

**RESOLUTION NO. 16-24**

**THE CITY COUNCIL OF THE CITY OF RIPON  
ADOPTION OF THE  
AMENDMENT TO THE GENERAL PLAN TO  
UPDATE THE HOUSING ELEMENT**

**WHEREAS**, Sections 65580 through 65589.8 of the California Government Code require each jurisdiction to regularly update its Housing Element in accordance with deadlines established by the State; and

**WHEREAS**, on March 2, 2016, the City held a public workshop to provide the community and interested agencies with an opportunity to identify priorities and concerns related to the provision of housing; and

**WHEREAS**, the City prepared a Draft Housing Element update consistent with the requirements of State law; and

**WHEREAS**, the City submitted the Draft Housing Element update to the California Department of Housing and Community Development (HCD) for HCD for state-mandated review on February 10, 2016; and

**WHEREAS**, the City made the Draft Housing Element update available for public review from February 22, 2016 through March 31, 2016; and

**WHEREAS**, the City did not receive any public comments regarding the Draft Housing Element update during the public review period; and

**WHEREAS**, the City has analyzed the Draft Housing Element and proposed revisions and determined that the Housing Element does not have the potential to result in a significant adverse environmental effect and is exempt from the California Environmental Quality Act (CEQA) pursuant to Section 15061(b)(3) of the State CEQA Guidelines; and

**WHEREAS**, the Planning Commission held a duly noticed public hearing on March 14, 2016 regarding the Housing Element Update, at which time all interested persons were given an opportunity to be heard; and

**WHEREAS**, the Planning Commission has reviewed and considered all evidence submitted in connection with the Housing Element Update, including the staff report, public testimony, and all other documents and evidence that are part of the City administrative record for these actions; and,

**WHEREAS**, the Planning Commission found that the goals, programs, and objectives contained in the Housing Element Update, considered individually and cumulatively, do not adversely affect the internal consistency of the City of Ripon General Plan; and

**WHEREAS**, the Planning Commission recommended that the City Council adopt the Housing Element Update as an amendment to the General Plan, based on the foregoing findings; and

**WHEREAS**, the City Council held a public hearing on April 12, 2016, regarding the Housing Element Update, at which time all interested persons were given an opportunity to be heard.

**NOW, THEREFORE, THE CITY COUNCIL FINDS AND RESOLVES**, that the goals, policies, programs, and objectives contained in the Housing Element Update, considered individually and cumulatively, do not adversely affect the internal consistency of the City of Ripon General Plan.

**NOW, THEREFORE, BE IT FURTHER RESOLVED**, that the Planning Commission does hereby recommend that the City Council adopt the Housing Element Update as an amendment to the General Plan as identified in Exhibit "A," based on the foregoing findings.

**NOW THEREFORE BE IT RESOLVED** that the City Council makes the following findings:

**CEQA**

1. Adoption and implementation of the Housing Element was determined to have been fully addressed by the General Plan EIR and would not result in any new environmental impacts and would not increase the significance of environmental impacts that were addressed in the General Plan EIR. Therefore, no new environmental document is required pursuant to CEQA Guidelines Section 15168(c)(2).
2. The documents and other materials that constitute the administrative record on which these CEQA findings are based are located at the Ripon City Hall, 259 N. Wilma Avenue, Ripon. The City Council designates the City Clerk as custodian of all such documents.

**Adoption of the Housing Element**

1. The City Council has considered the Housing Element Update and the Planning Commission's recommendation regarding the Housing Element Update.
2. The goals, policies, programs, and objectives contained in the Housing Element Update, considered individually and cumulatively, do not adversely affect the internal consistency of the City of Ripon General Plan.
3. The City Council hereby adopts the Housing Element Update as identified in "Exhibit A" to the City of Ripon General Plan and repeals the existing Housing Element adopted on October 13, 2015.

\* \* \* \* \*

**IT IS HEREBY CERTIFIED** that the foregoing Resolution was duly adopted at a regular meeting of the City Council of the City of Ripon held on the 12<sup>th</sup> day of April, 2016 by the following vote, to wit:

ATTEST:

  
LISA ROOS, City Clerk

THE CITY OF RIPON,  
A Municipal Corporation

By:   
JACOB PARKS, Mayor

Attachments:

Exhibit A – Housing Element Update

Exhibit A

# 2015-2023 HOUSING ELEMENT

Adopted: April 12, 2016

Prepared for:

**City of Ripon**  
**259 N. Wilma Avenue**  
**Ripon, CA 95366**



Prepared by:

**De Novo Planning Group**  
**1020 Suncast Lane, Suite 106**  
**El Dorado Hills, CA 95762**  
**[www.denovoplanning.com](http://www.denovoplanning.com)**

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*Figure 1: Inventory of Residential Sites*

*Figure 2: North Pointe Specific Plan*

*Figure 3: Housing Workshop Input – Affordable and High Density Housing Sites*



## 1 INTRODUCTION

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The State of California has declared that “the availability of housing is of vital statewide importance and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order.” Recognizing the importance of providing adequate housing, the State has mandated a Housing Element within every General Plan since 1969. This Housing Element was created in compliance with State General Plan law pertaining to Housing Elements.

Broad based community participation is essential to preparing an implementable and locally meaningful housing policy and action program. The goals, policies, and programs included in this document resulted from workshops with local residents and representatives of agencies which provided housing and other social service assistance to area residents, analysis of local population characteristics, households, housing stock, and economic conditions, input from decision-makers, and requirements of State law.

### 1.1 CONTENTS

Consistent with state law, this Housing Element consists of the following major components:

1. *Introduction.* The introduction provides an overview of the Housing Element and describes its relationship to the General Plan.
2. *Housing Needs Assessment.* The Housing Needs Assessment chapter includes an analysis of population and employment trends, household characteristics, the condition of the housing stock, City's fair share of regional housing needs, and needs of special populations.
3. *Housing Constraints.* The Constraints chapter reviews governmental constraints, including land use controls, fees and processing requirements, as well as non-governmental constraints, such as construction costs, availability of land and financing, physical environmental conditions and units at-risk of conversion that may impede the development, preservation, and maintenance of housing.
4. *Housing Resources.* The Resources chapter identifies resources available for the production and maintenance of housing, including existing affordable housing development, an inventory of land suitable for residential development, and discussion of federal, state and local financial resources and programs available to address the City's housing goals.
5. *Review of Previous Housing Element.* The Review of the Previous Housing Element chapter evaluates the City's accomplishments under the previous Housing Element in order to determine the effectiveness of the previous housing element, the City's progress in implementing the previous Housing Element and the appropriateness of the housing goals, objectives, and policies.
6. *Housing Plan.* The Housing Plan is the policy portion of the document, supported by the research and analysis contained in Chapters 1 through 5 and input from the public and decision-makers received during the update process. The Housing Plan is the implementation component that commits the City to specific goals, policies and actions. The Housing Plan sets forth the City's housing goals and provides policies and programs to address the City's housing needs.
7. *Community Participation.* The Community Participation chapter describes how the City engaged the public, including City residents, businesspeople, and interested parties, including housing and special needs advocates, in development of the Housing Element.

## 1.2 RELATIONSHIP TO THE GENERAL PLAN

State law requires that "... the general plan and elements and parts thereof comprise an integrated, internally consistent, and compatible statement of policies..." The purpose of requiring internal consistency is to avoid policy conflict and provide a clear policy guide for the future maintenance, improvement and development of housing within the City. All elements of the General Plan have been reviewed for consistency in coordination with this update to the Housing Element. The following discussion outlines the relationship of the Housing Element and its policies to other elements of the City of Ripon's adopted General Plan. Development of housing consistent with the City's housing needs and programs as identified in this Housing Element would be required to be consistent with all relevant policies and programs of the other elements of the General Plan.

The Housing Element is consistent with the General Plan, including the Land Use and Growth Accommodation, Circulation and Transportation, Community Health and Safety, Open Space and Conservation, and Economic Development elements. The Housing Element is consistent with the density provisions and areas anticipated for growth identified by the Land Use Element and does not provide goals, policies, or actions that conflict with other General Plan elements.

The Housing Element only identifies potential for residential development on sites designated for residential uses in the Land Use Element and Development Code. The Housing Element will not increase the number of residential units that could be developed in the City under the adopted General Plan and Development Code. The General Plan identifies appropriate locations for housing, consistent with the Housing Element, and includes policies to ensure the health and safety of existing and future residents of the City, including standards for noise control, seismic safety, and flooding hazards and methods to ensure adequate public facilities and services. Future housing sites are not located within the 100-year flood hazard area, as shown on Exhibit 4.1 of the General Plan.

The Housing Element includes programs to promote development of affordable housing and encourage a variety of housing types and costs, which is consistent with the land use goal to provide a balance between jobs, housing, educational, and recreational opportunities. The Housing Element identifies the need to bring the Zoning Ordinance into compliance with various provisions of state law, but none of these revisions will conflict with the intent of the General Plan. Programs to encourage development of housing for lower income and special needs households and to encourage fair housing will improve opportunities and services for households in the City and not conflict with any of the goals or policies of the adopted General Plan.

All development activities considered in the Housing Element, including affordable housing, special needs housing, market rate housing, and rehabilitation and preservation of existing housing, will be required to be consistent with the City's adopted policies and regulations, including the General Plan and Development Code.

Each update and amendment to the General Plan is reviewed by the City to ensure that internal consistency is maintained in the General Plan and that any updates and amendments will not conflict with the adopted General Plan, including the Housing Element.

## 2 HOUSING NEEDS ASSESSMENT

In order for the City's housing strategy to be successful, the City's demographics and housing trends must be assessed to identify current conditions and needs. This section discusses the components of housing need, which include recent trends in Ripon's population, households, employment base and the type of housing units available. In most instances, countywide data is included for comparative analysis.

The analysis that follows is divided into four major subsections. **Population Characteristics** examines the City of Ripon in terms of individual persons and identifies population trends that may affect future housing needs. **Household Characteristics** explores Ripon by families, households, or living groups, to see how past and expected household changes will affect housing needs. **Employment** denotes primary income sources and levels by occupation. A review of the **Housing Stock** discloses the housing environment in Ripon as a whole and details availability, affordability, and condition. Such information is invaluable to help identify needed programs that ensure that existing and future housing stock meets the shelter needs of every segment of the City's population. The information in each of these subsections provides background information to assist in making decisions concerning appropriate programs and policies for the provision of adequate housing in the City.

Data sources used in this section include historical decennial Census (1990, 2000, and 2010), 2009-2013 American Community Survey (ACS), 2006-2010 ACS, Department of Finance (DOF) E-5 Population and Housing Estimates, San Joaquin Fair Housing and Equity Assessment (California Coalition for Rural Housing, 2014), Employee Development Department (EDD), and [huduser.org](http://huduser.org), as well as information from reports and data collected directly by the City.

### 2.1 POPULATION AND HOUSING CHARACTERISTICS

#### POPULATION

According to data prepared by the California Department of Finance (DOF), the population of Ripon in 2015 was estimated to be 14,922, an increase of approximately 4 percent since 2010 (reference Table 2-1). During this time period, the City's population increased at a rate slightly lower than San Joaquin County's population. During the previous decade (2000 to 2010), the City's population increased 41 percent to a total population of 10,146 in 2000. During the 2000 to 2010 decade, the City's population increased at a much higher rate than the County's population, 41 percent compared to 22 percent.

TABLE 2-1: POPULATION GROWTH 1990-2015

Jurisdiction	Population				% Change	
	1990	2000	2010	2015	2000 to 2010	2010 to 2015
Ripon	7,455	10,146	14,297	14,922	41%	4%
San Joaquin County	480,628	563,598	685,306	719,511	22%	5%

Source: U.S. Census, 1990, 2000; DOF, 2015

#### AGE

Table 2-2 reports a breakdown of the city's population by age cohort in 2000 and 2010, according to the U.S. Census. Middle-aged adults (25 to 64) represent the greatest proportion of Ripon's population. A comparison between these years show that there hasn't been much changes in the percentages for population by age group, suggesting that Ripon still has a high composition of middle aged families within the community. The data therefore suggests that Ripon still has a need for family housing with two or more

## 2015-2023 HOUSING ELEMENT

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bedrooms. There has also been a slight increase in the 65+ age group which could suggest a continued need for additional retirement and smaller lot housing developments.

**TABLE 2-2: AGE CHARACTERISTICS AND TRENDS**

Age	2010		2013	
	Number	Percent	Number	Percent
0 to 4	937	6.6%	1,002	6.9%
5 to 19	3,603	25.2%	3,770	26.1%
20 to 24	789	5.5%	617	4.3%
25 to 44	3,469	24.3%	3,520	24.3%
45 to 64	3,811	26.7%	3,675	25.4%
65+	1,688	11.8%	1,883	13.0%
<b>Total</b>	<b>14,297</b>	<b>100%</b>	<b>14,467</b>	<b>100%</b>
<b>Median Age</b>				<b>35.9</b>

*Source: U.S. Census, 2010; US Census, 2014*

## RACE AND ETHNICITY

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In Ripon, the largest race is White at 87.2 percent and the non-white population is 12.8 percent. The second largest racial groups are Other (4.1 percent) and bi- or multi-racial persons (3.7 percent). The Hispanic/Latino ethnicity represents almost a quarter of Ripon's population (24.3 percent).

**TABLE 2-3 RACE AND ETHNICITY CHARACTERISTICS**

	Number	Percent
<b>RACE</b>		
White	12,622	87.2%
Black or African American	156	1.1%
American Indian and Alaska Native	65	0.4%
Asian	492	3.4%
Native Hawaiian and Other Pacific Islander	0	0%
Some Other Race	591	4.1%
Two or More Races	541	3.7%
<b>ETHNICITY</b>		
Hispanic or Latino	3,512	24.3%
Not Hispanic nor Latino	10,955	75.7%

*Source: 2009-2013 ACS*

## HOUSEHOLD GROWTH

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The number of households in Ripon increased at a slightly higher rate than the City's population during the last two decades. However, from 2010 to 2015, households increased from 4,855 to 4,948, an increase of 1.9 percent which was less than the 4 percent population growth rate.

**TABLE 2-4: HOUSEHOLD GROWTH TRENDS**

Year	Households	Numerical Change	Percent Change	Average Annual % Change
1990	2,466	--		--
2000	3,368	902	37%	3.7%
2010	4,855	1,487	44%	4.4%
2015	4,948	93	1.9%	0.4%

Source: U.S. Census, 1990, 2000, and 2010; DOF, 2015

## HOUSEHOLD COMPOSITION AND SIZE

Information collected on household type provides a good base for the analysis of a community's housing needs. The U.S. Census Bureau defines a household as all persons who occupy a housing unit. This may include single persons living alone, families related by blood or marriage, as well as unrelated individuals living together. Persons living in retirement or convalescent homes, dormitories or other group living situations are enumerated separately and are not counted in household population.

Table 2-5 shows Ripon and San Joaquin County's total households, population in households, and average household size for 2000 and 2015. In 2000, Ripon's average household size was 2.98 while the County's average household size was 3.0. Average household size in 2015 was 3.00 persons per household for Ripon and 3.20 persons per household for the County. This slight increase in average household size for Ripon occurs within the same timeframe as an increase in the number of children under 18, which would result in increased family sizes, as well as the slight increase in persons 65+ over the past four years, as shown in Table 2-2, which is likely related to the construction of additional senior housing opportunities in the City.

**TABLE 2-5: AVERAGE HOUSEHOLD SIZE TRENDS (2000-2015)**

Year	Total Households	Population in Households	Average Household Size
<b>City of Ripon</b>			
2000	3,368	10,037	2.98
2015	4,948	14,832	3.00
<b>San Joaquin County</b>			
2000	181,629	544,887	3.00
2015	220,294	704,625	3.20

Source: U.S. Census, 2000; DOF, 2015

Table 2-6 describes Ripon households, by family or non-family composition. According to the 2009-2013 ACS, the majority of households in Ripon were family households- those with at least two people who are related to each other by blood or marriage. Less than half of family households had children under age 18 living at home (1,312 of 3,008 households). Of the non-family households, almost 80% (822 of 1,036 households) were composed of householders living alone. Of those householders living alone, about half of those are age 65 years and older.

TABLE 2-6: HOUSEHOLD TYPE

Households	2013	
	Number	Percent
<b>Family Households</b>	<b>3,888</b>	<b>79.0%</b>
• Married-Couple Family	3,008	61.1%
- with own children under 18	1,312	26.6%
• Male Householder - no wife present	373	7.6%
- with children under 18	251	5.1%
• Female Householder, no husband present	507	10.3%
- with children under 18	383	7.8%
<b>Non-Family Households</b>	<b>1,036</b>	<b>21.0%</b>
- Non-family householders not living alone	214	4.3%
- Householder living alone	822	16.7%
■ Householder 65 years and over	457	9.3%
<b>Total Households</b>	<b>4,927</b>	<b>100%</b>

Source: 2009-2013 ACS

Trends in household size can indicate the growth pattern of a community. Average household size will increase if there is an influx of larger families or a rise in the local birth rate such as may be attributed to more children in a single family or teenage parents living at home. Household size will decline where the population is aging, or when there is an immigration of single residents outside childbearing age.

The City's average household size in 2014 is similar to the average household size in 2010. The 2009-2013 ACS data indicates a slightly lower average household size (2.92 persons) than the 2014 DOF data (3.00 persons). The 2009-2013 ACS data indicates that over half (52 percent) of all households in Ripon are composed of one or two members, as shown in Table 2-7. Approximately 37 percent of households have three or four persons. Approximately 12 percent of households have five or more persons, generally considered large households. (See Section 2.6: Special Needs Populations for a complete discussion of large households).

The 2013 ACS reports the average household size for owners is 2.95 and is 2.85 for renters. Based on 2013 ACS data, there are approximately 3.01 persons on average per single family home and 2.10 persons on average per multifamily unit. The lower household size for multifamily units correlates with the City's multifamily housing stock, which consists of approximately 36 percent senior units.

TABLE 2-7: HOUSEHOLD SIZE

Household Size	2013	
	Number	Percent
1-person household	822	16.7%
2-person household	1710	34.7%
3-person household	856	17.4%
4-person household	959	19.5%
5 or more person households	577	11.7%
<b>Total</b>	<b>4,924</b>	<b>100%</b>
Average Size	2.92 persons	

Source: 2009-2013 ACS

## 2.2 INCOME AND HOUSING COSTS

Household income level is probably the most significant factor limiting housing choice. Therefore, income patterns have been examined carefully to assess the extent of housing need. Certain population groups (elderly, female householders, farmworkers, etc.) fall disproportionately into low-income groups, so they have been given special attention.

### INCOME

Table 2-8 describes median income by age of householder. According to the ACS 2009-2013 data, the median income for households with a householder of 15 to 24 years was the lowest income by householder age (\$40,439). Seniors aged 65 and over have the second lowest median income (\$47,845). Householders 25 to 44 years, the family-forming age group, had a median income of \$82,500 and householders aged 45 to 64 years had the highest median income, \$105,352.

**TABLE 2-8: MEDIAN HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER**

Age of Householder	Median Income
15 – 24 years	\$40,439
25 – 44 years	\$82,500
45 – 64 years	\$105,352
65 years and over	\$47,845

Source: 2009-2013 ACS

Table 2-9 describes median income by household type and tenure. According to the ACS 2009-2013 estimate, the median income for all households in Ripon was \$72,637, compared with \$53,764 for San Joaquin County as a whole. Median household income is lower for non-family households (\$38,657) than for family households (\$85,132). In general, income growth does not correlate with household size, since larger families usually indicate children or seniors who are likely out of the workforce. Notably, the median income of homeowners was \$102,703 which is almost more than 2.5 times the median income of renters, which was \$40,106. The monetary resources needed to own a home are much greater than those needed to rent, which partially explains this discrepancy.

**TABLE 2-9: MEDIAN HOUSEHOLD INCOME BY TYPE OF HOUSEHOLD**

Type of Household	Median Income
<b>Median Income (All Households):</b>	<b>\$72,637</b>
Median Family Household Income	\$85,132
Median Non-Family Household Income	\$38,657
Median Income (Owners)	\$102,703
Median Income (Rental)	\$40,106

Source: 2009-2013 ACS

### Definitions of Income Categories

Table 2-10 identifies the income range for households in San Joaquin County by income category. Each income category is described below. Table 2-10 identifies the income range by household income size for 1, 2, and 4 person households.

*Extremely Low Income Households* have a combined income at or lower than 30 percent of area median income (AMI), as established by the state Department of Housing and Community Development (HCD).

## 2015-2023 HOUSING ELEMENT

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*Very Low Income Households* have a combined income between 30 and 50 percent of AMI, as established by HCD.

*Low Income Households* have a combined income between 50 and 80 percent of AMI, as established by HCD.

*Moderate Income Households* have a combined income between 80 and 120 percent of AMI, as established by HCD.

*Above Moderate Income Households* have a combined income greater than 120 percent of AMI for San Joaquin County, as established by HCD.

**TABLE 2-10: STATE INCOME CATEGORIES FOR SAN JOAQUIN COUNTY (2015)**

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low	\$13,950	\$15,950	\$20,090	\$24,250	\$28,410	\$32,570	\$36,730	\$39,350
Very Low	\$23,250	\$26,550	\$29,850	\$33,150	\$35,850	\$38,500	\$41,150	\$43,800
Low	\$37,150	\$42,450	\$47,750	\$53,050	\$57,300	\$61,550	\$65,800	\$70,050
Moderate	\$55,700	\$63,650	\$71,600	\$79,550	\$85,900	\$92,300	\$98,650	\$105,000
Above Moderate	\$55,700+	\$63,650+	\$71,600+	\$79,550+	\$85,900+	\$92,300+	\$98,650+	\$105,000+

Source: HCD, 2015

**TABLE 2-11: HOUSEHOLDS BY INCOME DISTRIBUTION (2012)**

Income Distribution Overview	Owner	Renter	Total
Extremely Low (<= 30% AMI)	130	110	240
Very Low (>30% to <=50% AMI)	150	270	420
Low (>50% to <=80% AMI)	215	300	515
Median Income (>80% to <=100% AMI)	155	120	275
Above Median (>100% HAMFI)	2,550	470	3,020
<b>Total</b>	<b>3,195</b>	<b>1,270</b>	<b>4,465</b>

Source: Huduser.org, 2014.

## POVERTY STATUS

Poverty level incomes are computed on a national basis as a part of the U.S. Census and ACS. An index of poverty has been developed that, by established and complex formulas, considers factors such as family size, number of children, farm/non-farm residences and income. The definition assumes that a family is classified at poverty level if its total income amounts to less than approximately three times the cost of an economic food plan as determined by the U.S. Department of Agriculture.

Table 2-12 identifies the number of Ripon families and individuals with incomes reported below the poverty level for the last 12 months for the 2000 Census and the 2009-2013 ACS. Families and individuals experiencing the most severe income deficiencies are those with incomes that fall below this poverty level and those most likely to need some form of housing assistance.

While the San Joaquin Fair Housing and Equity Assessment (California Coalition for Rural Housing, 2014) does not provide data specific to Ripon, it does provide an overview of economic challenges in the 8-county San Joaquin Valley region. The Assessment identifies that poverty rates are disparate between races and economic indicators are particularly severe for non-White populations. In 2010, non-Hispanic Whites had

a Countywide poverty rate of 9.0% compared to 22.1% for Hispanics/Latinos, 22.0% for African Americans/Blacks, and 15.6% for Asians/Pacific Islanders.

The 2000 U.S. Census indicates that 126 or 4.7 percent of all Ripon families had poverty level incomes or less in 1999. The 2009-2013 ACS does not report the specific number of families in poverty, but does indicate that 7.2 percent of families were in poverty, an increase of 53%. The 2000 Census indicated that 6.2 percent of individuals were below the poverty level; the incidence increased as reported by 56% by 2013, according to the 2009 to 2013 ACS which indicated that almost 10 percent of individuals in Ripon were below the poverty level. This increase in the extremely low income population may correlate with the increase in affordable housing options that the City has encouraged since adoption of the Below Market Rate housing program and may also relate to the increase in unemployment in San Joaquin County over the past 14 years.

Larger families, low-wage employment, and higher costs of goods and services have fueled the rise in the number of families and individuals falling below the level of poverty. Some of the nation's impoverished choose to live in typically less expensive unincorporated areas. However, living within a City allows closer access to goods, services, schools and employment, lessening the need for added transportation and associated costs.

**TABLE 2-12: FAMILIES AND INDIVIDUALS BELOW POVERTY LEVEL**

Year	Families	%	Individuals	%
2013	NR	7.2%	NR	9.7%
2000	126	4.7%	622	6.2%

*NR = Not Reported*

*Source: U.S. Census, 2000; 2009-2013 ACS*

## HOUSING AFFORDABILITY

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Table 28 shows the maximum rents and sales prices, respectively, that are affordable to very low, low, moderate, and above moderate-income households. Affordability is based on a household spending 30 percent or less of their total household income for shelter. Affordability is based on the maximum household income levels established by HCD (Table 2-10). The annual income limits established by HCD are similar to those used by the US Department of Housing and Urban Development (HUD) for administering various affordable housing programs.

Comparing the maximum affordable housing costs in Table 2-13 to the rental rates in Table 2-15, rental rates in Ripon are generally affordable to moderate and above moderate income households and rentals affordable to low income households with two and more persons are also available. While there are some units affordable to extremely low, very low, and low income households, there is a very limited number of the more affordable units. The median rental rate reported by 2009-2013 ACS is \$1,591, which is in the affordability range of moderate and above moderate income households. Moderate and above moderate income households can afford a broad range of available rental housing.

Similarly, homes for sale in Ripon are affordable to moderate and above moderate income households, based on a comparison of Tables 2-13 and 2-14. The number affordable to moderate income households is generally limited, except for larger moderate income households. While for sale homes are generally not affordable to small and mid-sized low income households, there are a small number of units affordable to large low income households. Current home sales prices are not affordable to extremely low and very low income households.

## 2015-2023 HOUSING ELEMENT

In order to provide an idea of affordable housing costs by income group, affordable home sales prices are estimated for one, two, four, and six person households (see Table 2-13). Maximum affordable sales price is based generally on the following assumptions: 4.5 percent interest rate, 30-year fixed loan, downpayment that varies with income level, closing costs, and homeowners insurance.

**TABLE 2-13: HOUSING AFFORDABILITY BY INCOME GROUP**

	One Person		Two Person		Four Person		Six Person	
	Max. Home Sale Price*	Max. Monthly Rent or Housing Cost	Max. Home Sale Price*	Max. Monthly Rent or Housing Cost	Max. Home Sale Price*	Max. Monthly Rent or Housing Cost	Max. Home Sale Price*	Max. Monthly Rent or Housing Cost
Extremely Low	\$51,821	\$348	\$58,558	\$398	\$86,517	\$606	\$114,543	\$814
Very Low	\$87,979	\$581	\$99,095	\$663	\$121,327	\$828	\$139,349	\$962
Low	\$134,801	\$928	\$152,654	\$1,061	\$188,361	\$1,326	\$216,993	\$1,538
Moderate	\$211,780	\$1,392	\$238,560	\$1,591	\$292,119	\$1,988	\$335,067	\$2,307
Above Moderate	\$211,780+	\$1,392+	\$238,560+	\$1,591+	\$292,119+	\$1,988+	\$335,067+	\$2,307+

\* MAXIMUM AFFORDABLE SALES PRICE IS BASED ON THE FOLLOWING ASSUMPTIONS: 4.5% INTEREST RATE, 30-YEAR FIXED LOAN, DOWNPAYMENT: \$5,000 – EXTREMELY LOW, \$10,000 – VERY LOW AND LOW, \$25,000 – MODERATE, 1.25% PROPERTY TAX, UTILITIES, AND HOMEOWNERS INSURANCE.

SOURCE: DE NOVO PLANNING GROUP, 2015

## HOUSING COSTS

According to information from TrendVision, the average sales price for a home in Ripon (including single-family and multifamily ownership homes, new and existing) in June 2015 was \$385,000, as shown in Table 2-14. This represents an increase of approximately 7.5% compared with the average sales price the previous year, in June 2014. This could be an indication of supply and demand. Since Ripon did not experience foreclosure rates as much as surrounding communities during the recent recession, less homes were available on the market for sale during this time period. During the 2006-2015 period, average prices peaked in 2006 at \$593,000, and then started to decline. Prices were lowest in 2011 where the average home price in Ripon fell to \$254,000. While the recession and decline in average home prices has continued to make home purchasing much more attainable; however, the prices have been increasing since 2011 although they are still well below the highs in 2005/2006.

A review of current home sales prices listed on zillow.com and metrolistmls.com indicated that while most homes are priced over \$400,000, there were 16 homes for sale or pending priced under \$350,000. Of these homes, one was priced under \$200,000, two were \$250,000 or under, five were priced from \$250,001 to \$300,000, and eight were priced from \$300,001 to \$350,000.

**TABLE 2-14: AVERAGE HOUSING SALES PRICE – JUNE 2006 – JUNE 2015**

June 2006	June 2007	June 2008	June 2009	June 2010	June 2011	June 2012	June 2013	June 2014	June 2015	% Change (2006-2015)
\$593,000	\$466,000	\$376,000	\$327,000	\$276,000	\$254,000	\$279,000	\$330,000	\$358,000	\$385,000	-35.1%

Source: TrendVision, 2015; Zillow.com, 2015

The 2009-2013 ACS indicates that the median gross rent in Ripon is \$1,123, compared to \$1,026 in San Joaquin County. As shown in Table 2-15, median rents range from \$1,350 for a one bedroom unit to \$2,100 for a four bedroom unit.

**TABLE 2-15: RENTAL COSTS (UNITS FOR RENT – DECEMBER 2015, JANUARY 2016)**

Bedroom Type	Number Available for Rent	Range	Median Rent (2015)
1 bed	3	\$1,350 - \$1,450	\$1,350
2 bed	11	\$795 - \$1,550	\$1,450
3 bed	8	\$1,300 - \$1,950	\$1,600
4 bed	2	\$1,950 - \$2,250	\$2,100
<b>Total</b>	<b>24</b>		<b>Median Rent: \$1,550</b>

Source: [zillow.com](http://zillow.com), [craigslist.com](http://craigslist.com), December 2015, January 2016

## OVERPAYMENT

In recent years, there are significant numbers of households paying more than 30% of their incomes for housing, as shown in Table 2-16. Overpayment is defined as housing costs that exceed 30% of a household's income. Housing costs include payments for the housing unit (rent or mortgage payment), utilities, property taxes, and homeowner's or renter's insurance.

In 2013, 80% of renter households overpaid; by comparison, 49.1% of owner households overpaid. Not surprisingly, overpayment is most severe among lower income households. For example, 86.9 percent of extremely low income households and 80.6% of very low income households are overpaying, while 17.2% of above moderate income households overpay. The data suggests a need for more affordable housing, particularly rental housing for lower income residents and ownership housing for moderate income residents.

