

CITY OF OAKDALE



2007-2014

HOUSING ELEMENT



2007-2014 Housing Element

Prepared by:
Community Development & Services Department
Planning Division

In consultation with:



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EXECUTIVE SUMMARY

The City of Oakdale's General Plan Housing Element is intended to guide residential development and preservation in a way that supports the overall economic and social values of the community. The residential character of a city is largely dependent on the type and quality of its residential neighborhoods. Thus, the Housing Element is an official response to a continuing awareness of the need to provide a range of housing units and types for all economic segments of the community.

California State law (Government Code Sections 65580 through 65589) mandates the contents of the housing element. The City of Oakdale has prepared the 2007-2014 Housing Element to address State law requirements and statutory regulations.

EVALUATION OF THE PREVIOUS 2001-2008 HOUSING ELEMENT

California State Housing Element law (Government Code Section 65588) requires communities evaluate the previous Housing Element according to the following criteria:

1. the effectiveness of the Housing Element;
2. the progress in implementation of the Housing Element; and
3. the appropriateness of the Housing Element's Goals, Policies, and Objectives.

The goals and implementation programs of the previous Housing Element were evaluated in light of what the City has accomplished and what other agencies, individuals, or groups have completed during the Housing Element planning period. Other factors affecting the effectiveness and progress in implementation of the previous Housing Element included the effects of the down-turn in the economy and the limited availability of State and federal funding (Chapter 2).

REGIONAL HOUSING NEEDS ALLOCATION

The Stanislaus Area Association of Governments (StanCOG), as required by State law, has determined the City's projected share of the regional housing needs, for persons of all income levels. The City is required by State law to incorporate its regional share into the Housing Element, as well as include an inventory of land sufficient to accommodate residential development for all income groups. These allocations are contained in StanCOG's Regional Housing Needs Allocation Plan (adopted September 2008), which covers a seven and one-half year period (January 1, 2007 to June 30, 2014). The City's share of the 2007-2014 Regional Housing Needs Allocation (RHNA) is 983 units or 229 very low-income units, 161 low-income units, 189 moderate-income units, and 404 above moderate-income units (Chapter 3).

The Housing Element update requires the development of local housing programs to help meet the existing and projected housing needs of all income groups. Certain segments of the population may have a more difficult time finding decent, safe, and affordable housing due to special circumstances. For Oakdale, the special needs groups include the elderly, female-headed households, farmworkers, disabled persons, large families, extremely low-income households, and the homeless.

HOUSING PLAN

The City's housing plan provides a statement of the goals, policies, implementation programs, and associated quantified objectives relative to the maintenance, preservation, improvement, and development of housing for all economic segments of Oakdale. Government Code Section 65583(c) provides that each local jurisdiction must establish:

A program which sets forth a five-year schedule of actions the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the housing element through the administration of land use and development controls, the provision of regulatory concessions and incentives, and the utilization of appropriate federal and state financing and subsidy programs when available and the utilization of moneys in a low- and moderate-income housing fund of an agency if the locality has established a redevelopment project area pursuant to the Community Redevelopment Law.

Chapter 4 contains the goals, policies, and implementation programs the City intends to implement during the five-year planning period (2009-2014), in addition to quantified objectives associated with several of the implementation programs, which are of particular importance. The quantified objectives are directly related to the City's ability to meet its fair share of the regional housing needs. Key implementation programs in Chapter 4 that are designed to assist the City in achieving its fair share of the Regional Housing Needs Allocation include providing for a variety of housing types at varying income levels, assisting in the development of affordable housing, addressing governmental constraints, conserving and rehabilitating the existing housing stock, preserving at-risk units, and promoting equal housing opportunities.

CHAPTER 1. INTRODUCTION TO THE HOUSING ELEMENT

1.1 ORGANIZATION OF THE HOUSING ELEMENT

The City's Housing Element is organized into the following four major chapters and one appendix:

Chapter 1. Introduction to the Housing Element discusses State Housing Policy, including statutory requirements and the community outreach process, and describes how the Housing Element is consistent with the City's General Plan.

Chapter 2. Evaluation of the Previous Housing Element evaluates the City's accomplishments toward meeting the goals, policies, and implementation programs set forth in the 2001-2008 Housing Element.

Chapter 3. Summary of Housing Needs, Constraints, and Opportunities documents and analyzes the demographic, housing, income, employment, and special needs characteristics and trends within the City. Reviews potential non-governmental (market-driven) and governmental constraints on the production of housing that may impact the City's ability to address its housing needs. Describes the City's energy efficient programs and residential energy efficient measures. Analyzes the land available for potential new residential development to address the housing goals in the City of Oakdale and the determination of compliance with the City's Regional Housing Needs Allocation.

Chapter 4. Goal, Policies, and Implementation Programs describes the housing strategy to address the City of Oakdale's identified housing needs and quantified objectives, including housing goals, policies, and implementation programs.

Appendix A. City of Oakdale 2002 Housing Conditions Survey provides information on the condition of housing units within the City.

1.2 STATE HOUSING POLICY AND AUTHORIZATION

The California State Legislature has declared the availability of housing and the early attainment of decent housing and a suitable living environment for every Californian household as the State's major housing goal. Recognizing that local planning programs play a significant role in the pursuit of this goal and to assure that local planning effectively implements statewide housing policy, the Legislature has mandated that all cities and counties include a Housing Element in its adopted local general plans. Article 10.6 of the California Government Code sets forth three basic components to be contained within a housing element:

- An evaluation of community resources and constraints and an analysis of housing needs indicating the capacity of existing housing supply to provide all economic segments of the community with safe and decent housing (Chapter 3).

- A housing program consisting of two parts: 1) establishing local housing goals, policies and programs aimed at alleviating unmet housing needs; and 2) ways to remedy the housing problems identified (Chapter 4).
- A five-year course of action (2009-2014), which includes a specific description as to how the locality intends to undertake efforts to meet the goals, policies, and programs (Chapter 4).

1.3 PUBLIC PARTICIPATION

Public participation is an important and critical part of the City's Housing Element update process. The Oakdale Housing Element was developed with the collaborative efforts of residents, community stakeholders, service providers, housing developers, as well as elected and appointed officials. Opportunities for input on the Housing Element were provided through the following forums:

- *Housing Roundtable.* A Housing Roundtable was conducted on March 18, 2010 that encouraged participation by all economic segments of the housing community. In preparation for the Roundtable, the City developed a list of over ten housing advocates and community organizations known to the City to have an interest in housing-related issues including special needs service providers, community housing stakeholders, the development community, and lenders. Persons and organizations on the City's stakeholder list were notified to attend the Roundtable through a direct mailing from the City. The purpose of the Housing Roundtable was to give housing advocates and other interested parties an outlet to share information and to provide input on housing needs, issues, and opportunities in Oakdale as the City began the Housing Element update process. In addition, the general public was notified through a newspaper display ad was placed in the Oakdale Leader, a newsletter was mailed within the City's utility bills that advertized the Housing Roundtable, flyers were placed in key community locations (City Hall, Library, Senior Citizens Center, and the Community Center), and notice of the Housing Roundtable was posted on the City's website (<http://www.ci.oakdale.ca.us/gp/>).

A limited number of people attended the Roundtable and feedback primarily included information related to the needs of seniors such as housing that includes both assisted and independent living facilities and keeping the City's Senior Community Center funded to be able to provide seniors in Oakdale with community, recreation, and social activities. The City of Oakdale incorporated the comments from the Housing Roundtable into the Housing Element. In particular, the Element includes policies that provide for reasonable accommodations for individuals with disabilities, including Oakdale's seniors and the Oakdale Redevelopment Agency's Low and Moderate Income Housing Fund monies dedicated toward the construction of 50 new senior-restricted units.

- *Public Workshop.* The City conducted a 2030 General Plan Update Community Workshop on March 18, 2010 that incorporated a Housing Element update station where housing-related informational materials were handed out and input was collected from City residents. A newspaper display ad was placed in the Oakdale Leader, a newsletter was mailed within the City's utility bills that advertized the Community Workshop, flyers were placed in key community locations (City Hall, Library, Senior Citizens Center, and the Community Center), and notice of the Workshop was posted on the City's website (<http://www.ci.oakdale.ca.us/gp/>).

The Housing Element update station at the Community Workshop asked participants to provide input on “What housing types or housing services are lacking in Oakdale?” Approximately 25 participants that attended the workshop, and the comments received from the public generally agreed that for sale or rent condominiums, homeless shelters and transitional and supportive housings, elderly care facilities, and housing that accommodates persons with disabilities are “lacking” in Oakdale. In addition, workshop participants were asked “What are Oakdale’s housing needs or issues?” and “What are Oakdale’s housing opportunities?” Responses received spoke to the need of integrating senior housing and activities like those that go on at Oakdale’s Senior Community Center with other population groups such as youth and the need for the City to work with lenders and apply for grant monies in advocacy and support of first-time homebuyers. Following the Community Workshops, Oakdale incorporated the comments into the Housing Element. In particular, the Element includes policies that address homeless shelters and transitional and supportive housings, housing that accommodates persons with disabilities, and down payment assistance for first-time homebuyers.

- *State Department of Housing and Community Development’s Statutorily-Required 60-Day Review Period.* The Public Review Draft Housing Element was sent to the State Department of Housing and Community Development (HCD) on April 8, 2010 for the statutorily-required 60-day review period. The Public Review Draft Housing Element was also sent to the Housing Authority of Stanislaus County, non-profit organizations, various service providers, community agencies, and interested persons during the 60-day review period. The Draft Housing Element document was made available at various locations throughout the City including City Hall, the City of Oakdale Community Development & Services Department, Oakdale City Library, and the Senior Citizen Center. In addition, the Public Review Draft Housing Element was made available for review on the City’s website (<http://www.ci.oakdale.ca.us/gp/>). Following the 60-day review period, the City reviewed and responded to HCD’s comment letter dated June 7, 2010 and the other comments received and prepared the Final Draft Housing Element to be considered for adoption by the Planning Commission and City Council.
- *Formal Public Hearings.* In accordance with State law, the City provided additional public review opportunities via two Public Hearings, which were held before the Planning Commission and the City Council. The Public Hearing before the Planning Commission was held on August 18, 2010 and on September 7, 2010 the City Council formally adopted the 2007-2014 Housing Element, Resolution No. 2010-136.

1.4 GENERAL PLAN CONSISTENCY

The City’s 2015 General Plan is a long-range planning document that includes the following six elements: Land Use; Housing, Transportation; Open Space and Conservation; Public Facilities; and Noise, Air Quality, and Safety. Each element must be internally consistent within the General Plan. The Housing Element is the only General Plan element that is mandated by State law to be reviewed and updated every five years. According to State law, it is the responsibility of the State Department of Housing and Community Development to review the housing element of each city and county in California to determine if it complies with Article 10.6 of the California Government Code.

The 2007-2014 Housing Element is a key component of the City of Oakdale's 2015 General Plan. The elements of the City's General Plan have been reviewed for consistency and the Housing Element was completed considering the City's other five elements. In addition, any specific land use related policies and implementation programs proposed in this Housing Element will be incorporated into the 2015 General Plan Land Use Element, as necessary.

In addition, the City notes the recent statutory changes to Government Code Section 65302 (Assembly Bill 162), which requires amendment of the safety and conservation elements of the general plan to include analysis and policies regarding flood hazard management information upon the next revision of the housing element on, or after, January 1, 2009. Government Code Section 65302 also requires the City of Oakdale, effective January 1, 2008, to annually review the land use element for areas subject to flooding identified by floodplain mapping prepared by the Federal Management Agency (FEMA) or the State Department of Water Resources (DWR). Further, any amendments to the safety, conservation, and land use elements based on the requirements of Government Code Section 65302 will require a review of the housing element for internal consistency, which may in turn, require amendments to the housing element.

The City's current 2030 General Plan update process will address the requirements of Assembly Bill 162 including the appropriate analysis and policy direction regarding flood hazard and management information. Through an analysis of the most current floodplain mapping information available (FEMA Flood Insurance Rate Maps) for Oakdale's incorporated boundary, the City determined that none of the vacant sites with potential for residential development listed in Table 3-41 and on Figure 1 are within a flood zone.

CHAPTER 2. EVALUATION OF THE PREVIOUS HOUSING ELEMENT

2.1 INTRODUCTION AND BACKGROUND

State Housing Element law (Government Code Section 65588) requires that communities evaluate the previous Housing Element and its five-year action plan of programs according to the following criteria:

- Results of previous Housing Element's goals, quantified objectives, policies, and implementation programs.
- Differences between what was projected and what was achieved.
- Lessons learned used to revise information and/or incorporate new strategies into the Housing Element update.

This evaluation is based upon the Regional Housing Needs Allocation assigned by the Stanislaus Association of Governments (StanCOG) for the period of 2001-2008.

2.2 SUMMARY OF ACHIEVEMENTS OF THE 2001-2008 HOUSING ELEMENT

This section evaluates the achievements of the City's implementation programs and quantified objectives, which were adopted as part of the 2001-2008 Housing Element on December 15, 2003. There are many factors that can affect the ability of the City in meeting the expectations which were originally adopted in the Housing Element. The goals and implementation programs of the previous Housing Element have been evaluated in light of what the City has done or what other agencies or groups have completed between 2001 and 2008. Other factors affecting the success of the Element include the effects of the economy in general and the decreasing availability of State and federal funding.

Overall the goals, policies, and implementation programs in the 2001-2008 Housing Element assisted in providing housing opportunities for all income categories, as well as meeting a diversity of housing needs. Of the 1,717 new units built within the City of Oakdale, between 2001 and 2008, approximately 97 percent were single-family detached structures and approximately 3 percent were comprised of multi-family developments (includes 2 or more units).

ATTAINING PREVIOUS QUANTIFIED OBJECTIVES

NEW CONSTRUCTION

State law requires the City to establish quantified objectives or targets that estimate the maximum number of housing units by income group that can be constructed over the Housing Element planning period. Table 2-1 outlines the number of housing units (by income group) that were constructed between 2001 and 2008 under the previous Housing Element.

**TABLE 2-1
BREAKDOWN OF NEW HOUSING UNITS CONSTRUCTED 2001-2008
BY INCOME GROUP**

Year	Very Low	Low	Moderate	Above Moderate	Total Units
2001	2	46	72	65	185
2002	14	44	81	50	189
2003	14	17	81	61	173
2004	3	22	145	182	352
2005	6	15	119	245	385
2006	1	37	96	93	227
2007	0	3	57	82	142
2008	0	6	31	27	64
Total	40	190	682	805	1,717

Source: City of Oakdale Building and Community Development & Services Department Records and U.S. Department of Housing and Urban Development (HUD) Annual Income Limits 2001-2008.

Table 2-2 provides the achievements in new construction needs between 2001 and 2008 based on the City's quantified objectives for new construction, which indicates the City of Oakdale achieved a high percentage of meeting its low-income quantified objective and exceeded its moderate- and above moderate-income objective. New construction of very low-income units fell short of the City's quantified objective by 357 units. Overall, the City of Oakdale met 95 percent of the quantified objective with new construction between 2001 and 2008.

**TABLE 2-2
ACHIEVEMENTS IN NEW CONSTRUCTION NEEDS
BY INCOME GROUP**

Income Group	Goal	Actual 2001-2008	Percent Achieved
Very Low	397	40	10%
Low	308	190	62%
Moderate	379	682	180%
Above Moderate	722	805	111%
Total	1,806	1,717	95%

Source: City of Oakdale Building and Community Development & Services Department, 2010.

PRESERVATION/CONSERVATION

The City's preservation/conservation quantified objective for the five-year planning period was 83 very low- and low-income units and targeted the Farmers Home Administration (FmHA) Section 515 affordable units at Oakdale Apartments (42 units) and Oakridge Apartments (41 units). The City obtained the preservation/conservation quantified objective, as the units at Oakdale Apartments and Oakridge Apartments remain affordable.

REHABILITATION

The City's rehabilitation quantified objective for the five-year planning period was 20 units (10 very low-income and 10 low-income units). The City has exceeded this quantified objective through the rehabilitation of 26 units. With assistance from the City of Oakdale through a \$494,000 Community Development Block Grant (CDBG), 26 lower income units were remodeled as of December 1, 2008. The 26 units are within four affordable housing complexes (1003 – 1055 D Street, 1002 – 1050 E Street, 231-235 9th Street, and 214-249 10th Street) owned by the Housing Authority of Stanislaus County.

EFFECTIVENESS

The effectiveness of City's 2001-2008 Housing Element, in regards to meeting its RHNA, can be measured by a level of achievement. The level of achievement is simply the actual construction divided by the RHNA goal. Many uncontrollable factors influence the City's effectiveness. Over the housing element cycle factors such as market fluctuations, available programs, willing lenders, qualified developers, and the political climate all combined to create 1,717 new housing units in the City of Oakdale. As a result, the City achieved 95 percent of its RHNA objective between, falling just short of meeting the City's regional fair share allocation.

Between 2001 and 2008, 1,669 new single-family homes (including condominiums) and 48 multi-family dwelling units were built. The majority of the new single-family units were affordable to moderate- and above moderate-income households. The 48 multi-family dwelling units constructed were affordable to very low- and low-income households. In addition, over 10 percent of the single-family homes and condominiums constructed were affordable to low-income households.

CONCLUSION

The City of Oakdale exceeded its moderate- and above moderate-income RHNA with new construction between 2001 and 2008. However, despite dedicated efforts by both the City and other agencies; the City of Oakdale did not meet its housing goal for very low- and low-income households. Review of the City's housing programs in the 2001-2008 Housing Element revealed that the programs geared toward the construction of affordable rental units were hindered by issues such as changes in the market, the availability of funding, and the overall construction of fewer multi-family dwelling units that are typically affordable to lower income households.

The Federal FmHA Section 515 housing program proved to be successful in continuing to preserve the City's stock of affordable housing through financial assistance. The Housing Authority of Stanislaus County rehabilitated lower income units through CDBG monies, and the City's Redevelopment Agency continues to be an active participant in affordable single- and multi-family housing projects. The City has put into place programs including the Density Bonus Ordinance and a Down Payment Assistance Program for First-time Homebuyers, both of which have been successful and the City remains committed in its efforts in improving the provision of housing for all income groups.

SUMMARY OF IMPLEMENTATION PROGRAM ACCOMPLISHMENTS

Table 2-3 includes a summary of the City's previous Housing Element implementation programs and associated quantified objective (if applicable) and highlights the City's progress and/or accomplishments relating to the effectiveness of implementing the programs and attainment of the quantified objectives. Table 2-3 also includes the City's recommendation to continue the implementation program, modify, or delete the program because it has been accomplished.

**TABLE 2-3
2001-2008 HOUSING ELEMENT IMPLEMENTATION PROGRAM ACCOMPLISHMENTS**

Implementation Program Summary & Quantified Objective (QO)	Accomplishments & Recommendation to Continue, Modify, or Delete															
<p>GOAL #1 Maximize Housing Choice Throughout the Community to Match Housing Supply With Need and Provide Safe and Decent Housing</p>																
<p>1.1 <u>Residential Land Inventory</u> Annex land adjacent to existing corporate boundaries and zone for residential uses, an amount of land sufficient to accommodate the City's Fair Share Allocation. QO – seven year supply</p>	<p>In February 2007 the City completed the East F Street Corridor Specific Plan which annexed 101 acres for a minimum of 549 units, as follows:</p> <table border="1" data-bbox="1255 573 1793 776"> <thead> <tr> <th>Land Use</th> <th># acres</th> <th>Potential Units</th> </tr> </thead> <tbody> <tr> <td>LDR</td> <td>44</td> <td>176-440</td> </tr> <tr> <td>MDR</td> <td>21</td> <td>168-294</td> </tr> <tr> <td>HDR</td> <td>12</td> <td>120-784</td> </tr> <tr> <td>Mixed Use</td> <td>24</td> <td>85</td> </tr> </tbody> </table> <p><i>Recommendation: Modify this program to incorporate Implementation Program 1.2 objectives and amend Implementation Program title to "Capacity to Accommodate Regional Need."</i></p>	Land Use	# acres	Potential Units	LDR	44	176-440	MDR	21	168-294	HDR	12	120-784	Mixed Use	24	85
Land Use	# acres	Potential Units														
LDR	44	176-440														
MDR	21	168-294														
HDR	12	120-784														
Mixed Use	24	85														
<p>1.2 <u>General Plan Review</u> Continue to review the existing General Plan, Specific Plans, and zoning designations on an annual basis.</p>	<p>The City continues to review the existing General Plan, Specific Plans, and zoning designations on an annual basis to ensure consistency with the Housing Element.</p> <p><i>Recommendation: Modify this program, as the intent was consolidated with Implementation Program 1.1. New Implementation Program should refer to identifying and maintaining adequate sites for all income levels and housing types.</i></p>															

**TABLE 2-3
2001-2008 HOUSING ELEMENT IMPLEMENTATION PROGRAM ACCOMPLISHMENTS**

Implementation Program Summary & Quantified Objective (QO)	Accomplishments & Recommendation to Continue, Modify, or Delete
<p><u>1.3 Housing Rehabilitation</u> Community Development Block Grant (CDBG) for rehabilitation and/or reconstruction of the City's older housing stock.</p> <p>QO – 20 units (average of 5 units per year, average assistance per loan \$45,000)</p>	<p>The City through its CDBG rehabilitation funds rehabbed two single family units and one manufactured home for a total of \$78,538. In addition, with assistance from the City of Oakdale through a \$494,000 CDBG grant, 26 lower income units owned by the Housing Authority of Stanislaus County were remodeled.</p> <p><i>Recommendation: Continue this program.</i></p>
<p><u>1.4 Housing Improvement Program (HIP)</u> Provide eligible owner-occupants free paint and property owners of rental units up to 75% of exterior painting costs paid, in addition to complimentary dumpsters provided upon request for yard and/or neighborhood clean-up.</p> <p>QO – 40 very low-, low-, and/or moderate-income households</p>	<p>The Oakdale Redevelopment Agency's Dumpster Program provided 82 dumpsters for neighborhood clean-up. The paint subsidies were never implemented.</p> <p><i>Recommendation: Modify program to omit the provision of funding for paint. Add statement that only residential properties within an RDA target area are eligible.</i></p>
<p><u>1.5 Coordination with Other Agencies to Monitor At-Risk Projects</u> Work with the California Housing Partnership Corporation (CHPC). Monitor any at-risk assisted housing projects on an annual basis. Keep in touch with the necessary agencies and sources, such as the Housing Authority, the owners of the at-risk units, HCD, and HUD.</p>	<p>The City continues to be committed to working with CHPC and contacting necessary agencies and sources to monitor potential at-risk assisted housing projects in Oakdale.</p> <p><i>Recommendation: Continue this program.</i></p>

**TABLE 2-3
2001-2008 HOUSING ELEMENT IMPLEMENTATION PROGRAM ACCOMPLISHMENTS**

Implementation Program Summary & Quantified Objective (QO)	Accomplishments & Recommendation to Continue, Modify, or Delete
<p><u>1.6 Fair Housing</u> Participate in local fair housing strategies. Comply fully with all federal, State, and local non-discrimination laws and in accordance with the rules and regulations governing Fair Housing and Equal Opportunity in housing and employment. Dissemination of the City's fair housing policies.</p>	<p>The City participates in local fair housing strategies and complies fully with all federal, State, and local non-discrimination laws. <i>Recommendation: Continue this program.</i></p>
<p><u>1.6a. Complaint Referral</u> Accept complaints for forwarding to the California Department of Fair Employment and Housing. Make available to the public information on the enforcement activities of the State Fair Employment and Housing Commission.</p>	<p>The City reports fair housing complaints to Project Sentinel Fair Housing in Modesto (209) 236-1577. Project Sentinel reported serving 20 Oakdale complaints during 2003-2008. Countywide, a total of 98 cases were reported. <i>Recommendation: Continue this program and consolidate it with Implementation Program 1.6.</i></p>
<p><u>1.7 Reasonable Accommodations Information and Referral Program</u> Develop a procedure to provide information to individuals with disabilities regarding reasonable accommodations policies, practices and procedures. Formalize a policy which outlines the general process that a person with disabilities will need to go through in order to make a reasonable accommodations request.</p>	<p>The City has not developed a procedure to provide information to individuals with disabilities regarding reasonable accommodations. <i>Recommendation: Continue this program and split the ideas into two Implementation Programs 1) develop a reasonable accommodation procedure and 2) provide information and referrals for reasonable accommodations policies, practices, and procedures.</i></p>
<p><u>1.8 Handicapped Barrier Removal Program</u> Provide free technical advice on removing ability barriers from home or property, administered by the Disability Resource Agency for Independent Living (DRAIL).</p>	<p>DRAIL assisted 7 households in Oakdale with free technical services and assisted technical devices. Funding for the Handicapped Barrier Removal Program was provided through the Stanislaus County CDBG Consortium from 2004 to 2008. <i>Recommendation: Continue this program.</i></p>

**TABLE 2-3
2001-2008 HOUSING ELEMENT IMPLEMENTATION PROGRAM ACCOMPLISHMENTS**

Implementation Program Summary & Quantified Objective (QO)	Accomplishments & Recommendation to Continue, Modify, or Delete
<p><u>1.9 Second Units</u> Continue to encourage the use of second units in single-family residential areas. Provide more information regarding second units by offering a link on the City's website.</p> <p>QO – 14 very low-income and low-income units</p>	<p>The City continues to encourage the use of second units in single-family residential areas to offer a more affordable housing option. Between 2001 and 2008, the City approved 16 second units and six were affordable to lower income households.</p> <p><i>Recommendation: Continue this program.</i></p>
<p><u>1.10 Manufactured Housing</u> Allow manufactured housing/mobile homes in all residential districts.</p>	<p>Manufactured homes built after 1978 are allowed by right in all residential districts on permanent foundations.</p> <p><i>Recommendation: Continue this program.</i></p>
<p><u>1.11 Coordination with Agencies Serving the Homeless</u> Continue to work with agencies such as the Stanislaus County Consortia, County Social Services Agency, Women's Haven, the Community Housing and Shelter Services, and the United Way. Support the efforts of local non-profit organizations with site identification and funding applications whenever possible.</p>	<p>The City continues to work with agencies like the Stanislaus County Consortia that serve the homeless and supports efforts of local non-profit organizations whenever possible such as the Children's Crisis Center's Guardian House and Family Support Network.</p> <p><i>Recommendation: Continue this program.</i></p>
<p><u>1.12 Housing Condition Survey</u> Continue to maintain a current housing condition survey of all housing units within the City.</p>	<p>The City completed its last housing conditions survey in 2002, which determined of the total 6,058 housing units surveyed, 4 percent or 244 units were in need of moderate to substantial rehabilitation or replacement.</p> <p><i>Recommendation: Continue this program.</i></p>

**TABLE 2-3
2001-2008 HOUSING ELEMENT IMPLEMENTATION PROGRAM ACCOMPLISHMENTS**

Implementation Program Summary & Quantified Objective (QO)	Accomplishments & Recommendation to Continue, Modify, or Delete
<p><u>1.13 Funding and Technical Assistance for Large Family Households</u> Seek and use all available funding programs and other types of housing assistance in an effort to accommodate the housing needs unique to large family households.</p> <p>QO – assist 20 large family households</p>	<p>The City is unaware of available funding programs or other assistance to accommodate the housing needs of large families and could not determine how many large family households were assisted during the previous planning period.</p> <p><i>Recommendation: Modify this program to provide incentives to developers who submit residential projects that include large bedroom (5+) single-family homes.</i></p>
<p><u>1.14 Farmworker Housing Referral Program</u> Provide information regarding the Stanislaus County Housing Authority's Migrant Housing Program and Stanislaus County's Farmworker Housing Program. Support Stanislaus County and the Housing Authority, as well as any interested developers, with any funding applications for farmworker housing developments.</p>	<p>The City provides information regarding the Housing Authority's farmworker housing programs and refers those who inquire to the Authority for additional information. The City would support any agency or developer with funding applications for farmworker housing developments, although the City has not been approached in this capacity.</p> <p><i>Recommendation: Continue this program.</i></p>
<p>GOAL #2 Implement a variety of institutional actions by the City that will help achieve greater housing affordability.</p>	
<p><u>2.1 Stanislaus County HOME Consortium</u> Continue to participate in the Stanislaus County HOME Consortium, along with the Stanislaus County Redevelopment Agency and the City's of Patterson and Turlock, to receive funding for a variety of affordable housing projects that may include rehabilitation, construction, land acquisition and purchase assistance.</p> <p>QO – receive up to \$400,000 in consortium funds to assist in the acquisition of land for the development of 104 multi-family units affordable to lower income senior citizens</p>	<p>Approximately \$400,000 has been reserved from HOME consortium Community Housing Development Organization (CHDO) funds to assist with the new construction of approximately 51 senior units at the Old Stockton Road Oakdale Redevelopment Agency owned-site. Without the participation from private developers, the objective of 104 multi-family units was not achieved.</p> <p><i>Recommendation: Continue this program.</i></p>

