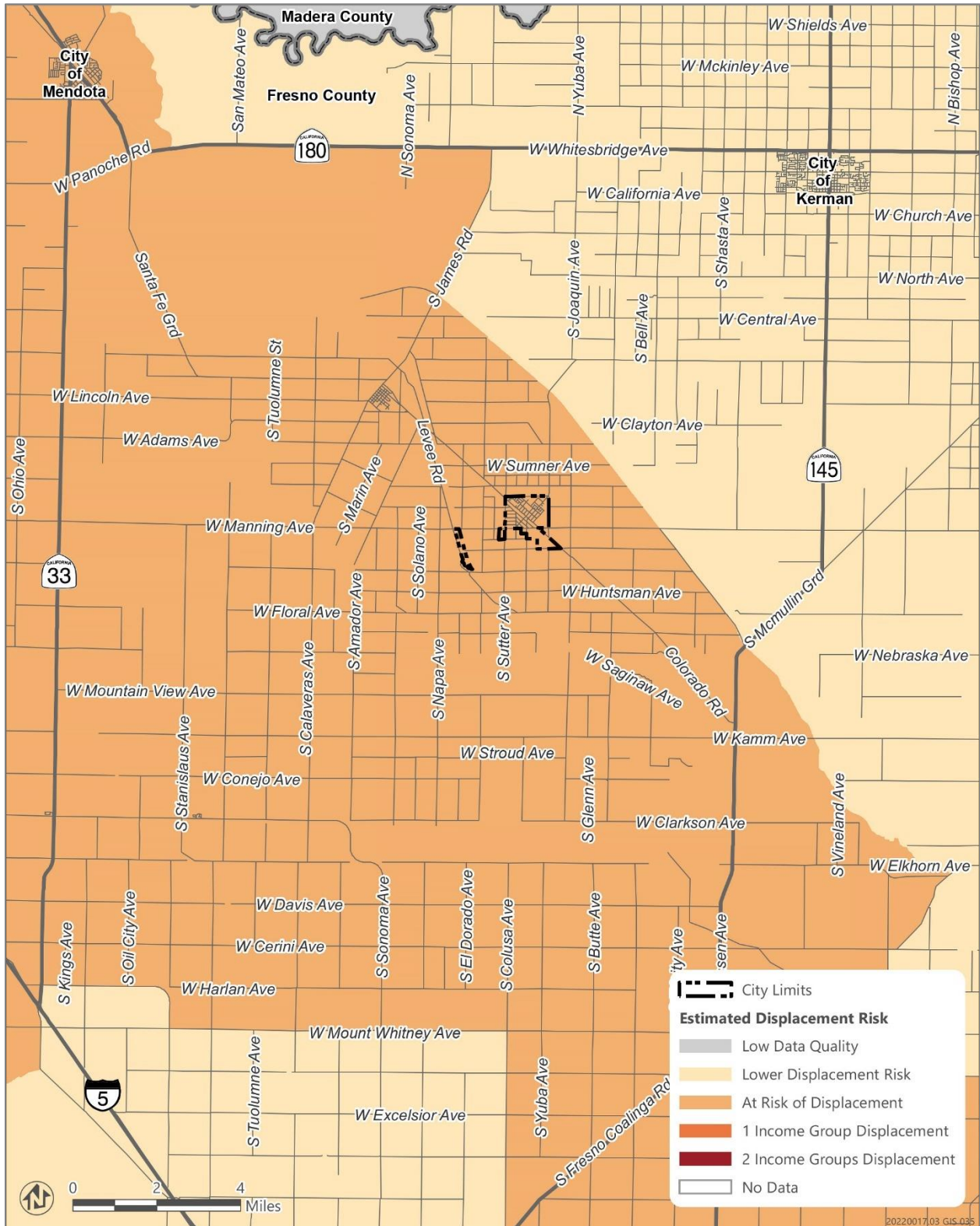
In response to the observed need for continued support and housing resources for local farmworkers, the City has included **Program 7** offer technical support in applications for funding construction of farmworker housing and **Program 8** include a preference for farmworker households in 15 percent of new units.

Displacement Risk

The Urban Displacement Project, a joint research and action initiative of the UC Berkeley and the University of Toronto, analyzes income patterns and housing availability to determine the level of displacement risk at the census tract level. Levels of displacement risk range from “probable displacement” to “extreme displacement,” with four total levels of displacement risk, if displacement risk is present. The City of San Joaquin has been identified to have a “probable displacement” risk level, likely based on the concentration of lower-income households. In its 2022 analysis of estimated displacement risk, Urban Displacement Project evaluated the entire City of San Joaquin as being “at risk of displacement” (see **Figure 1M-3.21**). The 2022 analysis also evaluates risk levels specific to low-income households (50-80 percent of AMI) and very low-and extremely low-income households (0-50 percent of AMI). In the City of San Joaquin, low- income households (50-80 percent of AMI) have a higher vulnerability to displacement citywide than very low- and extremely low-income households. Additionally, in 2017, the Urban Displacement Project has identified the city as “vulnerable” to displacement pressure compared to elsewhere in the county (see **Figure 1M-3.22**). Vulnerability is defined as areas in which the share of very low-income residents is above 20 percent, and the tract meets at least two of the following criteria:

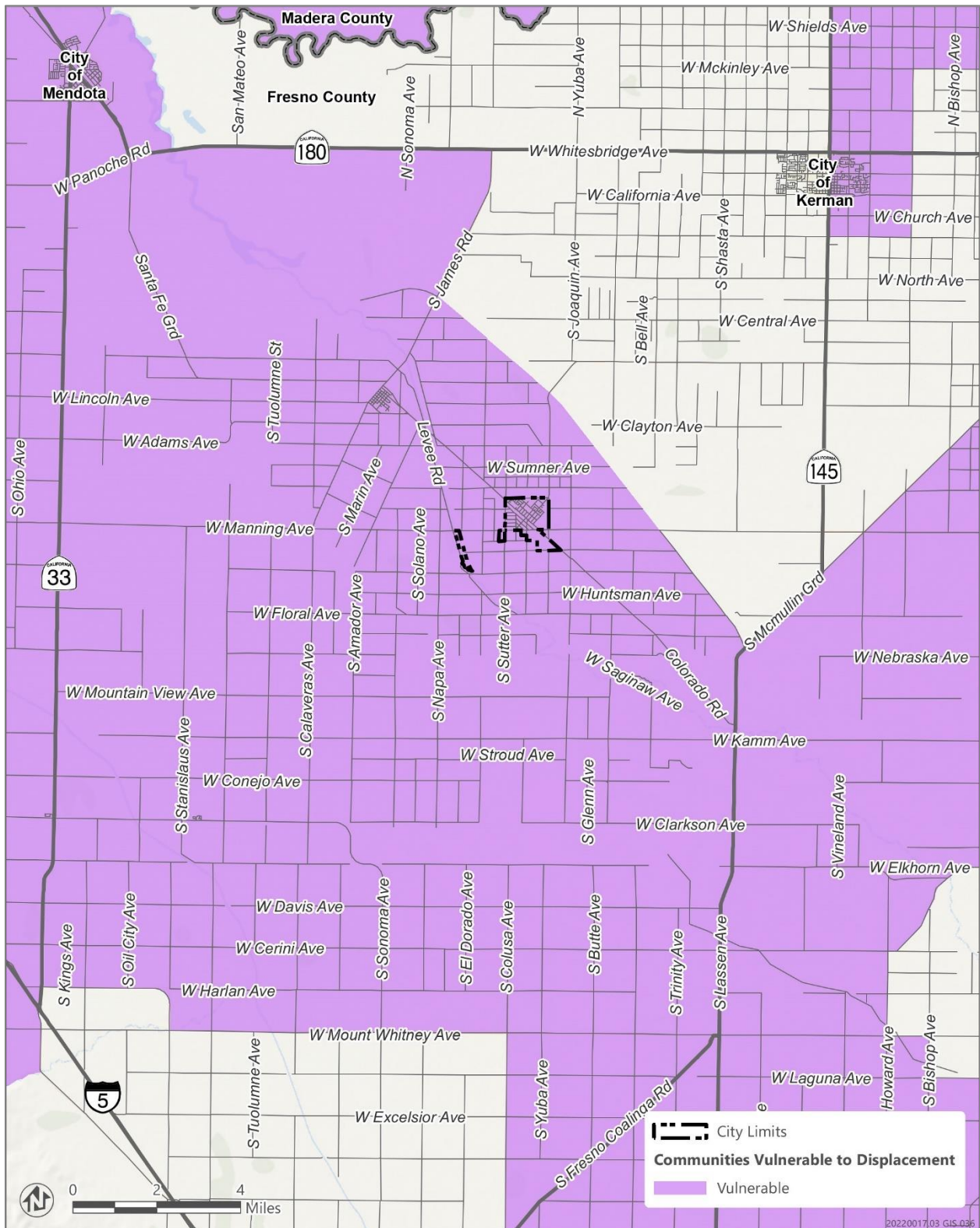
- Share of renters is above 40 percent,
- Share of people of color is above 50 percent,
- Share of very low-income households that are severely rent burdened households is above the county median, or
- They or areas in close proximity have been experiencing displacement pressures.

Figure 1M-3.21: Elevated Displacement Risk (2022)



Source: Data downloaded from the AFFH Data Viewer in 2021. Based on data from the Urban Displacement Project

Figure 1M-3.22: Communities Sensitive to Displacement (2017)



Source: Data downloaded from the AFFH Data Viewer in 2021. Based on data from the Urban Displacement Project

Displacement pressures are defined as a percent change in rent greater than the county median for rent increases or a difference between the tract median rent and median rents for surrounding tracts that is greater than the median for all tracts in the county. The elevated displacement risk, but no vulnerability designation, is likely reflective of a combination of median incomes and housing costs. The ACS estimates that, since 2014, the median income in the City of San Joaquin has increased by an average of approximately 6.5 percent. For-sale home costs have increased by an average of just 0.6 percent annually since 2014 while and rental costs have increased by an average of 8.4 percent annually since 2014. When comparing change in median income to change in home prices, it appears that wage increases have exceeded increases in home values, but have not kept pace with increases in rental costs, suggesting a higher displacement risk for renters.

The City of San Joaquin remains one of the lowest-income communities in the region, which poses a barrier to mobility for residents. In comparison, countywide, median incomes have increased by approximately 4.4 percent annually and rents have increased by 3.2 percent on average. While Zillow does not report countywide home values, the ACS estimates that these have increased by 3.9 percent annually, on average. Overall, the value of ownership units in the city has increased slower than the region, while rents have increased at a faster rate.

Other Relevant Factors

In addition to the indicators analyzed above, there are several other factors that can influence housing mobility and access to opportunity in a jurisdiction. For example, historic development patterns may have resulted in neighborhoods that are largely or exclusively made up of single-family homes, or historic discrimination may have influenced a city's racial and ethnic composition. Further, given current market trends, newer market rate neighborhoods may not be financially accessible to lower-income households without overpayment or overcrowding. Other factors may include public and private investment, local regulatory or economic development plans, and historic policies. Those factors that are considered relevant vary between jurisdictions and are described at the local level below.

Historic Development and Investment

The City of San Joaquin, founded in 1915, and located on (low) lands patented to Jefferson Gilbert James in 1878, and (high) lands patented to Cuthbert Burrel, is near the original headquarters of the 76,000 acre James Ranch. Burrel sold out to James eight months after the patenting. The Fresno Ranch of Jeff James had its beginning in 1857 when he and his partner William Douglas pastured 960 head of cattle on the free land along the Fresno Slough north of Kingston. Later, James made his first purchase of 640 acres of swamp and overflow land from the state for \$1 an acre. There were many homesteaders who failed to survive the dry years of 1896, 1897 and 1898, and sold out. A few had money to buy, including George F. Smith, Moses Selig, and James, who eventually bought out the rest. James established 36 ranches on his tract and rented them. In San Joaquin his renters included Fred Goodrich, Tom Mullins, Walt and Bill Caruthers, Tim Hurley, Walker C. Graves, J.T. Carmichael, Piper, Krone, and Esaboro Wada. The floods of 1892 and 1906 washed out most of them, and in 1910 the heirs of James decided to sell part of the land to colonists. A syndicated land company from Los Angeles, under Dr. Herman Janz, established the town of San Joaquin, and it was incorporated as a city in 1920.

There have been many changes since James first pastured his Mexican cattle on the wild marsh grasses. The produce of the colony has changed from the cattle, grain and hogs of the first settlers, and the dairy and alfalfa farms of the 1920's to the present crops of cotton, rice, grain, and alfalfa seed. San Joaquin experienced an influx of housing after World War II, but has experienced little development and an overall lack of investment in the past few decades. The City has been challenged by its ability to cover the costs of public services as a result of lower than average per capita sales tax income, low wages among residents, poor proximity to transit and services, and high travel costs. Also, the local economy was detrimentally affected by a federal program to retire arid farmland in the surrounding area which greatly reduced employment opportunities. However, development interest is beginning to increase in San Joaquin. In the past few years, the City has approved several new tract maps for single family development and is working with the Fresno Housing Authority on the construction of new multi-family housing. A Revised Vesting Tentative Tract Map 6307 approved 25 single family lots at Main Street and Arizona Avenue in June of 2021. Tentative Tract Map No. 6152 subdivides a parcel into 55 single family lots and adjacent Tentative Tract Map No. 6361 subdivided a parcel into 32 single family lots. Both of these map's approvals were extended two years on August 1, 2023. The City also approved a 140 unit multi-family development by the Fresno Housing Authority in June of 2022 to provide lower income housing.