**TABLE 2-16: HOUSEHOLDS OVERPAYING FOR HOUSING BY TENURE (2012)**

Household Type	Extre-mely Low	Very Low	Low	Moder-ate	Above Moder-ate	Total	Total Lower Income Overpayi ng
<b>Ownership Households</b>	<b>164</b>	<b>173</b>	<b>304</b>	<b>546</b>	<b>2,005</b>	<b>3,192</b>	<b>641</b>
Number	108	107	100	385	394	1,094	315
Percentage overpaying	66.1%	61.8%	32.8%	70.5%	19.7%	34.3%	49.1%
<b>Renter Households</b>	<b>262</b>	<b>330</b>	<b>307</b>	<b>229</b>	<b>289</b>	<b>1,416</b>	<b>898</b>
Number	262	299	159	86	0	805	719
Percentage overpaying	100.0%	90.4%	51.8%	37.6%	0.0%	56.9%	80.0%
<b>Total Households</b>	<b>426</b>	<b>503</b>	<b>611</b>	<b>775</b>	<b>2,294</b>	<b>4,608</b>	<b>1,540</b>
<b>Total Overpaying</b>	<b>370</b>	<b>405</b>	<b>259</b>	<b>471</b>	<b>394</b>	<b>1,899</b>	<b>1,034</b>
<b>Total percentage overpaying</b>	<b>86.9%</b>	<b>80.6%</b>	<b>42.3%</b>	<b>60.8%</b>	<b>17.2%</b>	<b>41.2%</b>	<b>67.2%</b>

Source: SJCOG Data Package, 2014

## 2.3 HOUSING CHARACTERISTICS

### HOUSING UNITS

Ripon's housing stock is comprised primarily of single-family homes (82.2% single family detached). The total number of housing units increased from 3,432 in 2000 to 5,227 in 2015, a 52.3% change, as shown in Table 2-17. The majority of new units were single-family detached homes, which added approximately 1,396 units of new stock since 2000. Although, single-family attached homes only added approximately 222 new units since 2000, this type did have the greatest increase by percentage, with single-family attached units growing by 233.7%. Duplex through fourplex units increased by 47.1% to represent 3.8% of the overall housing stock, while multifamily developments of 5 or more units increased by 109 units to represent 7.7% of the overall housing stock.

TABLE 2-17: HOUSING UNITS BY TYPE (2000 & 2015)

Unit Type	2000		2015		% Change (2000-2015)
	Units	Percent	Units	Percent	
Single-Family Detached	2,899	84.4%	4,295	82.2%	48.2%
Single-Family Attached	95	2.8%	317	6.1%	233.7%
2 to 4 Units	136	4.0%	200	3.8%	47.1%
5 or More Units	293	8.5%	402	7.7%	37.2%
Mobile Homes	9	0.3%	13	0.2%	44.4%
<b>Total</b>	<b>3,432</b>	<b>100%</b>	<b>5,227</b>	<b>100.0%</b>	<b>52.3%</b>

Source: U.S. Census, 2000;DOF, 2014

### VACANCY RATES

The vacancy rate in a community indicates the percentage of units that are vacant and for rent/sale at any one time. It is desirable to have a vacancy rate that offers a balance between a buyer and a seller. The state uses five percent as a rule-of-thumb for a desirable total vacancy rate. A total vacancy rate of less than four percent could represent a shortage of housing units.

In 2000, Ripon's total vacancy rate was just over 2 percent (78 units, reference Table 2-18). Of the total vacant units in 2000, 16 were for rent, 26 were for sale, 11 were rented or sold but not yet occupied, and 20 were classified as other vacant. According to the 2009-2013 ACS data, the overall vacancy rate in Ripon in 2013 was 1.2 percent, which represents a decrease from 78 to 62 vacant units. The majority of vacant units were 'other' vacant, meaning that the units were not for rent or for sale and not readily available as part of the housing stock.

TABLE 2-18: VACANCY BY TYPE (2000 & 2013)

	2000		2013	
	Units	Percent	Units	Percent
<b>Total Vacant Units</b>	<b>78</b>	<b>2.3%</b>	<b>62</b>	<b>1.2%</b>
For Rent	16	20.5%	0	0%
For Sale only	26	33.3%	22	35.4%
Rented or Sold, not occupied	11	14.1%	0	0%
For seasonal, recreational, or occasional use	5	6.4%	0	0%
For migratory workers	0	0%	0	0%
Other vacant	20	25.6%	40	64.6%

Source: U.S. Census, 2000;2009-2013 ACS

## TENURE

Of the 4,924 occupied units in Ripon in 2013, 3,324 units (67.5%) are owner-occupied and 1,600 (32.5%) are renter-occupied, as shown in Table 2-19. These rates have remained fairly stable since the 2000 Census, with a slight decrease in owner-occupied units from 71.2% to 67.5% and a slight increase in renter-occupied units from 28.8% to 32.5%. Table 2-19 also describes tenure by age group.

**TABLE 2-19: TENURE BY AGE OF HOUSEHOLDER**

Householder, by Age	2000		2013	
	Number	Percent	Percent	Percent
<b>Owner-occupied Housing Units</b>				
Householder 15 to 24 years	20	1.5%	22	0.7%
Householder 25 to 34 years	285	24.2%	343	10.3%
Householder 35 to 44 years	705	39.2%	668	20.1%
Householder 45 to 54 years	616	44.9%	942	28.3%
Householder 55 to 64 years	337	44.9%	622	18.7%
Householder 65 to 74 years	231	50.4%	460	13.8%
Householder 75 to 84 years	158	43.1%	196	5.9%
Householder 85 years and over	46	22.7%	71	2.1%
<b>Total</b>	<b>2,398</b>	<b>71.2%</b>	<b>3,324</b>	<b>67.5%</b>
<b>Renter-occupied Housing Units</b>				
Householder 15 to 24 years	75	5.5%	93	5.8%
Householder 25 to 34 years	234	19.8%	427	26.7%
Householder 35 to 44 years	250	13.9%	230	14.4%
Householder 45 to 54 years	150	10.9%	286	17.9%
Householder 55 to 64 years	93	12.4%	119	7.4%
Householder 65 to 74 years	53	11.6%	140	8.8%
Householder 75 to 84 years	73	19.9%	162	10.1%
Householder 85 years and over	42	20.7%	143	8.9%
<b>Total</b>	<b>970</b>	<b>28.8%</b>	<b>1,600</b>	<b>32.5%</b>

Source: U.S. Census, 2000; 2009-2013 ACS

## AGE OF STRUCTURE

As illustrated in Table 2-20, the majority of housing in Ripon was constructed in the past 40 years. Only 23.6% of Ripon's housing stock was built before 1980. The decade with the highest rate of construction was 2000 to 2009, when 1,577 homes (31.2% of the housing stock) was built. Over 75% of homes in Ripon were built after 1980, indicating that the housing stock is relatively young when compared to other communities.

**TABLE 2-20: AGE OF HOUSING STOCK (2014)**

Year Structure Built	Number of Units	Percent of Total
2010 or later	26	0.5%
2000 to 2009	1,577	31.2%
1990 to 1999	889	17.6%

Year Structure Built	Number of Units	Percent of Total
1980 to 1989	1,368	27.1%
1970 to 1979	351	6.9%
1960 to 1969	235	4.6%
1950 to 1959	290	5.7%
1940 to 1949	94	1.9%
1939 or Earlier	227	4.5%
<b>Total</b>	<b>5,057</b>	<b>100%</b>

Source: ACS, 2014

## CONDITION OF HOUSING STOCK

The U.S. Census provides limited data that can be used to infer the condition of Ripon's housing stock. The Census reports on whether housing units have complete plumbing and kitchen facilities and whether units lack a source of household heat. Since only a very small percentage of all housing units in Ripon lack complete plumbing facilities, kitchen facilities, or a household fuel source (see Table 2-21 below), these indicators do not reveal much about overall housing conditions. Further, these indicators may overlap meaning that units that lack complete kitchen facilities may also lack complete plumbing or a heating source.

**TABLE 2-21: AGE OF HOUSING STOCK & HOUSING STOCK CONDITIONS BY TENURE**

	Ripon		San Joaquin County	
	Number	Percent	Number	Percent
Built 1960 or earlier	836	16.8%	80,425	34.3%
Units Lacking Complete Plumbing Facilities	17	0.3%	654	0.3%
Units Lacking Complete Kitchen Facilities	70	1.4%	2,389	1.1%
No house heating fuel	10	0.2%	787	0.4%
<b>Median Year Built (Total Housing Stock)</b>	1990		1980	

Source: 2009-2013 ACS

Since housing stock age and condition are generally correlated, one Census variable that provides an indication of housing conditions is the age of a community's housing stock. As shown in Table 2-21, as of 2013, the median year built for all housing units in Ripon was 1990, compared to 1980 in San Joaquin County. Over 32% of Ripon's housing stock was built after 2000, another 18.4% was built between 1990 and 1999, and another 25.8% was built between 1980 and 1989. These statistics reflect tremendous growth in the area during the 1980s, 1990s, and 2000s. The age of housing stock often indicates the potential for a unit to need rehabilitation or significant maintenance. While most of Ripon's housing stock is less than 40 years old and likely needs minimal repairs and typical levels of maintenance, units that are over 50 years old (14.4%) may need moderate to significant rehabilitation.

While the City's housing stock is generally relatively young, some of the City's older neighborhoods have a deteriorating housing stock. During an Amendment in 2009 to the Redevelopment Plan for the City of Ripon Redevelopment Agency, an extensive survey was conducted focusing on a portion of the City's older areas of town, which was roughly 10 percent of the land within the current city limits. As part of the report, the Agency conducted extensive field surveys to identify properties with serious physical blight. Of the 644 individual parcels surveyed in the Focus Area, 374 parcels (58% of all parcels in the focus area) exhibited one or more indications of structural dilapidation or deterioration. While the older homes in Ripon only

comprise approximately 25 percent of the entire housing stock, this report is an indication that these homes are likely candidates for needing some form of repair or rehabilitation to bring them back into sound and safe conditions, and should be the focus areas for such programs.

## OVERCROWDED HOUSING UNITS

Although there is more than one way of defining overcrowded housing units, the definition used in the Housing Element is 1.01 or more persons per room, the same definition used in the 2009-2013 ACS. It should be noted that kitchenettes, strip or Pullman kitchens, bathrooms, porches, balconies, foyers, halls, half-rooms, utility rooms, unfinished attics, basements, or other space for storage are not defined as rooms for Census purposes.

Overcrowded households are usually a reflection of the lack of affordable housing available. Households that cannot afford housing units suitably sized for their families are often forced to live in housing that is too small for their needs, which may result in poor physical conditions of the dwelling unit.

The City of Ripon contained 148 units of overcrowded housing in 2013 or 3 percent of the total occupied housing units (Table 2-22). Renter-occupied units show a higher incidence of overcrowding at 109 units, or 7%, compared to the 1.2% overcrowding (37 units) in owner-occupied units.

TABLE 2-22: OVERCROWDED HOUSING UNITS (2013)

	Total Number	Total Percent	Owner-Occupied		Renter-Occupied	
			Number	Percent	Number	Percent
Occupied Housing Units	4,924	100	3,324		1,600	
<b>Occupants Per Room</b>						
1.00 or Less	4,778	97.0%	3,287	98.9%	1,491	93.2%
1.01 to 1.50	111	2.3%	25	0.8%	86	5.4%
1.51 or More	35	0.7%	12	0.4%	23	1.4%

Source: 2009-2013 ACS

## 2.4 EMPLOYMENT

One of the factors that can contribute to an increase in demand for housing is expansion of the employment base. The 2009-2013 ACS estimates classified 6,392 persons in the Ripon labor force. Table 2-23 shows 2013 employment by industry for the City of Ripon and San Joaquin County. In Ripon, the “Educational, Health Care, and Social Assistance” industry sector employed the most people at 26.9 percent. The second largest employment industry was the “Retail Trade” industry, which had 10.0 percent of the total employed person in Ripon.

TABLE 2-23: EMPLOYMENT BY INDUSTRY, 2013

Industry	City of Ripon		San Joaquin County	
	Number	%	Number	%
Employed persons 16 years and Over	6,392	100%	270,795	100%
Agriculture, forestry, fishing and hunting, and mining	134	2.1%	13,397	4.9%
Construction	494	7.7%	18,984	7.0%
Manufacturing	571	8.9%	26,743	9.9%
Wholesale trade	191	3.0%	11,556	4.3%
Retail trade	640	10.0%	32,687	12.1%

Industry	City of Ripon		San Joaquin County	
	Number	%	Number	%
Transportation and warehousing, and utilities	407	6.4%	16,797	6.2%
Information	75	1.2%	4,850	1.8%
Finance and insurance, and real estate and rental and leasing	422	6.6%	13,751	5.1%
Professional, scientific, and management, and administrative and waste management services	482	7.5%	24,696	9.1%
Educational services, and health care and social assistance	1,719	26.9%	58,351	21.5%
Arts, entertainment, and recreation, and accommodation and food services	306	4.8%	21,861	8.1%
Other services, except public administration	382	6.0%	12,761	4.7%
Public administration	569	8.9%	14,361	5.3%

Source: 2009-2013 ACS

## EMPLOYMENT TRENDS

SJCOG projects a modest increase in jobs during the planning period in Ripon (1.4% annually) between 2010 and 2015, as shown in Table 2-24. Most cities in the county are projected to add jobs at a rate between 1 and 3 percent each year.

TABLE 2-24: EMPLOYMENT PROJECTIONS

Jurisdiction	2010	2015	Average Annual Growth Rate
Ripon	3,171	3,387	1.4%
San Joaquin County	213,956	240,150	2.4%

*Note: Estimates reflect number of jobs, not employed residents*

Source: SJCOG, 2009

Over three quarters of Ripon residents commuted to jobs outside the city in 2013, as shown in Table 2-25. This was drastically more compared to San Joaquin County as a whole, which reports 53.3 percent of workers commuting outside their place of residence. These figures either suggest that very few Ripon residents are filling the jobs that are available in the city or more realistically that there are fewer good paying jobs available in Ripon for its residents.

TABLE 2-25: EMPLOYED RESIDENTS AND COMMUTING

Place of Work	Persons	Percent
<b>Ripon Employed Residents</b>		
Worked in Place of Residence (Ripon)	1,332	21.4%
Worked Outside Ripon	4,884	78.6%
<b>San Joaquin County Employed Residents</b>		
Worked in Place of Residence	97,125	37.1%
Worked Outside Place of Residence	139,346	53.3%
Not Living in a Place	25,014	9.6%

Source: 2009-2013 ACS

## UNEMPLOYMENT RATE

According to EDD data, cities in San Joaquin County have experienced increased unemployment rates since 2000, as shown in Table 2-26. The unemployment rate in 2014 in Ripon was 6.2 percent, up from 4 percent in 2000. By comparison, the unemployment rate in San Joaquin County was estimated at 12.8 percent in 2013, up from 7.0 percent in 2000. While unemployment rates are significantly higher than the 2000 rates, unemployment rates in the County have decreased since 2011, at which time the unemployment rate countywide was 16.7 percent and in Ripon was 11.8 percent.

TABLE 2-26: EMPLOYMENT RATES IN SELECTED AREAS

Jurisdiction	2000	2014			Unemployment Number	Unemployment %
	Unemploy- ment Rate	Labor Force	Employment	Unemployment		
				Number		
San Joaquin County	7.0%	311,100	278,000	33,100	33,100	10.6%
Escalon	6.1%	3,700	3,400	200	200	6.2%
Lathrop	4.8%	7,300	6,600	800	800	10.2%
Lodi	5.2%	28,800	25,900	2,900	2,900	10.0%
Manteca	6.0%	33,500	29,900	3,600	3,600	10.7%
<b>Ripon</b>	<b>4.0%</b>	<b>6,900</b>	<b>6,600</b>	<b>300</b>	<b>300</b>	<b>4.6%</b>
Stockton	8.5%	127,500	112,900	14,600	14,600	11.5%
Tracy	4.2%	41,200	37,500	3,700	3,700	9.0%

Source: EDD, 2015.

## 2.5 REGIONAL HOUSING NEEDS ALLOCATION

A Regional Housing Needs Plan (RHNP) is mandated by the State of California (Government Code [GC], Section 65584) for regions to address housing issues and needs based on future growth projections for the area. The RHNP is developed by the San Joaquin Council of Governments, and allocates a “fair share” of regional housing needs to the individual cities and unincorporated County within its jurisdiction. The intent of the RHNP is to ensure that local jurisdictions address not only the needs of their immediate, areas but also that housing needs for the entire region are fairly distributed to all communities. A major goal of the RHNP is to assure that every community provides an opportunity for a mix of affordable housing to all economic segments of its population.

This Housing Element addresses the 5<sup>th</sup> RHNP cycle from 2014 through 2023. Table 2-27 identifies the City’s fair share of housing needs to be accommodated for the 5<sup>th</sup> cycle. Requirements related to identification of adequate sites for the unaccommodated portion of the allocation from the previous Housing Element cycle are discussed in Chapter 4.

TABLE 2-27: REGIONAL HOUSING NEEDS ALLOCATION FOR THE CITY OF RIPON (2014-2023)

	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
<b>Regional Housing Needs</b>	154	154	215	231	726	1,480
<b>Percent of Total</b>	10.4%	10.4%	14.5%	15.6%	49.1%	100.0%

Source: San Joaquin Council of Governments, 2014

## 2.6 SPECIAL NEEDS POPULATIONS

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

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

### SENIORS

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The total population of Ripon residents over the age of 65 (also referred to as "seniors") was approximately 1,883 persons in 2013, an increase of 11.5 percent from 2010 (Table 2-2). Information regarding senior households is provided below.

#### Senior Household Growth

This section estimates growth in households with a senior member (one or more persons 65 years of age or over) by combining information from the 2000 and 2010 U.S. Census, and the 2009-2013 American Community Survey. From 2000 to 2010, senior households increased by 64.7 percent to 1,090 households. In 2013, there were an estimated 1,275 senior households in Ripon, an increase of 17 percent since 2010. Table 2-28 provides estimates for the total number of senior households in 2013.

**TABLE 2-28: ESTIMATED GROWTH HOUSEHOLDS WITH A SENIOR MEMBER - 2000 TO 2013**

	2000	2010	2013 ACS	Growth 2000-10	Growth 2010-13
Senior Households	662	1,090	1,275	428 / 64.7%	185 / 17.0%

Sources: U.S. Census; 2000; U.S. Census, 2010, 2009-2013 ACS

#### Senior Household Income

Table 2-29 shows senior household incomes for 2013. Approximately 34 percent of all senior households earn less than \$30,000 per year, while roughly 19 percent of all senior households earn over \$75,000 per year.

**TABLE 2-29: SENIOR-HEADED HOUSEHOLD INCOME, 2013**

Income	Number	Percent
Less than \$10,000	31	2.6%
\$10,000 to \$19,999	169	14.4%
\$20,000 to \$29,999	203	17.3%
\$30,000 to \$39,999	129	11.0%
\$40,000 to \$49,999	104	8.9%
\$50,000 to \$59,999	203	17.3%
\$60,000 to \$74,999	111	9.5%
\$75,000 to \$99,999	40	3.4%

\$100,000 or more	182	15.5%
Total	1,172	100.0%

Source: 2009-2013 ACS

### Senior Housing Cost Burdens

Senior households are typically on fixed incomes, increasing their need for affordable housing and/or housing cost assistance. Table 2-30 shows housing cost burdens for senior households by tenure. Over 45% of senior households are cost-burdened. While 31.3% of senior homeowner households are cost-burdened, 68.1% of senior renter households are cost-burdened with most of these households (296) having a cost burden greater than 35% of their income. The high incidence of overpayment among both senior owners and renters indicates a need for more affordable single family and multifamily senior housing.

TABLE 2-30: HOUSING COST BURDENS FOR SENIOR-HEADED HOUSEHOLDS, 2013

	Total Households	Households with Cost Burdens (30 to 35% of Income)		Households with Cost Burdens (More than 35% of Income)	
		Number	%	Number	%
Senior Renters	445	7	1.6%	296	66.5%
Senior Homeowners	727	84	11.6%	143	19.7%
All Senior Households	1,172	91	7.8%	439	37.5%

Source: 2009-2013 ACS

### Housing Options for Senior Households

There is increasing variety in the types of housing available to the senior population. This section focuses on three basic types.

**Independent Living** – housing for healthy seniors who are self-sufficient and want the freedom and privacy of their own separate, apartment or house. Many seniors remain in their original homes, and others move to special residential communities which provide a greater level of security and social activities of a senior community.

**Group Living** – shared living arrangements in which seniors live in close proximity to their peers and have access to activities and special services.

**Assisted Living** – provides the greatest level of support, including meal preparation and assistance with other activities of daily living.

In Ripon, there are opportunities for independent, group, and assisted living. Of these private communities in Ripon which provide housing and amenities catering to seniors there is an approximate capacity of 345 units, which includes 99 single family units and 246 multifamily and assisted living units. Bethany Home provides for a continuum of care for the elderly, including 4 types of independent living apartments, a 43-bed assisted living facility (with licensed capacity for up to 59 persons), and a 92-bed skilled nursing facility. Bethany Adult Day Care, 1010 West 2<sup>nd</sup> Street, provides adult day care for up to 12 persons 18 and older. Bethany Home also provides in-home care to provide support to senior householders that wish to live at home, but need assistance performing some daily living tasks.

The City maintains and operates the City of Ripon Senior Center that provides classes, programs, and services for the elderly. The Ripon Senior Commission, an active community organization, identifies needs of seniors and initiates action to address those needs through the Senior Center programs.

### PERSONS WITH DISABILITIES

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A “disability” includes, but is not limited to, any physical or mental disability, including developmental, as defined in California Government Code Section 12926. A “mental disability” involves having any mental or psychological disorder or condition, such as mental retardation, organic brain syndrome, emotional or mental illness, or specific learning disabilities that limits a major life activity. A “physical disability” involves having any physiological disease, disorder, condition, cosmetic disfigurement, or anatomical loss that affects body systems including neurological, immunological, musculoskeletal, special sense organs, respiratory, speech organs, cardiovascular, reproductive, digestive, genitourinary, hemic and lymphatic, skin, and endocrine. In addition, a mental or physical disability limits a major life activity by making the achievement of major life activities difficult including physical, mental, and social activities and working.

Physical, mental, and/or developmental disabilities could prevent a person from working, restrict a person’s mobility, or make caring for oneself difficult. Therefore, disabled persons often require special housing needs related to potential limited earning capacity, the lack of accessible and affordable housing, and higher health costs associated with disabilities. Additionally, people with disabilities require a wide range of different housing, depending on the type and severity of their disability. Housing needs can range from institutional care facilities to facilities that support partial or full independence (i.e., group care homes). Supportive services such as daily living skills and employment assistance need to be integrated in the housing situation. The disabled person with a mobility limitation requires housing that is physically accessible. Examples of accessibility in housing include widened doorways and hallways, ramps, bathroom modifications (i.e. lowered countertops, grab bars, adjustable shower heads, etc.) and special sensory devices including smoke alarms and flashing lights.

In 2013, 9 percent of Ripon residents over five years of age had some form of disability (totaling 1,290 residents) as shown in Table 2-31. The highest rate of disability was among persons over the age of 65 (34.6 percent), while the lowest rate of disability was among persons between age 5 and 15 (2.5 percent).

**TABLE 2-31: DISABLED POPULATION FIVE YEARS AND OLDER - 2013**

Age	With a Disability	Total Population <sup>(1)</sup>	% with a Disability
Under 18 years	112	4,394	2.5%
18 to 64 years	550	8,172	6.7%
65 years and older	628	1,817	34.6%
<b>Total Population<sup>(1)</sup></b>	<b>1,290</b>	<b>14,383</b>	<b>9.0%</b>

(1) Non-institutionalized civilian population only.

Source: 2009-2013 ACS

Table 2-32 provides more detailed information on the nature of these disabilities. Of the general population who reported disabilities, the most common disabilities were ambulatory difficulty (walking) which affects 5% of the population followed by hearing difficulty which affects 3.4% of the population. As an age group, seniors had the highest rate of disabilities (34.6%) compared to persons ages 18-64 (6.7% with disabilities) and youth (2.5% with disabilities). Two percent of the population have self-care difficulty, meaning assistance is needed with daily living activities. Persons with independent living difficulties account for 2.0% of the population and 9.6% of seniors, meaning that 288 persons in the City need a living environment that provides some level of assistance.

**TABLE 2-32: DISABILITY CHARACTERISTICS FOR PERSONS FIVE YEARS AND OLDER - 2013**

Type of Disability	Total Disabilities		Age Group					
			0-17 years		18-64 years		65 years+	
	Number	%	Number	% (1)	Number	% (1)	Number	% (1)
Hearing Difficulty	495	3.4%	19	0.4%	168	2.1%	308	17.0%
Vision Difficulty	235	1.6%	25	0.6%	59	0.7%	151	8.3%
Cognitive Difficulty	220	1.5%	41	0.9%	103	1.3%	76	4.2%
Ambulatory Difficulty	726	5.0%	40	0.9%	311	3.8%	375	20.6%
Self-Care Difficulty	282	2.0%	45	1.0%	89	1.1%	148	8.1%
Independent Living Difficulty	288	2.0%	-	-	114	1.4%	174	9.6%
<b>Total Population with Disabilities (2)</b>	<b>1,290</b>	<b>9.0%</b>	<b>112</b>	<b>2.5%</b>	<b>550</b>	<b>6.7%</b>	<b>628</b>	<b>34.6%</b>

(1) % under age category shows the percentage with disability relative to the total population within the designated age range.

(2) A person may have multiple disabilities thus, the larger number compared to total disabled persons in shown in Table III-26.

Source: 2009-2013 ACS

Although the disability data can give a sense of the proportion of the population with different types of disabilities, a smaller proportion of the population may actually require housing that is specially adapted to accommodate their disabilities, as many individuals with disabilities may live with other family members. To understand the special housing needs of the City's disabled population, this subsection provides information on three categories of disabled adults. These include housing for individuals with mental illness, developmentally disabled, and the physically disabled.

While the US Census reports on mental disabilities, which include developmental disabilities, the Census does not identify the subpopulation that has a developmental disability. The California Department of Developmental Services (DDS) maintains data regarding people with developmental disabilities, defined as those with severe, life-long disabilities attributable to mental and/or physical impairments. The DDS data is reported by zip code, so the data reflects a larger area than the City of Ripon, however approximately 86 percent of the population within the zip code resides in Ripon. The DDS data indicates that approximately 93 developmentally disabled persons reside in zip code 95366; this correlates to approximately 80 of the developmentally disabled persons living in Ripon (Table 2-33). Apart from foster/family homes, there are no group facilities for the developmentally disabled population in Ripon or the 95366 zip code. Table 2-32 identifies the portion of this population that resides in Ripon by age and Table 2-33 breaks down the developmentally disabled population by residence type. Of these persons, the majority (77) live at home with a parent or guardian and approximately three persons live independently, in a community care facility, and in a foster/family home (Table 2-34).

**TABLE 2-33: PERSONS WITH A DEVELOPMENTAL DISABILITY BY AGE (2015)**

Zip Code	0-17	18 and Older	Total
95366*	53	40	93
Ripon	46	34	80

\*Data for the zip code includes Ripon and unincorporated areas adjacent the City

Source: CA DDS, 2015

**TABLE 2-34: PERSONS WITH A DEVELOPMENTAL DISABILITY BY RESIDENCE TYPE (2015)**

Zip Code	Home of Parent/Guardian	Independent Living	Intermediate Care or Community Facility	Foster/Family Home	Other	TOTAL
95366*	90	1	1	1	0	93
Ripon	77	1	1	1	0	80

\*Data for the zip code includes Ripon and unincorporated areas adjacent the City

Source: CA DDS, 2015

#### *HOUSING FOR INDIVIDUALS WITH MENTAL ILLNESS*

The typical housing need for individuals with mental illness includes one-bedroom units, single occupancy units (SROs) or shared housing. Each type of housing also requires supportive services. The San Joaquin County Behavioral Health/Mental Health Services (SJCMHS) provides mental health services ranging from 24-hour emergency crisis clinic, to inpatient and outpatient services. The County operates a 40-bed psychiatric health facility that provides intensive therapeutic psychiatric services. SJCMHS operates a transitional care facility that provides temporary supportive care to abused, endangered, or abandoned older adults in transitional care housing and also operates two transitional care homes that provide transitional housing and care for adults. Those categorized as disabled due to mental disorder of some nature do not necessarily require physical improvements to housing. Social Services organizations offer assistance with medical attention and counseling for those in need of these types of services.

#### *HOUSING FOR THE PHYSICALLY DISABLED*

Current building codes incorporate the requirements of the Housing Act of 1988 and the Americans with Disabilities Act. Thus, newer housing will meet minimum standards for disabled access. One of the key needs for disabled persons is assistance in retrofitting older homes.

There are no group homes in Ripon specifically for physically disabled individuals. There are fully accessible units available to senior persons at Bethany Home.

U.S. Census data for 2000 indicated that for individuals between the ages of 5 and 64, approximately 5% of the total population of Ripon has an ambulatory difficulty and 1.6% have vision difficulty which may impede their ability to earn an adequate income or find suitable housing accommodations to meet their special needs. Therefore, many in these groups may be in need of housing assistance. Households containing handicapped persons may also need housing with special features to allow better physical mobility for occupants.

#### *HOUSING FOR THE DEVELOPMENTALLY DISABLED*

Developmentally disabled individuals live with mental retardation, cerebral palsy, autism or other forms of learning or cognitive disabilities. The Valley Mountain Regional Center (VMRC), which serves San Joaquin County from its Stockton office, provides free diagnosis, and assessment services are available to any person suspected of having a developmental disability, such as intellectual disability, cerebral palsy, epilepsy, or autism. To qualify for ongoing support and services, a person must be found to have a developmental disability which began before the age of 18 and is a substantial handicap.

In Ripon, there are no group homes or community care facilities specifically for the developmentally disabled population. VMRC offers in-home care services that can be used in Ripon for clients that live at home with family or in an independent setting. VMRC reports that 96.6% of its clients under 18 live with

families. Almost 75% of its adult clients either live with families or in an independent or supported environment. 10% of all clients are children and adults living in community care facilities. Only a small portion of the children and adult clientele (0.3%) live in developmental centers. Housing with supportive services and community care facilities are specific needs for the County's developmentally disabled population. Currently, VMRC works with several adult residential facilities in its multi-county area to place its developmentally disabled clients. In San Joaquin County, VMRC coordinates with clients for placement in the following residential settings:

- Group Home or Small Family Home for children with mild to moderate behaviors and some medical needs (Male & Female, Ambulatory & Non-Ambulatory).
- Group Home or Small Family Home for children with severe behaviors (Male & Female, Ambulatory & Non-Ambulatory).
- Adult Residential Facility able to provide services for adults that are deaf/hearing impaired.

New housing for the developmentally disabled should be located within a convenient walking distance of key destinations like bus stops and retail, as opposed to being located on the rural fringes, as most walk or take transit.

## **FEMALE HOUSEHOLDERS**

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As of 2013, there are 507 households headed by a single female in Ripon, representing 10.3% of all households (Table 2-35). Approximately 383 female-headed households have their own children under 18 years present. A female-headed household is defined as a family or non-family household with no husband present, headed by a female, consisting of at least two persons. About 41.2% of female-headed households earn less than the U.S. poverty level. In 2013, the median income of a female-headed family household was \$29,779 compared to \$85,132 for all family households.

**TABLE 2-35: FEMALE-HEADED HOUSEHOLDS IN 2013**

	<b>Number</b>	<b>% of Total</b>
<b>Female-Headed Households</b>	507	10.3%
With Own Children under 18 years	383	7.8%
Without Own Children under 18 years	124	9.5%

*Source: 2009-2013 ACS*

Special needs of single-female households, particularly those with children present, may be proximity to shopping, daycare, schools, and services and affordable housing where on-site daycare is an option.

## **LARGE HOUSEHOLDS**

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Large households require housing units with more bedrooms than are needed by smaller households. In general, housing for these households should provide safe outdoor play areas for children and be located with convenient access to schools and child-care facilities. These types of needs can pose problems particularly for large families that cannot afford to buy or rent single-family houses, as apartment and condominium units are most often developed with smaller households in mind.