**TABLE 2-3
2001-2008 HOUSING ELEMENT IMPLEMENTATION PROGRAM ACCOMPLISHMENTS**

Implementation Program Summary & Quantified Objective (QO)	Accomplishments & Recommendation to Continue, Modify, or Delete
<p><u>2.2 Article 34 Allocation</u> Article 34 of the California State Constitution requires State public entities to obtain voter approval for the construction of low-income housing projects. In 1992, the City received voter approval to construct an 80-unit affordable multi-family housing project for low-income seniors. The County is leading an initiative to work with interested cities, and the Stanislaus County Housing Authority to prepare a ballot measure and seek voter approval for the construction of a yearly allocation of low-income housing units.</p> <p>QO – 120 very low- and/or low-income housing units</p>	<p>The City is unaware of any initiative to work with interested cities, and the Stanislaus County Housing Authority to prepare a ballot measure and seek voter approval for the construction of a yearly allocation of low-income housing units.</p> <p><i>Recommendation: Modify this program to delete the reference to an initiative to prepare a ballot measure. The City will continue to comply with Article 34 requirements.</i></p>
<p><u>2.3 Section 8 Certificate Program</u> Support the Housing Authority who sponsors and implements the Section 8 program. Work with the Housing Authority to provide information to its residents on the availability of the Section 8 program.</p>	<p>The City continues to support the Housing Authority of Stanislaus County in implementing the County's Section 8 Housing Voucher program through providing information and referrals to the Authority.</p> <p><i>Recommendation: Continue this program.</i></p>
<p><u>2.4 Density Bonus Ordinance</u> Continue to implement the State Density Bonus law.</p> <p>QO – 120 very low- and low-income units</p>	<p>The City continues to implement State Density Bonus Law but did not have information readily available regarding how many very low- and/or low-income units were built as in accordance with the City's Density Bonus Ordinance during the previous planning period.</p> <p><i>Recommendation: Continue this program.</i></p>
<p><u>2.5 Down Payment Assistance Program</u> Continue to provide for Down Payment Assistance to assist very low, low, and moderate-income households in purchasing their first home within the City of Oakdale.</p> <p>QO – 40 very low-, low-, and moderate-income households</p>	<p>Through assistance with HOME funds, the City provided 26 families help via the Down Payment Assistance Program for a total of \$629,519.</p> <p><i>Recommendation: Continue this program.</i></p>

**TABLE 2-3
2001-2008 HOUSING ELEMENT IMPLEMENTATION PROGRAM ACCOMPLISHMENTS**

Implementation Program Summary & Quantified Objective (QO)	Accomplishments & Recommendation to Continue, Modify, or Delete
<p><u>2.6 Mortgage Credit Certificates</u> Continue participation with local lenders and the Stanislaus County Housing Authority to provide First-time homebuyers with the ability to take 20-percent of their annual mortgage interest as a dollar-for-dollar tax credit against their federal income tax. Work with local lenders and the Housing Authority to encourage participants in the City's First-time Homebuyer Programs.</p> <p>QO – 40 low- and moderate-income households</p>	<p>Stanislaus County Community Development Department staff cites the cities in the County have been unable to utilize Mortgage Credit Certificates due to constraints with the program's parameters, tied specifically to the increased price of homes during 2002 to 2007.</p> <p><i>Recommendation: Modify this program to continue to encourage the City's First-time Homebuyer programs without relying on Mortgage Credit Certificates.</i></p>
<p><u>2.7 California Gold and Access Loan Programs</u> Continue to support the second loan programs offered by the California Home Mortgage Finance Authority. Inform participants in its First-time Homebuyer Program and/or members of the public seeking home buying information that the California Gold and Access Programs.</p> <p>QO – 50 very low-, low-, and moderate-income households</p>	<p>The City's current Community Development & Services Department staff does not recall the California Gold and Access Loan Program.</p> <p><i>Recommendation: Delete this program as the City has no knowledge of the California Gold and Access Loan Programs being active.</i></p>
<p><u>2.8 Redevelopment Low and Moderate-Income Housing Fund</u> Set-aside 20-percent of tax increment revenues for increasing and improving the community's supply of low and moderate-income housing. Include a description of the use of monies in the Redevelopment Agency's Low and Moderate Income Housing Fund in the Housing Element.</p> <p>QO – 104 very low- and low-income renter households, 25 down payment assistance loans for low- to moderate-income households</p>	<p>The Oakdale Redevelopment Agency's Low and Moderate Income Housing Fund supported three lower income families with down payment assistance loans. Without the participation from private developers, the objective of 104 multi-family units was not achieved.</p> <p><i>Recommendation: Continue this program.</i></p>

**TABLE 2-3
2001-2008 HOUSING ELEMENT IMPLEMENTATION PROGRAM ACCOMPLISHMENTS**

Implementation Program Summary & Quantified Objective (QO)	Accomplishments & Recommendation to Continue, Modify, or Delete
<p><u>2.9 Multi-Family Developer Incentive Program</u> Allow for discounts or fee exemptions for Capital Facilities Fees (developer fees) for housing <u>or</u> via development agreements that provide for qualified very low- and low-income housing units when constructed by the Stanislaus County Housing Authority and/or other recognized nonprofit housing sponsors.</p> <p>QO – 104 very low-, low-, and moderate-income households</p>	<p>The City's intent through the Multi-Family Developer Incentive Program was to assist developers who participate with the Housing Authority of Stanislaus County to construct very low- and low-income housing units. During 2001 to 2008, zero projects were developed in Oakdale in association with the Program. Without the participation from private developers, the objective of 104 multi-family units was not achieved.</p> <p><i>Recommendation: Continue this program.</i></p>
<p><u>2.10 State and Federal Housing Programs</u> Seek and use all available funding programs and other types of housing assistance in an effort to accommodate the housing needs unique to special needs groups. Monitor the availability of local, State, and federal housing programs on an annual basis. Participate in the Stanislaus HOME Consortia. Apply to the State on an annual basis and/or project basis for funds from the CalHOME and CDBG program.</p> <p>QO – 120 very low- and low-income households</p>	<p>The City participated in 18 Cal-Home loans being approved for Down Payment Assistance with 13 of these loans serving as 3rd lien holder with HOME funds as 2nd lien holder. Four low- and moderate-income families were assisted with CDBG funds with two of those loans serving as 2nd lien holder with CalHOME as 3rd lien holder.</p> <p><i>Recommendation: Continue this program.</i></p>
<p><u>2.11 Streamline Application Process</u> Continue its "One Stop Shop" efforts to streamline and improve the development review process to eliminate any unnecessary delays and/or restrictions.</p>	<p>The City continues to streamline its efforts to improve the development review progress to eliminate any unnecessary delays and/or restrictions.</p> <p><i>Recommendation: Continue this program.</i></p>

**TABLE 2-3
2001-2008 HOUSING ELEMENT IMPLEMENTATION PROGRAM ACCOMPLISHMENTS**

Implementation Program Summary & Quantified Objective (QO)	Accomplishments & Recommendation to Continue, Modify, or Delete
<p><u>2.12 Energy Conservation Assistance</u> Consider including weatherization and energy conservation methods as eligible activities under the CDBG program. Provide information on other existing weatherization programs.</p> <p>QO – 40 homes (20 very low- and 20 low-income households)</p>	<p>The City enforces 2005 Building Energy Efficiency Standards as part of the building permit process. The City informs the public regarding weatherization programs available from several sources including Habitat for Humanities’ “Windows of Hope,” and PG&E programs. Information regarding how many households were assisted during the previous planning period was not available.</p> <p><i>Recommendation: Continue this program to inform the public regarding weatherization programs and other home energy conservation programs. Modify to omit the consideration of weatherization and energy conservation methods as eligible CDBG program activities.</i></p>
<p><u>2.13 Jobs Housing Balance</u> Maintain a sufficient inventory of land zoned for commercial and industrial uses to permit economic development necessary to provide employment for the new households identified in the Regional Housing Needs Assessment.</p>	<p>The City maintains a sufficient inventory of land zoned for commercial and industrial uses within the East F Specific Plan (2006) and the South Oakdale Industrial Specific Plan (2006).</p> <p><i>Recommendation: Continue this program.</i></p>
<p><u>2.14 Reduced Fees for Infill Sites</u> Continue to offer incentives such as reduced developer fees in an effort to remove constraints in developing infill sites.</p>	<p>The City Council directed (July 2008) an update to the 2006 Capital Facilities Fees Nexus Study in response to the national economic recession which has resulted in a decrease to the value of vacant, entitled land within the residential land use zoning districts. In May 2009, City Council adopted a resolution which resulted in decreased infill fees.</p> <p><i>Recommendation: Continue this program.</i></p>

Source: City of Oakdale Community Development & Services Department, 2010.

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CHAPTER 3. SUMMARY OF HOUSING NEEDS, CONSTRAINTS, AND OPPORTUNITIES

3.1 SUMMARY OF HOUSING NEEDS

Various factors will influence the degree of demand or “need” for new housing in Oakdale in coming years. The four major “needs” categories considered in this Housing Element include:

1. Regional housing needs determinations as required by State law, which are determined by the local Stanislaus Council of Governments (StanCOG).
2. Needs resulting from increased population growth, both in the City and the surrounding region.
3. Needs resulting from the deterioration or demolition of existing housing units or from the loss of existing affordable rental stock.
4. Needs resulting from the presence of special needs groups such as the elderly, disabled, large families, farmworkers, female-headed households, extremely low-income households, and the homeless.

CITY OF OAKDALE’S PROJECTED SHARE OF THE REGIONAL HOUSING NEEDS

The Stanislaus Council of Governments (StanCOG), as required by State law, determines the City’s projected share of regional housing needs. These allocations are contained in StanCOG’s Regional Housing Needs Allocation Plan (adopted September 2008), which covers a seven and one-half year period (2007-2014). The City’s Regional Housing Needs Allocation (RHNA) between 2007 and 2014 is 983 units (Table 3-1). State law does not mandate that each city must construct the allocated RHNA units, instead, jurisdictions must show how they will accommodate (e.g., vacant residential land zoned appropriately for residential development at all income categories) the construction of the RHNA units through a sufficient amount of land with the appropriate land use designations and zoning districts.

Pursuant to State housing law, Oakdale’s RHNA may be reduced by the number of residential units constructed during the “interim planning period” (2007 and 2008) if the Housing Element demonstrates that the units subtracted from the very low-, low-, moderate-, and above moderate-income allocations are affordable to the associated income group. Based on the City’s building permit records, the actual sales prices recorded with the Stanislaus County Assessor’s office, and an analysis of affordability relative to the median income, the City summarized the number of affordable single-family and multi-family units constructed and sold during 2007 and 2008. Table 3-1 demonstrates the appropriate RHNA reductions based on the relative affordability of dwelling units constructed during the interim planning period and provides the revised new construction RHNA for the five-year planning period (2009-2014). The very low-income household need remains 229 units and the revised low-income household need is 152 units, the revised moderate-income household need is 101 units, and the revised above moderate-income household need is 295 units.

**TABLE 3-1
2007-2014 REGIONAL HOUSING NEEDS ALLOCATION
AND REVISED FIVE-YEAR PROJECTED NEED**

Jurisdiction	Very Low- Income¹	Low- Income	Moderate- Income	Above Moderate- Income	Total RHNA
City of Oakdale RHNA	229	161	189	404	983
<i>Interim Units Built 2007</i>	<i>0</i>	<i>3</i>	<i>57</i>	<i>82</i>	<i>142</i>
<i>Interim Units Built 2008</i>	<i>0</i>	<i>6</i>	<i>31</i>	<i>27</i>	<i>64</i>
Total Interim Units Built ²	0	9	88	109	206
Revised RHNA (2009-2014)	229	152	101	295	777
Revised Percent of Total	29%	20%	13%	38%	100%

Source: Stanislaus Council of Governments, 2007-2014 Regional Housing Needs Allocation Plan for Stanislaus County, Adopted September 2008, Housing and Urban Development Department (HUD), FY 2007 and 2008 Income Limits, and <http://www.mortgagecalculator.org> accessed June 17, 2010.

¹ The City's calculated projected housing need for extremely low income (ELI) households is based on the assumption that approximately 50 percent of the very low-income RHNA is for ELI households, or 114 units.

² Based on housing unit sales prices recorded with the Stanislaus County Assessor's office. Stanislaus County median household income was \$56,000 in 2007 and \$56,500 in 2008. Assumes the cost of housing (i.e., housing affordability level) is no more than 30 percent of the median household income where a very low-income household could afford a monthly mortgage between approximately \$423 and \$706, a low-income household could afford between approximately \$706 and \$1,129, a moderate-income household could afford between approximately \$1,129 and \$1,695 per month, and an above moderate-income household could afford a monthly mortgage over \$1,695. An online mortgage calculator was utilized to calculate average monthly mortgage costs based on the actual for sale price with the following assumptions: 30-year fixed loan, 10 percent down, 6.5 percent interest, property tax of 1.25 percent, and a 0.5 percent PMI (private mortgage insurance). The mortgage calculator analysis revealed a very low-income household could afford to purchase a house priced under \$100,500, a low-income household could afford between a \$100,500 and \$161,000, a moderate-income household could afford between \$161,000 and \$242,000, and an above moderate-income household could afford to purchase a house priced over \$242,000. The total interim units built reflect the number of units sold in 2007 and 2008, by income group, based on the affordability assumptions described above.

QUANTIFIED OBJECTIVES

State law (California Government Code Section 65583(b)) requires the housing element contain quantified objectives for new construction, conservation/preservation, and housing rehabilitation. Oakdale's Housing Element quantified objectives are a target goal for the City to achieve based on needs, resources, and constraints (Table 3-2). State law recognizes the total housing needs identified for a community may exceed available resources and the community's ability to satisfy this need. Under these circumstances, the quantified objectives need not be identical to the total housing needs. The quantified objectives do, however, establish the likely number of housing units by income group, including extremely low income, that can or is anticipated to be constructed, rehabilitated, and conserved/preserved during the City's five-year Housing Element planning period (2009-2014).

**TABLE 3-2
QUANTIFIED OBJECTIVES (2009-2014)**

Objective	Extremely Low-Income	Very Low-Income	Low-Income	Moderate-Income	Above Moderate-Income	Total Number of Units
New Housing Construction ¹	0	41	14	132	372	559
Housing Conservation/ Preservation ²	70	113	61	1	0	245
Housing Rehabilitation ³	0	2	3	0	0	5
Total Number of Units	70	156	78	133	372	809

Source: City of Oakdale Community Development & Services Department, 2010.

¹ Includes 20 very low-, 14 low-, and 16 moderate-income units as part of the Oakdale Redevelopment Agency senior residential housing project at 730 Old Stockton Road.

² Based on the historical number of Section 8 vouchers issued within the City and the preservation of the City's Farmers Home Administration Section 515 affordable units.

³ Targeted based on the available funding from the Community Development Block Grant funded Neighborhood Stabilization Program (NSP) for rehabilitation.

The following discussion provides information regarding the analysis and methodology used to establish the City's quantified objectives.

NEW HOUSING CONSTRUCTION

The new housing construction objective refers to the number of units that potentially may be constructed over the 2009-2014 five-year planning period given the City of Oakdale's land resources, constraints which cannot be mitigated or removed, and proposed programs. The City's new housing construction objective is estimated based on the construction of 50 senior restricted affordable units under the direction of the Oakdale Redevelopment Agency. In addition, estimates are based on trends in residential construction in the City over the last three years and the assumption the region's housing market will modestly improve with some new housing growth in Oakdale.

HOUSING CONSERVATION/PRESERVATION

The housing conservation/preservation objective refers to the preservation of the existing affordable housing stock. The Housing Authority of Stanislaus County manages the Housing Choice (Section 8) Voucher Program. The City's housing conservation/preservation objective is targeted based on the historical number of Section 8 vouchers issued within the City (120), assuming half of the vouchers go to extremely low-income households and the other half go to very low-income households and the City's Farmers Home Administration Section 515 affordable units at Garden Apartments (42 units), Oakridge Apartments (44 units), and Oakdale Apartments (39 units).

HOUSING REHABILITATION

Housing rehabilitation objective constitutes the number of existing units expected to be rehabilitated. The City's housing rehabilitation objective is targeted based on the anticipated amount of funding from the Community Development Block Grant funded Neighborhood Stabilization Program (NSP).

POPULATION GROWTH

Between 1990 and 2000, the City of Oakdale grew by 30-percent, from 11,961 persons to 15,503 persons. Table 3-3 also provides 2008 U.S. Census population projections for the City of Oakdale and Stanislaus County.

**TABLE 3-3
COMPARISON OF STANISLAUS COUNTY AND THE CITY OF OAKDALE
POPULATION GROWTH, 1990-2000**

Area	1990	2000	1990-2000 Percent Increase	2008 Estimate
Oakdale	11,961	15,503	30%	20,299
Stanislaus County	370,522	446,997	21%	510,694

Source: U.S. Census, 1990 and 2000 and U.S. Census 2008 estimates.

Table 3-4 illustrates the City of Oakdale and Stanislaus County's population trends (1950 to 2000) and estimates (2005, 2009, and 2030) from the California Department of Finance (DOF). Population projections for the City of Oakdale were not available and therefore were calculated for Table 3-4 under the assumption that the City would grow at the same annualized rate as the County.

**TABLE 3-4
POPULATION TRENDS AND PROJECTIONS**

Year	City of Oakdale	Stanislaus County
1950	4,064	127,231
1960	4,980	157,294
1970	6,594	194,506
1980	8,474	265,902
1990	11,978	370,522
2000	15,503	446,997
2005	17,393	503,157
2009	19,608	526,383
2030	29,024	857,893

Source: California Department of Finance, Tables E-1 and E-4.

Table 3-5 provides the City's household trends between 1980 and 2000 where households grew at an annual rate between 3 and 4 percent. The 2006-2008 U.S. Census American Community Survey reported approximately 6,500 households in Oakdale.

**TABLE 3-5
HOUSEHOLD TRENDS AND ESTIMATES**

Year	Households	Change	Percent Change	Annual Percent Change
1980	3,237	--	--	--
1990	4,418	1,181	37%	4%
2000	5,610	1,192	27%	3%
2006-2008	6,501	--	--	--

Source: U.S. Census, 1980, 1990, 2000, and 2006-2008 U.S. Census American Community Survey 3-Year Estimates.

Analysis of the 2000 U.S. Census tenure by households for Oakdale reveals there were more owner-occupied households (60 percent) than renter-occupied households (40 percent). The 2006-2008 U.S. Census American Community Survey reported an increase in the percent of owner-occupied households in Oakdale (Table 3-6).

**TABLE 3-6
HOUSEHOLDS BY TENURE**

Year	Owner-Occupied	Renter-Occupied	Total
2000	3,326 (60%)	2,284 (40%)	5,610
2006-2008	4,164 (64%)	2,337 (36%)	6,501

Source: U.S. Census, 2000 and 2006-2008 U.S. Census American Community Survey 3-Year Estimates.

DOF reported the average household size in Oakdale in 2002 was 2.76 persons (Table 3-7). Of the total households reported, 2-person households were most common (30 percent), followed by 1 person households (23 percent) and 3-person households (18 percent). The 2006-2008 U.S. Census American Community Survey reported the average owner-occupied household size was 3.16 and the average renter-occupied household size was 2.79.

**TABLE 3-7
PERSONS PER HOUSEHOLD**

Household	2002	
	Number	Percent of Total
1 Person	1,316	23%
2 Person	1,775	30%
3 Person	1,041	18%
4 Person	942	16%
5 Person	489	8%
6 Person	251	4%
7+Person	44	1%
Total	5,858	100%
Average Size	2.76 ¹	

Source: California Department of Finance, 2002.

¹ In June and July of 2002 a Household Income Survey was conducted in the older part of the City where the average household size was reported at 3.18 persons.

EXISTING HOUSING CHARACTERISTICS

HOUSING TENURE

According to the 2000 U.S. Census, the majority of the owner-occupied housing stock in the City of Oakdale contained three bedrooms (Table 3-8). Rented housing was predominantly two-bedroom units (39 percent), followed by one-bedroom units (30 percent). Three-bedroom rental units represent approximately 24 percent of all rental stock. Five-bedroom housing units are scarce, totaling less than one percent of owner-occupied housing units and were totally absent as rental units.

**TABLE 3-8
HOUSING SIZE BY TENURE¹**

Bedroom Size	Owner-Occupied Households		Renter-Occupied Households	
	Total	Percent	Total	Percent
Studio	30	<1%	73	3%
1 Bedroom	163	5%	698	30%
2-Bedroom	595	18%	885	39%
3-Bedroom	2,054	61%	562	24%
4-Bedroom	493	15%	87	4%
5-Bedroom	16	<1%	0	0%
Total	3,351	100%	2,305	100%

Source: U.S. Census, 2000.

¹ Does not include vacant housing units.

In 2000, the City of Oakdale's predominate housing type was conventional single-family homes (77 percent). Housing types with 5 or more units were the second largest at 12 percent (Table 3-9). Comparably, conventional single-family homes were estimated to increase by 2008 to 79 percent of the City's housing units and housing types with 5 or more units were estimated to decrease to 9 percent. Mobile home units grew from 196 in 2000, to an estimated 376 by 2008.

**TABLE 3-9
HOUSING UNITS BY TYPE**

Housing Type	2000		2006-2008 Estimate	
	Number	Percent	Number	Percent
Single-Family	4,471	77%	5,626	79%
2-4 Units	477	8%	458	7%
5+Units	688	12%	638	9%
Mobile Home	196	3%	376	5%
Total	5,832	100%	7,098	100%

Source: U.S. Census, 2000 and 2006-2008 U.S. Census American Community Survey 3-Year Estimates.

HOUSING CONDITIONS

Housing units 30 years of age or older may need rehabilitation. The 30-year figure is the accepted standard for defining older housing stock potentially in need of rehabilitation, roofing is best example. According to the 2000 U.S. Census and 2006-2008 U.S. Census estimates, Table 3-10 shows between 48 and 59-percent of the City's housing stock is older than 30 years old.

**TABLE 3-10
HOUSING UNITS BY YEAR BUILT**

Year	Number Built		Percent of Total	
	2000	2006-2008	2000	2006-2008
1939 or earlier	447	225	8%	3%
1940 to 1959	1,161	1,226	20%	18%
1960 to 1969	704	745	12%	10%
1970 to 1979	1,119	1,211	19%	17%
1980 to 1989	1,046	1,541	18%	22%
1990 to 1999	1,372	949	23%	13%
2000 to 2004	--	822	--	12%
2005 or later	--	379	--	5%
Total	5,849	7,098	100%	100%

Source: U. S. Census, 2000 and 2006-2008 U.S. Census American Community Survey 3-Year Estimates.

The City of Oakdale completed a Housing Conditions Survey in 2002 (see Appendix A) funded by a Community Development Block Grant Planning and Technical Assistance Grant. The 2002 survey revealed the majority of the City's housing stock was in good condition with approximately 83 percent of all housing units were found to be "sound." Approximately 13 percent were in need of "minor" repair, approximately 3 percent needed a "moderate" level of repair, and one percent was in need of "substantial" rehabilitation or was "dilapidated." Of the total 6,058 housing units surveyed, 4 percent or 244 units were in need of moderate to substantial rehabilitation or replacement.

Table 3-11 further provides indicators of substandard housing according to the 2000 U.S. Census.

**TABLE 3-11
INDICATORS OF SUBSTANDARD HOUSING, 2000**

Indicators	Number	Percent of Total Housing Units
Overcrowded	318	5%
Lacking Complete Plumbing Facilities	5	<1%
Built Before 1949	907	16%

Source: U.S. Census, 2000.

HOUSING AFFORDABILITY

In evaluating housing affordability, households are divided into five income categories relative to the median household income for Stanislaus County. The 2009 Stanislaus County median household income for a family of four, as set by the Housing and Urban Development Department (HUD), was \$59,600 (Table 3-12).

The following illustrates how the four income categories are divided:

- **Extremely Low-Income:** Households who earn below 30 percent of the area median income
- **Very Low-Income:** Households who earn between 30-percent and 50-percent of the area median income
- **Low-Income:** Households who earn between 51-percent and 80-percent of the area median income
- **Moderate-Income:** Households who earn between 81-percent and 120-percent of the area median income
- **Above Moderate-Income:** Households who earn above 121-percent of the area median income

**TABLE 3-12
STANISLAUS COUNTY INCOME LIMITS**

Income Group	Number of Persons in Household							
	1	2	3	4	5	6	7	8
Extremely Low	\$12,550	\$14,300	\$16,100	\$17,900	\$19,350	\$20,750	\$22,200	\$23,650
Very Low	\$850	\$23,850	\$26,800	\$29,800	\$32,200	\$34,550	\$36,950	\$39,350
Low	\$33,400	\$38,150	\$42,950	\$47,700	\$51,500	\$55,350	\$59,150	\$62,950
Median				\$59,600				

Source: Housing and Urban Development Department (HUD), FY 2009 Income Limits.

OVERPAYMENT

An important issue in housing affordability is the concern of how many households are overpaying for housing. Housing overpayment is based on an income-to-housing ratio. It is recognized that households in the moderate- and above moderate-income categories are generally capable of paying a larger portion of their income on housing, and therefore, estimates for housing overpayment are generally focused on lower income groups.

As a rule of thumb, housing affordability is based on the cost of housing (i.e., rent or house payment plus necessary utilities) being equal to no more than 30 percent of a household's income. Households paying greater than 30 percent of the household income on housing will have less income left over for other necessities such as food, clothing, and health care. The 30 percent standard is typical for all government assisted rental programs, but not an absolute rule for a home purchase, as mortgage payments often equal 35 percent or more of the household income. Table 3-13 illustrates the 30 percent rule of thumb of affordability where an extremely low-income household of 4 earning \$17,900 a year could generally afford up to \$447 per month for housing costs.

**TABLE 3-13
STANISLAUS COUNTY INCOME LIMITS AND AFFORDABILITY**

Income Group	2 Person Household		3 Person Household		4 Person Household	
	2009 Income Limit	Maximum Affordability Per Month	2009 Income Limit	Maximum Affordability Per Month	2009 Income Limit	Maximum Affordability Per Month
Low-Income	\$38,150	\$955	\$42,950	\$1,074	\$47,700	\$1,192
Very Low-Income	\$23,850	\$596	\$26,800	\$670	\$29,800	\$745
Extremely Low-Income	\$14,300	\$357	\$16,100	\$402	\$17,900	\$447

Source: Housing and Urban Development Department (HUD), FY 2009 Income Limits.

The distinction between renter and owner housing overpayment is important because while homeowners may extend themselves financially to afford the option of home purchase, the owner always maintains the option of selling the home. Renters, on the other hand, are limited to the rental market, and are generally required to pay the rent established in that market. According to the 2000 Census, approximately 35 percent of the 2,417 renter-occupied households in the City of Oakdale and approximately 26 percent of 3,641 owner-occupied households pay more than 30 percent of the household income on housing costs. The number of renter-occupied households overpaying for housing has been reduced by half since 1990; however, owner-occupied households overpaying has risen by 4 percent.

Lower Income Household Overpaying

2000 U.S. Census data regarding the extent to which lower income households are affected by cost burdens (e.g., level of payment and ability to pay) are reflected in Table 3-14. A total of 1,781 households, or approximately 32 percent of all households, were considered cost burdened with respect to housing expense.