Enforcement and Outreach Capacity

Compliance with Fair Housing Laws

In addition to assessing demographic characteristics as indicators of fair housing, jurisdictions must identify how they currently comply with fair housing laws or identify programs to become in compliance. The City of San Joaquin enforces fair housing and complies with fair housing laws and regulations through a twofold process: review of local policies and codes for compliance with state law, and referral of fair housing complaints to appropriate agencies. The following identify how the City complies with the following fair housing laws:

- **Density Bonus Law (Government Code Section 65915).** The City has included **Program 13** to amend the density bonus ordinance to allow up to a 50.0 percent increase in project density depending on the proportion of units that are dedicated as affordable, and up to 80.0 percent for projects that are completely affordable, in compliance with state law.
- **No-Net-Loss (Government Code Section 65863).** The City has identified a surplus of sites available to meet the Regional Housing Needs Assessment allocation. In total, the City's surplus unit capacity is 178 units, composed of 163 lower-income units, 13 moderate-income units, and 2 above moderate-income units.
- **Housing Accountability Act (HAA) (Government Code Section 65589.5).** The City does not condition the approval of housing development projects for very low-, low-, or moderate-income households or emergency shelters unless specified written findings are made. The City currently allows emergency shelters by-right, without limitations, in the M zoning district. The City has included **Program 13** to amend the emergency shelter ordinance to allow emergency shelters by-right in a residential zone and establish objective development standards, in compliance with state law.

- **Senate Bill 35 (Government Code Section 65913.4).** The City has established a streamlined, ministerial review process for eligible housing projects consistent with SB 35, outlined in Part 19 of the Zoning Ordinance.
- **Senate Bill 330 (Government Code Section 65589.5).** The City is not identified as an affected city per Government Code Section 66300 and is therefore not subject to the requirements of SB 330.
- **California Fair Employment and Housing Act (FEHA) and Federal Fair Housing Act.** The City complies by contracting with FHANC to provide legal assistance to residents, counseling for landlords and tenants, regular audits and investigations of discrimination, and other services to enforce fair housing in the city and implementing the Neighborhood Law Program to eliminate blight and nuisance conditions throughout the city.
- **Review Processes (Government Code Section 65008).** The City reviews affordable development projects in the same manner as market-rate developments, except in cases where affordable housing projects are eligible for preferential treatment including, but not limited to, on residential sites subject to Assembly Bill (AB) 1397.
- **Assembly Bill 686 (Government Code Section 8899.50).** The City has completed this Assessment of Fair Housing and identified programs to address identified fair housing issues in Table 1M-3.18, Factors Contributing to Fair Housing Issues.
- **Equal Access (Government Code Section 11135 et seq.).** The City provides translation services for all public meetings and materials and offers accessibility accommodations to ensure equal access to all programs and activities operated, administered, or funded with financial assistance from the state, regardless of membership or perceived membership in a protected class.

Fair Housing Outreach

Regional outreach efforts for the Multi-Jurisdictional Housing Element included interviewing Fair Housing of Central California (FHCC) for feedback on housing need, fair housing concerns, and opportunities to affirmatively further fair housing throughout the county. FHCC is a non-profit, civil rights organization dedicated to the elimination of discrimination in housing and the expansion of housing opportunities for all persons. They accomplish this through advocacy, assistance for victims of discrimination, and enforcement of fair housing laws.

In response to the request for input, FHCC noted that the most common fair housing issues reported throughout Fresno County are discrimination on the bases of disability and race. Further, they expressed concern about the aging multifamily housing stock becoming uninhabitable due to physical conditions. However, given the shortage of affordable housing in the region, FHCC noted that many units that have already physically deteriorated are still occupied, posing a risk to occupants. Discrimination by landlords or agents as well as deliberate segregation has resulted in fair housing concerns, particularly for protected and special needs populations, such as persons with disabilities and lower-income households. FHCC emphasized a need for more government involvement in enforcement of fair housing laws. Currently, affordable housing options are often concentrated in specific neighborhoods. When developers are encouraged to continue to build affordable units in these areas as a result of zoning or other government

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regulations, this results in either intentional or unintentional segregation based on income. When asked about opportunities for local governments to actively improve outreach regarding fair housing and to combat existing issues, FHCC identified several opportunities including local rent controls to manage affordability and reduce displacement risk, code enforcement to ensure a safe and habitable housing stock, funding fair housing groups such as FHCC to enforce fair housing laws, and adjusting regulations or encouraging development of a variety of unit types and sizes throughout the jurisdiction to promote mobility and integration.

In response to the feedback received, the City has included **Program 21** to improve fair housing outreach capacity and multilingual accessibility to all public resources, information, and meetings, including fair housing resources. This program also includes steps to establish a procedure to connect residents with fair housing organizations, make information readily available and accessible on the City's website and in public buildings, and conduct biannual trainings for landlords on fair housing laws, rights, and responsibilities.

Discrimination Cases

In their 2020 Annual Report, the California Civil Rights Department (previously Department of Fair Employment and Housing) reported that they received 9 housing complaints from residents of Fresno County, approximately 1.0 percent of the total number of housing cases in the state that year (880). As part of the Fair Housing Assistance Program (FHAP), the Civil Rights Department also dual-files fair housing cases with HUD's Region IX FHEO, which are reported by the origin of the issue.

HUD FHEO reported that there was one case filed by a resident of the City of San Joaquin between January 2013 and November 2022. The case alleged discrimination on the basis of sex. There were no other inquiries made within the time period. While there were very few formal cases in San Joaquin, this does not necessarily mean that there is no discrimination. In some cases, residents may be hesitant to report discrimination, such as in the case of undocumented residents that fear retaliation, or may not be aware of fair housing legal assistance available to them. The City has identified **Program 21** to ensure residents and housing providers are aware of fair housing laws, rights, and requirements as well as resources available to residents should they experience discrimination. Further, the City will work with local and regional fair housing providers to facilitate a training for housing providers to prevent discriminatory actions and behaviors.

Sites Analysis

State housing element law, Government Code Section 65583(c)(10), requires that the sites inventory (see Chapter 5) be analyzed with respect to AFFH. A primary goal of the assessment is to ensure available sites for lower-income housing are located equitably with fair access to opportunities and resources. By comparing units inventoried in approved projects and on vacant and underutilized sites to the fair housing indicators in this assessment, this section analyzes whether the sites included in the Housing Element sites inventory improve or exacerbate fair housing conditions, patterns of segregation, and access to opportunity throughout the City. Given the small size of San Joaquin, the specific location of sites for housing will not have a meaningful impact on patterns of segregation; patterns will likely remain consistent (see **Table 1M-3.9**).

The City has a total Regional Housing Needs Allocation (RHNA) of 200 units, which includes 39 very-low, 28 low-, 36 moderate-, 97 above moderate-income housing units. Based on the assumptions and methodology applied in the sites inventory analysis (see Section 1M-2), the City has identified capacity for 378 units within the planning period with sufficient capacity to meet the City's RHNA at all income levels. As shown in **Figure 1M-2.1** (Sites Inventory), sites and projects that will count toward the 6th Cycle RHNA are relatively well-distributed across the city, with proximate access to downtown amenities.

As described in this assessment, San Joaquin is predominantly non-White with a significantly lower median household income than Fresno County average. Although market-rate housing in San Joaquin is within reach of some low-income households, stagnant growth over the last decade coupled with statewide trends of rising costs of living have severely limited housing mobility in the City. Building affordable housing anywhere in the City will help alleviate fair housing conditions by expanding opportunity within City limits and reducing the risk of displacement due to an inability to secure housing.

Table 1M-3.9: Distribution of Housing Capacity and Fair Housing Indicators

Census Tract		82
Housing Unit Capacity (Vacant and Underutilized Sites + Approved Projects)	Lower-Income Units	230
	Moderate-Income Units	49
	Above Moderate-Income Units	99
	Percent of Total Housing Unit Capacity	100%
Integration and Segregation Indicators	Predominant Race or Ethnicity	Hispanic/Latino
	Median Income	\$50,000-\$87,100
	Children in Female-Headed Households	<20%
	Disability Rate	<10%
Access to Opportunity	TCAC Opportunity Designation	Low
	Jobs Proximity Index	60-80
	CalEnviroScreen Score	>80-90
Disproportionate Housing Needs/Displacement Risk	Overcrowded Households	≤20%
	Renter Overpayment	20%-40%
	Homeowner Overpayment	<20%
	UDP Displacement Risk	Yes

Source: City of San Joaquin and Ascent, 2023. Data for fair housing indicators downloaded from HCD AFFH Data and Mapping Tool in 2021 and adapted by Ascent; based on data from ACS.

Contributing Factors

Through discussions with stakeholders, fair housing advocates, and this assessment of fair housing issues, the City identified factors that contribute to fair housing issues, as shown in **Table 1M-3.10, Factors Contributing to Fair Housing Issues**.

Table 1M-3.10: Factors Contributing to Fair Housing Issues

AFH Identified Fair Housing Issue	Contributing Factor	Priority	Meaningful Action
Exposure to adverse environmental conditions	Proximity to commercial agricultural operations Regional air quality conditions	Low	Evaluate transitional buffers between residential and agricultural uses (Program 23)
Low access to opportunity	Disinvestment over time High concentration of limited English speaking households Poor internet access Distance from major urban centers and limited public transit options	High	<p>Work with FCRTA to disseminate information and advertise available transit programs and services (Program 23)</p> <p>Pursue grant funding for public infrastructure improvements and economic development projects, including expanding broadband internet access (Program 23)</p> <p>Identify barriers to school performance and assist in providing incentives for teacher retention (Program 23)</p>
Poor housing mobility	Low housing vacancy rate Lack of private investment/stagnant housing supply growth Large concentration of lower-income households	High	<p>Incentivize development of affordable housing (Program 6)</p> <p>Encourage construction of ADUs (Program 11)</p> <p>Promote the availability of the Homeowners Down Payment Assistance Program (Program 20)</p> <p>Increase outreach and education on HCVs (Program 21)</p>
Disproportionate housing needs citywide	High rates of poverty Aging housing stock Costs of home repairs and rehabilitation Need for deeply affordable housing product to match extremely low- and very low-income housing needs Concentration of farmworkers/agricultural employees	Medium	<p>Incentivize development of affordable housing (Program 6)</p> <p>Establish preference for farmworker households in new affordable housing (Program 8)</p> <p>Promote the availability of rehabilitation assistance programs (Programs 17 and 18)</p>
Limited local fair housing outreach and enforcement	Limited local capacity for outreach and enforcement High concentration of limited English speaking households Poor internet access Lack of education for landlords/tenants on fair housing law	Medium	<p>Provide fair housing materials in English and Spanish on the City’s website (Program 22)</p> <p>Educate landlords and tenants on fair housing laws and how to navigate assistance programs (Program 22)</p>

Source: City of San Joaquin, Ascent, 2023

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SECTION 1M-4: CONSTRAINTS

[This Chapter analyzes the City of San Joaquin’s adopted regulations, procedures, and fees to determine potential constraints to the development of housing. There are no additional locally adopted ordinances that could impact the cost and supply of residential development other than what is described in this chapter.](#)

Land Use Controls

General Plan

Analysis

The Land Use Element of the City of San Joaquin General Plan sets forth the City’s policies for guiding local development. The General Plan contains three residential land use designations allowing housing development with densities ranging from less than eight (8) dwelling units per acre up to 30 dwelling units per acre. In addition, residential development is also permitted within the Main Street Commercial designation as part of a mixed-use development. **Table 1M-4.1** below presents the General Plan land use designations permitting residential uses, and correlates these with the associated implementing zoning districts.

Table 1M-4.1: General Plan Land Use Designations Permitting Residential Use

General Plan Designation	Residential Use Types	Permitted Density (dwelling units/gross acre)	Corresponding Zone District
Low Density Residential (LDR)	Single-family homes on individual lots	1 to 8.0	R-1
Medium Density Residential (MDR)	Single-family homes, duplexes, triplexes, fourplexes, condominiums, townhouses	8.0 to 20.0	R2, R3
High Density Residential (HDR)	Apartments, condominiums, and townhouses	20.0 to 30.0	R3, R4
Main Street Commercial (MSC)	Mixed-use developments with ground-floor commercial	Not specified ¹	C-MS

¹ The Land Use Element does not specify a minimum or maximum permitted density within the Main Street Commercial designation.

Source: City of San Joaquin General Plan, Land Use Element, 2022

Conclusion

The City adopted a new Zoning Ordinance in December 2021 that included significant changes to residential and commercial land use regulations. The Zoning Map was not amended as part of this effort, resulting in some inconsistencies between General Plan land use designations and zoning districts. The City will complete a General Plan amendment to fix any inconsistencies within the planning period. In the interim, the Zoning Ordinance is considered the primary mechanism of regulating land use in The City of San Joaquin.

Recommended Action

The Housing Element includes **Program 13** to complete an update to the Land Use Element of the Plan to address inconsistencies between land use designations and regulations contained in the Zoning Ordinance within the planning period.

Zoning Ordinance/Development Code

Analysis

As discussed above, the City's Zoning Ordinance (adopted as Title XV, Chapter 154 of the City of San Joaquin Municipal Code) is considered the primary mechanism for regulating land use and development within the City. The Zoning Ordinance is publicly available on the City's website. **Table 1M-4.2** below presents residential use types allowed in each zoning district.