State law defines a large household or family as one with five or more members. In 2013, the City had 577 households with five or more members (representing 11.7% of all households). Most larger households (66%) owned their homes, while 34% rented (Table 2-36).

**TABLE 2-36: LARGE HOUSEHOLDS BY SIZE, 2013**

Household Size	% of Large Households	Total	Renters	Owners
5-Person Households	63.3%	<b>365</b>	108	257
6-Person Households	19.4%	<b>112</b>	33	79
7-or-more-Person Households	17.3%	<b>100</b>	55	45
<b>Total Households with 5+ Persons</b>	<b>100%</b>	<b>577</b>	<b>196</b>	<b>381</b>

Source: 2009-2013 ACS

Table 2-37 presents data on the City's housing stock to provide insight into the availability of appropriately sized housing for the City's larger households.

**TABLE 2-37: NUMBER OF BEDROOMS (THREE OR MORE) BY TENURE, 2013**

	Number	Percentage
<b>Renter-Occupied</b>		
3 Bedrooms	625	16.3%
4 Bedrooms	94	2.5%
5 or more Bedrooms	80	2.1%
<b>Total Large Rental Units</b>	<b>799</b>	<b>20.9%</b>
<b>Owner-Occupied</b>		
3 Bedrooms	1,501	39.2%
4 Bedrooms	1,172	30.6%
5 or more Bedrooms	355	9.3%
<b>Total Large Ownership Units</b>	<b>3,028</b>	<b>79.1%</b>

Source: 2009-2013, ACS

As shown above, Ripon had a sizeable number of larger units, defined as three-or-more-bedroom units, in its housing stock in 2013. Given the estimated number of large homeowner households (381) and large renter households (196), there appears to be an adequate supply of large rental and ownership units.

The median income for large households is above the overall median income. A household of 5 has a median income of \$81,544, compared to \$114,605 for a household of 6 and \$84,453 for a household of 7. Comparatively, the median income for all households is \$72,637.

## FARM WORKERS

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

Most data related to the farmworker population is collected at the County and regional levels and does not identify farmworker data at the City level. The San Joaquin Fair Housing and Equity Assessment (California Coalition for Rural Housing, 2014) indicates that the 8-County San Joaquin Valley has more farm workers

than any other region of the state and that the majority of the Valley's nearly 190,000 workers are foreign born from Mexico, receive very low wages, and have limited access to education, housing, and healthcare. The Assessment indicates that in San Joaquin County there were 23,037 farmworkers, of which 20.5% are foreign born and 18.4% are linguistically isolated.

The 2012 US Agricultural Census, reported by the US Department of Agriculture, indicates that there were 3,580 farms in San Joaquin County totaling 787,015 acres. Of the 3,850 farms, there are 1,748 farms with hired labor, which collectively hire a total of 24,872 workers. Of the workers, 15,723 worked less than 150 days and 13,134 workers were migrant workers. This information is consistent with the farmworker data provided in the SJCOG data package.

While US Census data is available at the City level; there is no specific Census data available for the job category of "Farm Worker." The Census groups "agriculture, forestry, fishing and hunting, and mining" together (see table III.3); and there is no method for separating individual job classifications from the grouping, meaning that farm owners and operators are grouped in with the farm labor. There are 134 workers reported in Ripon's agriculture, forestry, fishing and hunting, and mining industry sector, according to the 2009-2013 ACS.

The City has actively farmed agricultural lands, with almond orchards the predominant agricultural use in the City. The City has approximately 450 acres of undeveloped land. While this undeveloped land is planned for urban uses, including residential, commercial, and industrial, approximately 320 acres of the undeveloped land is farmland or orchard land. Farmland within the City limits accounts for 0.04% of the agricultural land in San Joaquin County. Applying the City's proportion of farmland (0.04%) to the 2012 USDA farmworker county, there are approximately 10 farmworkers in the City. Based on the USDA data for the County, approximately six of these workers worked less than 150 days and approximately five workers are migrant workers. The most recent wage data released by EDD indicates that in San Joaquin County, the average farm, fishing, and forestry occupations wage was \$10.33 per hour in the first quarter of 2015. The average wage per hour for fruit and tree nut labor was \$9.28 and the average annual wage was \$19,315.

The Housing Authority of San Joaquin County currently manages three migrant family farm labor housing developments within the County, with the capacity to accommodate 288 individuals. Two of the farm labor housing centers are located in French Camp and one is located in Lodi. Each has 96 units.

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

## **HOMELESS**

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The federal definition of a homeless person per the McKinney Act, P.L. 100-77, Sec. 193(2), 101 Stat. 485 (1987) is cited as:

*"a person is considered homeless when the person or family lacks a fixed regular night-time residence, or has a primary night-time residence that is a supervised publicly-operated shelter designated for providing temporary living accommodations or is residing in a public or private place not designated for, or ordinarily used as, a regular sleeping accommodation for human beings."*

## 2015-2023 HOUSING ELEMENT

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Countywide, there has been a decrease in the homeless population since the 2011 homeless surveys (see Table 2-38). During this time frame, the number of homeless in shelters has decreased by approximately 50% (-1,120 homeless), while the unsheltered homeless increased by 116.6% (288 homeless). The 2011 survey did not identify any homeless persons in Ripon. The 2013 and 2015 surveys only provided Countywide information and did not identify homeless persons by place within the County.

**TABLE 2-38: HOMELESSNESS IN SAN JOAQUIN COUNTY - 2011-2015**

	Sheltered	Unsheltered	TOTAL
<b>Homeless Point-in-Time Survey 2015</b>	1,173	535	1,708
<b>Homeless Point-in-Time Survey 2013</b>	1,278	263	1,541
<b>Homeless Point-in-Time Survey 2011</b>	2,293	247	2,540
<b>Change: 2015 to 2011</b>	<b>-1,120/-48.8%</b>	<b>+288/+116.6%</b>	<b>-832/-32.8%</b>

Source: HUD Continuum of Care, 2013 and 2015; San Joaquin County Homeless Point in Time Survey, 2011

Data is available regarding certain characteristics of the Countywide homeless population. As shown in Table 2-39, the majority of homeless persons are in households, including households both with and without children. Subpopulations of the homeless include the chronically homeless, severely mentally ill persons, persons with chronic substance abuse, veterans, persons with HIV/AIDS, and victims of domestic violence. The largest subpopulations in San Joaquin County are chronic substance abusers (285 homeless), victims of domestic violence (238 homeless), and severely mentally ill (211 homeless).

**TABLE 2-39: HOMELESS POPULATION CHARACTERISTICS IN SAN JOAQUIN COUNTY (2014)**

	Sheltered	Unsheltered**	Total	
Chronically Homeless	49	67	116	
Severely Mentally Ill	165	46	211	
Chronic Substance Abuse	239	46	285	
Veterans	65	22	87	
Persons with HIV or AIDS	17	0	17	
Victims of Domestic Violence	234	4	238	
	Emergency Shelter	Transitional Housing	Unsheltered	Total Sheltered and Unsheltered
Persons in households without children	392	78	238	708
Persons in households with at least one adult/one child	347	503	25	875
Persons in households with only children	5	0	0	5
Individuals	475		238	713

Source: HUD, 2014;

In 2005/2006, the City of Ripon estimated that there were no more than five unsheltered homeless persons in the City at any given point in time. As part of this Housing Element Update, the local homeless population was reviewed and the Police Department estimates that there are no more than two to four unsheltered homeless persons in the City at any given point in time. This is consistent with the County-wide data. Local police officials have stated that they believe that the homeless who pass through Ripon are transient and do not remain in the City due to lack of support services. There does not appear to be seasonal fluctuation in the number of homeless in the City. The low population in Ripon may be partially attributable to the

City's rural, non-urban environment and that significant resources for the homeless population (social services, mental health care, large shelter facilities) are located primarily in Stockton, Lodi, and Tracy.

## **Homeless Resources**

As part of the Urban County, the City participates in the Countywide homeless programs and resources are funded primarily through the federal Emergency Shelter Grant and Community Development Block Grant programs. The homeless in San Joaquin are provided shelter primarily in Stockton, Lodi, Tracy, and Manteca. Homeless from virtually all other County towns are referred to Stockton. Some of the major shelter providers, most of which are in Stockton, are the Stockton Shelters for the Homeless, the Gospel Center's Rescue Mission and New Hope Family Shelter, and Salvation Army. There are over a dozen other shelter providers whose operations are smaller in scale. Homeless resources in the County include the following:

### *SUPPORTIVE PROGRAMS*

*Coordinated Agency Response Effort (CARE):* The CARE program was designed to allow smaller family shelters to provide continuing support services to clients that moved from shelters to transitional housing. The primary focus is on households with dependent children. Continuing case management is often, but not always, provided by the shelter where they previously resided.

*Shelter Plus Care:* This program provides rent assistance to homeless and disabled persons. Qualifying disabilities include serious mental illness, HIV/AIDS, or physical disabilities through the Central Valley Low Income Housing Corporation (CHLIVC) located in Stockton.

*Central Valley Low Income Housing Corporation:* This supportive housing program provides rent assistance and supportive services to homeless families and individuals. Supportive services include case management, budgeting assistance/counseling, education assistance, and job search preparation.

*Hermanas I & II:* The Hermanas Programs were designed to provide transitional housing to homeless households with significant substance abuse problems. The focus is on single mothers with dependent children.

*Homeless to Homes I & II & Horizons:* The Homeless to Homes and Horizons Programs provides transitional housing and support services to homeless families. The Programs put an emphasis on the transition from emergency shelter to stable housing.

*Lutheran Social Services of Northern California:* This permanent supportive housing program provides rent assistance and support services to homeless former foster youth with disabilities. Supportive services include case management, education assistance, child care, and transportation assistance.

*New Directions:* This supportive housing program serves homeless individuals, most of whom have had contact with the criminal justice system because of a history of substance abuse. The program participants reside in dormitories and receive supportive services which include individual and group counseling.

*Project Hope:* A program geared towards aged-out foster youth at high risk of homelessness. The Program uses scattered site apartments throughout Stockton and Lodi and offers educational and life skills training.

*Supporting People In a Community Environment (SPICE):* The SPICE program offers permanent housing for people with disabilities. Eight separate households provide a shared housing experience for up to 27 individuals.

### *EMERGENCY SHELTERS*

*Family and Youth Services (Stockton):* Provides a safe, caring shelter to runaway and throw away youth. The Program also offers hot meals and counseling services (family, group, and individual) to assist in their employment and educational needs.

*Gospel Center Rescue Mission (Stockton):* Provides emergency food, clothing, shelter, health care services and life skills training for both homeless families and individuals.

*Haven of Peace (French Camp):* Since 1959 has provided emergency shelter, food, clothing, and hygiene services to single women and children. Clients receive case management services, job readiness, and life skills training in preparation in becoming self-sufficient.

*Hope Harbor Shelter (Lodi):* Offers emergency shelter services and transitional housing for families and individuals, as well as meals and clothing. Hope Ministries (Manteca) – Operates two family shelters offering meals and clothing services.

*Lodi House (Lodi):* Offers shelter, meals, and clothing services to homeless women and their children. In addition, Lodi House also offers counseling services to assist women in gaining control of their lives and to making the transition to self-sufficiency.

*McHenry House (Tracy):* Offers meals, shelter for up to 12 weeks, and clothes for homeless families with children. Services such as life skills training, parenting skills, family counseling, budgeting skills, are offered to assist families to self sufficiency. Follow up counseling is offered for up to one year after leaving the shelter to ensure clients are improving their lives.

*St. Mary's Interfaith Community Services (Stockton):* Provides care to the community's homeless and working men, women and children living significantly below the poverty line since 1955. Services include the Fr. Alan McCoy Dining Room, Virgil Gianelli Medical Clinic, St. Raphael's Dental Clinic, Kara Brewer Family Clothing and Hygiene Center and Social Services Department. Clients are able to care for their basic human needs in a compassionate and caring environment on a daily basis.

*Stockton Shelter (Stockton):* Offers emergency shelter, food, and clothing services for single adults and families at two facilities in Stockton. During the winter months additional shelter for families is provided in French Camp. Also provides mental health services, drug screening and hygiene products. Transitional housing for individuals and families with AIDS is provided year round.

*Women's Center (Stockton, Lodi, Tracy):* Operates two emergency shelters for women and children fleeing violent and abusive environments. Both sites offer case management, parenting classes, domestic violence and self- esteem support groups, financial literacy, and services for employment preparation. The Women's Center also operates the Just for Kids Program and an aftercare support group.

### 3 HOUSING CONSTRAINTS

Many factors can potentially affect the City's ability to achieve its housing objectives for all income groups. Some of these factors arise from, or are controlled by, the City itself. Other factors that could affect the City's housing objectives involve actions or regulations carried out by other public agencies and levels of government, which Ripon cannot control. The City's housing program can also be affected by circumstances that arise from the operation of the private sector, which provides most of the capital and labor to construct and improve housing in Ripon. This section focuses on two types of constraints:

1. *Governmental constraints relating to zoning, code enforcement, subdivision and development standards, fees and exactions, infrastructure capacity, and the City's development permit process; and*
2. *Non-governmental constraints arising from the interplay of capital and financing costs, the cost of land and construction, and other factors affecting the private sectors ability to meet housing demand and need between Ripon's current and future residents.*

#### 3.1 GOVERNMENTAL CONSTRAINTS

Governmental regulations, while intentionally regulating the quality and safety of development in the community can also, unintentionally, increase the cost of development and thus the cost of housing. These governmental constraints include land use controls, such as policies, standards, codes, requirements, development fees, processing procedures, and other exactions required of developers.

#### RESIDENTIAL LAND USE CATEGORIES

The General Plan accommodates a range of residential building types and densities in various areas of the City. Table 3-1 summarizes General Plan land use designations and corresponding zoning districts that allow residential uses as a permitted, by-right use.

TABLE 3-1: GENERAL PLAN RESIDENTIAL DENSITY CATEGORIES

Category	Density (Units/Acre)	Zoning District	Allowed Uses
Extremely Low	.5	R1-R, UR	Single family detached with limited agriculture
Very Low	2	R1-E, R1-E (A), UR	Single family detached and attached with limited agriculture
Low	3.5 to 5	R1-L, R1-L (A), R1-UC, R1,R1(A) R1-C, R1-C(A), UR	Single family detached and attached with limited agriculture
High Low	7	R1-U, R1-U(A), R1-UC, UR	Single family detached and attached, limited multi-family residential units, with limited agriculture
Medium Density	13	R3, R1-UC, UR	Single family and multi family residential
High Density	16	R4, R1-UC, UR	Single family and multi family residential, group quarters
Very High Density	28	R4-U, UR	Multi-family residential, group quarters
Community Commercial	No maximum	C2, UR	Retail, service, and office uses, public and quasi-public uses, and similar and compatible uses.
Professional Office	No maximum	PO, UR	Professional and administrative offices, medical and dental clinics, laboratories, financial institutions, public and quasi-public uses, and similar and compatible uses.

Category	Density (Units/Acre)	Zoning District	Allowed Uses
Urban Core	Based on the type of residential development proposed	R1-UC, PO, C1, C2, C3, M1, M2, UR	Retail, service and office uses, single and multiple family residential uses, public and quasi-public uses, and similar compatible uses.
Mixed Use	No maximum	MU, UR	Mixed commercial, professional office, and industrial uses.

Zone: (A) indicates lots with alley access

Source: Ripon Planning Department

The General Plan land use designations provide for a range of densities and housing types. However, the General Plan limits group quarters to high density and very high density uses, which could conflict with requirements of State law to allow group homes in all residential zoning designations. The Housing Plan includes a program to remove language from the General Plan that identifies where group quarters are allowed.

## ZONING FOR RESIDENTIAL USES

The Development Code is intended to serve as the basis for all land use regulations. The Development Code is the primary tool for implementing the goals and policies of the City's General Plan.

Standards contained in the Development Code are in harmony with the intended uses and densities for the various General Plan land use designations.

As described in Table 3-2, single-family residences are not permitted in the very high density R4-U zone, which ensures that the zone will be available for multi-family housing in order to accommodate the City's lower income housing needs.

TABLE 3-2: RESIDENTIAL ZONING DISTRICT REGULATIONS

Zoning District	Maximum Density	Minimum Lot Sizes (2)	Types of Residential Units Permitted (w/o conditional use or use permit)
R1-R	0.5 units/acre	87,120 square feet (SF)	Single family and second dwelling unit, are permitted uses (no review); small group care facility, and temporary mobile home permitted with site plan permit (staff level)
R1-E	2 units/acre	16,000 SF – interior 20,000 SF – corner	Same uses as R1-R
R1-E(A)	2 units/acre	14,000 SF – interior 18,000 SF – corner	Same uses as R1-R
R1-C	3.5 units/acre	12,000 SF – interior 14,000 SF – corner	Same uses as R1-R
R1-C(A)	3.5 units/acre	10,000 SF – interior 12,000 SF – corner	Same uses as R1-R
R1-L	4 units/acre	8,500 SF – interior 9,500 SF – corner 9,000 SF – average	Same uses as R1-R
R1-L(A)	4 units/acre	7,500 SF – interior 8,500 SF – corner 8,000 SF – average	Same uses as R1-R

Zoning District	Maximum Density	Minimum Lot Sizes (2)	Types of Residential Units Permitted (w/o conditional use or use permit)
R1	5 units/acre	6,500 SF – interior 5,500 SF – corner 7,000 SF – average	Same uses as R1-R
R1(A)	5 units/acre	5,500 SF – interior 6,500 SF – corner 6,000 SF – average	Same uses as R1-R
R1-U, R1-U(A)	7 units/acre	Mix of lot sizes and zones allowed. Up to 25% R1/R1(A), a minimum of 25% R1-C/R1-C(A), and the remainder can be R1-L/R1-L(A), R3, R4, and R4-U. R3, R4, and R4-U may not exceed 15% of entire project and each designation shall not exceed 5 total acres.	Same uses as R1-R
R1-UC	7 units/acre	5,000 SF – interior 6,000 SF – corner 6,000 SF – corner duplex 7,000 SF – corner duplex, detached	Same uses as R1-R, duplex
R3	13 units/acre	Lot sizes ranging from 2,500 SF to 6,500 SF	Same uses as R1-R, duplex, triplex, medium density residential, and small shelters permitted with site plan permit (Planning Commission)
R4	16 units/acre	2,400 SF/unit	Same uses as R1-R, duplex, triplex, and large group care facility, and small shelters permitted with site plan permit (Planning Commission); Multifamily permitted with a ministerial site plan permit (Planning Director, no discretionary review)
R4-U	28 units/acre	1,500 SF/unit	Multifamily and small group care facility permitted with a ministerial site plan permit (Planning Director, no discretionary review); large group care facility and group residential with site plan permit (Planning Commission)
C1, C2, C3, PO	Single family and multifamily residential (no maximum density)	None for residential uses	Single family and multifamily residences permitted with a conditional use permit.
MU	Single family and multifamily residential (no maximum density)	None for residential uses	Single family and multifamily residences permitted with a conditional use permit.

Source: Ripon Development Code, 2015

The Development Code includes several mechanisms to encourage residential uses and affordable housing. The City's zoning districts accommodate a range of densities and a variety of lot sizes that accommodate a range of housing types and income levels. The Planned Development Overlay District (PD) allows mixed-use projects containing residential, commercial, and civic uses that are desirable and compatible with surrounding uses.

The City's residential zoning standards establish setback, lot width and depth, height, and parking requirements for development projects. The residential zoning standards are summarized in Table 3-3.

**TABLE 3-3: SUMMARY OF RESIDENTIAL ZONING DISTRICT STANDARDS**

Zoning District	Setbacks	Lot Width/ Lot Depth	Lot Coverage	Height	Parking
R1-R	50 ft - front 100 ft - rear 20/30 – interior <sup>1</sup> 50/25- corner, street side/opposite side	200 ft/ 200 ft (220 ft (corner)	20%	2 stories (35 ft)	2 covered
R1-E	40 ft - front 30 ft - rear 12/20 – interior <sup>1</sup> 40/15- corner, street side/opposite side	100 ft/ 150 ft (175 ft corner)	30%	2 stories (35 ft)	2 covered
R1-E(A)	40 ft - front 30 ft - rear 12/20 – interior <sup>1</sup> 40/15- corner, street side/opposite side	85 ft/ 150 ft (175 ft corner)	30%	2 stories (35 ft)	2 covered
R1-C	30 ft - front 30 ft - rear 8/15 – interior <sup>1</sup> 30/10- corner, street side/opposite side	75 ft/ 120 ft (130 ft corner)	40%	2 stories (35 ft)	2 covered
R1-C(A)	30 ft - front 30 ft - rear 8/15 – interior <sup>1</sup> 30/10- corner, street side/opposite side	75 ft/ 120 ft (130 ft corner)	40%	2 stories (35 ft)	2 covered
R1-L	20 ft - front 30 ft - rear 5/12 – interior <sup>1</sup> 8/12 – 2nd story, interior <sup>1</sup> 20/5- corner, street side/opposite side	60 ft interior, 70 ft corner/ 100 ft	40%	2 stories (35 ft)	2 covered
R1-L(A)	20 ft - front 30 ft - rear 5/12 – interior <sup>1</sup> 8/12 – 2nd story, interior <sup>1</sup>	60 ft. interior, 70 ft. corner/ 100 ft	40%	2 stories (35 ft)	2 covered

Zoning District	Setbacks	Lot Width/ Lot Depth	Lot Coverage	Height	Parking
	20/5- corner, street side/opposite side				
<b>R1</b>	20 ft - front 30 ft - rear 5/12 – interior <sup>1</sup> 8/12 – 2nd story, interior <sup>1</sup> 20/5- corner, street side/opposite side	60 ft. interior, 70 ft. corner/ 100 ft.	40%	2 stories (35 ft)	2 covered
<b>R-1(A)</b>	20 ft - front 30 ft - rear 5/12 – interior <sup>1</sup> 8/12 – 2nd story, interior <sup>1</sup> 20/5- corner, street side/opposite side	60 ft. interior, 70 ft. corner/ 100 ft.	40%	2 stories (35 ft)	2 covered
<b>R1-U, R1-U(A)</b>	Varies with underlying districts	Varies with underlying districts	Varies with underlying districts	Varies with underlying districts	Varies with underlying districts
<b>R1-UC</b>	20 ft - front 20 ft - rear 5 ft – interior 20/5- corner, street side/opposite side	50 ft interior, 60 ft corner/ 90 ft	50%	2 stories (35 ft)	2 covered
<b>R-3</b>	<b>5,000 to 6,000 SF Lots</b> 20 ft - front 20 ft - rear 5/13 -one side/both sides 15 ft - street side <b>4,000 to 4,999 SF Lots</b> 15 ft - front 13 ft - rear 4/8 -one side/both sides 10 ft - street side <b>2,500 to 3,999 SF Lots</b> 10 ft - front 5 ft - rear 3/8 -one side/both sides 10 ft - street side	Determined with Site Plan	Determined with Site Plan	2 stories (35 ft.)	Single family/duplex: 2 covered spaces per unit Small multifamily unit (studio/1 bedroom): 1.5 spaces per unit (1 covered), 0.2 guest space per unit; Large multifamily unit (2 or more bedrooms): 2 spaces per unit (1 covered), 0.2 guest space per unit Note: Reduced parking allowed for affordable housing pursuant to density bonus law
<b>R4</b>	20 ft - front 20 ft - rear 20 ft - interior 20 ft - street side	Determined with Site Plan	Determined with Site Plan	2 stories (35 ft)	Same as R-3 except no single family permitted

Zoning District	Setbacks	Lot Width/ Lot Depth	Lot Coverage	Height	Parking
R4-U	25 ft - front 20 ft - rear 20 ft - interior 20 ft - street side	Determined with Site Plan	Determined with Site Plan	3 stories (45 ft)	Same as R-3, except no single family permitted
C-1	20 ft - front 10 ft - rear 10 ft - interior 20 ft - street side	N/A	40%	2 stories (35 ft) <sup>2</sup>	The standards for residential uses in the commercial districts are based on the type of residential being developed. For example, R1 size lot would have to comply with R1 standards.
C-2	30 ft - front 10 ft - rear 10 ft - interior 20 ft - street side	N/A	40%	2 stories (35 ft) <sup>2</sup>	Same as C-1 for residential uses
C-3	None	N/A	None	2 stories (35 ft) <sup>2</sup>	Same as C-1 for residential uses
PO	20 ft - front 10 ft - rear 10 ft - interior 20 ft - street side	N/A	40%	2 stories (35 ft) <sup>2</sup>	Same as C-1 for residential uses
MU	20 ft - front 20 ft - rear 20 ft - interior 20 ft - street side	N/A	N/A	2 stories (35 ft) <sup>2</sup>	Same as C-1 for residential uses

<sup>1</sup>Interior setbacks require different setbacks at opposite sides

<sup>2</sup>Up to four stories (65 feet) allowed with a conditional use permit

Source: Ripon Development Code, 2015

## North Pointe Specific Plan

The North Pointe Specific Plan identifies four categories of residential densities, which include three single family categories and a multifamily category. Each of the single family categories accommodates a range of densities, with a minimum density identified for each category as well as a maximum overall density cap applied to each category to ensure that a variety of housing types occur. The minimum density requirement is intended to preclude large lot residential development and to encourage more affordable housing development.

**Single-Family (5-8 units/acre):** This density range permits both attached (duet units) and detached single-family homes on approximately 3,500 to 6,000 square foot size lots. The 5 to 8 unit density range may not exceed a maximum overall density of 6 units per acre.

**Single-Family (5-11 units/acre):** This density range permits both attached and detached single-family homes on approximately 2,500 to 6,000 square foot lots. The 5 to 11 unit density range may not exceed a maximum overall density of 8 units per acre.

**Single-Family (8-11 units/acre):** This density range permits both attached and detached single-family homes on approximately 2,500 to 3,500 square foot lots. The 8 to 11 unit density range may not exceed a maximum overall density of 9 units per acre.

**Multifamily (28 units/acre):** This density permits attached condominiums and apartment units.

The North Pointe Specific Plan establishes development standards for sites located within the plan area. Development standards for residential uses in the North Pointe Specific Plan are identified in Table 3-4 below.

**TABLE 3-3: NORTH POINTE SPECIFIC PLAN RESIDENTIAL STANDARDS**

Land Use	Setbacks			Usable Open Space per Dwelling Unit	Parking	Maximum Building Height
	Front / Street Side <sup>1</sup>	One Side/ Both Sides	Rear			
<b>Single Family Residential Lot Size 5,000 – 6,000 s.f.</b>	20 ft / 15 ft	5 ft / 15 ft	20 ft <sup>2</sup>	NA	Minimum 2 car garage (non-tandem) /1 on- or off-street space per unit	35 ft (2-story)
<b>Single Family Residential Lot Size 4,000 – 4,999 s.f.</b>	15 ft 23 ft to garage- porches, balconies and bay windows may encroach 3 ft into setback	4 ft / 8 ft <sup>3</sup>	13 ft <sup>2</sup>	300 sf <sup>4</sup>	Minimum 2 car garage (non-tandem) /1 on- or off-street space per unit	35 ft (2-story)
<b>Single Family Residential Lot Size 2,500 – 3,999 s.f.</b>	10 ft - porches, balconies and bay windows may encroach 3 ft into setback	3 ft / 8 ft <sup>2</sup>	35 ft <sup>3</sup>	200 sf <sup>4</sup>	Minimum 2 car garage (non-tandem) /1 on- or off-street space per unit	35 ft (2-story)
<b>Multifamily</b>	25 ft	20 ft / 40 ft	20 ft	200 sf	1.5 spaces per unit / 1 visitor space per 10 units	45 ft (3-story)

<sup>1</sup> On public streets and private roads, front and street side yard setbacks are measured from sidewalk or back of curb if no sidewalk.

<sup>2</sup> For houses backing onto alleys, the minimum rear yard setback is 4 feet.

<sup>3</sup> Exception may be made for zero lot line plans which maximize useable open space of side yard.

<sup>4</sup> Open space may be provided as private open space or group open space. No dimension of a rectangle inscribed within private open space shall be less than 6 ft.

### Zoning for a Variety of Housing Types

#### *SINGLE FAMILY HOMES*

Single family housing is allowed in the R1-R through R4-U districts as a permitted use and in the C-1, C-2, C-3, PO, and MU districts as a conditional use. Minimum lot sizes range from 2,400 square feet per unit in the R4 district to 5,000 SF per unit in the R3 district to two acres in the R1-R district, as shown in Table 3-2. The minimum lot size requirements, combined with the established setbacks, height requirements, and ground coverage allowances allow single family uses to be developed at the maximum allowed densities in all of the various R1 districts. The City's standards for single family housing do not present a constraint to the development of these uses and do not have a negative impact on the cost or supply of housing.

Townhome units, defined as attached single family units by the Development Code, and condominium uses, also considered attached single family units, are allowed as medium density and high density residential uses. Townhome and condominium uses are allowed as permitted uses in the R3, R4, and R4-U districts as permitted uses and are subject to the multifamily standards discussed below.

#### *DUPLEX HOUSING*

Duplex housing is allowed in the R3, R4 and R4-U districts as a permitted use, in the R1, R1(A), R1-U, R1-U(A), and R1-UC districts with a use permit, and in the and in the C-1, C-2, C-3, PO, and MU districts as a conditional use subject to the development standards identified in Table 3-3. The minimum lot size requirements, combined with the established setbacks, height requirements, and ground coverage allowances allow duplex uses to be developed at the maximum allowed densities, with the exception of the lot size requirement for the R4-U district. The City's standards for duplex housing do not present a constraint to the development of duplex uses and a program is included in the Housing Plan to ensure that development in the R4-U district can occur at maximum permitted densities.

### Multifamily Housing

Multifamily housing is allowed as a permitted use in the R3, R4, and R4-U districts and with a conditional use permit in the C-1, C-2, C-3, PO, and MU districts. The Development Code establishes development standards specific to multifamily uses, including apartments, townhomes, and condominiums, as shown in Table 3-2. The City's development standards require minimum densities in the R3, R4, and R4U, with a 13 unit per acre minimum in R4 and a 20 unit per acre minimum in R4-U. The City's standards provide for two story developments in the R3, R4, C-1, C-2, C-3, PO, and MU districts and three story developments in the R4-U district. Lot coverage maximums, which determine the percent of lot area that may be covered by buildings or structures, are 50% in the R3 district. The lot coverage maximum for R4 and R4-U districts was removed in 2015. Instead, the City allows the lot coverage to be determined through the site plan review process in all of the R4 districts in order to provide flexibility in the design of multifamily projects. The lot coverage standards do not apply to roadways, driveways, or uncovered parking areas, only to buildings and structures and are consistent with the allowed densities and setbacks. Multifamily parking standards are typical (1.5 spaces per studio/one bedroom units and 2 spaces for units with two or more bedrooms plus an allowance for guest parking) and can be reduced at the request of the developer for an affordable project, consistent with density bonus law.

Multifamily developments are permitted ministerially in the R4 and R4-U districts with a site plan review by the Planning Director. Multifamily developments in the R3 district are permitted with a site plan review by the Planning Commission.

In the planning and development of past and recently-constructed affordable multifamily housing projects, the City's development standards and density requirements have not posed a constraint to the development of affordable housing. Most recent multifamily projects, such as Winters Glen and Villagio, have developed at above or close to the maximum density. Senior projects, including the Bethany Home developments, have been constructed at less than maximum density; however, the Bethany Home developments include an abundance of on-site amenities and services, such as dining rooms, arts and craft rooms, fireside rooms, fitness centers, and chapel uses, that result in a lower overall density while providing for a range of services for their less mobile residents.

