



City of Waterford, California

2023-2031 – 6th Cycle HOUSING ELEMENT UPDATE

Public Review Draft

Adopted XXXX

Resolution No. XXXX



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WATERFORD

California

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List of Abbreviations

CDBG	Community Development Block Grant
CHFA	California Housing Financing Authority
CHRP	California Housing Rehabilitation Program
COG	Council of Governments





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DOF	Department of Finance - Population Research Unit
EDD	Federal Employment Development Department
HAP	Housing Assistance Program
HCD	State of California Housing and Community Development Department
HUD	Federal Housing and Urban Development
RHS	Rural Housing Services
StanCOG	Stanislaus Area Association of Government





Common Housing Terms

Above Moderate Income —households earning over 120% of the median household income. As of June 2023, a family of four in the City of Waterford earning more than \$111,120 per year was considered above moderate income.

Moderate Income—households earning 80-120% of the median household income. As of June 2023, a family of four in the City of Waterford earning between \$67,500 and \$111,120 per year was considered moderate income.

Median Income—the middle point at which half of the City’s households earn more and half earn less. Income limits are updated annually by the U. S. Department of Housing and Urban Development (HUD) for Stanislaus County. As of June 2023, the median household income for a family of four in Stanislaus County was \$92,600.

Low Income —households earning 50-80% of the median household income. As of June 2023, a family of four in the City of Waterford earning between \$42,200 and \$67,500 per year was considered low income.

Very Low Income—households earning less than 50% of the median household income. As of June 2023, a family of four in the City of Waterford earning less than \$42,200 per year was considered very low income.

Extremely Low Income—households earning 30% or less of the median household income. As of June 2023, a family of four in the City of Waterford earning less than \$30,000 per year was considered extremely low income.

Household—the total number of persons occupying a housing unit.

Housing Unit—a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from the outside of the building or through a common hall.

Affordable Housing—housing capable of being purchased or rented by a household with very low, low, or moderate income. Housing is considered affordable when a household pays less than 30% of its gross monthly income for housing, excluding utilities.

Emergency Shelter—housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay.





Transitional Housing—buildings configured as rental housing developments but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance.



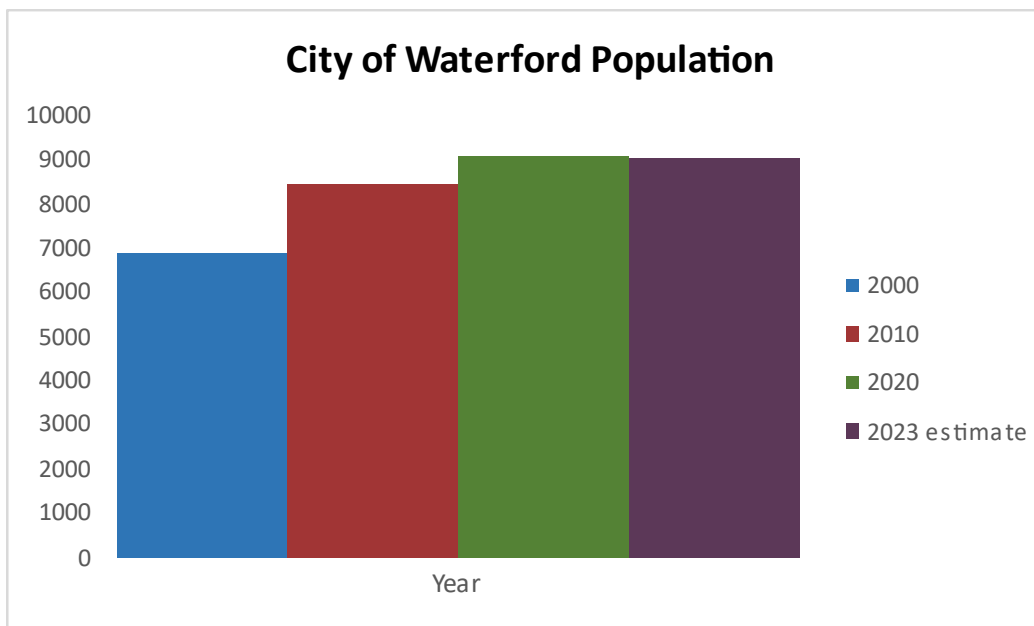


Executive Summary

The Housing Element is one of seven General Plan Elements mandated by the State of California. The Element is designed to coordinate residential development and renewal efforts in ways that are consistent with the overall economic and social values of the City. These efforts work toward achievement of the State goal of accommodating the housing needs of Californians in different economic levels. The character of the City is, to a large extent, dependent upon the variety of its housing units, their location, and their maintenance.

The Housing Element must show that the City can accommodate its fair share of regional housing needs as allocated by the Stanislaus County Council of Governments and the California Department of Housing and Community Development. Waterford's fair share for the 2023-2031 planning period is shown below:

HCD REGIONAL HOUSING NEEDS DETERMINATION				
2023 - 2031				
Family Income Categories				
Very Low	Low	Moderate	Above Moderate	Total
107	74	115	261	557





In 2010, Waterford’s population was 8,456; in 2020, it was 9,120, an increase of 7.9%. The 2023 estimated population by the Department of Finance is 9,042. Its population is projected to be 9,975 by 2030.

The 2023-2031 City of Waterford Housing Element Update is an in-depth document that details the City’s housing needs, along with listing Goals, Objectives, and Policies that serve as guidelines toward achieving these needs.

The City’s Housing Element Update has, as its core commitment, the providing of a decent home and pleasant living environment for every individual and family. The City will strive to achieve this commitment by various actions and programs that are outlined in this document. However, due to factors beyond the City’s control, such as the State of the economy, commuting patterns, the jobs-housing imbalance prevalent in the region and the market demand for housing, the City is very likely to confront obstacles to fulfilling its commitment.

FAST FACTS						
CITY OF WATERFORD						
	2000	2010	2020	2021	2022	2023
Population	6,924	8,456	9,099	9,025	8,932	9,042
Households	1,990	2,458	2,632	2,614	2,613	2,676
Owner occupied	1,369	1,627	1,742			
Renter occupied	621	831	890			
Average Household size	3.47	3.43	3.45	3.44	3.41	3.37
Average Family size	3.71	3.71	3.92			
Vacancy Rate		7.8%	2.8%	3.7%	3.9%	3.9%
Labor force	2,991	3,600	3,844			
<i>Source: U.S. Census 2000 - 2020, State of California, Department of Finance, E-5 Population and Housing Estimates for Cities, Counties and the State – January 1, 2020-2013, Sacramento, California, May 2023</i>						





I. Introduction

The Housing Element is one of seven State mandated elements included in the City of Waterford General Plan. The purpose of the Housing Element is to identify and plan for the City's existing and projected housing needs; it contains a detailed outline and work program of the City's goals, policies, quantified objectives, and programs for the preservation, improvement, and development of housing for a sustainable future. Through research and analysis, the Housing Element identifies available candidate housing sites and establishes the City's official housing policies and programs to accommodate the Regional Housing Needs Assessment (RHNA) goals as determined by the Stanislaus Council of Governments (StanCOG). The RHNA quantifies current and future housing growth within a City. The Housing Element is a critical tool for the City of Waterford to plan for and accommodate current and future growth within the community, over the eight-year planning cycle.

This section of the General Plan expands on the Goals, Objectives, and Policies throughout the document that encourages balanced housing growth in Waterford. The Element constitutes a summary of the City's housing opportunities, constraints and requirements. Used as a gauge for determining future housing needs, the Element can be a resource for both residents and potential developers in the community.

State law, under California Government Code, Title 7, Division 1, §65300 of the Planning and Zoning Law, requires all local jurisdictions to adopt and maintain a General Plan incorporating a Statement of Development Policies and seven required elements. The law also requires the plan to be internally consistent, to have zoning conformance and not be amendable at will. Additionally, §65300.7 provides that local agencies may prepare their general plans to accommodate local conditions and circumstances, while meeting the law's minimum requirements.

State Policy and Authorization

As a mandated chapter of the Waterford General Plan, the Housing Element must meet all requirements of existing State law. Goals, programs and policies, and quantified objectives developed within the Housing Element are consistent with State law and are implemented within a designated timeline to ensure the City accomplishes the identified actions as well as maintains compliance with State law. The California Department of Housing and Community Development (HCD) reviews each Housing Element for substantial compliance with State law.

Article 10.6, Section 65580, of the California Government Code states that the Legislature finds and declares as follows:

- (a) The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every Californian, including farmworkers, is of the highest priority;





- (b) The early attainment of this goal requires the cooperative participation of government and the private sector in an effort to expand housing opportunities and accommodate the housing needs of Californians of all economic levels;
- (c) The provision of housing affordable to low- and moderate-income households requires the cooperation of all levels of government;
- (d) Local and State governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community;
- (e) The Legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the General Plan and to cooperate with other local governments and the State in addressing regional housing needs. State legislation enacted in 1980 (Chapter 1143, Statutes of 1980; AB 2853) required the Stanislaus Area Association of Governments (StanCOG) and other Councils of Government (COGs) in California to determine existing and projected regional housing needs. StanCOG is also required by this legislation to determine City and County shares of the regional housing needs. The local shares of regional housing needs are to be considered in the development of City and County housing elements of local general plans.

In addressing these needs, specific groups must be analyzed. These include the special housing needs of the disabled, elderly, large families, farm workers, homeless, and families with female heads of households.

The purpose of the Housing Element is to adequately satisfy all of the State requirements. The challenge is to design a housing program which is responsive to the needs of the community's residents, and yet is economically feasible, given a limited amount of available resources and the uncertain fiscal future of local governments.

Relationship to Other Plan Elements and Related Programs

The Housing Element of the General Plan is only one part of the City's planning program. Other elements may enhance, condition or restrict the development of housing within certain areas of the City. The Housing Element will identify each of these goals and policies as well as their regulatory implementing arm.





Local General Plans

A City's General Plan should be understandable and available to the public. To meet this test, an acceptable General Plan should not be overly long, extremely technical or complicated. The Plan is not intended to be a primer for development or contain a listing of all regulations governing development in the City. Rather, the General Plan provides a theoretical framework from which specific policies, programs and ordinances can be developed. The Plan will also help to define the interaction between various agencies and departments of the City.

The City has kept its General Plan concise by using an outline method of presenting goals, objectives and policies. This allows anyone interested in the City to immediately discern the City's policies concerning development. In preparation of the revised Housing Element, the City reviewed the policies of the Stanislaus County General Plan as well as the 2015-2023 Housing Element for Stanislaus County. No General Plan policy conflicts were found. Growth projections, census information and regional housing needs for Waterford were taken from the June 2023 Regional Housing Needs Assessment for Stanislaus County: Stanislaus Council of Governments.

To continue General Plan consistency between the Housing Element and other Elements of the General Plan, Program 6.12 has been added, requiring the City to complete the annual General Plan and Housing Element Annual Program Report, as well as develop a General Plan Consistency Matrix that analyzes the consistency between the Housing Element policies and programs to the other Elements of the General Plan. In addition, the Annual Progress Reports shall be noticed in Spanish and English for the Planning Commission and City Council hearings to solicit public input.

Housing Element Implementation

The Housing Element concentrates on policies affecting the availability of housing for all economic levels. Once the needs of each segment of the community are identified, appropriate policies and objectives can be created to help address these needs. These policies and objectives are outlined in the Executive Summary and in Section 6.2 of this chapter. Additionally, there are external factors that can assist the City of Waterford in implementing its housing goals and objectives:

1. Due to the small size of Waterford, Stanislaus County's Housing Element is important in that it provides a more comprehensive implementation program and represents a larger variety of resources. The County's Element helps direct Federal, State and locally funded housing efforts on a County-wide scale.
2. The City Planning Department develops statistical information, land use policies, housing policies, and General Plan Elements. It also maintains the Zoning Ordinance and administers the California Environmental Quality Act. Waterford contracts for building inspection on an "as needed" basis with a private firm.





3. The Stanislaus Council of Governments, (StanCOG) is responsible for maintaining a regional housing needs report which is used as a basis for all Housing Elements within Stanislaus County.
4. The County Social Services Department provides extensive assistance programs ranging from supplemental grants for rent to grants to defray utility costs.

Information relating to each of these functions, and the services provided by the various agencies, is available to the public through a variety of different means. Referrals to the public regarding programs provided by the County social services are provided by the City of Waterford Planning Department, City Administrator's Office or through citizen complaints.

Referrals to the Housing Authority and information regarding its programs are provided by notices posted within City Hall, the Stanislaus County Department of Social Services, the Economic Opportunities Commission or other social service agencies. Information on publicly assisted housing (Section 8) is also regularly published in the Modesto Bee, a County-wide paper of general circulation.

General Plan Internal Consistency

The California Government Code requires that General Plans contain an integrated, internally consistent set of policies. When any one element of the General Plan is revised, and especially when new policies and priorities are proposed, the other elements must be reviewed to ensure that internal consistency is maintained.

As this Housing Element was written, Goals, Policies and Objectives for the remainder of the City's General Plan were also reviewed. Where necessary, the General Plan will be amended during the adoption process of the Housing Element to remain consistent.

HCD Guidelines

State Department of Housing and Community Development publications were used during preparation of the housing goals and policies contained within this element. Once the administrative draft of this document was complete, it was reviewed in light of these guidelines. To the best of the City's knowledge, the Element meets the suggested format, content and scope of the HCD guidelines.

Housing Element Organization

Following this introduction, the Housing Element includes the following major components:

Chapter 1: Introduction. Provides an introduction of the Housing Element and Statutory requirements.

Chapter 2: Community Profile. Overview of Waterford's recent growth in terms of population and economic development.





Chapter 3: Existing Housing Needs. An analysis of demographic and socio-economic conditions, housing conditions, market trends, and other factors to evaluate current and future housing needs in Waterford, including housing needs among lower-income households and populations with special housing needs.

Chapter 4: Affirmatively Furthering Fair Housing (AFFH). Analysis of Fair Housing in the City of Waterford.

Chapter 5: Financial Resources. Analysis of financial resources available for residential development, including funding available for development of low-income housing.

Chapter 6: Housing Constraints. The constraints analysis addresses governmental constraints to housing development such as zoning, development fees, development standards, and development review process, as well as non-governmental constraints, such as high land and construction costs and public opposition to housing construction.

Chapter 7: Energy Conservation Opportunities. Analysis of energy conservation opportunities with respect to residential development.

Chapter 8: Review of Previous Housing Element. An evaluation of the City’s Fifth Cycle Housing Element, including an analysis of the City’s progress toward achieving its Fifth Cycle RHNA Objectives and an assessment of the City’s progress toward implementing the programs from the previous Housing Element.

Chapter 9: Housing Element Goals, Policies, and Housing Action Plan. A series of goals, policies and programs to address the City’s housing needs as well as quantified objectives for housing development and preservation during the planning period.

State Requirements

Table 1 summarizes the State Housing Element requirements (Government Code §65583) and identifies where these requirements are addressed in this document.

TABLE 1 HOUSING ELEMENT REQUIREMENTS CITY OF WATERFORD		
Housing Element Requirement(s)	Gov. Code Section	Reference in Housing
Analysis of employment trends.	Section 65583.a	Page 64, 76
Projection and quantification of existing and projected housing needs for all income groups.	Section 65583.a	Page 122
Analysis and documentation of the City’s housing characteristics, including cost for housing compared to ability to pay, overcrowding, and housing condition.	Section 65583.a	Page 120





Housing Element Requirement(s)	Gov. Code Section	Reference in Housing Element
An inventory of land suitable for residential development including vacant sites and sites having redevelopment potential.	Section 65583.a	Page 64, 76
Identification of one or more zoning designations that allow residential uses, including mixed uses, where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit.	Section 65583.a	Page 122
Analysis of existing and potential government constraints upon the maintenance, improvement, or development of housing for all income levels.	Section 65583.a	Page 120
Analysis of existing and potential nongovernmental (private sector) constraints upon maintenance, improvement, or development of housing for all income levels.	Section 65583.a	Page 120, 136
Analysis concerning the needs of the homeless.	Section 65583.a	Page 50
Analysis of special housing needs: handicapped, elderly, large families, farm workers, and female-headed households.	Section 65583.a	Page 35
Analysis of opportunities for energy conservation with respect to residential development.	Section 65583.a	Page 140
Identification of Publicly Assisted Housing Developments.	Section 65583.a	Page 62
Identification of Units at Risk of Conversion to Market Rate Housing.	Section 65583.a	Page 62
Identification of the City's goal relative to the maintenance, improvement, and development of housing.	Section 65583.b	Page 166
Analysis of quantified objectives and policies relative to the maintenance, improvement, and development of housing.	Section 65583.b	Page 188
Identification of adequate sites that will be made available through appropriate action with required public services and facilities for a variety of housing types for all income levels.	Section 65583.c(1)	Page 67
Identification of strategies to assist in the development of adequate housing to meet the needs of low and moderate-income households.	Section 65583.c(2)	Page 166
Description of the Public Participation Program in the formulation of Housing Element Goals, Policies, and Programs.	Section 65583.d	Page 10
Description of the Regional Housing Needs Assessment (RHNA) prepared by the Stanislaus Council of Governments.	Section 65583.e	Page 63



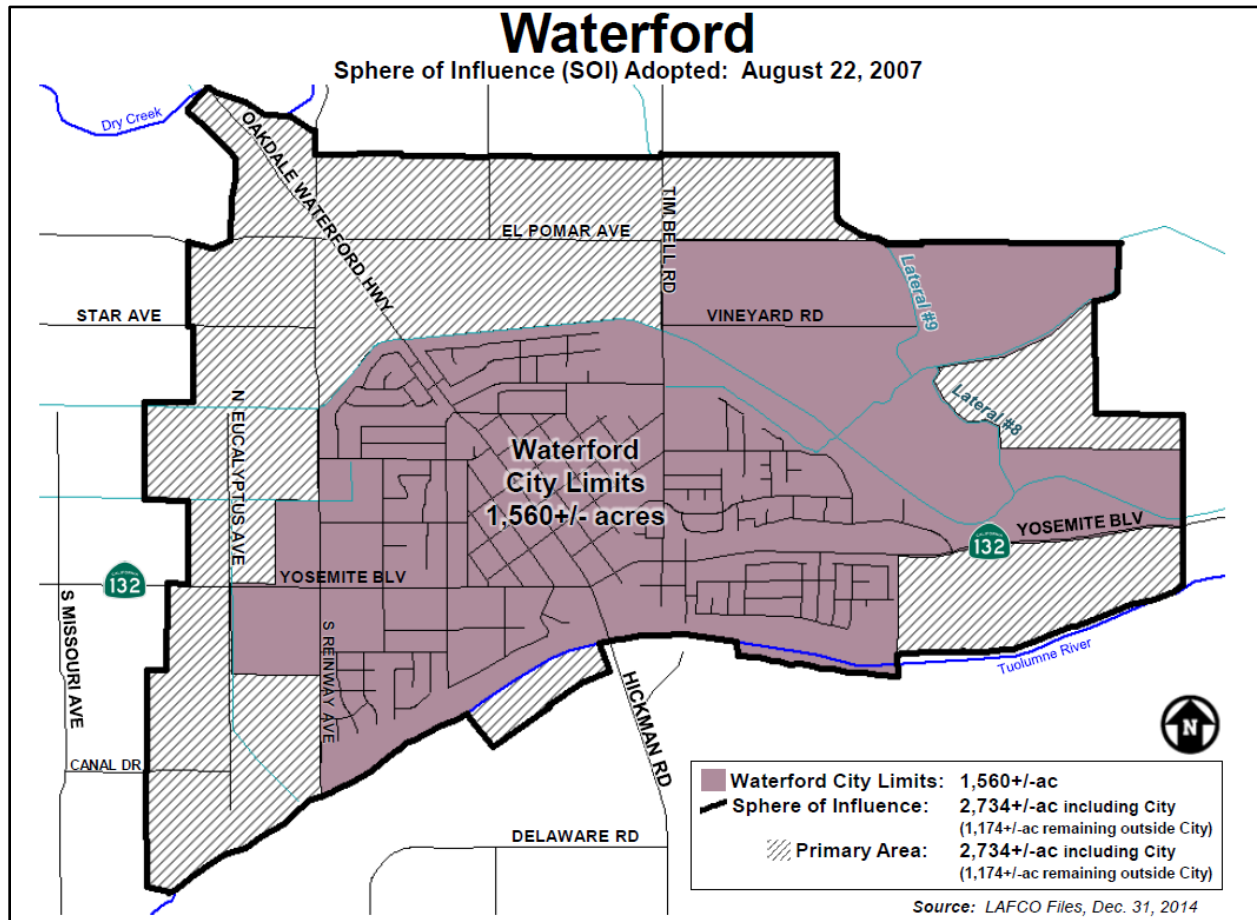


Housing Element Requirement(s)	Gov. Code Section	Reference in Housing Element
Analysis of Fair Housing, including Affirmatively Furthering Fair Housing.	Section 8899.50	Page 80
Review of the effectiveness of the past Element, including the City's accomplishments during the previous planning period.	Section 65583.f	Page 143
<i>Source: State of California, Department of Housing and Community Development</i>		





Figure 2.1
Map of City Limits and Sphere of Influence
City of Waterford



Plan Area and Future Growth

Figure 2-1 contains a description of the existing City limits of Waterford.

Public Participation

Section 65583(c)(9) of the Government Code states that the local government shall make “a diligent effort by the local government to achieve public participation of all economic segments of the community in the development of the housing element, and the programs shall describe this effort.” The community was encouraged by the City to participate in the preparation of the Housing Element through a combination of general public notices, public workshops, as well as posted on the City of Waterford’s website. The City solicited comments on key issues, policies, and programs that the City should address in the Housing Element update.





Public Workshops

The City held a Public Workshop on March 28, 2023. Public notice of the Workshop was provided through the City's website and an ad was placed in the Waterford News. The purpose of this workshop was to provide a presentation on the City's Housing Element, the update process, new state laws affecting preparation of the Housing Element, and to solicit public comment on various housing questions and concerns. During the Public Workshop, the following issues/comments were discussed:

- Availability of various types of housing;
- Methodology of City's Regional Housing Need Allocation;
- Type and availability of grants related to housing; and,
- Housing Element contents and requirements per State Housing Law.

Comments received during the Public Workshop have been included in various sections of the Housing Element, including but not limited to, the Vacant Site Inventory and how the City can accommodate the RHNA, availability of Housing Grants, and Housing Law requirements.

Online Survey

The planning team conducted one (1) survey over the course of the project. The survey was conducted online and was available from April 14, 2023 to May 26, 2023, through a link from the project website. The survey focused on identifying community priorities and issues for housing, mobility, economic development, and other areas of the Housing Element. The survey was promoted via promotion on the project website and posts to City social media account on Facebook. The City received twenty-nine (29) responses to the online survey. Respondents were asked about what housing issues they have experienced within the City of Waterford. Forty percent (40%) of the respondents responded that housing market costs are too high (affordability) and twenty-four percent (24%) of the respondents stated that lack of housing as a concern.

Respondents were also asked what strategies the City should prioritize, such as downpayment assistance, tenant protections, promote accessory dwelling units, assisted living facilities, supportive housing, affordable housing, and other. Almost sixty percent (60%) of the respondents (59.26%) identified affordable housing as a priority for the City.

Public Comment Period

The City of Waterford's Sixth Cycle Draft Housing Element was available for public review at <https://www.cityofwaterford.org/planning-department/housing-element-update/> from February 14, 2024 to March 21, 2024 prior to distribution to the California Department of Housing and Community Development (HCD). Notice of the draft's availability was sent posted on the City's website and social media channels. In addition, notice of the draft's availability was published in the Waterford News.





Public Hearings at Planning Commission on February 27, 2024 and City Council on March 21, 2024 to solicit public comment on the Sixth Cycle Draft Housing Element. Public comment was received and considered at each meeting, and edits were recommended by both the Planning Commission and City Council. These edits have been incorporated in the “HCD Draft” Housing Element.

Additionally, a total of [REDACTED] written comments (including emails) were received on the Sixth Cycle Draft Housing Element during the public review period. An evaluation of comments received is as follows:

- **Summary of Comment.**

The Sixth Cycle HCD Draft Housing Element was subsequently submitted to the Department of Housing and Community Development on [REDACTED], 2023 for the statutory 90-day review period.

Upon review by HCD, the 6th Cycle Housing Element was reviewed and considered by the City’s Planning Commission during a duly noticed Public Hearing on [REDACTED], 2023. At their regularly scheduled meeting of [REDACTED], 2023 the Waterford City Council adopted the City’s 2014-2023 Housing Element and associated CEQA compliance document.





II. Community Profile

In order to establish housing goals and policies, the housing needs of Waterford must be determined. This section provides an overview of Waterford’s recent growth in terms of population and economic development. The Regional Housing Needs Assessment for Stanislaus County, the City’s General Plan, Census data and Department of Finance estimates and projections are data that was used in this section.

Population

Population Trends

The population of Waterford grew by 7.9 percent between 2010 and 2020, slightly above the 7.5 percent increase for Stanislaus County as a whole. The population of Waterford was 6,924 in 2000, 8,456 in 2010, and 9,120 in 2020. The Department of Finance population estimates for Waterford are 8,932 for 2022 and 9,042 for 2023. While in previous decades there has been rapid growth in population in the City of Waterford, the growth rate in recent years has become more stagnate as shown below.

Jurisdiction	2000	2010	2020	2021	2022	2023
Waterford	6,924	8,456	9,120	9,025	8,932	9,042
Stanislaus County	446,997	514,453	552,878	551,353	548,719	545,939

Source: U.S. Census Bureau, 2000, 2010, 2020 Census; State of California, Department of Finance, E-5 Population Estimates for Cities, Counties, and the State, 2020-2023, Sacramento, California, May 2023

Between 2010 and 2020, the percentage of owners-renters, as shown in Table 5 has changed slightly from 66-33 percent to 67-32 percent, respectively.

	2010	%	2020	%
Owners	1,627	66.2	1,642	67.7
Renters	831	33.8	785	32.3
Totals	2,458	100.0	2,427	100.0

Source: U.S. Census Bureau, 2010 Census; American Community Survey, 2020 5-Year Estimates.





Population Growth Estimates

Future growth calculations are computed by the California Department of Finance and adjusted by the Stanislaus Council of Governments to account for regional activity. The future growth calculations are again adjusted by each City to reflect historical growth patterns and anticipated services within the community. (See Table 4.)

TABLE 4 POPULATION GROWTH PROJECTIONS CITY OF WATERFORD AND STANISLAUS COUNTY							
Year	2000	2010	2020	2030	2040	2050	2060
Stan. Co.	446,997	516,583	555,955	606,128	645,069	668,224	680,311
Waterford	6,924	8,456	9,181	9,975	10,538	11,257	N/A
% of Co.	1.55%	1.64%	1.65%	1.65%	1.63%	1.68%	N/A

Source: State of California, Department of Finance, Report P-1 (County): State and County Total Population Projections, 2010-2060. Sacramento, California, July 2021. StanCOG Regional Transportation Plan / Sustainable Communities Strategy (RTP/SCS), May 2022, Appendix J, Regional Demographic Forecast.

Age

Overall, in 2020, the City has a smaller percentage of persons over the age of 65 than the County, 10.3% to 13%, respectfully. Based upon Census Data, the median age of the City’s inhabitants increased from 29.6 in 2010 to 34.2 in 2020. The population by age group is shown in Table 5.

TABLE 5 POPULATION BY AGE CITY OF WATERFORD				
Age Group	2010		2020	
	Number	Percent	Number	Percent
<5 Years	743	8.8%	708	8.0%
5-9Yrs	734	8.7%	626	7.0%
10-14 Yrs.	798	9.4%	783	8.8%
15-19 Yrs.	823	9.7%	642	7.2%
20-24 Yrs.	890	7.0%	495	5.6%
25-34 Yrs.	1,172	13.9%	1,343	15.1%
35-44 Yrs.	1,123	13.3%	1,088	12.3%
45-54 Yrs.	1,153	13.6%	973	11%





55-64 Yrs.	707	8.4%	1,314	14.8%
65-74 Yrs.	381	4.6%	555	6.2%
75-84 Yrs.	166	2.0%	262	3%
>85 Yrs.	66	0.8%	95	1.1%
TOTAL	8,456	100%	8,884	100%
<i>Median Age</i>	29.6		34.2	
<i>Source: U.S. Census Bureau, 2010 Census; American Community Survey, 2020 5-Year Estimates B01001, S0101.</i>				

Ethnicity

Hispanic or Latino residents of Waterford comprised 48.1 percent of the City’s total population according to the 2020 Census. County-wide, the percentage is approximately 48.1 percent. The numbers of persons listed of Hispanic origin may not represent all of the Hispanic families as the question of race/ethnicity could also be answered as white. The numbers and percentages shown in Table 6 are, therefore, used more as a guide than an actual count of different ethnic groups.

TABLE 6 ETHNICITY STANISLAUS COUNTY AND WATERFORD				
	Stanislaus County		City of Waterford	
Race	Number	Percentage	Number	Percentage
White alone or in combination	228,017	41%	4,314	47%
Hispanic or Latino of any race	265,978	48%	4,391	48%
Black and African American alone in combination	18,794	3%	203	2%
American Indian and Alaska native alone or in combination	10,662	2%	224	2%
Asian alone or in combination	40,712	7%	224	2%
Native Hawaiian or Other Pacific Islander alone or in combination	6,165	1%	82	1%
Some other race alone or in combination	6,910	1%	148	2%
TOTAL	552,878		9,120	
<i>Source: U.S. Census Bureau, 2020 Census P2</i>				
<i>Note: In combination with one or more of the other races listed. The seven numbers for race “alone or in combination” may add up to more than the total population and the seven percentages for race “alone or in combination” may add to more than 100 percent because individuals may report more than one race.</i>				





Employment

Local and Area Employment

The City of Waterford, as shown in Table 7, has an employment base that relies heavily on manufacturing, agriculture and service industries. As Tables 7 and 8 show, Stanislaus County’s employment base is based on business services, government, and retail trade. An analysis of employment trends in Waterford shows that the local business and job market is turning from an agricultural and related industry concentration to an emphasis on retail and service industries. Service fields such as medical, dental, electronics and teachers are expected to show better than average employment growth in Stanislaus County over the next five to six years.

**TABLE 7
RESIDENTS AND RESPECTIVE INDUSTRY OF EMPLOYMENT
CITY OF WATERFORD**

Industry	Number	Percent
Agriculture, forestry, et al	483	13.60%
Construction	335	9.40%
Manufacturing	628	17.70%
Wholesale trade	123	3.50%
Retail trade	376	10.60%
Transportation and warehousing	173	4.90%
Information	0	0.00%
Finance, insurance, real estate and rental leasing	33	0.90%
Professional, scientific, management, administrative and waste management services	337	9.50%
Education, health, and social services	660	18.60%
Arts, accommodation, and recreation, and food services	298	8.40%
Other services, except public administration	89	2.50%
Public administration	21	0.60%

Source: U.S. Census Bureau, 2016-2020 American Community Survey, DP-03 – 3,556 total employed in labor force





**TABLE 8
GROWTH OF EMPLOYMENT BY INDUSTRY
STANISLAUS COUNTY**

Industries	2010	2021	Absolute Change 2010-2021	Percent Change 2010-2021
Total	207,424	234,325	26,901	13.0%
Agriculture, forestry, fishing and hunting, and mining	10,822	11,560	738	6.8%
Construction	17,673	20,918	3,245	18.4%
Manufacturing	27,214	28,580	1,366	5.0%
Wholesale Trade	8,228	7,634	-594	-7.2%
Retail Trade	26,207	26,904	697	2.7%
Transportation and warehousing, and utilities	10,766	18,073	7,307	67.9%
Information	3,206	2,104	-1,102	-34.4%
Finance, insurance, real estate, and rental and leasing	9,445	7,590	-1,855	-19.6%
Professional, scientific, management, administrative, and waste management services	15,866	19,890	4,024	25.4%
Education, health and social services	43,751	50,950	7,199	16.5%
Arts, entertainment, recreation, accommodation, and food services	15,558	19,681	4,123	26.5%
Other services (except public administration)	10,985	11,530	545	5.0%
Public administration	7,703	8,911	1,208	15.7%

Source: U.S. Census Bureau, 2006-2010 and 2017-2021 American Community Survey, Employment by Industry, DP-03

In 2020, the total number of households for Waterford was 2,427 and the U.S. Census labor force number was 3,844, which computes to a housing-jobs ratio of 2:3. Ideally, the ratio of housing to jobs should be equal. Recent trends towards two-wage earners per family indicate that a ratio of 2:1 might be more appropriate. Unfortunately, in the Central Valley and other agricultural areas, jobs are almost always at a deficit to increases in housing. This results in a lower property tax and population driven revenue base, and typically a budget shortfall. Many communities in California have sacrificed their capital expenditure budgets, or discretionary spending programs to meet the increase in demand for essential services. As a result, cities have had to place conditions, fees and exactions on new development to help provide capital improvements. This trend leads to higher housing costs and a shortage of affordable housing.



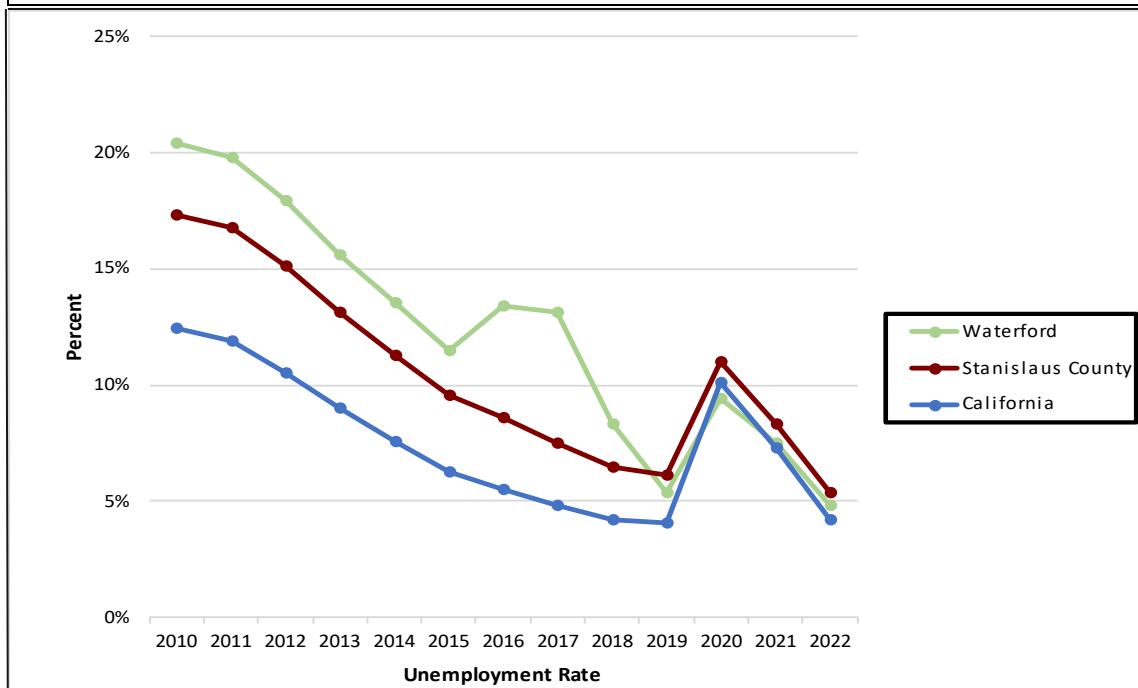


Further, the emphasis on commuting has placed an extraordinary burden on local roadways. About 10.3 percent of employed Waterford residents commute one hour or more one way to work each day.

Unemployment

Waterford went from 20.4 percent in 2010 down to 5.4 percent by 2019. However, the unemployment rate went up to 9.4 percent in 2020 before going back down to 4.8 percent by 2022. Similarly, Stanislaus County went from 17.3 percent in 2010 to 6.1 percent in 2019. In 2020, the unemployment rate rose to 11 percent before falling to 5.4 percent in 2022. This fluctuation in the unemployment rate in Waterford and across Stanislaus County can be attributed to the COVID-19 global pandemic that began in 2020. As a result of the pandemic, many residents were left without employment due to being laid off and workplaces closing due to the lockdowns. Once the lockdowns ended, residents were able to return to the workforce.

**TABLE 9
UNEMPLOYMENT RATE
2010-2022**



Source: California Department of Employment Development, Unemployment Rate, Annual, Not Adjusted, 2010-2022





Employment Projections

Employment trends in Stanislaus County over the next 5 to 10 years are expected to emphasize leisure and hospitality industries. The State Employment Development Department is projecting growth in these areas during the 2020 to 2030 period, with expected growth of 41.8 percent during that time frame. Also anticipated are increases in information, educational, and health care occupations.

Waterford will continue to serve as both an agricultural employment center and a bedroom community for retail, service and industrial growth elsewhere in the County. Unfortunately, this may further the wage gap, and thus cause shortages in affordable housing, as agricultural wages are unlikely to keep pace with area non-agricultural wages.





III. Existing Housing Needs

HOUSING PROFILE

This section provides an overview and comparison of Waterford’s housing stock. Analysis of past trends of the housing stock provides a basis for determining the future housing needs of Waterford.

Housing Characteristics

A review of census data indicates that the number of Waterford’s housing units expanded by 42 units during the period 2010-2020. Data summarized in Table 10 reveals that the number of dwelling units in Waterford increased from 2,665 in 2010 to 2,707 in 2020, an average annual increase of 4 units. The actual growth of the housing inventory, however, has not been constant over time.