Single-family housing is a permitted use in the R-1 [and](#), R-2, ~~and R-3~~ zoning districts. Multi-family housing is permitted in the R-2, R-3, and R-4 zoning districts. In the R-2 and R-3 district, multi-family housing is subject to Discretionary Review and Approval (DRA) by the City Manager. In the R-3 district, multi-family housing with 10 or more units is subject to approval of a Site Plan Review to review consistency with Zoning Ordinance and General Plan standards. Site Plan Review and DRA requests are approved administratively and do not require a public hearing. The City's review processes are discussed in more detail below in "Processing and Permit Procedures."

[While the purpose of the R-3 zone clearly states that it is intended for multifamily housing, the use table uses the term "residential structures" and does not clearly state that single-family housing is not permitted.](#)

In the Commercial Main Street (C-MS) district, multi-family housing is permitted with a conditional use permit, [only](#) when associated with a commercial or office use on site. [Standalone multi-family housing is not permitted in the C-MS Zone, but standalone commercial uses are permitted.](#) Multi-family housing is not permitted in other commercial or industrial zones.

A discussion of zoning for a variety of housing types (e.g., emergency shelters, transitional and supportive housing, group homes) is included later in this chapter.

Table 1M-4.2: Residential Use Types Allowed by Zoning District

Use	R-1	R-2	R-3	R-4	C-MS
Single-family	P	DRA	NP	NP	NP
Multi-family	NP	DRA	P ¹	DRA	CUP ²
Accessory dwelling units	P	DRA	P	DRA	P
Farmworker housing	P ³	P	P	P	NP
Family care home	P	P	P	P	P
Facilities which provide housing for six or fewer unrelated persons	DRA	DRA	DRA	DRA	NP
Facilities which provide housing for six or more unrelated persons	CUP	CUP	CUP	CUP	NP

P = Permitted use. NP = Not permitted. DRA = Discretionary Review and Approval required. CUP = Conditional Use Permit required.

¹ Multi-family housing with 10 or more units requires a Site Plan Review.

² Must be associated with a commercial or office use.

³ Single-family homes only.

Source: City of San Joaquin Municipal Code Title XV, Zoning Ordinance, 2022

Conclusion

The City’s Zoning Ordinance provides for a range of housing options that can be developed by-right in most zoning districts. [The Zoning Ordinance could be amended to clarify that single-family homes are not a permitted use in the R-3 zone.](#)

Recommended Action

[The Housing Element includes Program 13 to amend the Zoning Ordinance to clarify that single-family homes are not a permitted use in the R-3 zone.](#) See recommendations related to permitting procedures for supportive/transitional housing and other group housing types in “Zoning for a Variety of Housing Types.”

Residential Development Standards

Cumulative Analysis

Table 1M-4.3 summarizes development standards for residential development in zoning districts that allow residential development. These development standards are typical and consistent with standards established in surrounding communities and have not unduly constrained residential development. Lot coverage maximums range from 45 to 60 percent, with higher density residential zones allowing greater lot coverage. Building height maximum is 35 feet in all residential zones, except the R-4 zone which allows building heights up to 45 feet. Minimum front yard setbacks are 20 feet in the R-1 and R-2 zones, but there is no explicit minimum front setback in the R-3, and R-4 zones. Front setbacks in these zones are instead set as part of the Discretionary Review and Approval process based on the specific development proposal. Although this is intended to allow flexibility for higher density residential development, a lack of clarity on development standards may pose a constraint to development. [There are no minimum and maximum density standards for residential in the C-MS zone. Residential development is permitted as part of a mixed-use development and subject to the other development standards shown in Table 1M-4.3.](#)

[Table 1M-4.4 analyzes the cumulative impact of development standards on the ability to achieve the maximum densities in the City's multifamily zones. Each of the examples assumes a rectangular one-acre lot and applies the City's setback, lot coverage, parking, and open space standards to determine if projects complying with City standards can achieve maximum densities. The analysis shows that development standards in the R-2, R-3, and R-4 zones do not limit the ability to achieve maximum densities. There is sufficient excess site area remaining after application of the City's development standards to allow the incorporation of additional project amenities that are not required, such as additional parking and open space features.](#)

Table 1M-4.3: Residential Development Standards

Characteristics of Lot, Location, and Height	R-1	R-2	R-3	R-4	Commercial Main Street C-MS
Minimum Lot Area (SF)	6,000 sf (6,000 sf/unit)	3,000 sf (3,000 sf/unit)	NA	N/A	4,000
Density Range (DU/AC)	(0-7.1)	NA 8-20	10.0-20.0	20-30	NA
Minimum Lot Dimensions (Interior Lots)					
Width	60'	40'			50'
Depth	100'	75'	2:1 ratio	2:1 ratio	NA
Maximum Lot Coverage	45%	60%	60%	60%	NA
Minimum Setbacks					
Front	20'	20'	N/A ²	N/A ²	0 ⁴
Rear	15'	15'	15'	15'	0
Side ¹	5'	5'	5'	5'	0
Maximum Height (ft)	35	35	35	45	35 ⁵
Minimum building separation ³ (ft)	10	10	10	10	N/A

SF = Square Foot, DU/AC = Dwelling Unit per Acre

¹ Zero lot line allowed if adjacent lot provides a 10-foot setback from property line.

² Front yard setback set as part of Discretionary Review and Approval process.

³ Refers to minimum space required between two buildings of residential uses. Six-foot separation is required between main buildings and non-habitable accessory buildings.

⁴ Maximum front yard setback is 10 feet.

⁵ Structures up to 50 feet may be permitted with a conditional use permit.

Source: City of San Joaquin Municipal Code Title XV, Zoning Ordinance, 2022.

Table 1M-4.4: Analysis of Multifamily Zone Requirements for Prototype Site Development

<u>Development Standards</u>	<u>R-2 Zone Standards</u>	<u>R-3 Zone Standards</u>	<u>R-4 Zone Standards</u>
<u>Prototype Project Site Size</u>	<u>43,560</u>	<u>43,560</u>	<u>43,560</u>
<u>Net site size w/ required setbacks</u>	<u>34,518</u>	<u>38,492</u>	<u>38,492</u>
<u>Maximum site volume at story limit</u>	<u>69,036</u> <u>(3 stories)</u>	<u>76,984</u> <u>(3 stories)</u>	<u>115,477</u> <u>(4 stories)</u>
<u>Maximum lot coverage (60%)</u>	<u>26,136</u>	<u>26,136</u>	<u>26,136</u>
<u>Maximum permitted density (units)</u>	<u>20</u>	<u>20</u>	<u>30</u>
<u>1 bedroom (900 sf)</u>	<u>13</u>	<u>13</u>	<u>20</u>
<u>2 bedroom (1,100 sf)</u>	<u>7</u>	<u>7</u>	<u>10</u>
<u>Unit square footage total</u>	<u>19,400</u>	<u>19,400</u>	<u>29,000</u>
<u>Unit square footage per story</u>	<u>9,700</u>	<u>9,700</u>	<u>9,667</u>
<u>Parking requirement</u>			
<u>1-bedroom units @ 1 sp/unit</u>	<u>13</u>	<u>13</u>	<u>20</u>
<u>2-bedroom units @ 1 sp/unit</u>	<u>7</u>	<u>7</u>	<u>10</u>
<u>Total parking required</u>	<u>20</u>	<u>20</u>	<u>30</u>
<u>Square footage for surface parking @ 350 sq. ft/space¹</u>	<u>7,000</u>	<u>7,000</u>	<u>10,500</u>
<u>Total sq. ft to accommodate project²</u>	<u>16,700</u>	<u>16,700</u>	<u>20,167</u>
<u>Total excess sq. ft. available³</u>	<u>17,818</u>	<u>21,792</u>	<u>18,362</u>

¹ 200 sf/space + 150 sp. Ft. of drive aisle per space

² Calculated as the net building sq. ft. of the first story + parking sq. ft. + open space sq. ft.

³ Calculated as the net site size – total sq. ft. to accommodate the project

Source: Ascent, 2023.

Parking

Table 1M-4.54 shows the residential parking requirements in The City of San Joaquin. Single-family units with two bedrooms or fewer are required to provide at least one covered parking space, and units with more than two bedrooms are required to provide two parking spaces. Multi-family units with two bedrooms or less are required to provide one parking space per unit, and multi-family units with 3 or more bedrooms are required to provide 1.5 spaces per unit. These parking standards are typical in the region and are not excessive.

Table 1M-4.54: Residential Parking Requirements

Type of Residential Development		Parking Requirement
Single-Family	2 or less bedrooms	1 covered space per unit
	More than 2 bedrooms	2 spaces per unit, 1 space must be covered
Multi-Family	2 or less bedrooms	1 space per unit
	More than 2 bedrooms	1.5 spaces per unit
Accessory dwelling unit		1 space/unit
Residential care facilities		1.5 spaces per every six adults receiving care in the home

Source: City of San Joaquin Municipal Code Title XV, Zoning Ordinance, 2022

Open Space and Park Requirements

The City's Zoning Ordinance does not identify open space or parking requirements for general residential development. Outdoor space on individual lots is maintained based on maximum lot coverage requirements by zoning district. The City's Subdivision Ordinance (Chapter 153 of the Municipal Code) requires land dedication or in-lieu fees for the purpose of maintaining public parks at a ratio of 0.018 acres per proposed dwelling unit.

Conclusion

The City's development standards are reasonable and typical. However, a lack of clarity on setback and open space requirements increases uncertainty for prospective housing developers. Amendments to the City's Zoning Ordinance are required to clarify development and design standards for residential development.

Recommended Action

The Housing Element includes **Program 13** to amend the Zoning Ordinance to clarify development standards related to residential development, including minimum setback and open space requirements.

Density Bonus

Analysis

State Density Bonus Law (Government Code Sections 65915-65918) provides density bonuses to residential projects on a sliding scale that varies based on the type of housing and the percentage of affordable units. The maximum density bonus is 50 percent for a mixed-income development and 80 percent for projects that are 100 percent affordable. Density bonus law also provides 100 percent affordable projects within one-half mile of a major transit stop with unlimited density; however, there are no transit stops within The City of San Joaquin that currently (2023) meet this standard. In addition, State density bonus law provides eligible projects up to three incentives/concessions on a sliding scale based on the percentage of affordable units provided. Projects that provide 100 percent affordable units are eligible for up to four incentives/concessions. The City is required to grant the concession or incentive proposed by the developer unless it finds that the proposed concession or incentive does not result in identifiable and actual cost reductions, would cause a public health or safety problem, would cause an environmental problem, would harm historical property, or would be contrary to law. The local jurisdiction has the burden of proof in the event it declines to grant a requested incentive or concession. Any project eligible for a density bonus may request waivers for any development standards that would have the effect of physically precluding the construction of a development at the densities or with the concessions or incentives allowed under the Density Bonus provisions.

State law also establishes maximum required parking ratios that can be required for density bonus projects. As shown in **Table 1M-4.65**, the City sets parking standards for density bonus projects that are lower than the statewide requirement.

Table 1M-4.65: Density Bonus Parking Standards

Number of Bedrooms	Required Parking Spaces Per Unit
0 to 1 bedrooms	0.5
2 to 3 bedrooms	1.0
4 or more bedrooms	2.0

Source: City of San Joaquin Municipal Code Title XV, Zoning Ordinance, 2022

The City’s density bonus ordinance is outlined in Chapter 223 of the The City of San Joaquin Municipal Code (Zoning Ordinance Section 154.220). It was most recently updated in the December 2021 and does not currently include provisions allowing four development concessions or waivers for 80 percent affordable projects, as required by State law.

Conclusion

The City’s density bonus provisions do not meet current State law requirements.

Recommended Action

The Housing Element includes **Program 13** to amend the Zoning Ordinance to include provisions allowing 80 percent density bonus and up to four concessions for 100 percent affordable developments consistent with the current requirements of State Density Bonus Law. Monitor State Density Bonus Law annually for legislative changes and modify ordinance as needed during the planning period.

Zoning for a Variety of Housing Types

Analysis

Housing element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of various types of housing for all economic segments of the population. This includes multi-family housing, manufactured housing, farmworker housing, single-room occupancy housing, emergency shelters, accessory dwelling units, low barrier navigation centers, and supportive and transitional housing.

The following is a description of the City’s requirements for various housing types.

Multi-family

Multi-family dwellings are permitted in the R-2, R-3, and R-4 zones, and conditionally permitted in C-MS zone.

Manufactured Housing and Mobile Home Parks

The City of San Joaquin permits manufactured and mobile homes on permanent foundations in the same fashion as other types of residential housing, regardless of zoning district. Currently, manufactured homes, which include mobile homes subject to the National Manufactured Housing Construction and Safety Act of 1974, are explicitly allowed in the R-2, R-3, and R-4 zoning designations ~~that allow residential uses (R-1, R-2, R-3, and R-4)~~ and are required to conform to foundational regulations as per Government Code Section 65852.3. The Zoning Code does not explicitly state that manufactured housing is allowed in the R-1 zone and the Code is silent on the allowance of mobile home parks.

Farmworker/Employee Housing

Under California Health and Safety Code 17021.5 (Employee Housing Act), farmworker housing up to 12 units or 36 beds must be considered an agricultural use and permitted in any zone that permits agricultural uses. Agricultural uses are not explicitly permitted in the Zoning Ordinance, as commercial agricultural production generally occurs on sites outside of the City’s sphere of influence. However, the City permits farmworker housing up to 12 beds or 36 beds in the R-1, R-2, R-3, and R-4 zoning districts, which exceeds the basic requirements of State law.