TABLE 3-5: MULTIFAMILY DEVELOPMENTS

Address	Units	Year Built	Zoning - Maximum Density)	Acreage	Built Density
Winters Glen 145 Robert Ave	66	1991	R4 – 16 du/ac	3.5	18.6
Villagio Apartments 550 Sandy Ln	46	2008	R4U/PD - 22 du/ac	2.4	18.9
Almond Blossom 1550 W Main St	42	1984	R4 – 16 du/ac	2.4	17.5
Jacktone Village 222 S Jack Tone Rd	28	1986	C1/NA	1.0	28.0
Almond Queen Apartments 1480 W Main St	12	1985	R4 – 16 du/ac	0.5	25.7
Condominiums 127 N. Locust Ave	10	1984	C3/NA	0.3	31.2
Apartments 410 Pine Street	10	1984	R4 – 16 du/ac	0.3	29.7
Bethany Home Senior Apartments 930 W. Main St	94	2006/2007	R4 – 16 du/ac	7.8	12.1
Robert Ave Senior Apartments 450 Robert Ave	36	2000	R1 – 7 du/ac	3.0	12.0
Bethany Home Senior Town Square 1443 W Main St	79	2006/2007	R3 – 13 du/ac	7.3	10.8

### *SECOND UNIT DWELLINGS*

Secondary residential units may be permitted on residentially zoned lots that already contain a legally created dwelling. Second units are also encouraged in new residential projects. A secondary residential unit is a separate unit containing sleeping quarters, kitchen and a bathroom. An existing residential unit may be remodeled to add separate kitchen and bathroom facilities that are not shared in common.

Minimum requirements for second dwelling units are: the zone must allow single family dwellings; no more than one existing single family residence on the property; the second dwelling unit must be on the same lot as an existing single family dwelling; only one second dwelling unit is allowed on a lot; and either the primary or second unit must be owner occupied unless a one-year occupancy waiver or extension to such waiver has been granted by the Planning Commission.

To ensure safe and adequate access, second units require a side yard setback of 12 or more feet, unless the access to the lot is available via a rear alley. Second units must meet the minimum size requirement for an efficiency unit, as defined by the California Health and Safety Code. Second units may be up to half the square footage of the primary residential unit on the lot. Second units may be to two stories high if the primary residential unit was constructed during or after 2005 and the lot has rear alley access, otherwise the second unit must not exceed one story (12 feet) in height. The side yard setback on lots without rear alley access shall be the same as the primary unit. The rear yard setback requirements range from 10 feet in the R1/R1-UC district to 22 feet in the R1-R district. The front yard setback is the same as for the primary residential unit with a minimum separation of six feet required between the primary and second units. For lots with rear alley access, the rear and side yard setbacks are five feet for a one story second unit and seven feet for a two story second unit constructed above a detached garage. One off-street parking space is required for a second unit. The parking space may be uncovered and compact; tandem spaces are allowed. Exceptions to the design and development standards are allowed if there is a finding that the deviation is necessary to install features to accommodate disabled and/or elderly persons. A second unit requires ministerial site plan and building permit approval, both ministerial processes.

### *MANUFACTURED HOUSING AND MOBILE HOMES*

Manufactured housing is defined by the City's Development Code as a complete single-family home deliverable in one or more transportable sections, designed to be placed on a permanent foundation, and constructed to the standards established by the U. S. Department of Housing and Urban Development (HUD); 'mobile home' has the same meaning as 'manufactured home' under the City's Development Code. Manufactured housing on a permanent foundation is permitted as a single-family residence, when those units comply with City ordinances under the same conditions as new construction. Government Code Section 65852.3 limits the imposition of architectural requirements on a manufactured home to its roof overhang, roofing material, and siding material. Limiting the permitting of manufactured housing to single family homes and requiring the same conditions as new construction exceeds the requirements of State law. The Housing Plan includes a program to permit manufactured housing in accordance with State law.

Mobile homes and manufactured housing are permitted in mobile homes parks and as temporary uses in residential districts.

### *SMALL LOT AND ZERO LOT LINE DEVELOPMENTS*

Ripon's Zoning Ordinance permits affordable housing exceptions when they are included in a development agreement or an affordable housing agreement. Single-family units can be constructed on interior lots and two family units can be constructed on corner lots. Lots may be reduced to 3,500 square feet if the dwelling is

one story in height. Zero lot lines are permitted when two single-family units are constructed next to each other.

#### *EMERGENCY SHELTERS*

The City's Development Code permits three types of emergency shelters: 1) small – up to two families or not more than five adults, 2) medium – three to five families or six to 15 adults, and 3) large – more than five families or 15 adults. The Development Code accommodates small shelters in the R3, R4, and R4-U districts with a site plan permit, subject to Planning Commission approval. The Development Code does not identify zoning districts that can accommodate medium or large shelters. Government Code Section 65583(a)(4)(A) requires the City to identify a zone or zones where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit and are subject only to standards allowed by State law. The Housing Plan includes a program to update the Development Code to accommodate emergency shelters consistent with the requirements of State law. Emergency shelters will be accommodated in the R4-U and MU zones. There are adequate sites in these zones to accommodate the City's unsheltered homeless population of two to four persons. There are variety of sites zoned R4-U and MU that can accommodate a range of shelter sizes. Sites zoned R4-U and MU are located in multiple areas of the City that are proximate to existing and planned services, including grocery stores, pharmacies, schools, parks, and other services, as well as within 0.1 to 0.5 miles of the Blossom Express route (the City's local transit service) that provides access to grocery stores, service areas, and employment centers.

#### *TRANSITIONAL AND SUPPORTIVE HOUSING*

The City's Development Code does not address supportive housing and treats transitional housing as a type of shelter, rather than a residential use. State law requires that transitional and supportive housing be allowed in all zones that permit residential uses subject to the same standards and requirements of residential uses of the same type. This means that a single family transitional housing development must be permitted in the same zones and according to the same standards as any other single family development. A multifamily transitional or supportive housing development must be permitted in the same zones and subject to the same standards as any other multifamily development. The Housing Plan includes a program to update the Development Code to accommodate transitional and supportive housing consistent with the requirements of State law.

#### *FARMWORKER AND EMPLOYEE HOUSING*

The City's Development Code does not address farmworker and employee housing. Thus, it will be necessary to modify the City's Zoning Ordinance to allow employee/farmworker housing as an agricultural use, subject to the same standards and permit requirements as an agricultural use in the same zone, consistent with the requirements of Section 17021.6 of the Health and Safety Code. The Housing Plan includes a program to permit farmworker and employee housing consistent with the requirements of State law.

#### *SRO HOUSING*

Single room occupancy units or SROs are assumed to meet the needs of extremely low-income households. Ripon's Development Code provides for SROs through its group residential use classification, which provides for shared living quarters without separate kitchen or bathroom facilities for each room or unit. The classification includes boardinghouse and dormitory types of uses. However, the Development Code does not specifically identify SROs as a type of use. Group residential uses are allowed in the R4 and R4-U districts with a site plan permit that has been approved by the Planning Commission. There are currently no undeveloped R4 or R4-U sites in the City. The Housing Plan includes a program to: 1) provide a definition for

single room occupancy in the Development Code, 2) specify that SRO is allowed as a group residential use, and 3) include group residential as a permitted use requiring a site plan permit, in the mixed use district.

### *HOUSING FOR PERSONS WITH DISABILITIES*

Ripon's Development Code provides for housing types that accommodate persons with disabilities. State laws and building codes mandate accessibility provisions for certain types and sizes of housing developments.

The City's Development Code addresses three types of group quarters: small group care facility, large group care facility, and group residential. A small group care facility is authorized and licensed by the State to provide non-medical residential care and supervision for six or fewer mentally disordered, disabled, or aged individuals or to dependent and neglected children. This use includes small congregate living facilities, housing for developmentally disabled, small rest homes, intermediate care facilities, alcoholism and drug abuse recover and treatment facilities, and similar housing. Small group care facilities are subject to staff-level site plan review in all residential zones; this requirement exceeds State law which requires small group homes serving six or fewer persons to be subject to the same standards and requirements as a single family home. A large group care facility is authorized and licensed by the State to provide non-medical residential care and supervision for seven or more mentally disordered, disabled, or aged individuals or to dependent and neglected children. Large group care facilities require site plan permit review by the Planning Commission and are permitted in the R4 and R4-U zones. Group residential uses are shared living quarters without separate kitchen or bathroom facilities for each room or unit. While the definition of group residential is intended to address boardinghouses, fraternities, sororities, private residential clubs, and similar uses, the definition overlaps with both the small group care and large group care facility definitions. The Development Code does not include siting or minimum separation requirements for special needs or other types of housing developments.

The Development Code identifies parking requirements for residential care as one space per three patient beds. While this requirement is appropriate for large residential care facilities, small residential care facilities should be subject to the same parking requirements as a single family home. The Development Code also provides flexibility in determining parking requirements, as Chapter 16.144 provides for modification of parking requirements with Planning Director approval.

The City's Development Code defines a family as "An individual, or two (2) or more persons related by blood, marriage or legal adoption, or a group of not more than five (5) persons, who are not so related, living together as a single housekeeping unit." State law requires that households of up to six persons, regardless of type of relationship, that live together as a single housekeeping unit to be treated the same as a family.

Another potential constraint to addressing access for persons with disabilities may be setback and other physical standards specified by the Development Ordinance. For example, front or side yard setback standards could potentially conflict with retrofitting a building with a wheelchair ramp. While the Development Code provides for exceptions to design and development standards for second units to ensure accessibility for the disabled and elderly populations, such exceptions are not available for other types of residential uses.

The Housing Plan addresses potential constraints to housing for disabled persons as it includes: 1) a program to permit small group care facilities serving up to six people, not including the operator, operator's family, or staff, as a permitted use subject to the same standards, including parking, as a single family home in accordance with State law and to revise the definition of small group care facility to not limit small group care facilities to specific populations, 2) a program to establish parking requirements for large group care

facilities, not to exceed one space per two rooms, 3) a program to revise the definition of family to meet the requirements of State law and to remove potential constraints to development of group homes and residential uses serving non-family households, and 4) a program to adopt a reasonable accommodation procedure for persons with disabilities that will allow for exceptions to be made to zoning requirements or other land use regulations that act as barriers to equal housing opportunity. With the revisions proposed to the Development Code, the City would accommodate housing for persons with disabilities through small and large group care facilities, as well as providing for reasonable accommodation for other residential uses.

#### *PLANNED DEVELOPMENT OVERLAY DISTRICT*

The Planned Development Overlay District (PD) is designed to accommodate a diversity of development types by encouraging flexibility and creativity of design, greater diversity of building types, open space arrangements in keeping with the general intent of the Development Code, and consistent with the intent and purpose of the General Plan. Design flexibility includes zero lot line, cluster, attached and similar non-typical residential designs that may entail modifications of lot area and width, yard area, structure height, lot coverage or open space requirements.

A PD is permitted in any zone for any of the uses permitted in that zone. Subject to City Council review, the Planning Commission is authorized to examine, approve, approve with conditions, or deny any planned unit development proposal.

### OTHER CITY RESIDENTIAL CONTROLS

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#### **Subdivision Improvement and Development Standards**

Ripon's Subdivision Ordinance carries out the requirements of the State Subdivision Map Act. The Ordinance does not, by itself, impose any unreasonable or extraordinary standards for development, but merely implements the requirements of state law.

Ripon's development standards for new residential development are meant to ensure compatibility between land uses and to maintain the livability and safety of its neighborhoods. Development standards include parking standards, building setback requirements, landscaping and fencing for multi-family housing, and construction for certain on site improvements such as curbs, gutters, and sidewalks. Development standards are identified in Table 3-3. The City's improvement standards for typical residential streets provide for a 74-foot right-of way that includes a 6-foot sidewalk, 11-foot parkway, and 20-foot travel lane on each side of the street. Within a residential subdivision, the standard cul-de-sac right-of-way is 60 feet, which includes two 20-foot travel lanes, each adjoined by a drive-over curb and a 6-foot attached sidewalk.

These standards are not a constraint to the development of housing because they are considered minimum standards designed to protect the public health, ensure compatibility between adjacent land use, and to maintain and enhance the livability of Ripon's neighborhoods.

#### **Building Codes and Enforcement**

Building permits are issued for new construction and rehabilitation only after demonstrated compliance with Building Code standards and adopted codes. In order to simplify conservation of existing housing stock in case of rehabilitated buildings, only those portions of the building that are being reconstructed are required to be brought into conformity with current standards. The remainders of those structures are only required to be brought into conformity with minimum building code regulations. This makes it easier to rehabilitate and conserve housing stock, and to encourage rehabilitation without imposing unreasonable restrictions.

The City of Ripon uses the 2013 California Building Standards Code (CBSC), including the 2013 California Building Code, 2013 California Residential Code, 2013 California Plumbing Code, 2013 California Mechanical Code, 2013 California Electrical Code, 2013 California Green Building Standards Code, and 2013 California Energy Code without amendments to the applicable codes. Staff uses its judgment on an individual basis to make reasonable accommodations for persons with disabilities in the enforcement of the CBSC and the issuance of permits, attempting to insure that the intent of the CBSC is adhered to and requests are processed in an expeditious manner. As discussed above, the Housing Plan includes an action program to establish a written reasonable accommodation procedure in order to be consistent with fair housing regulations.

### **Growth Accommodation**

In 2003 and 2005, the City Council adopted resolutions to manage residential growth in Ripon. Resolution 05-53 (2005), which overrode and replaced resolution 03-90 (2005), limited growth to 3 percent per year, with various exceptions. Exceptions for senior and affordable housing provided for these housing types to occur at up to a total growth rate of 4 percent per year. Exceptions for infill projects, not to exceed 50 units per year, and 'community benefit projects provided for these project types to exceed the 3 per rate. With the various exceptions, total growth was not permitted to exceed 6 percent per year. Resolution 05-53 expired in 2007 and was not reauthorized by the City Council. While the General Plan generally identifies that the City will plan for an annual growth rate of 3 to 6 percent and will annex enough land to provide for a growth rate between 3 and 6 percent, the City does not currently have any policies or ordinances that limit growth.

### **Below Market Rate Housing Program**

In an effort to meet the acute need in Ripon for affordable housing and comply with the State's 'fair share of regional housing requirements', the City adopted a Below Market Rate (BMR) Housing Program in 2001 (Ordinance 646). The BMR program has been effective in creating affordable housing opportunities and ensuring such opportunities are interspersed throughout the community. The City regularly reviews its development requirements and has ensured that the BMR program does not pose a constraint to housing development. Due to the slow-down in the housing market, the Below Market Rate Ordinance was suspended in 2011. The suspension was effective through 2017, however, on September 8, 2015, the City Council passed an ordinance to reinstate the BMR program.

The BMR program will be reinstated and effective as of October 8, 2015. The City Council did not make any revisions to the program. A discussion of the City's BMR program, which was implemented from 2001 through 2011, is provided to identify potential constraints.

Statewide, jurisdictions with inclusionary-type housing programs typically require from 10 percent up to 20 percent of units to be affordable to very low, low, and moderate income households. Ripon's requirement of 9 percent falls within the lower end of the range of inclusionary requirements.

The BMR program required a residential project to provide a certain percentage of its units for initial sale at affordable prices as follows:

- 3% for very low income households,
- 3% for low income households, and
- 3% for moderate income households.

Residential projects of ten units or less pay an in-lieu fee equal to 25% of the median sales price times the number of affordable units required (9% times the total number of units) for any fractional amount. For projects with more than 10 units, the requirement is rounded up to the next whole number where the required percentage results in a fractional unit, but the requirement will not exceed 10% in any case.

The very low income requirement may be met through an in-lieu fee equal to 25% of the median sales price times the number of very low income units required (3% times the total number of units) or construction of second dwelling units at a two-to-one ratio. Up to 50 percent of the low income requirement may be met by constructing second dwelling units at a two-to-one ratio.

Building permits for the market rate units are not issued until the project applicant has obtained building permits for the BMR units or executed and implemented an affordable housing agreement to address the BMR requirement. For projects developed in phases, the affordable housing agreement may allow the BMR requirement to be met for each phase of the project.

BMR units must be comparable in materials, exterior appearance, and overall construction quality to market rate units in the same project. Interior features need not be equivalent to the market rate units, as long as they are of good quality and are consistent with contemporary standards for new housing. Affordable units must be dispersed through the project and have a minimum of three bedrooms or two baths, unless the average number of bedrooms/baths in the market rate units is less. The BMR units may be constructed by a different developer. Resale restrictions require affordability for 45 years.

The BMR program does not provide alternatives to on-site construction, except to allow in lieu fees in certain circumstances as previously described. The BMR program also does not include incentives for the BMR units.

Ripon's BMR program was active from 2001 through 2011. From 2001 through 2011, when the BMR program was in effect, 1,535 housing units were permitted, including 1,424 single family units, 22 units in small multifamily structures (duplex, triplex, and fourplex), and 89 units in larger (five or more unit) multifamily projects. Table 3-6 summarizes building permits issued from 1996 through 2015. As seen in Table 3-6, implementation of the program in 2001 did not cause a decrease or reduction in residential building permits and was not a constraint to residential development. Building permit issuance decreased significantly in 2009 as part of the Statewide housing recession. In 2011, the BMR program was suspended due to the decrease in residential building activity.

**TABLE 3-6: BUILDING PERMITS ISSUED BY YEAR**

Year	Single Family	Multifamily 2-4 Units	Multifamily 5+ Units	TOTAL
1996	73	0	0	73
1997	92	4	0	96
1998	120	0	0	120
1999	121	2	0	123
2000	134	18	22	174
2001	109	0	0	109
2002	220	0	0	220
2003	302	0	0	302
2004	270	0	0	270
2005	189	2	0	191

Year	Single Family	Multifamily 2-4 Units	Multifamily 5+ Units	TOTAL
2006	138	16	12	166
2007	88	0	35	123
2008	61	4	42	107
2009	11	0	0	11
2010	15	0	0	15
2011	21	0	0	21
2012	26	0	0	26
2013	31	0	0	31
2014	17	0	0	17
2015 (through November)	46	2	55	103

*Source: U.S. Bureau of the Census, Building Permit Estimates through 2014; City of Ripon, 2015*

The BMR program assisted the City in providing housing affordable to all economic segments of the community and was a tool in addressing the City's fair share of regional housing needs. While the BMR program did not constrain housing construction when it was previously implemented, it is recommended that the BMR program be revised to include incentives to provide the affordable units and alternatives in circumstances where a developer demonstrates that it is a significant hardship to provide the units on-site. These incentives and alternatives will ensure that the BMR program does not pose a constraint when the housing market is strong as well as during times of reduced housing production.

The City's density bonus program does not apply to the BMR housing program (Zoning Code Section 16.16.050.B.2). This is not consistent with State density bonus law, which requires density bonuses to be provided to projects meeting certain criteria and does not provide for exceptions for units required by a BMR program, inclusionary zoning, or other program requiring affordable units.

The City is in the process of reviewing options for the update to the BMR program, including affordable housing requirements based on project size and type, level of affordability for BMR units, in lieu fees and other alternatives, and partial credit for housing units Federal Housing Administration (FHA) lending requirements. The City Council has directed staff to proceed with developing a program that focuses on ensuring that 10% of new, for sale residential development is priced within the FHA limits and requiring the developer to assist with the FHA-required downpayment (3.5%). This requirement allows the units to be sold at levels similar to the median sales price in the County, which is achievable for developers, and the downpayment assistance requirement is more feasible than the deeper subsidies necessary to provide very low and low income units. Program B1l will be revised to address the potential revisions that focus on FHA requirements. Program B1l will continue to ensure that revisions to the BMR program: 1) provide alternatives to on-site development where it is determined that on-site development is not feasible, 2) ensure that there are incentives in place for developers to provide very low and low income units (if required), and 3) provide relief to projects that would not be financially viable if a very low and low income component is required. Program B1l also includes a monitoring component to ensure that the BMR program is reviewed annually to ensure that it does not constrain the production of housing necessary to meet Ripon's needs. Program B1g includes revisions to the Housing Density Bonus Program to remove Section 16.16.050(B)(2); this change would ensure that BMR units are eligible for density bonus when provided in a project that is consistent with the requirements of State density bonus law. Programs B1l and B1g will ensure that the BMR program does not unduly constrain development of housing.

## Density Bonus

Section 16.16.050 (Housing Density Bonus) of the Development Code provides for eligible housing projects with a very low, low, moderate, senior, or child care component to receive a density bonus as required by Government Code Section 65915. While Section 16.16.050 is largely consistent with State law, there are several provisions that conflict with the requirements of State law. The City's Housing Density Bonus does not apply the density bonus with respect to implementation of the City's Below Market Rate Housing Program. This conflicts with State law which requires that developments that meet minimum affordability levels are granted a specific percentage of density bonus and does not provide for exclusions for affordable units that are required by other programs. The City's Housing Density Bonus does not identify the number of incentives given based on affordability as set forth in Government Code 65915(d)(2) and the incentives permitted under Section 16.16.050 (C)(13) are not consistent with the incentives required to be provided that are listed under Government Code Section 65915(k). The Housing Plan includes a program to revise the City's Housing Density Bonus requirements to be consistent with State law.

## DEVELOPMENT PERMITTING PROCESS AND FEES

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### Development Permit Approval Process

The permit process in Ripon conforms to the State Planning Law. Permits are reviewed by Staff, and if required, by the Planning Commission and/or City Council. Table 3-7 summarizes the typical time required for processing of various development permits.

Pre-application conferences between a developer and City Staff are encouraged to identify and solve any issues or problems and to identify conditions of approval. Pre-application conferences reduce public hearing time because issues may be resolved and conditions of approval have been established.

Under current procedures the time required to process a general plan amendment, rezoning, or a tentative subdivision map takes approximately 8 to 20 weeks for the review and public hearing process to be completed. Use permits and tentative parcel maps take less time, 9 to 12 weeks, because only Planning Commission approval is required. When a project requires multiple applications, the applications are processed concurrently to expedite the approval process. Improvement of the development permit process will continue to be a primary aim of the City.

The time required to process a project varies greatly from one project to another and is directly related to the size and complexity of the proposal and the number of actions and approvals needed to complete the process. It should be noted that each project does not necessarily have to complete each step in the process. Small-scale projects that are consistent with the General Plan and zoning do not generally require general plan amendments, rezones, or variances. If an environmental impact report is required for a project, it is processed along with the other required actions. Ripon encourages the joint processing of related applications for a single project. As an example, a rezone application may be reviewed concurrently with a general plan amendment, and tentative subdivision map. Time, money and effort are saved for both the developer and the City. It is important to note that time lines typically cannot be shortened because it is necessary to comply with State laws as they relate to public notice requirements and specific time periods required for compliance with the California Environmental Quality Act.

TABLE 3-7: PERMIT PROCESSING TIMES AND FEES

Application	Approx. Processing Time (weeks)	Comments
General Plan Amendment	18 to 20	Requires public hearing before the planning commission and City Council. State Code limits the number of times the General Plan can be amended each calendar year.
Specific Plan Amendment	18 to 20	Requires public hearing before the planning commission and City Council.
Rezoning	18 to 20	Planning Commission review
Planned Development	9 to 12	Planning Commission review
Use Permit/Conditional Use Permit	9 to 12	Planning Commission review
Variance	9 to 12	Planning Commission review
Site Plan Review - Staff	2 to 4	Staff level review
Site Plan Review - Planning Commission	9 to 12	Planning Commission review
Tentative Subdivision Map	18 to 20	Requires public hearing before the planning commission and City Council.
Minor subdivision (Parcel Map)	9 to 12	Requires public hearing before the Planning Commission.
Voluntary Merger	9 to 12	Planning Commission review
Environmental Impact Report	18 to 20	Processing and review time limits are controlled through CEQA. Certified by decision-making body.
Environmental Assessment/Initial Study	3 to 4	An initial study is prepared for any project requiring CEQA review. It is then accepted by the decision making body.
Appeals of Staff & Planning Commission decisions	4 to 8	The Planning Commission hears appeals of Staff decisions, and Planning Commission decisions are heard by the City Council.

Source: Ripon Planning and Building Departments, 2015

#### SITE PLAN REVIEW

In the R4 and R4-U districts, the site plan permit is a ministerial approval that is issued by the Planning Director. Residential multifamily uses are allowed in the residential districts with a site plan permit. In the R3 district, the site plan permit requires Planning Commission review.

A project applicant must submit a site plan that describes the location and characteristics of the project and submit the filing fee. The reviewing authority (Planning Director or Planning Commission, as previously identified) must make the following findings for a site plan permit:

A. Consistency. The proposed use is consistent with the goals, policies, standards, and maps of the General Plan, any applicable Master Plan, Specific Plan, and Special Purpose Plan, and any other applicable plan adopted by the City;

B. Improvements. Adequate utilities, roadway improvements, sanitation, water supply, drainage, and other necessary facilities have been provided, and the proposed improvements are properly related to existing and proposed roadways;

C. Site Suitability. The site is physically suitable for the type of development and for the intensity of development;

D. Issuance Not Detrimental. Issuance of the permit will not be significantly detrimental to the public health, safety, or welfare, or be injurious to the property or improvements of adjacent properties; and

E. Compatibility. The use is compatible with adjoining land uses.

In order to make the findings for Planning Director review, the Planning Director must review the site plan and the related standards of the General Plan, Zoning Code, and, if applicable, the relevant Specific Plan. Projects that are consistent with the development standards and requirements established by the City's planning documents are considered to meet the requirements for findings A, C, D, and E. The site plan must demonstrate that the project connects to appropriate utilities (water, wastewater, storm drainage, natural gas, electric) and provides on-site utilities to meet the requirements for Finding B. The Planning Director site plan review process takes two to four weeks once a complete application has been submitted.

For Planning Commission review, the Planning Commission will make the same findings as described above for the Planning Director review. The Planning Commission is not required to hold a Public Hearing for a site plan review permit. The Planning Commission site plan review process takes nine to twelve weeks once a complete application has been submitted.

The site plan review process is a straightforward process that is not considered a constraint to providing housing. The site plan review process has been made a ministerial process in the R4 and R4-U districts to ensure that there are no constraints to accommodating the City's fair share of regional housing needs.

#### *CONDITIONAL USE PERMIT*

Residential uses are allowed in the C-1, C-2, C-3, PO, and MU districts with a Conditional Use Permit. The Conditional Use Permit is processed concurrently with a subdivision map, tentative map, or other development request. A Conditional Use Permit is reviewed by the Planning Commission and requires a public hearing. The Planning Commission must make the following findings to approve a conditional use permit:

A. Consistency. The proposed use is consistent with the goals, policies, standards, and maps of the General Plan, any applicable Master Plan, Specific Plan, and Special Purpose Plan, and any other applicable plan adopted by the City;

B. Improvements. Adequate utilities, roadway improvements, sanitation, water supply, drainage, and other necessary facilities have been provided, and the proposed improvements are properly related to existing and proposed roadways;

C. Site Suitability. The site is physically suitable for the type of development and for the intensity of development;

D. Issuance Not Detrimental. Issuance of the permit will not be significantly detrimental to the public health, safety, or welfare, or be injurious to the property or improvements of adjacent properties; and

E. Compatibility. The use is compatible with adjoining land uses.

The above findings are not considered a constraint to providing housing on C-1, C-2, C-3, PO, and MU sites. As shown in the inventory of residential sites, the C-1, C-2, C-3, PO, and MU sites can accommodate moderate and above moderate income units.

## **Development and Permit Fees**

Development processing and permit fees and entitlements also add to housing construction costs. New housing requires payment of City building, planning, and engineering fees as well as Public Facility Financing Plan (PFFP) fees. The PFFP fees address a range of necessary services and facilities, including transportation, water, wastewater, storm drainage, City Hall, Police Station, Library, and Corporation Yard, and also include a General Mitigation fee to address the impact that new development has on the City's General Fund in terms of provision of City services such as police, public works, and general governmental services. Outside agency fees for regional traffic, habitat mitigation, fire, and school services and facilities also contribute to the cost of development. Building fees are based on International Conference of Building Officials standards. Fees are necessary for the City to provide an adequate supply of public parkland, necessary public works (streets, sewers, and storm drains), fire services, police services, and other facilities and services necessary for the quality of life, health, and safety of the residents that will be residing in the new development. While such costs are charged to the developer, most, if not all additional costs are passed to the ultimate product consumer in the form of higher home prices or rents. Table 3-8 provides an overview of the City's planning and PFFP fees.

**TABLE 3-8: CITY PLANNING AND PUBLIC FACILITY FINANCING PLAN FEES**

<b>Planning Application Fees</b>	<b>Fee</b>
Development Agreement Application (costs plus fee)	\$454
<b>Environmental Assessments</b>	
Initial Study (includes Cert. of Exemption or Neg Dec not requiring Fish and Game fee); plus mitigation monitoring.	\$130
EIR Report (cost plus fee plus mitigation monitoring)	\$4,354
<b>General Plan Fees</b>	
General Plan Amendment	\$2,983
Specific Plan	\$995
Specific Plan Amendment	\$2,983
<b>Land Development Permit Fees</b>	
Building Relocation Permit	\$184
Caretaker Mobile Home Permit	\$700
Second Dwelling Unit (staff review)	\$454
Second Dwelling Unit (Planning Commission review)	\$700
Sign Permit (staff review)	\$91
Sign Permit (Planning Commission review)	\$278
Site Review (staff review)	\$454
Site Review (Planning Commission review)	\$700
<b>Subdivision Fees</b>	
Abandonment	\$541
Exception (16.124.110, E)	\$1,091
Lot Line Adjustment	\$541
Lot Merger (parcels owned by different owners)	\$894
Voluntary Lot Merger (parcels under one ownership)	\$541
Mobile Home Park	\$3,977

<b>Planning Application Fees</b>		<b>Fee</b>
Planned Development		\$1,092
Tentative Parcel Map (4 lots or fewer)		\$2,387
Tentative Subdivision Map (5 lots or more)		\$3,977
<b>Zoning Fees</b>		
Rezone		\$1,587
Prezone		\$1,587
Zoning Text Amendment		\$1,784
<b>Miscellaneous Fees</b>		
Variance		\$1,294
Use Permit		\$1,494
Temporary Use Permit		\$700
Appeals		\$454
<b>Public Facility Financing Plan Fees</b>		
<b>Facility</b>	<b>Single Family (per unit)</b>	<b>Multi-Family (per unit)</b>
Transportation	6,597.42	3,146.57
Water	9,723.85	6,482.92
Wastewater	4,030.75	2,518.96
Storm Drainage	2,576.20	588.39
Parks & Recreation	13,841.53	8,650.96
Library	460.11	287.31
City Hall	1,130.14	706.07
Police Station	527.96	330.77
Corporation Yard	1,467.27	917.04
General Mitigation	8,998.75	5,489.23
<b>TOTAL City PFFP Fees</b>	<b>\$49,353.98</b>	<b>\$29,118.22</b>

*Note: San Joaquin County Multi-Species Habitat Conservation and Open Space Plan fees are based on habitat type and range from \$7,281 to \$85,631 per acre. The majority of residential sites in Ripon are in categories that do not require payment of a fee (Category A – Exempt and Category F – Prior Agreement) and the remaining residential sites are designated Category B, which has a \$7,281 per acre fee.*

Source: City of Ripon, 2015

PFFP fees in Ripon total approximately \$49,354 per single family unit and \$29,118 per multifamily unit. In neighboring communities, development impact fees range from a low of \$18,313.84 per single family unit (Lathrop – Stewart Tract) and \$12,744.42 per multifamily unit (Lathrop – Mossdale Landings) to a high of \$46,998 per single family unit (Tracy) and \$27,440 per multifamily unit (Lathrop – East Lathrop). Ripon's fees are at the upper end of regional impact fees, as shown in Table 3-8.