TABLE 10			
TOTAL HOUSING UNITS 2010-2020			
STANISLAUS COUNTY AND WATERFORD			
	2010	2020	% Increase 2010-2020
Stanislaus County	179,503	183,140	2.0%
Waterford	2,665	2,707	1.6%
<i>Source: U.S. Census Bureau, 2010 and 2020</i>			

In the early 1990s, the cost of financing made the purchase of a home prohibitive to many Americans. In a small community like Waterford, the effects of high interest rates compounded with relatively low paying jobs worsened the local effect of this national problem. However, during the late 1990s and through the 2000s, the situation was reversed, and home ownership again became possible for residents of Waterford.

The census data provides insight into the changing demand for different types of dwelling units within the City and County. The three basic types of housing units for which data are presented are: (1) single-family detached units, (2) multiple-family units which range in size from duplexes to large apartment developments containing many units, and (3) mobile homes located in mobile home parks and on individual lots.

The predominant type of dwelling unit in Waterford continues to be the conventional single-family residence, with its percentage of total units has increasing slightly since 2010, rising from 79.5 percent in 2010 to 82.5 percent in the Department of Finance’s, January 1, 2023 estimate. Multi-family housing units (5+ units) have declined by 0.5 percent since 2010. The proportion of duplexes, triplexes, and four-plexes has declined about 0.2 percent since 2010. Table 11 below shows the percentage of each housing unit type from 2010 to the Department of Finance’s estimate of January 1, 2023.





**TABLE 11
HOUSING UNITS BY TYPE
CITY OF WATERFORD**

	2010		2020		2023	
	Number	% of Total	Number	% of Total	Number	% of Total
Single Family	2,119	79.5%	2,191	81.3%	2,299	82.5%
2-4 Units	111	4.2%	258	9.6%	111	4.0%
5+ Units	363	13.6%	208	7.7%	364	13.1%
Mobile Home	11	0.4%	37	1.4%	12	0.4%
Total	2,665	100%	2,694	100%	2,786	100%

Source: U.S. Census Bureau, 2010 and 2020; State of California, Department of Finance, E-5 Population and Housing Estimates for Cities, Counties and the State – January 1, 2020-2023, Sacramento, California, May 2023.

The number of mobile homes is relatively small in comparison to single and multi-family residential structures. The number of mobile homes has risen from 11 in 2010 to 12 in 2023. Although the number of mobile homes within the community is small in relation to other types of housing this does not necessarily indicate that this type of housing will not become more significant in the coming years.

HOUSEHOLD CHARACTERISTICS

Before current housing problems can be understood and future needs anticipated, housing occupancy characteristics must be identified. An analysis of household size, household growth, tenure, and vacancy trends complement the previous analysis of population and housing characteristics during the same period of time. While the average household size has been decreasing throughout the State, currently 2.94 per unit (U.S. Census, 2020 Census), it has remained relatively consistent within the City of Waterford. This household size (estimated at 3.65 in 2010, 3.66 in 2020) shows an increased demand for housing units that provide larger living areas than might not be typical in other areas of the State.

**TABLE 12
TOTAL HOUSEHOLDS
CITY OF WATERFORD**

	2010	2020	% Increase 2010-2020
Households	2,458	2,427	-1.26%
Average Household Size	3.43	3.66	6.7%

Source: U.S. Bureau of Census, 2010 and 2020 Census





HOUSEHOLDS

A review of available data shown in Table 12 indicates that Waterford's total households decreased by 31 during the period from 2010-2020, a 1.26 percent decrease.

Household Size

The consistent average household size in Waterford is contrary to the trend in Stanislaus County. In 2020, the average number of persons per household unit in Waterford was 3.66. The average household size in Stanislaus County was 3.09 in 2020. The relatively high housing size for the City of Waterford can be attributed to a combination of relatively low paying jobs, moderate housing costs, and large families found throughout the population groups who make up the City's residents. While the City can work to provide more affordable housing, the other factors are more regional in scope and would require more resources than the City of Waterford could reasonably provide.

Vacancy Rates

The vacancy rate is a measure of the general availability of housing. It also indicates how well the type of units available meet the current housing market demand. A low vacancy rate suggests that families may have difficulty finding housing within their price range; a high vacancy rate may indicate either the existence of deficient and undesirable units for occupancy, or an oversupply of housing units.

In this instance, the City assumes that the low vacancy rate is raising land prices contributing to the cost of constructing new housing. The subsequent increase in housing cost has not been followed by an increase in the median wage, particularly for low- and moderate-income families, resulting in overcrowding of the available family units. As indicated previously, many factors contribute to this situation that are beyond the control of the City of Waterford. While the City can, and will, work toward addressing family housing needs of low- and moderate-income families, many of the problems have a regional and/or national basis and can probably only be solved with a more comprehensive program than the City has the resources to provide.

The 2010 Census showed that the total vacancy rate in the City was 7.8 percent. That figure rose to 9.9 percent in the 2020 Census. According to the Department of Finance, in the January 1, 2023 Estimate, the vacancy rate in the City decrease to 3.9 percent. According to the 2020 Census data, the vacancy rate for rental units was 43 or 16.1 percent of all vacancies. There were also 65 homes that were for sale during the 2020 Census.

The low vacancy rate indicated in Table 13 reflects the desirability of Waterford for household residency. Rents are consistently lower than the City of Modesto market but many of the same amenities are still available. In addition, according to Table 14, housing prices in Waterford are about \$20,000 less than that of Modesto and more for Oakdale and Turlock.





TABLE 13
HOUSING VACANCY
CITY OF WATERFORD

Year	Housing Units	Number Vacant	Percent
2010	2,665	207	7.8%
2020	2,694	267	9.9%
2023	2,786	110	3.9%

Source: U.S. Census Bureau, 2010 and 2020; State of California, Department of Finance, E-5 Population and Housing Estimates for Cities, Counties and the State – January 1, 2020-2013, Sacramento, California, May 2013.

Existing Housing Needs

Housing need is a complex issue, consisting of at least three major components: housing affordability, housing quality, and housing quantity. In addition, certain segments of the population have traditionally experienced unusual difficulty in obtaining adequate housing. Those difficulties, such as those experienced by the elderly, the disabled, the female heads of household, the large family, and farm workers are discussed as special housing needs in this section.

Home Prices

Housing prices have increased over the last 5 years or so, as shown in Table 14. There has been an increase in sale prices of homes in Stanislaus County. In 2019, the median sale price for a Single-Family Dwelling was \$290,663 in Waterford. This increased about 46 percent to \$423,774 in 2022. Other communities, such as Riverbank and Turlock, have seen prices raise to above \$450,000 median home sale price in 2022, compared to 2019, where home prices were in the mid \$300,000s and Oakdale has seen prices raise to above \$500,000.





TABLE 14
MEDIAN HOME PRICES
CITY OF WATERFORD AND SURROUNDING CITIES

Jurisdiction	2019	2020	2021	2022
City of Waterford	\$290,663	\$309,542	\$390,604	\$423,774
City of Ceres	\$310,717	\$339,123	\$406,083	\$429,771
City of Modesto	\$310,208	\$344,604	\$412,458	\$441,458
City of Oakdale	\$377,917	\$398,992	\$468,688	\$502,708
City of Riverbank	\$345,625	\$371,354	\$442,396	\$479,375
City of Turlock	\$342,063	\$368,883	\$435,000	\$466,813

Source: <http://www.redfin.com>, Median Sale Price 2019-2022.

Many communities, such as Waterford, experienced rapid residential growth without a corresponding increase in commercial and industrial development. Non-residential uses provide a great deal of discretionary revenue to the City while needing few services. It is revenue from commercial and industrial uses that support many of the programs used by new residents. Population growth without a corresponding increase in revenue has forced many cities to cut non-essential programs and restructure other services to function on a pay-as-you-go basis. This phenomenon has affected the cities to such an extent that they have also had to cut services in some instances. Funding for things such as roads, libraries and bridges that might once have been borne on a County-wide basis have now been assigned to specific projects and individual cities. This of course, increases the cost of housing and residential development.

Housing Affordability

State housing policy recognizes that cooperative participation of the private and public sectors is necessary to expand housing opportunities to all economic segments of the community. A primary State goal is the provision of a decent home and a satisfying environment that is affordable. The private sector generally responds to the majority of the community's housing needs through the production of market-rate housing. There are many components involved in housing costs. Some of these factors can be controlled at the local level, others cannot. It is a primary goal of Waterford to adopt local policies and procedures which do not unnecessarily add to already escalating housing costs and which do not hinder the City's commitment to meeting other quality of life needs of its citizens.





Some of the effects or problems which result from increased housing costs include the following.

- Declining Rate of Home Ownership: As housing prices and financing rates climb, fewer people can afford to purchase homes. Households with median and moderate incomes that traditionally purchased homes compete with less advantaged households for rental housing. This can be expected to result in lower vacancy rates for apartment units as well as higher rents.
- Overpayment: The cost of housing eventually causes fixed-income, elderly and lower income families to use a disproportionate percentage of their income for housing. This causes a series of other financial problems often resulting in a deteriorating housing stock because the costs of maintenance must be sacrificed for more immediate expenses (e.g., food, clothing, medical care, and utilities).
- Overcrowding: As housing prices climb, lower income households must be satisfied with less house for the available money. This can result in overcrowding which places a strain on physical facilities, does not provide a satisfying environment, and eventually causes conditions which contribute to both deterioration of the housing stock and neighborhoods.

The overpayment of housing as a percentage of disposable income creates economic hardships for the families. By spending a substantial portion of their income on housing, other needs such as health care, food and clothing may be neglected. It is imperative that adequate housing opportunities be created to meet the needs of all aspects of the community.

“Overpayment” for housing is defined as a household spending more than 30-33 percent of household income for shelter. Shelter is defined as gross rent or gross monthly owner costs. Gross rent is the contract rent plus utilities. In most cases, the contract rent includes payment for water, sewer and garbage. “Gross monthly owner costs” can include mortgage payments, taxes, insurance, utilities, condominium fees, or site rent for mobile homes.

Table 15 shows the housing overpayment figures for the City of Waterford based upon the 2017-2021 American Community Survey, Tenure by housing costs as a percentage of household income in the past 12 months. As shown in Table 15, of the 1,574 home owner-occupied households in Waterford in 2021, 25 percent are paying more than 30 percent of their gross income on housing. Renters were even more impacted, at 41.8 percent overpaying for housing.





TABLE 15							
OVERPAYMENT FOR HOUSING							
CITY OF WATERFORD							
AMI	<i>Households by Income Category Paying in Excess of 30% of Income Toward Housing Cost (Overpayment by Income)</i>						
92,600	Waterford						
Household	Extreme Low	Very Low	Low	Moderate	Above Moderate	Total	Lower Income
Ownership Households	130	70	231	242	901	1,574	431
Overpaying Owner Households	120	43	62	121	47	393	225
Percentage of Overpaying Owners	92.3%	61.4%	26.8%	50%	5.2%	25%	52.2%
Renter Households	45	124	165	228	247	831	334
Overpaying Renter Households	45	124	161	17	-	347	330
Percentage of Overpaying Renters	100%	100%	97.6%	7.5%	0.0%	41.8%	98.8%
Total Households	175	194	396	470	1,148	2,405	765
Overpaying Households	165	167	223	138	47	740	555
Percentage of Overpaying Households	94.3%	86.1%	56.3%	29.4%	4.1%	30.8%	72.5%

Source: U.S. Census Bureau, 2017-2021 American Community Survey, B25106

The difference between owners and renters in payment for shelter as a percentage of gross income is probably a result of different qualification procedures for a loan versus a rent. The City needs to work with County and State agencies to encourage the retention of all subsidized housing units, especially those for households over 55 years of age. The City should continue its policy of waiving development fees and relaxing some development standards such as parking for senior projects.





Housing Construction

Table 16 shows the housing production rate from 2015 through 2022 for single-family, multi-family, and accessory dwelling units. As shown in the Table below, the City issued 114 building permits for single-family, multi-family and accessory dwelling units. The majority of the permits were issued for the production of single-family dwelling units. A total of four (4) accessory dwelling units were built between 2020 and 2022.

TABLE 16 HOUSING PERMITS ISSUED CITY OF WATERFORD 2023				
Year	Single-Family	Multi-Family	Accessory Dwelling Units	Total
2015	0	0	0	0
2016	3	0	0	3
2017	1	0	0	1
2018	8	0	0	8
2019	21	0	0	21
2020	0	0	2	2
2021	75	0	2	77
2022	0	0	1	1
Total				114

Source: City of Waterford, Annual Progress Reports, 2013 - 2022

Housing Quality

The *City of Waterford Housing Needs Assessment* was prepared by Laurin Associates and was funded by the Community Development Block Grant Planning and Technical Assistance Program under Grant No. 01-STBG-1652. This study included a Housing Condition Survey and this survey is summarized below.

Housing Condition Survey Procedure

A total of 2,163 housing units were surveyed in July and August 2002, which represented 100 percent of the housing units existing at that time. A total of 83.3 percent of the surveyed units were single-family units, 12.2 percent were multi-family, 2.8 percent were duplexes, and 1.7 percent were mobile or manufactured homes. A “Housing Condition Inventory” was prepared for each housing structure. Each residential structure was scored according to structural criteria for five categories, including foundation, roofing, siding, windows, and electrical, established by the State Department of Housing and Community Development. The issue of lead-based paint was also considered for structures constructed prior to 1978. For each structural category, the housing unit was rated from “no repairs needed” to “replacement needed”. Points were aggregated for each unit and a designation was made as described below.





The percentage of units found in each category follows the description and are shown in parentheses:

SOUND	9 or less points: no repairs needed, or only one minor repair needed such as exterior painting or window repair. (75.8%)
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. (16.6%)
MODERATE	16 to 39 points: two or three minor repairs needed, such as those listed above. (5.3%)
SUBSTANTIAL	40 to 55 points: repairs needed to at least four of the five surveyed items: foundation, roof, siding, window, and doors. (1.6%)
DILAPIDATED	56 or more points: the costs of repair would exceed the cost to replace the residential structure. (0.7%)

A housing unit was deemed in need of rehabilitation if it was classified as Minor, Moderate, or Substantial. In the City of Waterford, a total of 23.5 percent, or 508 of the 2,163 housing units were in need of some form of rehabilitation. A total of 1,639 units were in sound condition. Sixteen units were considered dilapidated, seven of which are single-family homes, and the rest were multi-family units. The survey showed that 45.9 percent of individual housing units configured as duplexes were in sound condition, with 54.1 percent in need of rehabilitation. The survey showed that 81.0 percent of multi-family units are in sound condition, with 15.5 percent in need of rehabilitation. Finally, a total of 94.4 percent of the mobile homes in the City were in sound condition, with only one unit in need of rehabilitation.

The single most common repair across all housing types in the City was the need for new roofing. Over 90 percent (461 units) of the housing units that require rehabilitation need either re-roofing, or roof structure replacement and re-roofing. A total of 21.6 percent (468 units) of all housing units in the City were in need of re-roofing or roof structure replacement and re-roofing. Painting was the next most common needed repair with 31.3 percent (159 units) in need of rehabilitation. Electrical service was found to be in generally good condition throughout the City. Broken windowpanes and window frames were uncommon in the City, according to the survey. Noticeable in these cases 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. Eighty-nine housing units were considered to be in need of complete or partial window replacement.





TABLE 17					
HOUSING CONDITION SUMMARY					
	Single Family	Duplex	Multi-Family	Mobile Home	Total
Sound	1,363	28	214	34	1,639
Percent	76.1%	46.7%	83.9%	94.4%	75.8%
Minor	291	28	38	1	358
Percent	16.2%	46.7%	14.9%	2.8%	16.6%
Moderate	108	4	3	0	115
Percent	6.0%	6.6%	1.2%	0%	5.3%
Substantial	33	1	0	1	35
Percent	1.6%	0%	0%	2.8%	1.6%
Dilapidated	7	0	9	0	16
Percent	0.1%	0%	0%	0%	0.7%
TOTAL	1,802	61	264	36	2,163
<i>Source: City of Waterford Housing Needs Assessment, Housing Condition Inventory</i>					

The Laurin Associates survey found that the condition of housing units was generally good with few instances where poor housing conditions predominated in a given neighborhood. Few instances existed where poor housing conditions predominate in a given neighborhood. Two U.S. Census Block Groups were identified where housing in need of rehabilitation was found to have the highest densities. The Block Groups were in the center and west central portions of the City. The Block Groups were as follows:

- Census Tract 28.02, Block Group 2
- Census Tract 28.01, Block Group 2

The single most significant area where there was a concentration of housing in need of rehabilitation was in the central part of the City, bordered by Church Street on the west, La Gaulina Avenue on the north, Tim Bell road on the east, and Yosemite Boulevard on the south. This area has a mix of single-family homes, duplexes and multi-family housing units that were either dilapidated or require significant rehabilitation. Needed repairs included roofing, either simple replacement or roofing material or roof structure repair and re-roofing. The exterior was seen to be peeling, stucco was cracked, and siding was weathered. Two smaller neighborhoods also showed a conspicuous collection of housing in need of rehabilitation. One area was at the far eastern end of the City along Skyline Boulevard and Lyn Way. The other neighborhood is at the western edge of the City between Pecan Avenue and Yosemite Boulevard.





The survey found that there was a substantial need for sidewalks at various locations in the City. A total of 316 housing units were found to have no sidewalks. The oldest homes lack sidewalks, curbs and gutters. However paved streets were found to be in place. The eastern extension of Tim Bell Road south of the northern City limits was the only street in the City found to be unpaved and lacking complete frontage improvement. The survey also found that there were no noticeable problems related to drainage on the public right-of-way.

Overcrowding

The Bureau of Census defines overcrowded housing units as those having more than one person per room and generally occurs when large households occupy small housing units. A “room” is defined as living room, dining room, kitchen, bedroom, and finished recreation room. Overcrowding is defined as having more than 1.01 occupants per room and Severely Overcrowding is having more than 1.50 occupants per room. The 2017-2021 American Community Survey found that there were 233 households, or 9.7 percent of owner-occupied households that were overcrowded. There were 49 households in which were considered to be Severely Overcrowded.





**TABLE 18
OVERCROWDED HOUSEHOLDS
CITY OF WATERFORD**

Tenure			Estimate	% of Total
Total:			2,405	-
Owner Occupied:			1,574	-
0.50 or less occupants per room			828	35.4
0.51 to 1.00 occupants per room			513	21.3
1.01 to 1.50 occupants per room			206	8.6
1.51 to 2.00 occupants per room			0	0.0
2.01 or more occupants per room			27	1.1
Renter Occupied:			831	-
0.50 or less occupants per room			230	9.6
0.51 to 1.00 occupants per room			403	16.8
1.01 to 1.50 occupants per room			176	7.3
1.51 to 2.00 occupants per room			22	0.9
2.01 or more occupants per room			0	0.0
Owner Occupied	Overcrowded	1.01 or more	233	9.7
Renter Occupied	Overcrowded	1.01 or more	198	8.2
Total Overcrowded			431	17.9
Owner Occupied	Severely Overcrowded	1.5 or more	27	1.1
Renter Occupied	Severely Overcrowded	1.5 or more	22	0.9
Total Severely Overcrowded			49	2.0

Source: U.S. Census Bureau, 2017-2021 American Community Survey, B26014

Overcrowding is often reflective of one of three conditions; either a family or household living in too small a dwelling, a family required to house extended family members (i.e. grandparents or grown children and their families living with parents), or a family renting inadequate living space to non-family members (i.e. families renting to migrant farm workers).





Whatever the cause of overcrowding, there appears to be a direct link to housing affordability. Either homeowners/renters with large families are unable to afford larger dwellings, older children wishing to leave home are prohibited from doing so because they cannot qualify for a home loan or are unable to make rental payments, grandparents on fixed incomes are unable to afford suitable housing or have physical handicaps that force them to live with their children, families with low incomes will permit overcrowding to occur in order to derive additional income, or there is an insufficient supply of housing units in the community to accommodate the demand. The extent of the overcrowding problem is shown in Table 17.

As demonstrated by the data in Table 18, approximately 8 percent of all renters experience “overcrowding”. Approximately 10 percent of owner households experience overcrowding. This difference in ratios is due to the fact that most new single-family dwellings are constructed with three bedrooms, while new apartments are typically only two bedrooms.

Overcrowding is also seen in ‘large households’ defined by the United States Census Bureau as households with five or more persons. These households have special housing needs where difficulty is experienced purchasing housing because large housing units are rarely affordable and there are a limited number of rental units with three or more bedrooms in communities. The City of Waterford has a large proportion of large households according to the Census. The City had 740 households with five or more persons in 2021 which translates into 30.8 percent of the total households.

As shown in Table 19, the percentage of families with more than four persons per households for renters at 35.9 percent is greater than for owners at 28.1 percent. According to the American Community Survey, there was a larger percentage of owner-occupied households in which had 7 or more occupants, at 9.1 percent, compared to renter occupied households, at 4.3 percent. This could be due to the availability of larger homes that are for sale instead of being available for rent.





TABLE 19
TENURE PERSONS IN UNIT
CITY OF WATERFORD

	Households	Percent
Total	2,405	-
Owner Occupied:		
1-Person Household	101	6.4%
2-Person Household	517	32.8%
3-Person Household	301	19.1%
4-Person Household	213	13.5%
5-Person Household	190	12.1%
6-Person Household	109	6.9%
7 or more Person Household	143	9.1%
Total:	1,574	65.4%
Renter Occupied:		
1-Person Household	126	15.2%
2-Person Household	99	11.9%
3-Person Household	112	13.5%
4-Person Household	196	23.6%
5-Person Household	197	23.7%
6-Person Household	65	7.8%
7 or more Person Household	36	4.3%
Total	831	34.6%
<i>Source: U.S. Census Bureau, 2017-2021 American Community Survey, B25009, Tenure by Household Size</i>		

There was a roughly 5.7 percent increase in owner household with more than four persons between 2010 and 2021. The number of renter households with four or more persons per household may be exacerbated by the limited number of three- and four-bedroom apartment units constructed on average.





Overcrowding can be alleviated in a variety of ways. Remodeling and addition to existing owner-occupied housing units and the construction of larger apartment units are the most obvious. However, to accomplish this it is necessary to provide adequate financing and construction opportunities for the homeowner and the apartment developer.

While most homeowners in an overcrowded situation recognize the desirability of providing additional living space within their home, there are obstacles to them doing so, such as lack of construction skills, building permit regulations pertaining to engineered plans and blueprints for construction and fees associated with such permits and plans, and limited funding options to pay for a major expansion. In many cases, homeowners pledge the equity in their homes as collateral for such construction. This can have grave repercussions if the homeowner must default on the loan. It is entirely possible that the homeowner may lose their income. Therefore, it is important that financing and self-help assistance opportunities be provided to assist the very low-, low-, and moderate-income homeowners.

The construction of apartment units with larger living quarters necessitates the developer demanding a higher rent to offset the additional costs. This increase in rent may be unaffordable to certain households. Through subsidized housing programs provided by the Housing Authority and assistance to developers, it may be possible to increase the number of apartment units with more rooms without further disenfranchising those who need them the most.

The City's fee structure is not based on square footage of the building, or the number of bedrooms provided within the dwelling unit. Further, fees for apartments and other multiple family units are lower than those of conventional single-family units. The City needs to encourage the construction of larger apartments and should work with developers to provide units with three or four bedrooms. Among the methods the City could investigate are increased density, reduced setbacks or credit for open space and other amenities to reduce park fees.

Existing Extremely Low-Income (Eli) Households

In accordance with Section 65583(a)(1) of the State Government Code, the 2023-2031 Housing Element must provide an analysis of the City's existing and projected housing needs for extremely low-income households. As noted in Table 36, Definition of Housing Income Limits, extremely low-income households are considered to be 0 – 30% of the City's median family income level. Based on data provided by the Comprehensive Housing Affordability Strategy (CHAS), and as depicted below in Table 19, the City currently has 250 households within the extremely low-income category, approximately 90% of which are considered to have housing problems. Housing problems are defined as households with a cost burden of greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities. Other housing problems include overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.





TABLE 20
EXTREMELY LOW-INCOME HOUSEHOLDS
CITY OF WATERFORD
2015

	Total Renters	Total Owners	Total Households
Extremely Low-Income Households (0-30% HAMFI)	125	125	250
% with any Housing Problems	80.0%	100.0%	90.0%
% Cost Burden >30%	27.2%	38.9%	31.0%
% Cost Burden >50%	9.6%	16.7%	11.9%
<i>Source: US Housing and Urban Development, CHAS 2015-2019 (5-Year Estimates)</i>			

For the 2023-2031 planning period, the City’s regional housing need for extremely low-income households is 107 units, which is below the City’s existing households for this income category.

Extremely low-income households typically require specific housing solutions such as deeper income targeting for subsidies and housing with supportive services. In order to address the City’s extremely low-income housing need, the City has included various Programs.

Special Housing Needs

State housing law requires that the special needs of certain disadvantaged groups be addressed. The needs of the elderly, disabled, large families, female heads of households, the homeless, and farm workers are as follows:

Elderly Persons

The special housing needs of the elderly are an important concern of Waterford since they are likely to be on fixed incomes or have low incomes. Besides this major concern, the elderly may have special needs related to housing construction and location. The elderly may often require ramps, handrails, lower cupboards and counters, etc., to allow greater access and mobility. They also may need special security devices for their homes to allow greater self-protection. The elderly frequently has special needs based on location, such as needing to have access to public facilities (i.e., medical and shopping) and public transit facilities. In most instances, the elderly prefers to stay in their own dwellings rather than relocate to a retirement community and may need assistance to make home repairs. If they decide to relocate, their new home should allow for small pets and possibly space for a garden. In any event, it is important to maintain their dignity and self-respect.





Table 21 shows that the 2020 Census estimated that 940 households in the City of Waterford had an occupant 65 years of age or older, accounting for 38.7 percent of the 2020 renter or owner-occupied households in the City. Just under eighteen percent of those households are solely occupied by a person 65 years of age or older.

TABLE 21						
ELDERLY HOUSEHOLD OCCUPANCY						
CITY OF WATERFORD - 2020						
Total:	940					
In Households						
Male Householder Living Alone	Female Householder Living Alone	Male Householder Not Living Alone	Female Householder Not Living Alone	Spouse or partner	Parent or parent-in-law	Other relatives/nonrelatives
78	88	185	169	266	91	37
In Group Quarters						
Institutionalized population			Noninstitutionalized population			
0			2			
<i>Source: U.S. Census Bureau, 2020 Census, PCT9: Household Type by Relationship for the Population 65 Years and Older</i>						

In addition to providing housing opportunities, the need to provide assistance to seniors in the remodeling and rehabilitation of their housing to meet their unique needs is also critical. Currently, there is funding available for this work through monies provided by Proposition 77, the California Housing Rehabilitation Plan (CHRP). One of the unique components of this plan (CHRP-O) provides for loans to seniors with a three percent interest rate that does not need to be repaid until the property is sold or transferred. Utilization of this funding source would provide an opportunity for seniors to rehabilitate their existing homes as well as remodel their homes to meet their needs.

There were 445 senior households in the City in 2021 which represented 18.5 percent of total households. In 2021, senior households in the State totaled 31.1 percent. Stanislaus County senior households represented 29.8 percent of all households in 2021.





TABLE 22
OCCUPANCY BY AGE AND TYPE
CITY OF WATERFORD
2021

	Households	Percent
Total Households	2,405	-
Owner Occupied:		
15 to 24 years	6	0.4%
25 to 34 years	284	18.0%
35 to 44 years	327	20.8%
45 to 54 years	158	10.0%
55 to 59 years	246	15.6%
60 to 64 years	202	12.8%
65 to 74 years	195	12.4%
75 to 84 years	125	7.9%
85 years & older	31	2.0%
Total	1,574	-
Renter Occupied:		
15 to 24 years	0	0.0%
25 to 34 years	106	12.8%
35 to 44 years	196	23.6%
45 to 54 years	161	19.4%
55 to 59 years	220	26.5%
60 to 64 years	54	6.5%
65 to 74 years	72	8.7%
75 to 84 years	11	1.3%
85 years & older	11	1.3%
Total	831	-
<i>Source: U.S Census Bureau, 2017-2021 American Community Survey, B25007, Tenure by Age of Householder</i>		





TABLE 23
SENIOR HOUSEHOLDS
CITY OF WATERFORD

Year	Number	Change	% Change	% Annual Change	% of All Households
2000	296				14.9%
2010	357	61	20.6%	2.1%	14.5%
2020	750	393	110.1%	11.0%	28.5%

Source: U.S. Census 2000 – 2020

Senior family households are defined as those households with at least two members that are related by birth, marriage or adoption, the householder being 65 or over. Non-family senior households are households maintained by only one-person age 65 or over, living alone or exclusively with a person to whom they are not related.

According to the 2021 American Community Survey, senior family households comprise 85.9 percent of the senior households in the City; 14.1 percent were non-family senior households. This varies from Stanislaus County where senior family households comprise 74.6 percent of the senior households with non-family households accounting for 25.4 percent.

An area regarding senior citizen demographics for the City which has undergone significant change is household income. As shown in Table 24, income for senior households shifted upward between 2011 and 2021. A greater portion, 40.7 percent, of senior households earn \$50,000 or more per year compared to only 23 percent in 2011. Another significant change is the number of senior households that earn less than \$10,000 per year. In 2011, 15 percent of senior households earned less than \$10,000, whereas, in 2021, there were only 2.2 percent earning in that range, accounting for an 81.8% decrease.

The following table shows the 2011- and 2021-income statistics for senior households.





TABLE 24
SENIOR HOUSEHOLDS BY INCOME
CITY OF WATERFORD

Income Range	2011		2021		Change	
	Number	Percent	Number	Percent	Number	Percent
<\$10,000	55	15.0%	10	2.2%	-45	-81.8%
\$10,000-\$14,999	36	9.8%	31	7.0%	-5	-13.9%
\$15,000-\$24,999	66	18.0%	63	14.2%	-3	-4.5%
\$25,000-\$34,999	69	18.9%	33	7.4%	-36	-52.2%
\$35,000-\$49,999	56	15.3%	127	28.5%	71	126.8%
\$50,000 or more	84	23.0%	181	40.7%	97	115.5%
TOTAL	366	100.0%	445	100.0 %	79	21.6%
Median Income	\$26,585		\$42,694		\$16,109	60.6%
<i>Source: U.S. Census Bureau, 2017-2021 American Community Survey, B19037: Age of Householder by Household Income in the Past 12 Months, B19049: Median Household Income in the Past 12 Months by Age of Householder</i>						

The U.S. HUD area median income for Stanislaus County in 2023, adjusted for a 4-person household, was \$92,600, which means that about 73 percent of senior households in Waterford would be considered Very-Low, Extremely Low and Low income. According to HUD’s FY 2023 Income Limits, Very Low Income for a 4-person household is \$42,200 and Extremely Low, \$30,000.

In 2021, 78.9 percent of seniors in the City owned their own home, down from 79.5 percent in 2010. According to the American Community Survey, 5-year estimates from 2017-2021, slightly more seniors were renting in 2021 than in 2010, as shown in the table below.





TABLE 25						
SENIOR HOUSING - RENTERS & OWNERS						
CITY OF WATERFORD						
Tenure	2010		2020		2021	
	Number	Percent	Number	Percent	Number	Percent
Renters	73	20.4%	99	22.1%	94	21.1%
Owners	284	79.5%	349	77.9%	351	78.9%
TOTAL	357	100.0%	448	100.0%	445	100.0%
<i>Source: U.S. Census Bureau, 2010 Census, U.S. Census Bureau, 2016-2020 and 2017-2021 American Community Survey B25007</i>						

There is only one licensed senior care facility in Waterford. This facility located at 13524 Welch Street is licensed to accept up to 12 clients. An 81-unit senior housing facility known as Waterford Senior Apartments has been approved by the City. The project’s location is at Washington and Pasadena Avenue. The project is funded by Housing and Community Development Department Home Funds and LIHTC (State Tax Allocation Credits). The target income groups for the project are those between 50 and 60 percent of AMI. Edith Kirk Richards Senior Place is an apartment complex with five, one-bedroom apartments for seniors and disabled people. The complex is restricted to seniors 62 years and older and disabled people who are below 65 percent of the AMI.

Disabled Persons

There are many types of disabilities and definitions are problematic. Local government utilizes the definition of “disabled person” as contained in Section 295.5 of the California Vehicle Code. A disabled person is defined as:

1. Any person who has lost, or has lost the use of, one or more lower extremities or both hands, or who has significant limitation in the use of lower extremities, or who has a diagnosed disease or disorder which substantially impairs or interferes with mobility, or who is so severely disabled as to be unable to move without the aid of an assistant device.
2. Any person who is blind to the extent that the person’s central visual acuity does not exceed 20/200 in the better eye, with corrective lenses, as measured by the Snellen test, or visual acuity that is greater than 20/200, but with a limitation in the field of vision such that the widest diameter of the visual field subtends an angle not greater than 20 degrees.
3. Any person who suffers from lung disease to the extent that the person’s forced (respiratory) expiratory volume for one second when measured by spirometry is less than one liter or the person’s arterial oxygen tension (pO2) is less than 60 mm/Hg on room air while the person is at rest.





4. Any person who is impaired by cardiovascular disease to the extent that the person's functional limitations are classified in severity as class III or class IV based upon standards accepted by the American Heart Association.

Disabled persons often require specially designed dwellings to permit free access not only within the dwelling, but to and from the site. Special modifications to permit free access are very important. The California Administrative Code Title 24 requirements mandate that public buildings, including motels and hotels, require that structural standards permit wheelchair access. Ramp-ways, larger door widths, restroom modifications, etc., enable free access to the disabled. Such standards are not mandatory for new single family or multi-family residential construction.

Like the elderly, the disabled also have special needs based on location. Many desire to be located near public facilities, and especially near public transportation facilities that provide service to the disabled. It should be noted that many government programs which group seniors and disabled persons together (such as HUD Section 202 housing) are inadequate and often do not serve the needs of the disabled.

Table 26 shows disability information for the 18- to 64-year-old age group in the City of Waterford. The information based upon the 2017-2021 U.S. Census, American Community Survey, shows the disparity in the employment status for those people who have some form of disability and those who have no disability. According to Table 25, 4.7 percent of persons in this age group with disabilities are employed, whereas 87.2 percent without a disability are employed. The Census also shows that 49.9 percent of persons 65 years of age and older have a disability.





**TABLE 26
EMPLOYMENT STATUS OF DISABLED & ABLED PERSONS
CITY OF WATERFORD**

	Number	Percent
Employed, Persons Age 18-64	3,438	91.9%
With a Disability	176	4.7%
No Disability	3,262	87.2%
Unemployed, Persons Age 18-64	301	8.1%
With a Disability	26	0.7%
No Disability	275	7.4%
Total Population in Labor Force	3,739	100%
Total Population 18 to 64 (Civilian Non-Institutional)	5,578	-
<i>Source: U.S. Census Bureau, ACS 2017-2021, C18120</i>		

There are three types of disabled persons that are considered as having special housing needs: Physically Impaired, Mentally Ill and Developmentally Delayed. Each type is unique and requires specific attention in terms of access to housing, employment, social services, medical services, and accessibility within housing.

In 2021, a total of 1,403 disabled persons lived in the City of Waterford. A total of 67 percent, or 938 disabled persons, were between the ages of 5 and 64; the remaining 33 percent, or 465 persons, were 65 years of age or older.





TABLE 27
TYPES OF DISABILITIES
CITY OF WATERFORD

	Number	Percent
Total Disabilities Tallied	3,189	100.00%
Total Disabilities for Ages 5-64:	2,017	63.2
Hearing difficulty	290	9.09%
Vision difficulty	274	8.59%
Cognitive difficulty	416	13.04%
Ambulatory difficulty	305	9.56%
Self-care difficulty	321	10.07%
Independent living difficulty	411	12.89%
Total Disabilities for Ages 65 and Over:	1,172	36.8
Hearing difficulty	190	5.96%
Vision difficulty	175	5.49%
Cognitive difficulty	130	4.08%
Ambulatory difficulty	305	9.56%
Self-care difficulty	138	4.33%
Independent living difficulty	234	7.34%

Source: U.S. Census Bureau, 2017-2021 American Community Survey 5-Year Estimates, S1810.

The City’s Zoning Ordinance has a Reasonable Accommodation Ordinance, which establishes procedures for persons with disabilities to be reviewed and considered. The City Council of the City of Waterford adopted Ordinance No. 2015-06 on September 17, 2015, establishing the Reasonable Accommodation Chapter of the City’s Zoning Code. The Reasonable Accommodation Chapter provides policies and procedures for requests for reasonable accommodation in order to promote equal access to housing opportunities.

Developmental Disabilities

A “developmental disability” is defined as a disability that originates before an individual becomes eighteen (18) years old, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual.





Senate Bill 812, Statutes of 2010, which took effect January 2011, amended State housing element law to require the analysis of the disabled to include an evaluation of special housing needs of persons with developmental disabilities.