**TABLE 3-14
OVERPAYMENT FOR HOUSING, 2000**

Income Group	Paying 30-34% of Income	Paying 35%+ of Income	Total Overpaying	Percent
Renter Households				
\$0 - \$9,999	5	343	348	14%
\$10,000 - \$19,999	57	211	268	11%
\$20,000 - \$34,999	64	133	197	8%
\$35,000 +	16	7	23	1%
Total	142	694	836	34%
Owner Households				
\$0 - \$9,999	7	89	96	3%
\$10,000 - \$19,999	14	105	119	3%
\$20,000 - \$34,999	50	238	288	8%
\$35,000 +	162	280	442	12%
Total	233	712	945	26%

Source: U.S. Census, 2000.

OVERCROWDING

Overcrowding is defined by the U.S. Census as having more than one person per room and generally occurs when large households occupy small housing units. For purposes of defining terms, a “room” includes a living room, dining room, kitchen, bedroom, or a finished recreation room. Based on the 2000 Census, 496 (8 percent) of the households in the City of Oakdale were considered overcrowded (Table 3-15). The percentage of overcrowding for renter households was over twice the amount of owner households. The 2006-2008 Census estimates showed a decrease in the percentage of overcrowding in the City, with a total of 5 percent of all owner-and renter-occupied housing units. Information by tenure was not available with the 2006-2008 U.S. Census American Community Survey 3-Year Estimates.

**TABLE 3-15
HOUSING OVERCROWDING**

Tenure	2000	Percent of all Households	2006-2008	Percent of all Households
Renters	360	6%	307	5%
Owners	136	2%		
Total	496	8%	307	5%

Source: U.S. Census, 2000 and 2006-2008 U.S. Census American Community Survey 3-Year Estimates.

VACANCY RATES

According to the 2000 Census, the total vacancy rate was 3.4 percent in the City of Oakdale (Table 3-16). In 2002, DOF found the housing vacancy had declined to 3.3 percent; however, the 2006-2008 Census estimates showed an increase up to 8.4 percent. The homeowner vacancy rate reported by the 2006-2008 Census estimates was 2.0 percent and the rental vacancy rate was 7.3 percent.

**TABLE 3-16
CITY OF OAKDALE HOUSING VACANCY**

Year	Total Housing Units	Number Vacant	Vacancy Rate	Percent of Total
2000	5,805	195	homeowner – 1.5% rental – 3.0 %	3.4%
2002	6,058	200	--	3.3%
2006-2008	7,098	597	homeowner – 2.0% rental – 7.3 %	8.4%

Source: U.S. Census, 2000, California State Department of Finance, 2002, and 2006-2008 U.S. Census American Community Survey 3-Year Estimates.

HOUSING COSTS

Beginning in 2008, declining home prices have increased housing affordability relative to median household income in Oakdale and Stanislaus County. Table 3-17 ranks cities close to Oakdale within the County from the highest median resale home price to the lowest. The City of Oakdale ranks at the top of the list for 2009 and holds a second place only to the City of Riverbank for the minimum percentage decline in median home prices since 2005. Every city in the area shows significant declines in median home price going forward from 2005.

**TABLE 3-17
MEDIAN RESALE HOME PRICE IN OAKDALE AND NEARBY CITIES, 2005-2009**

	Median Home Price	Year to Year Percent Change		Median Home Price	Year to Year Percent Change
Oakdale			Patterson		
2005	\$391,875	-	2005	\$458,646	-
2006	437,406	11.6%	2006	502,436	9.5%
2007	373,750	(14.6)%	2007	387,174	(22.9)%
2008	255,521	(31.6)%	2008	222,479	(42.5)%
2009 YTD	181,850	(28.8)%	2009 YTD	150,200	(32.5)%
2005-2009	-	(53.6)%	2005-2009	-	(67.3)%
Riverbank			Ceres		
2005	\$359,792	-	2005	\$356,087	-
2006	380,017	5.6%	2006	395,292	11.0%
2007	331,585	(12.7)%	2007	344,545	(12.8)%
2008	230,458	(30.5)%	2008	200,977	(41.7)%
2009 YTD	170,750	(25.9)%	2009 YTD	146,600	(27.1)%
2005-2009	-	(52.5)%	2005-2009	-	(58.8)%
Turlock			Stanislaus County		
2005	\$355,479	-	2005	\$354,083	-
2006	366,664	3.1%	2006	374,667	5.8%
2007	331,479	(9.6)%	2007	324,833	(13.3)%
2008	231,667	(30.1)%	2008	201,361	(38.0)%
2009 YTD	162,400	(29.9)%	2009 YTD	135,850	(32.5)%
2005-2009	-	(54.3)%	2005-2009	-	(61.6)%
Salida			Modesto		
2005	\$380,208	-	2005	\$325,558	-
2006	385,625	1.4%	2006	339,686	4.3%
2007	338,350	(12.3)%	2007	307,167	(9.6)%
2008	194,167	(42.6)%	2008	176,021	(42.7)%
2009 YTD	151,095	(22.2)%	2009 YTD	107,200	(39.1)%
2005-2009	-	(60.3)%	2005-2009	-	(67.1)%

Source: California Association of Realtors, Historical Housing Price Data, accessed July 2009, <http://www.car.org/economics/marketdata/housingdata/>.

Table 3-18 presents current rents for apartments and rental homes in Oakdale based on a July 2009 survey of rental listings. For a given number of bedrooms, apartment rents were less than single family home rents.

**TABLE 3-18
AVERAGE RENT AT LIST PRICE (JULY 2009)**

	Average Rent	Rent per Bedroom
Apartment		
1 Bedroom	\$603	\$603
2 Bedroom	\$676	\$338
3 Bedroom	\$966	\$322
Home		
2 Bedroom	\$846	\$423
3 Bedroom	\$1,236	\$412
4 Bedroom	\$1,614	\$403
5 Bedroom	\$1,625	\$325

Source: <http://www.trulia.com>, Modesto Bee, and <http://www.places4rent.com>, accessed July 2009.

EMPLOYMENT TRENDS

Historically, manufacturing companies have been the largest employers in the City of Oakdale and Con Agra Foods is the City's leading employer with 1,100 employees (Table 3-19). Other top manufacturing employers include Ball Metal Food Container and A. L. Gilbert Feeds. Top non-manufacturing companies include Oak Valley Hospital and Oakdale United School District (Table 3-20).

**TABLE 3-19
TOP EMPLOYERS – CITY OF OAKDALE, 2009
MANUFACTURING**

Company	Employees	Industry Description
Con Agra Foods Inc.	1,100	Canning (Mfrs)
Ball Metal Food Container	300	Metal Cans (Mfrs)
A. L. Gilbert Company	120	Feed & Grain
Gambini Farms	100	Nuts-Edible
Sconza Candies	86	Candy and Other Confectionary Products

Source: InfoUSA, City of Oakdale Chamber of Commerce, 2009.

**TABLE 3-20
TOP EMPLOYERS – CITY OF OAKDALE, 2009
NON-MANUFACTURING**

Company	Employees	Industry Description
Oak Valley Hospital	500	Hospital
Oakdale Unified School District	482	Schools
California-Oregon Seed Inc.	150	Greenhouse
Gilton Solid Waste Mgmt. Inc.	150	Garbage Collection
Oak Valley Bankcorp.	123	Holding Companies (Bank)
Oak Valley Care Center	120	Convalescent Homes

Company	Employees	Industry Description
K-Mart	120	Retail
Burchell Nursery	100	Nursery, Trees
Save Mart	88	Groceries & Deli
Old Country Roofing	75	Roofing Service Consultants
Sward Trucking Inc	75	Trucking

Source: InfoUSA, City of Oakdale Chamber of Commerce, 2009.

According to the 2000 Census, 63 percent of the City's residents, over 16 years of age, were employed in the labor force, while 37 percent were not employed in the labor force (Table 3-21).

**TABLE 3-21
CITY OF OAKDALE EMPLOYMENT CHARACTERISTICS, 2000**

	Number	Percent
EMPLOYMENT STATUS		
Population 16 Years and Over	11,650	100%
In Labor Force	7,337	63%
Civilian Labor Force	7,330	63%
Employed	6,577	56%
Unemployed	753	7%
Percent of civilian labor force	10	--
Armed Forces	7	<1%
Not in Labor Force	4,313	37%
COMMUTING TO WORK		
Workers 16 Years and Older	6,390	100%
Car, truck, or van – drove alone	5,031	79%
Car, truck, or van – carpooled	827	13%
Public transportation (including taxicab)	59	1%
Walked	237	4%
Other Means	67	1%
Worked at Home	169	3%
Mean Travel Time to Work (Minutes)	26.5	--
Employed Civilian Population 16 Years & Over	6,577	100%
OCCUPATION		
Management, Professional, and related Occupations	1,647	25%
Service Occupations	1,134	17%
Sales and Office Occupations	1,611	24%
Farming, Fishing, and Forestry Occupations	140	2%
Construction, Extraction, and Maintenance Occupations	831	13%
Production, Transportation, and Material Moving Occupations	1,214	19%
INDUSTRY		
Agriculture, Forestry, Fishing and Hunting, and Mining	257	34%
Construction	644	10%
Manufacturing	1,104	17%
Wholesale Trade	290	45%
Retail Trade	759	11%
Transportation and Warehousing and Utilities	422	6%
Information	77	1%

	Number	Percent
Finance, Insurance, Real Estate, and Rental and Leasing	349	5%
Professional, Scientific, Management, Administrative, and Waste management Services	250	4%
Educational, Health and Social Services	1,190	18%
Arts, Entertainment, Recreation, Accommodation and Food Services	58.1	9%
Other Services (Except Public Administration)	333	5%
Public Administration	321	5%

Source: U.S. Census, 2000.

UNEMPLOYMENT TRENDS

Unemployment trends can also be a strong indicator of the future economic development in the City of Oakdale. Between 2000 and 2008, unemployment increased significantly in Oakdale and Stanislaus County. Unemployment rates for 2008 were the highest annual rates in both the City and Stanislaus County (Table 3-22). The most recent Employment Development Department data (May 2009) is included in Table 3-22, which suggests unemployment rates were extraordinarily high in both regions. This is not, however, an annualized unemployment rate and may reflect substantial seasonal variation.

**TABLE 3-22
UNEMPLOYMENT RATES, 2000-2009**

Year	Unemployment Rate	
	City of Oakdale	Stanislaus County
2000	6.8%	7.8%
2001	7.3%	8.3%
2002	8.5%	9.7%
2003	8.7%	9.9%
2004	8.1%	9.2%
2005	7.4%	8.5%
2006	7.0%	8.0%
2007	7.6%	8.7%
2008	9.8%	11.1%
May 2009 ¹	14.5%	16.3%

Source: California Employment Development Department Data File.

¹ California Economic Development estimates that are not annualized and may reflect seasonal changes.

Further data indicates retail sales growth. Table 3-23 shows taxable sales in the City, the County, and other small cities in the County, as reported by the State Board of Equalization. The figures are from 2007, the last year for which a full year of data was available. An analysis of taxable sales allows an assessment of the condition of the City's retail sector.

Overall, the City has approximately 16 percent higher taxable sales per capita than the County as a whole. Recent growth in taxable sales in the City, however, lags all but three similar size cities. Turlock now has similar sales per capita after it grew its retail base by more than three times Oakdale's rate between 2000 and 2007. Riverbank and Waterford also began with much smaller retail bases but also grew at a more rapid rate.

Countywide, retail sales grew at 2.9 percent, or 50 percent higher than Oakdale's 1.7 percent average annual rate of increase. Oakdale has potential to increase its capture of regional and highway commercial spending by identifying adequate sites meeting the traffic, access, and visibility requirements of these types of retailers, just as Turlock, Modesto, Waterford, and Riverbank have done. In sum, a healthy retail sector is important to the success of store owners and retail workers. Retail jobs make up approximately 12 percent of the employment in the City. In addition, sales tax revenue is a major source of City government income.

**TABLE 3-23
TAXABLE SALES PER CAPITA, 2000-2007**

	2000	2007	Growth ¹ 2000-2007
Oakdale			
Retail	11,200	12,628	1.7%
All Outlets	15,618	16,036	0.4%
Riverbank			
Retail	2,608	8,037	16.1%
All Outlets	4,712	9,327	9.8%
Turlock			
Retail	8,426	12,796	6.0%
All Outlets	11,331	15,390	4.4%
Waterford			
Retail	2,570	3,820	5.7%
All Outlets	3,382	4,312	3.5%
Hughson			
Retail	4,016	5,368	4.1%
All Outlets	5,173	6,875	4.1%
Ceres			
Retail	7,384	8,487	2.0%
All Outlets	9,298	10,894	2.3%
Modesto			
Retail	9,641	10,355	1.0%
All Outlets	11,529	12,353	1.0%
Patterson			
Retail	4,552	4,952	1.2%
All Outlets	6,058	5,682	(0.9)%
Newman			
Retail	4,246	3,498	(2.8)%
All Outlets	5,072	4,479	(1.8)%
Stanislaus County			
Retail	8,018	9,835	2.9%
All Outlets	11,622	13,780	2.4%

Source: Sources: California Board of Equalization, "Taxable Sales in California," 2000-2007, California Department of Finance, Table E-5.

¹ Growth refers to annualized rate of growth for the period.

JOBS HOUSING BALANCE

In order to plan for the provision of housing, which matches the financial capabilities of the existing jobs in the area, it is necessary to collect, quantify, and classify jobs and housing information. The jobs housing balance information is included in the Housing Element to report on the types of employment opportunities which match the skills of the persons who presently reside in the area. In essence, for a community to have one job for each household within a specific area, it is desirable to achieve the following:

- A reduction in vehicle miles traveled (for home-work-home trips).
- A reduction of air pollution (less time traveled).
- Improved quality of life (more time for family and recreation).
- Increased sense of community.

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

To obtain the jobs housing balance ratio the City used employment estimates from the California Economic Development Department (EDD) divided by housing estimates from the California Department of Finance. This results in a 2008 ratio of 0.76 jobs per household, which was lower than the range of 1.1 to 1.5 targeted by most areas. The jobs-housing ratio is an important statistic for cities because it reflects the need for residents to travel outside of the city for employment. At the 2008 level, a large number of Oakdale residents may face longer commutes to work outside of the Oakdale area. In addition, the City must provide services to a relatively large residential population without as much revenue support from employment-related land uses. Overall the lower jobs-housing ratio could be explained by the new housing construction in the early 2000's leading to an increase in the number of households, while employment declined in the late 2000's, thus reducing the jobs-housing ratio.

SPECIAL NEEDS GROUPS

Certain segments of the population may have a more difficult time finding decent, safe, and affordable housing due to special circumstances. These special needs groups include the elderly, female-headed households, farmworkers, disabled persons, large families, extremely low-income households, and the homeless. Table 3-24 illustrates the number of persons or households in these special needs groups.

**TABLE 3-24
SUMMARY OF SPECIAL NEEDS GROUPS**

Special Needs Group	Estimated Number	Percent of Total Population/Households
Elderly (ages 65+)	2,390 persons	12%
Female-Headed Households	777 households	12%
Farmworkers	244 persons	2%
Persons with Disabilities	3,470 persons	22%
Large Families	716 households	13%
Extremely Low-Income Households	604 households	11%
Homeless	10-73 persons	>1%

Source: U.S. Census, 2000, 2006-2008 U.S. Census American Community Survey 3-Year Estimates, HUD's Comprehensive Housing Affordability Strategy (CHAS) data (May 2004), Stanislaus Council of Governments (StanCOG), 2002, and Oakdale Police Department.

ELDERLY PERSONS

Elderly households (i.e., seniors over age 65) have special housing needs such as the need for affordable units, housing that is physically accessible, and housing that is in close proximity to shopping and transportation services. Typically many senior citizens are on fixed incomes and may need assistance if their rents and/or the costs of their utilities rise. Between 2000 and 2008, the number of elderly persons in the City increased by an estimated 408 persons. In 2008 there were an estimated 2,390 persons in the City of Oakdale over age 65, which represented 12 percent of the overall population (Table 3-25).

**TABLE 3-25
ELDERLY POPULATION (AGE 65+)**

Year	Number
2000	1,982
2006-2008	2,390

Source: U.S. Census, 2000 and 2006-2008 U.S. Census American Community Survey 3-Year Estimates.

Housing Needs of the Elderly

As the total number of elderly in Oakdale is expected to continue to increase, it is anticipated that the housing needs of this population will continue to be a significant aspect of total housing needs citywide. With regard to elderly advocacy, the City has a Senior Commission that serves an advisory capacity to the Oakdale City Council and recommends programs, needed facilities, housing, recreation, and health and nutritional needs affecting the seniors in Oakdale.

Tenure is important when analyzing the needs of the elderly as many elderly continue to own their own homes. The U.S. Census in 2000 and 2006-2008 reported an estimate of 10 percent of all households in Oakdale had a householder over the age of 65. Table 3-26 illustrates of the total elderly households in Oakdale, approximately three-fourths were homeowners, and one-fourth were renters.

**TABLE 3-26
ELDERLY POPULATION BY TENURE**

TENURE	2000		2006-2008	
	Number	Percent	Number	Percent
Renters	535	27%	598	25%
Owners	1,447	73%	1,792	75%
Total	1,982	100%	2,390	100%

Source: U.S. Census, 2000, and 2006-2008 U.S. Census American Community Survey 3-Year Estimates.

Despite the higher rates of homeownership among the elderly, in 2008 it was estimated there were 1,193 (6 percent) older adults living in poverty status in Oakdale. It is not uncommon for the elderly to have higher poverty rates even though Social Security and other retirement benefits provide a guaranteed minimum income.

Rental Opportunities for the Elderly

There are several types of rental housing opportunities available for senior citizens in the City of Oakdale including market rate rental units, subsidized rental units, residential care facilities, second dwelling units, and mobile home parks. Many of the apartment complexes in Oakdale have the option of rental subsidies if an elderly household cannot afford to pay market rent; however, demand for these units is extremely high. In addition, the Housing Authority of Stanislaus County provides assistance in the form of Section 8 vouchers, which would cover a portion of the monthly rent. There are also elderly-only housing developments that are subsidized and have affordable rents. For example, the Oakdale Redevelopment Agency participated in the development of Oak Haven, an 80-unit affordable senior housing project benefiting very low- (32 units) and low- (48 units) income persons age 60 and older.

In addition, a two-phase assisted living and independent senior housing community is proposed at 1450 West F Street on a 5.16 acre site. Phase I of the project consists of a 71,900 square foot, two-story assisted living facility with 91 units (60 assisted living units and 31 units for memory care). It is anticipated that clients in the Phase I building would be aged 80 and older needing assistance with daily living. Phase II consists of a 25,524 square foot, two and three story apartment building with 28 one- and two-bedroom units for senior independent living. The typical age anticipated for resident's living in the Phase II independent apartments is 70 and older. Meal service and any respite personal care service would be provided by staff located within the licensed assisted living building. Lastly, a 1,800 square foot one-story commercial component is envisioned to provide neighborhood serving uses on-site. The senior housing community is anticipated to be a rental project without income restrictions. Approval by the City is likely to occur in 2010, with Phase I development anticipated to be complete in 2013 and construction of Phase II by 2015.

Owner-Occupied Housing for the Elderly

The majority of elderly homeowners live in single-family residences, in addition to several mobile home parks within the City that are occupied by adults over the age of 65.

Residential Care Facilities for the Elderly

One common special need for a growing portion of the population age 65 and over is for assisted living facilities that combine meal, medical, and daily living assistance in a residential environment. According to the California Department of Social Services, Community Care Licensing Division, there were four licensed residential care facilities for the elderly in Oakdale: Clark’s Care Home II (4 beds), Christine Victoriah’s Board & Care (15 beds), Laurel Crest Manor (49 beds), and Serenity Hill Residential Care Home (6 beds). The total capacity of these licensed elderly residential care facilities is 74 beds.

Senior Community Center

The Gladys L. Lemmons Senior Community Center is located at 450 East A Street. The Center offers a wide variety of programs and services for adults 55 and older with scheduled classes and activities including leisure activities, educational opportunities, nutritional lunch, health/wellness/fitness programs, information assistance, tax assistance, social events, art/craft classes, trips, computers, movies, and volunteer opportunities. For example, the Senior Community Center offers indoor badminton, line dancing, tap dancing, and an exercise class called “Young at Heart.”

FEMALE-HEADED HOUSEHOLDS

Female-headed households tend to have lower incomes, thus limiting housing availability. According to the 2000 Census, there were 798 female-headed households in Oakdale, which represents 14 percent of the total households in Oakdale (Table 3-27). Many of these households, or 60 percent, have children under the age of 18. The percentage of these households that are at or below poverty level is 24 percent. Affordability and choice of housing is typically the most critical issue facing female-headed households. The U.S. Census 2006-2008 estimates a slight decline in the number of female-headed households in Oakdale; however, the poverty status of female-headed households increased in 2008 to 41 percent.

Families with female heads of households tend to have a high incidence of poverty, which constitutes a serious need for affordable housing. In addition to the need for affordable housing, female-heads of households are in need of affordable local childcare facilities and services.

**TABLE 3-27
FEMALE-HEADED HOUSEHOLDS**

Year	Female-Headed Households	With Children	Percent of Total Households
2000	798	481	14%
2006-2008	777	481	12%

Source: U.S. Census, 2000 and 2006-2008 U.S. Census American Community Survey 3-Year Estimates.

The City of Oakdale instituted a Down Payment Assistance (DPA) Program for First-time Homebuyers. This program provides an opportunity for qualified households, including female heads of households. In fact, the City reports that several of the first DPA Program participants were female (and/or single parent) heads of households.

FARMWORKERS

The housing needs of farmworkers typically far exceed the government's ability to provide assistance. The Farmers Home Administration (FmHA) is generally the most important provider of permanent housing for farmworkers, although FmHA assistance has income qualifying standards and is sometimes short staffed and short of funds. The California Department of Housing and Community Development (HCD) and the Office of Migrant Services also supply housing assistance for farmworkers. Because farmworkers households are usually lower income and their employment status is often tenuous, they are sometimes unable to compete for housing in the open market. Housing available to farmworker households is sometimes of substandard condition and typically located in areas of the community lacking adequate services. In addition, farmworkers often overpay for substandard housing and live in overcrowded conditions.

The Stanislaus Council of Governments (StanCOG) estimated there are 244 farmworkers living in the City of Oakdale in 2002 (Table 3-28). This equates to approximately 89 farmworker households.

**TABLE 3-28
FARMWORKERS AND FARMWORKERS HOUSEHOLDS, 2002**

Type	2002	Percent of Population / Households
Farmworkers	244	2%
Farmworker Households	89	2%

Source: Stanislaus Council of Governments (StanCOG), 2002.

The City of Oakdale does not have a critical shortage of housing units with respect to meeting the need for both permanent and seasonal housing for farmworkers. Although, farmworker households face issues with affordable housing, especially with respect to the fact that farm labor is seasonal and that many households may be on unemployment assistance in the fall and winter months. There is no formal housing identified for farmworkers within the City, however, neighboring communities have complexes available. While there does not appear to be a problem housing farmworkers in the City, overpayment for housing is considered to be an issue that many farmworker families face in Oakdale. According to local offices of the California Farm Bureau Federation, UC Cooperative Extension Service, and the Stanislaus County Agricultural Commissioner's Office, some of the growers in the County provide housing for their workers and a significant number of farmworkers commute between their homes in unincorporated communities in the County to their work locations. Intermittent farmworker housing shortages that occur during periods of peak harvest time add pressure to the housing market within the City primarily on rental properties.

According to the Stanislaus County Agricultural Commissioner's Office, the primary agricultural commodities in the Oakdale area are almonds, walnuts, peaches, grapes, and dairy. These crops require most labor from March through November for irrigating, pest control, harvesting, and weeding, but there is also some work that is done later in the winter and in early spring such as land preparation and pruning. Dairy workers are employed year-round and are usually housed on the property of the dairy owner. The California Employment Development Department (EDD) reported that the hourly wages for farmworkers involved with dairy, vineyard, and deciduous fruit and nut crops in the San Joaquin Valley Region in 2008 ranged from \$10.44-\$11.35. Presuming permanent farm laborers work 40 hours per week, 32 weeks per year due to seasonal variances in crops, annual incomes range from approximately \$13,365-\$14,525. With average monthly rents in Oakdale ranging from \$603 for a one-bedroom, \$676

for a two-bedroom, and \$966 for a 3-bedroom, the average farmworker household would be in an overpayment situation with respect to rental housing without rental assistance such as Section 8. The City of Oakdale does not have any farmworker housing, exclusive to farm laborers within the City limits; however, there are several seasonal and permanent farmworker housing complexes within neighboring communities, as shown in Table 3-29.

**TABLE 3-29
STANISLAUS COUNTY FARMWORKER HOUSING**

Name	Type	Number of Units	Location
Empire Migrant Center	Seasonal	94	Empire ¹
Westley Migrant Center	Seasonal	88	Westley ²
Patterson Migrant Center	Seasonal	42	Patterson ³
Subtotal		224	--
Ceres Farm Labor	Permanent	104	Ceres ⁴
Modesto Farm Labor	Permanent	91	Modesto ⁵
Patterson Farm Labor	Permanent	76	Patterson ³
Westley Farm Labor	Permanent	85	Westley ²
Subtotal		356	--
Total		580	--

Source: Housing Authority of Stanislaus County, March 2010.

¹ Approximately 12 miles from the City of Oakdale.

² Approximately 32 miles from the City of Oakdale.

³ Approximately 33 miles from the City of Oakdale.

⁴ Approximately 18 miles from the City of Oakdale.

⁵ Approximately 20 miles from the City of Oakdale.

Farmworkers in the vicinity of Oakdale are housed predominately in farm labor camps owned and operated by the Housing Authority of Stanislaus County and camps privately owned in the unincorporated County area. Farmworker households living within the City of Oakdale generally have affordable housing choices that include lower rent apartment complexes owned by the Housing Authority, mobile homes, and participation in the Housing Choice (Section 8) Voucher Program. In addition, adjacent to the City's Sphere of Influence in Stanislaus County are large farming operations that may house farmworkers.

Housing Element Implementation Program 1.10 commits the City to assisting farmworker households by collaborating with agricultural employers in identifying sites and pursuing funding sources for farmworker housing, continuing to provide information regarding the Housing Authority of Stanislaus County's permanent and seasonal farmworker housing programs, and supporting the Housing Authority and any interested developers with funding applications for farmworker housing developments. As part of Implementation Program 1.10, the City will also review the Oakdale Zoning Code, and amend if necessary, to ensure consistency with the Employee Housing Act (Health and Safety Code Section 17021). Specifically, Health and Safety Code Sections 17021.5 and 17021.6 generally require employee housing for six or less persons in single-family zones and in agricultural zones with no more than 12 units or 36 beds to be permitted without a discretionary action or use permit.

PERSONS WITH DISABILITIES

Physical handicaps can hinder access to housing units of normal design, as well as limit the ability to earn adequate income. Housing opportunities can be maximized through housing assistance programs, including programs offered in cooperation with the Disability Resources Agency for Independent Living (DRAIL). Single-level units, ground floor units, and units which incorporate design features such as widened doorways, access ramps, and lowered countertops are all ways in which housing can become more accessible to a disabled person. In addition, the Fair Housing Act requires owners/landlords of rental housing to permit reasonable modifications to be made to the unit to improve handicapped accessibility, at the expense of the tenant.

There are two facilities in the City that serve disabled persons. One is the Oak Valley Care Center, which is a skilled nursing facility within Oak Valley Hospital. The facility is licensed for 115 beds and is broken into two sites – one site with 104 beds within the long term resident care facility and one site with 11 beds within the skilled nursing Transitional Care Unit. Both sites offer occupational therapy, physical therapy, speech therapy, social services and other services that may be needed for resident care. In March 2010, Oak Valley Care Center had 16 vacant beds. The second facility offering care for persons with disabilities is the Laurel Crest Manor. Laurel Crest Manor is an elderly residential care facility that cares for disabled and non-disabled elderly persons. In March 2010, Laurel Crest Manor had four vacant beds.