While development levels in the City indicates that development of market rate units is not unduly constrained by the City's fees, the City's relatively high fee structure could constrain development of moderate and lower income units. As discussed below, the Housing Plan includes a program to review the City's development impact fee structure and to identify opportunities to reduce fees, including creating a reduced fee category for senior units and considering reduced fees for BMR and lower income units.

**TABLE 3-9: REGIONAL IMPACT FEE COMPARISON**

<b>Jurisdiction</b>	<b>Single Family</b>	<b>Multifamily</b>
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Lathrop	\$18,313.84 (Steward Tract) - \$36,343.14 (East Lathrop)	\$12,774.42 (Mossdale Landings) - \$27,440.10 (East Lathrop)
Manteca	\$35,727 - \$39,372	\$22,049 - \$24,443
Modesto	\$41,318	\$20,055
Oakdale	\$26,707 - \$32,241	\$15,017 - \$17,148
Ripon	\$49,353.98	\$29,118.22
Stockton	\$36,613.61	\$19,701.75
Tracy	\$46,998	\$25,488.48

Source: City of Manteca 2015-2023 Housing Element Public Review Draft, August 2015; City of Modesto Housing Element (2015-2023), November 2015; City of Oakdale Draft 2015-2023 Housing Element, May 2015; City of Stockton 2015-2023 Housing Element Public Review Draft, November 2015; City of Tracy 2015-2023 Housing Element, October 2015; City of Ripon, 2015

Planning related fees are due at the time of project submittal. All other building related and impact fees are typically due at the time of permit issuance. Table 3-9 identifies the typical building, planning, engineering, PFFP, and outside agency fees that would be collected for a typical 1,900 s.f. single-family home, a 50-unit single family subdivision (average unit size of 1,900 s.f.), and a 45-unit multifamily development with an average unit size 850 s.f. The City's fee schedule is similar to other jurisdictions in the region, which collect similar planning, building, and engineering fees and have development impact fee schedules comparable to the City's PFFP program. The fees collected by the City and outside agencies are considered necessary to ensure adequate public services and facilities and to meet health and safety needs, however, the fees are a significant component of the cost of development and can escalate housing costs.

The City charges the building, planning, and engineering fees for second units, but does not charge PFFP fees for second units. Senior units are currently treated the same as a standard single family or multifamily unit in terms of fee collection. In an upcoming 2016 PFFP update, the City is planning to add a category for senior units.

The Housing Plan includes an action to annually review the fees and determine whether the fees are appropriate and if there are any opportunities to reduce fees.

**TABLE 3-9: TYPICAL FEES FOR SINGLE FAMILY UNIT, SINGLE FAMILY SUBDIVISION, AND MULTIFAMILY DEVELOPMENT (2015)**

	Single Family	50-unit SF	45-unit Multifamily
<b>Building, Planning, and Engineering Fees</b>			
Building Permit, includes plumbing, mechanical, and electrical	\$2,263.47	\$113,173.43	\$63,675.00
Engineering Fees (plan check, inspection, mapping/GIS)	\$1,975.47	\$98,773.50	\$30,925.35
Subdivision	-	\$3,977.00	-
Land Development Permit/Site Plan Review	\$454.00	\$700.00	\$700.00
Development Agreement	-	\$454.00	-
Environmental Review	\$130.00	\$27,340.00	\$130.00
<i><b>Subtotal</b></i>	<i><b>\$4,822.94</b></i>	<i><b>\$244,417.93</b></i>	<i><b>\$95,430.35</b></i>
<b>Public Facility Financing Plan and Other Scheduled Fees</b>			
Transportation	\$6,597.42	\$329,871.00	\$141,595.65
Water	\$9,723.85	\$486,192.50	\$291,731.40

Wastewater	\$4,030.75	\$201,537.50	\$113,353.20
Storm Drainage	\$2,576.20	\$128,810.00	\$26,477.55
Parks and Recreation	\$13,841.53	\$692,076.50	\$389,293.20
Library	\$460.11	\$23,005.50	\$12,928.95
City Hall	\$1,130.14	\$56,507.00	\$31,773.15
Police Station	\$527.96	\$26,398.00	\$14,884.65
Corporation Yard	\$1,467.27	\$73,363.50	\$41,266.80
Garbage	\$703.70	\$35,185.00	\$31,666.50
General Mitigation	\$8,998.75	\$449,937.50	\$247,015.35
<i>Subtotal</i>	<i>\$50,057.68</i>	<i>\$2,502,884.00</i>	<i>\$1,341,986.40</i>
<b>Outside Agency Impact Fees</b>			
School Fees (RUSD)	\$6,384.00	\$319,200.00	\$128,520.00
Fire Fees	\$2,873.09	\$143,654.50	\$86,192.55
County Facility Fees	\$1,890.00	\$94,500.00	\$72,900.00
Regional Transportation Impact Fee	\$3,084.58	\$154,229.00	\$83,283.75
<i>Subtotal</i>	<i>\$14,231.67</i>	<i>\$711,583.50</i>	<i>\$370,896.30</i>
<b>TOTAL FEES</b>	<b>\$69,112.29</b>	<b>\$3,458,885.43</b>	<b>\$1,808,313.05</b>
<i>Total Fees per Unit</i>	<i>\$69,112.29</i>	<i>\$69,177.71</i>	<i>\$40,184.73</i>

Source: *City of Ripon, 2015*

### 3.2 NON-GOVERNMENTAL CONSTRAINTS

The extent to which residential construction occurs within a community is largely determined by the local, state and national economic climate. Factors such as market conditions, interest rates, financing terms, and land cost may impose non-governmental constraints to production of new housing.

#### Cost of Construction

The cost of construction is primarily dependent on the cost of labor and materials. Construction costs in Ripon are comparable to costs throughout the Central Valley. Non-union labor is typically used for residential construction and there are no unusual costs with obtaining materials.

Construction costs in Ripon run approximately \$105 to \$140 per square foot. The source of this figure was a review of building permits. Ripon uses the International Conference of Building Officials good standard for a basis of building permit fees. Additional costs, which average from \$40 to \$60 per square foot of residential construction, account for site improvements.

Construction cost increases, like land cost increases, affect the ability of consumers to pay for housing. Construction cost increases occur due to the cost of materials, labor, and higher government imposed standards (e.g., energy conservation requirements). The development community is currently producing market rate for-sale housing that is affordable to moderate and above moderate income households.

Single family homes that were issued permits and constructed in August through November 2015 reported construction costs ranging from \$242,000 (production home) to \$470,000 (owner-builder) per unit, with most homes in the high \$200,000's to mid-\$300,000's. Multifamily units that were issued permits in 2015 reported construction costs of approximately \$87,500 per unit.

### Land Costs

Cost of land is influenced by the cost of the raw land, the cost of holding the land during the development process, and the cost of providing services to meet City standards for development. The cost of raw land is influenced by variables such as scarcity, location, availability of public utilities, zoning, general plan designation, and unique features like trees, water frontage, and adjoining uses. No smaller finished lots are currently for sale, but it is anticipated that a finished lot of approximately 0.25-acres with all improvements in place currently has a cost of approximately \$70,000 to \$200,000. The price of vacant land that is either residential or mixed use in the Ripon area ranges from approximately \$68,500 to \$825,000 per parcel and approximately \$200,000 to \$785,000 per acre for parcels from 0.2 to 5.19 acres in size, based on a review of [loopnet.com](http://loopnet.com) and [landandfarm.com](http://landandfarm.com) listings in February 2015. Increases in land prices have an adverse effect on the ability of developers to construct affordable housing.

### Cost and Availability of Financing

There are two kinds of capital used in providing housing: capital used by developers for initial site preparation; and, construction and capital used by the homebuyer. The availability and price of both types affect the cost of housing.

Financing for developers is currently readily available. Costs usually run 2% to 4% over the prime interest rate. In general, financing for homebuyers is generally available at reasonable interest rates to qualified borrowers. Annual average mortgage rates have continued to remain at or under 5% since 2009, according to [freddiemac.com](http://freddiemac.com). The current low interest rates have proven to be a significant benefit to the production of housing by facilitating affordable construction financing and mortgage rates.

## 4 HOUSING RESOURCES

### 4.1 AFFORDABLE HOUSING

The City has 218 existing affordable units (Table 4-1). Of these units, 6 low and 6 moderate were constructed as single family units prior to 2001. From 2001 through 2008, 35 very low, 99 low, and 66 moderate income units were constructed. From 2009 through 2014, 4 low and 2 moderate income units were constructed. The majority of affordable units in the City are single family units constructed through the City's BMR program. Multifamily affordable rental units include 21 senior and 18 family units.

TABLE 4-1: RESTRICTED AFFORDABLE UNITS THROUGH 2014

Project	Restricted Affordable Units			Year Built	Unit Type	Affordability Restriction
	Very Low	Low	Moderate			
ACLC	0	6	0	2000	Single Family	BMR - 2045
Boesch-Kingery	0	0	4	2000	Single Family	BMR - 2045
Country Woods II	0	0	2	1992-1994	Single Family	BMR - 2037-2039
<b>Pre-2001 RHNA</b>	<b>0</b>	<b>6</b>	<b>6</b>			
ACLC	2	6	0	2001	Single Family	BMR - 2046
Augusta Pointe	0	0	2	2003	Single Family	BMR - 2048
Bethany Town Square	7	7	7	2006	Apartments (Senior)	BMR - 2051
Brookline Estates	2	5	0	2003/2005	Single Family	BMR - 2048/2050
Carolinas	0	0	6	2003	Single Family	BMR - 2048
Chesapeake Landing	12	30	3	2003/2004	Senior Single Family	BMR; Redevelopment - 2048/2049
City Constructed	0	2	2	2003	Single Family	BMR; Redevelopment - 2048
De Jong Estates	0	1	7	2003	Single Family	BMR - 2048
Farmland Estates	0	1	2	2003/2007	Single Family	BMR - 2048/20
Grand View Estates	0	0	2	2005	Single Family	BMR - 2050
Magnolia Terrace	0	6	0	2003	Single Family	BMR - 2048
Montecito Estates	0	0	6	2003	Single Family	BMR - 2048
Palm Grove Estates	2	2	2	2006	Single Family	BMR; Redevelopment - 2051
Poppy Hill Estates	0	0	6	2005	Single Family	BMR - 2050
Seven Oaks	0	0	5	2004	Single Family	BMR - 2049
Shadow Glenn	0	0	2	2005	Single Family	BMR - 2050
Spring Creek Meadows II	0	1	1	2005	Single Family	BMR - 2050
Verandas	0	6	0	2006	Single Family and 2nd Units	BMR - 2051
Vermeulen Meadows	0	0	2	2003	Single Family	BMR - 2048
<b>Total 2001-2007</b>	<b>25</b>	<b>67</b>	<b>55</b>			

Project	Restricted Affordable Units			Year Built	Unit Type	Affordability Restriction
	Very Low	Low	Moderate			
California/Locust	0	2	1	2007	Single Family	BMR - 2052
Cornerstone I	4	11	4	2007/2008	Single Family and 2nd Units	BMR; Redevelopment - 2052/2053
Ripona	0	0	1	2007	Single Family	BMR - 2052
City Constructed	0	4	2	2010/2011	Single Family	Redevelopment - 2055/2056
Wagner Woods (Villagio Apartments)	6	7	5	2008	Apartments	BMR; Redevelopment - 2053
<b>Total 2007-2014</b>	<b>10</b>	<b>24</b>	<b>13</b>			
<b>TOTAL UNITS</b>	<b>35</b>	<b>97</b>	<b>74</b>			

## ANALYSIS OF POTENTIAL AT-RISK HOUSING PROJECTS

Housing Element Law requires that there be an analysis of existing or potential “at-risk” assisted housing developments, which are eligible to convert to market-rate housing over the next 10-year period. The conversion may be due to the termination of a subsidy contract, mortgage prepayment, or expiration of use restrictions. “Assisted housing developments” are multi-family rental housing projects that receive or have received government assistance under federal programs listed in the Housing Element Law, state and local multi-family revenue bond programs, local redevelopment programs, the federal Community Development Block Grant Programs, or local in-lieu fees. The City’s only multi-family rental projects that have received government assistance are the Bethany Town Square and Villagio Apartments. Both of these projects have affordability restrictions that extend beyond the upcoming 10-year period.

*Bethany Town Square* has 7 very low, 7 low, and 7 moderate income senior apartment units constructed in 2006 through the City’s BMR program. Affordability covenants required by the BMR program have been entered into that require affordability of the units to 2051 (45 years). These units are not at-risk of converting to market-rate until 2051.

*Villagio Apartments* has 6 very low, 7 low, and 5 moderate income family units constructed in 2008 through the City’s BMR program and assisted with redevelopment funds. Affordability covenants required by the BMR program and redevelopment law have been entered into that require affordability of the units to 2053 (45 years). These units are not at-risk of converting to market-rate until 2053.

## 4.2 INVENTORY OF RESIDENTIAL SITES

The City has 194.34 acres of undeveloped land available for residential use. As described below, the City’s inventory of residential sites is able to accommodate its regional housing needs allocation.

### Accommodation of Regional Housing Needs Allocation

The City was allocated 1,480 housing units as part of the regional housing allocation process conducted by the San Joaquin Council of Governments for the 2014-2023 5<sup>th</sup> Regional Housing Need Allocation (RHNA) cycle. Concurrent with the adoption of the City’s 4<sup>th</sup> cycle Housing Element, the City rezoned adequate sites

to accommodate the City's RHNA for the 4<sup>th</sup> cycle as well as the carryover of previously unaccommodated needs from the 3<sup>rd</sup> cycle. Since the City provided adequate sites as part of its implementation of the 4<sup>th</sup> cycle Housing Element, the City does not have the requirement to address unaccommodated units in this 5<sup>th</sup> cycle Housing Element.

Table 4-2 identifies the breakdown by income group of the 1,480 units allocated to the City for the current 5<sup>th</sup> 2014-2023 RHNA cycle. As shown in Table 4-2, 21 units have been constructed and an additional 99 are permitted, of which 55 multifamily units and two duplex units are under construction. The City's remaining 2014-2023 allocation is 1,357 units, which includes 154 extremely low, 154 very low, 215 low, 174 moderate, and 660 above moderate units.

**TABLE 4-2: REGIONAL HOUSING NEEDS ALLOCATION  
5<sup>TH</sup> RHNA CYCLE: 2014-2023**

	Extremely Low	Very Low	Low	Moderate	Above	TOTAL
2014-2023 RHNA	154	154	215	231	726	1,480
<i>Units Built (2014 and 2015)</i>	0	0	0	9	32	41
<i>Units Under Construction</i>	0	0	0	47	35	82
<b>RHNA Remaining</b>	<b>154</b>	<b>154</b>	<b>215</b>	<b>174</b>	<b>660</b>	<b>1,357</b>

## Inventory of Residential Sites

An inventory of vacant land is maintained by the Planning Department and was used for the identification of residential sites. All sites listed on the inventory of residential sites can be readily connected to the City water and sewer systems by the extension of lines in adjacent roadways. Details for each site, such as APN, address, General Plan designation, zoning, acres, and existing use, included in the inventory are provided in Appendix A. There are approximately 233.4 acres on which 1,673 dwelling units could be constructed within the City. As shown in Table 4-3, there are adequate sites to accommodate the City's RHNA for each income level. See Figure 1 for the inventory of residential sites and Figure 2 for the North Pointe Specific Plan Land Use Map.

The R1, R1A, R1C, R1E, R1L, R1U, R1UC, and UC sites were anticipated to develop at capacity. Many of these sites have already been subdivided and would not require significant improvements. The R3, R4, and R4-U sites were anticipated to develop at 80% of capacity; while many of the multifamily sites have developed at full capacity, the 80% figure was used to be conservative and to accommodate site improvements, if necessary. Except where a residential project is currently proposed, the C2 and PO sites were anticipated to be developed with no more than 50% residential uses, in order to accommodate a future mix of uses, at an average density of 7 units per acre as low (0-7 units/acre), medium (8-13 units/acre), and high (16 to 28 units/acre) density residential uses are allowed on these sites. The MU sites were anticipated to be developed with no more than 50% residential uses, in order to accommodate a future mix of uses, at an average density of 10 units per acre as medium (8-13 units/acre) and high (16 to 28 units/acre) density residential uses are allowed on these sites. It is possible that the C2, PO, and MU sites could be developed at higher densities, as multifamily uses are allowed on these sites.

The R4-U sites were anticipated to accommodate very low and low income units as these sites allow densities up to 28 units/acre and accommodate the minimum density (20 du/ac) considered appropriate for lower income sites as established by Government Code 65583.2(c)(3)(B)(iii). The City's R-3 and R-4 sites

were anticipated to accommodate moderate income uses, as well as a portion of the C-2, PO, and MU sites. The R-1 through UC sites may also accommodate some moderate income households, as single family/duplex development in Ripon has provided a range of new housing prices including some affordable to moderate income households.

The City recently adopted the North Pointe Specific Plan to provide additional housing, mixed use, and other sites. The North Pointe Specific Plan provides multifamily (zoned R4-U) sites that provide capacity for lower income housing and also includes single family residential sites (zoned R3) and mixed use residential sites that will provide additional residential capacity, particularly for the moderate and above moderate income groups (see Figure 2).

TABLE 4-3: INVENTORY OF HOUSING SITES BY ZONING AND INCOME CATEGORY

	Extremely Low, Very Low, and Low		Moderate		Above Moderate		TOTAL	
	Acres	Units	Acres	Units	Acres	Units	Acres	Units
<b>2014-2023 RHNA Remaining</b>	-	<b>523</b>	-	<b>174</b>	-	<b>660</b>	-	<b>1,357</b>
R1, R1A, R1C, R1E, R1L, R1U, R1UC, UC	0	0	0	0	62.53	194	62.53	194
R3 <sup>1</sup>	0	0	9.0	76	56.29	330	65.29	406
R4-U	27.5	616	0	0	0	0	27.5	616
C2 <sup>2</sup>	0	0	8.82	120	2.37	8	11.18	128
MU <sup>2</sup>	0	0	33.5	164	33.5	165	66.9	329
<i>Total Realistic Capacity</i>	27.5	616	51.32	360	154.69	697	233.4	1,673
<b>Surplus</b>	-	<b>93</b>	-	<b>186</b>	-	<b>37</b>	-	<b>316</b>

<sup>1</sup>R3 sites designated for densities of 5-8 and 5-11 units per acre in the North Pointe Specific Plan are considered to accommodate above moderate income households; all other R3 sites are considered to accommodate moderate income households.

<sup>2</sup>The C2 sites planned for a multifamily project (APNs 26103017 and 26103028) are assumed to accommodate moderate income units; all other C2 and MU sites are assumed to accommodate 50% moderate/50% above moderate income households.

Source: Ripon Planning Department; De Novo Planning Group

The City's inventory of residential sites includes a range of site sizes. As shown in Table 4-4, the majority of single family sites designated R1 through R1UC are less than 0.5 acre in size (70 sites). Sites designated R3 are primarily larger sites, with two sites in the 1.01 to 5 acre category and five sites larger than five acres. Sites designated R4-U, which will accommodate lower income development, are primarily 1.01 to 5 acres in size, with one site larger than five acres.

TABLE 4-4: INVENTORY OF HOUSING SITES BY SIZE OF SIZE

Zoning	Site Size (Acres)			
	0 - 0.5	0.51-1	1.01-5	5.01 +
R1	70	4	3	1
R2	-	-	-	-

R3	-	-	2	5
R4-U	-	-	6	1
C2	1	2	1	1
MU	0	2	3	3

*Source: Ripon Planning Department; De Novo Planning Group*

## **INFRASTRUCTURE**

Ripon provides public facilities and services for existing development. Developers are responsible for connection to the existing system and construction of the infrastructure within their development. The following sections discuss and summarize the infrastructure within the City.

### **Water Service**

Ripon has its own water system that provides water to all residents and businesses within the City. Several industries and schools have private wells on their own property for irrigation and industrial use. Ripon's system consists of six groundwater wells, one 1.5 million gallon (MG) elevated storage tank and one 2.5 MG elevated storage tank. Pumping capacity of the wells is 9,000 gallons per minute and with the current storage capable of an additional peak capacity flow rate in excess of 10,000 gallons per minute. New development provides on-site water improvements as shown in the Water Master Plan. The City's PFFP fee provides for off-site improvements, such as supply lines and major distribution lines.

In addition to the domestic drinking water system, the City has developed a non-potable water (NPW) system. This system makes use of older municipal wells that do not meet drinking water standards. This system serves City parks, commercial and industrial users for process water and irrigation water needs. The non-potable system has reduced the load on the drinking water system.

An additional elevated storage tank will be needed when the City's population reaches 29,000 as described in the 2010 Municipal Service Review. Future annexations will require new water wells, treatment facilities, and elevated storage tanks as shown in the Water Master Plan; however, none of the proposed housing sites are located in annexation areas.

The City's 3<sup>rd</sup> and 4<sup>th</sup> cycle remaining RHNA would result in a population of approximately 3,534 persons (1,178 units x 3 persons/household) and a total population of approximately 18,389, which is well below the 29,000 threshold for a new elevated storage tank. Additional wells are planned in the Water Master Plan for each increase in population of approximately 2,000 and new development projects will pay the PFFP fees to ensure construction of wells and associated major distribution and supply lines. Therefore, with the recent increase in capacity of the 4.0MG in elevated storage and the introduction of the non-potable system and planned wells in the PFFP, the City's water system will accommodate the City's 3<sup>rd</sup> and 4<sup>th</sup> cycle RHNA.

### **Sewage Disposal System**

Ripon provides domestic sewage disposal for all residents, businesses, and schools within the city. Industrial sewage is also provided for all users except Fox River Paper which has its own facility. A combination of ponding, aeration and land irrigation for industrial waters are methods employed for sewage disposal. Approximately eighty acres in the flood plain of the Stanislaus River has been isolated from the river by levees and separated into 2 and 5-acre ponds. An additional 18-acre pond, not protected by levees, is used for industrial water disposal.

In 2002, the City completed a Waste Water Treatment Facility (WWTF) renovation and expansion, so the plant is now capable of 2.5 million gallons per day. Current effluent flows are 1.2 million gallons per day. The WWTF has the capacity to accommodate the City's remaining regional housing needs allocation from 2001 through 2014, as well as development envisioned by the General Plan. User fees, sewer district taxes, and development hookup fees help offset costs for operation and expansion of sewer facilities.

The City of Ripon's Wastewater Treatment Facility has met and expects to continue to meet annual wastewater collection and treatment demand within the City and Sphere of Influence (SOI) in compliance with the Central Valley Regional Water Quality Control Board's Waste Discharge Requirements. Growth in the SOI will increase the overall demand on the wastewater collection and treatment facility in the City. Future growth in accordance with projected build out is expected to generate the typical amount of treatment needs associated with the type of urban development that has occurred in the past. According to the Wastewater Treatment Plant Facility Plan (March 3, 2009), the City's wastewater treatment facility can support a population of about 20,000 within the City and SOI. This is adequate to accommodate the City's existing population as well as growth accommodated by the 3rd and 4th cycle RHNA, which would result in a total population of approximately 18,389.

### **Storm Drainage System**

Ripon has four systems to dispose of storm water run off. Storm water from the older part of the City in the industrial area west of State Route 99 flows into the industrial sewage lines. Another portion is pumped out into South San Joaquin Irrigation District lines and canals. The largest portion of the storm drainage flows by gravity through seven outfall/discharge points into the Stanislaus River. A regional detention pond is included in the North Pointe project area north of State Route 99 and Jack Tone Road.

As development occurs within the City, gutters, alleys, catch basins, trunk lines, retention basins, pump stations, and surface infrastructure will continue to collect and convey storm runoff to the Stanislaus River and storm drainage basins. The City will continue to require new development in growth areas in the City to develop storm drains to collect and convey runoff to storm basins and outfalls and to pay PFFP fees for system-wide improvements to ensure adequate storm drainage facilities and capacity.

### **Solid Waste Disposal**

Solid waste is collected from residences and schools by City staff using City-owned equipment. After it is collected, solid waste is transported to San Joaquin County's Lovelace Transfer Station. Private operators collect solid waste from commercial and industrial users.

### **Schools**

Schools for Ripon residents are provided by the Ripon Unified School District (public schools), Ripon Christian Schools (private), Yosemite Junior College District, and the San Joaquin Community College District. New development is required to fund its fair-share of school facilities through Ripon Unified School District's fee program.

## **ENVIRONMENTAL CONSTRAINTS**

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### **Special Status Species**

The distribution of wildlife in the Ripon area is rather limited due to urbanization. Typical of small urban communities surrounded by intensive agricultural uses, the primary species in the vicinity are various forms of small mammals, including mice, gophers, moles, ground squirrels, jack rabbits, skunks and opossums,

together with medium-sized predators such as gray foxes and coyotes. Robins, finches, sparrows, crow, black birds, valley quail, ringneck pheasants and mourning doves are representative of avian species common to the region. Predator avian species, including owls and hawks, are also relatively common in this portion of the County.

The vegetation associations in the Ripon area support a variety of wildlife and plant species and subspecies indigenous to California. However, the conversion of native and naturalized plant communities in the State to urban land uses, agriculture, and industrial facilities has significantly reduced available wildlife habitat. As a result of this conversion, several species of both plants and animals have been displaced from California, or their populations have declined significantly. As a result, the California Department of Fish and Wildlife (CDFW) and the United States Fish and Wildlife Service (USFWS) have listed some species as threatened or endangered. Of the special status species documented within the region, only Swainson's hawk, Cooper's hawk, white-tailed kite, tricolored blackbird, burrowing owl, California tiger salamander, western spadefoot, and valley longhorn elderberry beetle have been documented within the region.

San Joaquin County and the cities of Escalon, Lathrop, Lodi, Manteca, Ripon, Stockton, and Tracy developed the San Joaquin County Multi-Species Habitat Conservation and Open Space Plan (HCP) to conserve open space for wildlife and to address the effects of development and other activities that affect special-status species and convert habitat lands for species to other uses. The HCP identifies six different land use categories, including A – Exempt, B – Other Open Spaces, C – Agricultural Habitat Open Spaces, D – Natural Lands Habitat, E – Vernal Pools, F – Prior Agreement. All potential residential sites in Ripon are in Categories A, B, and F. The HCP facilitates development by providing pre-approved mitigation measures and streamlining the permitting process to address special-status species. The HCP allows specific permittees, including Ripon and SJCOG, Inc., to issue incidental take permits and allows project applicants to mitigate for impacts to HCP covered species resulting from development projects as well as other specified activities. Project applicants have four options to receive coverage under the HCP: 1) pay appropriate fees (based on habitat type), 2) conserve habitat lands, 3) purchase mitigation bank credits, or 4) propose an alternative mitigation plan.

## **Geology**

The San Joaquin Valley is a geologic structural trough with its axis oriented northwest and southwest. The valley is bounded to the east by the granitic and metamorphic rocks of the Sierra Nevada, and to the west by the folded and faulted sedimentary, volcanic, and metamorphic rocks of the Coast Ranges. The crystalline rocks of the Sierra Nevada extend westward beneath the valley. These rocks are overlain by a westward-thickening wedge of marine and continental deposits about 10,000 feet thick in the Ripon area. The marine deposits are siltstone, shale, and sandstones. The thicker continental sediments overlie the marine deposits. These consist of unconsolidated alluvium, lacustrine, and flood plain sediments derived from the Sierra Nevada.

**Faults.** Earthquakes originate as movement or slippage occurring along an active fault. These movements generate shock waves that result in ground shaking. Structures of all types, if not designed or constructed to withstand ground shaking, may suffer severe damage or collapse. No known faults are located within the City of Ripon or the Sphere of Influence. Faults located within San Joaquin County include the Tracy-Stockton Fault, the Black Butte Fault, the Tesla Fault, the Patterson Pass Fault, and the Midland Fault.

According to the California Division of Mines and Geology Bulletin 198, "Urban Geology Master Plan for California," the Ripon area is shown to be in a low severity zone with a probable maximum intensity of VI or VII on the Modified Mercalli Scale.

New buildings and significant rehabilitation of existing buildings in Ripon are constructed in accordance with the standards established by the California Building Standards Code to prevent loss of life as a result of an earthquake.

### **Flooding**

Flood zone mapping prepared by the Federal Emergency Management Agency (FEMA) indicates that the only areas in Ripon that are within the 100-year flood zone are along the Stanislaus River. None of the sites included in the City's inventory of residential sites are located within the 100-year floodplain or other special flood hazard area. Development on the City's inventory of residential sites will not require any special measures to address flood control, since flooding hazards are minimal. The City has prepared Storm Water Management Plan that addresses storm drainage collection, detention/retention, and pumping to minimize any impacts associated with storm events.

**Summary.** While the above-described constraints are typical of development in Ripon and the region, none of the available sites for housing described in this section are anticipated to be subject to environmental constraints that would impede the development of the property at the allowed zoning. None of the sites in the City are zoned or designated for agricultural use. The HCP provides project applicants for a streamlined, efficient method of mitigating potential impacts to special-status species, consistent with the requirements of state law. Development consistent with the California Building Standards Code and adopted Storm Water Management Plan will minimize risks associated with geological and flooding hazards and allow development of property consistent with uses and densities allowed in the Zoning Code. No additional programs are necessary to address environmental constraints.

## **4.3 HOUSING PROGRAMS AND FINANCIAL RESOURCES**

### **Federal and State Programs**

*Community Development Block Grants (CDBG)* – CDBG funds are awarded to entitlement communities on a formula basis for housing activities. Funding is awarded on a competitive basis to each participating city. Activities eligible for CDBG funding include acquisition, rehabilitation, economic development and public services. The City participates in the Urban County program, through which San Joaquin County administers CDBG funds for the unincorporated County as well as cities that participate in the program. The City may receive funds, on a competitive basis, through the Urban County program.

*HOME Investment Partnership* – HOME funds are granted by a formula basis from HUD to increase the supply of decent, safe, sanitary, and affordable housing to lower income households. Eligible activities include new construction, acquisition, rental assistance and rehabilitation. The City participates in the San Joaquin County-administered HOME Program, which administers HOME funds to projects in participating jurisdictions. County-administered HOME funds for first time homebuyer assistance are made available to residents or employees of the local jurisdictions participating in the HOME program. New development projects are typically allocated funding on a competitive basis.

*Section 8 Housing Choice Voucher Program.* The Section 8 Housing Choice Voucher Program provides monthly rental assistance payments to private landlords on behalf of low-income families who have been determined eligible by the San Joaquin Housing Authority. The program's objective is to assist low-income families by providing rental assistance so that families may lease safe, decent, and sanitary housing units in the private rental market. The program is designed to allow families to move without the loss of housing assistance. Moves are permissible as long as the family notifies the Housing Authority ahead of time,

terminates its existing lease within the lease provisions, and finds acceptable alternate housing. There are 12 Section 8 vouchers in use in Ripon.

*Section 8 – Project Based Assistance.* The Section 8 Project-Based program is a component of the Housing Choice Voucher program. The program's objective is to induce property owners to make standard housing available to low-income families at rents within the program limits. In return, the Housing Authority or HUD enters into a contract with the owner that guarantees a certain level of rents.

*Section 811/202 Program (Supportive Housing for Persons with Disabilities/Elderly)* – Non- profit and consumer cooperatives can receive no interest capital advances from HUD under the Section 202 program for the construction of Very-Low Income rental housing for seniors and persons with disabilities. These funds can be used in conjunction with Section 811, which can be used to develop group homes, independent living facilities and immediate care facilities. Eligible activities include acquisition, rehabilitation, new construction and rental assistance.