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

DDS currently provides community-based services to approximately 330,000 persons with developmental disabilities and their families through a statewide system of twenty-one (21) regional centers, two (2) developmental centers, one (1) community-based facility, and two (2) acute crisis homes. However, the DDS has announced the closing of the three (3) remaining developmental centers. The DDS submitted a closure plan to the Legislature on October 1, 2015, with the goal of closing the Sonoma Developmental Center (SDC), which was closed at the end of 2018. The closure of Fairview DC will follow the closure of Sonoma DC by the end of 2023 and lastly the closure of the General Treatment Area of Porterville DC. However, this will not affect Waterford, as these Developmental Centers are located outside of Stanislaus County.

DDS data indicates that in June 2022 approximately 99 or more developmentally disabled persons resided in the Waterford zip code (95368). Of these persons, approximately 99 live at home of family or guardian, as shown in Table 27. DDS data indicates that 71 developmentally disabled persons are age 17 or under and the remaining 40 developmentally disabled persons are 18 years of age or more.

TABLE 28						
DEVELOPMENTALLY DISABLED PERSONS BY RESIDENCE TYPE						
(ZIP CODE 95386) – Year 2022						
	Home of Family/Guardian	Independent/Supported Living	Community Care Facility	Foster/Family Home	Intrmd. Care Facility/Other	Total
Developmentally Disabled Persons	99	5	0	5	0	109
<i>Source: DDS, 2022</i>						

Large Family Households

Large families are indicative not only of those households that require larger dwellings to meet their housing needs, but also could be reflective of those that live below the poverty level due to the financial needs of large families. Due to large families having a higher number of children compared to non-large families, the median age of Waterford residents, 34.2 years compared to 37.6 statewide, reflect the number of large families within the City.





Large households—those with five or more persons-- have special housing needs where difficulty is experienced purchasing housing because large housing units are rarely affordable and there are a limited number of rental units with three or more bedrooms in communities. The City of Waterford has a large proportion of large households, according to the Census. The City had 740 households with five or more persons in 2021, according to the American Community Survey. There was a larger portion owned households in which 5 or more persons were living in the unit, at 59.7 percent, compared to rental housing at 40.3 percent. This data is shown in Table 29.

TABLE 29 HOUSEHOLD SIZE BY TENURE (INCLUDING LARGE HOUSEHOLDS) CITY OF WATERFORD		
Owner	Number	Percent
Householder Living Alone	101	44.5%
Households 2-4 Persons	1,031	71.7%
Large Households 5+ Persons	442	59.7%
Rental		
Householder Living Alone	126	55.5%
Households 2-4 Persons	407	28.3%
Large Households 5+ Persons	298	40.3%
Total		
Householder Living Alone	227	100.0%
Households 2-4 Persons	1,438	100.0%
Large Households 5+ Persons	740	100.0%
<i>Source: U.S. Census, 2017-2021 American Community Survey, B25009</i>		

In summary, figures from the U.S. Census appear to show that there are an insufficient number of larger rental and sales units to serve families with five or more persons in the City. The Census found that only 11.8 percent of owner-occupied housing units in the City that had five or more bedrooms and less than one percent of renter occupied housing units had more than four bedrooms. There are currently no resources offered to assist large family households in receiving housing. However, there are multiple programs that assist with other needs such as food and healthcare. These programs can help to reduce the burden of these other needs, which can help families to address their housing needs.





Single Parent Heads of Household

Single parents often have a difficult time keeping above the poverty level (see Table 30) due to their being the only income producer and needs such as affordable child care, housing, and health care. The most significant group of such households is the female headed household with children below 18 years of age.

TABLE 30 FEMALE HEADS OF HOUSEHOLD CITY OF WATERFORD		
Householder Type	Number	Percent
Female Headed Householders	305	14.6%
<i>Female Heads with Own Children</i>	248	11.9%
<i>Female Heads without Children</i>	57	25.7%
Total Householders	2,089	100.0%
Female Headed Householders Under the Poverty Level	53	2.5%
Total Families Under the Poverty Level	284	13.6%
<i>Source: U.S. Census, 2017-2021 American Community Survey, B17012</i>		

As shown in Table 30, there were 305 households headed by females in the City of Waterford in 2021, and 81 percent of them had related children. Of the 388 Female Headed Households, with and without children, 53 were considered under the poverty level or 2.5% of total householders in the City. Additionally, as the U.S. Census estimates, there are 284 families under the poverty level, or 13.6 percent of total householders.

TABLE 31 FEDERAL POVERTY LEVEL {FPL}		
Two-member family	Three-member family	Four-member family
\$19,720	\$24,860	\$30,000
<i>Source: U.S. Department of Health and Human Services, 2023 Poverty Guidelines for the 48 Contiguous States and the District of Columbia</i>		

A high poverty level often results in poorly maintained dwellings since income is more apt to be spent on more immediate needs such as food, clothing, transportation, and medical care. Traditionally, housing maintenance has been the responsibility of male heads of household. Female heads of household are sometimes ill-prepared to take on this responsibility without proper training or knowledge and may need assistance. Since their time may be limited to taking care of basic household chores, earning income, and caring for their children, they may have little time to spend on maintaining their dwelling.





A major concern facing single parent households is the inability to provide a dwelling and childcare during the workday. As a result, many of the female headed households are unable to break out of poverty level through full-time employment.

At the present time, there are few programs County-wide available to aid single parent households. There are no programs operated within the City of Waterford that specifically address these needs. Unfortunately, there is no funding source to establish a single program providing a “latch key” type service within the City. The availability of such a program would greatly facilitate meeting the childcare needs of the female headed household group and expedite their return to the work force.

Affordability and proximity to services and resources become critical issues in the planning and providing for housing for female-headed households, particularly those households with children under 18 years of age. The provision of and proximity to day-care, schools, recreational opportunities, as well as the size of housing are critical issues.

Farm Workers

Stanislaus County places farm workers in two categories: regular or year around farm laborers employed for more than 150 days a year, and those seasonal and migrant workers who travel more than 50 miles across County lines to obtain employment and reside in the County approximately six months of the year.

The Stanislaus County Economic Development Labor Market Information of June 2023 indicates that approximately 15,200 people are employed in the agricultural community.

The Rural Housing Services (formerly the Farmers Home Administration (FmHA)) is the most important provider of permanent housing for farm workers. Unfortunately, RHS also has income qualification requirements, a shortage of staff and funding. The State HCD and Office of Migrant Services, also supply housing assistance for farm workers. Because farm workers are of low and very low income, and their employment status is often tenuous, they are unable to compete for housing on the open market. Housing that is available is often substandard and located in areas unsafe or lacking in essential public services.

Housing costs as a percentage of income are often higher than any other category of worker. As a result, it is not unusual for several families to occupy one dwelling which further compounds the housing quality issue. In Stanislaus County, farm workers are housed predominantly in farm labor camps owned and operated by the Stanislaus County Housing Authority and private individuals. There are currently no Housing Authority migrant worker housing units in Waterford, although a number of workers and families may rent homes and apartments on a seasonal basis.

Housing related problems faced by farm workers result from low incomes, large household sizes relative to available housing stock, and high mobility caused by the seasonal nature of agricultural employment.





Approximately 406 persons in the City of Waterford worked in agriculture, according to the 2021 American Community Survey, which represented 11 percent of the City’s labor force.

TABLE 32
FARM WORKERS AND FARM WORKER HOUSEHOLDS, 2010 – 2021
CITY OF WATERFORD

TYPE	2010	2020	2021
Farm Workers	356	483	406
Farm Worker Households	N/A	N/A	N/A

Source: U.S. Census Bureau, 2006-2010, 2016-2020, and 2017-2021 American Community Survey, S2405: Industry by Occupation for the Civilian Employed Population 16 Years and Over.

Farm employment tends to fluctuate dramatically depending upon the season. Figures from the California Economic Development Department (EDD) show that the number of farming jobs in Stanislaus County was 7,600 in 2018, 8,050 in 2020, and 6,800 in 2022.

The Occupational Employment and Wage Data compiled by EDD shows the hourly wages for Stanislaus County farm workers have increased over recent years. The hourly wage was \$13.12 in 2018, \$14.15 in 2020, and \$15.91 in 2022. Average annual income also increased. The average annual income was \$27,279 in 2018, \$29,452 in 2020, and \$33,091 in 2022.

The 2021 Crop Report for Stanislaus County showed that, by value, almonds, milk, poultry, cattle, and nursery fruit and nut trees were the top five crops in the County. The City of Waterford’s top crops were almonds, walnuts and peaches. These crops are the most labor intensive during the summer and fall months when harvesting, irrigating and weeding occur. However, pruning and land preparation work occurs during the winter and early spring months.

In addition to the previously stated housing challenges faced by farm workers, is the fact that farm jobs are located in rural areas that historically have had the highest proportions of substandard housing. Housing that can be afforded by farm workers is generally of poor quality or inadequately sized. Severe housing shortages occur in rural areas at peak harvest times because rural housing markets and State or employer-provided migrant housing centers are not of sufficient capacity to handle large influxes of temporary workers. These circumstances lead to overcrowded housing conditions or the use of non-residential structures. Currently, there is no formal group housing for farm laborers or seasonal workers in the City of Waterford which leads to overcrowding in small homes or the conversion of garages to living space in farm worker households. However, there are two (2) USDA Rural Development assisted apartments in Waterford. These are listed in Table 33, along with other USDA Development Assisted Apartment Projects in Stanislaus County.





TABLE 33 USDA RURAL DEVELOPMENT STANISLAUS COUNTY			
Name	# of Units	Rent Assisted Units	Location
El Solyo Village	46	46	Patterson
Garden Apartments	41	41	Oakdale
Oakdale Apartments	42	41	Oakdale
Oakridge Apartments	41	40	Oakdale
Patterson Place Apartments	40	39	Patterson
Ram Farms Inc.	1	1	Hughson
Riverview Gardens	42	41	Riverbank
Stanislaus Flh Ctr Modesto	355	355	Modesto
Sunrise Vista Apartments	56	55	Waterford
Waterford Garden Apartments	51	50	Waterford
Willow Pointe Apartments	25	24	Riverbank
<i>Source: California Housing Partnership Corporation</i>			

Farm Worker Housing

The City Council adopted Ordinance No. 2015-06 on September 17, 2015, amending the Zoning Code to permit Employee Housing in the Agriculture (AG) District and the Single Family Residential (RS) District. More specifically, the Ordinance established the following:

- Amended the Definitions to include Employee Housing, as defined per State Health and Safety Code;
- Amended the Agriculture (AG) District to permit Employee Housing for no more than 12 units or 36 beds; and
- Amended the Single Family Residential (RS) District to permit Employee Housing for no more than 6 workers.

Emergency Shelter and Transitional Housing

Senate Bill was enacted in 2007 (Chapter 633, Statutes of 2007), which requires the City to identify at least one (1) zoning district where Emergency Shelters may be permitted by-right and without discretionary review.





The requirements of the bill are described as follows:

- At least one zone shall be identified to permit emergency shelters without a conditional use permit or other discretionary action.
- Sufficient capacity must be identified to accommodate the need for emergency shelters and at least one year-round emergency shelter.
- Existing or proposed permit procedures, development and management standards must be objective and encourage and facilitate the development of or conversion to emergency shelters.
- Emergency shelters shall only be subject to development and management standards that apply to residential or commercial areas within the same zone.
- Written and objective standards may be applied as specified in statute, including maximum number of beds, provision of onsite management, length of stay and security.
- Includes flexibility for jurisdictions to meet zoning requirements with existing ordinances or demonstrates the need for emergency shelters can be accommodated in existing shelters or through a multi-jurisdictional agreement.
- Transitional and supportive housing shall be considered a residential use and only subject to those restrictions that apply to other residential uses of the same type in the same zone.

The City amended the Waterford Municipal Code in 2015 (City Council adopted Ordinance No. 2015-06 on September 17, 2015) to permit Emergency Shelters by right in the Multiple Family Residential (RH) District and General Commercial (CG) District as well as permitting Transitional and Supportive Housing in all residential districts (RS, RM and RH) without a conditional use permit or other discretionary action.

Based on a review of Table 40, Vacant Site Inventory, the Multiple Family Residential (RH) District has 2.89 net acres of vacant land that could accommodate Emergency Shelters and at least one year-round emergency shelter, pursuant to the requirements of Senate Bill 2 and Housing Element law. Additionally, the General Commercial (CG) District has been identified to permit Emergency Shelters to be permitted by right and without discretionary review.

Homeless

When instances arise where a family or individual may be in need, they are directed to the police department or local church groups. Often, the only assistance that can be provided is transportation to Modesto where there are more established social services.

Persons in need of emergency housing due to family crises, loss of housing through fire or other reasons are also referred to the Salvation Army or other facilities in Modesto due to the fact that there are no provisions in place to serve such people in the City. In the event of a flood, such as that which occurred in January of 1997 when the Tuolumne River flooded, the Waterford Community Center was used to house people who were evacuated from the river area. However, the City is likely to use a different facility during such an event due to the high cost of the clean-up.





Countywide, the homeless population has ranged from 1,156 (2014) to as much as 2,107 (2020) homeless persons (see Table 33). During the time from 2012 to 2022, the total number of homeless persons stayed relatively in the same range until 2020.

TABLE 34 HOMELESSNESS IN STANISLAUS COUNTY 2012 – 2022			
	Sheltered	Unsheltered	Total
Homeless Point-in-Time Survey 2022	911	946	1,857
Homeless Point-in-Time Survey 2020	1,020	1,087	2,107
Homeless Point-in-Time Survey 2018	750	606	1,356
Homeless Point-in-Time Survey 2016	704	730	1,434
Homeless Point-in-Time Survey 2014	713	443	1,156
Homeless Point-in-Time Survey 2012	679	791	1,470
Change: 2012 to 2022	232 / 34.2%	155 / 19.6%	387 / 26.3%
<i>Source: HUD Continuum of Care, 2022.</i>			

Data is available regarding certain characteristics of the Countywide homeless population. As shown in Table 35 the majority of homeless persons are in households both with and without children.





**TABLE 35
HOMELESSNESS POPULATION CHARACTERISTICS
STANISLAUS COUNTY
2022**

All Households	Sheltered		Unsheltered	Total	%
	EM	TH			
Total Number of Households	557	139	911	1,607	100.00%
Total Number of Persons	701	210	946	1,857	100.00%
Total Number of Single Households	494	106	908	1,508	93.8%
Total Number of Households with Children	63	33	2	98	6.1%
Total Number of Households with Only Children	0	0	1	1	0.1%
Total Number of Youth Households ¹	21	11	37	69	4.3%
Total Number of Veteran Households	48	19	41	108	6.7%

Source: HUD Continuum of Care, 2022

Notes: EM = Emergency Shelter TH = Transitional Housing

¹Youth Households means Unaccompanied Youth

In 2023, a homeless count was done throughout Stanislaus County in partnership with the Stanislaus Community System of Care and the U.S. Department of Housing and Urban Development. This count yielded a total number of 2,091 homeless people throughout Stanislaus County. Further, this count was broken down by community and yielded a number of four (4) homeless people in the City of Waterford, and a number of 1,642 in the bordering City of Modesto.





TABLE 36
HOMELESS COUNT TOTALS BY CITY
2023

City	Count	%
Ceres	17	0.8
Empire	76	3.6
Hughson	3	0.1
Modesto	1,642	78.5
Oakdale	22	1.1
Patterson	67	3.2
Turlock	233	11.1
Waterford	4	0.2
Riverbank	18	0.9
Keyes	3	0.1
Newman	6	0.3
Total	2,091	

Source: Stanislaus Community System of Care, 2023

Note: Includes sheltered and unsheltered from all sources

Homeless Resources

There are a number of different agencies throughout Stanislaus County which offer emergency housing assistance, provide shelter, services, and/or meals such as the following:

Countywide Supportive Programs

Adult Protective Services: This is a function of Stanislaus County’s Welfare Department as they provide information and act as a referral agency for those in need of help for emergency housing, money, food, mental problems, and alcoholism. Their primary goal is to access a person’s immediate problems and link that person with the appropriate agency for further help.

Behavioral Health and Recovery Services (BHRS): BHRS administers Stanislaus County’s behavioral health and recovery services. BHRS provides integrated mental health services to adults and older adults with a serious mental illness and to children and youth with a serious emotional disturbance. BHRS also provides outpatient and residential alcohol and drug treatment and prevention services and serves as Stanislaus County’s Public Guardian.

Catholic Charities Veteran’s Support Services: The program assists low-income Veteran families who are currently homeless or imminently at-risk of becoming homeless. The program helps veterans and their families become re-stabilized by providing individual housing assistance through a variety of community resources and services in a veteran-friendly environment.





Center for Human Services: Pathways: Pathways is a transitional living and supportive services program for young adults ages 18-21 years. The program serves homeless youth and many of the participants are former foster care youth who have limited financial and emotional support.

Children's Crisis Center: The Center provides 24-hour emergency and childcare services to children from birth to 17 years of age. Supportive services offered to families in crisis through the Respite Childcare Program include the following: 24-hour FamilyLINE (crisis counseling), case management, family advocacy, Homelessness Prevention Rapid Re-housing.

Community Housing and Shelter Services: For those that meet eligibility requirements, the program provides housing, counseling services, rental assistance, emergency shelter, and permanent supportive housing.

Community Impact Central Valley (CICV):

- Permanent Supportive Housing is designed for those individuals with disabilities that are defined as chronically homeless. Chronic homelessness is defined as a year or more of homelessness or four or more episodes of homelessness over a three year period. Proof of chronic homelessness must be provided on agency letterhead by emergency shelters, doctors, and other agencies that service the homeless community.
- Neighborhood Stabilization is a CICV program for families at risk of homelessness that meet the criteria. Human Immunodeficiency Virus (HIV) housing and support services available for those diagnosed with HIV.

Community Services Agency – CalWORKs Homeless Program: Shelter for CalWORKs eligible families only; this program is provided through the Community Services Agency. CalWORKs serves families with children deprived of parental support because of absence, disability or death, principal earner unemployed, and/or needy caretaker of foster children.

Family Promise: An Interfaith Hospitality Network that provides shelter, meals and hope to local families in need. The program works to address the individual causes of homelessness and connect families to resources that will help them make the journey to a permanent home and a self-sustaining life. Working on the family's future by working with them on education, employment and housing goals, the program continues to help them transition to a self-sufficient lifestyle.

General Assistance/Aid to Families with Dependent Children: These two functions of the County's Welfare Department provide single individuals and families with cash assistance. For those in need of emergency housing, they are placed either in motels or board and care homes until additional assistance can be obtained.





Golden Valley Medical Center Corner of Hope Program: Golden Valley Health Centers Corner of Hope Program exists to increase the health status and health outcomes for individuals and families who are homeless by increasing access to comprehensive primary health care, substance abuse programs, dental services, and mental health services. The program strives to fill gaps in homeless services in rural County of Stanislaus. The program stresses wellness and health promotion for individuals who are homeless.

Haven's Women's Center: A 6 week program designed for women and their children who are fleeing domestic or sexual violence. The shelter is in an undisclosed location in Stanislaus. While at the shelter, residents receive one on one case management services, support groups, restraining order assistance, referrals and advocacy to assist them in increasing safety in their lives.

Helping Other Sleep Tonight (H.O.S.T.): H.O.S.T. is a group of residents from local churches and the surrounding community who have banded together to help their fellow citizens who are homeless and/or part of the working poor in our society.

The program provides food and basic needs services and temporary housing in the winter.

Housing Authority-County of Stanislaus: Provide households with permanent, safe and sanitary affordable housing solutions for those in jeopardy of becoming homeless.

Hutton House: The Hutton House is a shelter that services runaway and homeless youth. Here clients can receive various types of services including: counseling, basic residential services, and support. The goal of this program focuses on getting youth off the street and reunited with their families.

Modesto Gospel Mission: Open 24 hours a day, every day of the year, the Modesto Gospel Mission provides emergency and transitional shelter, meals, and supportive services with the aim of breaking the cycles of homelessness.

National Alliance of Mental Illness (NAMI): Operating since 2002 as a charitable non-profit organization, NAMI Stanislaus promotes the general welfare of persons with mental disorders. NAMI Stanislaus helps people with mental illness, their families and the community by providing emotional support, education and advocacy for those suffering from mental illness; to reduce stigma and to improve services by partnering with mental health agencies and family members.

Oakdale Rescue Mission: ORM reaches out to transform lives and provide hope in Oakdale through support services to the homeless and others in need. Outreach includes meals, clothing, other humane support, resource and referrals, and hope.

Second Harvest Food Bank: Nationwide, Second Harvest Food Bank currently serves over 365,000 people in need each year through the partnership with 108 non-profit agencies. Stanislaus County non-profit agencies visit the Food Bank as often as once per week to select groceries, canned products, grains, dairy,





meats, and fresh produce. The agencies then distribute the food to those in need through their food pantries, allowing them a very efficient way of receiving the help they need close to home or work.

Stanislaus County General Hospital: This facility provides delivery of medical attention to indigent and those unable to pay for such services.

Stanislaus County Office of Education Homelessness Education & Support Services: Every school district has a local homeless education liaison. Supportive services may include referrals to community agencies, transportation arrangements (when feasible), school supplies, academic support, and assistance with enrollment in school programs (after school programs, school food programs).

Telecare Recovery Access Center- Westside: The Telecare Westside SHOP program operates and exists to provide culturally competent mental health services to adults ages 18 and above with serious mental illness and a history of homelessness.

Salvation Army Berberian Homeless and Transitional Center: The Salvation Army in Modesto operates a shelter located at 9th and D Streets. The shelter is available all year round on a limited basis during the summer months and at full capacity (80 men and 20 women) during the winter months. The winter season extends from the 1st Monday of November through the end of April.

Turlock Gospel Mission: Turlock Gospel Mission offers a meal service, shelter for men, women, and children during the cold months and a day center to offer support and encouragement during the day and a positive alternative to the parks.

Turning Point: Integrated Services Agency (ISA): ISA provides intensive case management services to individuals experiencing frequent or lengthy periods of involuntary psychiatric hospitalization with a focus on returning and supporting these individuals in community living.

Turning Point: Garden Gate Respite (GG): GG provides short-term crisis in housing for individuals known or suspected to be experiencing symptoms of mental illness and who are at risk for homelessness, incarceration, victimization or psychiatric hospitalization.

The United Samaritans Foundation: The United Samaritans Foundation currently operates five mobile food service trucks/vans, delivering nutritious lunches to twelve Stanislaus communities.

The Redwood Family Center: The Redwood Family Center houses an average of 50 to 60 women and their 60 to 80 children, providing the opportunities and services necessary for a drug-free and productive future.





We Care Turlock: We Care provides emergency cold weather shelter and housing assistance to the Turlock homeless community. Services include re-housing, supportive housing, emergency cold weather shelter, and affordable housing.

In summary, homelessness and emergency housing is not a major issue or problem in the City of Waterford. In rural areas, generally speaking, many of those without shelter are usually reported to the Sheriff's Department. Those in need of help or anyone considered a nonresident are referred to an appropriate agency for assistance. Rural areas of the County do not provide amenities or have resources to accommodate emergency housing and the homeless. All those agencies are located in urban areas and, henceforth, those in need of assistance are referred there. To further assist homeless persons and families, Program 5.6 and 5.7 has been added to the Housing Element, requiring the City to (1) continue to participate in the County Continuum of Care and (2) maintain information regarding homeless shelters and services.

Density Bonus

Government Code Section 65915 allows "density bonuses" for projects that provide for very low- and low-income households, or senior citizen housing. Under the provisions of the code, a sliding scale of density bonus is provided to the developer, depending on the percentage of affordable housing units developed as part of the project. Additionally, incentives are given to developers providing affordable housing to promote the development of affordable housing. The City of Waterford has a Density Bonus Overlay District and Code that follows Government Code Density Bonus Law.

The provisions for Density Bonus are established in Chapter 17.34 of the Waterford Municipal Code. The purpose of the affordable housing density bonus overlay district is to expand housing opportunities for very low-, low- and moderate-income persons throughout the City in accordance with the requirements of California Government Code Sections 65915 through 65918.

The applicable density bonus depends on the amount of affordable housing provided (as a percentage of the total units) and is on a sliding scale as opposed to a flat rate of 25%. For instance, five (5) percent of very low-income units in a project are permitted to have a density bonus of twenty (20) percent. The maximum density bonus is thirty-five (35) percent. This scale is in accordance with Density Bonus Law.

In accordance with State law, the determination of the density bonus is as follows:

- A density bonus of twenty percent shall be granted to projects in which the following is included:
 1. Development is provided to very-low-income households. An additional 2.5 percent density bonus shall be granted for each additional increase of one





percent very-low-income units above five percent, to a maximum density bonus of thirty-five percent.

2. At least ten percent of the total dwelling units of a housing development is provided to low-income households. An additional 1.5 percent density bonus shall be granted for each additional increase of 1.5 percent low-income units above ten percent, to a maximum density bonus of thirty-five percent.
3. Fifty percent of the total dwelling units of a housing development provided to qualifying residents, defined by Section 51.3 of the Civil Code, as a person sixty-two years of age or older, or fifty-five years of age or older in a senior citizen housing development.
 - A density bonus of five percent shall be granted to a condominium project or a planned unit development that provides at least ten percent of the total number of units to households of moderate income. An additional one percent density bonus shall be granted for every one percent of moderate-income units above ten percent, up to a maximum of thirty-five percent.
 - A density bonus of fifteen percent shall be granted to applicants that donate sufficient land to provide at least ten percent of the units for very-low-income occupants. Density bonus shall increase by one percent for every additional one percent of very-low-income units above ten percent, up to a maximum of thirty-five percent.

Program 6.11 has been included in this Housing Element to update Chapter 17.34 of the Municipal Code to be consistent with State Density Bonus Law.

Projected Housing Needs

Information presented in Parts 6.2 and 6.3 documented the recent growth which has occurred in the population and housing stock of Waterford.

Market Demand for Housing

The following section discusses current (as of May 15, 2023) income levels and ability to pay for housing compared with housing costs. Housing is classified as “affordable” if households do not pay more than 30 percent of income for payment of rent (including monthly allowance for water, gas, and electricity) or monthly mortgage (including taxes). Since above moderate-income do not generally have problems in locating affordable housing, affordable units are frequently defined as those reasonably priced for households that are low- to moderate-income. Table 36 below shows the definition of housing income limits as they are applied to housing units in Waterford.





TABLE 37 DEFINITIONS OF HOUSING INCOME LIMITS CITY OF WATERFORD
Extremely Low-Income Unit is one that is affordable to a household whose combined income is at or lower than 30% of the median income for the Modesto MSA (Stanislaus County) as established by the U.S. Department of Housing and Urban Development (HUD). For 2023, a Waterford household of four is considered to be extremely low-income if its combined income is \$30,000 or less.
Very Low-Income Unit is one that is affordable to a household whose combined income is at or between 31% to 50% of the median income for the Modesto MSA (Stanislaus County) as established by the U.S. Department of Housing and Urban Development (HUD). For 2023, a Waterford household of four is considered to be very low-income if its combined income is \$42,200 or less.
Low-Income Unit is one that is affordable to a household whose combined income is at or between 50% to 80% of the median income for the Modesto MSA established by HUD. A household of four is considered to be low-income in Waterford if its combined income is \$67,500 or less for the year 2023.
Median-Income Unit is one that is affordable to a household whose combined income is at or between 81% to 100% of the median income for the Modesto MSA as established by HUD. A Waterford household of four is considered to be median income if its combined income is \$92,600 or less for the year 2023.
Moderate-Income Unit is one that is affordable to a household whose combined income is at or between 101% to 120% of the median income for the Modesto MSA as established by HUD. In Waterford a household of four is considered to be moderate-income if its combined income is \$111,120 or less for the year 2023.
Above Moderate-Income Unit is one that is affordable to a household whose combined income is above 120% of the median income for the Modesto MSA as established by HUD. A Waterford household of four is considered to be above moderate-income if its combined income exceeds \$111,120 for the year 2023.
<i>Source: U.S. Department of Housing and Urban Development (HUD), 2023 – effective May 15, 2023</i>

While the “fair market” forces are capable of meeting the needs of those households with above moderate incomes, it appears unable to meet the needs of those households that fall below that income level. As a result, local cities and counties have been given the responsibility to encourage and facilitate the construction of affordable housing. Waterford has a long history of providing “affordable” housing in the sense that many of the residents work within the County and around the community. The massive growth of the 1980s and the resulting rise in land and housing prices have changed the housing outlook for Waterford. Today, would-be homeowners working in and around Waterford must compete with commuters from Modesto, Turlock and Ceres and the resultant higher salaries. This situation has resulted in a reduction of owner-occupied homes, and an almost non-existent vacancy rate for rentals. There is no local, State or Federal authority that would allow Waterford to alter this situation.





In order to do so, the City will need to actively pursue the development of subsidized single family and multiple family developments. Increased multiple family developments will provide the most expeditious way for the City to meet its housing requirements. Moreover, multiple family developments are typically more accessible (financially) than single family residential opportunities.

Table 38 shows the 2023 HUD family income limits for the Modesto Metropolitan Statistical Area (MSA), which includes Waterford, by the number of persons in the household for the income categories discussed above. The table also shows maximum affordable monthly rents and maximum affordable purchase prices for homes, assuming that households do not pay more than 30 percent of their incomes for housing expenses. For example, a four-person household is classified as Low-Income (80 percent of median) with annual income of up to \$67,500. A household with this income could afford to pay a monthly gross rent (including utilities) of up to \$1,688 or to purchase a house priced at approximately \$182,818 or less.





**TABLE 38
ABILITY TO PAY FOR HOUSING FOR VERY LOW-, LOW-, MEDIAN- AND
MODERATE-INCOME HOUSEHOLDS
CITY OF WATERFORD
2023**

Extremely Low-Income Households at 30% of 2023 Median Family Income

	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
Number of Persons	1	2	3	4	5	6
Income Level	\$17,750	\$20,250	\$24,860	\$30,000	\$35,140	\$40,280
Max. Monthly Gross Rent ¹	\$444	\$506	\$621	\$750	\$878	\$1,007
Max. Purchase Price ²	\$24,634	\$32,608	\$47,259	\$63,589	\$79,918	\$96,286

Very Low-Income Households at 50% of 2023 Median Family Income

	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
Number of Persons	1	2	3	4	5	6
Income Level	\$29,550	\$33,800	\$38,000	\$42,200	\$45,600	\$49,000
Max. Monthly Gross Rent ¹	\$739	\$845	\$950	\$1,055	\$1,140	\$1,225
Max. Purchase Price ²	\$62,177	\$75,683	\$89,037	\$102,391	\$113,188	\$123,985

Low-Income Households at 80% of 2023 Median Family Income

	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
Number of Persons	1	2	3	4	5	6
Income Level	\$47,250	\$54,000	\$60,750	\$67,500	\$72,900	\$78,300
Max. Monthly Gross Rent ¹	\$1,181	\$1,350	\$1,519	\$1,688	\$1,823	\$1,958
Max. Purchase Price ²	\$118,453	\$139,895	\$161,376	\$182,818	\$199,987	\$217,156

Median-Income Households at 100% of 2023 Median Family Income

	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
Number of Persons	1	2	3	4	5	6
Income Level	\$64,820	\$74,080	\$83,340	\$92,600	\$100,008	\$107,416
Max. Monthly Gross Rent ¹	\$1,622	\$1,852	\$2,084	\$2,315	\$2,500	\$2,685
Max. Purchase Price ²	\$174,310	\$203,726	\$233,180	\$262,634	\$286,175	\$309,715

Moderate-Income Households at 120% of 2023 Median Family Income

	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom
Number of Persons	1	2	3	4	5	6
Income Level	\$77,784	\$88,896	\$100,008	\$111,120	\$120,010	\$128,899
Max. Monthly Gross Rent ¹	\$1,945	\$2,222	\$2,500	\$2,778	\$3,000	\$3,222
Max. Purchase Price ²	\$215,515	\$250,845	\$286,175	\$321,505	\$349,776	\$378,048

¹Assumes that 30% of income is available for monthly rent including utilities.
²Assumes that 30% of income is available to cover mortgage payment, taxes, mortgage insurance, homeowner's insurance; 96% loan @ 7%, 30 year term, FHA, with no consumer debt.
 Source: HUD FY 2023 Income Limits (June 1, 2023); For Rent Calculator, <https://www.forrent.com/calculator> and Freddie Mac Mortgage Amount Calculator, <https://myhome.freddiemac.com/resources/calculators/how-much-can-you-borrow>





Removal of Assisted Housing

State law requires the City to identify those subsidized multiple family units that could change from subsidized to market rate within the next ten years. According to the State Department of Housing and Community Development, and the Stanislaus County Housing Authority, there are no Farmers Home, HUD, or Bond financed units within the City of Waterford.

Housing Element law requires that all jurisdictions include a study of all low-income housing units which may, at a future time, be removed from the City’s affordable housing inventory through expiration of affordability restrictions, opting out of housing assistance programs and becoming market rate multi-family rental units. The study must cover a ten-year period, and be divided into two, five-year periods, coinciding with updates of the Housing Element.

The City has three rental-assisted or low-income complexes, but they are not at-risk of losing rental assistance program funding. The complexes are operated under several assistance programs, including USDA Rural Housing Service, HUD and LIHTC. The following table summarizes the features of the three complexes.

Project Name	Address	Number Units¹	Type	Program	Year Built	Exp. Date
Sunrise Vista Apartments	401 F Street	55/56	Family	USDA HOME RHS Section 515/LIHTC	1999	4/5/2042
Waterford Garden Apartments	12313 Dorsey Street	50/51	Family	LIHTC	1989	2056
Western Heights Apartments	128 S. Western Avenue	39/40	Family	HUD/LIHTC	1994	2067

¹Number of Assisted Units/Total Units
Source: CHPC <https://affordablehomes.chpc.net/?view=37.413800,-123.45337,6&rural=1,0&funding=hud.usda.lihtc.hcd.calhfa>

Conservation of Existing Units

The most effective method of providing affordable housing is to retain existing affordable units. The City of Waterford encourages developers to obtain a permit from the City before demolishing any structure. In the case of residential structures, this offers an incentive in that credit will be given toward development fees equal to the number of units constructed. As shown in Table 39 above, the three (3) rental housing projects in the City of Waterford are not expected to expire within the 6th Cycle (2023 – 2031).





Development Incentives

The City offers an incentive for developers of senior citizen housing by eliminating developer fees and reducing the parking requirements for senior units. Senior projects are allowed in the R-2 and R-3 zones by right. Multi-family Residential uses are permitted only on upper floors in Commercial Zoning Districts.

Regional Housing Needs Assessment

State law requires the Housing Element to include quantified objectives for the maximum number of housing units that can be rehabilitated, conserved, or constructed. Estimates are based on construction trends, housing program funding assumptions, historical trends, and land availability.

The central intent of State Housing Element law legislation is to attain the State’s housing goal through the cooperation of government entities, such as the City of Waterford. Multi-jurisdictional agencies, or Councils of Governments (COGs), are given the responsibility of distributing the State’s housing needs in an equitable manner that attempts to avoid the disproportionate distribution of low and very-low income households.

Waterford is within the jurisdiction of the Stanislaus Council of Governments (StanCOG). As shown in Table 39, StanCOG, in its housing needs determination for Waterford, allocated 557 housing units to the City for the period 2023-2031. The timeframe for this Regional Housing Needs Allocation process is December 31, 2023, through December 31, 2031, (an eight year planning period). The allocation is equivalent to a yearly need of approximately 70 housing units for the 8-year time period. The housing allocation for Waterford applies to the unincorporated area of the City. The total housing needs determination for Waterford includes 261 above-moderate income housing units, 115 moderate-income housing units, 74 low-income housing units, 54 very low-income housing units, and 53 extremely low-income housing units (50 percent of low-income housing units).

TABLE 40				
REGIONAL HOUSING NEEDS ALLOCATION				
CITY OF WATERFORD				
2023 - 2031				
Very Low	Low	Moderate	Above Moderate	Total
107	74	115	261	557





Residential Land Resources

In order to properly plan for future housing needs, undeveloped lands available for housing within existing urban boundaries and within projected growth areas must be inventoried. County policies encourage development to take place within incorporated cities.

Available Land Inventory

Table 41 identifies the development potential of vacant land that is within the City and is adjacent to or within reasonable distance from public sewer, water, and street systems. Using the densities/intensity standards found in the Land Use Element, the maximum holding capacity of the current Waterford General Plan has been calculated.

Housing element law section 65583(a)(3) requires “an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites.” As noted above, the City has a regional housing needs assessment indicating a new construction need for 557 units by 2031.

There is currently a sufficient amount of zoned vacant land to accommodate the City’s 2023 - 2031 RHNA. Table 40 shows that the City can accommodate a growth of 1,461 single-family housing units and - 192 multi-family units within the existing City boundaries. Note that the Waterford Vision 2025 General Plan provides sufficient land to accommodate growth through the year 2025 based on proposed land use. Densities are derived from the Waterford Vision 2025 General Plan and the same densities used in the City’s Housing Element.

Development of vacant bypassed lands within the City’s jurisdiction is encouraged in order to protect agricultural lands on the fringe and provide greater utilization of existing infrastructure. In order to encourage development of by-passed remnant parcels, the City will consider amending its policies to permit higher densities given certain locational criteria and where development will not have significant adverse impacts upon adjacent properties. Such criteria may include properties that are contiguous to higher density or other intensive non-residential development, or properties which have a size and shape that may make it difficult to be developed in a manner similar to other surrounding properties.