California Health and Safety Code Section 17021.5(b) requires that employee housing providing accommodations for six or fewer are treated the same as any other single family home. Consistent with State law, the City permits facilities that provide housing for up to six persons in all zones that allow single-family homes. Such facilities are subject to a Discretionary Review and Approval process, discussed in more detail below in “Processing and Permitting Procedures.”

Emergency Shelters

Pursuant to State housing law (California Government Code Sections 65582, 65583, and 65589.5), jurisdictions must identify at least one zone where emergency homeless shelters are allowed as a permitted use without a conditional use permit or other discretionary permit. The identified zone must have sufficient capacity to accommodate the shelter need, and at a minimum provide capacity for at least one year-round shelter. Permit processing, development standards, and management standards for emergency shelters must be objective and facilitate the development of, or conversion to, emergency shelters.

The City of San Joaquin Municipal Code allows emergency shelters as a permitted use in the M (Manufacturing) zoning district. The City does not limit the number of beds or capacity per emergency shelter. Emergency shelters must be separated from other emergency shelters by 300 feet, which is allowed under State law.

As discussed in Chapter 2, “Housing Needs Assessment”, the 2022 Fresno-Madera Point in Time Count identified 541 individuals experiencing homelessness in Fresno County, outside of the City of Fresno. As described in Chapter 2, the Fresno Madera Continuum of Care estimates that there is 1 person experiencing homelessness in The City of San Joaquin based on the City’s population. There are no existing emergency shelters in The City of San Joaquin.

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Although the City does not limit the number of beds per emergency shelter, for the purpose of this analysis, it is assumed that one emergency shelter would provide capacity for 50 individuals. There is approximately 10.2 acres of vacant land across 5 sites within the M zoning district that is available for emergency shelter development. All sites are located within the existing developed area of the City south of Manning Avenue, with close proximity to commercial uses and services along Colorado Avenue. Assuming a per shelter capacity of 50 individuals, these 5 parcels provide more than enough capacity to house The City of San Joaquin's estimated unsheltered homeless population of 1 individuals.

Prior to the passage of AB 2339 in 2022, the City's methodology of allowing emergency shelters by right in the M zone, where no other residential uses are permitted, was consistent with state law. However, AB 2339 revised Government Code Section 65583 to require that the zone where emergency shelters are permitted by right also allows other residential uses so the City's by-right allowance of emergency shelter facilities in the M zone is no longer sufficient to comply with state law. AB 139, passed in 2019, also revised state housing element law by requiring that emergency shelters only be required to provide sufficient parking to accommodate all staff working in the emergency shelter, provided that the standards do not require more parking for emergency shelters than other residential or commercial uses within the same zone. The Housing Element includes **Program 13** to amend the Zoning Ordinance to address the requirements of AB 2339 by allowing emergency shelters by-right in the R-3 zone and to adopt regulations consistent with AB 139.

There is one 6.44-acre vacant R-3 zoned site (APN - 03304094S), which is included in the Housing Element sites inventory as Site 1. It is within walking distance to a park and bus routes. Per state law requirements, the site capacity for emergency shelters on this site can be calculated by dividing the square footage of the site by a minimum of 200 square feet per person. Based on this methodology, Site 1 could theoretically accommodate 1,403 people, which is more than sufficient to accommodate the City's unmet need of one unsheltered person experiencing homelessness in 2022. Because this site is fairly large, it is not likely that the entire site would be utilized if it were to be developed as a shelter, which would leave a portion of the land available for other uses.

Moreover, there are several other R-3 zoned sites in the city including a planned project (P-1) from the Housing Element sites inventory and two future opportunity sites (F-1 and F-2). These sites were not included in this capacity calculation because development applications have already been approved (i.e., P-1) or because it is unlikely that these sites will be available for near-term development (i.e., F-1 and F-2). Outside of these areas, there is potential for emergency shelters in other R-3 zoned areas of the city where there is already existing residential development. It is possible that this existing housing – which includes townhomes, duplexes, and single-family homes – could be purchased and used to provide permanent supportive housing or emergency shelter by right. Based on this evaluation, there are several R-3 zoned sites that could be used to accommodate the need for emergency shelter beds in the city.

Low Barrier Navigation Centers

State law includes provisions for low barrier navigation centers (LBNCs) to assist persons experiencing homelessness. A LBNC is a type of shelter defined as a “Housing First, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing.” California Government Code Section 65662 (AB 101, 2019) requires low barrier navigation centers to “be a use by-right in areas zoned for mixed uses and nonresidential zones permitting multifamily uses” if it meets specified requirements. Section 65660 of the Government Code defines “Low Barrier” as best practices to reduce barriers to entry. The City’s Zoning Ordinance does not currently contain provisions for low barrier navigation centers. The Housing Element includes **Program 13** to amend the Zoning Ordinance to add provisions for low barrier navigation centers consistent with State law.

Transitional and Supportive Housing

Transitional housing is a type of supportive housing that offers case management and support services to facilitate the movement of individuals and families experiencing homelessness to permanent housing. Supportive housing is affordable housing with onsite or offsite services that help a person or family with multiple barriers to employment and housing stability. Supportive housing is a link between housing providers and social services for persons experiencing homelessness, people with disabilities, and a variety of other special needs populations. Government Code Section 65583(c)(3) requires transitional housing and supportive housing to be treated the same as any other residential use of the same type within the same zone.

The City has adopted California’s definitions of transitional and supportive housing provided in Chapter 4, and includes specifications that both housing types be permitted and regulated as similar uses or building types in the same zone. The City does not pose any requirements specific to transitional or supportive housing developments.

Government Code Sections 65650 et seq. states that supportive housing with no more than 50 units and meeting certain standards is a use by right in zones where multi-family housing is permitted. This means that such supportive housing is exempt from CEQA and may only be subject to design review. A qualifying project must be restricted to lower-income households and at least 25 percent of the units, or 12 units, whichever is greater, must be restricted to formerly homeless persons or those at risk of homelessness. The City treats supportive housing as akin to multi-family housing in multi-family zoning districts. As such, a qualifying project would be required to obtain a Discretionary Review and Approval by the City Manager in the R-2 and R-4 zoning districts. Although this is an administrative approval process, this does not meet the state law requirement that qualifying projects be permitted by-right. The Housing Element includes **Program 13** to clarify and amend the City’s regulations for eligible supportive housing projects consistent with State law.

Single Room Occupancy (SRO) Units

Single room occupancy units (SROs) are small, one-room units occupied by a single individual, and may either have shared or private kitchen and bathroom facilities. The Zoning Ordinance does not currently contain provisions for SRO housing. The Housing Element includes **Program 13** to amend the Zoning Ordinance to add provisions for SRO housing.

Group Homes/Residential Care Facilities

As described in Chapter 5, Section 1566.3 of the California Health and Safety Code requires licensed residential facilities serving six or fewer persons to be considered a residential use of property for purposes of local zoning ordinances. No local agency can impose stricter zoning or building and safety standards on these residential facilities than is required of a family dwelling of the same type in the same zone.

The Zoning Ordinance identifies residential care facilities as either “family group homes” or as group homes based on their size. A “family care home” is defined in the Zoning Ordinance as, “a state-authorized, certified or licensed foster home or group home serving six or fewer mentally disordered or otherwise handicapped persons or dependent and neglected children on a 24 hours a day basis. Pursuant to Cal. Welfare and Institutions Code § 5116 or as hereafter amended, such homes shall be a permitted use in all residential zones.” As shown in **Table 1M-4.2**, unlicensed group homes with less than ~~6~~six residents are permitted in all residential zoning districts with a Discretionary Review and Approval. Larger group homes with more than ~~6~~six residents are conditionally permitted in all residential zoning districts.

Family care homes are treated akin to single-family homes, and are not subject to any additional requirements that do not also apply to single-family homes in the same zoning district. As described in **Table 1M-4.54**, residential care facilities are required to provide 1.5 parking spaces for every six adults receiving care in the home. This is less restrictive than the requirement for single-family homes, which requires 2 spaces for units with more than 2 bedrooms.

In December 2022, HCD produced a Group Home Technical Advisory that explains that local governments have an affirmative obligation under State law to promote inclusive communities and affirmatively further fair housing. This includes treating group homes of all sizes the same as any other residential use to ensure persons with disabilities have equal opportunity to live in a community. Requiring a use permit for group homes of more than six persons has been identified by HCD as a fair housing issue. The Housing Element includes **Program 13** to review the City’s requirements for unlicensed group homes and larger group homes and permit them in all residential zones to comply with the City’s obligation to affirmatively further fair housing.

Accessory Dwelling Units (ADUs)

The City of San Joaquin adopted an ADU ordinance in 2021 consistent with State law that provides for ministerial review of ADUs that meet the standards in the ordinance.

Section 154.020 of the City of San Joaquin Municipal Code outlines requirements for ADUs and JADUs. ADUs are permitted on all residentially-zoned lots and any lot developed or proposed to be developed with residential uses. JADUs are only permitted when associated with a single-family home. The City permits up to one ADU and one Junior ADU (JADU) per single family residential lot, up to two detached ADUs on lots with existing multi-family residential development or up to 25 percent of the existing multi-family units in areas not used as livable space. The City provides a streamlined ministerial approval process for ADUs if the following criteria are met:

- Total floor area of detached ADUs may be 1,200 square feet or less. Total floor area of attached ADUs may be 50 percent or less of the area of the existing primary dwelling or 1,200 square feet, whichever is greater. JADUs may not be more than 500 square feet.
- A four-foot setback must be provided from the side and rear lot lines, unless the ADU is constructed within an existing primary dwelling or permitted accessory structure, or in the same location and to the same dimensions as an existing permitted accessory structure.
- ADUs and JADUs shall not exceed a single story and 16 feet in height, unless constructed above an attached or detached garage, in which case the ADU/JADU shall not exceed the height limit of the applicable zoning district.
- ADUs and JADUs must be architecturally compatible with the primary dwelling, having similar materials, colors, and style of construction. The ADU/JADU must have a roof pitch and roof overhang similar to the roofline of the primary residence, as well as a matching material.
- There shall be at least one parking space per ADU, except as provided in state law (i.e., Government Code 65852.2). Additional parking is not required for JADUs. The ADU must use the same vehicular access that serves the primary dwelling unless the lot configuration provides an opportunity for a second point of access that does not result in the loss of an on-street parking space.
- Fire sprinklers are required for ADUs/JADUs if fire sprinklers are required for the primary residence.
- Each unit shall display an address in compliance with current California Residential Code as adopted and amended by the City.

Consistent with state law, no impact fees are required of ADUs less than 750 square feet in size. Owner-occupancy is not required for ADUs. Owner-occupancy is required for a single-family residence with a JADU. The owner may reside in either the single-family residence or the newly created JADU. A certificate of occupancy must be issued for the primary dwelling before a certificate of occupancy can be issued for the ADU/JADU

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Recent updates to the HCD's Accessory Dwelling Unit Handbook clarifies State law requirements related to the number of ADUs jurisdictions must permit ministerially on single-family and multi-family sites. Jurisdictions must allow up to three ADU/JADU's on a single-family property when applied in the following combination: one attached ADU within the existing space of a single-family home or accessory structure, one detached ADU, and one JADU. As part of a multi-family development, jurisdictions must allow at least two detached ADUs and up to 25 percent of the existing multi-family structure if converted to livable space. The Housing Element includes **Program 13** to amend the Zoning Ordinance to revise the City's requirements to revise the maximum number of ADUs permitted per property consistent with State law.

Conclusion

In summary, amendments to the City's Zoning Ordinance are required to address the provision of a variety of housing types:

- **Low-Barrier Navigation Centers:** Update ordinance to identify provisions for establishing low barrier navigation centers consistent with state law requirements.
- **Residential Care Facilities:** Remove the conditional use permit requirement for unlicensed group homes with more than 6 residents
- **Single Room Occupancy (SRO) Housing:** Update ordinance to identify provisions for SRO housing units.
- **Transitional and Supportive Housing:** Allow qualifying supportive housing projects by-right consistent with Government Code Section 65650.
- **Emergency Shelters:** Amend parking requirements to remove requirements based on occupants. Allow emergency shelters by right in ~~a zoning district with suitable vacant land for the R-3 zone to address~~ needed emergency shelter capacity ~~and that allows other residential uses.~~
- **ADUs:** Update ordinance to revise the maximum number of ADUs permitted on single-family and multi-family properties consistent with State law.
- **Manufactured Housing and Mobile Home Parks:** Amend the zoning code to clarify that manufactured housing is permitted in the R-1 zone consistent with State law and that allow mobile home parks are allowed in the R-3 zone.

Recommended Action

The Housing Element includes **Program 13** to amend the Zoning Ordinance to address larger unlicensed group homes, supportive housing, emergency shelters, low barrier navigation centers, SRO housing, [manufactured housing and mobile home parks](#), ADUs, and density bonus regulations.

On- Off-Site Improvements

Analysis

For residential projects, the City requires both on- and off-site improvements. Site improvements are regulated by the Subdivision Ordinance (City of San Joaquin Municipal Code Title XV, Chapter 153) and through conditions and standards imposed through the Site Plan Review process. Off-site improvements required on a project wide basis include: curb/gutter and drainage facilities, sidewalks, paved streets, landscaping, and water and sewer service. Such improvements are required as a condition of the subdivision map, or as part of the building permit if a subdivision map is not required. These on- and off-site improvements are applied only as necessary to promote the health, safety and general welfare of the public. The costs of improvements are the responsibility of the developer and are, in turn passed on to the homebuyer. Costs of infrastructure improvements necessary to facilitate development (development standards) are applied uniformly on all projects. Section 71 of the City's Municipal Code specifies required minimum street and associated widths as follows:

- Major streets: as indicated by the General Plan Circulation Element
- Right of way: not less than 84 feet
- Local streets: not less than 60 feet.
- Paved alleys: not less than 20 feet.
- Easements (for utility purposes): not less than 10 feet.