*Affordable Housing Innovation Program (AHIP) – Loan and Practitioner Funds.* The AHIP provides acquisition financing to developers, through a non-profit fund manager, for the development or preservation of affordable housing. Currently, there is no funding for this program.

*Affordable Housing and Sustainable Communities Program (AHSC).* Administered by the Strategic Growth Council, and implemented by the Department of Housing and Community Development, the AHSC Program funds land-use, housing, transportation, and land preservation projects to support infill and compact development that reduce greenhouse gas ("GHG") emissions. Funding for the AHSC Program is provided from the Greenhouse Gas Reduction Fund (GGRF), an account established to receive Cap-and-Trade auction proceeds.

*Building Equity and Growth in Neighborhoods (BEGIN).* BEGIN provides grants to local jurisdictions to make deferred payment second mortgage loans to qualified first-time low- and moderate-income home buyers for the purchase of eligible newly constructed homes. No current funding is offered for this program.

*California Community Reinvestment Corporation (CCRC).* The California Community Reinvestment Corporation is a multifamily affordable housing lender whose mission is to increase the availability of affordable housing for Low Income families, seniors and residents with special needs by facilitating private capital flow from its investors for debt and equity to developers of affordable housing. Eligible activities include new construction, rehabilitation and acquisition of properties.

*California Housing Finance Agency (CalHFA) Multifamily Programs* – CalHFA's Multifamily Programs provide permanent financing for the acquisition, rehabilitation, and preservation or new construction of rental housing that includes affordable rents for Low and Moderate Income families and individuals. One of the programs is the Preservation Acquisition Finance Program that is designed to facilitate the acquisition of at-risk affordable housing developments and provide low-cost funding to preserve affordability.

*CalHOME Program.* CalHome provides grants to local public agencies and non-profit developers to assist households in becoming homeowners. CalHome funds may be used for predevelopment, development, acquisition, and rehabilitation costs as well as downpayment assistance. Currently, there is no funding for this program.

*California Housing Finance Agency (CHFA).* CHFA offers permanent financing for acquisition and rehabilitation to for-profit, non-profit, and public agency developers seeking to preserve "at-risk" housing

units. In addition, CHFA offers low interest predevelopment loans to nonprofit sponsors through its acquisition/rehabilitation program.

*Emergency Housing and Assistance Program (EHAP).* EHAP provides funds to local government agencies and non-profit corporations for capital development activities and facility operation for emergency shelters, transitional housing and safe havens that provide shelter and supportive services for homeless individuals and families. No current funding is offered for this program.

*Emergency Shelter Grant.* The purpose of the Emergency Shelter Grants (ESG) Program is to provide emergency shelter and related services to the County's homeless populations. Eligible activities include: the rehabilitation and conversion of buildings for use as emergency shelters; the provision of essential services to the homeless; operating support for emergency shelters; and homeless prevention/rapid rehousing activities. ESG funds administered by San Joaquin County can be used within the Urban County.

*Federal Home Loan Bank System.* The Federal Home Loan Bank System facilitates Affordable Housing Programs (AHP), which subsidize the interest rates for affordable housing. The San Francisco Federal Home Loan Bank District provides local service within California. Interest rate subsidies under the AHP can be used to finance the purchase, construction, and/or rehabilitation of rental housing. Very low income households must occupy at least 20 percent of the units for the useful life of the housing or the mortgage term.

*Governor's Homeless Initiative.* The Governor's Homeless Initiative is an interagency effort aimed at reducing homelessness. The funding program component of the Governor's Homeless Initiative assists with the development of permanent supportive housing for persons with severe mental illness who are chronically homeless. It is a joint project of HCD, CalHFA, and the Department of Mental Health (DMH).

*Housing-Related Parks Program.* This program is intended to increase the overall supply of housing affordable to lower income households by providing financial incentives to cities and counties with documented housing starts for newly constructed units affordable to very low or low-income households. Applications will be invited through issuance of a Notice of Funding Availability (NOFA) for each year that

*Infill Infrastructure Grant Program.* The program funds infrastructure improvements to facilitate new housing development with an affordable component in residential or mixed use infill projects and infill areas.

*Joe Serna Jr. Farmworker Housing Grant Program.* The Serna program finances the new construction, rehabilitation and acquisition of owner- and renter-occupied housing units for agricultural workers, with a priority for lower income households. No current funding is offered for this program.

*Low Income Housing Tax Credits.* The California Tax Credit Allocation Committee (CTCAC) administers the federal and state Low-Income Housing Tax Credit Programs. Both programs were created to encourage private investment in affordable rental housing for households meeting certain income requirements. Under these programs, housing tax credits are awarded to developers of qualified projects. Twenty percent of federal credits are reserved for rural areas, and ten percent for non-profit sponsors. To compete for the credit, rental housing developments have to reserve units at affordable rents to households at or below 46 percent of area median income. The assisted units must be reserved for the target population for 55 years. The federal tax credit provides a subsidy over ten years towards the cost of producing a unit. Developers sell these tax benefits to investors for their present market value to provide up-front capital to build the units. Credits can be used to fund the hard and soft costs (excluding land costs) of the acquisition, rehabilitation, or new construction of rental housing. Projects not receiving other federal subsidy receive a federal credit of nine percent per year for ten years and a state credit of 30 percent over four years (high

cost areas and qualified census tracts get increased federal credits). Projects with a federal subsidy receive a four percent federal credit each year for ten years and a 13 percent state credit over four years. The CTCAC also administers a Farmworker Housing Assistance Program and a Commercial Revitalization Deduction Program.

*Low-Income Housing Preservation and Residential Home Ownership Act (LIHPRHA).* LIHPRHA requires that all eligible HUD Section 236 and Section 221(d) projects “at-risk” of conversion to market-rate rental housing through the mortgage prepayment option be subject to LIHPRHA Incentives. The incentives to owners include HUD subsidies which guarantee owners an eight percent annual return on equity. Owners must file a Plan of Action to obtain incentives or offer the project for sale to a) non-profit organizations, b) tenants, or c) public bodies for a 12 month period followed by an additional three-month sale to other purchasers. Only then are owners eligible to prepay the subsidized mortgages.

*Mobilehome Park Rehabilitation and Resident Ownership Program.* The Mobilehome Park Rehabilitation and Resident Ownership Program finances the preservation of affordable mobilehome parks by conversion to ownership or control by resident organizations, nonprofit housing sponsors, or local public agencies.

*Multifamily Housing Program (MHP).* The MHP program provides low interest loans to developers of affordable rental and transitional housing projects. Funds may be used for new construction, rehabilitation, acquisition and rehabilitation, or conversion of non-residential structures.

*Preservation Interim Repositioning Program (PIRP).* PIRP is a short-term loan program designed to preserve housing at risk of conversion to market rates. Only non-profits, dedicated to the provision of affordable housing, may apply. Local matching funds, together with PIRP funds, may not exceed 20 percent of total costs. No current funding is offered for this program.

*Veterans Housing and Homelessness Prevention (VHHP).* The VHHP program provides for acquisition, construction, rehabilitation and preservation of affordable multifamily housing for veterans and their families to allow veterans to access and maintain housing stability.

## Local Programs

With the statewide closure of redevelopment agencies, the City of Ripon no longer has a dedicated program and funding source to directly assist with the development of affordable housing. Local programs, such as the Below Market Rate Housing Program, housing funds, density bonus program and related incentives, are discussed in Chapter 3.

## 4.4 OPPORTUNITIES TO PROMOTE SUSTAINABLE DEVELOPMENT

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

## **Residential Construction Standards**

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

## **Resources for Energy Conservation**

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

## **General Plan Goals and Policies**

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

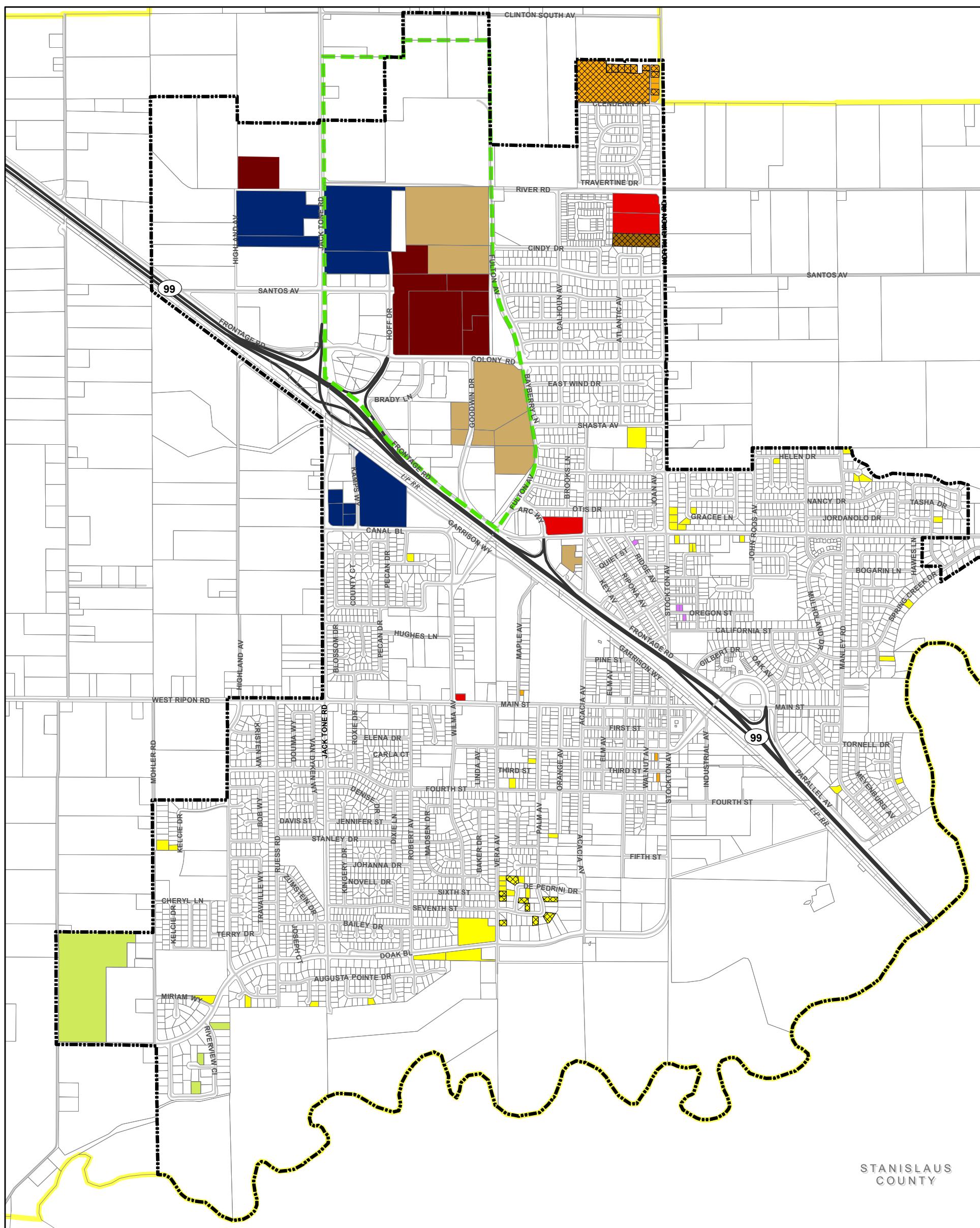
- The Land Use Element prioritizes new mixed-use centers which will consolidate residential, retail, and small office uses, and which will be co-located with parks and schools. It encourages a diversity of housing types, in particular promoting townhouse and multi-family units, which are more energy efficient compared with single-family homes. It also promotes infill development in the city’s Downtown and major corridors to capitalize on transit facilities and existing commercial and public services.
- The Growth Management Element and Infrastructure Element seeks to maintain the city’s compact form and ensure the preparation of infrastructure plans and improvements in tandem with new development. Policies also require water conservation measures which in turn reduces consumption of energy embodied in the distribution of water.
- The Community Design and Livability Element promotes site planning and green building measure to reduce energy consumption and improve quality of life. This includes lot orientation to maximize solar gain and ventilating breezes, and implementation of building standards consistent with LEED or equivalent green building programs. The Element also regulates lighting, to reduce light pollution as well as energy consumption and requires street trees and shade in certain locations to reduce urban heat island effect.
- The Transportation Element seeks to reduce the reliance on cars and increase the convenience of alternate modes through new connections and improved circulation for transit, bikes, and pedestrians.

- The Parks, Recreation, and Open Space Element proposes to increase the acreage of carbon-sequestering open space, retain mature trees, and encourage the use of native trees and drought-tolerant plantings.
- The Conservation Element seeks to preserve agricultural land, and food and wine production until urban development is imminent. It seeks to protect and restore habitat and species, particularly along the San Joaquin River. The Element also encourages energy conservation through promotion of solar panels and heating systems; the preparation of a climate action plan, and a heat island mitigation plan.

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

### **Municipal Code**

Chapter 13.06 requires installation of water-efficient landscaping, which reduces water usage and energy costs associated with irrigation.



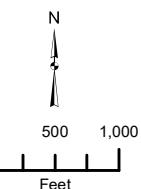
#### General Plan Designation

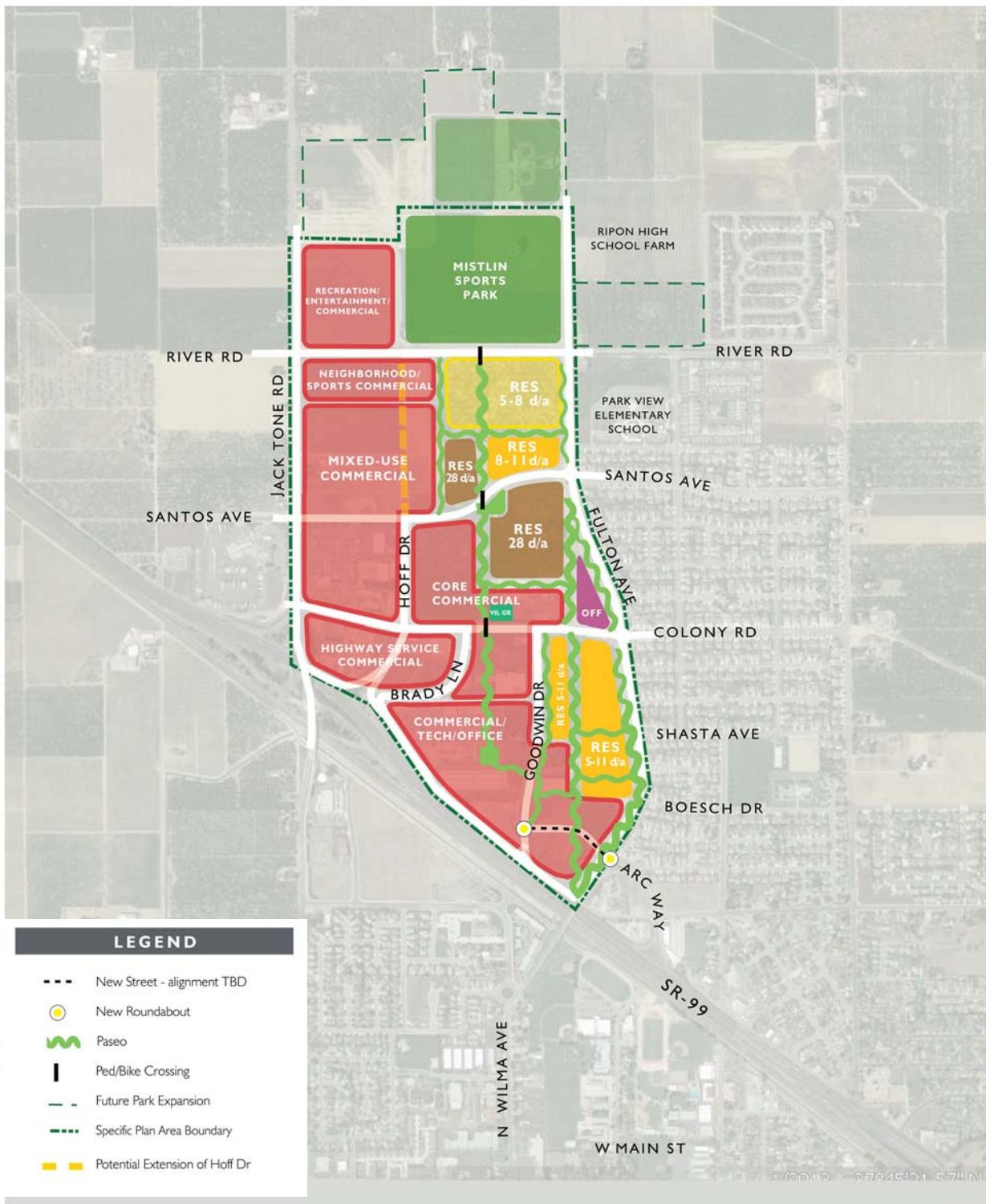
- [Light Green Box] VLD - Very Low Density Residential
- [Yellow Box] LD - Low Density Residential
- [Orange Box] HLD - High Low Density Residential
- [Brown Box] MD - Medium Density Residential
- [Dark Brown Box] HD - High Density Residential
- [Maroon Box] VHD - Very High Density Residential
- [Red Box] CC - Community Commercial
- [Purple Box] UC - Urban Core
- [Dark Blue Box] MU - Mixed Use

- [Cross-hatch Box] Under Construction
- [Green Box with Dashed Line] North Pointe Specific Plan Area
- [Black Dashed Box] Ripon City Limits
- [Yellow Box] Ripon Sphere of Influence

#### CITY OF RIPON HOUSING ELEMENT

Figure 1: Inventory of Sites





#### CITY OF RIPON HOUSING ELEMENT

Figure 2: North Pointe Specific Plan Residential Sites

Source: City of Ripon Land Use Plan



## 5 REVIEW OF PREVIOUS HOUSING ELEMENT

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This chapter analyzes the difference between projected housing need and actual housing production during implementation of the previous Housing Element. In addition, it reviews and evaluates the City's progress in implementing the previous Housing Element's programs.

In general, Ripon has maintained a strong commitment to affordable housing and a diversity of housing types, as demonstrated by its support for a number of affordable housing developments, such as the recent Bethany Homes and Villagio projects which both included an affordable component. In addition, the City implemented a strong below market housing requirement, requiring projects to include deed-restricted very low, low, and moderate income affordable units.

While the City took a number of significant steps to promote housing, the experience of Ripon and other small communities throughout the State demonstrates that it is very difficult for local governments to meet their fair share housing goals working alone. Very small cities, such as Ripon, have limited financial and staffing resources and require substantial state and/or federal assistance, which is not always available at the levels necessary to support a city's housing needs, as well as the technical assistance of area non-profit housing developers and agencies.

### 5.1 REVIEW OF 4<sup>TH</sup> CYCLE HOUSING ELEMENT

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The 2007-2014 Housing Element program strategy focused on the accomplishment of policies and implementation of programs to provide adequate sites, including designating an additional multifamily site, encourage the production of new housing, including affordable and special needs housing, to encourage the rehabilitation/retrofit of existing housing, to remove various constraints to housing, including housing for special needs populations, and to encourage fair housing and non-discrimination. The 2007-2014 Housing Element identified the following goals:

- Goal A:** *Provide Adequate Sites to Accommodate the City's Housing Needs for a Variety of Income Levels and Household Types*
- Goal B:** *Assist in the Development of Adequate Housing to Meet the Needs of All Households, including Extremely Low, Very Low, Low, and Moderate Income Households and Special Needs Persons and Households, through Removal of Constraints and Encouragement of a Variety of Housing Types*
- Goal C:** *Encourage the Conservation, Maintenance, and Improvement of the City's Existing Housing Stock and the Preservation of Affordable Units*
- Goal D:** *Encourage Energy Conservation in Residential Development*
- Goal E:** *Promote Housing Opportunities for All Persons Regardless of Race, Religion, Sex, Martial Status, Ancestry, National Origin, Color, Familial Status, or Disability*

The previous Housing Element included policies and programs to achieve the identified goals. Table 5-1 analyzes each implementation program provided in the 2007-2014 Housing Element, describes the results of the program and recommends whether each policy or implementation program should be kept, modified, or removed in this update to the Housing Element.

## 5.2 HOUSING PRODUCTION DURING RHNA PERIOD

The 2007-2014 Housing Element specifically addressed housing needs for the City of Ripon from 2001 through 2008 and was implemented in late 2015. Table 5-1 shows the total number of housing units built in the City during the 4th RHNA cycle and compares these units with the units required to be accommodated under the Regional Housing Needs Allocation (RHNA) provided by the San Joaquin Council of Governments. During the 2007-2014 RHNA, 378 units were constructed in the City including 10 very low, 24 low, 13 restricted moderate income, 30 unrestricted moderate income units and a second unit. The 2007-2014 RHNA time period saw less variety in housing types than the previous cycle due to economic conditions. One second unit was constructed during the 2009-2014 RHNA. The downturn in the economy during the 2007-2014 RHNA caused many approved projects, including those with an affordable component, to not be developed. Overall, the 2007-2014 Housing Element continued many of the City's programs that were extremely effective in encouraging affordable housing and providing for a variety of housing types.

## 5.3 APPROPRIATENESS AND EFFECTIVENESS OF 2007-2014 HOUSING ELEMENT

The overarching goals and policies of the 2007-2014 Housing Element continue to be appropriate to encourage the City's housing goals and will be kept in the Housing Plan. The 4<sup>th</sup> cycle Housing Element was adopted in late 2015 and the majority of goals, policies, and programs included in the 2007-2014 Housing Element continue to be appropriate to address the City's housing needs.

As discussed in Table 5-2, the majority of housing programs have been effective or are necessary and the intent of these programs will be kept in the Housing Element, with revisions to address identified specific housing needs, constraints, or other concerns identified as part of this update.

As described above in the Housing Production discussion and shown in Tables 4-1 and 5-1, during the 2007 through 2014 Housing Element cycle, a total of 378 housing units, including 34 units affordable to very low and low income households and 43 units affordable to moderate income units (including 13 restricted moderate income units), were developed. During the 2007 through 2014 Housing Element cycle, the City suspended the BMR program which resulted in a reduction in lower and moderate income units. Overall housing development was market development was limited during the 2007-2014 Housing Element cycle due to the downturn in the housing market.

The Housing Plan included in this 2007-2014 Housing Element includes modifications to make programs more effective, clarify objectives, and ensure that the programs are implementable. See Chapter 6, Housing Plan, for the goals, policies, and programs of this Housing Element.

**TABLE 5-1: REGIONAL HOUSING NEEDS ALLOCATION: 4TH RHNA CYCLE (2007-2014)**

	Very Low	Low	Moderate	Above	TOTAL
2007-2014 RHNA	183	131	166	471	951
<i>Units Constructed: 2007-2014</i>	10	24	43	301	378
<b>2007-2014 Units Remaining</b>	<b>173</b>	<b>107</b>	<b>123</b>	<b>170</b>	<b>573</b>

Source: City of Ripon, 2014; De Novo Planning Group

The City implemented programs to ensure adequate sites for all income levels, including designating an additional R4-U multifamily site to accommodate the City's lower income needs from the 3<sup>rd</sup> and 4<sup>th</sup> Housing Element cycles. The City is in the process of developing a new BMR program. The 4<sup>th</sup> cycle Housing Element is being implemented and many of the programs remain appropriate as the timeline to implement the programs continues into the 5<sup>th</sup> cycle Housing Element. The 4<sup>th</sup> cycle Housing Element has been effective in providing adequate sites and in continuing to ensure that the City continues to accommodate and encourage affordable housing. As previously described, redevelopment funding, the City's primary funding source for housing programs, was eliminated by the State in 2012. Due to the loss of redevelopment funding and staffing constraints, the City has had to eliminate programs that previously relied on redevelopment funding. Programs that encourage use of regional funds, such HOME and CDBG funds administered by the Urban County, to address the City's housing needs continue to be appropriate, recognizing that such funds are extremely limited.

TABLE 5-2: EVALUATION OF PREVIOUS HOUSING ELEMENT PROGRAMS

Program	Objective (Number of Units)	Review of Effectiveness	Outcome
<p><u>Program A1a - Inventory of Housing Sites:</u> Maintain the inventory of housing sites. Continue to review vacant, infill, and underutilized sites to determine where additional residential development would be appropriate and update the inventory to include additional sites if new sites are designated for residential use. As development occurs, update the inventory to reflect pending and approved projects.</p> <p>Continue to make the inventory of sites available to housing developers and use as a tool to encourage development of affordable housing.</p>	-	<p>The City has continued to maintain and monitor the inventory of potential housing sites. The City adopted the North Pointe Specific Plan during the 2007-2014 planning period, which provided a range of single family and multifamily housing sites that have been added to the inventory. The City rezoned an additional site, 1705 N. Jack Tone Road, to provide 3.5 acres of zoned R4-U. This site has been added to the inventory. This program remains effective and appropriate to monitor the City's inventory of housing sites.</p>	This program will be kept in the Housing Plan.
<p><u>Program A1b – Annexing Land.</u> The City will continue to determine interest and readiness of properties to annex and develop by meeting regularly with property owners regarding annexing land for development of housing for all income levels and population segments of the City. As part of the annexation process, the City will ensure that a variety of densities are accommodated and that larger annexations provide for both single family and multifamily housing sites.</p>	-	<p>The City continues to monitor land that may be appropriate for annexation. No sites are currently planned for annexation, but this program remains appropriate to ensure that future annexations provide for both single family and multifamily housing opportunities.</p>	This program will be kept in the Housing Plan.
<p><u>Program A1c – Encourage a Variety of Housing Types and Costs.</u> The City will continue to encourage developers of new single-family residential subdivisions to design lots of varying sizes and provide a variety of housing types, including modest single family residences, townhouses, and/or duplexes where appropriate, in order to encourage a corresponding variety in home costs to assist in the opportunity for lower cost housing.</p>	15 moderate	<p>The City continues to review development applications and encourage project applicants to provide for a variety of housing types, lot sizes, and unit sizes and to provide for a range of housing costs, to the extent appropriate for a particular location. During the 2007-2014 planning period, the City adopted the North Pointe Specific Plan which identifies sites for low, medium, and high density housing and can accommodate single family, duplex, apartment, townhome, and</p>	This program will be kept in the Housing Plan.

TABLE 5-2: EVALUATION OF PREVIOUS HOUSING ELEMENT PROGRAMS

Program	Objective (Number of Units)	Review of Effectiveness	Outcome
		mixed use housing types. The City has approved and permitted a mix of multifamily and single family housing types during the planning period. The City is in the process of reinstating the BMR program in order to ensure that each new housing development contributes to the lower and moderate income housing needed in the City. This program has been effective and will be retained.	
<u>Program A1d – Adequate Infrastructure and Facilities.</u> The City will continue to use Public Facility Financing Plan fees to provide the water, wastewater, circulation, storm drainage, and other necessary services and facilities necessary to accommodate new development to address the City's fair share of regional housing needs and housing needs of special needs populations.	-	The City continues to improve its infrastructure and facilities to ensure that adequate water, wastewater, circulation, storm drainage, municipal, and other services are in place or planned to serve new development in order to accommodate the City's fair share of housing needs. This program is effective and appropriate.	This program will be kept in the Housing Plan.
<u>Program A1e – Adequate Sites Rezoning and General Plan Amendment.</u> To ensure the availability of adequate sites to accommodate the City's projected future construction needs by income category, the City shall rezone Highland Avenue Site A to provide 3.5 acres of land zoned R4-U. Highland Avenue Site A shall also be redesignated to Very High Density Residential on the General Plan land use map.  Note: Highland Avenue Site A may be replaced with Highland Avenue Site B (see Appendix A).	-	The City rezoned Highland Avenue Site A (1705 N. Jack Tone Road) to provide 3.5 acres of land designated R4-U. The City amended the Development Code to allow multifamily residential development at densities of 20 to 28 units per acre in the R4-U zone and to accommodate multifamily residential uses by right in the R4 and R4-U zones. This program has been implemented.	This program has been implemented, with the appropriate changes made to the City's Zoning Map and Development Code. This program will be removed from the Housing Plan.

TABLE 5-2: EVALUATION OF PREVIOUS HOUSING ELEMENT PROGRAMS

Program	Objective (Number of Units)	Review of Effectiveness	Outcome
The City's Development Code shall be revised to permit owner-occupied and rental multifamily residential use by right without any discretionary process in the R4 and R4-U zones. The R4-U zone shall permit multifamily residential development at a minimum density of 20 dwelling units/acre and a maximum density of 28 dwelling units/acre.			
Program B1a – Encourage Development of Affordable Housing. The City will continue to work with nonprofit and affordable housing developers with a record of activity in the area to determine their interest in developing in Ripon. The City will encourage interested affordable and nonprofit developers to provide housing that includes extremely low, very low, and special needs units and will encourage developers to take advantage of density bonuses, recognizing that very little financial assistance is available through the City due to the elimination of redevelopment funding and the City's small share of the County HOME program funds. City staff will assist interested developers and non-profit agencies in taking advantage of the density bonus provisions in the Development Code during pre-application conferences for projects.	In conjunction with Programs B1a, B1c, B1d, and B2b: 3 extremely low 10 very low 10 low	The City has developed a vacant land inventory and proactively worked with developers during the planning period to encourage housing types to accommodate lower income, senior, and disabled households. The recession resulted in suspension of the City's BMR program, which resulted in fewer lower income units being provided during the 2007-2014 planning period in comparison with the previous planning period. As shown in Table 4-2, the City worked with developers to provide 4 lower income units during the 2007-2014 period. The City is in the process of reinstating the BMR program and is also encouraging development of higher density housing types in order to promote increased affordability.	This program remains appropriate and effective and will be kept in the Housing Plan.
Program B1b – Assist First Time Homebuyers. Ripon will continue to support and encourage continued funding through the San Joaquin County-administered Urban County HOME program of the GAP Program to assist first time homebuyers. As part of its annual request for HOME and CDBG funds through the County, the City will consider the amount of funds available and whether it is appropriate to restrict the GAP Program funding to City	1 low	During the 2007 through 2014 planning period, 19 homebuyers were assisted through the City-funded GAP program and an additional 8 households were assisted through the GAP program for City employees. The City's GAP program was suspended in 2008. However, with State's elimination of redevelopment agencies, the	This program will be kept in the Housing Plan.

TABLE 5-2: EVALUATION OF PREVIOUS HOUSING ELEMENT PROGRAMS

Program	Objective (Number of Units)	Review of Effectiveness	Outcome
residents or persons that have been employed within the City limits for the previous 12 months. If the GAP Program funds are not being regularly expended, the City will request that the County reduce the residence/employment requirements to ensure that the funds are being used to assist lower income home purchases in the City.		City no longer has access to redevelopment funds to continue this program. The San Joaquin Urban County/HOME Consortium has provided some replacement funding. However, Ripon's allocation of funds available for first time homebuyer assistance as well as housing rehabilitation assistance for lower income households is typically limited to approximately \$10,000 to \$25,000 per year; it can be necessary to combine multiple years of funding in order to have enough to assist a single household. Three low-income household was assisted through the HOME-GAP program during the planning period and funds have been allocated to assist one or two additional households. This program has been successful, although the closure of the Redevelopment Agency has greatly reduced the effectiveness of the program.	
<u>Program B1c – Housing Processing.</u> Prioritize processing of development applications that assist the City in meeting its fair share of regional housing needs, with emphasis on applications that address extremely low, very low, and low income and special needs households.	See Program B1a.	The City provides streamlined processing for all residential projects and prioritizes applications that include an affordable or special needs component. At this time, there are no affordable or special needs projects proposed. This program remains appropriate to ensure prioritized processing of future projects with an affordable or special needs component.	This program will be kept in the Housing Plan.
<u>Program B1d - Alternate Funding.</u> The City will encourage developers to pursue alternate funding, such as funding available through programs identified in Chapter 4, including the State-administered Low Income Housing Tax	See Program B1a.	The City has not had any requests from housing developers for assistance with funding for affordable housing. As the City	This program will be kept in the Housing Plan.