In 2000, a total of 3,470 persons lived in the City of Oakdale with self-care or mobility limitations, excluding persons in group quarters. This represented approximately 22 percent of the City's 2000 population. A total of 89 percent of these individuals are over the age of 21, of which many are assumed to be elderly and are faced with choices related to suitable and affordable housing. Further, it is common that the majority of these persons desire to remain and be housed within the City where they are close to existing families and friends. Updated information on the number of disabled persons in Oakdale was not available from the U.S. Census 2006-2008 estimates.

LARGE FAMILIES

Family size is an important consideration when it comes to planning for housing. Very simply, areas which have large concentrations of small families or single-person households need to plan for smaller units and areas with concentrations of large families need to assure that units large enough to accommodate such families are available.

The U.S. Census defines large families as five or more related persons. 2000 Census data shows there were 716 large-family households within the City of Oakdale. These large households represent 13 percent of the total households in Oakdale in 2000. With regards to housing tenure, approximately 422 were owner-occupied households and 294 were renter-occupied households. Updated information on the number and tenure of large family households in Oakdale was not available from the U.S. Census 2006-2008 estimates.

Developers of both multi-family and single-family housing are encouraged by the City to provide 3+ bedroom units to accommodate the need of housing for larger families. Large families seeking housing to purchase would also benefit from the City's first-time homebuyer programs. To encourage the production of additional multi-family rental units for large families, the City can offer density bonuses and/or incentives to developers who build rental units with four or five

bedrooms. In addition, the City provides incentives (e.g., flexible development standards) to developers who include single-family housing types with five bedrooms or more in residential development projects (Housing Element Implementation Program 1.9). The City also considers room additions through the City's housing rehabilitation programs.

EXTREMELY LOW-INCOME HOUSEHOLDS

Extremely low-income (ELI) is defined as households with an income less than 30 percent of area median income. Oakdale's area median income in 2009 was \$59,600 according to State Income Limits from HCD. For ELI households, this results in an income of \$17,900 or less for a four-person household or \$12,550 or less for a one-person household. Households with extremely low-incomes have a variety of housing situations and needs, and most families and individuals receiving public assistance such as social security insurance (SSI) or disability insurance are considered extremely low-income households. At the same time, a minimum wage worker in California at \$8.00 per hour could be considered an extremely low-income household with an annual income of approximately \$16,500 or less.

Existing Needs

According to HUD's Comprehensive Housing Affordability Strategy (CHAS) data (May 2004), in 2000 approximately 604 ELI households resided in Oakdale. Almost 80 percent or 477 ELI households were renters and experience a high incidence of housing problems and the other 20 percent or approximately 127 ELI households were owners.

In Oakdale, 85 percent of ELI households faced housing problems (defined as cost burden greater than 30 percent of income and/or overcrowding and/or without complete kitchen or plumbing facilities). Even further, 70 percent of ELI households paid more than 50 percent of their income toward housing costs, compared to 12 percent for all households.

Projected Needs

To calculate the projected housing needs for ELI households, the City assumed that 50 percent of its total very low-income revised RHNA was extremely low-income households. As a result, from the very low-income need of 229 units, the City has a projected need of 114 units for ELI households. Many extremely low-income households will seek rental housing and most likely will face an overpayment, overcrowding, or substandard housing condition. Some ELI households could have householders with mental or other disabilities and special needs.

To address the range of needs, the City will employ a housing strategy including promoting a variety of housing types, such as single-room occupancy (SRO) units. The City will consider providing funding sources and/or regulatory relief to assist non-profit developers in constructing and/or preserving SRO facilities (Housing Element Implementation Program 1.6). Also as part of this effort, the City will provide incentives (e.g., reduced developer fees, other fee discounts, deferrals, and/or waivers) to remove constraints in developing infill sites that include extremely low-income units (Housing Element Implementation Program 2.12) and will support the Housing Authority and other affordable housing providers in the development of housing for ELI households including streamlining the development review process to eliminate any unnecessary delays and/or restrictions (Housing Element Implementation Program 2.10).

HOMELESS PERSONS

Due to the fact that homeless persons do not have a permanent address and often times are not accommodated in emergency shelters, attempts to count this population must rely on unorthodox procedures that are likely to undercount the population. In fact, the United States General Accounting Office, in its report to congressional committees on the 2000 U.S. Census concluded that, the chosen method of enumerating selected shelter and street locations at night result in an unknown number of the hidden homeless being missed and a lack of assurance that those counted were homeless and would not also be counted during other census operations.

Persons Needing Emergency Shelter and Transitional Housing

Throughout California, homelessness has become a major concern. Factors contributing to the increase in homeless persons and families, and those in need of transitional housing, include:

- The lack of housing affordable to very-low- and low-income persons
- Increases in unemployment or underemployment
- Reductions in government subsidies
- Deinstitutionalization of the mentally ill
- Domestic violence
- Drug addiction
- Dysfunctional families

Solutions to homelessness are as difficult and varied as the solutions to the problems listed above. The housing needs of homeless persons are more difficult to measure and assess than those of any other population subgroup.

Local Assistance to Homeless Persons

The City of Oakdale Police Department estimated in March 2010 that there are no more than 10 homeless individuals living in and around Oakdale's parks, river frontage, and streets. The 2000 U.S. Census data on the homeless indicated that there were 73 homeless persons in Oakdale. The Oakdale Ministerial Association provides funding for emergency lodging through the use of local motel vouchers. Typically, the individual seeking assistance is referred from a local church and directed to the Oakdale Police Department's front counter for an overnight motel voucher. The on-duty Police watch commanders evaluate the need and issue vouchers at their discretion for up to 2 nights lodging and food. The Oakdale Police Department will also arrange transportation for homeless individuals to temporary or emergency shelters in Modesto such as the Haven's Women's Center or the Modesto Gospel Mission. In addition, Oakdale has an overnight recreational vehicle (RV) area on Second Avenue at Dorada Park available for an overnight stay.

Agencies Offering Emergency Housing Assistance

The Salvation Army, Social Services Program provides renter's assistance, energy bill assistance, as well as housing information and referrals for low-income families. Also, families facing eviction are given a first month's rent allowance and are assisted in finding permanent housing. The Stanislaus County Housing Authority also owns and operates subsidized housing facilities in Oakdale for extremely low-, very low-, and low-income families including elderly, handicapped, and disabled families.

Transitional Housing Opportunities

The Haven Women's Center, based in Modesto, provides emergency and transitional housing for women and their children seeking refuge from domestic violence situations. The Haven Women's Center owns a 4-unit complex in Oakdale that serves as a transitional housing opportunity for women and their children. The Haven also provides food and clothing, individual counseling/case management services, parenting and battered women's support groups for women, youth services, and legal assistance.

Persons Requiring Emergency/Temporary Shelter (Homeless)

The housing needs of those seeking emergency shelter has dramatically increased in the last ten years and the fastest growing population in need of shelter is families with children. The reason for this increase can be partially attributed to rising unemployment and the decline in affordable housing. A large percentage of homeless tend to be mentally ill persons, while others are in need due to drug and alcohol problems, battered women and children, teenage runaways, and evicted tenants.

The following programs offer cash or vouchers to homeless individuals and families for securing emergency/temporary shelter:

- **Hutton House** provides temporary shelter for up to eight youth that may be involved in a family crisis or a conflict situation. Hutton House is located in Modesto and also provides individual, family, and group counseling to its clients.
- **Community Housing and Shelter Services** provides temporary shelter to those with immediate need and assists families with dependent children and mentally ill homeless. Stay is temporary, in motels or shelters, until more permanent shelter can be found.
- **Modesto Gospel Mission** provides limited stay shelter to single, male adults on a nightly basis, and temporary shelter to single women, women with children, and men with children. Two meals a day are served Monday through Friday. In addition to shelter and meals, programs are offered for those who need specialized help to return to societal living, including spiritual, physical, emotional, social, educational, vocational, employment, and financial programs. The Modesto Gospel Mission shelters approximately 2,000 men, women, boys, and girls each year.
- **Family Support Network** provides case management and connections to homeless prevention and utility assistance programs.

Agencies Providing Shelter and/or Services and/or Meals

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

- **The Salvation Army** located in Modesto serves lunches to approximately 200 people per day.
- **Adult Protective Services** is a function of Stanislaus County's Welfare Department that provides information and acts as a referral agency for those in need of help for emergency housing, money, food, mental problems and alcoholism.

- **The Sunshine Place** administered by the Stanislaus County Department of Mental Homeless is a Drop-In Center that provides recreation and socialization for Mentally Ill Homeless. This Center is open five days a week and provides an Adult Outreach Team to work with sub-population. The Sunshine Place is also open two days a week to the general adult homeless population. On the average day, 240 people visit the Sunshine Place. The Department of Mental Health also contracts with the Community Housing and Shelter Services to provide emergency shelter and transportation. In addition, the Stanislaus County Affordable Housing Corporation (STANCO) also provides transitional housing to adult mentally ill homeless persons.
- **Children's Crisis Center** has Guardian House in Oakdale with an established emergency shelter and supportive services program for children.
- **Central Valley Homeless Veterans** is a not-for-profit organization providing a drug and alcohol free environment that offers transitional, emergency and temporary housing, three meals daily, medical assistance through Veterans Affairs, job placement assistance, etc., for employable or fixed income (SSI, GA, VA pension) veterans in the Central Valley.
- **The Stanislaus County Department of Aging and Veterans Services, the Mental Health Adult Outreach Team, and the Homeless Health Project Outreach Worker** refer homeless veterans to the shelter providers and services available within Stanislaus County. The Department of Aging and Veterans Services also provides Benefit Counseling and the Medi/Van Program to transport veterans and their families to medical appointments, VA Hospitals, and other hospitals in the Bay Area.

Homeless Resources

California Senate Bill 2 (Local Planning and Approval for Emergency Shelters and Transitional and Supportive Housing) mandates that all jurisdictions incorporate a zone or zones where emergency shelters and transitional and supportive housing are allowed as a permitted use without a conditional use permit or other discretionary permit. In the City of Oakdale, the Oakdale Zoning Code currently allows emergency shelters in commercial zones by use permit. To be in compliance with SB 2, the City has incorporated Implementation Program 1.7 within the Housing Element to amend the Oakdale Zoning Code to permit emergency shelters in the General Commercial (C-2) District and transitional and supportive housing in all residential districts by right without a conditional use permit or other discretionary action. The City will specify a use definition in accordance with State law for emergency shelters and transitional and supportive housing. Emergency shelters will not be subject to additional development standards, processing, or regulatory requirements beyond what applies to residential or commercial development within the C-2 District.

Transitional and supportive housing will be considered a residential use and will be subject to only those restrictions that apply to residential uses in residential districts. Written and objective standards may be applied as specified in State law including maximum number of beds, provision of onsite management, length of stay, and security.

Oakdale's strategy for allowing the opportunity for the development of an emergency shelter is primarily to provide a parcel that is as close as possible to public transportation, medical facilities, employment opportunities, and retail outlets for the convenience of both shelter occupants and staff. Moreover, because homelessness is a regional problem, Oakdale's

strategy for shelter development would involve a cooperative approach among local non-profit service-provider agencies.

SB 2 also requires the demonstration of the accommodation of at least one year-round emergency shelter facility. The City proposes to meet this requirement with the following City-identified C-2 zoned site, which demonstrates sufficient capacity to be able to construct an emergency shelter that would accommodate the unmet homeless population need (estimated between 10 and 73 homeless individuals):

- **East G Street Site** is a 3.62-acre General Commercial (GC) site zoned General Commercial (C-2) within the City of Oakdale (APN 064-043-003), south of Highway 120/108 and west of Magg Avenue. Adjacent existing buildings and parking lots occupy 1.79 acres of the C-2 site, leaving 1.83 acres of viable vacant land for an emergency shelter facility. Commercial and office uses surround the site to the north, east, and south and a senior-restricted gated medium density residential subdivision is to the west of the site. The remaining 1.83 acres does not have existing site improvements or vegetation. Established City transit routes are near the site.

Based on discussions with other homeless service providers within Stanislaus County, the 1.83-acre C-2 site would have sufficient capacity to serve approximately 175 homeless individuals, exceeding the identified emergency shelter need of between 10 and 73 homeless individuals in Oakdale.

PRESERVATION OF AT-RISK HOUSING UNITS

California Housing Element law requires all jurisdictions to include a study of all low-income housing units, which may, at some future time, be lost to the affordable inventory by the expiration of affordability restrictions, opting out of housing assistance programs, and/or becoming market-rate multi-family rental units. The law requires that the analysis and study cover a ten-year period (2007-2017).

The following outlines the most common programs that may be at-risk of expiring:

- Prepayment of HUD mortgages: Section 221(d)(3), Section 236, Section 202, Section 811, and USDA Section 515/516 subsidies to tenants and/or owners.
- Section 236(j)(1) which carries low-income use restrictions for the 40-year full term mortgage program; however, the owners have the option to repay the remaining mortgage at the end of the first 20 years.
- Contracts for Project-Based Section 8 projects, whereby owners can “opt-out” of the contract with HUD by prepaying the remainder of the mortgage.
- Expiration of the low-income use period of various financing sources such as Low Income Housing Tax Credits (LIHTC), Multi-family Mortgage Revenue Bonds, HOME funds, Community Development Block Grant (CDBG) funds, and California Housing Finance Agency (CHFA) bonds. In general, bond financing properties expire when the bonds mature or when the qualified project period ends.

INVENTORY OF AT-RISK RENTAL HOUSING UNITS

The City of Oakdale has researched the appropriate resources that would likely list the inventory of federal, State, and local units at-risk of converting to market-rate units within the City of Oakdale in the next 10 years. Information from the City’s previous Housing Element, the California Department of Housing and Community Development (HCD), and the California Housing Partnership Corporation (CHPC) indicate there are three federally assisted housing complexes (Table 3-30) located within the City of Oakdale funded through the Farmers Home Administration (FmHA) Section 515 rural rental housing program. To ensure all statutory requirements were met, the City conducted additional research to determine if there are any State or locally assisted projects in the Oakdale. The City found no such projects to include.

**TABLE 3-30
FARMERS HOME ADMINISTRATION (FmHA) SECTION 515
RURAL RENTAL HOUSING PROJECTS**

Housing Complex	Address	Number of Assisted Units	Number of Total Units	Risk
Garden Apartments	40 N. Lee Avenue	42	42	Low Risk
Oakdale Apartments	30 N. Lee Avenue	39	42	Low Risk
Oakridge Apartments	10 Willowood Drive	44	44	At-Risk ¹
Total		125	128	--

Source: California Housing Partnership Corporation (CHPC) – USDA 2006 data and Oakdale Redevelopment Agency Five-Year Implementation Plan FY 2009/10-FY 2013/14.

¹ The Oakdale Redevelopment Agency Five-Year Implementation Plan (FY 2009/10 FY 2013/14) states the City of Oakdale has identified Oakridge Apartments as an “at risk” rental housing development; however, Chelsea Investment Corporation, a private real estate company focused on the financing and development of affordable housing, has purchased Oakridge Apartments to preserve the units under a 55-year affordability covenant with an expiration date of no sooner than 2065. The real estate company obtained a loan from the USDA Financing and the Affordable Housing Program for the acquisition of the property. The Oakdale Redevelopment Agency is providing approximately \$1 million from the Housing Fund in FY 2009/10 to meet the federal local match requirement of 25 percent. The Agency funds will be used to rehabilitate and improve the property.

The City will continue to be on the California Housing Partnership Corporation’s mailing list in order to receive notifications and/or information regarding federally assisted multifamily housing projects in Oakdale.

Rehabilitation and New Construction Cost Analysis

Government Code Section 65583(a)(8)(B) requires an analysis of the “total cost of providing new rental housing that is comparable in size and rent levels, to replace the units that could change from low-income use, and an estimated cost of preserving the assisted housing developments.” The factors used to analyze costs to preserve the at-risk housing units include acquisition, rehabilitation, and financing costs.

Table 3-31 includes rehabilitation costs estimates; actual costs will depend on the size, condition, location, existing loans that may be on the property, and the availability/cost of rehabilitation financing.

**TABLE 3-31
REHABILITATION COSTS**

Fee/Cost Type	Cost Per Unit
Acquisition	\$25,000-\$30,000
Rehabilitation	\$30,000-\$35,000
Financing/Other	\$15,000-\$20,000
Total Cost Per Unit	\$70,000-\$85,000

Source: City of Oakdale Community Development & Services Department, 2010.

Construction costs for new replacement units are compared with the same number of units and similar amenities as the units removed from the affordable housing stock. Cost estimates were prepared using local information and recent building department activity for multi-family units. The construction of new housing can vary greatly depending on factors such as location, density, unit sizes, construction materials, and on-site and off-site improvements. Table 3-32 describes new construction costs for a typical two-bedroom apartment in the City of Oakdale.

**TABLE 3-32
NEW CONSTRUCTION REPLACEMENT COSTS**

Cost/Fee Type	Cost Per Unit
Land Acquisition	\$30,000-\$35,000
Construction	\$50,000-\$60,000
Financing/Other	\$20,000-\$25,000
Total Per Unit Cost	\$100,000-\$120,000

Source: City of Oakdale Community Development & Services Department, 2010.

The cost analysis shows that it would be more feasible and cost-effective to preserve the at-risk units at Oakridge Apartments rather than to replace them. Based on the cost breakdown in Tables 3-22 and 3-32, which provides a cost per unit estimate, it would cost between \$3,080,000 and \$3,740,000 to preserve the 44 at-risk units, which is significantly less than between \$4,400,000 and \$5,280,000, or what it is estimated it would cost to replace the units with new construction.

Because the units are relatively new and in good condition, it is more than likely that they will not be in need of rehabilitation in the 2009-2014 five-year planning period. Also, the City, and/or local non-profit agencies such as the Housing Authority typically have first right of refusal to purchase any units that may be at-risk as they did with Oakridge Apartments to preserve the affordable housing units.

Potential Subsidy Impacts

The potential impacts to possible displaced renters, when the unit they are living is no longer available at below market rates, may be difficult to predict. This is due to the fact that there are so many variables, starting with the household income of the family who will occupy the unit.

Based on 2009 HUD income limits, it is assumed that a four-person very low-income household earns \$29,800 annually. The maximum affordability for rent would be approximately \$745 per month. If Oakridge Apartments converted to a market rate complex, in 2009 a market rate two-bedroom unit would have an estimated rent of \$8,112 annually or \$676 per month. A market rate three-bedroom unit would have an estimated annual rent of \$11,592 or \$966 per month. The analysis of the affordability of market rate units results in the two-bedroom being affordable

by \$69 (\$745-\$676) to a four-person very low-income household, although households under this circumstance may experience overcrowded conditions. The three-bedroom rent would need to be subsidized at \$221 per month (\$745-\$966), or \$2,652 a year. Over 20 years, which is the average affordability term, the total rental assistance would be \$53,040.

NOTIFICATION PROCESS OF AT-RISK UNITS

According to the guidelines established by HCD for units determined to be at-risk, including HUD assisted projects (Section 221(d)), owners must file a notice of intent to change the status of the project. This notice of intent must also include a plan of action filed with HUD, the chief executive officer of the appropriate local government, the mortgagee, and the affected tenants up to two years prior to the scheduled prepayment date.

If the City of Oakdale were to receive an owner's notice of intent, the City will make every effort to notify all existing nonprofits in the area including the Stanislaus County Housing Authority. The City of Oakdale's Housing Element includes Implementation Program 2.15, which requires the City to coordinate with and provide support to necessary agencies and sources of at-risk projects on an on-going basis to monitor the projects to ensure the affordability covenants remain. This effort includes keeping in touch with the necessary agencies, such as the Stanislaus County Housing Authority, the California Housing Partnership Corporation, owners of at-risk units, HCD, and HUD. This contact is essential and will help the City to be aware of any situation where assisted units are in danger of converting to non low-income housing. In addition, the City has a designated a staff person in the Community Development & Services Department who works with housing issues.

Strategies to Retain Affordable Units

Strategies by the City of Oakdale to preserve and/or maintain affordable housing includes two basic types of preservation resources: organizational and financial. With regards to the organizational resources, qualified, non-profit entities need to be made aware of the future possibilities of units becoming "at-risk." These entities could include agencies with which the City has an on-going association with, such as the Stanislaus County Housing Authority, STANCO Affordable Housing Corporation, Self-Help Enterprises, and/or other local non-profit housing developers.

The following is a list of potential financial resources considered a part of the City's overall financial plan to retain affordable units. In general, the number and availability of programs to assist cities and counties in increasing and improving their affordable housing stock is often limited, and public funding for new projects is unpredictable. Often times in order to develop, maintain, and/or preserve affordable housing requires many layers of financing mechanisms. The listing includes several local, State, and federal programs that may be used for at-risk projects.

- **HOME Program** was created under Title II of the Cranston-Gonzales National Affordable Housing Act enacted on November 28, 1990. The City of Oakdale is part of a greater HOME Consortium. The HOME Consortium includes the cities of Oakdale, Ceres, Patterson, Newman, and Waterford and the unincorporated area of Stanislaus County. The Consortium is awarded approximately \$1 million annually. HOME revenue is used for rehabilitation activities, first-time home buyer's program, administration, and other housing related activities as needed in the consortium cities.

- **The Stanislaus County Housing Authority is a Public Housing Authority** with jurisdiction within the City of Oakdale and Stanislaus County administers federal and State funds for its public housing projects and government assisted housing units such as the Housing Choice (Section 8) Voucher Program.
- **Community Development Block Grant (CDBG) Funds.** The City of Oakdale has received CDBG funds for rehabilitation and/or reconstruction of the City's older housing stock. CDBG funds could be used to assist in the rehabilitation of affordable multi-family units at-risk of conversion.
- **Community Reinvestment Act (CRA).** Federal law requires that banks and their affiliated mortgaging subsidiaries annually evaluate the credit needs for public projects in communities where they operate. The City works with local mortgage bankers association in an effort to discuss future housing needs and applicability of the Community Reinvestment Act.
- **Low Income Housing Tax Credit Program (LIHTC).** The LIHTC Program provides for federal and state tax credits for non-profit developers and investors who agree to set aside all or an established percentage of their rental units for households at 60 percent of area median income (AMI) for no less than 30 years. These tax credits may also be utilized on rehabilitation projects, contributing to the preservation program. The program begins when developers and investors apply for an allocation of tax credits from the California Tax Credit Allocation Committee (CTCAC). Tax credits are awarded on a competitive basis each year. Compliance is monitored according to Internal Revenue Service (IRS) rules and regulations.
- **The Federal Home Loan Bank facilitates the Affordable Housing Program (AHP) and Community Investment Program (CIP)** for the purposes of expanding the affordable housing supply. There are several local lenders and banking institutions that participate in either or both of these programs. Subsidies are awarded on a competitive basis usually in the form of low-interest loans and must be used to finance the purchase, construction, and/or rehabilitation of rental housing.
- **The Urban Redevelopment Loan Program**, conducted through HCD, provides the funds to pay the initial costs of preserving existing affordable housing developments for their existing tenants. Priority is given to applications with matching financing from local redevelopment agencies or federal programs.
- **The Predevelopment Loan Program (PDLP)** operated by HCD, provides predevelopment capital to finance the start of low-income housing projects in the form of short term loans at three percent for up to three years. Eligible applicants include local government agencies, nonprofit corporations, cooperative housing corporations, and limited liability corporations or partnerships where all the general partners are nonprofit mutual or public benefit corporations.
- **Proposition 46 Housing Programs.** Conducted through HCD, these programs create trust funds to: provide shelters for battered women; clean and safe housing for low-income senior citizens; emergency shelters for homeless families with children; housing with social services for homeless mentally ill; repairs/accessibility improvements to apartments for families and handicapped citizens, military veterans' homeownership assistance; and security improvements/repairs to existing emergency shelters.

3.2 HOUSING CONSTRAINTS

Actual or potential constraints on the provision and cost of housing affect the development of new housing, as well as the maintenance of existing units for all income levels. Non-governmental (market) and governmental constraints that affect the development of housing are discussed in Section 3.2.

NON-GOVERNMENTAL (MARKET) CONSTRAINTS

The high cost of renting or buying adequate housing is the primary ongoing constraint to providing affordable housing. Construction costs, land costs, labor costs, market financing constraints, and interest rates are all contributing factors that can lead to the decrease in the availability of affordable housing.

FINANCING COSTS

The cost of financing residential development is, to a great extent, dependent on national economic trends and policy decisions. Interest rates for residential development such as construction loans and permanent financing are tied to the private market and fluctuate depending on the prime rate or other market indicators. In addition to interest rates, loan terms and conditions can vary and are affected by the availability of funds both in the primary and secondary loan markets.

In the first quarter of 2010, mortgage rates were available as follows: fixed rate mortgage loans with a 30-year term had interest rates varying from 4.6 to 5.3 percent, and adjustable Rate Mortgages were available at rates starting as low as 3.5 to 4.5 percent. Interest rate percentages do not include lender fees, these fees can be as much as one to three-percent of the actual loan amount. Interest rates are an important factor in residential financing because, as interest rates increase, more potential home buyers are excluded from the market.

Calculating qualifying income for a loan at a given home price requires some assumptions. The National Association of Realtors assumes that a 20 percent down payment is required for the purchase of a home, and that monthly payments on a home cannot exceed 30 percent of household income. Those assumptions are adopted here. The effective interest rate used in Table 3-33 is the rate published by the Federal Housing Finance Board.

An effective interest rate is a rate that captures the amortization of initial fees and charges for purchasing a home. Since the qualifying income is based on whether or not a household qualified to make monthly payments, monthly payment amounts are calculated by applying a monthly compound interest formula to the remaining 80 percent of the home price after the down payment. The affordability index gives some indication of whether or not the median income earning family in an area can afford the median priced home. The first instance of median household income exceeding qualifying income for the median priced home in either Oakdale or the County occurred in 2008, resulting from a significant decline in home prices. Before this, the median household income as a share of qualifying income was between 60 and 64 percent for the City and between 68 and 77 percent for the County. This housing affordability data shows that, particularly after the recent decline in home prices, housing is reasonably affordable in Oakdale. Households at and below median income levels can afford to purchase many of the homes sold in Oakdale.

Oakdale has several programs to increase housing affordability for some buyers. The City of Oakdale participates in the Community Development Block Grant Program, which is administered through the US Department of Housing and Urban Development. Funding from this program contributes to state and local governments in hopes of achieving affordable housing, blight prevention and other types of community development. Oakdale also receives and distributes federal HOME funds to parties who wish to build, purchase, or rehabilitate affordable homes for rent or sale. Oakdale collects and distributes special grant funds from the federal government and State of California, as well as local housing redevelopment funds.

**TABLE 3-33
HOUSING AFFORDABILITY INDEX, 2005-2008**

	2005		2006		2007		2008	
	City of Oakdale	Stanislaus County	City of Oakdale	Stanislaus County	City of Oakdale	Stanislaus County	City of Oakdale	Stanislaus County
Median HH Income ¹	\$45,933	\$46,769	\$47,389	\$48,252	\$49,467	\$50,367	\$51,635	\$52,575
Monthly Payment for Median Priced Home	\$1,890	\$1,707	\$2,239	\$1,918	\$1,898	\$1,649	\$1,257	\$991
Annual Qualifying Income	\$75,587	\$68,298	\$89,578	\$76,729	\$75,910	\$65,975	\$50,292	\$39,632
Median HH Income as a Percent of Qualifying (Affordability Index)	61%	68%	63%	53%	65%	76%	103%	133%

Source: U.S. Census Bureau, Federal Housing Finance Board, California Association of Realtors, 2009.

¹ Median household income as a percent of qualified income is calculated according to the National Association of Realtors Methodology. This assumes a 20 percent down payment and monthly payments not to exceed 30% of household income. Effective interest rates are the annual effective interest rates reported by the Federal Housing Finance Board for the corresponding year. Income data for Oakdale is calculated using the assumption that income will grow at an annualized rate equal to income growth in Stanislaus County.

LAND AND CONSTRUCTION COSTS

Land costs for new residential development may vary depending on the location, size, and type of development. With the average cost of a new home in the City selling for over \$200,000, the price of land has become a very important consideration. Like other areas in the valley, land prices have been steadily increasing throughout the City.