Conclusion

Development requirements of the City of San Joaquin are considered standard in the Central Valley and are comparable to surrounding cities. In order to reduce housing costs, the City does not require improvements other than those deemed necessary to maintain the public health, safety, and welfare. [The City has approved three tentative tract maps and a low income multi-family housing development in the past few years and all of the developments complied with the City's on- and off-site improvement requirements.](#)

Recommended Action

None required.

Fees and Exactions

Analysis

The City's fees that apply to residential development are summarized in **Table 1M-4.76**. The City's fee schedule is not currently available for public reference online.

Table 1M-4.76: Schedule of Fees for Residential Development

Permit Processing Fees	Base and Deposit
Administrative Approval	\$100
Agree Development	\$250
Agree Deferment	\$250
Amendment Text Ordinance	\$375
Amendment General Plan	\$500
Amendment General Plan Text	\$375
Annexation	\$500 + LAFCO Fees
Appeals	\$100
Bonus Density	\$250
Certificate of Compliance	\$75
Department Inspection	\$30 + \$17 per hour
Environmental Review	\$100
Environmental Impact Report	\$250 + Cost of Preparation
Extension PC/CC items	\$100
Special Request PC/CC	\$100
Use Classification	\$75
Maps Filing	
Tentative Subdivision/Tract	\$1,500 + \$25 per lot
Tentative Parcel	\$500 + \$25 per lot
Amendments	\$500
Lot Line Adjustment	\$250
Landscape/Lighting District	\$1,500
Parcel Final	\$1,000 + \$25 per lot
Subdivision/Tract Final	\$2,000+ \$25 per lot
Filing Recorder's Office	\$100
Permits	
Home Occupation	\$100
Rezoning	\$500 + \$10 per acre
Variance	\$275
Conditional Use	\$300
Occupancy	\$25
Encroachment	\$100

Permit Processing Fees	Base and Deposit
Sign	\$100
Demolition	\$100
Site Plan Review	
Less than 1 acre	\$250
1-4 acres	\$1,500
Over 4 acres	\$1,500 + \$400/acre over 4 acres
Negative Declaration	\$25
Mitigated Negative Declaration	\$50
Development Fees	
Hook up – Water	\$1,072
Hook up – Sewer	\$635
Park	\$200
Storm Drain	\$300 or per acre
Construction Water	\$44.93
Miscellaneous Fees	
W/S/G Deposit – Residential	\$210.84
Water – Residential	\$31.21 per meter
Sewer – Residential	\$25.63
Garbage – Residential	\$10
Recycling Fee	\$1.50 per meter per unit

Source: City of San Joaquin, 2022.

In addition to City fees, several regional fees are charged for development: Regional Transportation Mitigation and Indirect Source Review. For school fees, the Golden Plains Unified School District has adopted the State Level I fee of \$4.08 per square foot of residential use. **Table 1M-4.87** shows permit fees for single-family and multifamily prototype developments. The single-family prototype is a single-family detached residential dwelling unit with 1,800 square feet of living area and a 400-square-foot garage. The estimated construction cost for this prototype unit before permit fees is \$168,000. The plan check, permit, and impact fees account for an additional sum of \$24,964, or approximately 14.9 percent of the estimated construction cost. The multifamily prototype is a 1,280 square foot-unit, 2-story multifamily housing development. The estimated construction cost for this prototype before permit and impact fees is \$115,200. In summary, the fees for plan check, permits, and development impact fees total \$19,655 per unit. This constitutes approximately 17 percent of the estimated construction cost.

Table 1M-4.87: Prototypical Construction Fees

Fee Description	Amount	
	Single-family	Multi-family
Entitlement Permit Processing	\$500	\$500
Plan Check and Building Permits	\$2,000	\$1,255
City Impact Fees	\$13,679	\$11,950
School Fee ¹	\$6,048	\$4,300
Regional Transportation Mitigation Fee	\$2,118	\$1,642 ³
Indirect Source Review ²	\$1,100	\$500
Total for Prototype Unit	\$24,964	\$19,655

¹ School fees are estimated at an average of 1,800 square feet for a single-family home and 1,280 square feet for a multifamily unit.

² Projects under 50 units are not subject to this fee.

³ Affordable multi-family projects are eligible for reduced fees (\$821/dwelling)

Source: City of San Joaquin

Conclusion

In summary, the fees for plan check, permits, and development impact total approximately \$19,500-\$25,000 per unit. This constitutes approximately 15 to 17 percent of the estimated construction cost. These fees are important to provide the necessary infrastructure and services for new development. However, approximately one-third of the fees are school and regional impact fees that are consistent throughout the County and would not serve to constrain housing development in The City of San Joaquin. The primary constraints for new construction in The City of San Joaquin are market related. The City makes every effort to work with developers to enhance project feasibility.

Recommended Action

The Housing Element includes **Program 16** to publish the City's current fee schedule on the City's website, in accordance with California Government Code Section 65940.1.

Processing and Permit Procedures

In residential zones, the City permits most types of residential development, (other than single-family) via a ministerial approval process. For projects that require a public hearing (e.g. single-family subdivisions or projects that require approval of a variance or rezone), the City encourages concurrent processing of applications and considers all entitlement applications, including the environmental document, at a single public hearing before the final hearing body, either the Planning Commission or City Council. **Table 1M-4.98** identifies typical processing procedures and timelines for various types of residential projects.

Table 1M-4.98: Typical Processing Procedures by Project Type

Development Type	Typical Approval Requirement	Approving Authority	Total Typical Processing Time
Single-family unit	Building permit	Building Department	3 weeks
Single-family subdivision	Tentative Subdivision Map	Planning Commission	3-6 months
Accessory dwelling unit	Building permit	Building Department	3 weeks
Multi-family	Discretionary Review and Approval	City Manager	3 weeks

Source: City of San Joaquin, 2022.

Site Plan Review

Site Plan Review may be required at the discretion of City staff or by the Planning Commission as part of any discretionary permit to ensure that the proposed project complies with standards in the Zoning Ordinance and General Plan, adequate infrastructure is provided, and adverse impacts to adjacent properties are prevented. Single-family residences and additions on a single parcel in residential zones, minor accessory additions and structures, and other uses for which administrative approval is authorized under the provisions of the City Municipal Code, provided the structures and uses meet all of the requirements of the City Municipal Code, are exempt from site plan review.

Discretionary Review and Approval

Residential uses in the R-2 zone and multi-family housing in the R-4 zone require a Discretionary Review and Approval (DRA) permit approved by the City Manager or designee. A DRA is approved administratively and does not require a public hearing. [The Zoning Code does not currently contain findings of approval for the DRA.](#)

Use Permit

Residential uses in the Commercial Main Street zone (C-MS) require the approval of a use permit. Projects requesting a use permit are required to go to the Planning Commission for approval, adding another approximately three to four weeks to the approval time, for a total of approximately 60 days. A Use Permit usually takes two months for approval due primarily to public noticing requirements.

In order to grant any use permit, the following findings must be made:

- The proposed use will not be contrary to the objective of the General Plan and any applicable specific plan;
- The proposed use is allowed within the applicable zoning district and complies with all other applicable provisions of the zoning ordinance and all other chapters of the Municipal Code;

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- The proposed establishment, maintenance, and operation of the use will not be detrimental to the public health, safety, and welfare of the persons residing or working in the neighborhood of such proposed use, nor will it be detrimental to property and improvements in the neighborhood or city;
- The CUP has been assessed as required by CEQA; and
- The site for the proposed use is adequate in size, shape, and location to accommodate the use as it relates to the zoning district for which the use is proposed.

Variances

Variances provide for deviations from the Zoning Ordinance to address practical difficulties, unnecessary hardships, or results inconsistent with the general purposes of the zoning district.

- There are exceptional or special circumstances applicable to the property involved, including the size, shape, topography, location, or surroundings, whereby strict application of the zoning ordinance deprives such property of privileges enjoyed to other property in the vicinity having the identical zoning district classification;
- The variance has been conditioned to assure that the adjustment thereby variance may be approved by the Planning Commission, following a public hearing, and can be requested to adjust any of the requirements within the Zoning Ordinance, except for land use regulations. The Planning Commission may approve a variance or a minor deviation, only if the following findings can be made: authorized shall not constitute a grant of special privileges inconsistent with the limitations upon other properties in the vicinity and zone in which such property is situated;
- The variance shall not be granted for a parcel of property which authorizes a use or activity which is not otherwise expressly authorized by the zone regulation governing the parcel of property;
- The granting of a variance will not be materially detrimental to the public welfare or injurious to property and improvement in the vicinity in which the property is located; and
- The granting of such a variance will be not contrary to the objectives of the General Plan.

Similar findings are required by state law to grant a variance.

Subdivisions

The City requires submission and approval of a tentative and final map for any development project requiring the creation of new parcels, consistent with the Subdivision Map Act. The City Council is the review authority for tentative maps, following a recommendation of approval from the Planning Commission. After conditional approval of the tentative map, a final map must be filed with the City Engineer within the applicable time limits of the tentative map. In addition to meeting the specifications for final map submittal outlined in Chapter 153 of the Municipal Code, the applicant must formally dedicate land required for public use or utilities and agree to complete required off-street improvements prior to City approval of the final map. After determining that the parcel map is technically correct and all conditions of approval are sufficiently met, the City Engineer certifies the final map and distributes to the City Council for approval within 10 days of final map filing or at the next scheduled meeting of the City Council. Final

maps may only be denied if the final map fails to meet requirements or conditions that were applicable to the subdivision at the time of approval of the tentative map.

Conclusion

The City does not have a lengthy project review process and most development applications do not require a public hearing. However, approval processes such as Site Plan Review and Discretionary Review and Approval allow staff discretion in project approval and do not have clearly identified approval findings or requirements. This lack of clarity may pose a constraint to housing development.

Recommended Action

The Housing Element includes **Program 13** to amend the Zoning Ordinance to allow [multifamily](#) residential development as a permitted use in [all the R-2 and R-4](#) residential zoning districts and [to adopt findings of approval for the DRA](#). [The Housing Element also includes Program 15](#) to adopt objective development standards and design criteria for reviewing housing projects.

Senate Bill 35

Senate Bill (SB) 35 requires jurisdictions where fewer building permits have been issued than needed to meet their RHNA to provide a streamlined, ministerial entitlement process for housing developments that incorporate affordable housing. In 2022 in The City of San Joaquin, multi-family projects providing at least 50 percent affordable units that meet all objective standards are eligible for ministerial (i.e., staff-level) approval under SB 35. However, to be eligible projects must also meet several other criteria, including prevailing wage requirements for projects with more than 10 units. In order for applicants to take advantage of SB 35, per Government Code Section 65913.4 (10)(b)(1)(a)(et seq.) they need to submit a Notice of Intent and jurisdictions need to give Native American tribes an opportunity for consultation.

The City has developed a streamlined, ministerial review process for eligible housing projects consistent with SB 35, which is outlined in Part 19 of the Zoning Ordinance. As of November 2022, the City has received no applications for SB 35 approval. It should be noted that the vacant land within the City limits and Sphere of Influence is classified as Prime Farmland, which is exempt for SB 35.

Senate Bill 330

The City is not identified as an affected city per Government Code Section 66300 and is therefore not subject to the requirements of SB 330.

Conclusion

The City has adopted an SB 35 ministerial review process for eligible housing projects in compliance with state law. [The City will comply with all CEQA and permit streamlining requirements, including the required timelines.](#)

Recommended Action

None required.

Building Codes and Enforcement

The City of San Joaquin has adopted the current edition of the California Building Standards Code, excluding Chapter 29, Plumbing Systems, and including Appendix J, Grading. The City is subject to building energy efficiency standards defined under Title 24, Part 6 of the California Code of Regulations. In addition, the City adopted the current edition of the California Energy Code, California Plumbing Code, and the California Mechanical Code by reference. The City also adopted the current California Fire Code, which incorporates the 2018 International Fire Code by reference.

The City administers a code enforcement program that aims to preserve and maintain the livability and quality of neighborhoods. Code enforcement staff conduct patrols to identify potential violations of zoning and property maintenance standards. Violations are addressed through community education and outreach, verbal and written warnings, and fines for continued non-compliance.

Conclusion

No major local amendments to the building codes have been made that would significantly increase the cost of housing. The City is required to adopt California’s Building Standards Codes and Title 24, which is necessary for public safety and has not been shown to act as a constraint on housing development.

Recommended Action

None required.

Constraints on Housing for Persons with Disabilities

Analysis

California Codes and Regulations

The City has adopted Title 24 of the California Code of Regulations, and the 2019 California Building Code.

Definition of Family

The City of San Joaquin’s Zoning Ordinance includes the following definition of “family”: one or more persons living as a single housekeeping unit in a dwelling unit, including live-in staff. Family shall not include such groups as customarily occupy a hotel, club, fraternity, or sorority house.” This definition complies with State law.

Family Care Homes and Residential Care Facilities

See “Zoning for a Variety of Housing Types” for a discussion of the City’s provisions family care homes and residential care facilities.