TABLE 5-2: EVALUATION OF PREVIOUS HOUSING ELEMENT PROGRAMS

Program	Objective (Number of Units)	Review of Effectiveness	Outcome
Credit program and San Joaquin Urban County HOME and CDBG programs for affordable housing and special needs housing development proposals.		<p>receives limited HOME and CDBG funds through the Urban County, the primary source of available funding for affordable developers is the state-administered Low Income Housing Tax Credit program. While the City has not received requests to support such an application, the City would work with developers in support of an application for eligible housing projects.</p> <p>The City continues to provide planning assistance to affordable and special needs housing developers that are interested in a development project.</p>	
<p><u>Program B1e – Fee Monitoring.</u> The City will continue to monitor required development fees including in-lieu fees, development impact fees, and processing fees, with the aim of reducing constraints on the development of affordable residential projects, including, but not limited to, senior housing, housing for farmworkers, emergency/transitional housing, housing for persons with disabilities (including developmental), single room occupancies, and second units. To respond to changing local market conditions during the planning period, the City shall revise required development fees, if it is deemed appropriate.</p> <p>As part of an upcoming 2016 PFFP fee update, the City will consider adding a category for senior single family and senior multifamily units.</p> <p>As part of the preparation of the 5<sup>th</sup> cycle Housing Element, review published development impact fee information for nearby jurisdictions and analyze whether the City's fees pose a constraint to housing production.</p>	-	<p>As part of this Housing Element Update, the City reviewed regional development fees and identified that the City's fees are among the highest in the region. The 2016 PFFP update is considering fee reductions for senior units. This program will be revised to include identifying opportunities as part of the 2017 and 2018 PFFP updates to reduce fees for BMR and lower income units, in addition to the fee reductions considered in 2016 for senior units, and to identify potential reductions for all residential units.</p>	This program will be modified.

TABLE 5-2: EVALUATION OF PREVIOUS HOUSING ELEMENT PROGRAMS

Program	Objective (Number of Units)	Review of Effectiveness	Outcome
Program B1f - Encourage Use of Density Bonus. Ripon's Development Code permits up to 35% increase in the allowed density range based on the projects design and ability to meet housing needs of lower income and senior households. City Staff will assist developers and non-profit agencies and developers in taking advantage of the Density Bonus provisions in the code during pre-application conferences for projects.	--	While no projects specifically received density bonuses, multifamily developments in the City have typically been constructed near maximum allowed densities. The City continues to encourage developers to take advantage of the City's density bonus program.	This program will be kept in the Housing Plan.
<u>Program B1g – Density Bonus Revisions.</u> Revise the Housing Density Bonus program to be consistent with State law. The following revisions shall be made: <ul style="list-style-type: none"> <li>Remove Section 16.16.050(B)(2) which states that the density bonus does not apply with respect to implementation of the City's Below Market Rate Housing Program.</li> <li>Add language that the number of incentives is given based on affordability as set forth under Government Code Section 65915(d)(2).</li> <li>Revise Section 16.16.050 (C)(13) to be consistent with and identify the same incentives that are required to be provided under Government Code Section 65915(k).</li> </ul>	-	This program was adopted as part of the 4 <sup>th</sup> cycle Housing Element in late 2015 and is due to be completed in April 2017. The City will begin implementing this program in 2016.	This program remains appropriate and will be kept in the Housing Element.
Program B1h – Manufactured Housing. Revise the Zoning Ordinance to allow development of manufactured housing as a principal permitted use in zoning designations that allow single family housing as a principal permitted use, and to establish development standards for manufactured housing that do not exceed those allowed under state law.	-	This program was adopted as part of the 4 <sup>th</sup> cycle Housing Element in late 2015 and is due to be completed in April 2017. The City will begin implementing this program in 2016.	This program remains appropriate and will be kept in the Housing Element.
Program B1i - Senior and Low Income Housing. Housing developers will be helped in finding sites and designing projects that will attract and accommodate senior and low-income households. The City will continue to work	-	The City has developed a vacant land inventory and proactively worked with developers during the planning period to encourage senior and low income housing	This program remains appropriate and effective and will be kept.

TABLE 5-2: EVALUATION OF PREVIOUS HOUSING ELEMENT PROGRAMS

Program	Objective (Number of Units)	Review of Effectiveness	Outcome
with nonprofit housing developers with a record of activity in the area to determine their interest in developing in Ripon. Meetings will continue to be held with these developers to identify the housing program types that appear feasible such as self-help housing and rental construction.		projects. As shown in Table 4-2, the City worked with developers to provide 297 lower income units during the 2001-2008 planning period and 4 lower income units during the 2007-2014 period. The Bethany Home project included 21 units affordable to very low, low, and moderate income senior households. A total of 178 senior units were constructed. The City continues to encourage development of senior and low income housing.	
Program B1j - <u>Extremely Low Income Housing</u> . Encourage development of extremely low income and farmworker housing projects, by working with nonprofit and other housing providers to facilitate development. Work with interested developers to identify appropriate sites and potential funding sources. Projects that provide extremely low income and/or farmworker housing will be assisted through priority/expedited processing, assistance with funding applications, and assistance with any density bonus requests for reduced development standards (e.g., minimum lot size, setbacks, parking, etc) or other incentives.	-	This program was adopted with the 4 <sup>th</sup> cycle Housing Element in October 2015. The City will be making revisions to the Zoning Code in 2016 and 2017 to accommodate SRO and farmworker housing projects, which will provide developers with additional options for extremely low income and farmworker housing projects. The City encourages interested developers to provide affordable and special needs housing, including extremely low income and farmworker housing. These types of projects will be provided accommodations and incentives described in this program. This program remains appropriate to encourage extremely low income and farmworker housing.	This program remains appropriate and will be kept in the Housing Element.
Program B1k – <u>Developmentally Disabled Housing</u> . Encourage a range of housing types for the developmentally disabled through coordination with the Valley Mountain Regional Center to identify needed housing types, such as independent living opportunities and group homes and other facilities that provide	-	This program was adopted with the 4 <sup>th</sup> cycle Housing Element in October 2015. The City will be making revisions to the Zoning Code in to further accommodate housing types that may be appropriate for persons with	This program remains appropriate and will be kept in the Housing Element.

TABLE 5-2: EVALUATION OF PREVIOUS HOUSING ELEMENT PROGRAMS

Program	Objective (Number of Units)	Review of Effectiveness	Outcome
assistance to residents. Work with potential developers to identify appropriate sites and potential funding sources. Projects that provide housing for developmentally disabled persons will be assisted through priority/expedited processing, assistance with funding applications, and assistance with any density bonus requests for a density bonus, reduced development standards (e.g., minimum lot size, setbacks, parking, etc) or other incentives.		developmental disabilities. The City is conducting outreach to developers and service providers to encourage development of special needs housing, including housing for persons with developmentally disabilities. The City encourages interested developers to provide affordable and special needs housing. These types of projects will be provided accommodations and incentives described in this program. This program remains appropriate to encourage housing for the developmentally disabled population.	
<p><u>Program B1l – Below Market Rate Housing Program.</u> The City will revise Below Market Rate Housing Program (Chapter 16.194) as follows:</p> <ul style="list-style-type: none"> <li>Provide alternatives to on-site development of the BMR units where it is determined that on-site development is not feasible. Alternatives to on-site development must be acceptable to the City and may include, but are not limited to: off-site development, land dedication, and payment of in-lieu fees. This revision shall identify the process for a developer to request a determination of infeasibility.</li> <li>Provide incentives to projects that develop the units on-site. Incentives may include, but are not limited to: <ul style="list-style-type: none"> <li>Allowing BMR units to be constructed as duplex or halfplex units on corner lots, provided that each unit faces a separate street so that the duplex looks like a single family dwelling from either street;</li> </ul> </li> </ul>	-	<p>The City has begun the process of reviewing potential changes to the BMR program. While the ordinance has not been drafted yet, the City Council has considered the following revisions:</p> <ol style="list-style-type: none"> <li>For sale projects provide 10% of the homes to meet Federal Home Administration (FHA) lending limits and shall fund the down payment through a City program.</li> <li>Sales price of the BMR units cannot exceed the upper FHA limit (currently \$333,500).</li> <li>The FHA unit must be sold to income-qualified households and buyers selected through a City lottery.</li> <li>Any fraction of a required affordable unit pays an in-lieu fee.</li> <li>Qualified buyers will be assisted with a City down payment match, up to 3.5%,</li> </ol>	The intent of this program remains appropriate and the program will be revised to reflect the City's planned approach to the BMR program.

TABLE 5-2: EVALUATION OF PREVIOUS HOUSING ELEMENT PROGRAMS

Program	Objective (Number of Units)	Review of Effectiveness	Outcome
<ul style="list-style-type: none"> <li>○ Allow the units to be constructed as attached (townhome or condominium) single family units;</li> <li>○ Grant density bonuses commensurate with State Density Bonus law;</li> <li>○ Prioritize processing of entitlements for development projects that provide BMR units, with prioritization first given to projects that provide the units on-site, then to projects providing the units off-site, then to projects providing land, then to projects paying an in-lieu fee;</li> <li>○ Defer payment of development impact fees for the BMR units until issuance of a certificate of occupancy or six months after building permit issuance, whichever is earlier;</li> <li>○ Apply for CalHOME or BEGIN funding, when available, to assist developers that provide BMR units, if developers are interested in using these funding sources. If these funds are received, the City will provide targeted financial assistance for the construction of very low and low income units to off-set the cost of fees for the affordable units;</li> <li>○ A density bonus of either: 1) one additional market rate unit per three BMR units constructed, or 2) one additional market rate unit per every 10 BMR units worth of in-lieu fees collected;</li> <li>○ Grant density bonuses commensurate with State Density Bonus law; and</li> </ul>		<p>with an interest free 5-year note that converts to a 10 year loan in the 6<sup>th</sup> year.</p> <p>6) Any unmatched down payment assistance funds will be a silent second, 15-year note. Repayment shall commence beginning the 6<sup>th</sup> year.</p> <p>7) Projects may pay an in-lieu fee instead of building the units and providing down payment assistance.</p> <p>8) Developers may provide affordable housing in other ways by developing an alternative through the City's affordable housing committee.</p> <p>The proposed modifications to the program that ensure that new development provides homes affordable to moderate and median income households without placing a significant burden on the housing developer. The changes to the BMR program make it more feasible for developers to provide units on-site and provide for payment of in-lieu fees or alternative methods to provide the affordable housing. While in-lieu fees collected may be used for lower income housing, the revisions do not require developers to directly provide very low or low income units, but rather focus on FHA price levels that are typically affordable to moderate and median income households. This change to the program reduces the cost for a developer to provide the units and, commensurately, reduces the need for</p>	

TABLE 5-2: EVALUATION OF PREVIOUS HOUSING ELEMENT PROGRAMS

Program	Objective (Number of Units)	Review of Effectiveness	Outcome
<ul style="list-style-type: none"> <li>○ Allow relaxation of development standards, such as minimum lot sizes and setbacks, and innovative housing types, such as zero lot line developments, for the BMR units.</li> <li>● Provide for a reduction or waiver of the BMR requirement if the requirement presents an undue hardship that would render the project financially infeasible.</li> </ul> <p>Evaluate implementation of the BMR program on an annual basis, including project applications, estimated affordable housing requirements, fee collection, incentives requested and utilized, and actual construction of affordable housing units. If the BMR program is determined by the City Council to present an obstacle to the development of the City's fair share of regional housing needs, including construction of market rate housing, the City will revise the ordinance to address the constraint.</p>		significant incentives from the City or alternative funding sources to make a project with BMR units feasible.	
<p><u>Program B2a – Reasonable Accommodation.</u> Ensure that reasonable accommodation is provided for persons with a disability, including developmental disabilities, through the following actions:</p> <ul style="list-style-type: none"> <li>● Conduct a biennial review of the City's regulations, procedures, and processes to ensure that reasonable accommodation is provided for disabled persons. If barriers to reasonable accommodation are identified, undertake appropriate revisions to address the issue within six months.</li> <li>● Update the Development Code to provide a process for disabled persons to request reasonable accommodation.</li> </ul>	-	This program was adopted as part of the 4 <sup>th</sup> cycle Housing Element in late 2015 and is due to be completed in April 2017. The City will begin implementing this program in 2016.	This program remains appropriate and will be kept in the Housing Element.

TABLE 5-2: EVALUATION OF PREVIOUS HOUSING ELEMENT PROGRAMS

Program	Objective (Number of Units)	Review of Effectiveness	Outcome
<ul style="list-style-type: none"> <li>Identify minor improvements that provide accessibility for disabled persons, including installation of grab bars, ramps, curb cuts, and sound or lighting systems, and other accessibility improvements that are either: 1) exempt from planning and building permit requirements, or 2) that require an exception, rather than a variance or minor variance, to the City's development requirements that can be approved at the Planning Director level.</li> </ul>			
<u>Program B2b - Group Quarters.</u> Revise the General Plan to remove language that limits group quarters to specific residential land use designations. Group quarters will continue to be addressed through zoning, rather than the General Plan.	See Program B1a.	This program was adopted as part of the 4 <sup>th</sup> cycle Housing Element in late 2015 and is due to be completed in April 2017. The City will begin implementing this program in 2016.	This program remains appropriate and will be kept in the Housing Element.
<u>Program B2c – Housing for Disabled Persons.</u> The Development Code will be revised to address potential constraints to housing for disabled persons through the following: <ul style="list-style-type: none"> <li>Small group care facilities serving up to six people, not including the operator, operator's family, or staff, shall be treated as a permitted use subject to the same standards, including parking, as a single family home in accordance with State law.</li> <li>The definition of small group care facility will be revised to not limit small group care facilities to specific populations.</li> <li>Parking requirements will be established for large group care facilities, not to exceed one space per two rooms.</li> <li>The definition of family will be revised to meet the requirements of State law.</li> </ul>	-	This program was adopted as part of the 4 <sup>th</sup> cycle Housing Element in late 2015 and is due to be completed in April 2017. The City will begin implementing this program in 2016.	This program remains appropriate and will be kept in the Housing Element.

TABLE 5-2: EVALUATION OF PREVIOUS HOUSING ELEMENT PROGRAMS

Program	Objective (Number of Units)	Review of Effectiveness	Outcome
<u>Program B2d – Employee and Farmworker Housing.</u> Modify the Zoning Ordinance to permit farmworker housing consistent with the requirements of State law, including Health and Safety Code Sections 17021.5 and 17021.6. The revisions will include the following: <ul style="list-style-type: none"> <li>Permit employee housing, including mobile homes and manufactured housing, to accommodate up to six employees subject to the same standards and permit requirements as a single family residence in all zones and as a permitted use in residential zones. No discretionary actions shall be required.</li> <li>Permit employee housing, including mobile homes and manufactured housing, consisting of up to 36 beds in a group quarters or 12 units or spaces designed for use by a single family or household as an agricultural use, subject to the same standards and permit requirements as an agricultural use, in zones that permit an agricultural use consistent with the requirements of State law.</li> </ul>	-	This program was adopted as part of the 4 <sup>th</sup> cycle Housing Element in late 2015 and is due to be completed in April 2017. The City will begin implementing this program in 2016.	This program remains appropriate and will be kept in the Housing Element.
<u>Program B2e – Single Room Occupancy.</u> Revise the Development Code to address single room occupancy uses in order to provide for a variety of housing types suitable for extremely low income and special needs households, such as single, migrant farmworkers and persons at risk of homelessness, as follows: <ul style="list-style-type: none"> <li>Provide a definition for single room occupancy.</li> <li>Specify that single room occupancy uses are considered a group residential use.</li> <li>Identify group residential as a permitted use requiring a site plan permit in the Mixed Use district.</li> </ul>	-	This program was adopted as part of the 4 <sup>th</sup> cycle Housing Element in late 2015 and is due to be completed in April 2017. The City will begin implementing this program in 2016.	This program remains appropriate and will be kept in the Housing Element.

TABLE 5-2: EVALUATION OF PREVIOUS HOUSING ELEMENT PROGRAMS

Program	Objective (Number of Units)	Review of Effectiveness	Outcome
Program B3a - Americans with Disabilities Act. The City will ensure that new and rehabilitated housing meets state and federal requirements for disabled access and will regularly monitor City ordinances, codes, and policies and procedures to ensure that they comply with federal and state requirements for accessibility by disabled persons.	-	New development, including single family and multifamily residential uses, is required to meet state and federal requirements for accessibility. While the City has a process in place to provide for reasonable accommodation for second units, the City does not have such a process to accommodate improvements or facilities for disabled access for other types of development projects. As part of this Housing Element update, the City has reviewed its provisions for reasonable accommodation. This program remains appropriate to provide a specific procedure to process requests for reasonable accommodation.	This program remains appropriate and will be kept in the Housing Element.
Program B4a - Emergency Shelters. As required by Government Code Section 65583, the City shall amend the Development Code to allow for the development of at least one year-round emergency shelter to fulfill the City's need as a permitted use without a conditional use permit within the R4-U and MU zones. Development standards shall encourage and facilitate the development of or conversion to emergency shelters and shall be consistent with the development standards allowed under Government Code Section 65583(a)(4)(A).	-	This program was adopted as part of the 4 <sup>th</sup> cycle Housing Element in late 2015 and is due to be completed in October 2016. The City will begin implementing this program following adoption of this 5 <sup>th</sup> cycle Housing Element.	This program remains appropriate and will be kept in the Housing Element.
Program B4b - Transitional and Supportive Housing. The City will revise its Development Code to include definitions of Transitional Housing, Supportive Housing, and Target Population which are consistent with State law. The definitions to be used will be verbatim from Government Code Section 65582. The Development Code shall allow transitional and supportive housing within all zones that allow residential uses subject to the	-	This program was adopted as part of the 4 <sup>th</sup> cycle Housing Element in late 2015 and is due to be completed in October 2016. The City will begin implementing this program following adoption of this 5 <sup>th</sup> cycle Housing Element.	This program remains appropriate and will be kept in the Housing Element.

TABLE 5-2: EVALUATION OF PREVIOUS HOUSING ELEMENT PROGRAMS

Program	Objective (Number of Units)	Review of Effectiveness	Outcome
same requirements as residential development within those zones.			
<u>Program C1a - Code Enforcement.</u> Within current staffing limits, the City will continue to enforce the City's Building Code to address existing exterior and interior code violations that affect single-family and multi-family housing units. The code enforcement strategy will include identifying focus areas with high concentrations of substandard housing, contacting owners of units identified as substandard, offering inspection services, and providing information on the Single-Family Rehabilitation Program available through the San Joaquin Urban County HOME Program.	In conjunction with Programs C3a and C4a: 5 extremely low 10 very low 10 low 10 moderate	The City continues to enforce its municipal code through both the Building Department and Police Department. This program was adopted in October 2015 and the City will begin to identify focus areas during the 2015-2023 planning period. This program continues to be appropriate to ensure that safe and decent housing is maintained in the City, through addressing substandard and hazardous conditions and encouraging housing rehabilitation.	This program remains appropriate and will be kept in the Housing Element.
<u>Program C1b - Infrastructure Improvement.</u> The City will use Capital Improvement Program funds to improve streets, sidewalks, curb, gutters, and the water distribution and sewage collection systems when needed and to the extent funds are available in aging neighborhoods.	-	The City continues to address infrastructure needs through the Capital Improvement Program. This program is effective in ensuring that infrastructure is maintained in aging neighborhoods and remains appropriate.	This program will be kept in the Housing Element.
<u>Program C1c - Funding Application Assistance.</u> To the extent that funding and staffing is available, provide technical assistance to developers and nonprofit organizations in the application for local, state and federal funding for rehabilitation of existing housing stock and conservation/preservation of affordable housing.	10 very low 10 low	The City has not received any requests from housing developers or nonprofits to assist in the application for housing rehabilitation or conservation funds. However, it is anticipated that the City may have opportunities to work with housing developers during the upcoming planning period. This program remains appropriate to ensure that City staff provides assistance to organizations interested in rehabilitating housing and preserving affordable units.	This program will be kept in the Housing Element.
<u>Program C1d – Allocate CDBG and/or HOME Funds.</u> Continue to regularly allocate a portion of the CDBG	-	The City continues to allocate CDBG or HOME funds to assist with housing rehabilitation.	This program will be kept in the Housing Element.

TABLE 5-2: EVALUATION OF PREVIOUS HOUSING ELEMENT PROGRAMS

Program	Objective (Number of Units)	Review of Effectiveness	Outcome
and/or HOME funds available to the City to the City's housing rehabilitation program.		While funds are extremely limited, this program continues to assist lower income households in need of housing rehabilitation.	
<u>Program C1e - Housing Rehabilitation.</u> Continue to work with San Joaquin County through its Community Development Department for the County's administration of the City's housing rehabilitation program.	1 very low	The City has continued to participate in the San Joaquin County-administered HOME and CDBG programs as part of the Urban County. The housing rehabilitation program continues to be offered in Ripon, to the extent that funds are available. As previously described, the City is allocated approximately \$10,000 to \$25,000 in HOME funds each year that can be used for first time homebuyer assistance or housing rehabilitation. Several low-income households have been assisted through the housing rehabilitation program and the City continues to request that a portion of its HOME funds be used for this purpose. While funding has been limited, this program has been successful.	This program will be kept in the Housing Element and combined with Program C1d.
<u>Program C2a - Preserve Single Family Areas.</u> The City will maintain single-family zoning in predominately single family neighborhoods and areas to preserve the current single-family uses.	-	City staff reviewed the zoning and land uses City-wide and maintains a database of zoning and land uses. The City reviews development projects to identify potential impacts to existing single-family neighborhoods and considers compatibility with existing neighborhoods. This program has been effective and will be kept in the Housing Element.	This program remains appropriate and will be kept in the Housing Element.
<u>Program C3a - Monitor Assisted Housing Units.</u> The City has not identified any assisted housing units, as defined by Government Code Section 65583()(9) at-risk of converting to market-rate during the Planning Period. However, the City shall continue to regularly monitor	See Program C1a.	While the City does not have any assisted housing units at-risk of conversion, the City maintains a database of affordable units to ensure that affordable units are preserved, to	This program will be kept in the Housing Element.

TABLE 5-2: EVALUATION OF PREVIOUS HOUSING ELEMENT PROGRAMS

Program	Objective (Number of Units)	Review of Effectiveness	Outcome
assisted housing units. The City will continue to maintain a database of assisted housing units. Annual reports submitted by owners or managers of affordable rental units will be reviewed to ensure that all deed restrictions and agreements are in compliance.		the extent feasible. The City will continue to enforce its affordable housing agreements. This programs is appropriate and effective.	
<u>Program C4a - Rental Assistance.</u> Continue to encourage the San Joaquin Housing Authority to increase the number of Housing Choice/Section 8 vouchers for providing rental assistance to extremely low and very low income households in the City.	See Program C1a.	The City continues to encourage the use of HUD Section 8 funds to provide assistance to extremely low and very low income households and to meet the demand for public housing and rental assistance. The San Joaquin Housing Authority oversees the Section 8/Housing Choice Voucher program as well as public housing County-wide. While Section 8 and public housing funding is limited, use of Section 8 funds to assist very low income households continues to be an important and effective source of assistance.	This program will be kept in the Housing Element.
<u>Program D1a - Energy Conservation.</u> The City will continue to enforce energy standards required by the CalGreen.	-	The City requires all new development and eligible remodels to meet the requirements of the California Building Standards Code, including the efficiency requirements of CalGreen. This program assists in ensuring that development is consistent with energy, water, and conservation standards required by CalGreen.	This program remains appropriate and will be kept in the Housing Element.
<u>Program D1b - Promote Energy-Conserving Programs.</u> To enhance the efficient use of energy resources, the City will encourage energy conservation through promoting programs offered by PG&E and other entities that provide for housing rehabilitation or improvements to include energy-conserving features and appliances and by encouraging green building and energy conservation in new construction and rehabilitation projects. The City	-	The City has continued to encourage energy conservation and is compiling a list of available energy programs (e.g., Home Energy Assistance Program, Weatherization Program) in addition to those offered by PG&E, to be made available to the public	This program will be kept in the Housing Element.

TABLE 5-2: EVALUATION OF PREVIOUS HOUSING ELEMENT PROGRAMS

Program	Objective (Number of Units)	Review of Effectiveness	Outcome
shall update the City website to describe programs offered PG&E.		through the City's website. This program continues to be needed and applicable.	
<u>Program E1a - Fair Housing Information.</u> The City will continue to encourage the enforcement of federal and state fair housing standards. The City will provide fair housing information to interested citizens and will make fair housing materials from the California Department of Fair Housing and Employment and the federal Office of Fair Housing and Equal Opportunity available at City Hall, the Library, the Community Center, and on the City's website. All requests for fair treatment on housing will be referred to the San Joaquin Fair Housing, Inc.	-	Through the County-administered Urban County CDBG program, the City has provided funding to San Joaquin Fair Housing for fair housing services to interested residents. Persons with questions or complaints regarding fair housing are referred to San Joaquin Fair Housing. The City continues to provide fair housing information at City Hall, Library, and Senior Center. No complaints or information requests have been received by the City. This program has been effective in ensuring access to fair housing information and services by the City's residents and landlords.	This program is appropriate and will be kept in the Housing Element.
<u>Program E1b – City-assisted Housing.</u> The City will continue to require all housing assisted by the City or developed through City programs, such as the Below Market Rate program, to provide fair housing opportunities for all persons.	-	While the City currently does not have any programs or funds that assist housing, the City is in the process of reinstating the BMR program. This program will ensure that housing funded by the City or provided through City programs is made available to all households in accordance with fair housing laws.	This program is appropriate and will be kept in the Housing Element.
<u>Policy Action E2b - Annual Review and Reporting of Housing Element Progress.</u> As required by State law, the City will conduct an annual progress review for Housing Element implementation. The City will notify the public as well as housing advocates, affordable housing providers and developments in the City, and housing/service providers for special needs groups and will encourage participation by all segments of the public and interested organizations.	-	The City is tracking housing development and will be conducting its annual progress review in early 2016. This program remains important in ensuring that the public and interested parties are aware of the City's efforts to implement its Housing Element and the status of the City's housing stock in	This program remains appropriate and will be kept in the Housing Element.

TABLE 5-2: EVALUATION OF PREVIOUS HOUSING ELEMENT PROGRAMS

Program	Objective (Number of Units)	Review of Effectiveness	Outcome
		relation to the City's fair-share allocation of housing units for the planning period.	

## 6 HOUSING PLAN

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This section describes the City of Ripon's Housing Plan for the 2015-2023 planning period. The Housing Plan identifies specific goals and presents specific policies and actions necessary to address present and future housing needs, meet statutory requirements, and consider the input by residents and stakeholders. In developing this Housing Plan, the City assessed its housing needs, evaluated the performance of existing programs, and collaborated with residents and stakeholders.

The City of Ripon has identified five broad areas of housing policy priorities:

- Provide Adequate Sites for Housing Needs
- Encourage Production of New Housing
- Maintenance and Preservation of Existing Housing Stock
- Ensuring Equal and Fair Access to Housing Opportunities
- Encouraging Energy Conservation

For each program, the responsible party and timing of implementation are identified. For programs that have quantified objectives, the objectives are quantified in Table 6-1.

### 6.1 GOALS, POLICIES, AND PROGRAMS

**GOAL A: PROVIDE ADEQUATE SITES TO ACCOMMODATE THE CITY'S HOUSING NEEDS FOR A VARIETY OF INCOME LEVELS AND HOUSEHOLD TYPES**

**Policy A1.** Provide an adequate supply of residential land at various densities to meet the housing demand of all income segments and special needs populations of the community and ensure that public facilities and services necessary to serve the City's inventory of housing sites continue to be planned and provided in a timely manner.

*Program A1a - Inventory of Housing Sites: Maintain the inventory of housing sites. Continue to review vacant, in-fill, and underutilized sites to determine where additional residential development would be appropriate and update the inventory to include additional sites if new sites are designated for residential use. As development occurs, update the inventory to reflect pending and approved projects.*

*Continue to make the inventory of sites available to housing developers and use as a tool to encourage development of affordable housing.*

Program Responsibility: Planning Department

Timing: Annually update the inventory of sites (the table provided in Appendix A of the Housing Element).

*Program A1b – Annexing Land. The City will continue to determine interest and readiness of properties to annex and develop by meeting regularly with property owners regarding annexing land for development of housing for all income levels and population segments of the City. As part of the annexation process, the City will ensure that a variety of densities are accommodated and that larger annexations provide for both single family and multifamily housing sites.*

Program Responsibility: Planning Department

Timing: Implemented as part of review and consideration of applications for annexation

*Program A1c – Encourage a Variety of Housing Types and Costs. The City will continue to encourage developers of new single-family residential subdivisions to design lots of varying sizes and provide a variety of housing types, including modest single family residences, townhouses, and/or duplexes where appropriate, in order to encourage a corresponding variety in home costs to assist in the opportunity for lower cost housing.*

Program Responsibility: Planning Department

Timing: Ongoing – implement during review of new development project applications

*Program A1d – Adequate Infrastructure and Facilities. The City will continue to use Public Facility Financing Plan fees to provide the water, wastewater, circulation, storm drainage, and other necessary services and facilities necessary to accommodate new development to address the City's fair share of regional housing needs and housing needs of special needs populations.*

Program Responsibility: Planning and Public Works Departments

Timing: Ongoing

*Note: Actions to remove constraints to farmworker housing, transitional and supportive housing, group quarters, factory-built homes, and emergency shelters are provided under Goal B.*

**Policy A2** Maximize housing development opportunities on in-fill and underdeveloped sites as well as sites planned for urbanization prior to converting lands designated for use as agricultural or farmland.

**Policy A3** Continue to encourage and accommodate low density single family housing, including single story housing on large lots.

**GOAL B:** **ASSIST IN THE DEVELOPMENT OF ADEQUATE HOUSING TO MEET THE NEEDS OF ALL HOUSEHOLDS, INCLUDING EXTREMELY LOW, VERY LOW, LOW, AND MODERATE INCOME HOUSEHOLDS AND SPECIAL NEEDS PERSONS AND HOUSEHOLDS, THROUGH REMOVAL OF CONSTRAINTS AND ENCOURAGEMENT OF A VARIETY OF HOUSING TYPES**

**Policy B1.** Encourage development and availability of housing for extremely low, very low, and low income households and special needs groups.