The average selling price of single-family homes in the City of Oakdale in March 2010 was \$197,000 (Table 3-34). Median prices ranged from \$124,650 for a two-bedroom home, to \$263,225 for a five-bedroom home. Housing affordability is affected by the mortgage rate. For example, the mortgage payment would be \$927 per month on an average-priced three-bedroom home (\$170,255), assuming a \$10,000 down payment and an interest rate of 5.0 percent. In this case, a 4-person household would need an income of \$37,080 per year (moderate-income range) to be considered as having affordable housing.

**TABLE 3-34
SINGLE FAMILY HOUSING COSTS**

Month/Year	2-Bedroom Average Price	3-Bedroom Average Price	4-Bedroom Average Price	5-Bedroom Average Price	Overall Average Price
March 2010	\$133,215	\$170,255	\$226,965	\$257,575	\$197,000

Source: Oakdale Century 21 Realtors, <http://www.c21mm.com>, March 2, 2010.

Like single-family residential housing, the cost of developing multi-family housing depends on the location of the parcel, the number of units and whether additional financing mechanisms are required (e.g. loans, bonds, etc.). Following a review of multi-family development trends in the past 5 years in the City of Oakdale, the average cost per unit has typically ranged from \$54,000 to \$76,000 per unit. This information was garnered from city building department records, recent comparisons of land acquisition costs, as well as construction costs.

GOVERNMENTAL CONSTRAINTS ON THE PRODUCTION OF HOUSING

While local governments have little influence on such market factors as interest rates, their policies and regulations may have the potential to affect the production of housing. However, for the most part, local regulations play a legitimate role in protecting the public's health, safety, and welfare. Examination of the local regulatory structure, which may potentially have an effect on the development of housing, is discussed below. This examination also outlines steps the City has taken to remove and/or minimize potential obstacles to residential development. These steps are also reinforced by specific housing programs, as outlined in Chapter 4.

Housing affordability is affected by factors in both the private and public sectors. Actions by the City of Oakdale, as well as State and federal governmental actions can have an impact on the price and availability of housing in the City. Land use controls, building codes, development fees, site improvement requirements, and other State and federal programs intended to improve the overall quality of housing may serve as a constraint to housing development within the City.

LAND USE CONTROLS

Discretionary control over land use in Oakdale is currently exercised by the Planning Commission, City Council, and the City's Community Development & Services Department through the General Plan, Zoning Ordinance, and other implementing ordinances. In addition, the City continues to review its development standards to ensure greater flexibility and lesser standards can be approved for all projects where appropriate.

BUILDING CODES

To some extent, building codes may have the potential to affect the cost of housing development based upon structural and occupancy regulations/standards for residential construction. Examples of building code constraints which have the potential to affect the cost of housing include materials standards, mechanical and plumbing equipment requirements, fire protection measures, handicapped access requirements, and energy conservation measures.

The City of Oakdale enforces the 2007 edition of the California Building Code (CBC) and other related codes throughout the City. The CBC is necessary for the proper construction and maintenance of safe and decent housing and is not considered a constraint to development. Title 24 of the State Code, contains energy conservation standards that provide guidelines for residential construction in regard to energy conservation, such as appropriate wall, floor and ceiling insulation. Title 24 regulations are not considered as constraints to development since they promote a more energy-efficient residential environment, as well as lower utility bills for the resident.

CODE ENFORCEMENT

The City's Code Enforcement Division enforces zoning violations and residential or public nuisances which create eyesores or otherwise interfere with the quality of life for the community at large. The code enforcement process is initiated by an observation made by a resident. The City relies on residents to help identify possible code violations, particularly in the following areas:

- graffiti on public or private property;
- abandoned and/or inoperable vehicles on private property;
- accumulations of trash, rubbish, junk and debris on private property and visible from a public street;
- overgrown foliage blocking stop signs, impeding sight of driveways, or making corners dangerous; and
- residential businesses causing traffic/noise problems.

A complaint about a possible code violation is made by telephoning the Code Enforcement Division at (209) 845-3660, or stopping by in person at 120 South Sierra Avenue in Oakdale. The Code Enforcement Division asks that individuals be prepared with specific information, such as the address of the property, detailed description of the situation, and the length of time the situation has been occurring. Complaints may be made anonymously.

The Code Enforcement officers respond to complaints according to the impact of the violation on the community. Situations that pose a serious risk to health and safety are given top priority, while others are pursued in the order in which they are received. In all cases, the individual responsible for the code violation is given the opportunity to voluntarily correct the situation and comply with current codes without a penalty. If the correction is not made, then the individual may be subject to fines and other penalties.

The City has not identified any impacts on the maintenance and preservation of affordable housing due to code enforcement processes, procedures, or activities in Oakdale.

RESIDENTIAL LAND USE DESIGNATIONS AND ZONING

The City's residential land use designations provide guidelines for the minimum and maximum density of development (i.e., the number of dwelling units per acre in residential areas). Zoning is an implementation tool that establishes districts of permitted and prohibited uses to control the physical development of land consistent with the General Plan. In addition to permitted uses, zoning establishes development standards relating to minimum lot sizes, maximum lot coverage, setbacks, building height, and parking.

Table 3-35 provides information on the City's land use designations and zoning. The maximum development densities for MDR and HDR are 14 and 28 dwelling units per acre, respectively.

**TABLE 3-35
RESIDENTIAL LAND USE DESIGNATIONS AND ZONING**

Land Use Designation	Consistent Zoning	Density Range
Single-Family Low Density Residential (SF LDR)	Residential Agriculture (R-A)	2-6 du/acre
Low Density Residential (LDR)	R-1, R-2, or Planned Development (P-D)	4-10 du/acre
Medium Density Residential (MDR)	R-1, R-2, R-3 or Planned Development (P-D)	8-14 du/acre
High Density Residential (HDR)	R-2, R-3, or Planned Development (P-D)	10-28 du/acre

Source: City of Oakdale 2015 General Plan.

DEVELOPMENT STANDARDS

The City of Oakdale'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 requirements, and construction of certain on-site and off-site improvements such as curbs, gutters, and sidewalks.

The City of Oakdale has four primary residential zones including R-A (Residential Agricultural), R-1 (Single Family Residential), R-2 (Duplex Residential), and R-3 (Multiple Family Residential). Table 3-36 provides the City's typical development standards, which shows the R-A zone allows a minimum lot size of 8,000 square feet. The R-1, R-2, and R-3 zones allow development on minimum interior lot sizes of 6,000 square feet or 6,500 square feet for corner lots. Generally, building setbacks are 20 feet for the front yard, five feet for side yards, and 10 feet for rear yards. Maximum lot coverage is between 40 and 60 percent.

Maximum height for R-A, R-1, and R-2 is 35 feet and 50 feet for R-3. In the R-1 zone, and similar single-family zone districts within adopted specific plans, the floor area ratio (FAR) for single family residential structures must not exceed 35 percent.¹ The City's Zoning Code does not include specific FAR standards for the R-A, R-1, or R-3 zones.

**TABLE 3-36
DEVELOPMENT STANDARDS**

Zone	Setbacks	Maximum Height	Minimum Lot Size	Maximum Lot Coverage	Parking
R-A	Front – 20 ft. Side – 10 ft. Rear – 10 ft.	35 ft.	8,000 sq. ft.	40%	2 paved and covered spaces
R-1 ¹	Front – 20 ft. Side – 5 ft. Rear – 10 ft.	35 ft.	Interior – 6,000 sq. ft. Corner – 6,500 sq. ft.	50%	2 paved spaces, one must be covered

¹ This FAR standard does not apply to property within the City of Oakdale as it existed in 1913 or to parcels less than two acres in size.

Zone	Setbacks	Maximum Height	Minimum Lot Size	Maximum Lot Coverage	Parking
R-2 ¹	Front – 20 ft. Side – 5 ft. Rear – 10 ft.	35 ft.	Interior – 6,000 sq. ft. Corner – 6,500 sq. ft.	50%	2 paved spaces, one must be covered
R-3 ¹	Front – 20 ft. Side – 5 ft. Rear – 10 ft.	50 ft.	Interior – 6,000 sq. ft. Corner – 6,500 sq. ft.	60%	2 spaces for each unit for the first 3 units; 1.5 spaces for each unit above three units

Source: City of Oakdale Zoning Code.

¹ Minimum lot size (interior and corner lots) within the boundaries of the City of Oakdale as it existed in 1913 is 5,000 sq. ft.

Section 36-25 of the City of Oakdale Zoning Code establishes the parking requirements for residential uses. The City's parking requirements are designed to be adequate and do not constitute a constraint to the development of affordable housing, as follows:

- Single-family dwellings, two spaces per dwelling, one paved, and one covered by a carport or garage.
- Multiple-family dwellings, two spaces for each unit for the first three units. One and half spaces are required for each unit above three units. Thirty percent of the stalls may be for compact cars.

In addition, Planned Development (P-D) zoning, if requested, allows for development options beyond what is allowed in the standard residential zones (i.e., small lot patio housing, reduced street widths, higher density housing). Density bonuses also afford further opportunity to increase densities above the otherwise allowable ranges to accommodate and/or maximize the availability of additional affordable housing units.

Overall, the above development standards are not deemed to be a constraint to the development of housing because they are considered as minimum standards designed to protect the public health and ensure compatibility between adjacent land uses to maintain and enhance the livability of Oakdale's neighborhoods. The minimum lot sizes, average permitted densities, density bonus, open space, and provisions for allowing second units together with the special provisions of the P-D zoning are all aimed at eliminating potential constraints on the development of affordable housing while maintaining the integrity of the development and the community character. Further, both the density bonus provisions (Municipal Code Section 36-18.20.3) and the P-D process provide the opportunity for flexibility in development standards. This allows for evaluation of alternatives and reduces potential constraints that may otherwise exist for the development of housing.

On- and Off-Site Improvements

The City of Oakdale requires both on- and off-site improvements for residential projects, which include curb/gutter and drainage facilities, sidewalks, paved streets, landscaping, and water and sewer service. Such improvements are required as a condition of the subdivision map, or if there is no required map, improvements are required as part of the building permit. The purpose of on- and off-site improvements is to promote the health, safety, and general welfare of the public.

Curb and gutter drainage facilities direct storm and runoff water out of residential developments. Where sidewalks are available, safety of pedestrian traffic is enhanced, particularly for school-age children, the elderly, and the physically impaired. The Oakdale Zoning Code outlines the method of construction and materials used in the construction of curbs, gutters, and sidewalks, which must conform to Section 36 of the Standard Specifications of the State Department of Public Works, Division of Highways. For example, all concrete sidewalks must be five feet in width and located relative to curb line and property line as determined for various width streets in the official maps, plans, and drawings in Section 36.

City streets and roads are required to be paved. Pavement creates an all-weather roadway, facilitates roadway drainage, safety for the driving public, and reduces dust. Roadways are classified by the City according to traffic needs. Arterials and collectors are designated in the General Plan according to existing and projected needs. Developers are responsible for the development of roadways associated with the residential project and also participate in regional transportation system improvements through a portion of the developer fees collected. Sidewalks are for movement of pedestrian traffic.

The City's landscaping and open space requirements provide for planting and related improvements for the purpose of beautifying and enhancing a property, for the control of erosion, and the reduction of glare, in all given districts. In determining these requirements private patios/balconies and all other areas not occupied by buildings including parking lots, walkways, driveways, pools, and similar amenities are included thus reducing the potential constraints that this requirement may pose to the development of housing. The landscaping and open space requirement for duplexes (R-2) and multiple family dwellings (R-3) is a minimum of 25 percent of the lot area.

Development of and connection to municipal water and sewer services are required as a condition of approving subdivision maps. Water service is necessary for a constant supply of potable water. Sewer services are necessary for the sanitary disposal of wastewater. These off-site requirements allow for the development of much higher residential densities.

The City of Oakdale's on- and off-site improvement requirements for residential projects are typical of those found in other jurisdictions throughout California, and while the cost of on- and off-site improvement requirements can sometimes represent a significant share of the cost of producing new housing, because Oakdale processes the appropriate on- and off-site improvement standards and works with applicants, the City reasonably considers such requirements as not acting as regulatory barriers to the cost or supply of affordable housing.

USE PERMIT PROCESS

The City of Oakdale's Zone Code includes two use permit types – minor and major (Chapter 36, Section 36-20). A use permit is a discretionary process. Upon receipt of an application for a use permit the Community Development & Services Department will prepare a report regarding the issues and consistency of the request with City policy and standards.

The Planning Commission has the authority to process major use permits, which are reviewed during a noticed public hearing before the Commission. The Community Development & Services Director has the authority to process minor use permits, where applications are reviewed at an administrative hearing, noticed to the public, in a conference room at the Community Development & Services Department. Both the Community Development & Services Director and the applicant have the right to refer a minor use permit application directly to the Planning Commission in lieu of the normal process. The Planning Commission or Community Development & Services Director at the public hearing will determine whether or not the establishment, maintenance, or operation of the use applied for will, under the circumstances of the particular case, be detrimental to the health, safety, morals, comfort and general welfare of the persons residing or working in the neighborhood or the general welfare of the City.

If the following four findings can be made, the use permit is granted:

- The proposed permit is consistent with the City of Oakdale General Plan.
- That the project has been reviewed in compliance with CEQA and the appropriate determination has been made.
- That the project is deemed to be a reasonable extension of existing development patterns in the area.
- That the site for the proposed use has adequate access which means that the site design is of a size and shape to accommodate the proposed use and all yards, open spaces, setbacks, walls and fences, parking areas, landscaping and other features pertaining to the application.

In Oakdale, use permit requests generally comply with the straightforward findings outlined above and are approved. An appeal may be filed in writing within 10 days following the notice of the decision from the Planning Commission or Director. In the case an appeal is filed, it is referred to the City Council for consideration.

SITE PLAN REVIEW

The purposes of the site plan review process are to enable the Site Plan Review Committee to make a finding that the residential development is in conformity with the intent and provisions of the Zoning Code (Chapter 36, Section 36-19) and to guide the Community Development & Services Department and the Building Official in the issuance of building permits. The Site Plan Review Committee consists of representatives of the Police and Public Works Departments, a Planner, the Chief Building Official, and the Fire Marshal.

Site Plan Review is provided to ensure that structures, parking areas, walks, refuse containers, landscaping and street improvements are properly related to the site and to surrounding sites and structures; to prevent excessive grading of the land and creation of drainage hazards; to prevent the indiscriminate clearing of property and the destruction of trees and shrubs of ornamental value; site development; and to encourage originality in site design and

development in a manner which will enhance the physical appearance and attractiveness of the community. The Site Plan Review process is also intended to provide for expeditious review of environmental impact assessments. The Site Plan Review Committee will evaluate the Site Plan application to establish whether or not the following findings, and such other findings which may be specified by State law, can be determined, based on the evidence and testimony presented:

- That the proposed use is consistent with the General Plan and any applicable specific plans adopted by the City.
- That the design or improvements of the proposed use is consistent with the General Plan and any applicable specific plans adopted by the City.
- That the site is physically suitable for the type, density, and intensity of the proposed use.
- That the design or improvements of the proposed use are not likely to cause substantial environmental damage or substantially and unavoidably injure fish or wildlife or their habitat.
- That the design of the proposed use is not likely to cause public health problems.

Site plan review is not required for single family and/or duplex residences. Multi-family dwellings are subject to site plan review; however, this process is streamlined. In an R-3 (multi-family residential) zoning district a multi-family dwelling unit is permitted by right. In an R-2 (duplex residential) district, any project that consists of three or more units is required to go through the site plan review and conditional use permit process.

The Site Plan Review Committee may approve or conditionally approve a Site Plan. In conditionally-approving a Site Plan, the Committee may impose such requirements and conditions with respect to location and design, as determined to be necessary to obtain conformity with the Zoning Code and the City's adopted Design Standards. Decisions of the Site Plan Review Committee may be appealed to the Planning Commission within 10 days of the Committee's action. Upon receipt of the appeal, the Planning Commission will review the Site Plan and recommendations at its next regularly scheduled meeting.

GROWTH CONTROLS

The City of Oakdale has not adopted growth controls.

REASONABLE ACCOMMODATIONS

The City recognizes that persons with disabilities may face special challenges in obtaining suitable and affordable housing. Allowing for reasonable accommodations (Senate Bill 520) requires that compliance is met by permitting supportive modifications to multi-family or single-family housing for the disabled in any residential zone that permits non-designated single- or multi-family housing.

In addition, both the Federal Housing and California Fair Employment and Housing Act impose an affirmative duty on local governments to make accommodation in the land use regulations and practices when such accommodations may be necessary to afford disabled persons an equal opportunity to housing. Most typical requests for reasonable accommodations relate to relaxing development standards to accommodate a ramp or location of parking.

The City currently does not have a formal procedure for reasonable accommodation requests and processes such requests at the staff level. The City does not charge a fee for reasonable accommodation requests. There have not been any known cases where existing procedures have been inadequate.

Procedures for Ensuring Reasonable Accommodations

In accordance with Senate Bill 520, the City will ensure that reasonable accommodations are made for persons with disabilities through Housing Element Implementation Programs 1.11 and 1.12. Individuals with disabilities and/or their family member(s), caretaker(s), or designee(s), on behalf of the disabled applicant can telephone, e-mail, write, stop by the City offices, or appear at a Planning Commission or City Council meeting to request special accommodations and/or variances from the requirements of City Zoning and/or Building Codes for disability accommodations. Based on analysis of Oakdale's actions, no evidence can be found that the City's current procedures for processing building permits, enforcing the California Building Code, or implementing its Zoning Code represent impediments to reasonable accommodations for person with disabilities.

Building Codes and Zoning Regulations

As noted previously, the City enforces Title 24 of the California Code of Regulations, which regulates the access and adaptability of buildings to accommodate persons with disabilities. The Americans with Disabilities Act (ADA) requires new residential buildings consisting of three or more units to incorporate design features including: adaptive features for the interior of the unit, accessible public and common use portions, and sufficiently wider doors to allow wheelchair access. The City ensures that plans meet ADA accessibility standards.

Also as noted previously, the City implements the 2007 edition of the California Building Code (CBC). No unique regulations are in place for disabled housing, such as minimum distances, special conditions, or other such requirements that could constrain the development, maintenance, alteration, or improvement of housing for the disabled. In addition, City staff works with applicants who need special accommodations in their homes to ensure that application of building code requirements do not create a constraint. The City also works with the Disability Resource Agency for Independent Living (DRAIL) who provides services to the disabled, if necessitated. The City of Oakdale receives Community Development Block Grant (CDBG) monies for housing rehabilitation that can provide funds for disabled persons to improve access and mobility in their homes.

The City permits supportive multi-family or single-family housing for the disabled in any residential zone that permits non-designated single or multi-family housing. Development standards for housing that will serve disabled persons are the same as those for other residential developments. The City's standard development requirements are not overly burdensome and do not represent a constraint on the provision of housing for the disabled. In addition, "universal design" housing units, which are fully accessible to persons with most disabilities, are allowed under the California Building Code standards.

The City's Municipal Code allows:

- State licensed small-family day-care homes by right in all residential districts, as defined by the California State Health and Safety Code (Sections 1597.44 and 1597.45), which defines "small" as providing for care of eight or fewer children.
- State licensed large-family day-care homes, as defined by the California State Health and Safety Code (Sections 1597.46 and 1597.465), in all residential districts with a minor use permit, which defines "large" as providing for care of more than 12 children and up to and including 14 children.
- State licensed foster homes, residential care homes, and day-care centers other than large-family day-care homes, as defined by the California State Health and Safety Code, in all residential districts with a major use permit.

Refer to the Use Permit Process section above for information describing how to obtain a minor or major use permit. A "family day-care home" is defined by the City's Municipal Code as "a facility licensed to regularly provide care, protection, and supervision in the principal residence of the care provider for children for periods of less than twenty-four (24) hours per day." A "foster home" is "a facility licensed to regularly provide care, protection, and supervision to children in the licensee's home on a 24-hour basis for varying periods of time." A "residential care home" is defined as a State authorized, certified or licensed family care home, foster home, or group home serving persons on a 24-hour basis." A "day-care center" is defined as "a facility licensed to regularly provide care, protection, and supervision in a facility which is not the provider's home." A "family" is defined as "one or more persons occupying a premises and living as a single housekeeping unit, as distinguished from a group occupying a boarding house, lodging house, or hotel."

California State Health and Safety Code Sections 1267.8 (facilities for persons with disabilities), 1566.3 (residential facilities that serve six or fewer), 1568.08 (residential care facilities for persons with chronic, life-threatening illness) require local governments to treat licensed group homes and residential care facilities with six or fewer residents, including facilities for persons with disabilities, no differently than other by-right single-family housing use. "Six or fewer persons" does not include the operator, the operator's family, or persons employed as staff. Local agencies must allow these facilities in any area zoned for residential use and may not require the facilities to obtain conditional use permits or variances that are not required of any other single-family dwelling. Implementation Program 2.16 of the Housing Element requires the City to review the Oakdale Municipal Code, Chapter 36, Zoning, and amend as appropriate, for compliance with State law requirements regarding licensed group homes and residential care facilities, including facilities for persons with disabilities, with six or fewer residents to ensure these uses are allowed by right as a single-family housing use in residential districts. The City will also review the Oakdale Municipal Code as part of Implementation Program 2.16, and amend as appropriate, to allow and facilitate group homes and/or residential care facilities with seven or more residents.

The City's parking requirements ensure that adequate handicap parking is achieved in all zoning districts. The City also maintains flexibility in its parking standards to allow for a reduction in parking spaces for special needs housing, whereby occupants typically have fewer vehicles. The parking requirements for an emergency or transitional housing development are one space for each employee on the largest shift plus one space for every five persons of maximum occupancy.

The City's offices are handicapped accessible. Applicants, whether faced with physical or mental challenges or not, are all treated with the same courtesy and customer service. When requested, service is provided one-on-one to assist in the completion of zoning, building permit, and other appropriate applications. Building permit applications are processed over-the-counter, as are other typical residential application. Additionally, the City continues to review its ordinances, policies, and practices for compliance with fair housing laws, which includes the promotion of housing opportunities for all persons regardless of race, sex, religion, ethnicity, national origin, ancestry, familial status, disability, or age.

PERMIT PROCESSING AND PROCEDURES

The City continues to streamline and improve the development review process, as well as eliminate any unnecessary delays and/or potential restrictions in the processing of development permits. As an example, the City of Oakdale's Community Development & Services Department includes the Building and Planning Departments under one roof (one stop shop). Because of this "one-stop shop," the average time for processing an application is greatly minimized (Housing Element Implementation Program 2.10).

The average time to process a building permit for new residential construction is approximately six weeks. This includes two weeks for site plan review, if it is a new subdivision (otherwise waived), two weeks for plan check, and two weeks for submittal and approval of final plan revisions. Site plan review for new projects usually occurs first and involves a one-stop review by a development review committee that includes the fire, building, planning, and public works divisions. This expedites development review as it takes only one meeting of all these division representatives to complete review and determine code requirements for the project, and thus, saves the applicant time and money. The committee meets 1-2 times a month to review projects.

The time frames associated with securing the necessary development permits are largely a function of the administrative and/or public hearing process and the staff time to review the proposal. The average processing time for single-family and multi-family residential developments is approximately 6-12 weeks. Table 3-37 lists the average fees and processing times for the different application types.

**TABLE 3-37
PERMIT PROCESSING**

Application Type	Filing Fee	Processing Time
Environmental Impact Report (EIR)	\$10,000	6-12 months
General Plan Amendment	\$8,000	8-12 weeks
Parcel Map (Administrative Hearing)	\$4,150 ¹	6-8 weeks
Rezone	\$8,385	8-12 weeks
Site Plan Review	\$2,205	2-3 weeks
Specific Plan (SP)	\$25,000	1 year
Tentative Map	\$8,070 ²	8-12 weeks
Use Permit – Minor (Administrative Hearing)	\$2,000	6-8 weeks
Use Permit – Major (Planning Commission)	\$4,675	8-12 weeks
Variance	\$250	6-8 weeks

Source: City of Oakdale Building and Community Development & Services Department, 2010.

Note: Fee waivers/deferred fees may be issued for affordable housing projects.

¹ Final Map review fee of \$1,500.

² Does not include Final Map review fee of \$6,000.

Based on the City’s analysis, no significant constraints upon development regarding local processing requirements have been identified and no change in the City’s permit processing procedures is proposed.

DEVELOPMENT FEES

Project application fees, permit fees, and developer fees must be considered in the development and/or construction of new housing. There are several types of fees that apply to housing developments including general fees charged by planning departments for processing use permits, zoning amendments and variances, tentative subdivision maps, design and environmental review and appeals; fees levied by building and public works departments for plan and engineering checks and inspections; fees charged for City-provided utility connections such as sewer and water; and growth or “capital facilities” fees for such infrastructure improvements, including those imposed by the County (Table 3-38). Based on the City’s analysis, development fees in Oakdale are not excessive when compared to Stanislaus County and neighboring cities.

The growth fees are intended to offset the costs of a particular new development’s infrastructure demands. This practice began after the passage of Proposition 13 in 1978, which greatly limits localities ability to raise property taxes to cover increasing public service costs.

**TABLE 3-38
DEVELOPMENT FEES**

Fee Type	Single Family			Multi-Family	
	Pre-Existing Lot (1997)	New Lot	Manufactured Home	Pre-Existing Lot (1997)	New Lot
Developer Fees (includes Fire and Parks)	\$8,944	\$8,944	\$8,944 (pre-existing lot)	\$5,963	\$8,944
Stanislaus County	\$7,995.99	\$7,995.99	\$7,995.99	\$6,538.65	\$6,538.65
School	\$3.95 per square foot (actual living area, does not include garage or patio/carports)				
Sewer Connection	\$625	\$625	\$625	\$525	\$525
Water Connection	\$3/front foot line (minimum of \$150)				
Plan Check ¹	Fee depends on square footage (e.g., \$858 for an average 2,126 square foot single family home)				
Building Permit ²	Fee depends on square footage of living area, garage, and patio/carports				

Source: City of Oakdale Community Development & Services Department – Building Division, March 2010.

Note: For affordable housing projects the Stanislaus County Community Development Department may waive and/or defer certain County fees.

¹ To obtain the cost of the plan check fee – multiply the building permit fee by 65 percent.

² To obtain the cost of the building permit fee for a single-family dwelling – (square feet of living area x \$95.00) + (square feet of garage x \$36.91) + (square feet of patio/carports x \$16.60).

The City does not require additional exactions for open space or other physical requirements on new development other than a fee for parks which is included in the “Developer Fees” category listed above. Because developer fees can act as a constraint on the development of affordable housing, the City of Oakdale makes special provisions for affordable housing projects that include extremely low-income, very low-income, low-income, or senior units through expedited

permit processing and development review, fee discounts, deferrals, and/or waivers (Housing Element Implementation Programs 2.8, 2.10, and 2.12). In addition, the Stanislaus County Housing Authority and other nonprofit sponsors of affordable housing for very-low income households can apply for exemptions from the County fee.

Development Cost for Typical Residential Units

Table 3-39 provides the City’s estimate of fees and development costs for a single-family home and a multi-family apartment complex on new lots in Oakdale based on the City’s current 2006 fee structure. The total fees for a 2,000 square foot single-family home with a 400 square foot garage and 144 square foot patio is estimated at \$32,793, which includes all permit and impact fees, school fee, and County fee. The total fees for a 91 unit multi-family complex are estimated at \$815,449, or \$8,960 per unit, which includes all permit and impact fees, school fee, and County fee. Based on the City’s analysis, the estimated proportion of the total fee costs to the overall development costs per unit for both single-family (15 percent) and multi-family (5 percent) housing is reasonable and does not act as regulatory barrier to the cost or supply of affordable housing.

**TABLE 3-39
FEES AND DEVELOPMENT COSTS FOR TYPICAL RESIDENTIAL UNITS**

Type of Use	Estimate of Total Fees	Estimate of Fees Per Unit	Estimated Cost of Development	Estimated Proportion of Total Fee Costs to Overall Development Costs per Unit
Single-Family Home on a New Lot ¹	\$32,793 ²	\$32,793	\$207,154 ³	15%
Multi-Family Apartment on a New Lot (91 Units)	\$815,449 ⁴	\$8,960	\$17,071,500	5%

Source: City of Oakdale Community Development & Services Department – Building Division, June 2010.

¹ Fees based on a 2,000 square foot home with a 400 square foot garage and 144 square foot patio.