Reasonable Accommodation Procedure

The City does not currently have a formal process to grant reasonable accommodation requests. The Zoning Ordinance must be amended to establish a formal reasonable accommodations process.

Conclusion

As discussed in “Zoning for a Variety of Housing Types”, amendments to the City’s Zoning Ordinance are required to address residential care facilities. Additionally, an ordinance is required to establish a formal procedure for requesting reasonable accommodations.

Recommended Action

The Housing Element includes **Program 13** to amend the Zoning Ordinance to allow group homes/residential care facilities unlicensed group homes with for 6-six or fewer persons, in accordance with the Health and Safety Code, and allow group home/residential care facilities, regardless of size, in all zones that permit residential uses of the same type, in accordance with the City’s definition of family less residents as well as larger group homes by right and **Program 14** is also included to establish a formal reasonable accommodations process.

At-Risk Analysis

Table 1M-4.109 presents the inventory of publicly-assisted affordable rental housing units in The City of San Joaquin. As of 2022, there are 281 assisted affordable units in the City of San Joaquin in 6 housing developments. None are at risk of expiration and conversion to market rate by 2034.

Table 1M-4.109: Assisted Housing Developments, City of San Joaquin

Name	Address	Target Population	Funding Source	# of Units	# of Affordable Units	Affordable Units Expiration	Risk Level
Garden Valley Homes I	22701 Davidson Drive	Non-Targeted	USDA Section 515, Rural Development Rental Assistance	70	68	2069	Low
Garden Valley Homes II	9565 Flores Drive	Non-Targeted	LIHTC; USDA	88	86	2075	Low
California Apartments	22150 California St	Family	LIHTC, USDA Section 515, Rural Development Rental Assistance	42	41	2049	Low

SECTION 1M-4: CONSTRAINTS

Name	Address	Target Population	Funding Source	# of Units	# of Affordable Units	Affordable Units Expiration	Risk Level
San Joaquin Senior Apartments	21900 California Avenue	Seniors	LIHTC, USDA Section 515, Rural Development Rental Assistance	20	20	8/23/2041	Low
San Joaquin Apartments	22200 California Avenue	Family	LIHTC, USDA Section 515, Rural Development Rental Assistance	38	38	11/01/2041	Low
Taylor Terrace	8410 Fifth Street	Family	HUD Public Housing	28	28	Perpetuity	Not At-Risk
Total				286	281		
Total At Risk				0	0		

Source: California Housing Partnership, www.affordablehousingonline.com, 2022.

SECTION 1M-5: REVIEW OF PAST ACCOMPLISHMENTS

State housing element law (Government Code Section 65588) requires cities and counties to assess the achievements under their adopted housing programs to inform the development of new programs. State law also requires that local governments review the effectiveness of the housing element goals, policies, and related actions to meet the community's special housing needs. Accomplishments under the 2015-2023 Housing Element are evaluated in this chapter in order to determine the effectiveness of the previous housing element, the City's progress in implementing the 2015-2023 Housing Element, and the appropriateness of the housing goals, objectives, and policies. This evaluation is conducted pursuant to Government Code Section 65588.

Progress Toward Meeting the RHNA

Table 1M-5.1 shows the City's progress toward meeting the 2015-2023 Fifth Cycle Regional Housing Needs Allocation (RHNA), as of December 31, 2021. The City has issued 19 building permits for housing units since the start of the Fifth RHNA Cycle in 2015. Of the permits issued, 6 were for above moderate-income housing and 13 were for moderate-income housing. There were no permits issued for lower-income housing. Because of the City's insufficient progress toward meeting its RHNA, San Joaquin is subject to a streamlined ministerial approval process for housing projects as indicated in the California Department of Housing and Community Development (HCD)'s Streamlined Ministerial Approval Process (SB 35) Statewide Determination Summary, updated June 30, 2022 (see Section 1M-4 for a discussion of the City's compliance with the requirements of SB 35).

Table 1M-5.1: Units Built during RHNA Projection Period, City of San Joaquin, 2015-2023

Income Level	RHNA	2015	2016	2017	2018	2019	2020	2021	2022	2023	Total	Unmet RHNA
Very Low	103	-	-	-	-	-	-	-	-	TBD	-	103
Low	36	-	-	-	-	-	-	-	-	TBD	-	36
Moderate	35	-	-	-	-	-	-	13	-	TBD	13	22
Above Moderate	204	-	-	-	-	-	6	-	-	TBD	6	198
Total	378	-	-	-	-	-	6	13	-	TBD	19	359

Note: Units serving extremely low-income households are included in the very low-income permitted units totals and must be reported as very low-income units.

Source: City of San Joaquin, Annual Housing Element Progress Report, 2021.

Efforts to Address Special Housing Needs

The following section reviews and evaluates the City’s progress in implementing programs from the previous planning period. As part of analyzing prior programs, the City must assess the effectiveness of programs for special needs populations. Table 1M-5.2 summarizes progress on the implementation programs from the previous Housing Element, including programs addressing special needs populations summarized below.

- During the Housing Element period, the City completed a Zoning Code update which includes updates to allow licensed residential care facilities regardless of capacity in residential zones and make provisions for unlicensed facilities. There are currently no licensed care facilities serving elderly residents in the City.
- The City wrote letters of support to securing funding for affordable housing projects.
- The City offered incentives to encourage construction of affordable and special needs housing, including development impact fee deferrals. The City is working with the Fresno Housing Authority to obtain grant funds for needed off-site infrastructure improvements for their Colorado Court project in the City.
- Similar to other special needs groups, farm workers can benefit from many of the available affordable housing and assistance programs in Fresno County. The City continues to encourage and support the development of affordable housing to extremely-low, very-low, and low income households. During the Housing Element period, the City completed a Zoning Code update which included updates to allow farmworker housing in all zones agricultural uses are allowed, as well as in the residential zoning districts.
- While there are no homeless or transitional shelters located in San Joaquin, there are several organizations in and around the County of Fresno that provide services to persons experiencing homelessness and food insecurity, including unhoused and special needs groups. As described in Section 1M-3, the City has enough available land to provide sufficient emergency shelter capacity for the estimated homeless population (1 person, according to estimates based on the 2022 Point in Time count).
- The City referred residents annually to the Fresno Housing Authority to access their range of programs.

Progress Towards Meeting Housing Element Programs

Table 1M-5.2 summarizes the programs from the 2015-2023 Housing Element. To the degree that such programs are recommended to be continued in the current Housing Element, these programs are reorganized and presented in Section 1M-1, Action Plan.

Table 1M-5.2 Evaluation of City of San Joaquin 2015-2023 Housing Element Implementation Measures

Program	Implementation Status	Continue, Modify, or Delete
<p>Program 1: Regional Collaboration on Housing Opportunities</p> <ul style="list-style-type: none"> The County of Fresno Public Works and Planning Department, with assistance of the Fresno COG, will take the lead in coordinating the Countywide Fifth Cycle Housing Element Committee meetings. Continue to participate in the Countywide Housing Element Technical Committee to collaborate on housing program implementation and regional issues including, disadvantaged unincorporated communities (SB 244), infrastructure challenges, farmworker housing, homelessness, and fair housing. The Committee will meet at least biannually to evaluate successes in implementation of programs and to identify gaps and additional needs. The Committee will meet annually with the California Department of Housing and Community Development (HCD) to discuss funding opportunities and challenges in implementation of programs, and seek technical assistance from HCD and other State agencies in the implementation of housing programs and the pursuit of grant funding. The Committee will meet periodically with Fair Housing of Central California to discuss fair housing issues and opportunities for education. The Committee will advocate on behalf of the Fresno County region for more grant funding for affordable housing and infrastructure improvements. Continue to seek partnerships with other jurisdictions in the region and other agencies (such as the Housing Authority), housing developers, community stakeholders, and agricultural employers/employees to explore viable options for increasing the availability of farmworker housing in suitable locations in the region. Develop a directory of services and resources for lower-income households available in the region, and review and update it annually. Make the directory available on City/County websites and at City/County offices. 	<p>Throughout the planning period, the City of San Joaquin continued to attend quarterly meetings with the 13 participating jurisdictions in Fresno COG to develop committee goals to address housing issues. Additionally, in this collaboration, the City evaluated successes in the implementation of programs and identified gaps and additional needs, including a lack of grant funding for housing and competition between jurisdictions, shortage of staff time and resources, and a need for universal informational materials about funding resources available to all jurisdictions.</p>	<p>Modify. New Program 1.</p>
<p>Program 2: Review Annexation Standards in Memorandum of Understanding</p> <ul style="list-style-type: none"> During the Housing Element planning period, the County of Fresno and the cities within the County shall work together to review and revise, as deemed appropriate by all parties, the standards for annexation contained in the Memorandum of Understanding (MOU) between the County and the cities. 	<p>The City continued to coordinate with the County and LAFCO through annual to semi-annual meetings. No revisions to the standards for annexation contained in the MOU were necessary during the planning period.</p>	<p>Modify. New Program 2.</p>

SECTION 1M-5: REVIEW OF PAST ACCOMPLISHMENTS

Program	Implementation Status	Continue, Modify, or Delete
<p>Program 3: Provision of Adequate Sites</p> <ul style="list-style-type: none"> • Maintain and annually update the inventory of residential land resources. • Provide the updated inventory on City website and make copies available upon request. • Consistent with the General Plan, encourage infill residential and mixed use development that includes a residential component in the Central Business District by establishing programs by 2018 that streamline and incentivize mixed use corridor projects, increase flexibility in development standards, and/or reduce the impact or permit fees. • Consistent with the General Plan, amend the Zoning Code by 2018 to create the R-4 zoning district to allow up to 30 units per acre, with appropriate development standards to encourage development at the maximum allowable density. In the meantime, continue to utilize the R-3 zoning standards to implement the High Density Residential designation. • Consistent with the General Plan, amend the Zoning Code by 2018 to establish a density range, including minimum densities in each of the City’s three residential districts as follows: R-1 0.5 - 8 units per acre; R-2 8.1 - 16 units per acre; R-3 16.1 - 30 units per acre. • Annually monitor the CUP process for allowing residential uses in commercial zones, and make necessary modifications to ensure the process does not unduly constrain development and by 2018, establish specific development standards to facilitate residential uses in commercial zones. • Monitor development and other changes in the inventory to ensure the City has remaining capacity consistent with its share of the regional housing need. • Actively participate in the development of the next RHNA Plan to better ensure that the allocations are reflective of the regional and local land use goals and policies. 	<p>The City maintained the inventory of land, made it available upon request, and ensured sufficient land to accommodate the City’s RHNA throughout the planning period. In December 2021, the City adopted a Zoning Code amendment that established the R-4 zoning district (allowing up to 30 units per acre), clarified density ranges for the existing residential zones, eliminated commercial agriculture as an allowed use in the R-1 zone, and established specific standards for mixed-use residential development in commercial zones. The City also participated in the development of the Sixth Cycle RHNA methodology by attending meetings of the RHNA subcommittee.</p>	<p>Modify program. New Program 3.</p>
<p>Program 4: Monitoring of Residential Capacity (No Net Loss)</p> <ul style="list-style-type: none"> • Develop and implement a formal evaluation procedure pursuant to Government Code Section 65863. • Monitor and report through the HCD annual report process. 	<p>Through the annual progress report process, the City evaluated progress to meet the RHNA; monitored ongoing capacity; and provided updates to City Council, HCD, and OPR.</p>	<p>Modify. Combine with Program 3.</p>

Program	Implementation Status	Continue, Modify, or Delete
<ul style="list-style-type: none"> If rezoning/upzoning is required to replenish the sites inventory for meeting the RHNA shortfall, the sites shall be adequate in size to accommodate at least 16 units per site at a minimum density of 20 units per acre, and shall be rezoned within two years. 		
<p>Program 5: Lot Consolidation</p> <ul style="list-style-type: none"> Assist interested developers/property owners in identifying opportunities for lot consolidation and provide technical assistance through pre-application consultation for developers. Continue to process requests for lot consolidation concurrent with other development reviews. Consider incentives to encourage lot consolidation, such as increased density, in 2017. Annually monitor lot consolidation activities as part of the City annual report to HCD on Housing Element progress and evaluate if City efforts are effective in facilitating lot consolidation of small sites for residential development. If appropriate, make necessary changes to facilitate lot consolidation. 	<p>The City did not receive any inquiries for lot consolidation for residential development. The City worked with several developers in processing residential tentative tract maps and in meeting with potential housing builders interested in building housing within those tracts or purchasing the land to develop.</p>	<p>Modify. New Program 5.</p>
<p>Program 6: Water and Wastewater Capacity</p> <ul style="list-style-type: none"> Annually monitor water and wastewater capacity and make improvements, as appropriate and feasible, to better serve existing development and strive to accommodate the RHNA. Establish procedures by the end of 2016 for granting priority water and sewer service to developments with lower-income units in compliance with California Government Code Section 65589.7. Apply for additional CDBG funds, as available, to either acquire or extend necessary services to infill parcels for housing development. 	<p>Currently, the City’s wastewater treatment plant is operating generally at half of its capacity. The City’s water supply system is currently able to all fire flow and daily demands and has sufficient capacity to provide service for an additional 200 homes. During the planning period, the City has leveraged grant funds to extend and upgrade the City’s water system. The City has received approximately \$30 million in CDBG funds for upgrades to the City’s water supply network (including construction of new water lines and potable water wells). Well #5 is anticipated to come online during the summer of 2023, and construction of Well #6 is scheduled to begin in June 2023. Additionally, the City has received SRF funds for the improvements to water supply and drinking water quality including the installation of two water treatment plants, an</p>	<p>Modify. New Program 4.</p>