*Program B1a – Encourage Development of Affordable Housing. The City will continue to work with nonprofit and affordable housing developers with a record of activity in the area to determine their interest in developing in Ripon. The City will encourage interested affordable and nonprofit developers to provide housing that includes extremely low, very low, and special needs units and will encourage developers to take advantage of density bonuses and State funding programs, recognizing that very little financial assistance is available through the City due to the elimination of redevelopment funding and the City's small share of the County HOME program funds. City staff will assist interested developers and non-profit agencies in taking advantage of the density bonus provisions in the Development Code during pre-application conferences for projects.*

Program Responsibility: Planning Department

Timing: Biennial outreach to housing developers

*Program B1b – Assist First Time Homebuyers. Ripon will continue to support and encourage continued funding through the San Joaquin County-administered Urban County HOME program*

*of the GAP Program to assist first time homebuyers. As part of its annual request for HOME and CDBG funds through the County, the City will consider the amount of funds available and whether it is appropriate to restrict the GAP Program funding to City residents or persons that have been employed within the City limits for the previous 12 months. If the GAP Program funds are not being regularly expended, the City will request that the County reduce the residence/employment requirements to ensure that the funds are being used to assist lower income home purchases in the City.*

Program Responsibility: Planning Department

Timing: Implement as part of annual request for HOME and CDBG funds through the San Joaquin Urban County CDBG and HOME Program

*Program B1c – Housing Processing.* *Prioritize processing of development applications that assist the City in meeting its fair share of regional housing needs, with emphasis on applications that address extremely low, very low, and low income and special needs households.*

Program Responsibility: Planning Department

Timing: Ongoing

*Program B1d - Alternate Funding.* *The City will encourage developers to pursue alternate funding, such as funding available through programs identified in Chapter 4, including the State-administered Low Income Housing Tax Credit program and San Joaquin Urban County HOME and CDBG programs, for affordable housing and special needs housing development proposals.*

Program Responsibility: Planning Department

Timing: Ongoing - implement when developers are interested in an affordable or special needs housing project

*Program B1e – Fee Monitoring.* *The City will continue to monitor required development fees including in-lieu fees, development impact fees, and processing fees, with the aim of reducing constraints on the development of affordable residential projects, including, but not limited to, senior housing, housing for farmworkers, emergency/transitional housing, housing for persons with disabilities (including developmental), single room occupancies, and second units. To respond to changing local market conditions during the planning period, the City shall revise required development fees, if it is deemed appropriate.*

*As part of an upcoming 2016 PFFP fee update, the City will consider adding a category for senior single family and senior multifamily units.*

*As part of the 2017 and 2018 PFFP updates, the City will consider adding a category with reduced fees, where appropriate and feasible, for lower income units. Potential considerations for fee reduction may include reducing the amount of park fees required by giving affordable projects credit for on-site play and swim areas and providing a water and/or wastewater credit for specific water-efficiency features that reduce the project's demand for public water or wastewater service.*

Program Responsibility: Planning and Finance Departments

Timing: Implement as part of annual review of fee structure; implement review of fees of nearby jurisdictions as part of 5<sup>th</sup> cycle Housing Element

Program B1f - Encourage Use of Density Bonus. Ripon's Development Code permits up to 35% increase in the allowed density range based on the projects design and ability to meet housing needs of lower income and senior households. City Staff will assist developers and non-profit agencies and developers in taking advantage of the Density Bonus provisions in the code during pre-application conferences for projects.

Program Responsibility: Planning Department

Timing: Ongoing - implement when developers are interested in an affordable or special needs housing project

Program B1g – Density Bonus Revisions. Revise the Housing Density Bonus program to be consistent with State law. The following revisions shall be made:

- Remove Section 16.16.050(B)(2) which states that the density bonus does not apply with respect to implementation of the City's Below Market Rate Housing Program.
- Add language that the number of incentives is given based on affordability as set forth under Government Code Section 65915(d)(2).
- Revise Section 16.16.050 (C)(13) to be consistent with and identify the same incentives that are required to be provided under Government Code Section 65915(k).

Program Responsibility: Planning Department

Timing: Within 18 months of Housing Element adoption

Program B1h – Manufactured Housing. Revise the Zoning Ordinance to allow development of manufactured housing as a principal permitted use in zoning designations that allow single family housing as a principal permitted use, and to establish development standards for manufactured housing that do not exceed those allowed under state law.

Program Responsibility: Planning Department

Timing: Within 18 months of Housing Element adoption

Program B1i - Senior and Low Income Housing. Housing developers will be helped in finding sites and designing projects that will attract and accommodate senior and low-income households. The City will continue to work with nonprofit housing developers with a record of activity in the area to determine their interest in developing in Ripon. Meetings will continue to be held with these developers to identify the housing program types that appear feasible such as self-help housing and rental construction.

Program Responsibility: Planning Department

Timing: Ongoing - implement when developers are interested in an affordable or special needs housing project

Program B1j - Extremely Low Income Housing. Encourage development of extremely low income and farmworker housing projects, by working with nonprofit and other housing providers to facilitate development. Work with interested developers to identify appropriate sites and potential funding sources. Projects that provide extremely low income and/or farmworker housing will be assisted through priority/expedited processing, assistance with funding applications, and assistance with any density bonus requests

*for reduced development standards (e.g., minimum lot size, setbacks, parking, etc) or other incentives.*

Program Responsibility: Planning Department

Timing: Ongoing – Provide outreach to developers interested in affordable housing development annually and also work with developers on a case-by-case basis when developers are interested in an extremely low income or farmworker housing project

Program B1k – Developmentally Disabled Housing. Encourage a range of housing types for the developmentally disabled through coordination with the Valley Mountain Regional Center to identify needed housing types, such as independent living opportunities and group homes and other facilities that provide assistance to residents. Work with potential developers to identify appropriate sites and potential funding sources. Projects that provide housing for developmentally disabled persons will be assisted through priority/expedited processing, assistance with funding applications, and assistance with any density bonus requests for a density bonus, reduced development standards (e.g., minimum lot size, setbacks, parking, etc) or other incentives.

Program Responsibility: Planning Department

Timing: Ongoing - implement when developers are interested in a housing project for the developmentally disabled

Program B1l – Below Market Rate Housing Program. The City will revise Below Market Rate Housing Program (Chapter 16.194) as follows:

- Provide alternatives to on-site development of the BMR units where it is determined that on-site development is not feasible. Alternatives to on-site development must be acceptable to the City and may include, but are not limited to: off-site development, land dedication, and payment of in-lieu fees. This revision shall identify the process for a developer to request a determination of infeasibility.
- Provide incentives to projects that develop lower or moderate income units on-site. Incentives may include, but are not limited to:
  - Allowing BMR units to be constructed as duplex or halfplex units on corner lots, provided that each unit faces a separate street so that the duplex looks like a single family dwelling from either street;
  - Allow the units to be constructed as attached (townhome or condominium) single family units;
  - Prioritize processing of entitlements for development projects that provide BMR units, with prioritization first given to projects that provide the units on-site, then to projects providing the units off-site, then to projects providing land, then to projects paying an in-lieu fee;
  - Defer payment of development impact fees for the BMR units until issuance of a certificate of occupancy or six months after building permit issuance, whichever is earlier;
  - Apply for CalHOME or BEGIN funding, when available, to assist developers that provide BMR units, if developers are interested in using these funding sources. If these funds are received, the City will provide targeted

*financial assistance for the construction of very low and low income units to off-set the cost of fees for the affordable units;*

- *A density bonus of either: 1) one additional market rate unit per three BMR units constructed, or 2) one additional market rate unit per every 10 BMR units worth of in-lieu fees collected;*
- *Grant density bonuses commensurate with State Density Bonus law; and*
- *Allow relaxation of development standards, such as minimum lot sizes and setbacks, and innovative housing types, such as zero lot line developments, for the BMR units.*
- *Provide for a reduction or waiver of the BMR requirement if the requirement presents an undue hardship that would render the project financially infeasible.*

*Evaluate implementation of the BMR program on an annual basis, including project applications, estimated affordable housing requirements, fee collection, incentives requested and utilized, and actual construction of affordable housing units. If the BMR program is determined by the City Council to present an obstacle to the development of the City's fair share of regional housing needs, including construction of market rate housing, the City will revise the ordinance to address the constraint.*

Program Responsibility: Planning Department

Timing: Revise the Zoning Code by December 2016; annually review implementation of the BMR program

**Policy B2.** Accommodate and remove constraints to the development of housing for extremely low income, disabled, including developmentally disabled persons, seniors, and other special needs households.

Program B2a – Reasonable Accommodation. *Ensure that reasonable accommodation is provided for persons with a disability, including developmental disabilities, through the following actions:*

- *Conduct a biennial review of the City's regulations, procedures, and processes to ensure that reasonable accommodation is provided for disabled persons. If barriers to reasonable accommodation are identified, undertake appropriate revisions to address the issue within six months.*
- *Update the Development Code to provide a process for disabled persons to request reasonable accommodation.*
- *Identify minor improvements that provide accessibility for disabled persons, including installation of grab bars, ramps, curb cuts, and sound or lighting systems, and other accessibility improvements that are either: 1) exempt from planning and building permit requirements, or 2) that require an exception, rather than a variance or minor variance, to the City's development requirements that can be approved at the Planning Director level.*

Program Responsibility: Planning Department

Timing: Update Development Code and identify improvements that can be approved at the Planning Director level within 18 months of Housing Element adoption

Program B2b - Group Quarters. Revise the General Plan to remove language that limits group quarters to specific residential land use designations. Group quarters will continue to be addressed through zoning, rather than the General Plan.

Program Responsibility: Planning Department

Timing: Within 18 months of Housing Element adoption

Program B2c – Housing for Disabled Persons. The Development Code will be revised to address potential constraints to housing for disabled persons through the following:

- Small group care facilities serving up to six people, not including the operator, operator's family, or staff, shall be treated as a permitted use subject to the same standards, including parking, as a single family home in accordance with State law.
- The definition of small group care facility will be revised to not limit small group care facilities to specific populations.
- Parking requirements will be established for large group care facilities, not to exceed one space per two rooms.
- The definition of family will be revised to meet the requirements of State law.

Program Responsibility: Planning Department

Timing: Within 18 months of Housing Element adoption

Program B2d – Employee and Farmworker Housing. Modify the Zoning Ordinance to permit farmworker housing consistent with the requirements of State law, including Health and Safety Code Sections 17021.5 and 17021.6. The revisions will include the following:

- Permit employee housing, including mobile homes and manufactured housing, to accommodate up to six employees subject to the same standards and permit requirements as a single family residence in all zones and as a permitted use in residential zones. No discretionary actions shall be required.
- Permit employee housing, including mobile homes and manufactured housing, consisting of up to 36 beds in a group quarters or 12 units or spaces designed for use by a single family or household as an agricultural use, subject to the same standards and permit requirements as an agricultural use, in zones that permit an agricultural use consistent with the requirements of State law.

Program Responsibility: Planning Department

Timing: Within 18 months of Housing Element adoption

Program B2e – Single Room Occupancy. Revise the Development Code to address single room occupancy uses in order to provide for a variety of housing types suitable for extremely low income and special needs households, such as single, migrant farmworkers and persons at risk of homelessness, as follows:

- Provide a definition for single room occupancy.
- Specify that single room occupancy uses are considered a group residential use.
- Identify group residential as a permitted use requiring a site plan permit in the Mixed Use district.

Program Responsibility: Planning Department

Timing: Within 18 months of Housing Element adoption

**Policy B3.** Implement the requirements of the Americans with Disabilities Act (ADA). The City will encourage developers to continue to provide housing for persons with disabilities.

*Program B3a - Americans with Disabilities Act. The City will ensure that new and rehabilitated housing meets state and federal requirements for disabled access and will regularly monitor City ordinances, codes, and policies and procedures to ensure that they comply with federal and state requirements for accessibility by disabled persons.*

Program Responsibility: Planning Department.

Timing: Ongoing

**Policy B4.** Accommodate development of emergency shelters, transitional housing, and supportive housing consistent with State law.

*Program B4a - Emergency Shelters. As required by Government Code Section 65583, the City shall amend the Development Code to allow for the development of at least one year-round emergency shelter to fulfill the City's need as a permitted use without a conditional use permit within the R4-U and MU zones. Development standards shall encourage and facilitate the development of or conversion to emergency shelters and shall be consistent with the development standards allowed under Government Code Section 65583(a)(4)(A).*

Program Responsibility: Planning Department

Timing: Within one year of Housing Element adoption

*Program B4b - Transitional and Supportive Housing. The City will revise its Development Code to include definitions of Transitional Housing, Supportive Housing, and Target Population which are consistent with State law. The definitions to be used will be verbatim from Government Code Section 65582. The Development Code shall allow transitional and supportive housing within all zones that allow residential uses subject to the same requirements as residential development within those zones.*

Program Responsibility: Planning Department

Timing: Within one year of Housing Element adoption

**Policy B5.** Encourage new affordable housing development projects, including multifamily, to include larger bedroom sizes (three, four, or more bedrooms) when appropriate.

**GOAL C: ENCOURAGE THE CONSERVATION, MAINTENANCE, AND IMPROVEMENT OF THE CITY'S EXISTING HOUSING STOCK AND THE PRESERVATION OF AFFORDABLE UNITS**

**Policy C1.** Encourage the maintenance and preservation of existing residential neighborhoods and affordable development.

*Program C1a - Code Enforcement. Within current staffing limits, the City will continue to enforce the City's Building Code to address existing exterior and interior code violations that affect single-family and multi-family housing units. The code enforcement strategy will include identifying focus areas with high concentrations of substandard housing, contacting owners of units identified as substandard, offering inspection services, and*

*providing information on the Single-Family Rehabilitation Program available through the San Joaquin Urban County HOME Program.*

Program Responsibility: Planning, Public Works and Engineering Departments.

Timing: Ongoing

*Program C1b - Infrastructure Improvement.* *The City will use Capital Improvement Program funds to improve streets, sidewalks, curb, gutters, and the water distribution and sewage collection systems when needed and to the extent funds are available in aging neighborhoods.*

Program Responsibility: Planning, Public Works, and Engineering Departments.

Timing: Concurrent with each update to the Capital Improvement Program

*Program C1c - Funding Application Assistance.* *To the extent that funding and staffing is available, provide technical assistance to developers and nonprofit organizations in the application for local, state and federal funding for rehabilitation of existing housing stock and conservation/preservation of affordable housing.*

Program Responsibility: Planning Department

Timing: Ongoing - implement when developers are interested in housing rehabilitation or housing preservation projects

*Program C1d – Allocate CDBG and/or HOME Funds.* *Continue to regularly allocate a portion of the CDBG and/or HOME funds available to the City to the City's housing rehabilitation program. Continue to work with San Joaquin County Community Development Department for the County's administration of the City's housing rehabilitation program.*

Program Responsibility: Planning Department

Timing: Ongoing

*Program C1e – Allocate CDBG and/or HOME Funds.* *If adequate funds are available, allocate a portion of the CDBG and/or HOME funds available to provide weatherization and energy efficiency improvements through the County's weatherization program. Continue to work with San Joaquin County Community Development Department for the County's administration of the City's housing rehabilitation program.*

Program Responsibility: Planning Department

Timing: Ongoing

**Policy C2.** Preserve single-family neighborhoods through appropriate zoning.

*Program C2a - Preserve Single Family Areas.* *The City will maintain single-family zoning in predominately single family neighborhoods and areas to preserve the current single-family uses.*

Program Responsibility: Planning Department

Timing: Ongoing

**Policy C3.** Preserve existing affordable housing.

*Program C3a - Monitor Assisted Housing Units.* *The City has not identified any assisted housing units, as defined by Government Code Section 65583()(9) at-risk of converting to market-rate during the Planning Period. However, the City shall continue to regularly monitor*

*assisted housing units. The City will continue to maintain a database of assisted housing units. Annual reports submitted by owners or managers of affordable rental units will be reviewed to ensure that all deed restrictions and agreements are in compliance.*

Program Responsibility: Planning Department

Timing: Ongoing

**Policy C4.** Encourage rental assistance for very low-income households.

*Program C4a - Rental Assistance. Continue to encourage the San Joaquin Housing Authority to increase the number of Housing Choice/Section 8 vouchers for providing rental assistance to extremely low and very low income households in the City.*

Program Responsibility: Planning Department

Timing: Ongoing

### **GOAL D: ENCOURAGE ENERGY CONSERVATION IN RESIDENTIAL DEVELOPMENT**

**Policy D1.** The City will continue to enforce required energy standards, encourage new development to provide features that promote energy and water conservation, and encourage existing development to implement energy conservation measures.

*Program D1a - Energy Conservation. The City will continue to enforce energy standards required by the CalGreen.*

Program Responsibility: Planning and Building Departments

Timing: Ongoing

*Program D1b - Promote Energy-Conserving Programs. To enhance the efficient use of energy resources, the City will encourage energy conservation through promoting programs offered by PG&E and other entities that provide for housing rehabilitation or improvements to include energy-conserving features and appliances and by encouraging green building and energy conservation in new construction and rehabilitation projects. The City shall update the City website to describe programs offered PG&E.*

Program Responsibility: Planning and Building Department

Timing: Within two years of Housing Element adoption

**Policy D2.** Encourage high density residential development and development projects serving senior, disabled, and other special needs households to be located in areas that have services (grocery store, pharmacy, schools, parks, etc.) within walking distance and/or are served by public transit.

### **GOAL E: PROMOTE HOUSING OPPORTUNITIES FOR ALL PERSONS REGARDLESS OF RACE, RELIGION, SEX, MARTIAL STATUS, ANCESTRY, NATIONAL ORIGIN, COLOR, FAMILIAL STATUS, OR DISABILITY**

**Policy E1.** Ensure availability of information on state and federal fair housing laws and encourage the enforcement of federal and state fair housing standards.

*Program E1a - Fair Housing Information. The City will continue to encourage the enforcement of federal and state fair housing standards. The City will provide fair housing information to interested citizens and will make fair housing materials from the California*

*Department of Fair Housing and Employment and the federal Office of Fair Housing and Equal Opportunity available at City Hall, the Library, the Community Center, and on the City's website. All requests for fair treatment on housing will be referred to San Joaquin Fair Housing, Inc.*

Program Responsibility: City Staff and San Joaquin Fair Housing, Inc.

Timing: Ongoing

Program E1b – City-assisted Housing. *The City will continue to require all housing assisted by the City or developed through City programs, such as the Below Market Rate program, to provide fair housing opportunities for all persons.*

Program Responsibility: Planning Department and City staff involved in approving deed restrictions and agreements for BMR projects

Timing: Ongoing

**Policy E2.** Encourage participation from all segments of the community for the annual review of the City's housing programs.

Policy Action E2b - Annual Review and Reporting of Housing Element Progress. *As required by State law, the City will conduct an annual progress review for Housing Element implementation. The City will notify the public as well as housing advocates, affordable housing providers and developments in the City, and housing/service providers for special needs groups and will encourage participation by all segments of the public and interested organizations.*

Program Responsibility: Planning Department

Timing: Ongoing

## 6.2 QUANTIFIED OBJECTIVES

Table 6-1 summarizes the quantified objectives by income category for the 2015-2023 Housing Element planning period and Table 6-2 summarizes quantified objectives by housing program. The quantified objectives anticipate that the City or developers building in the City will receive funding assistance to subsidize the extremely low, very low, and low income units as the City has extremely limited funds available to assist with new housing construction and rehabilitation. The quantified objectives recognize that the City no longer has access to redevelopment agency funds and that many federal and state programs have been cut. Thus, the objectives are based on the expectation that the City and/or developers serving the City will be able to successfully compete for limited federal and state funding sources to assist in the construction and rehabilitation of extremely low, very low, and low income units.

**TABLE 6-1: QUANTIFIED OBJECTIVE SUMMARY – 2015-2023 PLANNING PERIOD**

Income Category	New Construction	Rehabilitation	Preservation <sup>1</sup>
Extremely-Low Income	12	2	5
Very-Low Income	70	18	10
Low Income	96	18	10
Moderate Income <sup>2</sup>	225	0	10
Above-Moderate Income <sup>2</sup>	500	N/A	N/A

<b>Total</b>	<b>903</b>	<b>38</b>	<b>35</b>
<i>Notes:</i>			
<sup>1</sup> <i>The City has not identified any assisted units at-risk of converting to market rate during the planning period. The City will continue to monitor assisted units and will encourage preservation of existing assisted units.</i>			
<sup>2</sup> <i>It is assumed that the private development market will provide new construction and rehabilitation of moderate and above-moderate income units as there are no funding sources available to assist with the development of these units.</i>			

**TABLE 6-2: QUANTIFIED OBJECTIVE SUMMARY BY HOUSING PROGRAM<sup>1</sup>**

Income Category	Extremely Low	Very Low	Low	Moderate <sup>2</sup>
<b>New Construction</b>				
Program A1c	0	0	0	200
Programs B1a, B1c, B1d, B2b	5	50	75	0
Program B1b	0	0	1	0
Program B1i	2	10	10	0
Program B1k	5	0	0	0
Program B1l	0	10	10	25
<b>Rehabilitation</b>				
Program C1c	0	10	10	0
Program C1d	0	3	3	0
Program C1e	2	5	5	0
<b>Preservation<sup>3</sup></b>				
Programs C1a, C3a, and C4a	5	10	10	10
<i>Notes:</i>				
<sup>1</sup> <i>The quantified objectives reflect housing development, rehabilitation, and preservation from the time the Housing Element is adopted through the time the subsequent Housing Element is adopted. Objectives that have been achieved to date during the planning period are described in Chapter 5.</i>				
<sup>2</sup> <i>It is assumed that the private development market will provide moderate income units as no funding sources are currently available for moderate and above-moderate income units.</i>				
<sup>3</sup> <i>The City has not identified any assisted units at-risk of converting to market rate during the planning period. The City will continue to monitor assisted units and will encourage preservation of existing assisted units.</i>				

## **7 COMMUNITY PARTICIPATION**

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This Housing Element reflects input from a wide variety of sources. The primary mechanisms to gather public input for the Housing Element was through two public workshops and hearings with the Planning Commission and City Council. The workshops and hearings were noticed on the City's website, in the local newspaper, and provided to a special mailing list of housing stakeholders that was created for this project.

The public review draft Housing Element was posted on the City's website. Residents, stakeholders, and interested parties were encouraged to contact the Planning Department with comments and questions.

The outreach list included the two affordable housing complexes in the City as well as local and regional service providers. All entities contacted were invited to attend the workshops and the City requested that the housing developments and service providers post the notice in a public place to encourage participation by their residents and/or clientele. The outreach list included the following:

- Housing Authority of the County of San Joaquin
- San Joaquin Fair Housing
- Interfaith Ministries
- First 5 San Joaquin
- Human Services Agency of San Joaquin County
- Beth Haven
- Bethany Home
- Ripon Senior Citizen's Center
- Stockton-San Joaquin Public Library
- Colony Oak Elementary School
- Harvest High School
- Park View Elementary School
- Ripon High School
- Ripona Elementary School
- Weston Elementary School
- Almond Blossom Apartments
- Villagio Apartments
- Second Harvest Food Bank of San Joaquin and Stanislaus Counties

### **Housing Workshop #1**

A Housing Element Update workshop with residents, housing industry stakeholders, and other interested persons was held in the afternoon of February 25, 2015. Workshop participants were asked to identify housing priorities and constraints for the 4<sup>th</sup> and 5<sup>th</sup> cycle Housing Elements and to provide input regarding sites for affordable housing. Comments from the workshop are summarized below.

#### *HOUSING PRIORITIES*

- Senior housing should be close to retail (grocery and drug stores)
- Smaller units for young first-time homebuyers (Planned Development units)
- More integration of retail/commercial into residential areas to meet homeowner needs and accessibility
- Don't condemn property in the downtown area before "older" people can purchase and fix up
- Senior low income housing
- More single story housing on large lots

- Save the farmland
- Single family low density housing
- Single family homes
- Higher density housing options for first time homebuyers
- High end multifamily housing
- The City's Below Market Rate programs were a great asset to the City
- Higher end multi-family housing
- Compact growth can reduce infrastructure costs long-term
- Diversity needed in both market rate and below market rate housing types

### *HOUSING CONSTRAINTS*

- Revise the City's Downpayment Assistance qualification requirement "to either work or live in Ripon for previous 12 months"
- None
- Preserve agricultural land
- Adequate schools
- Unwillingness of landowners/developers to build anything but single family homes
- Loss of agricultural land
- Price of single family homes continue to soar putting moderate income residents at risk
- Downpayment assistance programs
- Why does California have to accept so many people?
- Compact development can both provide greater housing and transportation choices while reducing farmland loss
- Too much farmland being lost
- Can't think of any constraints

### *AFFORDABLE HOUSING SITES*

Affordable housing sites recommended by workshop participants are shown on Figure 6-1.

### **Housing Workshop #2**

In February 2016, a workshop will be held to present the public with the 5<sup>th</sup> cycle Housing Element and receive input on the goals, policies, and programs included in the Housing Element as well as the background information provided in the Housing Element. This section will be updated to summarize input provided by the public and to identify revisions made to the Housing Element, if necessary, to address public comments.

### **Planning Commission and City Council**

#### 4<sup>th</sup> Cycle Housing Element – September and October 2015

The Planning Commission held a public hearing on September 1, 2015 to review the Draft Housing Element and receive public comments. John Beckman, representing the Building Industry Association of the Greater Valley, discussed the City's BMR program and that the Housing Element should address the BMR program. The Planning Commission recommended that the Housing Element be revised to include a discussion of the potential for the BMR program to constrain housing production and include a program to address potential constraints. The changes recommended by the Planning Commission were provided to the City Council for consideration. The City Council held a public hearing on October 13, 2015 to review

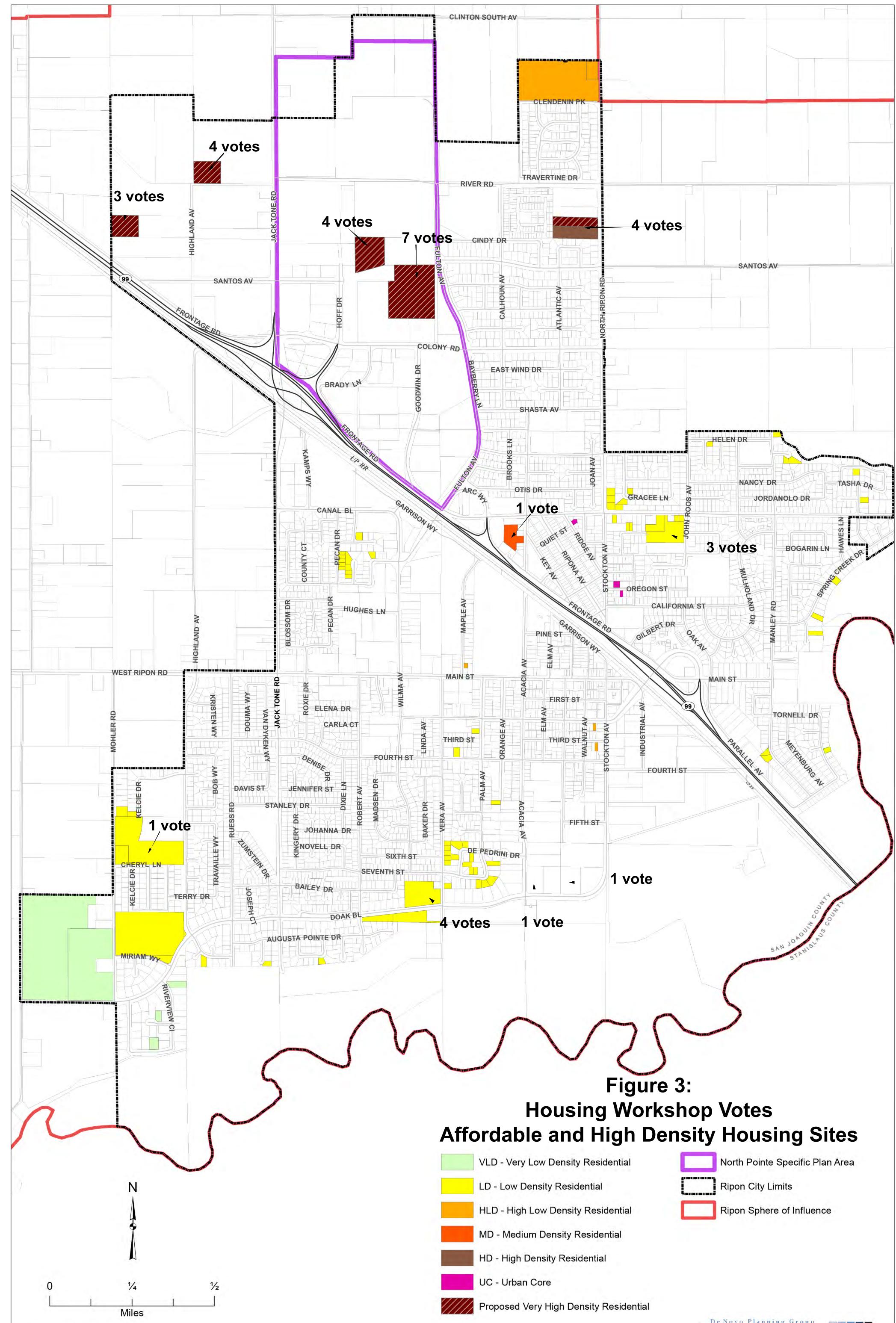
the Draft Housing Element and receive public comments. Following consideration of the Planning Commission recommendation and public comments, the City Council adopted the Housing Element Update.

*Note:* This 5<sup>th</sup> cycle Housing Element includes analysis of regional fees and consideration of potential changes to the City's BMR program in response to the public input received during consideration of the 4<sup>th</sup> cycle Housing Element

**5<sup>th</sup> Cycle Housing Element – March and April 2016**

The Planning Commission considered the 2015-2023 Housing Element on March 14, 2016. No public comments were made regarding the Housing Element. The Planning Commission recommended that the City Council adopt the Housing Element.

On April 12, 2016, the City Council considered adoption of the Housing Element. [A brief summary of any public comments and revisions to the Housing Element will be provided following the City Council meeting]



**Figure 3:**  
**Housing Workshop Votes**  
**Affordable and High Density Housing Sites**

**NOTICE OF AVAILABILITY**  
**CITY OF RIPON PUBLIC REVIEW DRAFT HOUSING ELEMENT**  
**February 22, 2016**

The Public Review Draft 2015-2023 Housing Element, a focused update to the 2007-2014 Housing Element of the City's General Plan, is available for public review and comment. The Housing Element is required by State law to identify and analyze existing and projected housing needs in order to preserve, improve and develop housing for all economic segments of the community, and demonstrate how the City will accommodate its fair share of regional housing needs. The City of Ripon is updating the Housing Element consistent with the requirements of State law. The Public Review Draft Housing Element includes a Housing Program, which establishes goals, policies, and implementation actions to address the City's housing needs.

**Where to View the Public Review Draft Housing Element**

The Public Review Draft Housing Element update may be reviewed during normal business hours (7:30 a.m. to 5:30 p.m. Monday through Thursday) at the City of Ripon Planning Department – City Hall, 259 N. Wilma Avenue.

The Housing Element may also be reviewed online at:

[http://www.cityofripon.org/Home/PDF/Ripon\\_PublicReview\\_HousingElement\\_2-8-16.pdf](http://www.cityofripon.org/Home/PDF/Ripon_PublicReview_HousingElement_2-8-16.pdf)

**How to Comment on the Public Review Draft Housing Element**

All interested parties are invited to review the Public Review Draft Housing Element and provide comments either in writing or at one of the meetings identified below. Please submit written comments to: Ken Zuidervaart, Director of Planning and Economic Development, 259 N. Wilma Avenue, Ripon, CA, 95366 or by e-mail to: [kzuidervaart@cityofripon.org](mailto:kzuidervaart@cityofripon.org). **The public comment period will close on March 31, 2016.**

**Public Meetings to Receive Comments**

The City is holding one housing workshop and two hearings regarding the Housing Element. The public and interested parties are invited to attend the meetings and comment. All public meetings will be held at the Council Chambers at City Hall, 259 N. Wilma Avenue in Ripon.

- Housing Workshop. Housing stakeholders and the public are invited to attend the Housing Workshop on **March 2<sup>nd</sup>, 2016 at 2:30 pm**. An overview of the Housing Element will be provided and workshop attendees will be invited to identify housing priorities and concerns.
- Planning Commission Hearing. The Ripon Planning Commission will consider the Housing Element at its March 14, 2016 meeting at 6:00 p.m.
- City Council Hearing. The City Council will consider the Housing Element at its April 12, 2016 meeting at 6:00 p.m.