² Includes building permit, school fees (\$10,000), County fee (\$7,995), and development impact fees.

³ Cost based on the construction value of a 2,000 square foot home with a 400 square foot garage and 144 square foot patio.

⁴ Includes building permit, school fee (\$627,000), County fee (\$2,947), and development impact fees.

ARTICLE 34

Article 34 of the California State Constitution requires that State public entities obtain voter approval before they “develop, construct, or acquire” a low rent housing project. The provision of this State law can represent a significant governmental constraint because there is often considerable public opposition to these types of project at the neighborhood level. The last local referendum was approved as part of the development of an 80-unit Senior Housing project completed in 1992.

3.3 HOUSING OPPORTUNITIES

PROVIDING FOR AFFORDABLE HOUSING

State law recognizes the vital role local governments play in the supply and affordability of housing. Government Code Section 65583(c)(2) requires jurisdictions to “assist in the development of adequate housing to meet the needs of extremely low-, very low-, low-, and moderate-income households.” The Oakdale City Council recognizes the difficulty in finding affordable housing and has determined it is a priority to ensure the development of an adequate supply and mix of new housing to meet the future housing needs of extremely low-, very low-, low-, and moderate-income households in Oakdale.

To assist in the development of affordable housing, there are several direct and indirect approaches that local jurisdictions can employ. For instance, cities and counties can offer direct support through various financing mechanisms; can provide appropriate regulatory concessions and incentives such as density bonuses, fee waivers, or streamlined review processes; and can help in applying for federal and State financing and subsidy programs. Local jurisdictions can indirectly facilitate the development of affordable housing through effective administration of land use controls and zoning regulations. Cities and counties can also work with nonprofit housing developers and the local housing authority to help assist the development, operation, and management of low- and moderate-income housing projects.

Lastly, many jurisdictions throughout California have adopted affordable housing ordinances that require developers to set aside a percentage of housing units in new residential developments for low- and moderate-income residents. Often these ordinances provide for flexibility in applying regulations to help reduce the costs of affordable housing production, offer density bonuses or other incentives to offset the developer’s project costs, and compensate for providing affordable units, which may otherwise yield reduced profits. This approach enlists the private sector in helping to contribute to the affordable housing supply and generally leads to the reduction of affordable housing segregation with the integration of market-rate and affordable housing units.

The City of Oakdale, in its efforts to facilitate the provision of decent, safe, and affordable housing for lower and moderate-income households, implements Municipal Code Section 36-18.20, which includes the City’s density bonus ordinance and other affordable housing incentives. The following Housing Element Goals, Policies, and Implementation Programs included in Chapter 4 are other ways the City provides for, incentivizes, and supports the development of affordable housing:

- Identify and maintain an adequate supply of residential land with appropriate zoning and land use designations to support all income groups and housing types.
- Participate in the Stanislaus County HOME Consortium to receive funding for a variety of affordable housing projects.
- Support the Stanislaus County Housing Authority who sponsors and implements the County’s Housing Choice (Section 8) voucher program.

- Provide for down payment assistance for first-time homebuyer households with very low-, low-, and moderate-incomes.
- Set-aside 20-percent of tax increment revenues from the City's Redevelopment Agency's Low and Moderate Income Housing Fund for increasing and improving the community's supply of low- and moderate-income housing.
- Provide incentives to affordable housing developers that provide for very low- and low-income housing units.
- Seek and use all available funding programs and other types of housing assistance (e.g., programs operated by Community Development Block Grants (CDBG), Home Investment Partnership (HOME), Cal HOME, State Bond funds (Proposition 46), California Housing Finance Agency (CHFA), HUD Section 202 (senior housing), HUD Section 811 (for disabled persons) and the Federal Low Income Housing Tax Credits) in an effort to accommodate the housing needs unique to special needs groups.
- Streamline and improve the development review process through the City's "One Stop Shop" efforts to eliminate any unnecessary delays and/or restrictions to the development of affordable housing.
- Offer incentives in an effort to remove constraints in developing infill sites for projects that include very low-income, low-income, or senior units.
- Monitor at-risk assisted housing projects to ensure the affordability covenant and work with the necessary agencies of at-risk projects to provide support.

In addition, Implementation Program 2.13 has the City researching the possibility of developing an affordable housing program through the creation of a Municipal Code ordinance that would require new residential development to provide for a specified proportion of low- and moderate-income housing units along with the market-rate units. The requirements of the ordinance will be explored and brought before the City Council sometime in 2012 to decide if an affordable housing ordinance is an effective strategy for the provision of affordable housing in Oakdale.

AVAILABILITY OF LAND AND SERVICES FOR RESIDENTIAL DEVELOPMENT

The City's Housing Element is required to identify specific sites suitable for residential development with appropriate zoning, development standards, infrastructure, and public services for all economic segments of Oakdale that will be available for the development of housing within the five-year planning period 2009-2014.

LAND

The City of Oakdale, through an analysis of geographic information system (GIS) data, estimates there are approximately 170 acres of vacant residential land of suitable size and development potential within the City limits. Much of this vacant land within the City is committed to residential development under adopted specific plan areas.

For example, approximately 76 acres or 45 percent of vacant land is within the developing Bridle Ridge Specific Plan area and approximately 71 acres or 42 percent is within the yet-to-be-constructed East F Street Specific Plan area.

The General Plan includes substantial land for new residential development in various types of land use designations. The acreage of residentially zoned vacant land and the resulting number of dwelling units that could be potentially developed is summarized in Table 3-40. The estimate of potential units is provided as a range using the adopted General Plan minimum and maximum densities. These estimates are conservative in nature, as they do not account for units which could be developed using density bonus provisions (Housing Element Implementation Program 2.4).

The average historical densities for LDR, MDR, and HDR are also included in Table 3-40 and are used to calculate a more realistic development potential unit yield based on the total acres of vacant land available for residential development in Table 3-41. Based on the City's analysis of approved projects over the past 5 years, the historical construction density for LDR development ranges between 5 and 7 dwelling units per acre, MDR projects are between 8 and 10 dwelling units per acre, and HDR development averages 17 dwelling units per acre. In addition, as mentioned above much of the vacant land within the City is committed to residential development under the Bridle Ridge and East F Street adopted specific plan areas. The average densities documented within the Bridle Ridge Specific Plan are 4.4 dwelling units per acre for LDR, 11 dwelling units per acre for MDR, and 18 dwelling units per acre for HDR. The East F Street Specific Plan includes an average plan development density of 5 dwelling units per acre for LDR, 10 dwelling units per acre for MDR, and 20 dwelling units per acre for HDR.

**TABLE 3-40
VACANT LAND AVAILABLE FOR RESIDENTIAL DEVELOPMENT**

Land Use Designation	Zoning	Density Range	Average Historical Density	Total Acres	Potential Units	
					Min-Max	Average Historical Density
Low Density Residential (LDR)	R-1, R-2, or Planned Development	4-10 du/acre	6 du/acre	116.88	467-1,171	699
Medium Density Residential (MDR)	R-1, R-2, R-3 or Planned Development	8-14 du/acre	9 du/acre	32.77	262-459	294
High Density Residential (HDR)	R-2, R-3, or Planned Development	10-28 du/acre	17 du/acre	20.52	206-574	349
Total				170.17	935-2,204	1,342

Source: City of Oakdale 2015 General Plan and Community Development & Services Department, 2010.

As outlined in Chapter 4, the City's housing Implementation Programs involving density bonuses, incentives, down payment assistance for first-time homebuyers, and second units are all included to encourage development of affordable housing. Also addressed are services which illustrate the capacity to extend services to newly developing areas where additional affordable housing can be developed.

ENVIRONMENTAL CONSTRAINTS

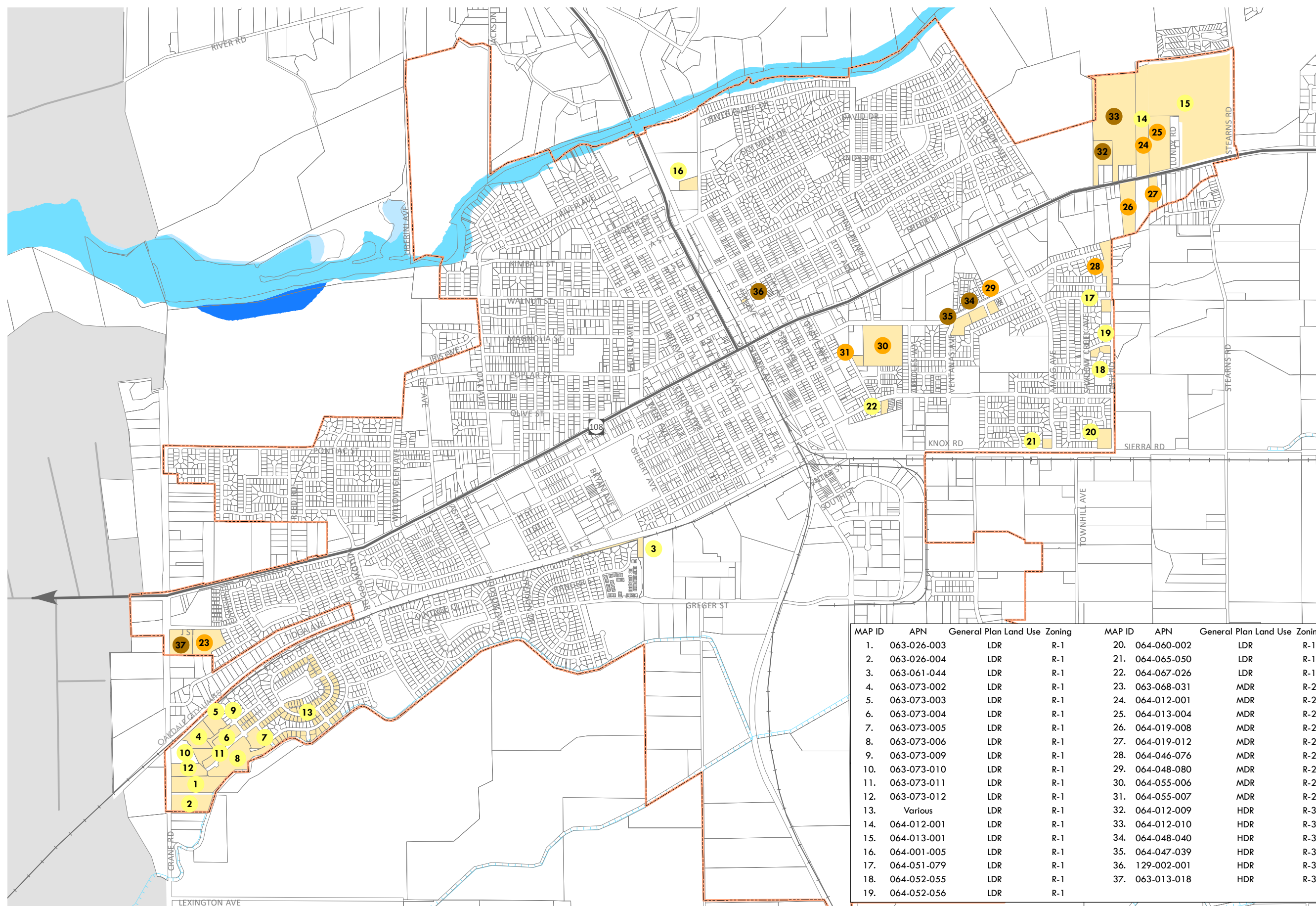
City staff conducted an analysis of Flood Insurance Rate Maps (FIRM), topographical and wetland maps, listing of potential contamination of sites, parcel configurations, and seismic fault zones to verify if any parcel(s) in the land inventory would be physically or environmentally constrained. It was found that there were no environmental, topographical, or water-related constraints that would impede development in all sites of Oakdale. In addition, specific development activities/proposals will be analyzed at the time of application by the City with regards to potential environmental effects, as required by the California Environmental Quality Act (CEQA).

CAPACITY OF SEWER, WATER, AND DRAINAGE FACILITIES FOR FUTURE GROWTH

The availability of infrastructure including improvements or extensions to developing areas of the City is necessary prior to development. For certain locations this can limit the development potential of certain properties until adequate services are available. Other projects may have problems with providing necessary infrastructure in areas that are not adjacent to existing development. In order to insure that public facilities will continue to provide adequate services for the citizens of the City of Oakdale, sewer system and water system master plans have been prepared covering a twenty year planning period that will take the community well into the twenty-first century. Thus, current capacity for these facilities have sufficiently served the 206 interim units constructed and have the capacity to serve the 777 residential units within the five-year planning period through 2014, and thereby accommodating the City's share of regional housing needs.

IDENTIFIED SITES

Consistency in land use and zoning for each City parcel identified with residential development potential provides the framework to ensure that adequate land is available for the development of affordable housing for all target income groups, especially very low- and low-income households. The appropriate land use designations and zoning classifications for residential development are in place and consistent for each parcel in Table 3-41. Figure 1 illustrates the parcels in Table 3-41 with associated map ID numbers.



Legend

Vacant Residential Parcels

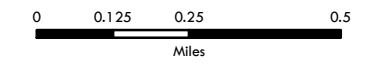
- Low Density Residential
- Medium Density Residential
- High Density Residential

Special Flood Hazard Areas Inundated by 100-Year Flood

- Zone A
- Zone AE
- City Limits
- ~ Canal
- ~ Stanislaus River
- Railroad

MAP ID	APN	General Plan Land Use	Zoning	MAP ID	APN	General Plan Land Use	Zoning
1.	063-026-003	LDR	R-1	20.	064-060-002	LDR	R-1
2.	063-026-004	LDR	R-1	21.	064-065-050	LDR	R-1
3.	063-061-044	LDR	R-1	22.	064-067-026	LDR	R-1
4.	063-073-002	LDR	R-1	23.	063-068-031	MDR	R-2
5.	063-073-003	LDR	R-1	24.	064-012-001	MDR	R-2
6.	063-073-004	LDR	R-1	25.	064-013-004	MDR	R-2
7.	063-073-005	LDR	R-1	26.	064-019-008	MDR	R-2
8.	063-073-006	LDR	R-1	27.	064-019-012	MDR	R-2
9.	063-073-009	LDR	R-1	28.	064-046-076	MDR	R-2
10.	063-073-010	LDR	R-1	29.	064-048-080	MDR	R-2
11.	063-073-011	LDR	R-1	30.	064-055-006	MDR	R-2
12.	063-073-012	LDR	R-1	31.	064-055-007	MDR	R-2
13.	Various	LDR	R-1	32.	064-012-009	HDR	R-3
14.	064-012-001	LDR	R-1	33.	064-012-010	HDR	R-3
15.	064-013-001	LDR	R-1	34.	064-048-040	HDR	R-3
16.	064-001-005	LDR	R-1	35.	064-047-039	HDR	R-3
17.	064-051-079	LDR	R-1	36.	129-002-001	HDR	R-3
18.	064-052-055	LDR	R-1	37.	063-013-018	HDR	R-3
19.	064-052-056	LDR	R-1				

Source: City of Oakdale 2004, Stanislaus County, May 2009; PBS&J, 2010
 Date Revised: June 10, 2010
 100007513_Oakdale_GPU\vacant-residential.mxd



**TABLE 3-41
VACANT PARCELS WITH POTENTIAL FOR RESIDENTIAL DEVELOPMENT**

Map ID Number	Assessor Parcel Number (APN)	General Plan Land Use/ Zoning Designation	Acres	Potential Units		
				Min	Max	Average Historical Density ⁵
1	063-026-003 ²	LDR/R-1	5.63	23	56	34
2	063-026-004 ²	LDR/R-1	4.66	19	47	28
3	063-061-044 ²	LDR/R-1	1.57	6	16	9
4	063-073-002 ²	LDR/R-1	3.67	15	37	22
5	063-073-003 ²	LDR/R-1	2.27	9	23	14
6	063-073-004 ²	LDR/R-1	2.38	10	24	14
7	063-073-005 ²	LDR/R-1	2.18	9	22	13
8	063-073-006 ²	LDR/R-1	7.40	30	74	44
9	063-073-009 ²	LDR/R-1	0.87	3	9	5
10	063-073-010 ²	LDR/R-1	1.58	6	16	9
11	063-073-011 ²	LDR/R-1	0.89	4	9	5
12	063-073-012 ²	LDR/R-1	3.07	12	31	18
13	Various ^{1, 2}	LDR/R-1	30.05	120	301	180
14	064-012-001 ^{3, 4}	LDR/R-1	3.84	15	38	23
15	064-013-001 ³	LDR/R-1	40.11	160	401	241
16	064-001-005	LDR/R-1	1.52	6	15	9
17	064-051-079	LDR/R-1	0.87	3	9	5
18	064-052-055	LDR/R-1	0.49	2	5	3
19	064-052-056	LDR/R-1	0.54	2	5	3
20	064-060-002	LDR/R-1	2.02	8	20	12
21	064-065-050	LDR/R-1	0.61	2	6	4
22	064-067-026	LDR/R-1	0.66	3	7	4
Subtotal LDR			116.88	467	1,171	699
23	063-068-031 ²	MDR/R-2	5.12	41	72	46
24	064-012-001 ^{3, 4}	MDR/R-2	2.47	20	35	22
25	064-013-004 ³	MDR/R-2	5.46	44	76	49
26	064-019-008 ³	MDR/R-2	2.15	17	30	19
27	064-019-012 ³	MDR/R-2	1.27	10	18	11

Map ID Number	Assessor Parcel Number (APN)	General Plan Land Use/ Zoning Designation	Acres	Potential Units		
				Min	Max	Average Historical Density ⁵
28	064-046-076 ³	MDR/R-2	3.47	28	49	31
29	064-048-080	MDR/R-2	0.79	6	11	7
30	064-055-006	MDR/R-2	11.30	90	158	102
31	064-055-007	MDR/R-2	0.74	6	10	7
Subtotal MDR			32.77	262	459	294
32	064-012-009 ³	HDR/R-3	2.39	24	67	41
33	064-012-010 ³	HDR/R-3	10.00	100	280	170
34	064-048-040	HDR/R-3	1.38	14	39	23
35	064-047-039	HDR/R-3	2.05	21	57	35
36	129-002-001	HDR/R-3	0.53	5	14	9
37	063-013-018 ²	HDR/R-3	4.17	42	117	71
Subtotal HDR			20.52	206	574	349
Total			170.17	935	2,204	1,342

Source: City of Oakdale 2015 General Plan and Community Development & Services Department, 2010.

¹ APN 063-071-018 through 063-071-035, 063-055-002 through 063-055-025, 063-057-001 through 063-057-006, 063-061-001 through 063-061-021, 063-062-001 through 063-062-017, 063-070-010 through 063-070-019, 063-071-001 through 063-071-017, 063-074-036 through 063-074-059, 063-071-003 through 063-071-004, 063-072-001 through 063-072-015, 063-072-030 through 063-072-032, 063-073-007 and 063-073-008, and 063-074-001 through 063-074-021.

² Vacant parcels within the Bridle Ridge Specific Plan area. The Bridle Ridge Specific Plan Land Use Summary (Table 5.1) includes an average plan development density of 18 dwelling units per acre for HDR land uses.

³ Vacant parcels with the East F Street Specific Plan area. The East F Street Specific Plan Land Use Summary (Table 3-1) includes an average plan development density of 20 dwelling units per acre for HDR land uses.

⁴ One parcel split with LDR, MDR, and other non-residential land uses as part of the East F Street Specific Plan.

⁵ Average historical construction densities are 6 du/ acre for LDR, 9 du/acre for MDR, and 17 du/acre for HDR.

COMPLIANCE WITH REGIONAL HOUSING NEEDS ALLOCATION

The City of Oakdale was given a total housing construction 2007-2014 RHNA of 983 dwelling units. Pursuant to State housing law, Oakdale's RHNA may be reduced by the number of residential units constructed during the "interim planning period" (2007 and 2008). Based on this analysis, the City's revised RHNA is 777 units or a need of 229 very low-income household units, a revised low-income household need of 152 units, a revised moderate income household need of 101 units, and a revised above moderate-income household need of 295 units.

The following percentages are based on methodology used by the City in determining the supply of available land for the needs of the various income groups. This affordability methodology utilizes the following assumptions based on the construction of residential development in Oakdale and development trends.

- 0 percent of the development potential of lands designated LDR could serve the very low-income groups, 0 percent could serve the low-income groups, 10 percent could serve the moderate-income group, and 90 percent could serve the above moderate-income group.
- 20 percent of the development potential of lands designated MDR could serve the very low-income group, 30 percent could serve the low-income group, and 50 percent could serve the moderate-income group.
- 70 percent of the development potential of lands designated HDR could serve the very low-income group, 20 percent could serve the low-income group, and 10 percent could serve the moderate-income group.

Table 3-42 summarizes Oakdale's potential residential development by income group based on the affordability methodology described above and the City's average historical construction densities, which calculate a more realistic development potential of each vacant parcel in Table 3-41.

**TABLE 3-42
SUMMARY OF POTENTIAL RESIDENTIAL DEVELOPMENT**

Land Use Designation	Average Historical Density	Total Acres	Potential Units	Potential Units By Income Group			
				Very Low	Low	Mod	Above Mod
Low Density Residential (LDR)	6 du/acre	116.88	699	0	0	70	629
Medium Density Residential (MDR)	9 du/acre	32.77	294	59	88	147	0
High Density Residential (HDR)	17 du/acre	20.52	349	244	70	35	0
Total		170.17	1,342	303	158	252	629

Source: City of Oakdale 2015 General Plan and Community Development & Services Department, 2010.

CONCLUSION

The City of Oakdale has determined it can accommodate its total revised RHNA during the 2009-2014 five-year planning period through the evaluation and analysis of vacant sites suitable for residential development. The following is a description of the determination.

Above Moderate Income

Land designated LDR could accommodate 629 new dwelling units at densities potentially affordable to above moderate-income households, which is sufficient in accommodating the City's above moderate-income revised regional allocation of 295 dwelling units.

Moderate Income

Land designated LDR, MDR, and HDR could accommodate 252 new dwelling units at densities potentially affordable to moderate-income households, which is sufficient in accommodating the City's moderate-income revised regional allocation of 101 dwelling units.

Low Income

Land designated MDR and HDR could accommodate 158 new dwelling units at densities potentially affordable to low-income households, which is sufficient in accommodating the City's low-income revised regional allocation of 152 dwelling units.

Very Low Income

Land designated MDR and HDR could accommodate 303 new dwelling units at densities potentially affordable to very low-income households, which is sufficient in accommodating the City's very low-income revised regional allocation of 229 dwelling units.

MANUFACTURED OR FACTORY-BUILT HOUSING

California Government Code Sections 65852.3 and 65852.4 provide for manufactured housing in single-family residential zones. These statutes require the City to allow the installation of manufactured homes on a permanent foundation on lots zoned for single-family residences. Manufactured homes must be certified on lots zoned for single-family residences. Manufactured homes must be certified under the 1974 National Manufactured Housing Construction and Safety Standards Act. The City may apply setback, side yard, front yard, rear yard, parking, and other development standards that the City would apply to a conventional house on the same lot. Manufactured housing/mobile homes are allowed by right in any residential zone district in the City.

The City of Oakdale has been in compliance with these statutes since the effective date. The City requires only that the structure be attached to a permanent foundation and be in compliance with all applicable building regulations when placed on individual lots outside of a mobile home park. This regulation is also consistent with conventional financing/lending requirements.

The California Department of Housing and Community Development reports seven mobile home parks in Oakdale for a total of approximately 277 mobile home spaces as follows: Chalet (12 spaces), Sierra Village (20 spaces), Haven Inn (28 spaces), River Paradise Mobile Estates (154 spaces), Shady Lane (10 spaces), Big Oak (24 spaces), and Lone Pine (29 spaces).

OAKDALE REDEVELOPMENT AGENCY LOW AND MODERATE INCOME HOUSING FUND

As per State law (AB 265), all redevelopment project areas in the State must set aside 20 percent of tax increment revenues for increasing and improving the community supply of low- and moderate-income housing. Furthermore, Chapter 1140, Statutes of 1989 amended the Housing Element Law to require the housing program of an element to include a description of the use of moneys in the Redevelopment Agency Low and Moderate Income Housing Fund.

The City of Oakdale established the Oakdale Redevelopment Agency Low and Moderate Income Housing Fund in 1986. Past funds have been expended for the development and construction of Oak Haven, an 80-unit (100 percent affordable) senior housing project; Transitional Housing for battered women and their children, and for the development and implementation of a Down Payment Assistance Program for first time home buyers. In the Oakdale Redevelopment Agency Five-Year Implementation Plan FY 2009/10 to FY 2013/14 the total Housing Fund balance is estimated to be \$4.4 million at the end of FY 2008/09. The Agency estimates that the cumulative deposit of tax increment revenue into the Housing Fund between FY 2009/10 and FY 2013/14 will be approximately \$3.4 million.

With the approximately \$6.9 million in projected Housing Fund expenditures between FY 2009/10 through FY 2013/14, the Agency plans to assist in the construction and rehabilitation of at least 94 affordable housing units. The tenure mix of the 94 new units may vary, but all units will be affordable to very low-, low-, or moderate-income households. Of the 94 units, it is anticipated that 40 will be affordable to very low-income families, 37 will be affordable to low-income families, and 17 will be affordable to moderate-income families.

In addition, of the 94 units, it is anticipated that 50 will be age restricted and 44 will be available to tenants regardless of age. The Oakdale Redevelopment Agency planned housing activities for FY 2009/10 through FY 2013/14 are as follows:

▪ Oakridge Apartments	\$1,000,000 (rehabilitation for 44 affordable units)
▪ 730 Old Stockton Road	\$285,000 (new construction toward 50 multi-family senior units)
▪ Oak Haven Senior Housing Subsidy	\$355,000
▪ Other Agency Programs	\$4,588,000
▪ Housing Program Administration	\$681,000
Total	\$6,909,000

ENERGY CONSERVATION MEASURES

It is important to reduce housing utility costs and high-energy consumption through energy-efficient housing and retrofitting programs. The City of Oakdale has addressed and will continue to focus on energy conservation measures even with the existence of comparatively mild climatic features. The City enforces 2005 Building Energy Efficiency Standards as part of the building permit process.

Local Energy Companies' Home Energy Conservation Programs

The Pacific Gas & Electric (PG&E) Company and the Modesto Irrigation District (MID) are the two major utility companies serving the City of Oakdale. These companies promote energy conservation and have implemented programs to inform customers of home energy saving techniques. PG&E offers a free weatherization program to qualified low-income homeowners and PG&E and MID offer home energy audits for interested City residents. MID also has an air conditioning load management program. To encourage the public to weatherproof their home, thereby decreasing heating and cooling costs, PG&E and MID offer a loan program for customers to make such improvements possible. The utility companies also provide printed material to promote energy conservation.

City's Promotion of Energy Conservation

The City promotes energy conservation through implementation of the Subdivision Ordinance requiring that, to the extent feasible, subdivisions will be designed to provide passive or natural heating and cooling opportunities. The City informs the public regarding weatherization programs available from several sources including Habitat for Humanities' "Windows of Hope" and PG&E. The City realizes the importance for continued programs in the planning, creation, and implementation of new policies to meet new innovations in energy-saving technology and to preserve natural resources. The City is committed to continuing to investigate new innovations in energy saving technology and will make appropriate recommended changes to its Zoning Ordinance, as necessary. Policy 2.4 of the Housing Element ensures that all new development complies with State law regarding energy conservation, which will improve the overall energy efficiency of Oakdale's new housing stock and can significantly contribute to reducing green house gases.

CHAPTER 4. GOALS, POLICIES, AND IMPLEMENTATION PROGRAMS

This Chapter contains goals, policies, and implementation programs for the City's five-year Housing Element planning period, or between 2009 and 2014. As a general housing aim, the City will seek to provide and maintain attractive residential neighborhoods with a variety of dwelling types and prices affordable to all segments of the population. The City's approach will be multifaceted using a list of programs and tools to address the housing needs of the community.

The City's efforts will be to target its resources (primarily redevelopment funds) for leverage towards deferring or financing certain facility fees and processing costs for qualified projects, as well as providing match funds for grant applications (e.g., State CDBG and HOME funds).