SECTION 1M-5: REVIEW OF PAST ACCOMPLISHMENTS

Program	Implementation Status	Continue, Modify, or Delete
	<p>additional pressure pump station, water valves, and fire hydrants. Construction on these improvements is scheduled to begin by the end of 2023.</p> <p>The City continues to pursue CDBG funds to perform further infrastructure updates to support pending housing projects on Colorado Avenue.</p>	
<p>Program 7: Affordable Housing Incentives</p> <ul style="list-style-type: none"> • Maintain a list of interested developers and contact developers at least annually to discuss affordable housing opportunities in the City. • Continue to offer fee waivers, reductions, and/or deferrals to facilitate affordable housing development. • Continue to promote State density bonus, flexible development standards, and other incentives to facilitate affordable housing development by publicizing the incentives on City website and by conducting pre-application consultation with developers regarding incentives available. • Continue to streamline the environmental review process for housing developments to the extent possible, using available state categorical exemptions and federal categorical exclusions, when applicable. • Annually pursue State, Federal and other funding opportunities to increase the supply of safe, decent, affordable housing in San Joaquin for lower-income households (including extremely low-income households), such as seniors, disabled (including persons with developmental disabilities), farmworkers, the homeless, and those at risk of homelessness. • Expand the City’s affordable housing inventory by 10 units over the next eight years – 2 extremely low-income, 4 very low-income, and 4 low-income units. 	<p>Ongoing. The City updated the Zoning Code in 2021 to streamline development process for housing projects by expanding by-right or non-discretionary processes that are exempt from CEQA for multi-family development.</p> <p>The City has obtained and utilized State grant funds to further housing in the City. This includes SB2, LEAP, and REAP grants to complete a Zoning Code update, streamline permit processing and tracking, and update the City’s General Plan to be current with State regulations.</p> <p>The City facilitated the approval of an affordable multi-family project proposed by the Fresno Housing Authority (Colorado Court), which will include 114 lower-income units.</p>	<p>Modify. New Program 6.</p>
<p>Program 8: Farmworker Housing</p> <ul style="list-style-type: none"> • Continue to support and encourage other agencies and housing developers, such as the Fresno Housing Authority and Self-Help Enterprises, in the application of funds for farmworker housing, including State HCD and USDA Rural Development loans and grants and other funding sources that may become available. 	<p>As of 2022, no applications for farmworker housing have been submitted.</p>	<p>Modify. New Program 7.</p>

Program	Implementation Status	Continue, Modify, or Delete
<ul style="list-style-type: none"> Continue to offer incentives such as gap financing (as funding is available), density bonus, streamlined processing to facilitate the development of farmworker housing. Annually monitor the status of farmworker housing as part of the City’s annual report to HCD on Housing Element progress and evaluate if City efforts are effective in facilitating the provision of farmworker housing. If appropriate, make necessary changes to enhance opportunities and incentives for farmworker housing development. 		
<p>Program 9: Preserving Assisted Housing Continue to monitor status of affordable housing projects. If projects become at risk of converting to market-rate housing:</p> <ul style="list-style-type: none"> Monitor the status of any Notice of Intent and Plan of Action filed by property owners to convert to market-rate units. Identify nonprofit organizations as potential purchasers/managers of at-risk housing units. Explore funding sources available to purchase affordability covenants on at-risk projects, transfer ownership of at-risk projects to public or nonprofit agencies, purchase existing buildings to replace at-risk units, or construct replacement units. Ensure the tenants are properly noticed and informed of their rights and eligibility to obtain special Housing Choice Vouchers reserved for tenants of converted HUD properties. 	<p>Ongoing. The City monitors assisted housing projects to ensure that affordable housing is not converted to market-rate housing and provides information and technical assistance to those interested. No assisted units were deemed at-risk of conversion during the planning period.</p> <p>The City continues to work with the Fresno Housing Authority to maintain current facilities.</p>	<p>Modify. New Program 10.</p>
<p>Program 10: Accessory Units (Second Units)</p> <ul style="list-style-type: none"> By 2016, amend the Zoning Code to allow second units via an administrative review process (see Program 10). By 2019, consider fee reductions for second units and implement a public education program advertising the opportunity for second units through the City website and at the planning counter. 	<p>A Zoning Code amendment was adopted in January 2022 to allow accessory dwelling units either by-right or with an administrative review process anywhere residential development is allowed. The City does not offer fee reductions/waivers at this time due to financial constraints.</p>	<p>Modify. New Program 11.</p>
<p>Program 11: Zoning Code Amendments In compliance with State laws, the City will amend its Zoning Code to address the provision of a variety of housing options, especially housing for special needs groups. Specifically, the City will amend the Zoning Code to address the following:</p>	<p>The City adopted a Zoning Code update in January 2022 to address State law requirements as of 2021 related to the following: density bonuses, residential care facilities, large group homes,</p>	<p>Modify. New Program 13.</p>

SECTION 1M-5: REVIEW OF PAST ACCOMPLISHMENTS

Program	Implementation Status	Continue, Modify, or Delete
<ul style="list-style-type: none"> • Density Bonus: Consistent with Government Code, a density bonus up to 35 percent over the otherwise maximum allowable residential density under the applicable zoning district will be available to developers who provide affordable housing as part of their projects. Developers of affordable housing will also be entitled to receive incentives on a sliding scale to a maximum of three, where the amount of density bonus and number of incentives vary according to the amount of affordable housing units provided. • Residential Care Facilities: The Zoning Code needs to be updated to comply with the Lanterman Act and allow group homes for six or fewer persons in all residential zones. • The Zoning Code also needs to make provisions for large residential care facilities for more than six persons. • Manufactured Home: Amend the Zoning Code to permit manufactured homes similar to single-family homes. • Farmworker/Employee Housing: Comply the Employee Housing Act which requires farmworker housing up to 12 units or 36 beds be considered an agricultural use and permitted in any zone that permits agricultural uses, and employee housing for six or fewer employees are to be treated as a single-family structure and permitted in the same manner as other dwellings of the same type in the same zone. • Reasonable Accommodation: Establish a reasonable accommodation procedure to provide flexibility in policies, rules, and regulations in order to allow persons with disabilities access to housing. • Second Units: Amend the Zoning Code to address the provision of second units with an administrative review process, consistent with State law. • Single-Room Occupancy (SRO) Housing: Amend the Zoning Code to address the provision of SRO housing. • Amend Zoning Code within one year of Housing Element adoption. • Annually review the effectiveness and appropriateness of the Zoning Code and process any necessary amendments to remove or mitigate potential constraints to the development of housing. 	<p>manufactured homes, farmworker/employee housing, and accessory dwelling units. Due to staffing and financial limitations, the City is not able to annually review and update the Zoning Code as needed. The City aims to review and update the Zoning Code every three years.</p>	

Program	Implementation Status	Continue, Modify, or Delete
<p>Program 12: Monitoring of Planning and Development Fees</p> <ul style="list-style-type: none"> Continue to monitor the various fees charged by the City to ensure they do not unduly constrain housing development. As appropriate, consider incentives such as deferred or reduced fees to facilitate affordable housing development. 	<p>The City’s fees remain below the regional average. The City has not updated fees in several years. Fees are not a constraint to development in the city.</p>	<p>Delete.</p>
<p>Program 13: Code Enforcement</p> <ul style="list-style-type: none"> Continue to utilize code enforcement and substandard abatement processes to bring substandard housing units and residential properties into compliance with city codes. Refer low-income households to the City’s Housing Rehabilitation Program for assistance. 	<p>Ongoing. Code Enforcement staff continue identify and address municipal code violations on an ongoing basis.</p>	<p>Continue/modify. New Program 19.</p>
<p>Program 14: Housing Rehabilitation Program</p> <p>Continue to pursue funding from state and federal programs to implement the Housing Rehabilitation Program, with the goal of assisting eight low-income households over eight years.</p>	<p>No low-income households rehabilitated.</p>	<p>Modify. New Program 17.</p>
<p>Program 15: First-Time Homebuyer Program</p> <ul style="list-style-type: none"> Promote available homebuyer resources on City website and public counters with the goal of assisting four households. Annually review funding resources available at the state and federal levels and pursue as appropriate to provide additional homebuyer assistance. 	<p>Funding resources at the state and federal levels are reviewed on an annual basis. Homebuyer resources have not been placed on the City's website or public counters. Planned along with a website update.</p>	<p>Maintain, combine with Program 16. New Program 20.</p>
<p>Program 16: First-Time Homebuyer Resources</p> <ul style="list-style-type: none"> Promote available homebuyer resources on City website and public counters in 2016. Annually review funding resources available at the state and federal levels and pursue as appropriate to provide additional homebuyer assistance. 	<p>Homebuyer resources have not been promoted on the City's website. Funding resources are reviewed on an annual basis. Planned to be added with website update.</p>	<p>Maintain, combine with Program 15. New Program 20.</p>

SECTION 1M-5: REVIEW OF PAST ACCOMPLISHMENTS

Program	Implementation Status	Continue, Modify, or Delete
<p>Program 17: Energy Conservation</p> <ul style="list-style-type: none"> Consider incentives to promote green building techniques and features in 2017, and as appropriate, adopt incentives in 2018. Continue to promote and support Pacific Gas and Electric (PG&E) Company programs that provide energy efficiency rebates for qualifying energy-efficient upgrades by providing a link to PG&E programs on City website and make available brochures about PG&E programs at City counters. Expedite review and approval of alternative energy devices. 	<p>Green building techniques not promoted or incentivized. The City uses the State’s building standards that include green building standards.</p>	<p>Delete.</p>
<p>Program 18: Housing Choice Vouchers</p> <ul style="list-style-type: none"> Provide information on the HCV program on the City website and public counters in 2016. Refer interested households to the Fresno Housing Authority and encourage landlords to register their properties with the Housing Authority for accepting HCVs. Work with the Housing Authority to disseminate information on incentives for participating in the HCV program throughout the City neighborhoods with varying income levels to promote housing opportunities for all residents. 	<p>Information not on the website or public counters in 2019; planned with website update.</p>	<p>Modify. New Program 21.</p>
<p>Program 19: Fair Housing</p> <ul style="list-style-type: none"> Work collaboratively with other jurisdictions in the region to provide education to lenders, real estate professionals, and the community at large. Actively advertise fair housing resources at the public counter, community service agencies, public libraries, and the City website. Refer fair housing complaints to HUD, DEFH, Fair Housing Council of Central California, and other housing agencies, as appropriate. 	<p>Not advertised in 2020; City plans to advertise Fair housing resources with website update.</p>	<p>Modify. New Program 22.</p>

SECTION 1M-6: PUBLIC OUTREACH AND ENGAGEMENT

State law requires cities and counties to make a diligent effort to achieve participation from all segments of the community in preparing a Housing Element. Section 65583[c][6] of the California Government Code specifically requires that “[t]he local government shall make a diligent effort to achieve public participation of all economic segments of the community in the development of the Housing Element, and the program shall describe this effort.”

This means that local jurisdictions must do more than issue the customary public notices and conduct standard public hearings prior to adopting a Housing Element. State law requires cities and counties to take active steps to inform, involve, and solicit input from the public, particularly low-income and racial and ethnic households that might otherwise not participate in the process. Spanish-language materials were available, and Spanish translation was made available by request.

To meet the requirements of State law, the City of San Joaquin completed public outreach at both the local level and as part of the regional Fresno County Multi-Jurisdictional Housing Element effort to encourage community involvement. These efforts included:

- A Regional Project Website
- Stakeholder Consultations and Focus Groups
- A Study Session with the City Council
- Community Workshops
- Community Survey

Regional efforts are discussed in more detail in Appendix 1: Regional Housing Element Public Outreach. This section describes the outreach done at the local level.

City Council Study Session

On October 4, 2022, a City Council Study Session was held to introduce the 2023-2031 Housing Element update and to review new State laws. The public was also invited to attend and participate in this event. California Coalition for Rural Housing (CCRH) staff supported City staff and presented an overview of the Housing Element update process and required contents of the element, discussed early strategies to meet the City’s RHNA, reviewed new state laws, and solicited feedback from the City Council, Planning Commission, and community members on these strategies and other housing needs in San Joaquin. City Council emphasized the need for additional housing in the city. No comments or questions were received during the study session.

Community Event

On August 10, 2022, the City of San Joaquin and Golden Plains Unified School District (GUSD) hosted a community event, the National Night Out Back to School Barbecue. The City notified the community of this event through flyers distributed in English and Spanish throughout the FCOG listserv of regional stakeholders and community-based organizations (CBOs) and through the Fresno Housing Authority. GUSD and CCRH promoted the event on social media pages and through community partners. GUSD also mailed out flyers in English and Spanish to families in the community.

CCRH staff supported City staff in outreach and promotion of the event. They ran a booth at the event to share information with residents on future Housing Element events and workshops and how to provide input during the Housing Element update process. Residents were able to sign up for future updates on the housing element via a sign-in sheet provided at the booth.

Local Stakeholder Consultations

To ensure that the City solicits feedback from all segments of the community, consultations were conducted with service providers and other stakeholders who represent different socioeconomic groups. Throughout the summer and fall of 2022, several interviews were conducted with stakeholders who work in areas such as housing, homelessness, and other social services in the City of San Joaquin and throughout the Fresno County area. Summaries of interviews from stakeholders working in the city or the county as a whole are included below.