State law requires that zoning be consistent with adopted general plans (except charter cities). Waterford’s undeveloped and re-developable lands have been zoned in accordance with the present land use plan and development potential may be determined based upon the maximum allowable density of each zoning district. It is more difficult to specify the development potential of fringe area land where County agricultural zoning is in place. However, for planning purposes, future development may be estimated for the residential reserve areas based on average density.





Manufactured housing is also considered an important housing alternative, especially as related to serving the needs of lower-income households. California’s housing law requires that local governments permit their use on single-family residential zoned lots.

The City currently has two (2) active Tentative Subdivision Map Applications – Carriage Square Estates and the Fahmy Subdivision.

The Carriage Square Estates project was approved by the City Council on April 19, 2007 to subdivide 3.02 acres into 13 single-family residential lots. The Carriage Square Estates Tentative Subdivision Map was recently extended by two (2) years to April 19, 2020. The applicant has submitted a final map for review and is currently being processed by the City.

The Fahmy Subdivision is an application for an annexation and a Tentative Subdivision Map to subdivide 19.2 acres into 96 single-family residential lots. The proposed project is located within the City’s primary sphere of influence, along the existing city limit line.

Assumptions and Methodology

To calculate the development potential in the identified vacant/underutilized sites, the City determined the net acreage for each available site based on the gross acreage of each site. For instance, 25 percent of the gross acreage for sites designated Low Density Residential (LDR) is assumed to be taken by Right-of-Way (ROW), including but not limited to street and public utility easements. Multi-Family Residential (MF) sites assumes 20 percent is to be taken for ROW when developed. The sites identified and mapped in Figure 2.1 are adjacent to the Tuolumne River or have significant environmental constraints that would warrant less development potential than already assumed.

Government Code Section 65583.2(g)(1) requires the Housing Element to analyze the extent to which existing uses may impede additional residential development and include an analysis of any existing leases or other contracts that would perpetuate the existing use or prevent redevelopment of the site for additional residential development. The methodology in identifying sites that have the potential for additional residential development, or that are non-vacant include:

- The site is larger one (1) acre in size, unless the property is a finished lot;
- Located within a zoning district that would allow for additional residential development (e.g. Single-Family Residential (RS));
- Located within the City Limits and is surrounded by existing urban development (residential and commercial) or located within a Master Plan or Specific Plan; and
- The majority of the site is vacant.





The existing uses of the non-vacant sites listed below are ranchette homes with the majority of the site vacant and used for agricultural purposes. There are no known leases or other contracts (e.g. Williamson Act Contract) that would perpetuate the existing use or prevent redevelopment of the site for additional residential development.

Default Densities

Government Code Section 65583.2(c)(3)(B) allows local governments to elect the option of utilizing “default” density standards that are “deemed appropriate to accommodate housing for lower income households.” Waterford’s density range for Multi-family Residential is from a minimum of 12 to a maximum of 36 du/gross acre. According to the Default Density Standard Option 2010 Census Update, default densities are established using population-based criteria and for Stanislaus County, the default density is at least twenty (20) dwelling units per acre. The default density is within the acceptable range provided for in the General Plan for the Multi-Family Residential designation.





**TABLE 41
VACANT SITES INVENTORY
CITY OF WATERFORD
2023**

Site #	Parcel Number	Address	Gross Acres	Net Acres ¹	GP Land Use Des.	Zoning	Factors Affecting Development	Existing Uses	Max Density ^{2,4}	Max Capacity	Realistic Capacity	Inf. Avail.	Income Category
Low Density Residential (LD)													
V1	080-045-028	218 S. Reinway Ave.	1.9	1.9	LD	RS	None. Site is underutilized and has frontage along S. Reinway Avenue.	Ranch Home with Ag. Use.	6	11.4	9.5	Yes	AM, M
V2	080-045-029	0 Washing ton Rd.	0.95	0.95	LD	RS	None. Site is vacant and has frontage along Washington Road.	Vacant	6	5.7	4.8	Yes	AM, M
V3	080-045-030	0 Washing ton Rd.	0.95	0.95	LD	RS	None. Site is vacant and has frontage along Washington Road.	Vacant	6	53.7	4.8	Yes	AM, M
V4	080-045-031	12019 Washing ton Rd.	0.95	0.95	LD	RS	None. Site is underutilized and has frontage along Washington Road.	Ranch Home with Ag. Use.	6	5.7	4.8	Yes	AM, M
V5	080-064-020	0 Western Ave.	1.4	1.42	LD	RS	Parcel does not have direct access to Western Avenue or Terrace View Lane. Development of this site would be dependent on development of APN: 080-064-008.	Vacant	6	8.52	7.1	Yes	AM, M
V6	080-064-019	12221 Riverside Rd.	1.7	1.7	LD	RS	None. Site is underutilized and has frontage along Western Ave.	Single-family home with two (2) accessory structures.	6	10.2	8.5	Yes	AM, M
V7 ³	080-033-003	13601 Bentley St.	3.02	2.27	LD	RS	None. Site has an approved Tentative Map for 13 SFR Deed Restricted Units. Final Map is in process.	Vacant	6	13.62	13	Yes	EL, VL, L





WATERFORD

California

Site #	Parcel Number	Address	Gross Acres	Net Acres	GP Land Use Des.	Zoning	Factors Affecting Development	Existing Uses	Max Density	Max Capacity	Realistic Capacity	Inf. Avail.	Income Category
V8	080-031-031	13424 Bentley St.	3.6	2.7	LD	RS	None. Site is underutilized and has frontage along Bentley St. and access to Finn's Lane.	Single-family home with one (1) accessory structure. Balance of the site is vacant.	6	16.2	13.5	Yes	AM, M
V9	080-023-009	13419 Bentley St.	4.7	3.53	LD	RS	Modesto Irrigation District (MID) Canal along the southern border of the site. Access could be an issue in developing the site.	Single-family home. Balance of the site is vacant.	6	21.18	17.7	Yes	AM, M
V10	080-023-004	600 Tim Bell Rd.	8.09	6.07	LD	RS	None. Site is underutilized and has frontage along Tim Bell Road.	Single-family home. Balance of the site is vacant.	6	36.42	30.4	Yes	AM, M
V11	080-030-038	365 Peel Lane	0.18	0.18	LD	RS	None. Site is vacant and a finished lot.	Vacant	6	1.08	1	Yes	AM, M
V12	080-030-039	375 Peel Lane	0.18	0.18	LD	RS	None. Site is vacant and a finished lot.	Vacant	6	1.08	1	Yes	AM, M
V13	080-030-040	383 Peel Lane	0.18	0.18	LD	RS	None. Site is vacant and a finished lot.	Vacant	6	1.08	1	Yes	AM, M
V14	080-056-017	418 N. Reinway Ave.	4.02	3.02	LD	RS	None. Site is underutilized and has frontage along N. Reinway Ave.	Single-family home. Balance of the site is vacant.	6	18.12	15.1	Yes	AM, M
V15	080-023-036	0 Tim Bell Rd.	4.81	3.61	LD	RS	None. Site is vacant and has frontage along Tim Bell Road.	Vacant	6	21.66	18	Yes	AM, M
V16	080-023-031	424 Tim Bell Rd.	5.16	3.87	LD	RS	None. Site is underutilized and has frontage along Tim Bell Road.	Single-family home and one (1) accessory structure. Balance of the site is vacant.	6	23.22	19.4	Yes	AM, M
V17	080-026-007	13101 Bentley St.	1.89	1.42	LD	RS	None. Site is underutilized and has frontage along Bentley Street.	Single-family home. Balance of the site is vacant.	6	17.34	14.5	Yes	AM, M
V18	080-021-028	12831 Bonnie Brae Ave.	3.85	2.89	LD	RS	None. Site is underutilized and has frontage along Bonnie Brae Avenue.	Single-family home. Balance of the site is vacant.	6	17.34	14.5	Yes	AM, M





WATERFORD

California

Site #	Parcel Number	Address	Gross Acres	Net Acres	GP Land Use Des.	Zoning	Factors Affecting Development	Existing Uses	Max Density	Max Capacity	Realistic Capacity	Inf. Avail.	Income Category
V19	080-021-007	12843 Bonnie Brae Ave.	3.33	2.5	LD	RS	None. Site is underutilized and has frontage along Bonnie Brae Avenue.	Single-family home. Balance of the site is vacant.	6	15	12.5	Yes	AM, M
V20	080-021-008	12907 Bonnie Brae Ave.	1.8	1.8	LD	RS	None. Site is underutilized and has frontage along Bonnie Brae Avenue.	Single-family home. Balance of the site is vacant.	6	10.8	9	Yes	AM, M
Sub-Total			52.66	42.09						253	213		
Multi-Family Residential (MF)													
V21	134-004-014	553 F St.	0.22	0.22	MF	RH	None. Site is vacant and has frontage along Rose Way. Property is a finished lot and a 4-plex project is approved for development.	Vacant	36	7.9	4	Yes	EL, VL, L
V22	134-004-013	563 F St.	0.13	0.13	MF	RH	None. Site is vacant and has frontage along F Street and Rose Way.	Vacant	36	4.7	3	Yes	EL, VL, L
V23	134-004-012	567 F St.	0.16	0.16	MF	RH	None. Site is vacant and has frontage along F Street. Finished lot.	Vacant	36	5.8	3	Yes	EL, VL, L
V24	134-004-011	571 F St.	0.15	0.15	MF	RH	None. Site is vacant and has frontage along F Street. Finished lot.	Vacant	36	5.4	3	Yes	EL, VL, L
V25	134-004-010	579 F St.	0.17	0.17	MF	RH	None. Site is vacant and has frontage along F Street. Finished lot.	Vacant	36	6.12	3	Yes	EL, VL, L
Sub-Total			3.61	2.89						30	16		
Lake Pointe Master Development Plan													
Low Density Residential (LD)													
V26	080-015-002	12013 El Pomar Ave.	96.77	72.58	LD	RS/PC	MID Powerline bisects the site. Site is vacant.	Vacant	6	435.5	362.2	Planned	AM, M
V27	080-015-030	0 El Pomar Ave.	5.2	3.90	LD	RS	Adjacent to MID Canal. Site is vacant.	Vacant	6	23.4	19.5	Planned	AM, M





WATERFORD

California

Site #	Parcel Number	Address	Gross Acres	Net Acres	GP Land Use Des.	Zoning	Factors Affecting Development	Existing Uses	Max Density	Max Capacity	Realistic Capacity	Inf. Avail.	Income Category
V28	080-015-037	N/A	50.5	37.88	LD	RS/PC	Adjacent to MID Canal. Roadway from Yosemite Blvd. through the property to serve the Lake Point MPD.	Vacant	6	23.4	19.5	Planned	AM, M
V29	080-022-006	13343 Vineyard Rd.	1	1	LD	RS	None. Site is underutilized and has frontage along Vineyard Road.	Single-family home and multiple accessory structures.	6	6	5	Planned	AM, M
V30	080-022-007	13301 Vineyard Rd.	4.21	3.16	LD	RS	None. Site is underutilized and has frontage along Vineyard Road.	Single-family home and two (2) accessory structures.	6	18.9	15.8	Planned	AM, M
V31	080-022-008	13255 Vineyard Rd.	0.79	0.79	LD	RS	None. Site is underutilized and has frontage along Vineyard Road.	Single-family home and multiple accessory structures.	6	4.7	4	Planned	AM, M
V32	080-022-011	13506 Vineyard Rd.	6.94	5.21	LD	RS	None. Site is underutilized and has frontage along Vineyard Road.	Single-family home and multiple accessory structures.	6	31.2	26	Planned	AM, M
V33	080-022-015	13419 Vineyard Rd.	1.12	1.12	LD	RS	None. Site is underutilized and has frontage along Vineyard Road.	Single-family home and two (2) accessory structures.	6	6.7	5.6	Planned	AM, M
V34	080-022-017	13380 Vineyard Rd.	34.57	25.93	LD	RS	None. Site is underutilized and has frontage along Vineyard Road.	Two (2) single-family homes and accessory structures.	6	155.6	129.6	Planned	AM, M
V35	080-022-018	13260 Vineyard Rd.	21.3	15.98	LD	RS	None. Site is underutilized and has frontage along Vineyard Road.	Single-family home and multiple accessory structures.	6	95.9	79.9	Planned	AM, M
V36	080-022-022	13247 Vineyard Rd.	5.09	3.82	LD	RS	None. Site is underutilized and has frontage along Vineyard Road.	Single-family home and two (2) accessory structures.	6	22.9	19.1	Planned	AM, M





WATERFORD

California

Site #	Parcel Number	Address	Gross Acres	Net Acres	GP Land Use Des.	Zoning	Factors Affecting Development	Existing Uses	Max Density	Max Capacity	Realistic Capacity	Inf. Avail.	Income Category
V37	080-022-024	13218 El Pomar Ave.	13.18	9.89	LD	RS	None. Site is underutilized and has frontage along El Pomar Avenue.	Single-family home and two (2) accessory structures.	6	59.3	49.4	Planned	AM, M
V38	080-022-025	0 Vineyard Rd.	9.53	7.15	LD	RS	None. Site is vacant and has frontage along El Pomar Avenue.	Vacant	6	42.9	35.7	Planned	AM, M
V39	080-015-001	N/A	7.8	5.85	LD	PC	Site is land locked and does not have frontage along a roadway. Planned roadway will provide access to the site.	Vacant	16.7	97.7	70.8	Planned	AM, M
V40	080-022-003	13400 El Pomar Ave.	7.23	5.42	LD	PC	None. Site is underutilized and has frontage along El Pomar Avenue.	Single-family home with one (1) accessory structure.	16.7	90.6	65.6	Planned	AM, M
V41	080-022-004	13618 El Pomar Ave.	15	11.25	LD	PC	None. Site is underutilized and has frontage long Vineyard Road.	Single-family home with two (2) accessory structures.	16.7	187.9	136.1	Planned	AM, M
V42	080-022-013	13631 Vineyard Rd.	10	7.5	LD	PC	None. Site is underutilized and has frontage along Vineyard Road.	Single-family home with two (2) accessory structures.	16.7	125.3	90.7	Planned	AM, M
V43	080-022-019	13513 Vineyard Rd.	9.2	6.9	LD	PC	None. Site is underutilized and has frontage along Vineyard Road.	Single-family home. Balance of the property is vacant.	16.7	115.2	83.49	Planned	AM, M
Sub-Total			299.4	225.3						1,747	1,388		
Mixed Use (MU)													
V44 ⁵	080-022-023	13000 El Pomar Ave.	27.1	8.1	LD	MU	None. Site is vacant and has frontage along El Pomar Avenue and Tim Bell Road.	Vacant	40	325.2	162.6	Planned	EL, VL, L
Sub-Total			27.1	8.1						325	163		
TOTAL ACRES/UNITS			382.8	278.4						2,354	1,779		

Notes:
Income Categories:
 EL – Extremely Low
 VL – Very Low





L – Low

M – Moderate

AM – Above Moderate

¹ It is assumed that sites over two acres will need to dedicate land to right-of-ways (ROW) as follows:

- 25 percent ROW taken for Low Density Residential (LDR) development
- 20 percent ROW taken for Multi-Family Residential (MF) development

² The average density of each General Plan Designation is derived from past projects as determined by Staff and are as follows:

- Low Density Residential (LD) – 5 DUA
- Multi-Family Residential (MDR) – 20 DUA (Default Density)

³ Carriage Square Estates includes thirteen (13) single-family residential lots owned by the Stanislaus County Housing Authority. Final Map is being processed.

⁴ Planned Community Residential in the Lake Pointe MDP allows up to 16.7 dwelling units per acre. Realistic capacity calculated at 12.1 du/acre.

⁵ Planned Community Neighborhood Center is a Mixed Use zone that allows a density minimum of 20 du/acre. Realistic capacity calculated at 20 du/acre (default density). A portion of the site would be developed commercially, as neighborhood commercial and commercial/office mixed uses are permitted. Therefore, the estimated acreage that would be developed residentially is 30%.

Source: City of Waterford, 2023; Stanislaus County Parcel Database, 2023; Stanislaus County Assessors Database, 2023; Stanislaus County GIS, 2023; Lake Pointe Master Development Plan, 2007; J.B. Anderson Land Use Planning, 2023.





Lake Pointe Master Development Plan

The City adopted the Lake Pointe Master Development Plan (Lake Pointe MDP) on November 15, 2007 and the Certificate of Completion filed by Stanislaus LAFCO to the State Board of Equalization was completed on August 22, 2007. The Lake Pointe MDP is bounded by Tim Bell Road on the west and extends easterly just beyond the MID power transmission lines, El Pomar Road running east-west along the MDP's northern boundary, and Vineyard Road running east-west through the community and via State Highway 132 along the MDP's southern boundary. The Lake Pointe MDP, comprising approximately 425 acres of land located in the northeastern portion of the City, is a master-planned, mixed-use, residential community featuring a wide range of housing types, generous pedestrian-friendly features, downtown connectivity, a large recreation lake, parks and the public facilities necessary to serve this community.

The Lake Pointe MDP provides the opportunity for a variety of residential neighborhoods with unique community amenities, as well as mixed-use development incorporating residential and commercial uses. The MDP includes district neighborhoods that are interconnected by a hierarchical street system, sidewalks and a public pathway system with links to community and public facilities. Visitors and residents will have the opportunity to conveniently drive, walk or ride bicycles within the community.

As noted above, the Lake Pointe Master Development Plan, at full build-out, is estimated to provide a approximately 1,642 single and multi-family dwelling units. The Lake Pointe MDP provides the opportunity for multi-family dwelling units in the Planned Community, Neighborhood Center/Mixed Use designation.

Approval for affordable multi-family housing is by-right, in accordance with Government Code §65583.2(h)(i), which means (a) local government review must not require a Conditional Use Permit, Planned Unit Development Permit, or other discretionary review or approval, (b) a minimum density of 20 units per acre, and (c) at least 50 percent of the lower income need must be accommodated on sites designated for residential use only, unless otherwise meeting statutory requirements for mixed use. In this regard, the City meets these requirements as follows:

- a. Multi-family dwellings are a principle use in the PC, Planned Community (Neighborhood Center/Mixed Use) and as discussed on Page 61 of the Lake Pointe MDP, require Development Review approval from the Lake Pointe Design Review Board and Planning Director. However, the Design Review Board may not deny a project during this review based on use; only impose conditions that ensure the project meets the development standards set forth in the Zoning Ordinance.
- b. Each parcel within the Lake Pointe Master Development Plan is listed above. The parcels which are designated Planned Community (Neighborhood Center/Mixed Use) will have a capacity of at least a minimum of 16 dwelling units.





- c. The City has elected to utilize the Default Density of 20 d.u./ac. for the Lake Pointe Master Development Plan. To clarify this default density in the Lake Pointe Master Development Plan, an amendment to the Lake Pointe Master Development Plan to State the minimum density for Planned Community (Neighborhood Center/Mixed Use) shall be 20 d.u./ac. was approved by City Council in 2018.
- d. Estimated realistic capacity for lower income units within the Lake Pointe Master Development Plan is 163 units. These are lands designated for both commercial and residential uses (Mixed Use) and the City has assumed that thirty (30) percent of the acreage within the PC (Neighborhood Center/Mixed Use) would be developed residentially. A City may accommodate all of the very low and low-income housing need on site designated for mixed uses if those sites allow 100 percent residential use and require that residential use occupy 50 percent of the total floor area of a mixed-use project. To clarify this requirement, an amendment to the Lake Pointe Master Development Plan to State the Planned Community (Neighborhood Center/Mixed Use) to allow 100 percent residential and require at least 50 percent residential for a mixed-use project was approved in 2018.

The Vision 2025 General Plan Land Use Element sets a limit on the maximum number of residential units per acre but does not require minimum densities for development. As such, it is feasible that land designated for multiple family developments could be developed at less than the maximum allowable density. To accommodate for this potential, the City has a goal to provide sufficient land to meet 200 percent of the regional housing need over the next five years (refer to Goal 1, Policy 1).

Past development practice and observations of similar cities in the Central Valley has shown that large parcels of multiple family designated land (in excess of five acres) are susceptible to development at lower densities to meet a real or perceived existing market demand. Parcels less than five acres in size are typically considered “infill” and are almost always developed at higher densities. The City will continue to discourage requests for a reduction in density for larger parcels, however most of the rezoning activity to higher densities, especially when changes may result in the removal of non-residential land, will focus on parcels less than five acres in size. This emphasis is not necessary outside of the City limits as adequate land will exist to be able to discourage conversion of multiple family land to single family uses.

Under policy adopted in the Waterford Vision 2025 General Plan, changes in land use for some commercial designations would permit development of multi-family in accordance with “mixed-use” standards which would substantially increase multi-family housing development opportunities in the City.

Ability to Address Regional Housing Need

Table 42 shows the residential holding capacity after subtracting unit production during the current housing element period (2023 - 2031). The table goes on to show the remaining capacity at General Plan densities within the City limits in vacant land.





The City of Waterford was given a total housing allocation for 2023 - 2031 of 557 dwelling units (6th Cycle) or a need of 107 very low-income household units, a low-income household need of 74, a moderate-income household need of 115, and above moderate-income household need of 261 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.

- 0 percent of the development potential of lands designated RS could serve the very low-income groups, 0 percent could serve the low-income groups, 8 percent could serve the moderate-income group, and 92 percent could serve the above moderate-income group.
- 100 percent of the development potential of the Carriage Square Estates Subdivision could serve the very low-income and low-income groups.
- 0 percent of the development potential of lands designated PC (Lake Pointe MDP) could serve the very low-income groups, 0 percent could serve the low-income groups, 8 percent could serve the moderate-income group, and 92 percent could serve the above moderate-income group.
- 100 percent of the development potential of the lands designated PC (Neighborhood Center, Mixed Use in the Lake Pointe MDP) could serve the very low and low-income groups.

The City has enough land to accommodate its total allocated RHNA with a surplus of 1,223 units. Additionally, this analysis does not account for lands outside the City Limits but within the Sphere of Influence, which accounts for 2,734 acres with a mix of the General Plan Land Use Designations of Low Density Residential, Residential Estates and Industrial. The City exceeds its need for above moderate households by 1,200 units.





**TABLE 42
RESIDENTIAL HOLDING CAPACITY
(GENERAL PLAN DENSITIES)
CITY OF WATERFORD
2023**

	Extremely Low	Very-Low	Low	Moderate	Above Moderate	Total
HCD RHNA Allocation (Jan 2014 – Sept 2023)	53	54	74	115	261	557
<i>Allocation to be Met</i>	<i>181</i>			<i>115</i>	<i>261</i>	<i>557</i>
Holding Capacity Within City Limits						
Potential Units in Vacant Land and Underutilized Land	29			16	184	229
Potential Units in Lake Pointe Master Development Plan	163			111	1,277	1,551
<i>City Holding Capacity Subtotal</i>	<i>192</i>			<i>127</i>	<i>1,461</i>	<i>1,780</i>
Surplus	11			12	1,200	1,223
<i>Source: City of Waterford, 2023</i>						

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

Pursuant to Housing Element Law (Government Code Section 65583.2(g)(2), when the City is relying on non-vacant sites to accommodate more than fifty percent (50%) of the RHNA for lower income households, the housing element must demonstrate that the existing use is not an impediment to additional residential development in the planning period. As shown above, the City is relying on sites that are vacant to accommodate more than fifty percent (50%) of the RHNA for lower income households.

The non-vacant sites identified in the table above (Table 40) have existing residential uses that are not considered affordable and as such, replacement housing is not required pursuant to Government Code Section 65583.2(g)(3).





AVAILABILITY OF PUBLIC FACILITIES

State Housing Law (Government Code Section 65583.2(b)) requires a description of existing or planned water, sewer, and other dry utilities supply, including the availability and access to distribution facilities. The following discussion illustrates the City's existing and planned wet and dry utilities to allow for the development of residential housing. City policies require that community sewer, water, and adequate streets be provided to all new development. Extension of existing sewer, water and street systems can be easily accommodated, and much of this infrastructure presently exists or is within 600 feet of the available sites.

Sewer

The City's sewer system serves a population of approximately 8,500 residents. Land uses served by the City's sewer system include residential, retail, office commercial and light industrial developments. The City of Waterford's wastewater collection system serves residential, retail, commercial and light industrial users. The City's wastewater collection system includes approximately 26 miles of 9 gravity sewer line (main, trunks, and laterals), 1.5 miles of force main, approximately 200 manholes, and 4 lift stations. The mainlines are made of a variety of materials depending on the age, vitrified clay pipe (VCP), and polyvinyl chloride. The City's primary goal is to maintain uninterrupted sewage flow without health hazard, effluent leakage, or water infiltration and inflow.

The City's wastewater treatment system currently operates and maintains a wastewater collection, treatment and disposal system with a capacity of one (1) mgd. The current average flow is approximately 0.585 mgd generated by the current population, or 75 gallons per person per day. Build-out of the current City limits will result in an estimated capacity of 0.780 mgd which is within the wastewater treatment capacity. It is anticipated that the City's existing sewer capacity will be able to meet the demands of the City's regional housing needs for the 2023-2031 planning period.

Water

Water service is provided by the City of Waterford. At peak hour demands, the Waterford Water System is approximately equal to 5.23 mgd (3,632 gpm). The City of Waterford is responsible for supplying all urban water demands within the City, including the River Pointe subdivision. According to the Water Service Plan, the City will expand the water system to serve the SOI.

The City negotiated and purchased the Del Este water system from the City of Modesto. Effective July 1, 2015, the City of Waterford became the owner of the Water Utility Service within the City of Waterford and the unincorporated town of Hickman (previously known as the Del Este Water System and was owned by the City of Modesto). Recently, on September 17, 2015, the City entered into the contract with Shoreline Engineering and Restoration to prepare a Water Master Plan for the Waterford and Hickman Water Systems. The final draft of the Water Master Plan was published in April 2016. The Water Master Plan outlines strategies to address issues in Waterford, such as the current state of the water system, system deficiencies, and future capital improvements.





According to the City of Waterford Municipal Service Review (MSR), dated July 2007, the peak hour demands for the Del Este system, less the Grupe “Riverpointe” development, is approximately equal to 5.23 mgd.

The City’s total water supply capacity is 4,020 gpm based upon data produced in the City of Waterford’s 2016 Water Master Plan. On average, 1,662 gpm are pumped each day. The City has reviewed its water capacity and distribution system and believes it to be sufficient at this time to accommodate and serve its future housing needs.

Currently, the City of Waterford has eight (8) production groundwater wells. These wells serve as the primary source of the City of Waterford’s water source. The flow of these wells’ ranges from 305 gpm to 800 gpm and add together to produce a total well production number of 4,425 gpm. Per State Water Code Requirements, the net well production of these wells is 3,625.

Annually, the City of Waterford averages 1,413-acre feet of water demand. For 2016, the City of Waterford’s maximum daily demand was 1,662 gallons per minute. As demand continues to increase, the City will need to maintain and update its water system’s infrastructure. As is, the City of Waterford’s current capacity will support buildout of additional units throughout the life of this Element.

Looking forward, the City will continue to follow many of the recommendations given in its 2016 Draft Water Master Plan. Many of these recommendations are geared towards a planning horizon of 2070 and will be implemented as demand for water increases throughout the City of Waterford.

Dry Utilities

Electrical service is provided to City of Waterford residents and businesses by Modesto Irrigation District (MID). Specifically, the City of Waterford is in Area 2 of the MID Service Area and electrical service is available for new residential development. A new residential subdivision obtains electrical service from MID by first providing MID with a full set of signed civil improvement plans and a completed application to MID. MID will only design the electrical portion for the project and this process takes about 6-8 weeks. The developer will install all required underground facilities, including underground conduits, service boxes, transformer pads, and switchgear pads. Following inspection on all MID required facilities, MID will install electric facilities. As development occurs, new power transmission lines will be installed underground, which conforms to the City Development Standards.

The City of Waterford is within the service boundary for Pacific Gas and Electric (PG&E). PG&E serves natural gas to commercial business and residents in the City of Waterford. Similar to electricity, new transmission lines will be installed underground as development occurs, which meets City requirements. Individual connections for residential units will be established for usage and billing purposes.





Telecommunication services include phone service, fiber optics and cable television. AT&T Residential Division is the primary phone, television and fiber optic provider for residents in Waterford. Charter provides cable and internet service in the City.

During the processing of development applications, the application is referred to City Departments and outside agencies, such as MID, PG&E, Charter, etc. for review and comment on the development project. Existing facilities are identified by these agencies in addition to any new facilities required as part of the proposed development.





IV. Affirmatively Furthering Fair Housing (AFFH)

The State of California’s 2018 Assembly Bill 686 (AB 686) requires that all public agencies in the state Affirmatively Further Fair Housing (AFFH) beginning January 1, 2019. Public agencies receiving funding from the U.S. Department of Housing and Urban Development (HUD) are also required to demonstrate their commitment to AFFH. The Federal obligation stems from the fair housing component of the Federal Civil Rights Act mandating Federal fund recipients to take “meaningful actions” to address segregation and related barriers to fair housing choice.

AB 686 requires all public agencies to “administer programs and activities relating to housing and community development in a manner that affirmatively furthers fair housing and takes no action inconsistent with this obligation.”

AB 686 also makes changes to Housing Element law to incorporate requirements to AFFH as part of the housing element and General Plan to include an analysis of fair housing outreach and capacity, integration and segregation, access to opportunity, disparate housing needs, and current fair housing practices.

“Affirmatively Furthering Fair Housing” means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions, that taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty of affirmatively further fair housing extends to all of a public agency’s activities and programs relating to housing and community development.” (Government Code § 8899.50 subd.(a)(1)).

AB 686 requires the City, and all jurisdictions in the state, to complete three major requirements as part of the housing element update:

- Include program that affirmatively furthers fair housing and promotes housing opportunities throughout the community for protected classes.
- Conduct an assessment of fair housing that includes summary of fair housing issues, an analysis of available federal, state, and local data and local knowledge to identify patterns of segregation or other barriers to fair housing, and prioritization of contributing factors to fair housing issues.
- Prepare the housing element land inventory and identification of sites through the lens of affirmatively furthering fair housing.





Sources of Information

- U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) reports;
- U.S. Census Bureau's Decennial Census and American Community Survey (ACS);
- Stanislaus County Analysis of Impediments to Fair Housing Choice, dated May 12, 2020;
- HCD's AFFH Data Viewer; and
- Local knowledge.

Public Outreach Specific to Fair Housing

Section I, *Introduction* describes the overall citizen participation in the production of this Housing Element, including access to fair housing. The topic of how to affirmatively further fair housing was identified at each meeting held in Waterford, through the housing survey, and stakeholder interviews.

Assessment of Fair Housing

The California Government Code Section 65583(10)(A)(ii) requires the City of Waterford to analyze disparities in access to opportunity, areas of segregation, racially or ethnically concentrated areas of poverty, and disproportionate housing needs, including displacement risks. The California Department of Housing and Community Development (HCD) released a technical memorandum and compliance checklist in April 2021 to guide jurisdictions on addressing this requirement in housing elements. The AFFH analysis must contain the following, which are covered in this Chapter unless otherwise noted below:

- Community Outreach – Discussed in Chapter I, *Introduction*
- Assessment of Past Goals, and Implementation Programs – Discussed in Chapter VIII, *Review of Previous Housing Element*
- Assessment of Fair Housing
 - Background Information
 - Fair Housing Enforcement and Outreach Capacity
 - Integration and Segregation Patterns and Trends
 - Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)
 - Disparities in Access to Opportunity
 - Disproportionate Housing Needs and Displacement Risk
 - Special Housing Needs
- Identification of Contributing Factors
- Site Inventory – Discussed in Chapter III, *Existing Housing Needs*
- Goals and Programs – Discussed in Chapter IX, *Housing Element Goals, Policies, and Housing Action Plan*

This Chapter provides a focused analysis of fair housing issues in Waterford. This includes an Assessment of Fair Housing and identification of Contribution Factors. Affirmatively furthering fair housing as described in terms of Outreach, Site Selection, and Policy Development.





Site selection of opportunity sites inventory addressing fair housing needs are detailed in Chapter X and Goals and Programs in Chapter IX.

Background Information

An understanding of local history, economy, demographics, and housing tenure and type is essential in the development of housing solutions for the current and future residents of Waterford. The sections below provide a high-level overview of these topics.

City History

The Waterford area was first settled in the early 1850s by dry farmers along the north and south banks of the Tuolumne River. William Wilkerson Baker, a native of Arkansas, settled on 160 acres on the south bank of the river near the present location of Lampey Road. Baker sold his property in the late 1850s and moved to the north side of the river where he established a trading post in 1862 and ferry service in 1866. The original townsite of Bakerville, later renamed Waterford, was located south of modern State Route 132 (SR 132). When surveyed in 1868, the city covered twelve square blocks with 192 lots. Over the next two (2) decades, a small trading community slowly developed on the townsite until 1899 when a bridge was constructed over the Tuolumne River spurred additional growth.

The coming of the Stockton-Visalia Railroad south from Oakdale in 1891 fundamentally altered the history and development of Waterford. The prior year, the Waterford Land and Development Company surveyed a new townsite on the hill to the north of the original settlement, and shortly thereafter the railroad company purchased the necessary land and constructed a depot there. The original townsite closer to the river was eventually abandoned as the commercial center as the entire town shifted closer to the railroad tracks. Since that time, Waterford has continued to develop as an agricultural service center.

While some land surveys from the early 1850s indicate small ditches adjacent to the river to irrigate small plots of land, Adrien Faure, a native of France who settled in Waterford in the 1870s, is credited as the first to develop an advanced irrigation system of storage tanks, windmills, and ditches to water his lands in the Tuolumne River bottoms. Dry farming crops of primarily wheat, barley, and hay continued into the twentieth century until large-scale irrigation was developed in the Waterford area.

Waterford Irrigation District (WID) was formed in 1913 with the chief purpose of converting larger land holdings into small farms. Water rights were filed to pull water from the Tuolumne River, but as the water was nearly 100 feet below the level of the land in the region, water distribution proved to be a problem. An agreement was reached with the Modesto Irrigation District (MID) in 1916 where MID would enlarge 15 miles of their Main Canal from the La Grange Dam in transport water to WID.

Both companies agreed to share maintenance costs of the Main Canal, and WID began to build their own lateral and canal system branching off the Modesto Main Canal. Work on the WID system was completed in 1917 and when the system was fully in use by 1918 WID had more than 800 acres under irrigation.





WID obtained additional water rights from the Sierra and San Francisco Power Company in 1919 from the old La Grange mining ditch.

By 1920, more than 2,400 acres of roughly 14,000 acres within WID were under irrigation and by 1927 more than 6,300 acres were irrigated. By the late 1950s, WID had 16 miles of main canals, and 30 miles of laterals. In 1978, WID and MID merged and the system was controlled by MID.

In conjunction with the WID expansion, the Waterford Development Company, owned by company president Thomas K. Beard, subdivided thousands of acres north and west of Waterford into smaller farming parcels of 20 to 30 acres starting in 1913, such as the Waterford Colony Subdivision No. 1, established in 1917. Beard, who was active with the construction and grading work of WID, MID, and Turlock Irrigation District, and others, also subdivided his large land holdings west of Modesto in the early 1900s. IN 1912 Beard inherited property in Waterford and purchased other large tracts in the area. Beard subdivided his newly acquired properties into small farms and promoted land sales as far as the Midwest, but the population of Waterford grew little until 1920s. By the late 1920s there were small farm holdings within more than one-third of the district was planted with fruit orchards such as apples and pears.

During the years of the Depression in the early 1930s, unskilled laborers from Oklahoma, Arkansas, and Texas were drawn to the farm and field work in the Waterford area. Into the 1930s and 1940s Waterford remained a predominately agriculture centered economy and community. By 1945, Waterford population had grown to 1,000 and then to more than 1,700 by 1950. The City of Waterford was incorporated in 1969.

Economy

Waterford's economic base consist primarily of small companies, as posed to large corporations. The largest industries include education, health, and social services, followed by manufacturing. With close to 3,600 jobs in 2020, the City's job sectors largely employed workers in the Education, Health, and Social Services (18.6 percent), Manufacturing (17.7 percent), Agriculture, Forestry, et al (13.6 percent), and Retail Trail (10.6 percent). Refer to Table 43 for a detailed breakdown.





**TABLE 43
RESIDENTS AND RESPECTIVE INDUSTRY OF EMPLOYMENT
CITY OF WATERFORD**

Industry	Number	Percent
Agriculture, forestry, et al	483	13.6
Construction	335	9.4
Manufacturing	628	17.7
Wholesale trade	123	3.5
Retail trade	376	10.6
Transportation and warehousing	173	4.9
Information	0	0
Finance, insurance, real estate and rental leasing	33	0.9
Professional, scientific, management, administrative and waste management services	337	9.5
Education, health, and social services	660	18.6
Arts, accommodation, and recreation, and food services	298	8.4
Other services, except public administration	89	2.5
Public administration	21	0.6
Total	3,556	100

Source: US. Census Bureau, ACS16-20 (5-Year Estimates), Table C24050

Demographics

The City of Waterford is in the San Joaquin Valley and located in the eastern portion of Stanislaus County. The City is bounded by unincorporated Stanislaus County and the Tuolumne River to the south. Waterford operates under a Council-Manager form of government.

Waterford’s population, in 2020, was 9,120 according to the U.S. Census Bureau for 2020. This was a 7.85 percent increase from its population in 2010 of 8,456 residents. Waterford’s population experienced the second lowest growth than the other Cities in Stanislaus County during the same time period (2010 to 2020). Turlock had the lowest growth increase and Newman had the highest when calculated as percentage change.