The fundamental purpose of a Housing Element is achieved through the implementation of "Programs." Implementation programs are intended to be consistent with the General Plan "Policies" which, in turn, are consistent with the Housing Element "Goals." In other words, specific attention should be focused on the implementation programs, which include quantified objectives for meeting the future housing needs for the City of Oakdale.

The following outlines the use of the terms Goals, Policies, and Implementation Programs:

- A *goal* is a direction-setter. It is an ideal future end condition or state related to the public health, safety, or general welfare toward which planning and planning implementation measures are directed. A goal is a general expression of community values, and therefore is abstract in nature.
- A *policy* is a guideline to decision making and is a clear commitment of the City. It is effectuated by implementation measures or action programs. To serve as an effective guide, policies must be clear and unambiguous.
- An *implementation program* is intended to set forth a schedule of actions the City intends to undertake to implement the policies and achieve the goals and objectives of the Oakdale Housing Element.

The City's Housing Element includes quantified objectives which specify the targeted number of housing units that are expected to be constructed, preserved/conserved, and rehabilitated within the five-year planning period based on the needs, resources, and constraints identified in the Housing Element. Whenever possible, quantified objectives are set for each particular housing implementation program, establishing a numerical target for the effective period of the program. For each implementation program the responsible agency, timeframe, source of funding, and quantifiable objectives (if applicable) is included.

4.1 GOALS AND POLICIES

GOAL #1 **Maximize housing choices to match housing supply with the need and to provide safe and decent housing.**

Policy 1.1: Ensure an adequate supply of residential land is available to accommodate the City's Regional Housing Needs Allocation (RHNA).

Policy 1.2: Include a mix of housing types to provide increased opportunity for diverse income groups in existing and newly annexed areas.

Policy 1.3: Work to supply housing for the unmet needs of special needs groups, including the disabled, the elderly, the homeless, single parent households, extremely low-income households, farmworkers, and large families.

Policy 1.4: Focus the use of resources for housing rehabilitation and assisted housing to those neighborhoods and residents that have the greatest need for housing assistance.

Policy 1.5: Maintain the supply of safe, decent, and sound affordable housing through the conservation and rehabilitation of existing housing stock.

Policy 1.6: Make a strong commitment to the issue of fair housing practices, as well as ensure that fair housing opportunities prevail for all City residents regardless of age, sex, family status, income, or source of income, race, creed, national origin, or disabilities.

GOAL #2 **Implement a variety of institutional actions that will help achieve greater housing affordability.**

Policy 2.1: Work to establish programs to assist in the removal of constraints to the production of housing, where feasible.

Policy 2.2: Establish and/or support programs to supply housing to meet the needs of extremely low-, very-low, low-, and moderate-income households.

Policy 2.3: Make every effort to preserve at-risk units in assisted housing developments that are eligible to transfer to market rate units.

Policy 2.4: Ensure that all new development complies with State law regarding energy conservation.

4.2 IMPLEMENTATION PROGRAMS

GOAL #1 **Maximize housing choices to match housing supply with the need and to provide safe and decent housing.**

IMPLEMENTATION PROGRAMS

1.1 Capacity to Accommodate Regional Need

Review the City's General Plan and Specific Plans' residential holding capacity and vacant land inventory to ensure an adequate supply of land is available and, when necessary, annex land adjacent to existing corporate boundaries to meet local and regional housing needs.

Responsible Agency: Community Development & Services Department, Planning Commission, City Council

Time Frame: Annually

Funding Source: Annual Department Budget

Quantified Objective: Revised RHNA allocation of 226 very low-income units, 46 low-income units, 133 moderate income units, and 372 above moderate-income units during the five-year planning period

1.2 Adequate Sites for All Housing Types and Income Groups

Identify and maintain an adequate supply of residential land with appropriate zoning and land use designations to support all housing types and income groups including extremely low-, low-, very low-, moderate-, and above-moderate.

Responsible Agency: Community Development & Services Department, Planning Commission, City Council

Time Frame: 2009-2014

Funding Source: Annual Department Budget, application fees

1.3 Second Units

Allow second units by right in all residential districts to encourage opportunities for affordable housing and promote the development of second units through providing informational materials on the City's website (<http://www.ci.oakdale.ca.us/>) including a description of the second unit application process, requirements, and potential City development incentives (e.g., reduced fees, flexible development standards, expedited permit processing).

Responsible Agency: Community Development & Services Department

Time Frame: 2009-2014

Funding Source: Application fees

Quantified Objective: 7 lower income units

1.4 Manufactured Housing/Mobile Homes

Allow manufactured housing/mobile homes in all residential districts provided the manufactured housing/mobile home meets the same standards as conventional housing and is placed on a permanent foundation, and continue to permit the temporary use of mobile homes for medical circumstances in both residential and commercial zones.

Responsible Agency: Community Development & Services Department

Time Frame: Ongoing

Funding Source: Application fees

1.5 Extremely Low-Income Households

Promote and encourage the development of multi-family housing affordable to and supportive of the needs of extremely low-income households through offering housing developers financial incentives or regulatory concessions (e.g., reduced fees, fee exemptions, flexible development standards, deferment of payment of Capital Facility Fees until occupancy building permit issuance, and density bonus).

Responsible Agency: Community Development & Services Department

Time Frame: Ongoing

Funding Source: Annual Department Budget

1.6 Single-Room Occupancy Units

Conduct a study to determine the feasibility of preserving and rehabilitating existing motels and/or residential buildings in Oakdale suitable for single-room occupancy (SRO) units to support housing needs for extremely low income households in accordance with State law, and provide incentives (e.g., reduced developer fees, other fee discounts, deferrals, and/or waivers) to assist housing developers in constructing and/or preserving SRO facilities.

Responsible Agency: Community Development & Services Department, Planning Commission, City Council

Time Frame: 2012

Funding Source: Annual Department Budget

1.7 Permit Emergency Shelters and Transitional and Supportive Housing

Amend the Oakdale Zoning Code to permit emergency shelters in the General Commercial (C-2) District and transitional and supportive housing in all residential districts by right without a conditional use permit or other discretionary action in accordance with State law. Specify use definitions in accordance with State law and the California Health and Safety Code for emergency shelters and transitional and supportive housing. Emergency shelters will not be subject to additional development standards, processing, or regulatory requirements beyond what applies to residential or commercial development within the C-2 District. Transitional and supportive housing will be considered a residential use and will be subject to only those restrictions that apply to residential uses in residential districts.

Responsible Agency: Community Development & Services Department, Planning Commission, City Council

Time Frame: 2011

Funding Source: Annual Department Budget

1.8 Coordination with Agencies Serving the Homeless

Work with homeless service providers and agencies in the region (e.g., Stanislaus County Consortia, Haven Women's Center, and the Community Housing and Shelter Services) to support the efforts of homeless assistance, site identification, and funding applications.

Responsible Agency: Community Development & Services Department, Police Department, and homeless service providers

Time Frame: Ongoing

Funding Source: Annual Department Budget

1.9 Large Family Households

Provide incentives (e.g., flexible development standards) to developers that include large bedroom (5+) single-family housing types in residential development projects in an effort to accommodate the housing needs of large family households.

Responsible Agency: Community Development & Services Department, housing developers, rental property, and/or homeowners

Time Frame: Ongoing

Funding Source: Annual Department Budget

1.10 Farmworker Housing

Review the Oakdale Zoning Code, and amend if necessary, to ensure consistency with the Employee Housing Act (Health and Safety Code Section 17021) and that any future annexations comply with the statutory requirements. Specifically, Health and Safety Code Sections 17021.5 and 17021.6 generally requires employee housing for six or less persons in single-family zones and in agricultural zones with no more than 12 units or 36 beds to be permitted without a discretionary action or use permit. To assist in the identification of housing types to address the needs of farmworker households, collaborate with agricultural employers in identifying sites and pursuing funding sources available through HCD and the USDA's Rural Development programs, continue to provide information regarding the Housing Authority of Stanislaus County's permanent and seasonal farmworker housing programs, and support the Housing Authority and any interested developers with funding applications for farmworker housing developments.

Responsible Agency: Community Development & Services Department
Time Frames: 2011 (review Zoning Code)
Ongoing (review of future annexations and assistance of farmworker needs)
Funding Source: Annual Department Budget

1.11 Reasonable Accommodations Procedure

Develop and formalize a reasonable accommodations ordinance for housing designed for occupancy by, or with supportive services for persons with disabilities. Update permit processing actions and amend the City's Zoning and Building Codes, as necessary, in accordance with State law requirements and guidelines set forth in the California Fair Employment and Housing Act (FEHA). Reasonable accommodation procedures should not be limited to the installation of accessibility improvements, and should provide exception to broader zoning and land use for maintenance, improvement, and development of housing for persons with disabilities.

Responsible Agency: Community Development & Services Department, Planning Commission, City Council
Time Frame: 2011
Funding Source: Annual Department Budget

1.12 Reasonable Accommodations Information and Referral

Provide information to individuals with disabilities regarding reasonable accommodations policies, practices, and procedures based on guidelines from the California Housing and Community Development Department (HCD). This information will be disseminated through postings and pamphlets at City and other public buildings and the City's website (<http://www.ci.oakdale.ca.us/>). The information will also have the information distributed through the fair housing agency Project Sentinel, Disability Resource Agency for Independent Living (DRAIL), and the Housing Authority.

Responsible Agency: Community Development & Services Department, Project Sentinel, Disability Resource Agency for Independent Living (DRAIL), Housing Authority, Planning Commission, City Council

Time Frame: Ongoing

Funding Source: Annual Department Budget

1.13 Handicapped Barrier Removal Program

Support the Handicapped Barrier Removal Program administered by the Disability Resource Agency for Independent Living (DRAIL), which provides free technical advice and funding options regarding the removal of ability barriers from home or property.

Responsible Agency: City of Oakdale, Disability Resource Agency for Independent Living (DRAIL)

Time Frame: Ongoing

Funding Source: Annual Department Budget

1.14 Housing Rehabilitation

Implement, promote, and encourage the City's Community Development Block Grant (CDBG) funded Neighborhood Stabilization Program (NSP) for rehabilitation of the City's older housing stock through City outreach targeted at Oakdale's older neighborhoods (e.g., program advertisement mailers) and providing program information on the City's website (<http://www.ci.oakdale.ca.us/>).

Responsible Agency: Community Development & Services Department, Oakdale Redevelopment Agency (RDA), State CDBG Program

Time Frame: 2009-2014

Funding Source: CDBG, RDA matching funds

Quantified Objective: 2 very low-income and 3 low-income units

1.15 Housing Improvement Program (HIP)

Implement, promote, and encourage the Oakdale Redevelopment Agency's Housing Improvement Program (HIP) through providing program information on the City's website (<http://www.ci.oakdale.ca.us/>) and conducting outreach (e.g., program advertisement mailers) to properties within the Oakdale Redevelopment Agency (RDA) target area to notice residents of the complimentary annual dumpster service, upon request from no less than four residences on a street block, for yard and/or neighborhood clean-up.

Responsible Agency: Oakdale Redevelopment Agency
Time Frame: 2009-2014
Funding Source: RDA funds
Quantified Objective: 80 very low-income, low-income, moderate-, or above-moderate income households

1.16 Housing Condition Survey

Conduct a housing condition survey of residential units within the City to maintain a housing conditions inventory.

Responsible Agency: Community Development & Services Department
Time Frame: Not less than every five (5) years
Funding Source: General Fund/State P/TA CDBG funds
Quantified Objective: Complete a housing conditions survey

1.17 Fair Housing

Participate in local fair housing strategies, including collaborating with Project Sentinel, the local Fair Housing Agency, as well as other federal and State fair housing agencies to help identify the impediments to fair housing choice. Comply fully with all federal, State, and local non-discrimination laws and with the rules and regulations governing Fair Housing and Equal Opportunity in housing and employment. Accept complaints for forwarding to the California Department of Fair Employment and Housing. Distribute fair housing policies and public information on the enforcement activities of the State Fair Employment and Housing Commission through posting at City department offices and other public buildings, distributing with other housing program materials, within employment notices, and on the City's website (<http://www.ci.oakdale.ca.us/>). When appropriate, publish informational notices in both English and Spanish.

Responsible Agency: City of Oakdale, Project Sentinel
Time Frame: Ongoing
Funding Source: Annual Department Budget

GOAL #2 Implement a variety of institutional actions that will help achieve greater housing affordability.

IMPLEMENTATION PROGRAMS

2.1 Stanislaus County HOME Consortium

Participate in the Stanislaus County HOME Consortium to receive funding for a variety of affordable housing projects including, but not limited to, rehabilitation, construction, land acquisition, and/or purchase assistance.

Responsible Agency: Community Development & Services Department, Stanislaus County HOME Consortium

Time Frame: Ongoing

Funding Source: Home Investment Partnership (HOME) Program, Oakdale Redevelopment Agency

Quantified Objective: 51 affordable multi-family units for lower income seniors

2.2 Article 34 Allocation

Comply with Article 34 of the California State Constitution, which requires public entities to obtain voter approval for the construction of lower income housing projects.

Responsible Agency: City of Oakdale, Stanislaus County Housing Authority

Time Frame: Ongoing

Funding Source: Annual Department Budget

2.3 Housing Choice (Section 8) Voucher Program

Support the Stanislaus County Housing Authority who sponsors and implements the County's Housing Choice (Section 8) voucher program that is available to qualifying extremely low- and very low-income households and work with the Housing Authority to provide information to Oakdale residents on the availability of the Section 8 program.

Responsible Agency: Stanislaus County Housing Authority, Community Development & Services Department

Time Frame: Ongoing

Funding Source: U.S. Department of Housing and Urban Development (HUD)

Quantified Objective: 60 extremely low- and 60 very low-income units

2.4 Density Bonus Ordinance

Implement, promote, and encourage the City's Density Bonus Ordinance (Chapter 36, Section 36-18-20.3 and 36-18-20.10) by targeting the development community through informational materials on the City's website (<http://www.ci.oakdale.ca.us/>) that describes the density bonus application process, requirements, and lists the available developer incentives or concessions (e.g., increased density, reduction of site development standards, modification of Zoning Code or architectural design requirements, or deferred development impact fees).

Responsible Agency: Community Development & Services Department, developers

Time Frame: 2009-2014

Funding Source: Annual Department Budget, application fees

Quantified Objective: 75 very low- and low-income units

2.5 First-Time Homebuyer Down Payment Assistance Program

Provide first-time homebuyer down payment assistance with funding from the State of California Department of Housing and Community Development (HCD) and the U.S. Department of Housing and Urban Development (HUD) to lower income households and promote and encourage program participation through providing information on the City's website (<http://www.ci.oakdale.ca.us/>) including program guidelines, eligibility requirements, the application, and a City contact for more information.

Responsible Agency: City of Oakdale, Oakdale Redevelopment Agency

Time Frame: 2009-2014

Funding Source: RDA funds, HOME and Cal HOME funds, HCD, HUD

Quantified Objective: 25 very low-, low-, and moderate-income households

2.6 First-Time Homebuyer Program

Work with local lenders and the Housing Authority to encourage participants in the City's First-Time Homebuyer Program and participate with local lenders and the Stanislaus County Housing Authority to provide first-time homebuyers with the ability to take 20-percent of their annual mortgage interest as a dollar-for-dollar tax credit against their federal income tax.

Responsible Agency: Community Development & Services Department, local lenders, and the Stanislaus County Housing Authority

Time Frame: 2009-2014

Funding Source: Federal Tax Credits

Quantified Objective: 25 low- and moderate-income households

2.7 Redevelopment Low and Moderate-Income Housing Fund

Set-aside 20-percent of tax increment revenues for increasing and improving the community's supply of low- and moderate-income housing and follow Chapter 1140, Statutes of 1989 regarding the appropriate use of monies in the Redevelopment Agency's Low and Moderate Income Housing Fund. The Oakdale Redevelopment Agency plans to assist in the construction and rehabilitation of at least 94 affordable housing units, which includes 50 senior units, with the \$6.9 million in projected Housing Fund expenditures between FY 2009/10 through FY 2013/14.

Responsible Agency: Oakdale RDA, County Housing Authority, housing developers

Time Frame: 2009-2014

Funding Source: Redevelopment Agency Funds

Quantified Objective: 94 lower income units

2.8 Multi-Family Affordable Housing Developer Incentive Program

Provide incentives (e.g., discounts, fee exemptions, deferment of payment of Capital Facility Fees until occupancy building permit issuance) to affordable housing developers (i.e., Stanislaus County Housing Authority and/or other recognized nonprofit housing sponsors) that provide for very low- and low-income housing units.

Responsible Agency: Oakdale Redevelopment Agency, Stanislaus County Housing Authority, affordable housing developers

Time Frame: 2009-2014

Funding Source: Redevelopment Agency Funds

Quantified Objective: 80 very low-, low-, and moderate-income households

2.9 State and Federal Housing Programs

Seek and use all available funding programs and other types of housing assistance (e.g., programs operated by Community Development Block Grants (CDBG), Home Investment Partnership (HOME), Cal HOME, State Bond funds (Proposition 46 and Proposition 1-C), California Housing Finance Agency (CHFA), HUD Section 202 (senior housing), HUD Section 811 (for disabled persons) and the Federal Low Income Housing Tax Credits) in an effort to accommodate the housing needs unique to special needs groups including funding specifically targeted for the development of housing affordable to extremely low-income households. The City will monitor the availability of local, State, and federal housing programs on an annual basis. The City participates in the Stanislaus HOME Consortia, which receives an annual federal entitlement of HOME funds. It is anticipated that the City will continue to apply for funds from the Cal Home and/or CDBG program on an annual and/or project basis.

Responsible Agency: Community Development & Services Department, affordable housing developers

Time Frame: 2009-2014

Funding Source: CDBG, HOME, HUD, CHFA, State and federal Bond Funds

Quantified Objective: 25 extremely low-, very low-, and low-, and moderate-income households

2.10 Streamline Application Process

Streamline and improve the development review process through the City's "One Stop Shop" efforts to eliminate any unnecessary delays and/or restrictions to the development of affordable housing including projects with extremely low-income units built by the Housing Authority, nonprofits, and other affordable housing providers.

Responsible Agency: Community Development & Services Department

Time Frame: Ongoing

Funding Source: Annual Department Budget

2.11 Jobs Housing Balance

Maintain a sufficient inventory of land zoned for commercial and industrial uses to permit economic development necessary to provide employment for the new households identified in the Regional Housing Needs Assessment (RHNA).

Responsible Agency: Community Development & Services Department

Time Frame: Ongoing

Funding Source: Annual Department Budget

2.12 Reduced Fees for Infill Sites

Provide incentives (e.g., reduced developer fees, other fee discounts, deferrals, and/or waivers) in an effort to remove constraints in developing infill sites for projects that include extremely low-income, very low-income, low-income, or senior units. Infill parcels located in the Redevelopment Agency (RDA) boundaries may be eligible to receive incentives offered by the RDA such as lower fees to develop the lots.

Responsible Agency: Community Development & Services Department

Time Frame: Ongoing

Funding Source: Annual Department Budget, Redevelopment Agency Funds

2.13 Research Developing an Affordable Housing Program

Research the possibility of developing an affordable housing program through the creation of a City Municipal Code ordinance that would require new residential development to provide for a specified proportion of low- and moderate-income housing units along with the market-rate units. The potential requirements of such an ordinance will be explored and options will be brought before the City Council to decide if an affordable housing ordinance is an effective strategy for the provision of affordable housing in Oakdale.

Responsible Agency: Community Development & Services Department, Planning Commission, City Council

Time Frame: 2012

Funding Source: Annual Department Budget

2.14 Water and Sewer Service Priority for Affordable Housing

Provide a copy of the adopted City of Oakdale Housing Element in accordance with State law to all water and sewer providers serving Oakdale in support of granting priority for service allocations to proposed developments that include housing units affordable to lower income households.

Responsible Agency: Community Development & Services Department

Time Frame: Upon adoption of the Housing Element

Funding Source: Annual Department Budget

2.15 Coordination with Other Agencies to Monitor At-Risk Projects

Monitor at-risk assisted housing projects to ensure the affordability covenants remain and work with the necessary agencies and sources of at-risk projects (e.g., California Housing Partnership Corporation (CHPC), the Housing Authority, the owners of at-risk units, HCD, and HUD) to provide support and coordination in addressing the wide range of preservation needs, issues, and opportunities.

Responsible Agency: Community Development & Services Department, CHPC, Stanislaus County Housing Authority

Time Frame: Ongoing

Funding Source: Annual Department Budget

2.16 Licensed Group Homes and Residential Care Facilities

Review the Oakdale Municipal Code, Chapter 36, Zoning for compliance with State law requirements (i.e., Health and Safety Code Sections 1267.8, 1566.3, 1568.08), and amend as appropriate, regarding licensed group homes and residential care facilities, including facilities for persons with disabilities, with six or fewer residents to ensure these uses are allowed by right as a single-family housing use in residential districts. Additionally the City will review, and amend as appropriate, the Municipal Code to allow and facilitate group homes and/or residential care facilities with seven or more residents.

Responsible Agency: Community Development & Services Department, Planning Commission, City Council

Time Frame: 2011

Funding Source: Annual Department Budget

2.17 State Law Compliance Regarding Energy Conservation

Implement State requirements for energy conservation in new residential projects and encourage residential developers to employ additional energy conservation measures with respect to siting of buildings, landscaping, and solar access through development incentives such as flexibility in design and development standards.

Responsible Agency: Community Development & Services Department

Time Frame: Ongoing

Funding Source: Annual Department Budget

2.18 Home Energy Conservation Programs

Promote home energy conservation programs (e.g., energy education, weatherization, and energy-efficient appliances) through informational brochures and City website announcements that target lower income households.

Responsible Agency: Community Development & Services Department, Pacific Gas & Electric (PG&E)

Time Frame: Ongoing

Funding Source: PG&E Energy Partners Programs

Quantified Objective: 20 very-low and 20 low-income households

APPENDIX A.

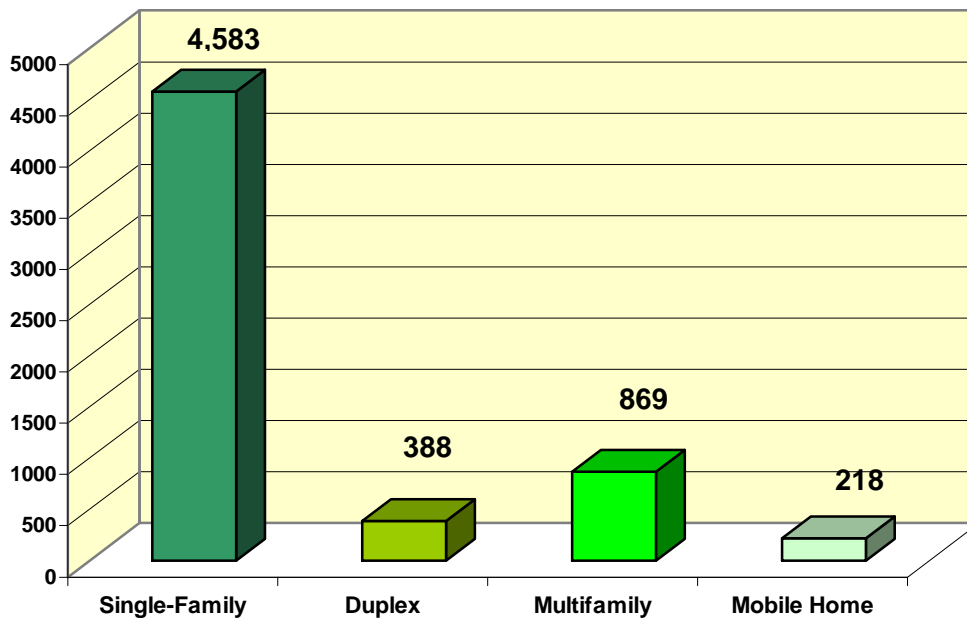
CITY OF OAKDALE 2002
HOUSING CONDITIONS SURVEY

CITY OF OAKDALE

2002 HOUSING CONDITION SURVEY

The City of Oakdale has witnessed substantial growth in its single family housing stock over the last twelve years. Single-family residences have increased by 33 percent since 1990, with over 1,300 new homes. Multifamily units have lagged behind the construction of single-family homes, however there have been over one hundred new units constructed since 1990. Duplex housing units have also been on the increase, but tri- and fourplex units have been decreasing in numbers over the recent years. Mobile homes, and their modern counterpart, manufactured homes, have also seen increases over the period.

FIGURE 1
DISTRIBUTION OF OAKDALE HOUSING UNITS, 2002



A total of 6,058 housing units were surveyed in the City of Oakdale in June and July 2002, which represent 100 percent of the housing units existing at the time. Personnel of Laurin Associates Inc. conducted the survey and completed a "Housing Condition Inventory" form for each housing structure.

SURVEY METHODOLOGY

Each residential structure was scored according to structural criteria established by the State Department of Housing and Community Development (HCD). There are five structural categories: foundation, roofing, siding, windows, and electrical; and two supplemental categories: frontage improvements and additional factors. On structures estimated to have been constructed before 1978 the condition of paint was assessed to determine if a potential problem with lead-based paint was present.

Within each structural category, the housing unit is rated from “no repairs needed” to “replacement needed.” Points are aggregated for each unit and a designation is made as follows:

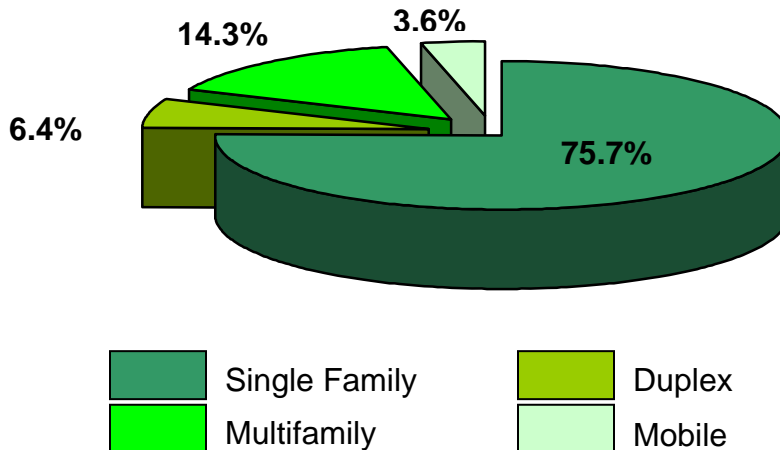
SOUND	9 or less points: no repairs needed, or only one minor repair needed such as exterior painting or window repair.
MINOR	10 to 15 points: one or two minor repairs needed, or only one minor repair needed such as patching and painting of siding or re-roofing or window replacement.
MODERATE	16 to 39 points: two or three minor repairs needed, such as those listed above.
SUBSTANTIAL	40 to 55 points: repairs needed to all surveyed items: foundation, roof, siding, window, and doors.
DILAPIDATED	56 or more points: the costs of repair would exceed the cost to replace the residential structure.

Only identifiable residential properties were surveyed. It is possible that some of the recreational vehicles (RVs) are inhabited. It is also possible that there are living units within commercial or industrial buildings, however these were not considered in the survey.

OAKDALE HOUSING CONDITIONS

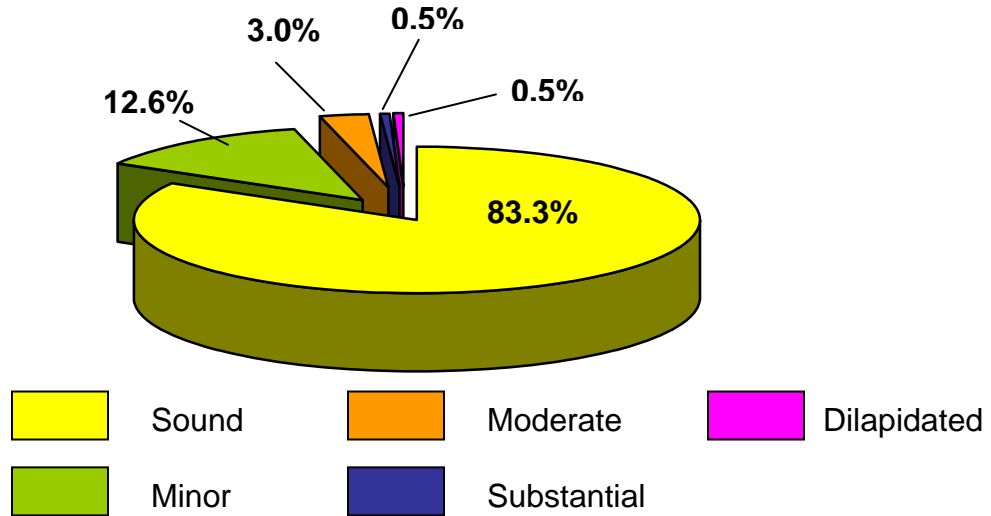
A total of 75.7 percent of the surveyed units are single-family units, 14.3 percent are classified as multifamily units; 6.4 percent are duplexes, and 3.6 percent are mobile or manufactured homes.