Golden Plains Unified School District

The superintendent of Golden Plains Unified School District (GPUSD), Martin Macias, was interviewed in November 2022. The City of San Joaquin is within the service boundary of GPUSD, and one elementary school (San Joaquin Elementary) is located within city limits.

Stagnant growth, particularly in the City's housing supply, poses a significant concern to the future of housing in the City of San Joaquin. There has been very little new housing development in the city over the last decade, and as a result, the City struggles to provide opportunities for housing mobility and to maintain a strong population base for economic growth. This is compounded by the City's location far from highways and major urban centers which makes it difficult to attract business and private investment. Mr. Macias observed that the local housing market for both rental and ownership opportunities has become hypercompetitive, and available homes for rent or sale do not tend to stay on the market for very long. He expressed concern that families will choose to relocate, rather than establish a foundation in San Joaquin in the absence of opportunities for housing mobility. Few school district employees live in the city, as it tends to be difficult to find housing opportunities in this environment.

Many residents do not have resources to complete home improvements and there is a general lack of awareness/education on how to access existing resources for home rehabilitation. School district employees delivering meals to families during the pandemic observed that this is more pronounced on the outskirts of town, where a lack of adequate infrastructure compounds high rates of poverty. Mr. Macias observed that renters may be unwilling to advocate for the property owner/landlord to address substandard housing conditions for fear of eviction.

The COVID-19 pandemic revealed and worsened housing needs of the City's residents. The pandemic was particularly challenging for students and their families, as there is limited cell reception and inadequate infrastructure for internet access. In order to help students access online education, the school district loaded buses with mobile hot spots and parked them around the city. To address this gap, the City received USDA funds to build the infrastructure needed to expand internet access, and he estimated that the project was 40% complete at the time of the interview.

In order to transform the City of San Joaquin from a concentrated area of poverty into an area of opportunity, strong community leaders should be activated to help build trust and engagement within the community in order to help residents access existing resources and advocate for additional resources. Mr. Macias also emphasized the need for investments in the City's infrastructure, particularly internet access.

BIA of Fresno/Madera Counties

The President of the Building Industry Association of Fresno/Madera Counties (BIA), Mike Prandini, was interviewed in November 2022. The BIA is an industry organization that represents builders, developers, subcontractors, and affiliated businesses in the residential, commercial, and industrial building industry throughout the region.

The current shortage of housing has created demand, which can be a positive for BIA's members. Most jurisdictions have sufficient available land to build new housing. The statewide move to require all-electric utilities rather than gas is a concern. For market-rate housing, the State's vehicle miles traveled (VMT) regulations are a large barrier, as transit isn't reliable, and a car is necessary to get around. Builders have to pay a fee to get around the cost of mitigating car miles unless city councils can make a finding of an unavoidable impact. For affordable housing, the prevailing wage requirements are a barrier to development due to the increased cost. Infrastructure costs also affect both types of projects. Streamlining tools help control costs, but not enough. A lack of local water access is also a barrier to development. Mr. Prandini expressed concern that the State assigned the RHNA without this in mind. There may not be enough water access to support the housing development that the State is looking to see.

In his experience, single-family homes are in greatest demand. There is a lot of demand for low-income housing projects, but these aren't financially viable for developers without government subsidy. However, including government subsidy in projects increases the overall cost to build, as it triggers prevailing-wage requirements. A recent affordable development in the City of Fresno costed around \$400,000 per unit to build. Condo-style projects are also a possibility, but in Mr. Prandini's experience, they don't tend to be successful in this region. To keep prices within reach of local residents, recent projects have needed to be built at higher densities. A typical project is between 8 and 15 units per acre on small lots, with single-family homes built as two-story structures in order to reach 1,200 or 1,300 square feet. Developers need to build higher-density projects to spread out the cost of infrastructure among a larger number of units. Demand isn't as high in smaller communities as it is in the cities of Fresno and Clovis that have better access to jobs, education, and medical centers. VMT mitigation costs increase in communities that are far from these economic centers, so it's less of an issue in closer communities. Many residents of Mendota and City of San Joaquin have incomes that are too low to afford development at its current costs. Mr. Prandini indicated that more downpayment assistance and maintenance programs are needed throughout the region. Fresno Housing Authority has some, but they're limited.

Fair Housing of Central California

A representative from Fair Housing of Central California (FHCCC) was interviewed on September 27, 2022. The organization works to eliminate housing discrimination and expand housing opportunities to all persons. The FHCCC receives fair housing complaints and tracks these complaints by location, zip code, gender, race or ethnicity, and type of complaint. The most common fair housing issue that clients report is discrimination related to disability or race. She expressed concern that fair housing practices are not really embraced by local government, and that cities should avoid promoting the development of new housing in neighborhoods where segregation is deliberately continued by landlords and real estate agents. Her clients prefer decent, affordable, and accessible housing, but as the cost of purchasing a home increases, opportunities decline.

Fresno Madera Continuum of Care

As a representative for the Fresno Madera Continuum of Care (CoC), Laura Moreno was interviewed in October 2022. Ms. Moreno is a program manager for Fresno County's Department of Social Services (DSS). The CoC does not provide direct services, but instead is a collaborative of agencies that work together to provide homeless services. At present, there is insufficient low-income housing for those who are homeless. Many people in the region are on a fixed income, including disability or social security, and cannot afford housing.

Law Office of Patience Milrod

Fresno-area civil rights attorney Patience Milrod was interviewed on October 31, 2022. While Ms. Milrod supports the continued attention to inclusionary housing, she has concerns about the passive language of “facilitate” and “encourage” that have been common in past Housing Elements. She identified code enforcement as a strategy for improving housing quality that could be strengthened. At present, rents are increasing while the quality of housing is decreasing, and there isn’t a lot of energy locally to correct that imbalance. This particularly hurts lower-income households. With more aggressive code enforcement in place, she suggested that some landlords may decide that the cost of maintaining their property isn’t worthwhile and may choose to sell to a community land trust or Habitat for Humanity rather than entering receivership. Ms. Milrod would like to see that as a specific goal. The biggest barrier to finding affordable, decent housing in the region that she identified was that lower-cost housing tends to also be low quality or ill maintained. However, she cautioned that the supply problem won’t be solved with suburban or exurban single-family dwelling units. There’s also local disinclination to build lower-income housing in areas of opportunity. She suggested that cities should ask for affordability covenants in perpetuity and highlighted the land trust model as a way to enable that.

Central Valley Urban Institute

On September 7, 2022, Eric Payne, executive director of the Central Valley Urban Institute (CVUI), was interviewed. The CVUI is an advocacy organization working throughout the Fresno area. Mr. Payne indicated that there may be opportunities to increase affordable housing stock production, particularly within infill areas and brownfields as well as to increase homeownership through programs like the downpayment assistance program. However, he expressed concerns about high building costs, lack of financing, and poor leadership in the area. Community members would like to see intergenerational housing, middle-income housing, and “missing-middle” sized housing as well as housing to end homelessness, particularly among college-aged youth. At present, he does not believe that there are adequate opportunities for homeownership or adequate rental housing. The largest barriers are access to credit, lack of financial education, and existing housing cost burden. There is a lack of investment in programs that serve low to moderate-income communities.

Resources for Independence Central Valley

On November 1, 2022, a representative from the organization Resources for Independence Central Valley was interviewed. The representative expressed concern about laws in the City of Fresno that prevent homeless community members from camping or living in their cars. Homelessness is increasing, but the City is investing resources in enforcing these laws rather than providing assistance. There is funding to move homeless people around, but not to improve anyone's living situation. Access to Section 8 can be a challenge, as the waiting list can be four or five years long. Additionally, rental housing can require incomes of two to three times the rent, which can be a barrier to some who need to access rental housing. For those who may be able to access housing, some landlords levy additional fees during the application process that can present a prohibitive cost. Credit checks are becoming a barrier for residents to get into housing. Community members with disabilities can experience additional challenges trying to find homes that have necessary accessibility features. Homeowners with disabilities end up needing to make expensive home improvements in order to make their homes accessible for themselves. For renters, these improvements may be more challenging to implement, and those who use service or support animals may experience discrimination against pets. There isn't enough higher-density housing, housing near transit or major transportation corridors, or housing in good repair.

Llaves de tu Casa Iniciativa

As a follow-up to the regionwide stakeholder focus groups held in October and November 2022, a collection of members from the Llaves de tu Casa Iniciativa (LDTC) met on December 13, 2022, to respond to several stakeholder interview questions. LDTC is a financial education program open to all County of Fresno residents but with a focus on increasing Latino homeownership rates. Eight initiative members represented organizations and companies, including Envision Fresno (Mirna Garcia), Self Help Enterprises (Rick Gonzales, Alicia Bohigian), CORE Home Loans (Pablo Estrada), Union Bank (Reyes Ruiz), the California Association of Realtors (Sabrina Brown), and the National Association of Hispanic Realtors (Aldiva Rubalcava, Lucy Sandoval). The group collectively serves Fresno County, and members also serve other counties in the Central Valley.

The opportunities for future housing in the region that the initiative members identified included LDTC's ability to provide homeownership education virtually and in partnership with other local organizations. There has been a lack of financial literacy in the community along with challenges in using technology and language barriers.

The initiative members expressed concerns about affordability, including the location of affordable housing in undesirable areas. Upzoning single-family zoning would create more opportunities for the development of multifamily housing in more desirable locations. Some funding is only available in certain areas, which can exacerbate existing patterns of segregation and close proximity to industrial uses. They also expressed concern about investors displacing community members in order to establish short-term rentals while community members live in hotels. The State's mandate to install solar panels on new homes was also cited as an additional cost that will drive up the buyers' or renters' cost.

The gap between ownership housing affordability and program income limits was identified as a barrier to accessing housing. Moderate-income households earn too much to qualify for housing assistance, but those who qualify aren't able to afford the housing available. In addition to a lack of multifamily rental housing, there aren't many condo buildings in the region, which could present another affordable homeownership strategy. The establishment of land trusts was also identified as a potential strategy for increasing affordability, as well as donations of land from municipalities.

Self Help Enterprises has partnered with the City of Clovis on their recent accessory dwelling unit program and has partnered with Salt + Light to develop tiny homes for transitional housing.

Fresno Housing Authority

Two representatives from the Fresno Housing Authority, Doreen Eley and Michael Duarte, were interviewed on January 11, 2023. The Fresno Housing Authority currently has housing projects in every jurisdiction participating in the Multi-Jurisdictional Housing Element except for Coalinga. The City of Fresno has a separate Housing Authority.

The representatives noted that there is tremendous demand for housing in all communities in Fresno County. The last time the Section 8 waiting list opened they received more than 50,000 applications. Recently, when a 60-unit development in Clovis opened, they received more than 10,000 applications. When a project in downtown Fresno opened, they received 4,000 applications within a two-week period. Rents are high, which is challenging for residents but good for developers. The region needs more housing opportunities for people experiencing homelessness.

In rural and unincorporated communities, lack of water and sewer capacity are major concerns. The Housing Authority can't build housing in areas with no services.

For local developers, state funding and streamlining programs trigger skilled, trained, and prevailing wage requirements, which can be a barrier. Entitlement processing timelines are a barrier to development for the Housing Authority. The representatives gave the example of a recent project in the City of San Joaquin where streamlined initiatives were used, but the project still took a year to finish the project review process. Many communities don't have much staff capacity and have part-time consultants to complete the work.

There is also a lack of capacity among agencies that provide services in rural and unincorporated areas. This is especially challenging for special needs populations that need mental health services. There is a countywide Department of Behavioral Health, but no offices within smaller cities. The representatives gave the example of a Homekey project in Huron that the Housing Authority wanted to assist with, but there were no service providers available to serve the project.

While there is a lot of interest within the community for homeownership opportunities, more funding is available for multifamily rental projects. The Housing Authority is more focused on rental projects and arriving at deeper affordability levels.

SECTION 1M-6: PUBLIC OUTREACH AND ENGAGEMENT

The Housing Authority is following the State's lead in providing housing in high opportunity areas. There are many incentives to do this to compete for tax credits and other state funding programs. The representatives mentioned that they are trying to balance this need by also working to improve the lower-resource areas where folks are already living along with disadvantaged communities like Del Ray and Lenar.

The COVID-19 pandemic brought challenges for many residents of Housing Authority projects. There were increases in domestic violence, and it was challenging for property managers to enforce rules.

Public Comments

The City considered and incorporated public comments during the drafting of the Housing Element.

Noticing of Study Sessions and Community Workshops

Notice of the Study Session was made available as part of the City's standard meeting notice process for City Council meetings.

The community event was advertised to members of the public through multiple information channels. Flyers in English and Spanish were distributed at local events in the community as well as through GPUSD. Residents in Fresno Housing Authority units received information about the workshops by email. The availability of Spanish translation was noted in outreach materials.

Noticing of the Draft Housing Element

Per California Government Code Section 65585, the draft Housing Element was made available for public comment for 30 days, from June 30, 2023, through July 30, 2023. The City did not receive any public comments on the draft Housing Element during the public comment period and submitted the document to HCD in August 2023. The draft was made available on the regional project website, the City's website, and was noticed to residents through the same methods as the City Council meeting. Additional direct noticing was sent to local housing advocate groups.



A Regional Plan for Addressing Housing Needs

*Fresno County • Coalinga • Firebaugh • Fowler • Fresno City • Huron • Kerman
Kingsburg • Mendota • Orange Cove • Parlier • Reedley • San Joaquin • Sanger • Selma*