Fair Housing Enforcement and Outreach Capacity

Fair housing complaints can be used to indicate the overall magnitude of housing complaints and identify characteristics of households experiencing discrimination in housing. Pursuant to the California Fair Employment and Housing Act [Government Code § 12921 (a)], the opportunity to seek, obtain, and hold housing cannot be determined by an individual's *"race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, genetic information, or any other basis prohibited by Section 51 of the Civil Code."* Federal Law also prohibits many kinds of housing discrimination. Housing discrimination complaints can be directed to either HUD's Office of Fair Housing and Equal Opportunity (FHEO) or the California Department of Fair Employment and Housing (DFEH).

Fair housing issues that may arise in any jurisdiction include, but are not limited to:

- Housing design that makes a dwelling unit inaccessible to an individual with a disability.
- Discrimination against an individual based on race, national origin, familial status, disability, religion, sex (including gender identity and sexual orientation), or other characteristics when renting or selling a housing unit.
- Disproportionate housing needs, including cost burden, overcrowding, substandard housing, and risk of displacement.

In Stanislaus County, 249 complaints were filed between 2014 and 2019. Although Waterford is only 1.65 percent of the County's population, they contributed to 2.4 percent of the County's complaints. Table 44 demonstrates the complaints filed in Stanislaus County and the type of complaint filed. Of the 249 complaints, the majority (190) were related to discrimination complaints due to a disability.





TABLE 44
STANISLAUS COUNTY FAIR HOUSING COMPLAINTS
2014 - 2019
CITY OF WATERFORD

Complaint	Number
Age	4
Arbitrary	1
Disability	190
Familial Status	27
Gender/Sex	21
National Origin	13
Race	24
Religion	2
Sexual Orientation	4
Source of Income	2

Source: Stanislaus County, Regional Analysis of Impediments to Fair Housing Choice, Fiscal Year 2020-2025

Integration and Segregation

The HCD Data Viewer, drawing from U.C. Census, American Community Survey (ACS), and other data sources, provides a depth of resources to better understand patterns of affluence, poverty, segregation, and integration.

Race and Ethnicity

The ethnic and racial composition of a region is useful in analyzing demand and any fair housing concerns, because it tends to demonstrate a relationship with other characteristics such as household size, locational preferences, and mobility. The racial and ethnic composition of the City, as documented in 2016-2020 American Community Survey, differs from that of the County and State. More than 49 percent of City residents are white (49.6 percent), contrasted with 40 percent and 36 percent for the County and State, respectively. The City’s proportion of minority racial populations (15 percent) is much lower than that of both the County (29 percent) and the State (43 percent). The percentage of Latino population (42 percent) lower than that of the County (46 percent) but is higher than the State (39 percent).





Figure 4.1 shows that the eastern portion of the City is predominately White, with specific areas that have a 20 to 40 percent of Non-White Population. The western portion of the City is predominately Hispanic or Latino with areas of Non-White Population (20 to 40 percent).

Persons with Disability

The Data Workbook prepared by the San Joaquin Valley Regional Early Action Project (REAP) provides information on the number of people with disabilities by disability type in Waterford as follows: independent living, 518; self-care, 396; ambulatory, 618; cognitive, 459; vision, 445; and hearing, 471. Some individuals may experience more than one disability, and some disability types are not recorded for children below a certain age. The California Department of Developmental Services (DDS) estimates that there are 109 developmentally disabled populations within the ZIP code areas that compass the City of Waterford.

The housing needs of persons with disabilities vary, but generally include accessible and affordable housing, and access to supportive services. More severely disabled individuals may require a group living environment where supervision is provided, and the most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. The AFFH Data Viewer shows a low (less than 10 percent for eastern Waterford and 10 to 20 percent for western Waterford) for all tracts within Waterford. It is important to note that the Tracts extend beyond the City Limits for Waterford.

Familial Status

Familial status refers to the presence of children under the age of 18, whether the child is biologically related to the head of household, and the marital status of the head of households. Families with children may face housing discrimination by landlords who fear that children will cause property damage. Some landlords may have cultural biases against children of the opposite sex sharing a bedroom. Differential treatments such as limiting the number of children in a complex or confining children to a specific location are also fair housing concerns. Single-parent households are also protected by fair housing law. Female-headed households with children require special consideration and assistance because of their greater need for affordable housing and accessible day care, health care, and other supportive services.

According to ACS data (2016-2020), 26.9 percent of the City's households are married-couple families with children under the age of 18, which is above the countywide estimate of 24 percent and the state estimate of 21 percent. ACS data also estimates that 16.4 percent of the City's households are female-headed (compared to 25 percent in the County), and 0.6 percent with own children under the age of 18.

Income Level

Identifying low or moderate income (LMI) geographies and individuals is important to overcome patterns of segregation. HUD defines LMI area as a Census tract or block group where over 51 percent of the population is LMI (based on HUD income definition group of up to 80 percent of the AMI).





Figure 4.2 shows that the entire City is within LMI groups, with 2 block groups within the LMI population greater than 50 percent. Figure 4.2 also shows racial demographics by block group. As shown in Figure 4.2, Median Household Income is between \$55,000 and \$90,100.





Figure 4.1: Predominant Population

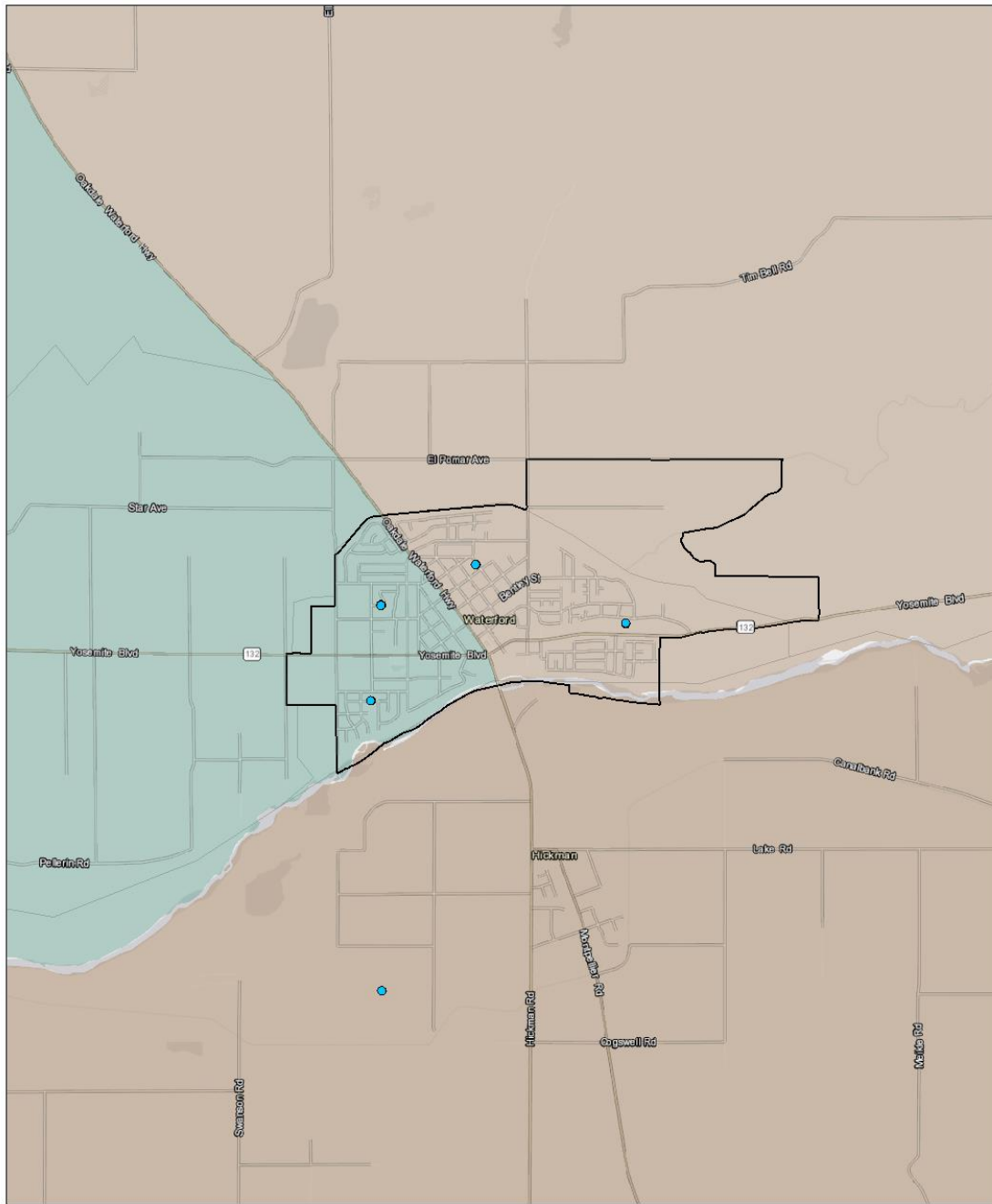
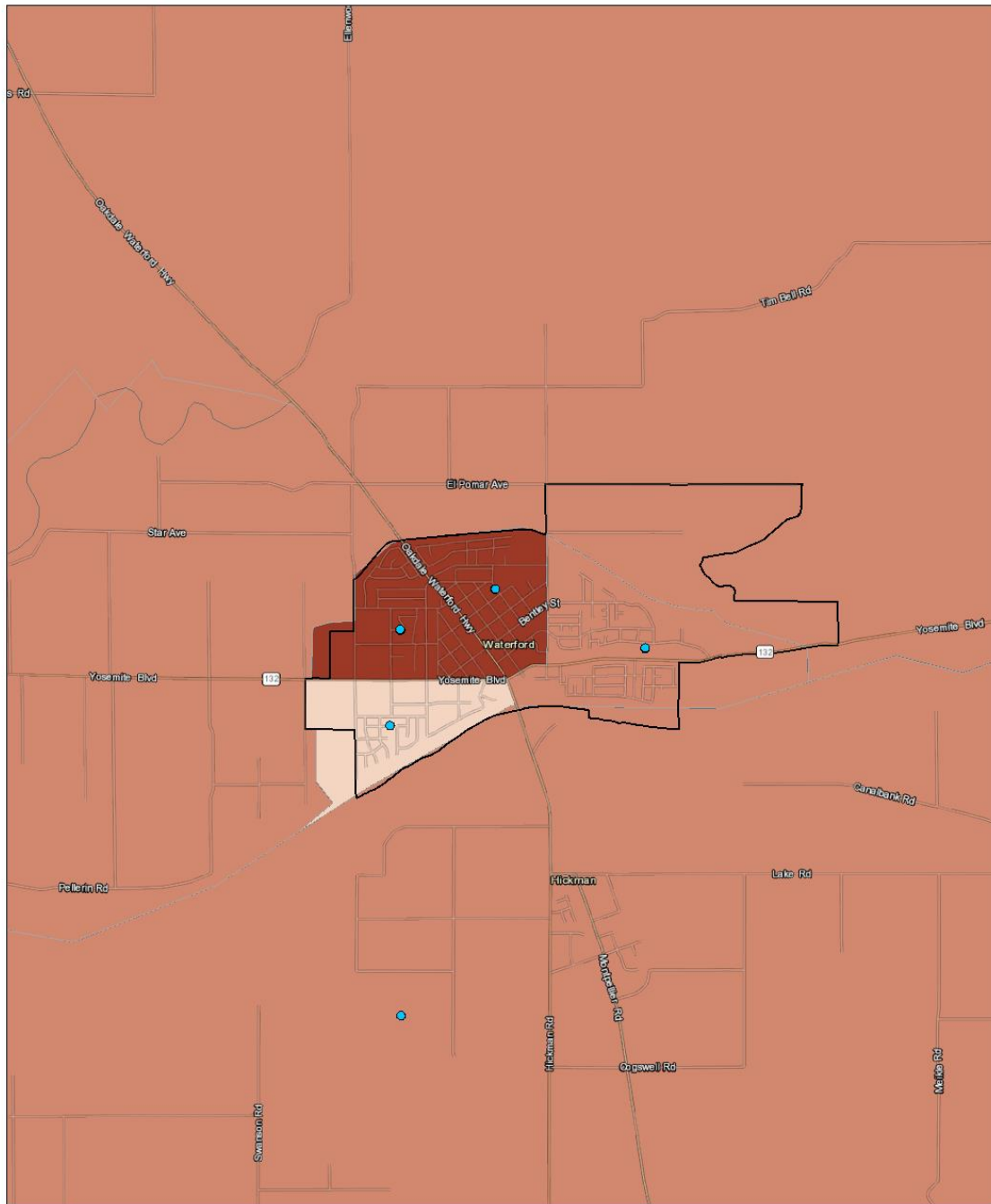




Figure 4.2: Low To Moderate Income Population



May 23, 2023

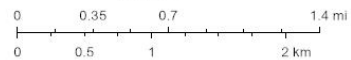
Racial Demographics (Census, 2010) - Block Group

- 0 - 20%
- 20% - 40%

Low to Moderate Income Population (HUD, 2011-2015) - Block Group

- < 25%
- 25% - 50%
- 50% - 75%

1:37,665



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Racially/Ethnically Concentrated Areas of Poverty

In an effort to identify racially/ethnically concentrated areas of poverty (RECAPs), HUD has identified census tracts with a majority non-White population (greater than 50 percent) and has a poverty rate that exceeds 40 percent or is three times the average tract poverty rate for the metro/micro area, whichever threshold is lower. The Data Viewer reports that the largest grouping of RECAP Census tracts can be found in south and southeast Modesto and to a lesser extent, in Turlock. There are no RECAPs in the City of Waterford.

Racially Concentrated Areas of Affluence

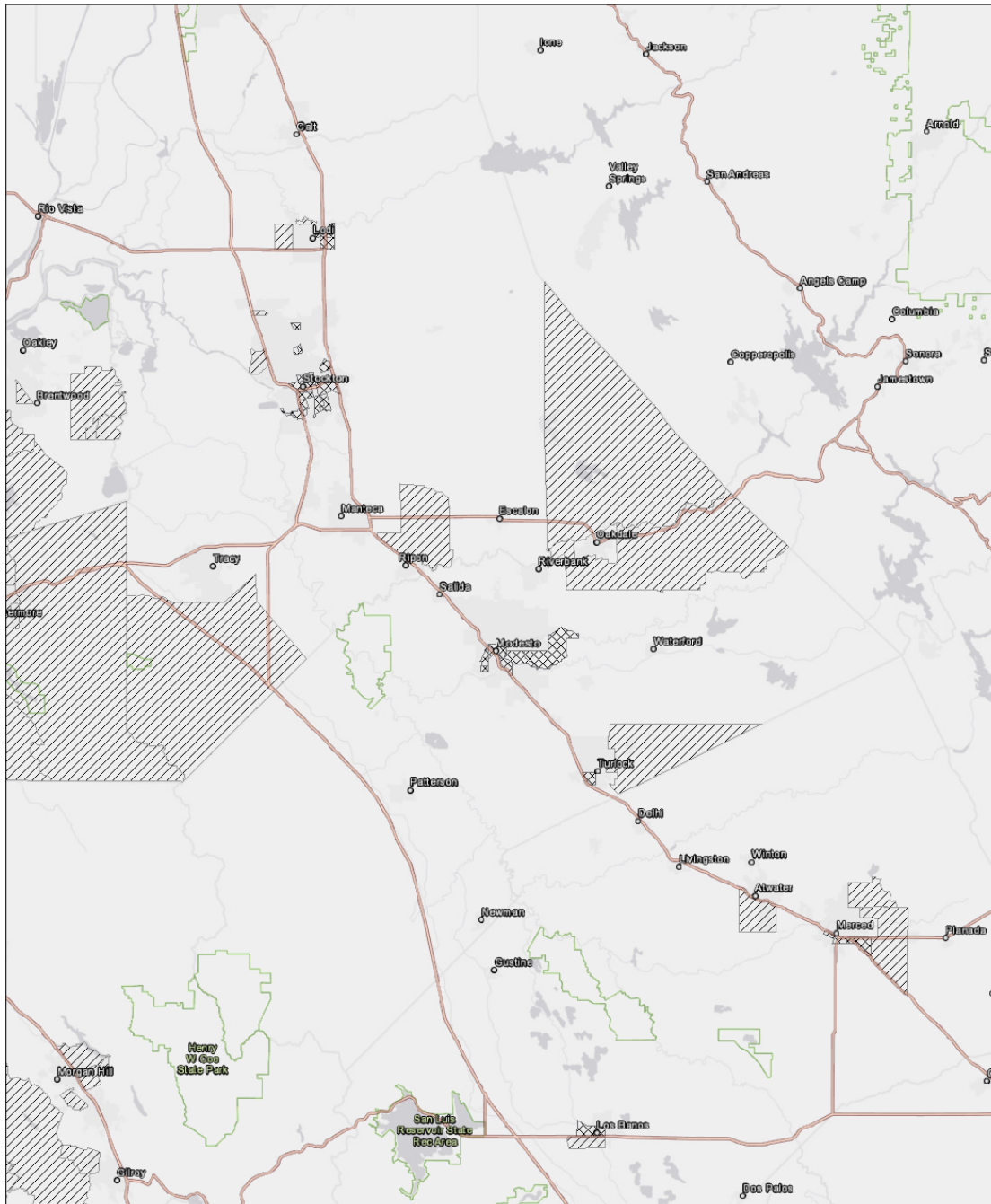
While RECAPs have long been the focus of fair housing policies, racially concentrated areas of affluence (RCAAs) must also be analyzed to ensure housing is integrated, a key to fair housing choice. According to a policy paper published by HUD, RCAA is defined as affluent White communities. According to HUD's policy paper, "Whites are the most racially segregated group in the United States and in the same way neighborhood disadvantage is associated with concentrated poverty and high concentrations of people of color, conversely, distinct advantages are associated with residence in affluent White communities."

The AFFH Guidelines Memo issued by HCD discusses research from the University of Minnesota as follows: "RCAAs are defined as census tracts where 1) 80 percent or more of the population is white, and 2) the median household income is \$125,000 or greater (slightly more than double the national median household income in 2016). While this is a useful measure nationwide, HCD has adjusted the RCAA methodology to better reflect California's relative diversity." The AFFH Guidance Memo then encourages jurisdictions to refer to the HCD Data Viewer for HCD's adjusted definition of RCAAs, along with RCAA maps and accompanying data. Figure 4.3 shows the extent of RCAAs in Stanislaus County. As illustrated, there are no RCAAs in the City of Waterford.





Figure 4.3: RCAs in Stanislaus County



May 23, 2023

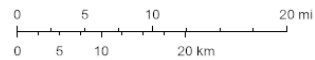
COG Geography TCAC/HCD Opportunity Map - High Segregation and Poverty (HCD, 2023) - Tract

Racially Concentrated Areas of Affluence (HCD, 2019) - Tract

Not a RCA

RCA

1:602,645



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Access to Opportunities

TCAC/HCD Opportunity Maps

To assist in this analysis, HCD and the California Tax Credit Allocation Committee (CTCAC) convened in the California Housing Task force to “provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and other related state agencies/departments to further the fair housing goals (as defined by HCD).” The Task Force has created Opportunity Maps to identify resource levels across the state “to accompany new policies aimed at increasing access to high opportunity areas for families with children in housing financed with 9 percent Low Income Housing Tax Credits (LIHTCs)” These opportunity maps are made from composite scores of three different domains made up of a set of indicators. Table 45 shows the full list of indicators. The opportunity maps include a measure or “filter” to identify areas with poverty and racial segregation. To identify these areas, census tracts were first filtered by poverty and then by a measure of racial segregation. The criteria for these filters were:

- Poverty: Tracts with at least 30 percent of population under federal poverty line.
- Racial Segregation: Tracts with location quotient higher than 1.25 for Blacks, Hispanics, Asians, or all people of color in comparison to the County.

TABLE 45
DOMAINS AND LIST OF INDICATORS OF OPPORUNITY MAPS
CITY OF WATERFORD
2023

Domain	Indicator
Economic	Poverty Adult Education Employment Job Proximity Median Home Value
Environmental	CalEnviroScreen 3.0 Pollution Indicators and Values
Education	Math Proficiency Reading Proficiency High School Graduation Rates Student Poverty Rates

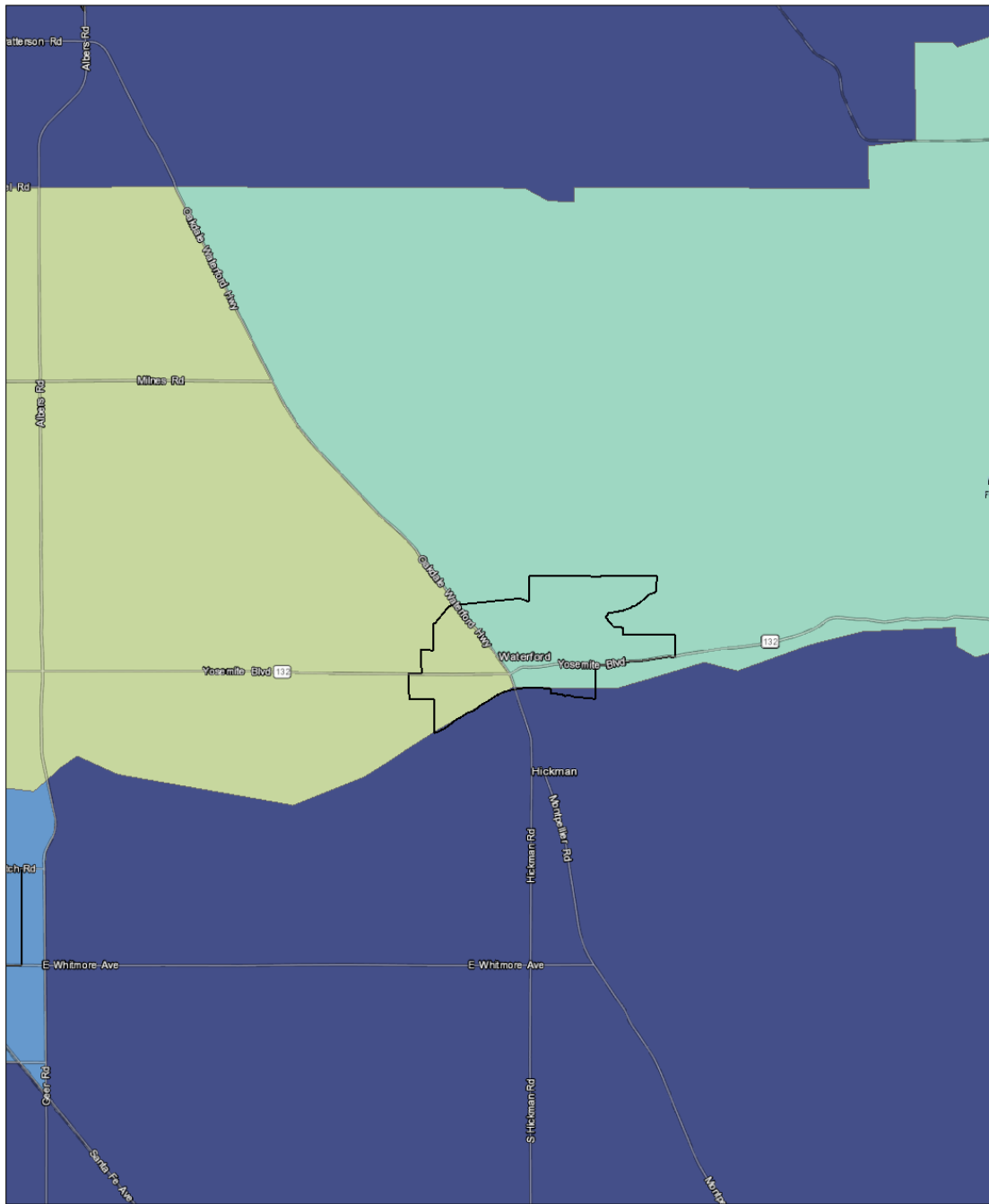
Source: California Fair Housing Task Force, Methodology for the 2023 TCAC/HCD Opportunity Maps, January, 2023

The TCAC Opportunity area maps are available in the HCD AFFH Data and Mapping Resources and were used for this analysis. Higher composite scores mean higher resources. A review of composite scores shows that Waterford census tracts are in the “Moderate” and “Low Resource” resource categories (Figure 4.4). A closer look by topic area reveals that the entire City is in more negative environmental factors according to the CalEnviroScreen (Figure 4.5), and the City is a Less Positive Economic Outcome as illustrated in Figure 4.6. According to the Data Viewer, the high resource areas include north Modesto, Riverbank, Oakdale, and unincorporated areas within the northern area of the County.





Figure 4.4: TCAC/HCD Opportunity Map

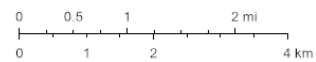


May 30, 2023

COG Geography TCAC/HCD Opportunity Map - Composite Score (HCD, 2023) - Tract

- Highest Resource
- High Resource
- Moderate Resource
- Low Resource

1:75,331

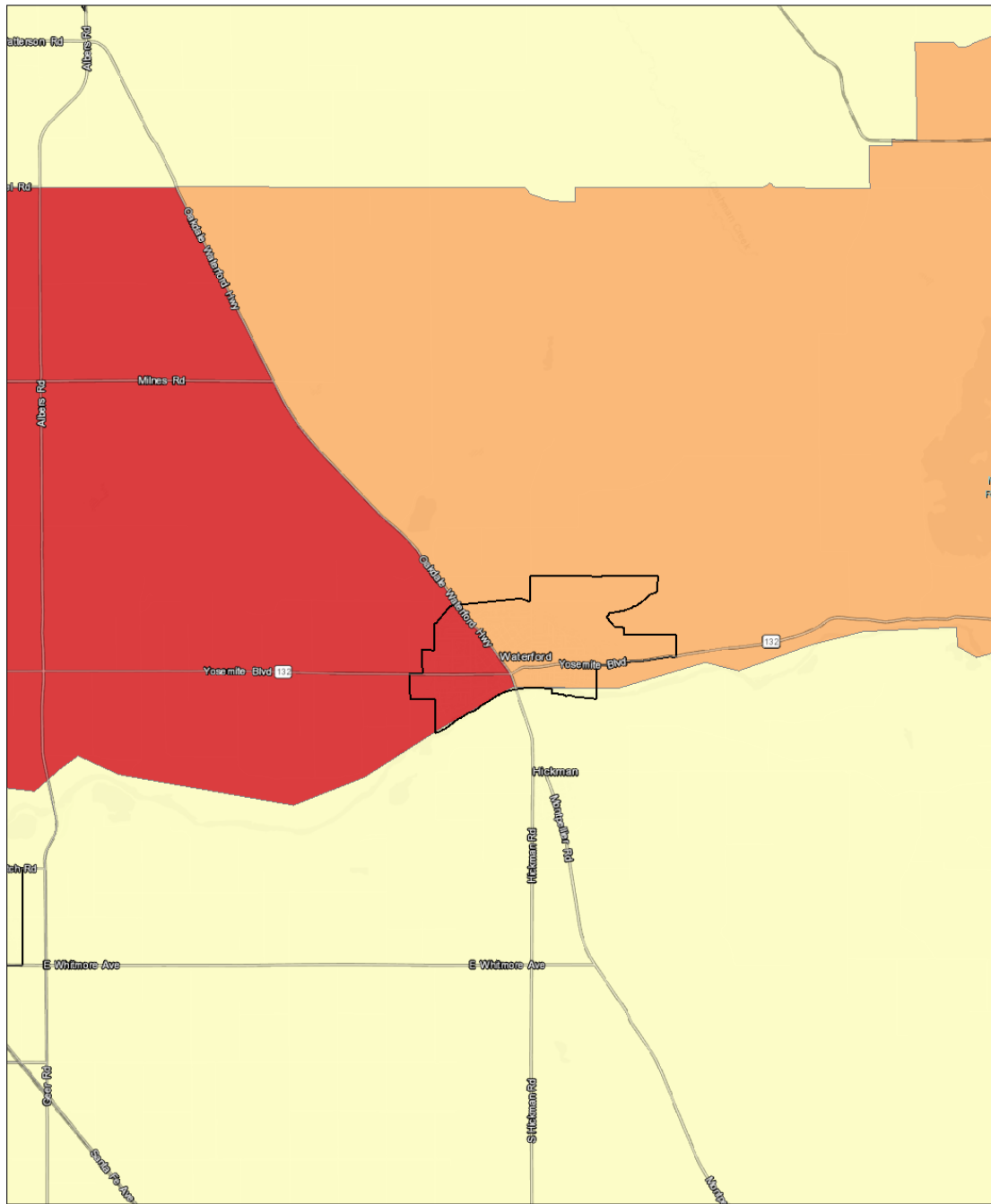


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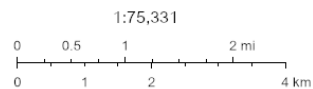


Figure 4.5: CalEnviroScreen



May 30, 2023
CalEnviroScreen 4.0 (OEHHA, 2021) - Tract

- > 40 - 60
- > 60 - 80
- > 80 - 100 (More negative environmental factors)

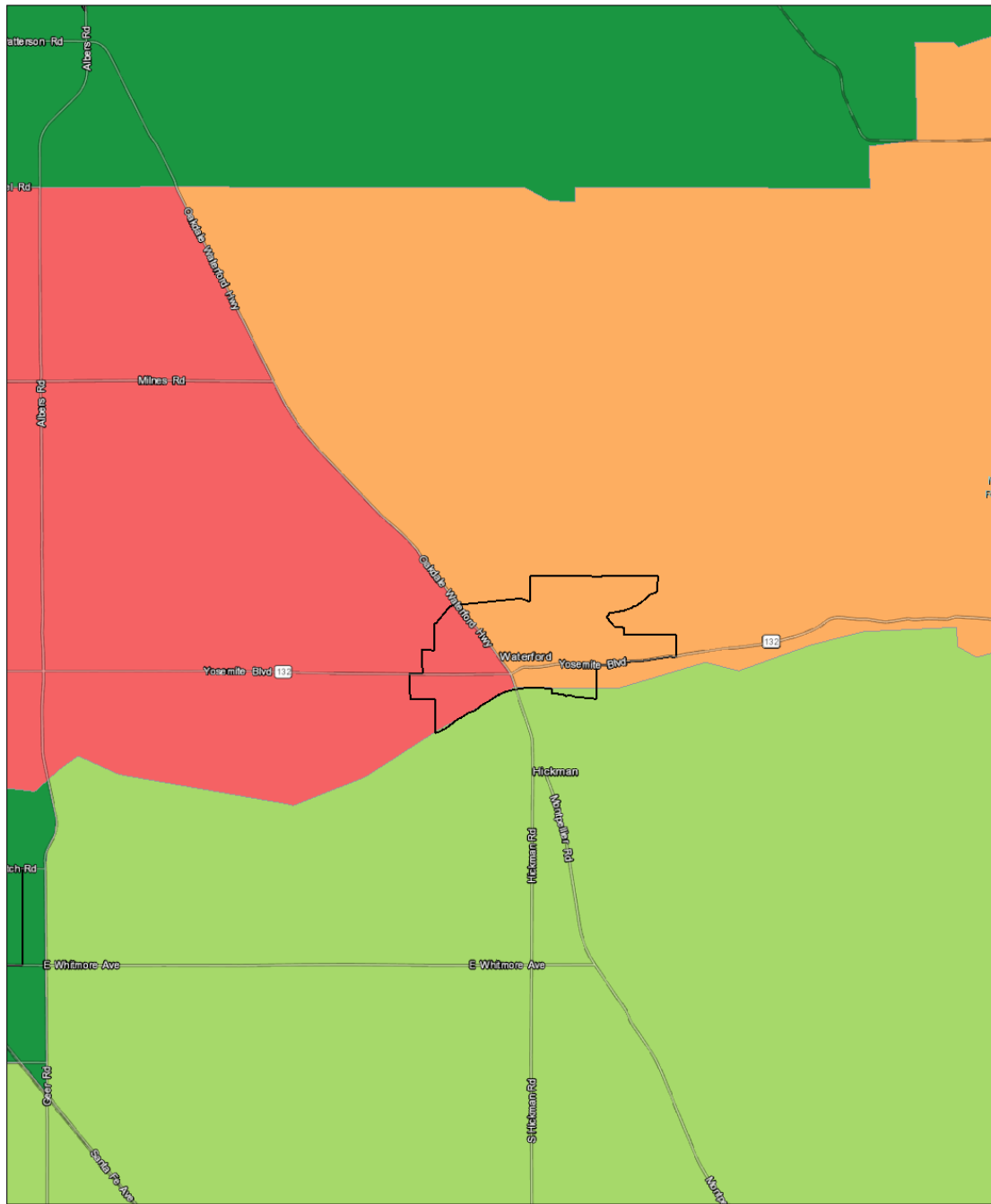


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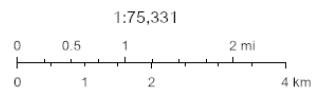


Figure 4.6: TCAC/HCD Opportunity Map, Economic Score



May 30, 2023
 COG Geography TCAC/HCD Opportunity Map - Economic Score (HCD, 2023) - Tract

- 0 – 0.2 (Less Positive Economic Outcomes)
- > 0.2 – 0.4
- > 0.6 – 0.8
- > 0.8 – 1 (More Positive Economic Outcomes)



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Education

Housing and school policies are mutually reinforcing, which is why it is important to analyze access to education opportunities when assessing fair housing. At the most general level, school districts with the greatest amount of affordable housing tend to attract larger number of LMI families (largely composed of minorities). As test scores reflect student demographics, where Black/Hispanic/Latino students routinely score lower than their White peers, less diverse schools with higher test scores tend to attract higher income families to the school district. This is a fair housing issue because as higher income families move to the area, the overall cost of housing rises and an exclusively feedback loop is created, leading to increased racial and economic segregation across school districts as well as decreased access to high-performing schools for non-White students.

The TCAC Opportunity Areas Composite Score (Figure 4.4) as it relates to education for a census tract is based on math and reading proficiency, high school graduation rate, and student poverty rate indicators. The score is broken by quartiles, with the highest quartile indicating more positive education outcomes and the lowest quartile signifying less positive outcomes. As illustrated in Figure 4.4, the eastern portion of the City is within the Moderate Resource TCAC Opportunity Area and western portion of the City is within the Low Resource TCAC Opportunity Area. Specific to education, the entire City has an Education Domain Score 0.55

Disproportionate Housing Needs and Displacement Risk

The AFFH Rule Guidebook defines “disproportionate housing needs” as “a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing needs when compared to the proportion of a member of any other relevant groups or the total population experiencing the category of housing need in the applicable geographic area.” The analysis is completed by assessing cost burden, severe cost burden, overcrowding, and substandard housing, including displacement risk.

Cost Burden

A household is considered cost burdened if it spends more than 30 percent of its income in housing costs, including utilities. Reducing housing cost burden can also help foster more inclusive communities and increase access to opportunities for persons of color, persons with disabilities, and other protected classes. According to CHAS 2015-2019 data, an estimated 770 households within the City are cost burdened. Of these households, 315 are renters and 455 are homeowners. Additional CHAS data indicates that of the 770 households, 295 are severely cost-burdened.





The HUD CHAS data also provides data related to renter and owner households at the various HUD income levels. Table 46 below shows the number of renter-occupied and owner-occupied that are below 30 percent of the HUD Area Median Family Income (HAMFI).