**FIGURE 2
HOUSING UNITS BY TYPE**



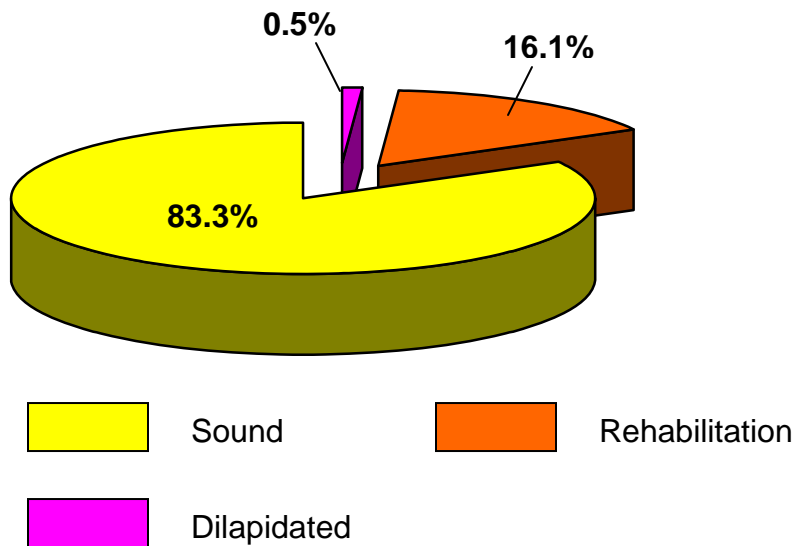
Of all units, 83.3 percent are in sound condition, no repairs needed, while 12.6 percent need minor repairs and an additional 3.0 percent need moderate repairs. Only 0.5 percent of the units surveyed need substantial repair, and 0.5 percent of the units are dilapidated.

**FIGURE 3
HOUSING UNITS BY CONDITION**



A housing unit is deemed in need of rehabilitation if it is classified as Minor, Moderate, or Substantial. In the City of Oakdale a total of 16.1 percent, or 980 of the 6,058 housing units are in need of some form of rehabilitation.

**FIGURE 4
HOUSING UNITS BY REHABILITATION STATUS**



Total housing units needing rehabilitation: 980

In summary, of the single-family housing units, 83.3 percent are in sound condition and 16.1 percent are in need of rehabilitation. A total of 29 housing units are considered dilapidated, 15 of which are single-family homes, as well as five duplexes, one triplex, and one mobile home. A total of 69.6 percent of individual housing units configured as duplexes are in sound condition, with 27.9 percent in need of rehabilitation. The survey showed that 79.9 percent of multifamily units are in sound condition, with 19.8 percent in need of rehabilitation. Finally, a total of 97.2 percent of the mobile homes in the city are in sound condition, with 2.4 percent in need of rehabilitation.

**TABLE 1
HOUSING CONDITION SUMMARY**

	Single Family	Duplex	Multi-Family	Mobile Home	Total
Sound	3,873	270	694	212	5,049
Percent	84.5%	69.6%	79.9%	97.2%	83.4%
Minor	557	66	139	3	765
Percent	12.2%	17.0%	16.0%	1.4%	12.6%
Moderate	114	34	33	2	183
Percent	2.5%	8.8%	3.8%	1.0%	3.0%
Substantial	24	8	0	0	32
Percent	0.5%	2.1%	0.0%	0.0%	0.5%
Dilapidated	15	10	3	1	29
Percent	0.3%	2.5%	0.3%	0.4%	0.5%
Total	4,583	388	869	218	6,058

The single most common repair across all housing types in the City is the need for new roofing. Over 65 percent (649 units) of the housing units that require rehabilitation need either re-roofing, or roof structure replacement and re-roofing. A total of 14.5 percent (880 units) of all housing units in the City are in need of re-roofing or roof structure replacement and re-roofing. The next most common repair needed is painting of the outside structure, where 37.3 percent (367 units) of the units in need of rehabilitation require re-painting. Included in this figure are 46 housing units that are very likely to have a lead-based paint hazard due to extensive chipping and peeling of exterior paint on a pre-1978 dwelling unit.

Electrical service to residential units was found to be in generally good condition throughout the City. There were only ten instances where the main electrical panel was found to be in need of replacement. An additional fifty-one housing units were found to be in need of minor electrical repair, generally due to exposed or loose wiring visible from the street. In some cases electrical wiring was found that had been re-routed or added in methods that were not up to the standard building code and require professional attention.

Broken window panes and window frames in disrepair were fairly common within the City. Especially noticeable were wood-sash windows with chipped and peeling paint, a classic source of lead-based paint dust in older homes. In cases where all wood-sash windows exhibiting paint deterioration on older homes, points were given for replacement. There were 105 housing units identified to be in need of complete or partial window replacement.

**TABLE 2
NEEDED REPAIRS – ALL HOUSING UNITS**

NEEDED REPAIR	NUMBER	NEEDED REPAIR	NUMBER
Foundation		Siding/Stucco	
General Repair	77	Re-painting	622
Partial Foundation	7	Patching/Painting	198
No or Needs Foundation	9	Replacement/Painting &/or Lead – Based Paint	160
Roofing		Windows	
Shingles Missing	87	Broken Pane	14
Re-roofing	799	Repair	64
Roof Structure Replacement	81	Replacement	105
Electrical		Lead Paint/Asbestos	
Minor Repair	51	Lead Paint	46
Replace Main Panel	10		
Frontage Improvements			
Sidewalks		252	
Curbs and Gutters		209	

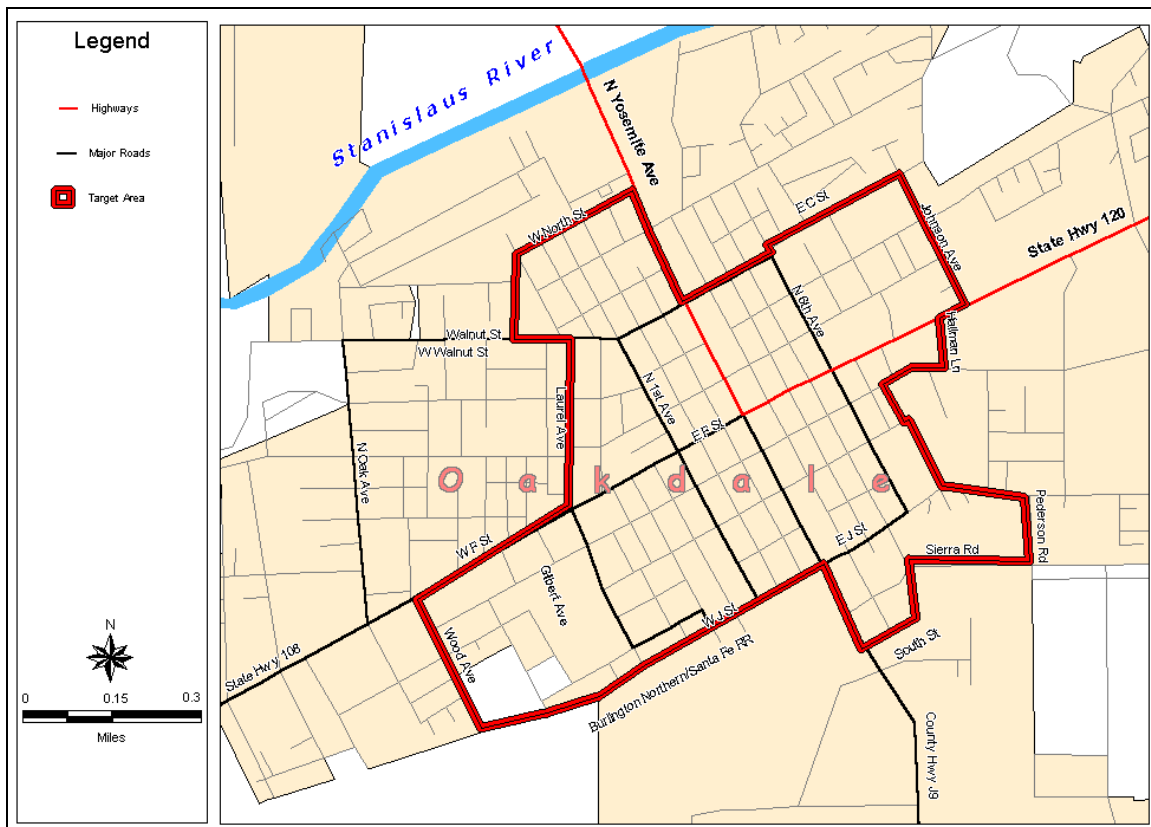
SITE-SPECIFIC HOUSING NEEDS

The condition of housing units in the City of Oakdale is generally good. There are very few instances where poor housing conditions predominate in a given neighborhood. Five US Census Block Groups have been identified where housing in need of rehabilitation was found to have the highest densities. All of the Block Groups were in the center and south central portions of the City. The Block Groups were as follows:

- Census Tract 2.01, Block Group 3
- Census Tract 2.02, Block Group 1
- Census Tract 2.02, Block Group 2
- Census Tract 2.03, Block Group 2
- Census Tract 2.03, Block Group 3

The single most significant area where there is a concentration of housing in need of rehabilitation or where dilapidated housing exists is in the south-central part of the City. This neighborhood is bordered by East F Street on the north, Pedersen Road and South Eighth Avenue on the east, East J Street on the south, and Sierra Avenue on the west, and is part of Census Tract 2.03, Block Group 2. Here there is a mix of single-family homes, duplexes and multifamily housing units that are either dilapidated or require significant rehabilitation.

EXHIBIT 1 CITY OF OAKDALE: PRIMARY REHABILITATION AREAS



Grove Avenue Duplexes

One particular cluster of housing in very poor condition is a set of eight duplexes between South Sixth Avenue and Grove Avenue, immediately South of East F Street. Six of these duplexes are in dilapidated condition and should be considered a safety hazard. The remaining two structures are in serious need of rehabilitation and require substantial repairs and improvements. All these structures require improvement or replacement of siding, foundations, windows and electrical components. Six of the units need complete roof structure replacement. It is common that structures suffering from such deterioration and lack of maintenance, such as these duplexes, also have substantial interior defects. The units are located on large parcel of land and there is no frontage improvements at all serving the individual duplexes. Housing units within this parcel would be sensible candidates for complete demolition and replacement with modern affordable housing units.

South-Central Downtown

Another area exhibiting a large concentration of housing units in need of rehabilitation is in the south-central downtown area (Census Tract 2.02, Block Group 1). This area is bordered by East F Street on the north and Yosemite Avenue on the east, J Street on the south, and Gilbert Avenue on the west. There are seven dilapidated structures in this area, five structures in need of substantial rehabilitation, and over 30 structures in need of moderate repair. Another 50+ structures are in need of minor repair. Beyond the obvious exterior repairs needed by the housing units, it is likely that interior conditions need substantial improvement as well. Improving interior deficiencies such as insulation, weather stripping, efficient heating and air conditioning, and window replacement, would benefit the homeowners through reducing health and safety concerns, and increasing energy conservation and reducing utility expenses. It should be noted that due to the age of these buildings, it is likely that many contain lead-based paint on both exterior and interior surfaces, as well as the presence of asbestos in flooring, insulation and other materials.

Central Downtown

The area surrounding Oakdale's primary downtown commercial area also contains a number of homes in need of rehabilitation. This area is within Census Tract 2.01, Census Block 3. Single-family homes predominate in this Block Group and there is a wide variety of homes ranging from sound condition to those that are dilapidated or in substantial need of rehabilitation. The majority of homes in this area were built prior to the 1980's and hazards associated with lead based paint are likely to be a major concern in those homes with chipped and peeling paint on exterior and interior surfaces. This area contains four dilapidated structures, four in need of substantial repairs and at least forty structures in need of minor to moderate repair.

The remaining areas where there is concentrated housing in need of rehabilitation are Census Tract 2.03, Block Group 3, and Census Tract 2.02, Block Group 3. The proportion of housing in need of rehabilitation in both these Block Groups is high, but the severity of repairs needed to the homes is less than in the other Block Groups.

EXHIBIT 2
Dilapidated Single Family Home: South Fourth Avenue



EXHIBIT 3
Housing Suitable for Rehabilitation: East G Street



EXHIBIT 4
Single Family Home Undergoing Rehabilitation: Hinkley Street

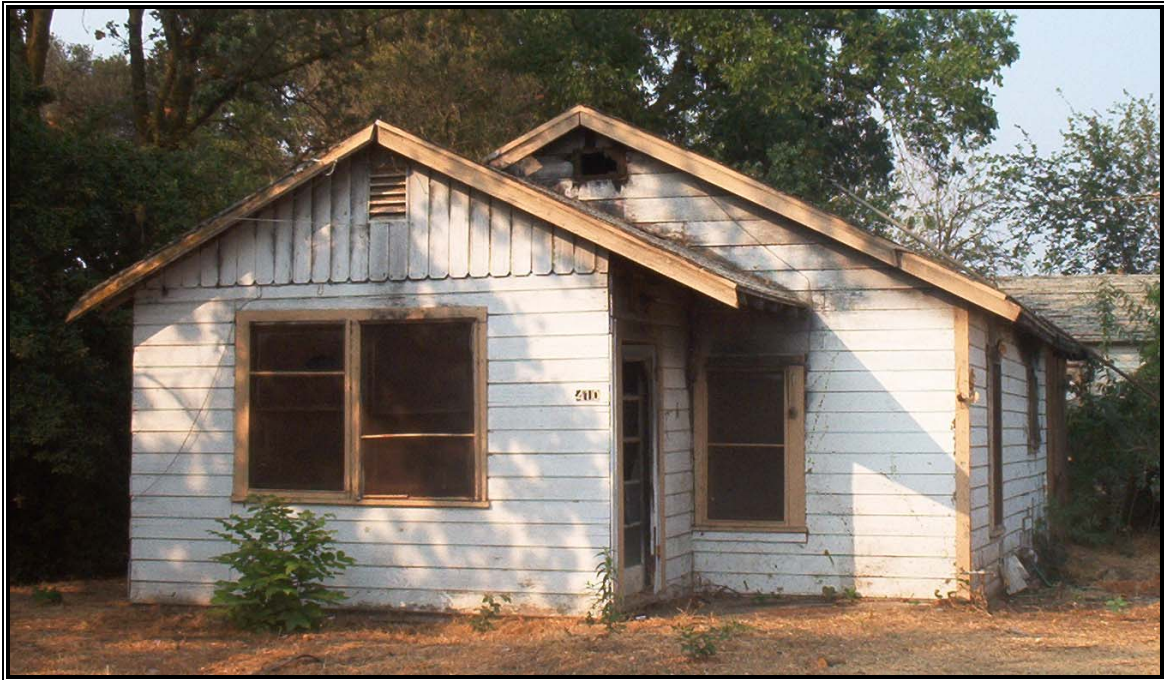


EXHIBIT 5
Single Family Home Qualifying for Rehabilitation: North Third Avenue



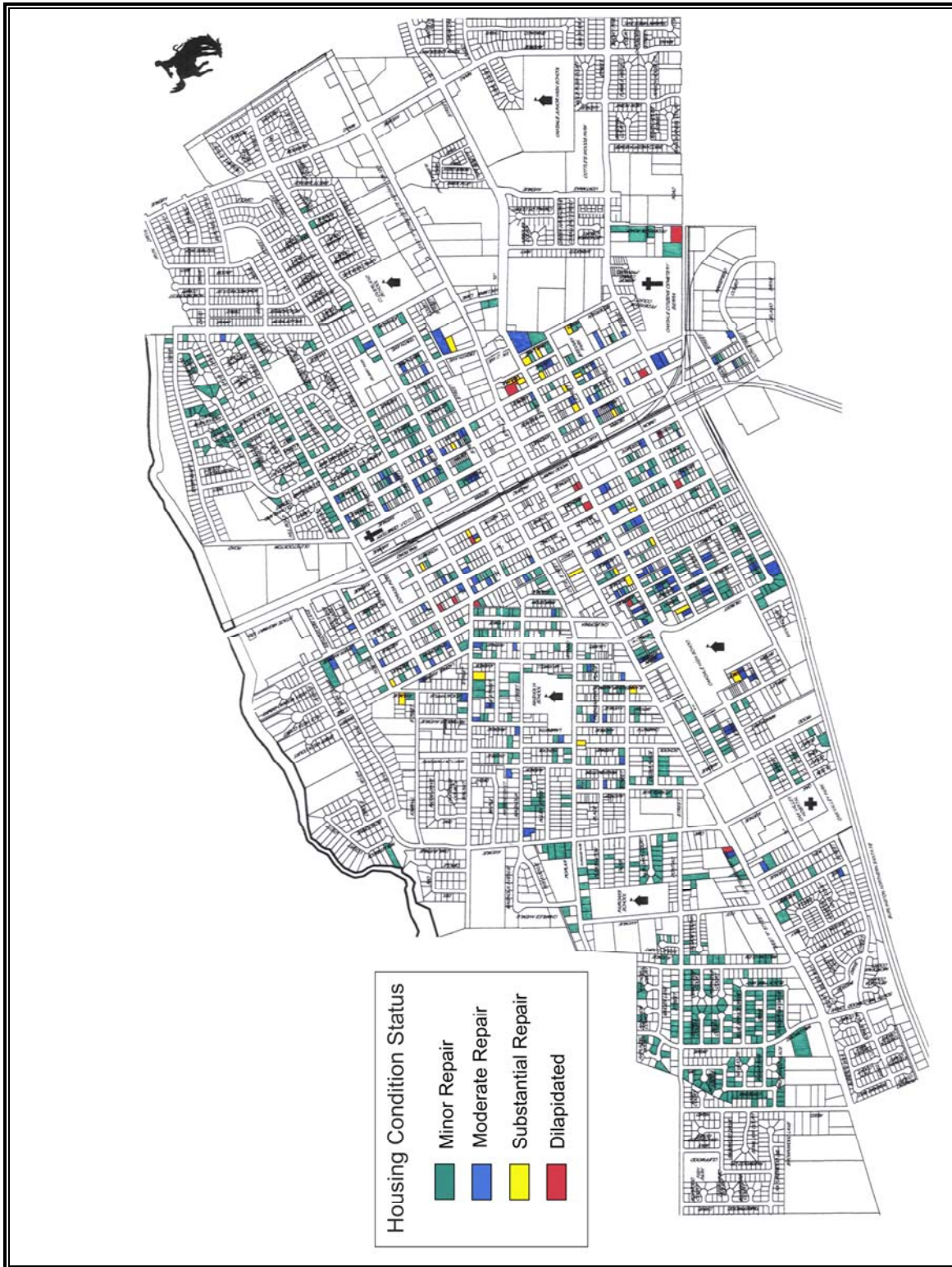
EXHIBIT 6
Single Family Home Undergoing Rehabilitation: South Third Avenue



EXHIBIT 7
MultiFamily Complex Suitable for Rehabilitation: 30 Willowood Drive

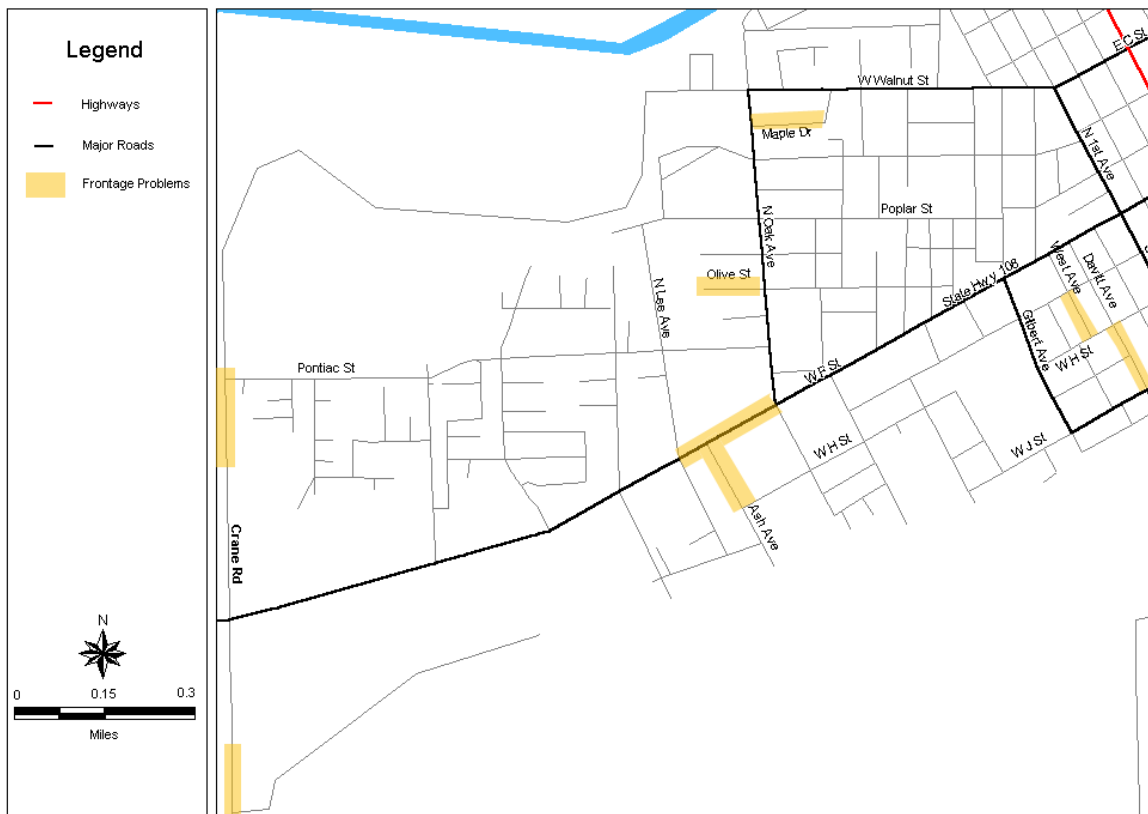


**EXHIBIT 8
REHABILITATION AREAS, CITY OF OAKDALE**



There is a moderate need for sidewalks at various locations in the City. A total of 250 housing units were found to have no sidewalks. This includes a multifamily complex that contains 80 units. It is commonly found that the oldest homes lack sidewalks, however paved streets, curbs and gutters are in place. The most notable areas where sidewalks were absent were on the 300 and 400 block of Davitt Avenue, the 1100 and 1200 block of Maple Drive, the 1300 to 1500 block of West F Street, the 200 block of Ash Avenue and West Street, the 1300 to 1400 block of Olive Street, and the 7000 and 8000 block of Crane Road. There were no streets in the City found to be unpaved or lacking complete frontage improvement. The survey also showed that there were no substantial problems related to drainage on the public right-of-way.

**EXHIBIT 9
AREAS LACKING SIDEWALKS, CITY OF OAKDALE, 2002**



LEAD-BASED PAINT AND ASBESTOS

The Housing Condition study for the City was conducted from the street only; survey personnel did not contact homeowners or enter the property or premises for the purposes of the survey. This exterior assessment of the housing units does not reflect the fact that additional consideration regarding the potential classification of homes for rehabilitation or demolition can be based on the presence of hazardous material contained within the structure. The following information is presented as background material regarding the two most common hazardous substances found in homes built before 1978, lead-based paint and asbestos.

Lead-based paint

The primary source of lead poisoning in children is lead based paint. Despite scientific evidence going back to the 19th century, paint manufacturers put lead in paint until it was banned by the federal government in 1977. In 1996, the federal government created very strenuous disclosure requirements for almost all residential real estate transactions, including the renting, leasing and selling of homes. Sellers, landlords and real estate brokers are required to disclose the known existence of lead based paint, and also to provide tenants and buyers with a pamphlet detailing the risks associated with lead based paint. Homes and apartments built before 1978 may still contain lead paint. If the old paint is chipped, peeling or cracking, if it is around doors or windows, on sills or baseboards, or if it is on a surface that a young child can mouth or chew, it can be a hazard, particularly to children or women who are pregnant or who want to become pregnant. A recent EPA/Department of Housing and Urban Development (HUD) Task Force report confirmed that old lead paint that is well maintained does not present a hazard and is best left undisturbed. If the old lead paint is in poor condition, however -- peeling, chipping, cracking or flaking -- or if there are plans to conduct any repairs or renovations, the lead can become a hazard, as it can create dust, which is the major pathway for exposure to lead. Lead dust can form when old lead paint is dry scraped, dry sanded, or heated.

An increasingly popular permanent lead abatement technique is to apply approved encapsulation products. Encapsulation of old lead paint is particularly encouraging as a more practical and cost-effective alternative to full removal of the paint. It is essential that a professional contractor, trained in proper handling and removal of lead-based paint, perform the removal of the paint. Untrained, unskilled contractors or amateur do-it-yourself efforts can actually increase lead risk. When renovations are planned that involve construction or lead removal, families (especially children and pregnant women) should be temporarily moved out of the home until the work is done and the area is properly cleaned.

Asbestos

Asbestos is a family of naturally occurring minerals found in serpentinite and other metamorphic rock. When breathed, asbestos can lead to diseases such as lung cancer and mesothelioma. There is no known safe exposure to asbestos. Because of its strength and resistance to heat, asbestos has long been used for insulation, roofing and fireproofing. The physical properties of asbestos also made it an ideal additive to ease the manufacture and application of ceiling and wall finishes, tape joint compounds, floor

tiles and mastics. Even if asbestos is in a building, it is usually not a serious problem. The mere presence of asbestos in a home or a building is not hazardous. The danger is that asbestos materials may become damaged over time. Damaged asbestos may release asbestos fibers and become a health hazard. Disturbing material containing asbestos may create a health hazard where none existed before.

Historically, asbestos was a popular component of many building materials and appliances. Houses built between 1930 and 1950 may have asbestos as insulation. Materials commonly found to contain asbestos include: roofing and siding, textured paint and patching compounds used on wall and ceiling joints; artificial ashes and embers sold for use in gas-fired fireplaces; stovetop pads; walls and floors around wood burning stoves may be protected with asbestos paper, millboard, or cement sheets; some vinyl floor tiles and the backing on vinyl sheet flooring and adhesives; hot water and steam pipes in older houses may be coated with an asbestos material or covered with an asbestos blanket or tape.

If the asbestos material is in good shape and will not be disturbed, it is generally safe to leave it in its existing condition. If it is a problem, there are two types of corrections: repair and removal.

Repair usually involves either sealing or covering asbestos material.

Sealing (encapsulation) involves treating the material with a sealant that either binds the asbestos fibers together or coats the material so fibers are not released. Pipe, furnace, and boiler insulation can sometimes be repaired this way. Only a professional trained to handle asbestos safely should do this.

Covering (enclosure) involves placing something over or around the material that contains asbestos to prevent release of fibers. Exposed insulated piping may be covered with a protective wrap or jacket.

With any type of repair, the asbestos remains in place. Repair is usually cheaper than removal, but it may make later removal of asbestos, if necessary, more difficult and costly. Repairs can either be major or minor. Major repairs must be done only by a professional trained in methods for safely handling asbestos. Minor repairs should also be done by professionals since there is always a risk of exposure to fibers when asbestos is disturbed.

Removal is usually the most expensive asbestos abatement method and, unless required by state or local regulations, should be the last option considered in most situations, because removal poses the greatest risk of fiber release. However, removal may be required when remodeling or making major changes to a housing unit where the asbestos material will be disturbed. Removal may be called for if asbestos material is damaged extensively and cannot be otherwise repaired. Removal is complex and must be done only by a California State licensed hazardous material contractor with special training. Improper removal may actually increase the health risks to households.