	Total Households	Households Below 30% HAMFI	Share of 30% HAMFI
Renter-occupied	810	125	15.4%
Owner-occupied	1,675	125	7.5%
TOTAL	2,485	250	10.0%

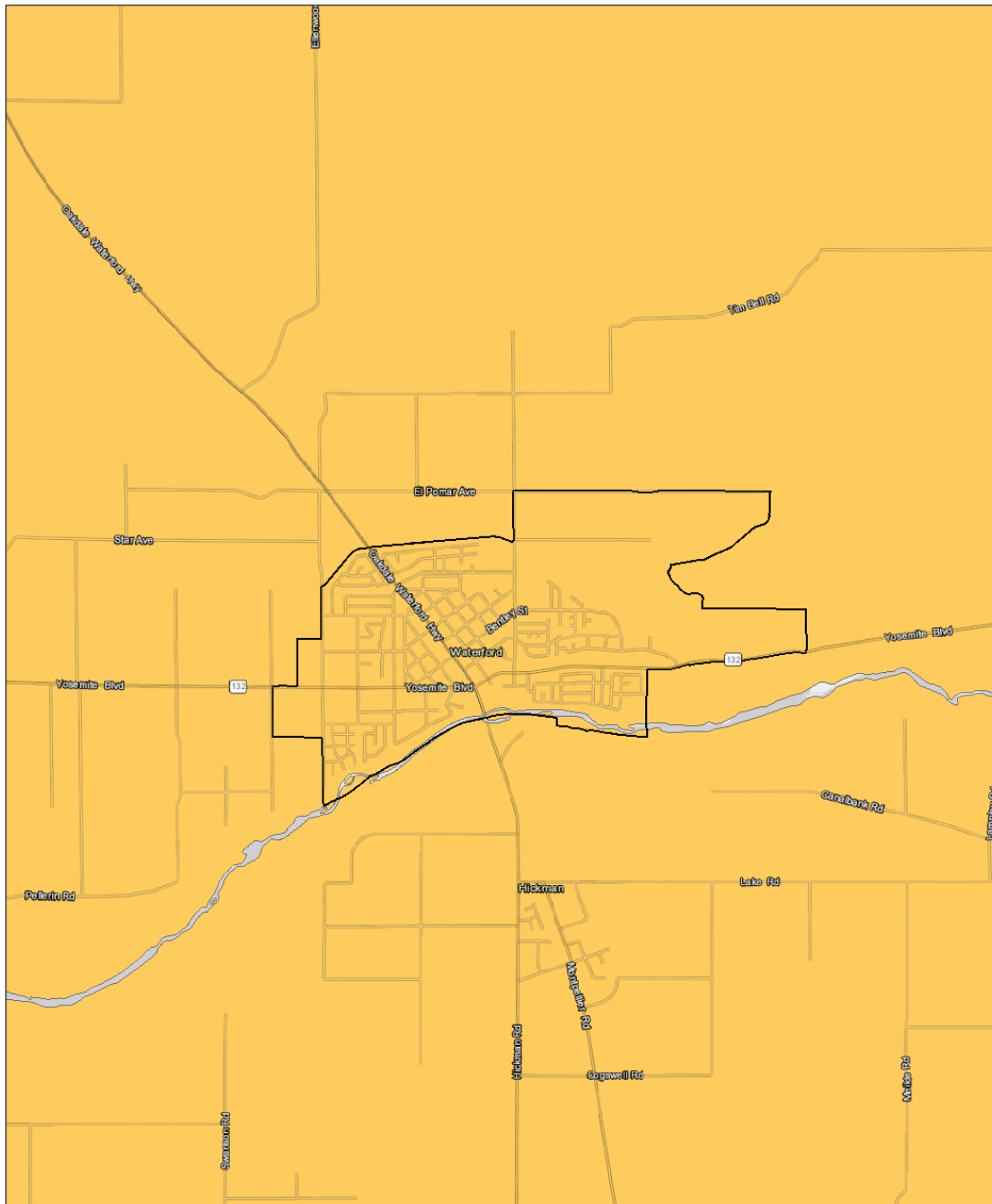
Source: HUD CHAS, 2015-2019. HAMFI refers to Housing Urban Development (HUD) Area Median Family Income

The HCD Data Viewer provides a visual assessment of overpayment by homeowners and renters, by census tracts. Figure 4.7 shows the City falls within census tracts where 20 – 40 percent of renter households are paying 30 percent or more of household income on rent. Figure 4.8 shows that the City falls within census tracts where 20 – 40 percent of renter households are paying 30 percent or more of household income on the mortgage.





Figure 4.7: Overpayment by Renters

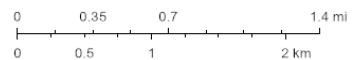


May 31, 2023

Overpayment by Renters (ACS, 2017-2021) - Tract

20% - 40%

1:37,665

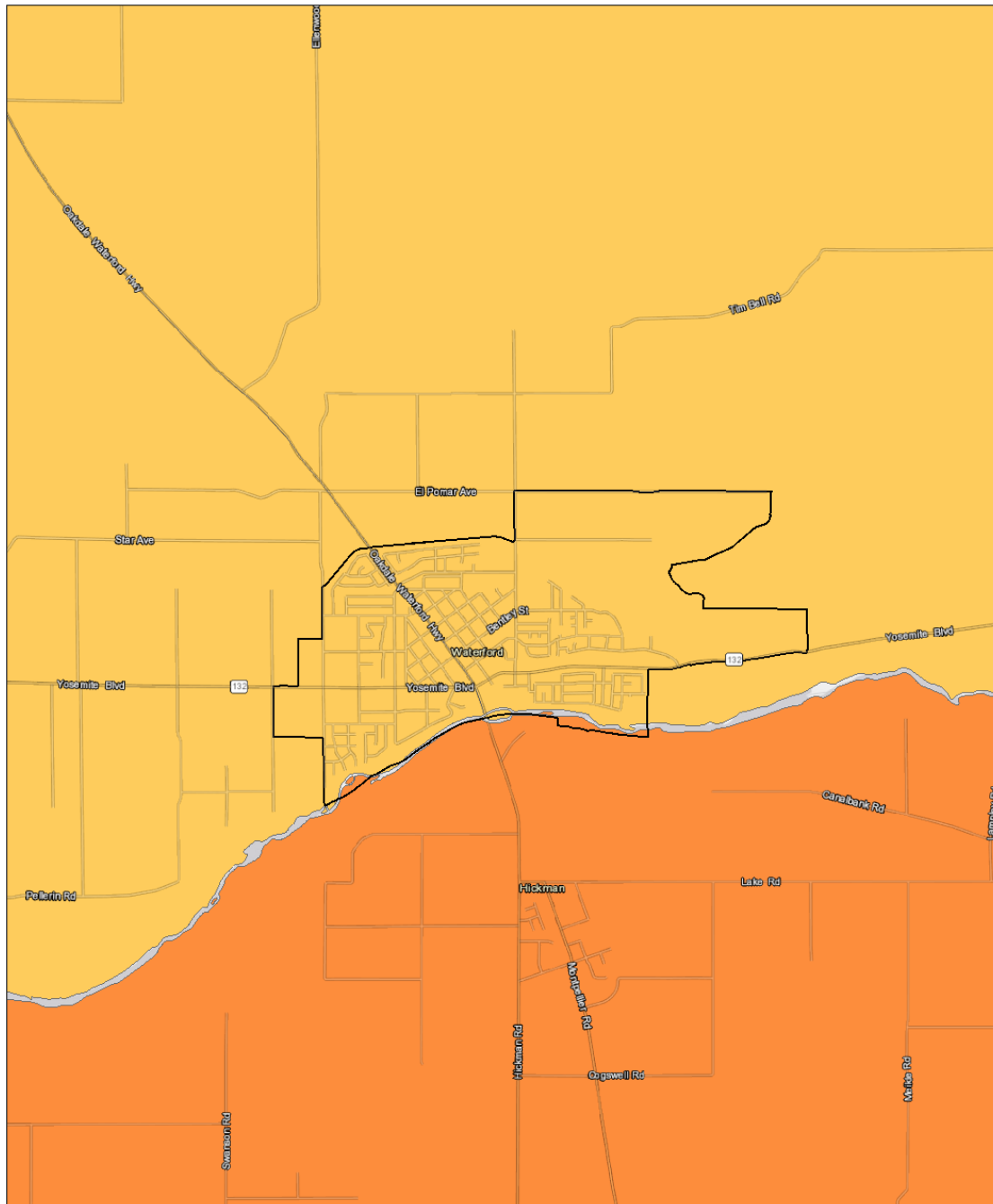


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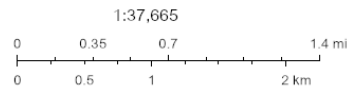


Figure 4.8: Overpayment by Owners



May 31, 2023
Overpayment by Homeowners (ACS, 2017-2021) - Tract

Light Orange	20% - 40%
Dark Orange	40% - 60%



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Overcrowding

The California Department of Housing and Community Development defines overcrowding as housing units occupied by more than one person per room in a dwelling unit, excluding kitchen and bathrooms. Overcrowding households are an indicator of housing needs, as lower income families or individuals may choose to live together in smaller spaces to save money on housing costs. In addition to the strain on residents’ mental and physical health, overcrowding can also lead to more rapid deterioration of the property due to increased usage.

Overcrowding rates in the city and county are shown in Table 47. As shown in the table below, Waterford has a higher percentage of households that are considered overcrowded when compared to Stanislaus County. This could be, in part, due to the rural nature of development in Stanislaus County, where there could be more units to house family members when compared to Waterford.

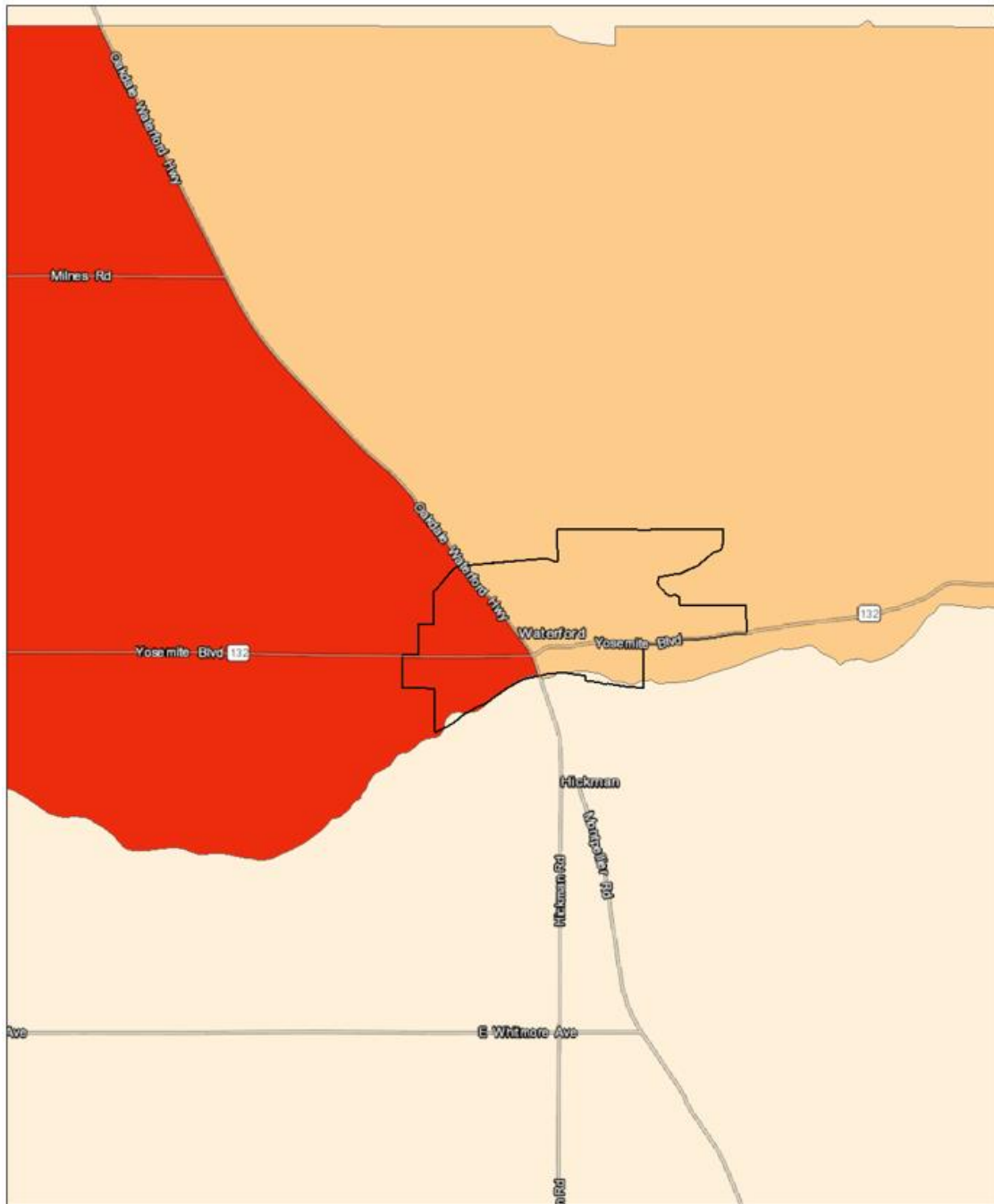
TABLE 47 OVERCROWDING AND SEVERE OVERCROWDING RATES CITY OF WATERFORD 2020			
	Waterford		Stanislaus County
Occupants per Room	Units	Percentage	Percentage
1.01 to 1.5	185	8%	1%
1.51 or more	38	2%	0.6%
<i>Source: ACS 2020 5-Year Estimates, Table B25014</i>			

Estimated percentages of overcrowded households by census tract in Waterford are shown in Figure 4.9. The statewide geospatial data for severe overcrowding did not contain any values in the vicinity of Waterford as shown in Figure 4.10.





Figure 4.9: Overcrowding



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Overcrowding (ACS, 2017 - 2021) - Tract

- Less than 5%
- 5% - 10%
- 15% - 20%

1:58,303

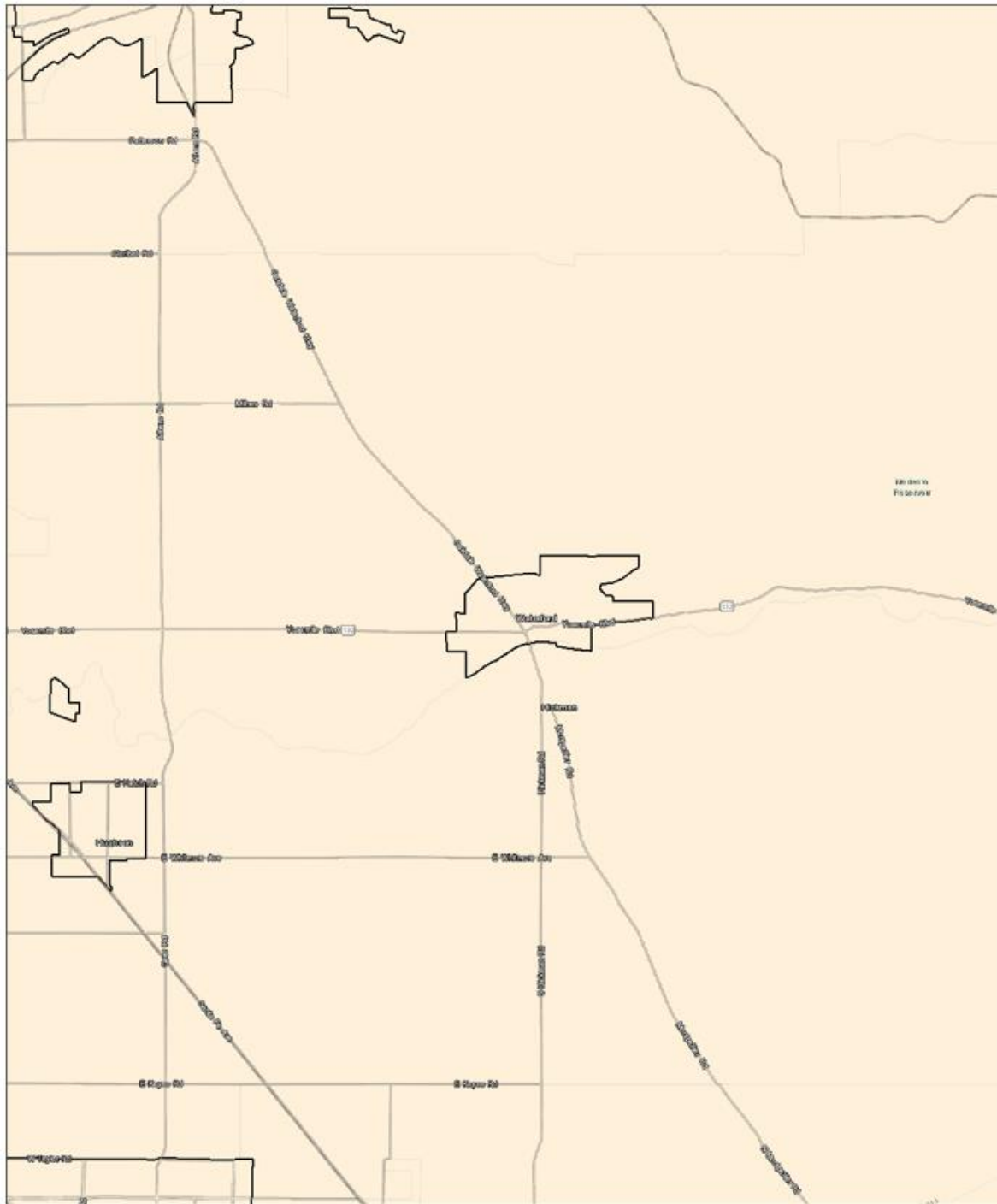


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Figure 4.10: Severe Overcrowding

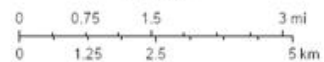


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Severe Overcrowding (ACS, 2017 - 2021) - Tract

Less than 5%

1:97,172



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Substandard Conditions

Incomplete plumbing or kitchen facilities can be used as a proxy to indicate substandard housing conditions. The 2020 ACS data for substandard housing rates in Waterford are provided in Table 48. As noted in the table, substandard housing rates were lower than in the County, with zero households lacking complete kitchen facilities and eight households lacking complete plumbing facilities.

Substandard Housing	Waterford		Stanislaus County
	Units	Percentage	Percentage
Lacking complete plumbing facilities	8	0.3%	0.3%
Lacking complete kitchen facilities	0	0%	0.8%

Source: ACS 2022 5-Year Estimates, Table B25049, B25053

The age of housing stock can also be an indicator of substandard housing. As homes get older, there is a greater need for maintenance and repair. If not properly addressed, an aging housing stock can result in poorer living standards, incur more expensive repair costs and, under certain conditions, lower the overall property values. In Waterford, the largest proportion of housing stock was built between 2000 and 2009, with 652 housing units constructed during this period, which is approximately 27 percent of housing units.

Displacement Risk

HCD uses a data set supplied by the University of California Berkeley’s Urban Displacement Project (UDP) as part of its AFFH geospatial data. This data is used to identify sensitive communities that are at-risk of displacement. UDP defines sensitive communities as currently having “populations vulnerable to displacement in the event of increased redevelopment and drastic shifts in housing costs.” Vulnerability was determined based on the following characteristics:

- The share of very low-income residents is above 20 percent;
AND
- The tract meets two of the following criteria:
 - Share of renters is above 40 percent
 - Share of people of color is above 50 percent
 - Share of very low-income households that are severely rent burdened households is above the county median
 - Percentage change in rent is above county median rent increase
 - Rent gap, which is the difference between tract median rent and median rent for surrounding areas



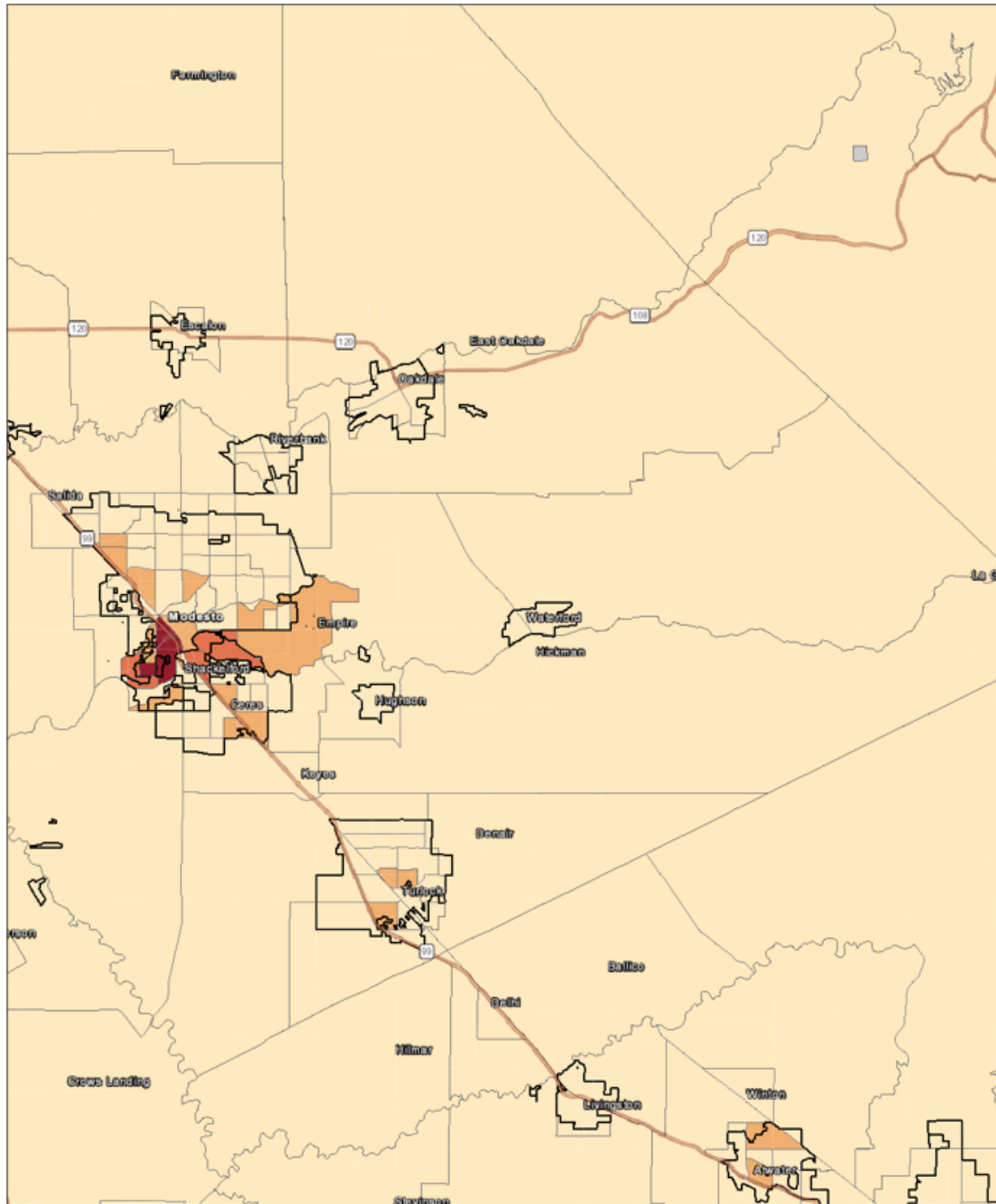


The UDP from HCD data is presented in Figure 4.11. This analysis shows that the Waterford Census Tracts considered a lower displacement risk. High displacement risks are located in south and west Modesto.





Figure 4.11: Estimated Displacement Risk



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Estimated Displacement Risk - Overall Displacement (UCB, Urban Displacement Project 2022) - Tract

- Low Data Quality
- Lower Displacement Risk
- At Risk of Displacement
- 1 Income Group (Very Low Income or Low Income) is experiencing Elevated, High, or Extreme Displacement
- 2 Income Groups (Very Low Income and Low Income) are experiencing Elevated, High, or Extreme Displacement

1:269,321



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Homelessness

According to Chapter II, *Community Profile*, the homeless count conducted by the Stanislaus County in partnership with the Stanislaus Community System of Care and the U.S. Department of Housing and Urban Development, there are a total of 2,091 homeless people throughout Stanislaus County, with four (4) located in the City of Waterford. Many homeless individuals experience mental health and substance abuse issues, which can both compound the challenges of being without adequate shelter and make it more challenging to find housing solutions to accommodate their special needs.

Additional information on homelessness and resources for persons experiencing homelessness in Waterford and Stanislaus County is located in Chapter II. Several programs are included in this Housing Element to specifically address the issue of homelessness, as demonstrated in Chapter IX, *Housing Element Goals, Policies and Housing Action Plan*.

Rates of Homeownership

Homeownership rates often vary across race/ethnicity in Stanislaus County and throughout the country. These disparities not only reflect differences in income and wealth but also stem from federal, state, and local policies that limit access to homeownership. In Waterford, 43.2 percent of Hispanic or Latino origin households own their homes, while homeownership rates were 49.6 percent for White households, 6.5 percent for Asian households, and 0.7 percent for Native Hawaiian and Other Pacific Islander. Zero percent of Black households own their homes.

**TABLE 49
HOUSING TENURE BY RACE/ETHNICITY
CITY OF WATERFORD
2022**

Waterford Race/Ethnicity	Renter Occupied Units		Owner Occupied Units		Total Occupied Units
	Number	% of Total	Number	% of Total	
White alone, not Latino	704	64.5%	895	67.1	1,559
Black or African American alone	31	2.8%	0	0.0%	31
American Indian and Alaska Native	0	0.0%	10	0.7%	10
Asian alone	57	5.2%	87	6.5%	144
Native Hawaiian/Other Pacific Islander alone	0	0.0%	9	0.7%	9
Some other race alone	37	3.4%	92	6.9%	129
Two or more races	263	24.1%	241	18.1%	504
Hispanic or Latino origin	548	50.2%	576	43.2%	1,124
TOTAL	1,092	-	1,334	-	2,426

Source: ACS 2022 5-Year Estimates, Table S2502





Summary of Fair Housing Issues

As described in the analysis above, Waterford is a moderate to low resource community with relatively high poverty rates when compared to the County and the State. In addition, Waterford is considered to be in an area that has negative environmental factors according to CalEnviroScreen 4.0. Fair housing issues are summarized as follows:

- **Low or Moderate Income Groups.** As illustrated in Figure 4.2, *Low to Moderate Income*, census tracts in areas of the City, in addition to having a high concentration of minority population and LMI households, have had low changes in median income and high changes in gross rents from 2010 to 2020, which could be an indicator of potential urban displacement.
- **Access to Opportunities.** As illustrated in Figure 4.4, *TCAC/HCD Opportunity Map*, Waterford's census tracts are in the "Moderate" and "Low Resource" resource categories, primarily due to the City being located within a more negative environmental factors (CalEnviroScreen) (Figure 4.5) and Less Positive

Identification and Prioritization of Contributing Factors

The following are contributing factors that affect fair housing choice in Waterford.

Outreach

The fair housing assessment found that outreach and enforcement were inadequate. This was due mostly reliance on old print media to advertise meetings. The fair housing assessment found that although Waterford is 1.65 percent of the County's population, they accounted for 2.4 percent of the County's complaints.

Contributing factors include:

1. Lack of a variety of inputs media (e.g., meetings, surveys, interviews)
2. Lack of accessibility to draft documents
3. Lack of digital access
4. Lack of resources for fair housing agencies and organizations

Segregation and Integration

The analysis found a concentration of low and moderate and minority households in a few census block groups of the City. These census block groups were also found to have higher environmental burdens. These households need increased access to affordable housing and improved infrastructure and public facilities. Although the overall Census Tracts located in the City are considered to have a "lower displacement risk", there are census block groups that have a high amount of households overpaying (overpayment by renters and owners) and overcrowding (15 – 20%) which could contribute to a risk of displacement.





Contributing factors include:

1. Lack of private investments
2. Locating and type of affordable housing
3. Community opposition

Disproportionate Housing Needs

The analysis found that 20% to 40% of renters and owners are cost burdened and that a couple of census block groups are overcrowded.

Contributing factors include:

1. The availability of affordable units in a range of sizes
2. Displacement risk due to economic pressures
3. Lack of private investments in specific neighborhoods

Disparities in Access to Opportunity

There are areas in the City that have disparities in access to opportunities in regards to race/ethnicity.

Contributing factors include:

1. The availability, type, frequency, and reliability of public transportation
2. Lack of private investments in specific neighborhoods
3. Lack of public investments in specific neighborhoods, including services and amenities
4. Location and type of affordable housing
5. Private discrimination

Table 50 lists the most prevalent fair housing issues and their corresponding contributing factors for the City of Waterford, as discussed above.

TABLE 50 CONTRIBUTING FACTORS CITY OF WATERFORD 2024		
Priority	Contributing Factors	Fair Housing Issue
1	<ul style="list-style-type: none"> • Lack of variety of media, marketing, and language access 	Outreach
2	<ul style="list-style-type: none"> • Displacement risk due to economic and environmental pressures 	Segregation and Integration
3	<ul style="list-style-type: none"> • Availability of affordable, integrated housing in a range of sizes. • Need for continued investments in specific neighborhoods. 	Disproportionate Housing Needs
4	<ul style="list-style-type: none"> • Location and type of affordable housing 	Disparities in Access to Opportunity





Table 51 consists of proposed housing programs the City will pursue to specifically overcome identified patterns and trends from the above assessment and proactively affirmatively further fair housing in Waterford. The programs are detailed with metrics and milestones in the Chapter IX, *Housing Element Goals, Policies, and Housing Action Plan*.

TABLE 51 MEANINGFUL ACTIONS CITY OF WATERFORD 2024		
Contributing Factor	AFFH Strategy	Housing Implementation Programs
Location and type of affordable housing	New housing choices and affordability in areas of opportunity	<ul style="list-style-type: none"> Encourage lot consolidation through incentives such as a reduction in development standards, size, parking, and open space requirements (Program 1.4). Work with the Stanislaus County Housing Authority to seek funding for affordable housing (Program 2.1). Assess and update the multi-family off-street parking standards citywide to establish lower rates for studios and one-bedroom units and reduce the covered parking requirement (Program 6.15).
Lack of affordable, integrated housing for persons with special needs	New housing choices and affordability in areas of opportunity	<ul style="list-style-type: none"> Work with and assist developers to make applications for funding programs for affordable housing (Program 3.1). Encourage developers to apply for CHFA AB333 subsidized rental allocations (Program 3.3). Participate with Stanislaus County in the issuance of multi-family mortgage revenue bonds as developers request such assistance (Program 3.4).
Need for continued investments in specific neighborhoods	Encourage community conservation and revitalization	<ul style="list-style-type: none"> Update and make available to the public a Housing Conditions Survey (Program 3.5). Investigate new funding opportunities that would allow homeowners to make a variety of home improvements (Program 4.7).
Displacement of residents due to economic pressures	Protecting existing residents from displacement	<ul style="list-style-type: none"> Investigate financing a non-profit organization to provide application for and administration of California HOME Program (Program 2.2).





		<ul style="list-style-type: none"> • Apply for Community Development Block Grant Funds, as they become available (Program 2.4).
Community opposition	New housing choices and affordability in areas of opportunity	<ul style="list-style-type: none"> • Facilitate the production of ADUs through standard building plans and promotion (Program 1.7). • Conduct outreach to educate community about affordable housing and its benefits (Program 8.5).
Lack of variety of media, marketing, and language access	Housing mobility strategies	<ul style="list-style-type: none"> • Conduct outreach to educate community about affordable housing and its benefits (Program 8.5). • Update the City’s website to be more accessible (Program 8.6).

Site Inventory

The location of housing is a key factor in addressing disparities in access to all types of housing and to facilitating inclusive communities. Providing additional housing opportunities in higher resource areas can provide improved access to public services, recreation amenities, educational and employment opportunities, and other essential services such as grocery stores.

AB 686 requires an analysis of sites identified to meet RHNA obligations for their ability to affirmatively further fair housing. As indicated in the analysis above, there are a number of programs to overcome identified trends and proactively affirmatively further fair housing in the City of Waterford. The Site Inventory is described in detail in Chapter III, *Existing Housing Needs* and the Site Inventory Exhibit is attached to this Housing Element as Appendix C. As illustrated in the Site Inventory Exhibit, the inventory of sites are located throughout the City, with the majority of the available sites located within the Lake Pointe Master Development Plan area.





V. Financial Resources

There are several local, State, and Federal funding programs that can be used to assist first-time homebuyers, build affordable housing, and help special needs groups, such as seniors and large households. Because of the high cost of project development and the competition for funding sources, several sources of funds are usually required to construct an affordable housing development. Funds provided may be low-interest loans that need to be repaid, or in some instances, grants are provided that do not require repayment. Table 52 identifies a range of funds that are available from Federal, State, local and private sources which may be used to develop and rehabilitate affordable housing.

TABLE 52	
SUMMARY OF FINANCIAL RESOURCES FOR HOUSING	
CITY OF WATERFORD	
2023	
Program Name	Description
Federal Programs	
Community Development Block Grant (CDBG) Program	Federal block grant program administered and awarded by the State Dept. of Housing and Community Development (HCD) on behalf of HUD through an annual competitive process to cities and counties. Funds may be used for affordable housing acquisition, rehabilitation, construction, homebuyer assistance, community facilities, community services, and infrastructure improvements, among other uses that assist low-income persons.
Neighborhood Stabilization Program (NSP)	Federal block grant administered and awarded by HUD, which was enacted by the United States Housing and Urban Development Department to allow Municipal Agencies to purchase foreclosed or abandoned homes and to rehabilitate, resell, and redevelop these homes in order to stabilize home neighborhoods.
Emergency Shelter Grants (ESG) Program	Federal block grant program administered and awarded by the State Dept. of HCD on behalf of HUD through an annual competitive process to cities and counties. Funds may be used for homeless services and facilities, including emergency shelter and transitional housing.
Housing for Persons with AIDS (HOPWA) Program	HOPWA makes grants to local communities, States, and non-profit organizations for projects that benefit low-income persons medically diagnosed with HIV/AIDS and their families. HOPWA funding provides housing assistance and related supportive services





HUD Continuum of Care grants	Continuum grants fund outreach and assessment programs and provide transitional and permanent housing for the homeless.
HOME Investment Partnership Act (HOME) Funds	Federal block grant program for affordable housing activities administered and awarded by the State on behalf of HUD through an annual competitive process to cities, counties, and private non-profit housing development agencies.
HUD Section 8 Rental Assistance Program	Provides project-based rental assistance or subsidies in connection with the development of newly constructed or substantially rehabilitated privately owned rental housing financed with any type of construction or permanent financing.
HUD Section 8 Housing Choice Voucher Program	HUD Section 8 Voucher program provides very-low income tenants with a voucher to be used in rental housing of the tenant's choosing.
HUD Section 202 - Supportive Housing for the Elderly Program	Provides funding for construction, rehabilitation or acquisition of supportive housing for very low-income elderly persons and provides rent subsidies for the projects to help make them affordable.
HUD Section 203(k) - Rehabilitation Mortgage Insurance Program	Provides in the mortgage, funds to rehabilitate and repair single-family housing.
HUD Section 207 - Mortgage Insurance for Manufactured Home Parks Program	Insures mortgage loans to facilitate the construction or substantial rehabilitation of multi-family manufactured home parks.
HUD Section 221(d)(3) and 221(d)(4)	Insures loans for construction or substantial rehabilitation of multi-family rental, cooperative, and Single Room Occupancy (SRO) housing.
HUD Section 811 - Supportive Housing for Persons with Disabilities	Provides funding to nonprofits to develop rental housing for persons with disabilities and provides rent subsidies for the projects to help make them affordable.
HUD Self-help Homeownership Opportunity Program (SHOP)	Provides funds for non-profits to purchase home sites and develop or improve the infrastructure needed for sweat equity affordable homeownership programs.
HUD Shelter Plus Care Program (S+C)	Provides rental assistance and permanent housing for disabled homeless individuals and their families.
HUD Supportive Housing Program (SHP)	Provides grants to develop supportive housing and services that enable homeless people to live independently.
Low-Income Housing Tax Credit (LIHTC) Program	Provides Federal and State income tax credit based on the cost of acquiring, rehabilitating or constructing low-income housing.
Mortgage Credit Certificate (MCC) Program	MCCs can be used by lower-income first-time homebuyers to reduce their Federal income tax by a portion of their mortgage interest.





USDA RHS Direct Loan Program and Loan Guarantee Program (Section 502)	Provides low-interest loans to lower-income households. Also guarantees loans made by private sector lenders.
USDA RHS Home Repair Loan and Grant Program (Section 504)	Provides loans and grants for renovation including accessibility improvements for persons with disabilities.
USDA RHS Farm Labor Housing Program (Section 514)	Provides loans for the construction, improvement, or repair of housing for farm laborers.
USDA RHS Rural Rental Housing - Direct Loans (Section 515)	Provides direct loans to developers of affordable rural multi-family rental housing and may be used for new construction or rehabilitation.
USDA RHS Farmworker Housing Grants (Section 516)	Provides grants for farmworker housing.
USDA RHS Multi-Family Housing - Rental Assistance Program (Section 521)	Provides rent subsidies to ensure that elderly, disabled, and low-income residents of multi-family housing complexes financed by RHS are able to afford rent payments.
USDA RHS Rural Housing Site Loans (Sections 523 and 524)	Provide financing for the purchase and development of affordable housing sites in rural areas for low/moderate-income families.
USDA RHS Housing Preservation Grant Program (Section 533)	Provides grants to nonprofit organizations, local governments and Native American tribes to renovate existing low-income multi-family rental units.
USDA RHS Rural Rental Housing Guaranteed Loan Program (Section 538)	Provides funding construction of multi-family housing units to be occupied by low-income families.
State Programs	
Affordable Housing Innovation Program: Catalyst Community Grant Program	Grants in support of designated Gold and Silver Catalyst Projects; ongoing targeted technical assistance from participating State agencies; and bonus points when applying for State funding programs.
Affordable Housing Innovation Program: Golden State Acquisition Fund	Provides quick acquisition financing for the development or preservation of affordable housing. Loans for developers, provided through a nonprofit fund manager.
Affordable Housing Innovation Program: Local Housing Trust Fund Program	To help finance local housing trust funds (LHTFs) dedicated to the creation or preservation of affordable housing
CalHome Program	Grants to local public agencies and nonprofit corporations for first-time homebuyer down payment assistance, home rehabilitation, including manufactured homes not on permanent foundations, acquisition and rehabilitation, homebuyer counseling, self-help mortgage assistance programs, or technical assistance for self-help homeownership.





California Self-Help Housing Program (CSHHP)	Grants are made to sponsor organizations that provide technical assistance to participating families.
State Community Development Block Grant Program (CDBG): CD, Native American, and Colonia Allocation	Funds housing activities, public works, community facilities, and public service projects serving lower-income people in small, typically rural communities.
State Community Development Block Grant Program (CDBG): Economic Development Allocation, Over the Counter Development	Economic development through assistance to local businesses, resulting in the creation or retention of jobs for low-income workers in rural communities.
State Community Development Block Grant Program (CDBG): Economic Development Allocation, Enterprise Fund Component	Assists low-income microenterprise owners and create or preserve jobs for low-income and very low-income persons.
State Community Development Block Grant Program (CDBG): Planning and Technical Assistance Grants	Provides funds for small cities and counties for planning and evaluation studies related to any CDBG-eligible activity.
Disaster Recovery Initiative (DRI) / Disaster Recovery Enhancement Fund (DREF)	Established to distribute Federal funds to assist physical and economic recovery from wildlife disasters in 2008 that affected 15 California counties and two Indian tribes.
Emergency Housing and Assistance Program Capital Development (EHAPCD)	To fund capital development activities for emergency shelters, transitional housing and safe havens that provide shelter and supportive services for homeless individuals and families.
Enterprise Zone Program (EZ)	Stimulates business investment and job creation for disadvantaged individuals in State-designated economically distressed areas of California.
Governor's Homeless Initiative (GHI)	Reduces homelessness by funding development or permanent supportive housing for persons with severe mental illness and are chronically homeless.
Housing Related Parks Program	Provides financial incentives to Cities and Counties that issue building permits for new housing.
Infill Infrastructure Grant Program	Funds infrastructure improvements to facilitate new housing development in residential or mixed-use infill projects and infill areas.
Transit-Oriented Development Housing Program	Provides funding to stimulate the production of higher density housing and related infrastructure within close proximity to qualifying transit stations that encourage increased public transit ridership and minimizes automobile trips.
Accessibility Grants for Renters	Grants by HCD to local agencies to fund accessibility improvements for disabled renters.





Building Equity and Growth in Neighborhoods (BEGIN)	HCD provides grants to local public agencies that adopt measures to encourage affordable housing. Grant funds must be used for down payment assistance for low and moderate-income homebuyers.
California Homebuyer's Down payment Assistance Program (CHDAP)	Provides deferred down payment assistance loans for first-time moderate-income homebuyers.
California Self-Help Housing Program	Provides grants to organizations in order to assist low and moderate-income households who build their own homes.
CDLAC Tax-Exempt Housing Revenue Bonds	Local agencies can issue tax-exempt housing revenue bonds to assist developers of multifamily rental housing units, acquire land, and construct new projects or purchase and rehabilitate existing units. Reduce interest rate paid by developers for production of affordable rental housing for low and very low income households.
CHFA Affordable Housing Partnership Program (AHPP)	Provides below market-rate mortgages to qualified low-income, first-time homebuyers who also receive direct financial assistance from their local government, such as down payment assistance or closing cost assistance.
CHFA Homeownership Program	Program offers single-family low-interest homeownership loans requiring as little as 3% down payment to first-time low- and moderate-income buyers to purchase new or existing housing.
CHFA 100% Loan Program (CHAP)	Provides 100% of the financing needs of eligible first-time homebuyers by providing a below market interest rate first mortgage combined with a 3% "silent second" mortgage to purchase newly constructed or existing (resale) housing.
CHFA Self-Help Builder Assistance Program	Offers an opportunity to households with limited down payment resources to obtain homeownership. The borrower's labor represents the down payment.
CTCAC Tax Credit Program	Through a competitive process, awards tax credits to local agencies or non-profits for the development of affordable rental housing.
Emergency Housing Assistance Program (EHAP)	EHAP provides funds for emergency shelter, transitional housing and related services for the homeless and those at risk of losing their housing. The funds are distributed to all 58 counties based on a "need" formula derived from factors including population, unemployment and poverty.
Jobs Housing Balance Incentive Grant Program	Provides grants to local governments that approve increased housing production.





Joe Serna, Jr. Farmworker Housing Grant Program: Single Family	Finances new construction, rehabilitation and acquisition of owner-occupied housing units for agricultural workers, with a priority for lower-income households. – Homeowner Grants
Joe Serna, Jr. Farmworker Housing Grant Program: Rental	Finances new construction, rehabilitation and acquisition of owner-occupied housing units for agricultural workers, with a priority for lower-income households. – Rental new construction or rehabilitation grants and loans
Local Housing Trust Fund	Provides matching grants to local agencies that operate local housing trust funds.
Mobile home Park Resident Ownership Program (MPROP)	Finance the preservation of affordable mobile home parks by conversion to ownership or control by resident organizations, nonprofit housing sponsors, or local public agencies.
Multifamily Housing Program: General Component (MHP-General)	Provides low-interest loans to developers of affordable rental housing.
Multifamily Housing Program: Supportive Housing Component (MHP-SH)	Provides low-interest loans to developers of permanent affordable rental housing developments that contain supportive housing units.
Multifamily Housing Program: Homeless Youth Component (MHP-HY)	Provides low-interest loans to developers of affordable rental housing developments that contain units for homeless youth (HY).
Preservation Interim Repositioning Program	Provides a short-term loan to an organization for preservation of “at-risk” subsidized developments.
Preservation Opportunity Program	Provides supplemental financing for “at-risk” subsidized rental developments receiving bond financing from CalHFA.
Predevelopment Loan Program (PDLP)	Provides predevelopment capital to finance the start of low-income housing projects.
Proposition 84 Office of Migrant Services	Uses general obligation bonds to fund new construction or conversion and rehabilitation of existing facilities for migrant housing.
School Facility Fee Down Payment Assistance Program (CHFA)	Provides down payment assistance grants for low and moderate-income homebuyers of newly constructed to cover school impact fees.
SB 2 Planning Grants	Funding and technical assistance to local governments in California to help cities and counties prepare, adopt, and implement plans and process improvements that streamline housing approvals and accelerate housing production.





HOME American Rescue Plan Program (HOME-ARP)	The HOME-ARP program aims to assist individuals or households who are experiencing homelessness, at risk of experiencing homelessness, and other vulnerable populations, by providing funding for rental housing, rental assistance, supportive services, and non-congregate shelters.
No Place Like Home Program	Funds the development of permanent supportive housing for persons who are in need of mental health services and are experiencing homelessness, chronic homelessness, or at risk of chronic homelessness.
Permanent Local Housing Allocation (PLHA)	PLHA provides funding to local governments in California for housing-related projects and programs that assist in addressing the unmet housing needs of their local communities.
Pet Assistance and Support (PAS) Program	The intent of the PAS program is to allow homeless shelters to reduce barriers for those individuals experiencing homelessness with their pets. By making accommodations for pets, we bring individuals into shelters who otherwise would not receive services and shelter.
Veterans Housing and Homelessness Prevention Program (VHHP)	Long-term loans for the acquisition, construction, rehabilitation, and preservation of affordable multifamily housing for veterans and their families to allow veterans to access and maintain housing stability.
CA COVID-19 Rent Relief Program	ERAP is for local governments within California seeking Emergency Rental Assistance Funds under California Senate Bill (SB) 91 — from California’s State Rental Assistance Program and/or a block grant.
Emergency Solutions Grants Program (ESG)	The ESG program provides grant funding to (1) engage homeless individuals and families living on the street, (2) rapidly re-house homeless individuals and families, (3) help operate and provide essential services in emergency shelters for homeless individuals and families, and (4) prevent individuals and families from becoming homeless.
Excess Sites Local Government Matching Grants Program (LGMG)	The LGMG program will provide grant-based funding to match certain local government funding for selected developers and local governments for predevelopment and development of affordable housing on excess state sites.
Local Programs	
Single-Family Mortgage Revenue Bonds	Bonds may be issued and used to fund programs for construction and rehabilitation of affordable single-family housing.
Multi-Family Mortgage Revenue Bonds	Bonds may be issued and used to fund programs for construction and rehabilitation of affordable multi-family housing.





Private Resources	
Federal Home Loan Bank Affordable Housing Program	Provides grants or subsidized interest rate loans for purchase, construction and/or rehabilitation of owner-occupied housing by or lower- and moderate-income households and/or to finance the purchase, construction or rehabilitation of rental housing.
Federal National Mortgage Association (Fannie Mae) Programs	Provides low down payment mortgage to help first-time buyers purchase a home.
Federal Home Loan Mortgage Corporation (Freddie Mac) Affordable Gold Program	Provides mortgages requiring as little as 3% down payment.
California Community Reinvestment Corporation (CCRC)	Provides long-term mortgage and bond financing for new construction, acquisition and rehabilitation as well as direct equity investment funds to acquire housing at risk of going to market-rate rents.
Low-Income Housing Fund	Provides financing for low-income housing at affordable rates and terms.
<i>Source: HUD, HCD Grants & Funding Program Directory (June 2023), LISC, USDA, and CCRC.</i>	





VI. Housing Constraints

A number of factors affect the ability of the private sector to respond to the demand for housing and constrain the maintenance, improvement, or development of housing for all economic groups. Constraints, however, can generally be translated into increased costs to provide housing and fall into two basic categories: (1) governmental and (2) non-governmental.

Zone	Minimum Lot Size (sq. ft.)	Setbacks		Max. Height/ Accessory	Parking	Landscape % of Lot	Open Space
		Front/Rear	Side/Ext.				
RS	6,000	15 / 10	5	35 / 15	Use Specific	35%	200 sq. ft. per du
RM	6,000	15 / 10	6 / 10	35 / 15	Use Specific	30%	200 sq. ft. per du
RH	7,500	15 / 15	6 / 10	45 / 15	Use Specific	30%	200 sq. ft. per du

*¹Total open space on a site having three or more dwelling units shall be at least two hundred square feet per dwelling unit. All new single family or multi-family housing developments are subject to a Parkland Dedication fee prescribed by Chapter 16.13.
Source: City of Waterford Planning Department, 2023*

Parking Standards

With respect to residential parking, the following standards apply:

- Single-family residential developments are required to have two (2) off-street parking spaces per dwelling unit. One (1) must be covered.
- Multi-family residential developments are subject to the following off-street parking requirements:
 - Studio units – 1.2 off-street parking spaces per dwelling unit.
 - One to two bedrooms – 1.5 off-street parking spaces per dwelling unit.
 - Three or more bedrooms – 2.0 off-street parking spaces per dwelling unit.
 - At least one (1) space per unit must be covered.
 - Senior citizen projects are required to have 0.5 off-street parking spaces per dwelling unit.

These parking standards are typical when compared to most cities in California and are not considered a constraint to residential development. However, Program 6.15 is included in this Housing Element to review and update the off-street parking standards for Multi-Family Residential developments to reduce the off-street parking requirements potentially further.





The following defines the purpose and intent for each of the zones:

1. RS Single-Family Residential District. The purpose of the RS district is to provide single-family residential dwellings served by City services throughout the City of Waterford. This designation consists primarily of single-family detached housing, but a diversity of other single-family housing types, such as condominium and zero-lot-line residential units can be developed subject to new urbanism development standards. RS areas may be designated throughout the City with lower densities typically toward the edges of the City's growth, adjacent urban "buffer" areas. This residential classification can also be applied along special planning areas such as scenic corridors and open space areas.
2. RM Medium Density Residential District. The purpose of the RM district is to provide duplexes, triplexes, four-plexes, and condominiums units on appropriately sized lots. RM areas are typically designated close to commercial or other services and adjacent to parks and playgrounds. This land use classification should be applied in areas near major streets and thoroughfares for convenient access and on in-fill sites.
3. RH Multi-Family Residential District. The purpose of the RH district is to provide apartments, multiple dwelling groups, condominiums, co-op housing studios, lofts and live-work units on appropriately sized lots. RH areas are typically designated adjacent to commercial and other services in close proximity to parks and playgrounds with direct access to major roadways and public transportation.
4. MHP Mobile Home Park District. The purpose of an MHP district is to provide areas for low-, medium-, and high-density residential living in accordance locations shown on the general plan, which offer a variety of dwelling types, to preserve the characteristics of a residential zoning district while allowing for manufactured housing where compatible, and to provide designated areas within the city for the establishment and maintenance of mobile home park residential environments. MHP areas may be designated on larger parcels of land with utilities, services and good access to city streets and state highways.

Permitted Unit Density by Zone

1. RS, Single-Family Residential District – four (4) to a maximum of six (6) dwelling units per gross acre.
2. RM, Medium Density Residential District – six (6) to a maximum of twelve (12) dwelling units per gross acre.
3. RH, Multi-family Residential District – twelve (12) to a maximum of thirty-six (36) dwelling units per gross acre.
4. MHP, Mobile Home Park District – six (6) to a maximum of fourteen (14) dwelling units per gross acre.





The Land Use Element of this General Plan establishes a range for dwelling units beginning at one (1) units per acre (Residential Estates District). While this does not require a specific density in any designation, the intent of the zoning ordinance is to encourage densities toward the upper limit of the General Plan designation. Since much of the land designated for multiple family residential development is already within the City, its development would be considered infill. Restrictions on the minimum number of units developable on a property would not encourage infill that the City considers desirable from a service provision standpoint or affordable housing standpoint. Infill helps provide affordable housing and often makes rehabilitation profitable for private developers. Since many of the infill lots already have services, the cost of developing or expanding these lots is less than new construction. Although the services are already in place, they are often inadequate to support a significantly larger development without substantial cost. The City should, however, discourage lower density development designated for higher density project requiring a conditional use permit for lower density development in RM and RH zones. The City should also investigate the possibility of providing a separate zoning approval process for infill development and new construction.

Zoning for a Variety of Housing Types

TABLE 54 PERMITTED ZONING DISTRICTS FOR HOUSING TYPES CITY OF WATERFORD	
Housing Type	Permitted Zoning District
Multifamily Rental Housing	RM, RH
Farmworker Housing	RS, AG
Emergency Shelters	RH
Transitional Housing	RS, RM, RH
Supportive Housing	RS, RM, RH
Single-Room Occupancy Units	---
Manufactured Homes	RM, RH, MHP
Mobile Homes	RM, RH, MHP
Accessory Dwelling Units	RS, RM, MHP
<i>Source: City of Waterford Zoning Code, 2023</i>	

Multi-family rental housing is permitted in the medium and high-density residential districts without limitation or requiring a use permit. Farmworker housing is permitted in the single-family residential and agricultural districts without requiring a use permit. Emergency shelters are permitted in the high-density residential district without limitation or requiring a use permit. Transitional and supportive housing is permitted in the single-family and medium and high-density residential districts without limitation or requiring a use permit. Single-room occupancy units are not permitted in any zoning district according to the Waterford Zoning Code. Program 5.9 is included in this Housing Element to permit Single-Room Occupancy Units in the CC, Central Commercial Zoning District.





Manufactured and mobile homes are permitted in the medium and high-density residential districts and the mobile home park district without requiring a use permit.

Accessory dwelling units are permitted in the single-family and multifamily residential districts without requiring a use permit. ADUs are reviewed through a ministerial administrative process, allowing for the creation of ADUs to be streamlined in Waterford consistent with State law. Program 1.8 is included this Housing Element to update the Accessory Dwelling Units Section in the Waterford Municipal Code to be consistent with recently adopted State law.

Building Codes and Enforcement

While minimum building codes enforced by State law are essential to the physical construction of safe and lasting housing, additional standards controlling the design of unneeded safety precautions may increase the cost of dwellings unnecessarily. Waterford follows the most recent version of the Uniform Building Code, the 2022 California Building Code which became effective on January 1, 2023.

Zoning Code Enforcement

The City of Waterford provides code enforcement on a complaint basis. Due to limitations in staffing, the City does not have the capability of patrolling off site and citing individuals for building and zoning code violations.

Unless the City is made aware of violations within the community, there is no proactive enforcement activity. However, when the City is made aware of violations or health and safety concerns relating to a residence, an inspection will occur, and a violation notice issued.

If a violation notice is issued for a health and safety item, the City attempts to connect the resident with the appropriate County agency to facilitate the rehabilitation of the property. At the present time, the City does not have an ongoing rehabilitation program in effect.

The City currently enforces the most up-to-date edition of the Uniform Building Code. Minor modifications have been made to individual sections of the code. None of the modifications substantially alter the code.

On-and Off-site Improvements

The City of Waterford requires vertical facing curbs, gutter and sidewalk on all residential streets. Typical right-of-way for local streets is approximately 50 feet with 36 feet of pavement. The Circulation Element provides for a minimum right-of-way width of 50 feet for a subdivision. The General Plan also allows for private streets to deviate from the standards, shown in Table 49, provided that future maintenance of the streets is assured by the developer.





Utility companies that provide service to the City may require between 6 and 10 feet of the area outside of the right-of-way to be reserved as a utility easement for the placement of service lines. City wide development standards require the undergrounding of utilities to new residential development. Where possible and feasible, joint use of trenching is encouraged. The City does not have the authority to require joint use of trenching of independent utility companies.

TABLE 55	
STREET RIGHT-OF-WAY DEVELOPMENT REQUIREMENTS	
CITY OF WATERFORD	
2023	
Street Type	Right of Way
Local	59 – 60 ft.
Collector	68 – 75 ft.
Major Collector	68 – 75 ft.
Divided Arterial	118 ft.
Arterial	95 ft.
<i>Source: City of Waterford Vision 2025 General Plan, Transportation and Circulation Element, October 2006</i>	

Building permits proposing changes equal to more than 25 percent of the assessed value of the home are required to bring the street improvements up to City standard. In the redevelopment areas of the community, funds for rehabilitation of substandard units have included provisions for street improvements.

The City does not believe that the provision of street improvements is a burden to the development of affordable housing. The street sections are designed to accommodate storm water drainage and facilitate safe automobile, pedestrian and bicycle circulation. Streetlights and fire hydrants, required at regular intervals within the City, also address public health and safety.

Fees

Table 56 shows the current planning and permitting fees in Waterford. As shown in Table 56, Application fees require a Fee Deposit which accounts for Staff time in processing various entitlement applications. The fees are similar to other jurisdictions in the area.





**TABLE 56
PLANNING AND PERMITTING FEES
CITY OF WATERFORD
2023**

Fee Category	Fee Amount
Annexation	\$1,000*
General Plan Amendment	\$1,000*
Specific Plan/Community Plan	\$1,000*
Zoning Permit Fees	
Architecture/Site Plan Review (Small Project)	\$400
Architecture/Site Plan Review (Large Project)	\$400*
Conditional Use Permit	\$500*
Development Agreement	\$1,000*
Re-zone	\$1,000*
Pre-zone	\$1,000*
Variance	\$300*
Subdivisions Fees	
Tentative Map	\$1,000*
Lot Line Adjustment	\$500
Lot Merger	\$350*
Certificate of Compliance	\$350*
Tentative Parcel Maps	\$500*
Parcel Map Recordation	\$500*
Final Map	\$500*
Environmental Review Fees	
Initial Study	\$500*
Environmental Impact Report	\$3,000*
Mitigation Monitoring Program	\$500*
Notice of Exemption	\$100*
Notice of Determination	\$100*
<i>Source: Schedule of Development Related Fees and Charges, updated February 2021</i>	
<i>*Preliminary deposit fee; additional contract/consultant service fees and indirect cost not included</i>	

Waterford imposes fees which reflect the actual cost of providing service to new development. As shown in Table 57, the average building permit is assessed fees of approximately \$39,601.32 for single family residential (per dwelling) and \$31,162.65 for multi-family residential (per dwelling).





**TABLE 57
FACILITY FEES
CITY OF WATERFORD**

	Single Family Residential	Multi-Family Residential
Fire ¹	\$1,170.00	\$741.00
Traffic	\$7,317.88	\$5,854.31
Parks and Recreation	\$4,793.87	\$3,835.10
Water	\$6,063.75	\$6,063.75
Wastewater Treatment Plant	\$3,423.99	\$3,423.99
City Facilities	\$1,200.92	\$960.26
Police	\$649.09	\$519.28
Drainage	\$0.00	\$0.00
Admin and Planning	\$486.82	\$389.46
Subtotal	\$25,106.32	\$21,787.15
School Impact Fees ²	\$7,185.00	\$4,550.50
County Public Facilities Fee	\$7,310.00	\$4,825.00
Total	\$39,601.32	\$31,162.65
<p><i>Note: Facility Fees effective July 2012, updated February 18, 2021</i></p> <p>¹Assumes a 1,500 sq. ft. single family unit and 950 sq. ft. multi-family unit</p> <p>²Waterford Unified School District School Impact Fees are \$4.79 per sq. ft. for new construction, June 2023. Assumes 1,500 sq. ft. single family unit and 950 sq. ft. multi-family unit.</p>		

PROCESSING AND PERMIT PROCEDURES

The high cost of housing is often blamed in part on governmental delays and processing time. Unquestionably, in some communities, more stringent development regulations have increased processing time and thus added to housing costs. The cost to the developer as the result of unscheduled regulatory delays can include increased carrying costs for land, increased overhead cost, as well as increases in the cost of labor and materials due to inflation and/or demand and supply economics, or the loss of sales due to changes in the market. Table 58 summarizes the City’s estimated processing times for City approvals that may be required in the residential development process. These times are at the shorter range for California cities.





**TABLE 58
PLANNING DEPARTMENT
SCHEDULE OF RESIDENTIAL PROCESSING TIMES
CITY OF WATERFORD**

Residential Approvals	Approximate Processing Time (Weeks)	Approving Body
Subdivision Maps	6 – 8	City Council
Zone Change	14	City Council
Conditional Use Permit	6 – 8	Planning Commission
Architecture Site Plan Review	6	Planning Commission
Planned Community Master Plan	12 – 16	City Council
Planned Community Development Plan	12 – 16	City Council
General Plan Amendment (No EIR)	14 – 18	City Council
General Plan Amendment (with EIR)	40 – 56	City Council

Source: City of Waterford, 2023

Permits Requiring Planning Director Approval

Uses which are a permitted use under the zoning ordinance and acted upon without environmental review under CEQA may be approved by the Planning Director, rather than the Planning Commission or City Council.

Administrative Use Permit

An Administrative Use Permit is required for certain uses within specific zoning districts where the use is otherwise permitted, but due to the nature of the use or the area within which the use is proposed requires special review/approval procedures. For the purposes of CEQA compliance, Administrative Use Permits are not normally “discretionary” permits but rather permits subject to established City standards for unique site and use applications and are therefore considered “ministerial” and are not subject to CEQA review. Permit procedures for an Administrative Use Permit are further described in Chapter 17.73 of the Waterford Municipal Code.





Permits Requiring Planning Commission and/or City Council Approval

Architecture and Site Plan Review Permit

Architecture and Site Plan Review is reviewed by the Development Review Committee for consistency with the Waterford Municipal Code, General Plan and design standards. The design review committee recommends approval or conditional approval of an Architectural and Site Plan Review application to the Planning Commission. In recommending conditional approval of an application, the committee may recommend requirements and conditions with respect to location and design as determined to be necessary to obtain conformity with the architecture and site plan review chapter and the adopted design standards.

As described in Section 17.52.060, the design review committee evaluates the Architecture and Site Plan Review application to establish whether or not the following findings, and such other findings that may be specified by State Law, can be determined based on the evidence and testimony, that:

1. The proposed use is consistent with the General Plan, is consistent with the intent and goals of the Waterford design guidelines and any applicable specific plans adopted by the City.
2. The design or improvements of the proposed use is consistent with the General Plan, is consistent with the intent and goals of the Waterford design guidelines and any applicable specific plans adopted by the City.
3. The site is physically suitable for the type, density and intensity of the proposed use.
4. The design or improvements of the proposed use are not likely to cause substantial environmental damage or substantially and unavoidably injury to fish or wildlife or their habitat.
5. The design of the proposed use is not likely to cause public health problems.

In order to make the findings, the design review committee and Planning Commission must review the site plan and the related standards of the City's adopted planning documents, including the General Plan, Zoning Code, and if applicable, the relevant Specific Plan. Projects that are consistent with the development standards and requirements established in the City's planning documents are considered to meet the requirements of Findings 1, 2, 3, 4, and 5.

The Architecture and Site Plan Review process is a straightforward process that is not considered a constraint to providing housing. Permit procedures for an Architecture and Site Plan Review Permit are further described in Chapter 17.52 of the Waterford Municipal Code.

Conditional Use Permit

Projects subject to a conditional use permit require special considerations so that they may be located properly with respect to the objectives of the Zoning Code and their effects of surrounding properties.





As stated in the Waterford Municipal Code, “The purpose of requiring a conditional use permit is to ensure the property integration of uses which, because of their special nature, may be suitable only in certain locations and to provide that such uses are arranged or operated in a particular manner. The conditional use permit allows a particular use or activity not otherwise allowed as a matter of right within a zoning district.”

The Planning Commission must make the following findings to approve a conditional use permit:

1. The proposed conditional use permit is substantially consistent with the General Plan and Chapter 17.75.
2. The proposed use will not constitute a nuisance or be detrimental to the public health, safety, general welfare, and will be in the best interest of public convenience and necessity.
3. The site is adequate in size and shape to accommodate the proposed use, building(s), and all related activities.
4. The site relates to streets and highways in such a manner that the type and quantity of traffic generated by the subject’s use will not have an adverse impact on the surrounding area.
5. The proposed use will be compatible with the surrounding neighborhood.

The above findings are not considered a constraint to providing a variety of housing types. Single-family residential uses are permitted in the RS and RM zone and require an Administrative Use Permit in the RH zone. Multifamily uses are not permitted in the RES Zone and are a permitted use the RM and RH Zones.

Variance

The purpose of granting a variance is to allow, in certain cases, deviation from the strict application of the setback, building height, lot coverage, useable floor area, useable open space, floor area ratio, off-street parking or landscaped area requirements of this title, when appropriate.

Single-Family Residential

Single-family residential dwellings are typically permitted through the mapping process (i.e. Tentative/Final Subdivision Map). The City’s Planning Division is responsible for processing tentative map applications. Upon submittal of a tentative map application, the Planning Division Staff reviews the application for its completeness, which typically takes less than thirty (30) days. Other City departments and agencies, such as Caltrans and the Regional Water Quality Control Board, are contacted in writing and given the opportunity to comment on the project. Once the application is deemed complete, the City will then prepare an environmental review of the project in accordance with the California Environmental Quality Act (CEQA). In most cases, an Initial Study and Negative Declaration/Mitigated Negative Declaration is prepared, which also requires a public review period of twenty (20) to thirty (30) days.





Upon completion of the public review period, Planning Department staff will schedule a hearing before the City's Planning Commission, publish a Notice of Hearing and mail notices to surrounding property owners. Planning Commission's decisions are subject to appeal within ten (10) days of the decision.

The process for tentative map applications is typically six (6) to eight (8) weeks but may vary depending on the level of CEQA review required for the Project (i.e. requirement of a Negative Declaration, Mitigated Negative Declaration or Environmental Impact Report).

Multi-family Residential

Multi-family dwellings are a permitted use in a multi-family zone. Architecture Site Plan Review must be obtained from the Planning Commission, who will review the site plan, floor plans of all buildings, elevations, and a landscape plan, pursuant to the requirements of the zone and the General Plan. As discussed above, the Design Review Committee reviews the Architecture and Site Plan Review Permit and recommends approval, conditional approval or disapproval to the Planning Commission. The design review committee members include the planning director, public works director, and a representative of the building department, police department and City manager. The design review committee may not deny a project during this review based on use only, impose conditions that insure the project meets the development standards set forth in the Zoning Ordinance. Conditions placed on multi-family projects typically address parking and landscaping and are comparable to single family residential projects.

The City's permit processing procedures include the assessment of the environmental impact of proposed projects, and the consideration of a Negative Declaration, Mitigated Negative Declaration or review of the environmental impact report, if one is required. State law under the California Environmental Quality Act requires this assessment. Many of the environmental regulations have protected the public from significant environmental degradation and the location of certain developments on inappropriate sites and have given the public a much-needed opportunity to comment on the project impacts.

Accessory Dwelling Units

The City of Waterford amended its zoning ordinance to comply with California State Law on accessory dwelling units and junior accessory dwelling units. The zoning ordinance includes the following requirements for accessory dwelling units:

1. ADUs are permitted in all zone districts allowing single-family or multifamily use on lots developed with existing or proposed dwellings.
2. An ADU attached to an existing primary dwelling shall not exceed fifty percent of the total existing or proposed living area of the primary dwelling, except that an attached ADU up to a maximum size of 850 square feet for a one-bedroom unit or up to 1,000 square feet for two- or more bedroom unit may be permitted.
3. An ADU structurally independent and detached from the existing primary dwelling shall not exceed 1,200 square feet.





4. One additional parking space per unit shall be provided unless otherwise exempt under State Law.

Senate Bill 35

SB-35 allows qualifying development projects with certain minimum affordable housing guarantees to be streamlined through the local government review process to restrict the ability of local governments to reject these proposals. This is a voluntary program that can be pursued if certain eligibility criteria are met. The bill was signed into law in 2017, and became effective on January 1, 2018.

Senate Bill 9

SB-9 was part of the Senate’s “Building Opportunities for All” housing package that was created to address the severe housing shortage in California. SB-9 was assigned by Governor Newsom and chaptered by the Secretary of State and went into effect on January 1, 2022. SB-9 allows homeowners in most areas around the State (those zoned for single-family) to divide their property into two (2) lots, thereby increasing opportunities for homeownership in their neighborhood and allows two (2) homes to be built on each of those lots, with the effect of allowing four (4) homes in areas that previously only allowed one (1) home.

Staffing

Limitations on staffing can affect development processing and ultimately home construction costs through inadvertent delays. Typical of many small cities, the City of Waterford relies on part-time or contractual expertise due to the volume of development. Currently, Waterford contracts for building inspection on an as needed basis, a staff planner, and engineering services on retainer with specific work charged at cost, and a City attorney on a monthly retainer. Due to the fact that planning/building permit and inspection services are supported in large part through permit fees, sufficient staff support is available to ensure prompt review and approval of development permits.

Staff support, however, for development of grant programs for low and/moderate income housing programs is not available given the City’s financial limitations. This limit both the ability of the City to initiate affordable housing programs or administer programs that have been previously approved.

HOUSING FOR PEOPLE WITH DISABILITIES

analyze potential governmental constraints to the development, improvement, and maintenance of housing for people with disabilities

There are multiple types of housing facilities catered to the needs of people with disabilities permitted in Waterford. Table 59 shows where each facility type is permitted by zone.





**TABLE 59
CARE FACILITY PERMITTED BY ZONE
CITY OF WATERFORD
2023**

Type of Facilities	RS	RM	RH	RE	MHP	CR	PS
Residential Care, Limited	P	P	P	U	P	P	—
Residential Care, General	—	U	U	—	—	—	U
Convalescent Facilities	—	U	AU	—	—	—	AU

Source: City of Waterford Municipal Zoning Code
**P means permitted in the district; U means may be permitted upon approval of a conditional use permit; AU means permitted in the district but requiring an administrative use permit; — means not permitted*

The following defines the purpose and intent for each facility type:

1. Residential Care, Limited: Twenty-four-hour non-medical care for six or fewer persons in need of personal services, supervision, protection, or assistance essential for sustaining the activities of daily living. This classification includes only those services and facilities licensed by the state of California.
2. Residential Care, General: Twenty-four-hour non-medical care for seven or more persons, including wards of the juvenile court, in need of personal services, supervision, protection, or assistance essential for sustaining the activities of daily living. This classification includes only those services and facilities licensed by the state of California.
3. Convalescent Facilities: Establishments providing care on a twenty-four-hour basis for persons requiring regular medical attention, but excluding facilities providing surgical or emergency medical services.

General residential care and convalescent facilities are only permitted in three zoning districts in Waterford and require a conditional use or administrative use permit, which can limit the availability of these facilities. Limited residential care facilities are permitted in six zoning districts and are permitted “by-right”, except for one district that requires a conditional use permit. These facilities, however, are limited to six or less people. This can add a constraint on the availability of housing for people with disabilities in need of care homes.

Reasonable Accommodation Procedure

The procedure for reasonable accommodation as described in the Waterford Zoning Code is as follows:

1. Any eligible person as defined in the code may request a reasonable accommodation in land use, zoning and building regulations, policies, practices and procedures.





2. Requests for reasonable accommodation shall be in writing and provide the following information:
 - a. Name and address of the individual(s) requesting reasonable accommodation;
 - b. Name and address of the property owner(s);
 - c. Address of the property for which accommodation is requested;
 - d. Description of the requested accommodation and regulation(s), policy or procedure for which accommodation is sought; and
 - e. Reason that the requested accommodation may be necessary for the individual(s) with the disability to use and enjoy the dwelling.
3. Any information identified by an applicant as confidential shall be retained in a manner to respect the privacy rights of the applicant and shall not be made available for public inspection.
4. A request for reasonable accommodation in regulations, policies, practices, and procedures may be filed at any time that the accommodation may be necessary to ensure equal access to housing.
5. A reasonable accommodation does not affect an individual's obligations to comply with other applicable regulations not at issue in the requested accommodation.
6. If an individual needs assistance in making the request for reasonable accommodation, the City of Waterford will provide assistance to ensure that the process is accessible.
7. Requests for reasonable accommodation shall be reviewed by the planning manager.
8. The planning manager shall issue a written decision on a request for reasonable accommodation within thirty days of the date of the application and may either grant, grant with modifications, or deny a request for reasonable accommodation in accordance with the required findings set forth in the code.

Local Efforts to Remove Barriers

Pre-Application Review

The evaluation and review process required by City procedure contributes to the cost of housing. One way to reduce housing costs is to reduce the time required to process permits. The City has streamlined its development review process through (1) ensuring that all City departments participate early in the development review process through pre-application meetings and application review, (2) encouraging concurrent process of permits and entitlements, and (3) providing straightforward and clear design guidelines and development standards. As shown in Table 54 the City has a relatively short processing time. The City's Planning Department pre-application review process allows applicants to submit application materials for review by City Departments prior to a formal application submittal. Additionally, applicants can meet with City Staff to discuss potential projects.

ENVIRONMENTAL CONSTRAINTS

Environmental factors such as agricultural land, seismicity, flood zones, and fire hazards can impact the development of housing. Costs associated with mitigation can increase housing prices, and environmental issues may prevent development in some areas. A detailed analysis of all these issues is contained in the City of Waterford Vision 2025 General Plan and associated Environmental Impact Report (EIR).





The following discussion focuses on the most pertinent environmental constraints as they relate to housing.

Agricultural Constraints

As the City grows, it is inevitable that agricultural land will be converted to an urban use within the City's Sphere of Influence (SOI). The City is surrounded by prime and statewide important farmland to the north, south, and west. As the City grows, agricultural land inevitably will be converted to urban use within the City's adopted urban planning boundary.

According to the Vision 2025 General Plan EIR, the Waterford General Plan will result in development review policies and standards that will encourage the conversion of approximately 1,610 acres of land designated as "Prime", "Unique" or of "Statewide Importance" to non-agricultural uses. These impacts were analyzed as part of the EIR and appropriate General Plan policies are in place to help conserve prime, unique and farmland of statewide importance.

Geology and Soils

Structures located in seismically active areas can be at risk of damage or injury to the inhabitants. Furthermore, problems associated with earthquakes, such as landslides or liquefaction, can cause damage to dwelling units.

The City of Waterford is located in the San Joaquin Valley. According to the Vision 2025 General Plan EIR, Stanislaus County is subject to a range of ground-shaking intensities. Using the Modified Mercalli Intensity Scale of 1931 as a reference, the eastern half of the County can be expected to have an intensity of VI or VII, producing minor to moderate damage. The western half of the County can be expected to have an intensity of VII or VIII, producing considerable damage to ordinary structures (County of Stanislaus 1987). The probability of liquefaction (i.e., temporary loss of soil strength) and related ground failures is expected to be highest in areas that are subject to ground shaking; have clean, unconsolidated alluvial sediments and soils; and have groundwater within 50 feet of the ground surface.

The City of Waterford, and its future urban expansion areas, are not likely to expose people or structures to substantial adverse geologic risks from earthquake fault or rupture, strong seismic ground shaking, seismic-related ground failure or landslides. Steep bluff areas along the Tuolumne River and Dry Creek are subject to landslide hazard that could become very hazardous during periods of high precipitation combined with an earthquake event. Structures located along the top of these steep bluff lines could become unstable. This conclusion is based on the geologic data collected and analyzed in the Stanislaus County General Plan and elsewhere.

Hydrologic and Water Quality

Hydrological constraints such as flooding can increase the cost of housing due to mitigation requirements or may preclude housing development in certain areas.





FEMA Flood Insurance Studies (FIS) and Flood Insurance Rate Maps (FIRM) for the area were analyzed to determine the 100-year floodplain elevations and flood categories for the area. The City and study area are predominately categorized as Zone C, which is defined as “areas of minimal flooding”. The local vicinity of Dry Creek and the Tuolumne River are categorized as Zone A and Zone B flood zones. Zone A is defined as “areas of 100-year flooding; base flood elevations and flood hazards not determined” and Zone B is defined as “areas between limits of the 100-year flood and 500-year flood; or certain areas subject to 100-year flooding with average depths less than (1) one foot or where the contributing drainage areas is less than one square mile; or areas protected by levees from the base flood. New development, including residential, is required to comply with Policies S-3.1 and S-3.2 of the City’s Vision 2025 General Plan. These Policies were adopted to protect the lives and property of the citizens of Waterford from hazards associated with development in floodplains. As a result, flooding is not considered a constraint to housing.

Fire Hazards

Both structural and wildland fire hazards can threaten residences in Waterford. Grasslands and brush in existing vacant areas are located in and around the City. These pose a potential fire hazard in these areas. The City contracts with the Stanislaus Consolidated Fire Protection District (SCFPD) for fire protection services. The SCFPD also serves the City of Riverbank, the communities of Empire, Hickman, La Grange and the Beard Industrial Tract. In all, the SCFPD serves 195 square miles of Stanislaus County out of (5) staffed stations and (1) un-staffed station. The SCFPD provides fire suppression, emergency first responder, rescue services, as well as public education programs for schools, community organizations and other members of the community. In addition, the SCFPD works with the City of Waterford to adopt and enforce codes and ordinances relative to fire and life safety, and reviews development projects within the City for potential impacts on fire protection services.

The district is staffed by (56) professional fire personnel, (4) battalion chiefs, (3) staff personnel and the fire chief. The fire district also employs (3) fire investigators, (1) fire inspector, (1) staff person and the fire marshal with Stanislaus County.

The Waterford fire station, Station 24, is located at 129 “E” Street in the City of Waterford. The station houses (1) Type 1 Engine, (1) Type 3 Brush, (1) water rescue boat, and (1) OES Type 1 Engine. This fire station has a service area of 105 square miles, which includes the City of Waterford, and the community of Hickman. Station 24 also provides a strong response in the community of La Grange, which is within the district, but is un-staffed. SCFPD also provides reciprocating services with surrounding fire districts.

The SCFPD has established service goals and response times for emergency calls of 5 minutes, 80% of the time within the City. The response times within the City currently meet this SCFPD goal.





Both structural and wildland fire hazards can threaten residences in Waterford. Grasslands and brush in existing vacant areas are located in and around the City. These pose a potential fire hazard in these areas. The Safety Element of the City's Vision 2025 General Plan, and specifically, Policies S-4.1, 4.1a, 4.1b, and 4.2 are designed to reduce fire hazards and protect structures and residents from fire hazards. Based on the Policies provided in the Vision 2025 General Plan, fire hazards are not considered to be a constraint on housing.

Biological Services

According to the Vision 2025 General Plan EIR, the General Plan proposes expansion of the Waterford urban area to lands that are not known to contain species identified as a candidate, sensitive, or special status species. Areas containing habitat that could be used by such species, primarily along the Tuolumne River and Dry Creek, have been set aside for preservation. The final determination, however, will be made upon specific development project site plans and special biological studies at the time of development proposal review.

Policies OS-A-1, A-2 and A-3 of the Vision 2025 General Plan address potential impacts to biological resources within the northern and eastern portions of the Planning Area. Therefore, biological resources are not considered to be a constraint to housing.

NON-GOVERNMENTAL CONSTRAINTS

Market Constraints

The ability to fulfill housing needs is impacted greatly by constraining factors prevalent in the housing market today. Non-governmental factor inhibiting the availability of housing include financing costs, land prices, and construction costs. The increase in interest rates and their impact upon mortgage rates can eliminate the opportunity for many residents to own their own home. Materials required in home building and the price of land depending on its location, have also restricted the pool of prospective homeowners.

This section identifies those factors prevalent in the Stanislaus County market area which inhibit the development, maintenance, or improvement of housing. The Stanislaus County market area was selected as the basis for analysis because insufficient data exists specific to Waterford, and the Stanislaus County market is generally reflective of Waterford housing constraints.

Financing Costs

Policies set at the Federal level affecting interest rates, subsidies, material, and wage costs are cost factors which are little influenced by local policy, desire, or action. One of the significant components to overall housing cost is the cost of purchasing a home as reflected in mortgage rates. After decades of slight fluctuations in the Federal funding rate, [the rate the Federal Reserve charges banks for loans], during the 1980's the Federal Reserve raised it, which resulted in a peak of mortgage interest rates to around 18%.





The decade of the 1990's saw the Federal Reserve act to control inflation by lowering the Federal funds rate to a low of 1%, which resulted in historically low mortgage rates fluctuating between six and eight percent. During the first years of the new century, mortgage interest rates have remained low, with some rates reaching below six percent. Such a low mortgage rate for the average 30-year home loan resulted in significant numbers of new homeowners entering the market, increasing the demand for houses, which was one of the factors in an increase of home prices.

Interest rates affect home costs in other ways. When rates are high, so are construction costs, since homebuilders and contractors must borrow money at a higher cost in order to finance construction. This higher cost is reflected in higher sales of new homes. Second, higher interest rates have a substantial effect on monthly payments.

High interest rates effectively remove a majority of homebuyers from the market. An increase of only one percent in interest rates eliminates thousands of potential homeowners. For every one percentage point increase in the mortgage interest rates, the monthly payment increases about 10 percent.

A high monthly mortgage payment is only one of the many problems confronting potential homeowners. Another significant problem is that households seeking to buy a home must also contend with high initial costs. As home prices and interest rates soar, so does the amount of the down payment required to purchase them. Not only is a household faced with high monthly payments (including principal, interest, property taxes, and insurance), but it must initially come up with a large down payment. In addition, a family can expect to pay an estimated two or three percent of the sales price for closing costs. A substantial number of people could afford to make the monthly payments involved in home ownership, but because they lack the large down payment, they are forced out of the market. This is particularly true for families who have not previously owned a home and thus have no equity built up for a down payment.

Rental construction has increased dramatically as it has for single-family construction. As a rule, renters are the least able to afford more costly housing and higher rents because of the increased costs in land, labor and material, and financing cost.

Construction Costs and Land Prices

Construction costs for housing in Waterford typically averages \$100 per square foot, excluding land costs. This construction cost includes labor and materials and does not include other costs considered to be "soft" costs such as building permit fees, land costs, design and marketing.

Costs associated with the acquisition of land include the market price of raw land and the cost of holding land throughout the development process. Among the variables affecting the cost of land are its location, its amenities, the availability of public services, and the financing arrangements made between the buyer and seller.





Finished lot cost in Stanislaus County and Waterford range from \$80,000 to \$100,000. Finished lots are residential lots with improvements (i.e. water, sewer, streets, etc.) already installed. In 2015, these lots are typically bank-owned, or being sold by developers looking to reduce inventory. In addition to the cost of raw land, housing prices are influenced by the cost of holding land while development permits are being processed. The shorter the period of time that it takes a local government to process applications for building, the lesser the effect inflation will have on the cost of construction and labor. Permit processing times are discussed earlier in this chapter in the context of government constraints on the development of affordable housing.

Affordable Housing Development Constraints

In addition to the constraints to market rate housing development discussed above, affordable housing projects face additional constraints. While there is a range of sites available for potential affordable housing projects, as well as projects that focus on special needs populations, there is very little financial assistance for the development of affordable housing.

Multiple funding sources are needed to construct an affordable housing project, since substantial subsidies are required to make the units affordable to extremely low, very low, and low-income households. It is not unusual to see five or more financing sources required to make a project financially feasible. Each of these sources may have different requirements and application deadlines, and some sources may require that the project has already successfully secured financing commitments. Since financing is so critical and is also generally competitive, organizations and agencies that provide funding often can effectively dictate the type and sizes of projects. Thus, in some years senior housing may be favored by financing programs, while in other years family housing may be preferred. Target income levels can also vary from year to year.

This situation has worsened in recent years. Federal and State funding has decreased, and limited amounts of housing funds are available and the process to obtain funds is extremely competitive. Tax credits, often a fundamental source of funds of affordable housing, are no longer selling on a one for one basis. In other words, once a project has received authorization to sell a specific amount of tax credits to equity investors, the investors are no longer purchasing the credits at face value but are purchasing them at a discount. (Tax credits are not worth as much to investors if their incomes have dropped).

The City does not have any local funds for affordable housing. While the City can support CDBG and/or HOME funding applications made to the Urban County/Stanislaus County, there are limited funds available to City projects and there is no guarantee of funding.





Building Permit Submittal and Process

Pursuant to Government Code Section 65583(a)(6), the Housing Element must analyze the requests to develop housing at densities below those anticipated and the length of time between receiving approval for a housing development and submittal of an application for building permits for that housing development that potentially hinder the construction of a locality's share of the regional housing need.

As discussed above, the Density permitted for the RH, Multifamily Residential Land Use Designation is twelve (12) to a maximum of thirty-six (36) dwelling units per gross acre. The City has elected to utilize the "default" density, as allowed per Government Code Section 65583.2(c)(3)(B) of twenty (20) dwelling units per acre. The default density is within the acceptable range provided for in the General Plan for the Multifamily Residential designation. The City has not received a request to develop at a lower density than anticipated in the Housing Element. However, project proposals can be within the acceptable range allowed per the General Plan of twelve (12) to a maximum of thirty-six (36) dwelling units per gross acre, which could be below the density anticipated in the Housing Element. To address this, this, Program 1.7 has been included in this Housing Element, requiring developers proposing development projects at a lower density anticipated than identified in this Housing Element (twenty (20) dwelling units per acre) to analyze and identify alternative sites where the density could make up the difference. The analysis and identification of site(s) are to be made prior to the City taking action on the project.

The length of time between receiving approval for a housing development and submittal of an application for building permits for that housing development depends on the type of application and project. For instance, a Tentative Subdivision Map requires the Final Map to be approved and improvements to be constructed (streets, utilities, etc.) prior to the submittal of a building permit for the residential unit. The approval of a Design Review application for new single-family homes in an existing subdivision may submit for a building permit immediately following approval of the entitlement. Traditionally, multi-family development projects are located on a single parcel and the building permit would include on-site and off-site improvements. This allows the developer to submit for a building permit immediately following approval of the project. To identify if the time between receiving approval of a housing development and submittal of a building permit for that housing development could hinder the construction of the City's share of the regional housing need, Program 6.12 has been included in this Housing Element, requiring the City to track the time between receiving approval of a housing development and the submittal of a building permit for a residential unit in that housing development. The City shall utilize this information to identify any constraints and to streamline the submittal steps/process.





VII. Energy Conservation Opportunities

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

As discussed above, Pacific Gas and Electric (PG&E) provides gas services for the City of Waterford. Publicly operated electrical service is provided by the Modesto Irrigation District.

The Modesto Irrigation District (MID) provides various opportunities for existing and new residential development to obtain energy efficiency rebates for implementing energy conservation measures. For new residential construction, MID offers rebates to homebuilders who incorporate energy efficiency measures into new residential construction, a program called M-Power New Home.

Home builders must meet the program requirements, including:

- Rebates are provided for qualifying product(s) installed in a residential dwelling receiving electricity from MID to customers in good financial standing with MID (subject to MID approval).
- Qualifying products must be installed before submitting your application. It is the responsibility of the contractor and customer to ensure installation is done in accordance with all applicable city, state and national standards, codes and ordinances as enforced by the local compliance authority.
- The application and supporting materials should be legible, submitted to MID within 90 days of purchase date.
- Owners of rental units should submit a separate rebate application for each service address.

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

- **ENERGY STAR® Qualified Room Air Conditioner:** \$50 rebate for replacement of existing room air conditioner with new energy efficient model that meets program requirements.
- **ENERGY STAR® Qualified Washing Machine:** \$35 rebate for replacement of existing washing machine with new energy efficient model that meets program requirements.
- **ENERGY STAR® Qualified Heat Pump Water Heater:** \$500 rebate for replacement of existing heat pump water heater with new energy efficient model that meets program requirements.
- **ENERGY STAR® Smart Thermostat:** \$50 rebate for replacement of existing manual or





- programmable thermostat on a central heating and cooling system.
- **Central Air Conditioner / Heat Pump:** \$350 to \$600 rebate for central air conditioner. \$450 to \$700 rebate for heat pump.
- **Ductless Mini Split Air Conditioner / Heat Pump:** \$250 rebate for air conditioner and \$350 rebate for heat pump.
- **Pool Filtration Pump:** \$200 rebate on new variable speed pump and motor that meets program requirements.
- **Whole House Fan:** \$100 rebate on new whole house fan that meets program requirements.
- **Solar Attic/Gable Fan:** \$50 to \$100 rebate on new solar attic/ gable fan that meets program requirements.
- **Electric Vehicle Charger:** Up to \$500 rebate per EV charger (240 volt plug in or hard wired) used for DoT-approved highway vehicles. Chargers for carts, motorcycles, electric scooters, and portable chargers do not qualify.
- **Induction Cooktop / Range:** \$100 rebate for electric replacements.
- **Recycling-Refrigerator / Freezer:** \$35 rebate for picked up appliance.

General Improvement Rebates:

- Attic Insulation: \$0.17 per square foot for replacement of attic insulation to at least R-30 insulation.
- Radiant Barrier Laminated Sheeting – Roofing: \$0.10 per square foot rebate for new radiant barrier laminated sheeting for roof.
- Radiant Barrier – Attic: \$0.10 per square foot rebate for new radiant barrier in attic.
- **Window Rebates:**
- Sunscreen: \$1.00 per square foot for new sunscreen in rooms that receive refrigerated air conditioning.
- Window Film: \$1.00 per square foot for new window film in rooms that receive refrigerated air conditioning.
- ENERGY STAR® Qualified Replacement Window: \$2.00 per square foot for replacement of new Energy Star windows.

All new buildings in California must meet the standards contained in Title 24, Part 6 of the California Code of Regulations (Energy Efficiency Standards for Residential and Nonresidential Buildings). These regulations were established in 1978 and most recently updated in 2022. The City utilizes the most recent California Building Code (2022) and do not have any local amendments to this code. Local governments enforce energy efficiency requirements through the building permit process. All new construction must comply with the standards in effect on the date a building permit application is made.

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





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

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





VIII. Review of Previous Housing Element

The following goals and policies have been excerpted from the City's 2014-2023 Housing Element along with an indication of their current implementation status. The new programs will be developed based on the population and housing data, constraints (governmental and non-governmental) and projected housing needs to fulfill the City's share of the Regional Housing Needs Allocation (RHNA).





TABLE 60
EVALUATION OF 2014-2023 HOUSING ELEMENT PROGRAMS
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Implementation Program Summary		Status	Evaluation
Goal 1	Provision of adequate sites for housing development.		
1.1	<p>Development Information</p> <p>The City of Waterford will periodically update a set of reference maps with zoning, infrastructure and other relevant development information to provide for future review and analysis of zoning within the jurisdiction and to assist developers in locating appropriate sites for housing. Updated reference maps will be posted on the City’s website and made available to the public at City Hall.</p>	Ongoing	<p>The City of Waterford has published the zoning and land use maps for Waterford on the City’s website, under the Planning Department page.</p> <p>https://www.cityofwaterford.org/planning-department/</p>
1.2	<p>Encourage Urban Infill</p> <p>The City will investigate ways to encourage urban infill. In this study, current development policies will be analyzed, and programs formulated for providing incentives such as permitting higher densities under certain conditions, expediting processing of site plans, etc. Following the investigation and analysis, Planning Staff will submit a report to the City Council to receive direction and permission to amend City policies, including the Zoning Code to encourage urban infill.</p>	Ongoing	<p>The City continues to investigate ways to encourage urban infill. As development interest increases, the City receives interest and/or formal development applications for residential projects within the City Limits and on parcel(s) which qualify as infill. The City will continue to encourage such development by providing information on suitable sites, incentives such as expedited entitlement processing.</p>





**TABLE 60
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Implementation Program Summary		Status	Evaluation
1.3	<p>Inventory of Government Owned Land</p> <p>The City of Waterford will prepare an inventory of government owned land within the City and its “sphere of influence” and will analyze that land for possible housing sites. If appropriate sites can be identified, the City will approach developers and funding agencies to facilitate development of the sites with assisted housing.</p>	Ongoing	The City has continued to monitor and inventory government owned land within the City and its “Sphere of Influence” for its annual Housing Element Progress Report that is submitted to the State.
1.4	<p>Lot Consolidation</p> <p>Parcels identified as part of the sites inventory range in size from approximately (i.e., 0.1 acres to 5 acres) and in some cases are narrow or shallow in size, which would be seen as an additional constraint to the development of housing. To encourage the development of residential and mixed-use projects, the City encourages lot consolidation through incentives such as a reduction in development standards (i.e. lot size, parking, and open space requirements) to merge adjacent lots. When funds are available, the City may also offer to subsidize a portion of development fees to encourage lot consolidation and to promote more intense residential and mixed-use development on vacant and underutilized sites. The City will promote the program at City Hall, on its website and will evaluate requests for funding on a case by case basis.</p>	Ongoing	The City will continue to encourage lot consolidation as part of development review and discussions with property owners. This program will be continued.
1.5	<p>Residential Sites Inventory – Lake Pointe Master</p>	Completed	The City Council adopted Ordinance 2018-06,





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Implementation Program Summary		Status	Evaluation
	<p>Development Plan In accordance with Section 65583.2(h) of the Government Code, the City shall amend the Lake Pointe Master Development Plan to allow for a minimum density for the Planned Community (Neighborhood Center/Mixed Use) land use designation of twenty (20) dwelling units per acre to address the City’s regional housing need for lower income households. The maximum density shall be 40 dwelling units per acre.</p>		amending the Lake Pointe Master Development Plan to implement Program 1.5 and 1.6 of the 2014-2023 Housing Element. This program is complete.
1.6	<p>Mixed Use Residential – Lake Pointe Master Development Plan In accordance with Section 65583.2(h) of the Government Code, the City shall amend the Lake Pointe Master Development Plan to allow for 100 percent residential in the Planned Community (Neighborhood Center/Mixed Use) land use designation and require that mixed use projects have at least 50 percent residential.</p>	Completed	The City Council adopted Ordinance 2018-06, amending the Lake Pointe Master Development Plan to implement Program 1.5 and 1.6 of the 2014-2023 Housing Element. This program is complete.
1.7	<p>Anticipated Residential Density Proposed residential housing developments on sites designated for RH, Multifamily Residential below the anticipated density of twenty (20) dwelling units per acre shall submit to the City analysis and identify alternative site(s) where the density could make up the</p>	Ongoing	The City will continue to monitor proposed density and compare it with the Housing Element as part of the entitlement review process.





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Implementation Program Summary		Status	Evaluation
	difference. The analysis and identification of site(s) shall be provided to the City prior the City taking action on the project. The City shall, as part of the planning application completeness review/evaluation, shall determine the density of the proposed project to determine if this program is applicable.		
Goal II	To manage housing and community development in a manner which will promote long-term integrity and value of each new housing unit and the environment in which it is located.		
2.1	Housing Authority The City of Waterford will work with the County Housing Authority and seek Article XXXIV approval within the City of Waterford to facilitate the funding of housing for very low and low-income families.	Ongoing	The City continues to support Stanislaus County in their efforts to facilitate funding for extremely low-, very low-, and low-income housing.
2.2	California Housing Rehabilitation Program (HOME) The City of Waterford will investigate financing a non-profit organization to provide application for an administration of the California Housing Rehabilitation Program-(HOME) Program.	Ongoing	The City will continue to investigate financing opportunities and promote funding for Housing rehabilitation.
2.3	Availability of Housing Programs The City of Waterford will work with the County Housing Authority to advertise the availability of	Ongoing	The City continues to work with the Stanislaus County Housing Authority to advertise the availability of housing programs and housing rights for all residents.





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Implementation Program Summary		Status	Evaluation
	housing programs and housing rights for all residents. Housing Authority literature, in both Spanish and English, will be placed at City Hall, the police department, public library and other public places in the community.		
2.4	Community Development Block Grant Funds The City of Waterford will apply for Community Development Block Grant funds, as they become available from State and Federal sources, for the purchase of sites for housing to be land banked or used for the development of assisted housing.		The City of Waterford continues to participate in the Stanislaus County Community Development Block Grant Consortium and receives funds from this program.
Goal III	Provisions for Very Low, Low, and Moderate-Income Housing		
<i>Action Plan – Assistance to Homeowners</i>			
3.1	Assist Developers in the Application Process for Grants and Subsidy Program The City of Waterford will encourage developers to make applications for RHS 502 Interest Subsidy programs and will work with and assist those developers. The City will take all actions necessary to expedite processing and approvals for such projects. The City of Waterford will contact nonprofit developers to inform them of Waterford’s participation in this program. Moreover, the City of Waterford will	Ongoing	The City continues to encourage affordable housing development by providing assistance to affordable housing developers in the form of information and possible incentives. The City continues to provide the opportunity for pre-application review and opportunities for expedited review and approval. The City continues to participate in the First-Time Home Buyers Program to provide direct loans to individuals of low- to moderate-income to purchase newly constructed homes.





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Implementation Program Summary		Status	Evaluation
	<p>establish a procedure that will provide pre-application review of projects to expedite timely approval. This program provides direct loans to individuals of low- to moderate-income to purchase newly constructed homes. The interest rate varies according to the applicant's adjusted family income and may be from as low as one percent to market rate. The ability to achieve this objective is contingent upon the market conditions during the plan period, interested developers, the availability of County staff and congressional authorization to issue such bonds.</p>		
<i>Action Plan – Assistance to Renters (Except Special Needs Groups)</i>			
3.2	<p>Support County Housing Authority Programs The City of Waterford will support the Housing Authority's implementation of the conventional Public Housing Rental Program and the Section 8 Existing Program which provides rent subsidies directly to participants' landlords and will support that agency's attempts to secure additional funding for expanded programs.</p>	Ongoing	The City continues to support the Housing Authority of the County of Stanislaus and refers its residents to the Housing Choice (Section 8) Voucher Program that need rental assistance.
3.3	<p>Encourage Developers to apply for CHFA AB333 Subsidized Rental Allocations The City of Waterford will encourage developers to make applications for California Housing Finance</p>	Ongoing	The City will continue to encourage developers to make application for California Finance Agency (CHFA) AB 333 Subsidized Rental allocations which provide subsidized interest rates and operating subsidies to





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Implementation Program Summary		Status	Evaluation
	Agency (CHFA) AB 333 Subsidized Rental allocations which provide subsidized interest rates and operating subsidies to developers of rental housing projects.		developers of rental housing projects. The City will continue to encourage such housing.
3.4	<p>Participate in Issuance of Multi-Family Mortgage Revenue Bonds</p> <p>The City of Waterford will participate with Stanislaus County in the issuance of multi-family mortgage revenue bonds as developers request such assistance to finance new construction projects for very low-, low, and moderate-income households and will assist by locating appropriate sites and by taking all necessary actions to expedite processing and approvals for such projects. The ability to achieve this objective is contingent upon the market conditions at the time the issue is structured, the availability of County staff and interested developers.</p>	Ongoing	The City continues to participate with the County to issue multi-family mortgage revenue bonds.
3.5	<p>Housing Condition Survey</p> <p>The City will update and make available to the public a Housing Condition Survey. The Survey should follow the California Department of Housing and Community Development's (HCD) example. Results of the survey are to be published on the City's website and, as a result of the survey, the City will assist the Stanislaus County Housing Authority in rehabilitation and targeted efforts. Actions to be taken following the results of the Survey</p>	Ongoing	The City will continue this program and complete it within one (1) year of Housing Element adoption.





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Implementation Program Summary		Status	Evaluation
	include but are not limited to: Apply for HOME and CDBG grant funds for rehabilitation projects identified as part of the Survey; and Contact homeowners identified in the Survey as having a home qualifying for the rehabilitation program.		
Goal IV	Housing Rehabilitation and Conservation		
4.1	<p>Administration of Housing Choice Voucher Program (Section 8)</p> <p>The City of Waterford will support Housing Authority administration of the Housing Choice Voucher Program Section 8 Moderate Rehabilitation Program. It provides for improvements to existing housing units as well as rental assistance payments on behalf of lower-income families. The Housing Authority will solicit proposals from owners who have units that do not meet minimum quality housing standards and are interested in putting their units in the program. If rehabilitation is deemed feasible, the property owner will be responsible for making all required improvements, and when completed, will execute a 15-year contract for rent</p>	Ongoing	The City continues to support the Housing Authority of the County of Stanislaus and refers its residents to the Housing Choice (Section 8) Moderate Rehabilitation Program.





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	subsidies for qualified renters. The rents for these units will be higher than for the regular Section 8 program in order to provide additional income for repaying the cost of rehabilitation.		
4.2	HUD Home Rental Rehabilitation Program The City of Waterford will participate with Stanislaus County in securing and implementing the HUD Home Rental Rehabilitation program which provides low interest loans between \$1,000 and \$24,999 per unit to rehabilitate existing rental housing. The ability to achieve this objective is dependent upon the availability of County staff and interested property owners.	Ongoing	The City continues to support the County with implementing the HUD Home Rental Rehabilitation program.
4.3	U.S. Department of Rural Housing Services 504 Single Family Rehabilitation Program The City of Waterford will encourage homeowners to make applications for U.S. Department of Rural Housing Services 504 Single Family Rehabilitation allocations which provides home repair loans up to \$20,000 at one percent interest to very low-income families for the purpose of making repairs needed for the health and safety of the family and/or the community. The ability to achieve this goal is dependent upon availability of funds from U.S. Department of Agriculture and interested property owners.	Ongoing	The City will continue to encourage homeowners to make applications for U.S. Department of Rural Housing Services 504 Single Family Rehabilitation allocations.
4.4	Mobile Home Park Conservation	Deleted	The State handles inspection of mobile home parks with





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	The City of Waterford will inspect mobile home parks on an annual basis for code compliance in accordance with Title 25, Chapter 5, of the California Administrative Code. This City also inspects on a complaint basis. As part of this program, City shall monitor mobile home parks at-risk of being converted to market-rate housing and/or a different use. The goal is to assist in conserving mobile home parks through State and Federal application assistance and referral.		the City.
4.5	California Housing Rehabilitation Program Rental (CHRP-R) Program The City of Waterford will investigate financing of a nonprofit organization to provide application for and administration of the California Housing Rehabilitation Program Rental (CHRP-R) Program. This program provides low interest rate loans to landlords to facilitate the rehabilitation and remodeling of existing rental units.	Ongoing	The City will continue to investigate the financing of a nonprofit organization to provide application for and administration of the California Housing Rehabilitation Program Rental (CHRP-R) Program.
4.6	Code Compliance The City will enforce, on a complaint or request basis, local zoning, housing, fire, building codes and standards for landscaping to maintain safe and decent housing. Property owners with code violations who meet eligibility requirement for participation in local programs will be offered an opportunity to correct code	Ongoing	The Code Enforcement Division responds to code violations and complaints in the City.





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Implementation Program Summary	Status	Evaluation
<p>violations utilizing financial assistance, when funds are available. The primary goal of the regulation is to provide reasonable controls for the maintenance, rehabilitation, preservation, and conservation of existing commercial and residential properties.</p>		
<p>4.7 Housing Rehabilitation and Preservation The City places a high priority on maintaining the quality of its housing stock. The Housing Rehabilitation Program (HRP) for moderate/low income households provides residents with small loans. The program allows for a variety of home improvements including, but not limited to: room additions, handicap modifications, structural repairs, exterior enhancements, interior improvements, electrical and/or plumbing work. Historically, the HRP was funded using Redevelopment Set-Aside funds; however, the elimination of the Redevelopment Agency has resulted in the loss of a permanent funding source for this program. For the planning period the City will investigate new funding opportunities and administer funds as they become available. If, and when, a permanent funding source is identified, the City will provide information about the program at the planning department, on the City’s website and in other public places to increase awareness and solicit applications.</p>	Ongoing	The City will continue to investigate new funding opportunities and administer funds as they become available.





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EVALUATION OF 2014-2023 HOUSING ELEMENT PROGRAMS
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Implementation Program Summary		Status	Evaluation
Goal V	Housing to Accommodate Special Needs		
5.1	<p>Encourage Nonprofit Application for HUD Section 202 Allocations</p> <p>The City of Waterford will encourage nonprofit sponsors to make application for HUD Section 202 allocations for construction of rental housing for seniors and disabled and will consider all actions needed to expedite processing and approval of such projects. In addition, should the funding become available, the City will facilitate the project by assisting in locating appropriate sites and will consider the use of the Community Development Block Grant allocation and/or other available resources to either mark down the cost of the site or fund infrastructure improvements.</p>	Ongoing	The City will continue to encourage nonprofit sponsors to make application for HUD Section 202 allocations for construction of rental housing for seniors and disabled.
5.2	<p>Farmworker Housing</p> <p>The City, in cooperation with Stanislaus County, will apply to the State Department of Housing and Community Development for an HCD Farm Worker Housing Grant. To be funded with CDBG and with a State HCD Farm Worker Housing Grant, the homes will be sold at subsidized costs to eligible farm workers.</p>	Ongoing	The City will continue to cooperate with Stanislaus County for the application for an HCD Farm Worker Housing Grant. The City will continue to encourage farmworker housing and subsidized costs to farmworkers.
5.3	<p>Rural Housing Allocations</p> <p>The City of Waterford will encourage nonprofit</p>	Ongoing	The City will continue to encourage nonprofit sponsors and/or the Housing Authority to make application for





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Implementation Program Summary		Status	Evaluation
	sponsors and/or the Housing Authority to make application for Rural Housing Services 514/516 allocations for rentals which provide a combination of grants and loans to finance the construction of migrant farm worker rental housing. Public and private nonprofit corporations, including State agencies and political subdivisions, are eligible for both grants and loans.		Rural Housing Services 514/516 allocations for rentals which provided a combination of grants and loans to finance the construction of migrant farm worker housing. Although this program has not solicited the development of farmworker housing in Waterford, the City will continue to promote such housing.
5.4	Farmworker Housing Support The City will support the County in undertaking a program of data analysis to define the need for farm worker housing. Existing Census data, EDD data, and Self-Help Enterprises and County Planning Department studies will be used to determine the amount, location, and type of housing need in all parts of the County.	Ongoing	The City will continue to provide support, when feasible, to the County to define the need for farm worker housing.
5.5	Senior Housing The City will permit the development of senior housing in specific areas of the community, including residential and commercial zones at higher densities than are traditionally allowed. Zoning incentives will be given for senior housing development such as reduced parking standards, reduced unit sizes, increased heights, and increased maximum lot coverage.	Ongoing	As development applications are received for senior housing developments, the City will investigate opportunities for zoning incentives in association with density bonuses.





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Implementation Program Summary		Status	Evaluation
5.6	Continuum of Care Continue to address housing and services for homeless persons on a regional level through continued participation in the County Continuum of Care.	Ongoing	The City of Waterford continues to participate annually in Stanislaus County’s Point-In-Time Homeless Count.
5.7	Homeless Services Maintain information regarding homeless shelters and services available to City residents. This information shall be available at City Hall, the Library, and on the City’s website.	Ongoing	The City will continue to maintain information regarding available services.
5.8	Developmentally Disabled The City shall refer residents to the Valley Mountain Regional Center for housing and services available for persons with developmental disabilities. As available, the City will pursue State and Federal monies for direct support of housing construction and rehabilitation specifically targeted for housing for persons with developmental disabilities.	Ongoing	The City continues to refer residents to the Valley Mountain Regional Center for housing and services available for persons with developmental disabilities.
Goal VI	Removal of Constraints		
6.1	Review Zoning Ordinance The City of Waterford will review its zoning ordinance to identify those obstacles to the timely development of housing.	Ongoing	The City continues to review its zoning ordinance to identify those obstacles to the timely development of housing. The effort in removing those obstacles that would discourage the development of housing is considered on a case-by-case basis. The City amended its zoning code to add provisions for the development of Accessory Dwelling Units.





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Implementation Program Summary		Status	Evaluation
6.2	<p>Development Standards</p> <p>The City of Waterford will review its development standards in order to identify those areas that could result in impediments to the development of new housing opportunities within the City of Waterford. The City will also evaluate developer driven amendments to the City standards provided that sufficient documentation and assurance of effectiveness is provided. The safety and cost effectiveness of maintenance of improvements on a City-wide level will be the governing factor in approving changes to the development standards.</p>	Ongoing	The City continues to review its development standards to identify those areas that could result in impediments to the development of new housing opportunities within the City of Waterford. As development increases, the City will review its development standards more regularly to identify areas that could impede development of new housing.
6.3	<p>Review of City Policies and Actions</p> <p>The Planning Commission will conduct an ongoing review of City policies and actions relating to housing development. This task force will provide annual updates to the City Council regarding its findings.</p>	Ongoing	City Staff and the Planning Commission continue to monitor and review City policies and actions relating to housing development. Every year, Planning staff completes a Housing Element Progress Report that is presented to the City Council before being submitted to the State.
6.4	<p>Long-Term Water Supply</p> <p>The City shall develop short and long-term contingency plans to ensure an adequate water supply for residents and businesses. The City shall continue to coordinate and develop long-term groundwater and surface water supply plans internally.</p>	Ongoing	The City will continue to maintain and update the Water Master Plan and Urban Water Master Plan.
6.5	<p>Housing Element Delivery to Water and Sewer</p>	Ongoing	The City will ensure that the Housing Element is





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EVALUATION OF 2014-2023 HOUSING ELEMENT PROGRAMS
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Implementation Program Summary		Status	Evaluation
	<p>Providers In accordance with Government Code Section 65589.7, immediately following City Council adoption, the City must deliver to all public agencies or private entities that provide water and sewer services to properties within Waterford a copy of the 2014-2023 Housing Element. The City of Waterford provides water and sewer services to all residences and businesses within the City and water to the unincorporated area of Hickman. As such, a copy of the adopted 2014-2023 Housing Element will be provided to the applicable Department(s) within 30-days.</p>		available to the Public Works Department.
6.6	<p>Fast-Track/Priority Processing The City will assist, to the extent possible, developers by providing fast-track/priority processing for low-income and special housing projects. Examples of such is to assign a primary contact for priority housing development to assist with all necessary entitlement and assist navigating various local departments, hold pre-application development conferences and establish ministerial procedures for multi-family uses in multi-family zones.</p>	Ongoing	The City will continue assist developers by providing fast-track/priority processing for low-income and special housing projects.
6.7	<p>Review of Development Standards to Identify Constraints Staff will periodically review the development standards</p>	Ongoing	The City continues to review its development standards to identify those areas that could result in impediments to the development of new housing opportunities within





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Implementation Program Summary		Status	Evaluation
	for the residential zones to identify standards that may constrain the development of affordable housing and housing for special groups, such as disabled individuals. The City is flexible and is committed to working with developers to build affordable units, which may require modifications to containing standards. Flexible development standards provision allows for variation of the development/design standards required by the multi-family zones when affordable units are included in the development. Allowed modifications include such standards as parking, unit size, lot size, lot dimensions, setbacks, common open space, art in public spaces standard/fees and public works improvements.		the City of Waterford.
6.8	Mortgage Revenue Bonds The City of Waterford will participate with Stanislaus County in the issuance of single-family and multiple-family mortgage revenue bonds for the purpose of reducing take-out interest rates to home buyers and developers of rental housing. This information shall be posted on the City’s website following completion.	Ongoing	The City continues to participate with Stanislaus County to issue single-family and multiple-family mortgage revenue bonds.
6.9	Participate with Stanislaus County in Identifying Adequate Land Reserves The City of Waterford will participate with Stanislaus County in identifying adequate reserves of developable land to address the problem of land costs.	Ongoing	The City continues to participate with Stanislaus County in identifying adequate reserves of developable land to address the solution of land costs. According to the Vacant Sites Inventory, the City has the potential for 1,481 housing units which equates to a surplus of 599





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Implementation Program Summary		Status	Evaluation
			units when compared to the Regional Housing Needs for the planning period of 2014-2023.
6.10	<p>Publicize Density Bonus</p> <p>The City shall publicize the availability of the density bonus program through the local building industry association, by contacting home builders active in Waterford, by posting information on the City’s website and by information available at the Planning Department counter. The City’s Zoning Code shall be reviewed on a bi-annual basis and where necessary brought into conformance with Government Code Section 65915 pertaining to the granting of density bonus.</p>	Ongoing	The City will review the density bonus ordinance to confirm it is consistent with state law. This program will be continued.
6.11	<p>Identify Barriers to Infill Development</p> <p>The City of Waterford will implement a program to identify barriers to infill development. The concept will be to facilitate development of infill areas and underdeveloped parcels prior to annexation and urbanization of agricultural land.</p>	Ongoing	The City continues to welcome the facilitation of infill development and the development of underutilized parcels.
6.12	<p>Public Engagement/General Plan Consistency</p> <p>To promote continued opportunity for public engagement, the City shall conduct an annual Housing Element review by providing opportunities for public engagement and discussion in conjunction with the State requirement of a written review of the General Plan by April 1 of each year (per Government Code Section</p>	Ongoing	Every year, Planning staff completes a Housing Element Progress Report that is presented to the Planning Commission and City Council before being submitted to the State.





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Implementation Program Summary		Status	Evaluation
	65400). The City shall use the Planning Commission and City Council as an avenue for public input on housing issues, housing element implementation and General Plan consistency. The City shall complete the following tasks: Maintain the Draft General Plan Housing Element Review on the City’s Website; Notice Planning Commission and City Council meeting in Spanish and English to enhance public awareness as well as post on the City’s website; and Develop, as part of this process, a Housing Element/General Plan consistency matrix in which analyzes the consistency between the Housing Element policies and programs to the other Elements of the General Plan.		
6.13	Identify Barriers to Submittal of Building Permits for Residential Housing The City of Waterford shall track the time between a residential development receiving approval for a housing development and submittal of a building permit for that housing development. The City will identify areas to shorten the length of time and if appropriate, modify City standards and requirements.	Ongoing	The City continues to identify ways to streamline the permitting process for building permits.
Goal VII	Opportunities for Energy Conservation		
7.1	Weatherization and Energy Conservation for Existing Dwelling Units The City shall continue to post and distribute	Ongoing	The City will continue to distribute information on currently available weatherization and energy conservation programs in conjunction with housing





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Implementation Program Summary		Status	Evaluation
	information on currently available weatherization and energy conservation programs in conjunction with housing rehabilitation. Provide information at City Hall on Modesto Irrigation District weatherization and energy assistance programs.		rehabilitation.
7.2	Energy Conservation for New Construction The City shall enforce State requirements, including Title 24 requirements, for energy conservation in new residential projects and encourage residential developers to employ additional energy conservation measures with respect to the siding of buildings, landscaping, and solar access. Any landscaping and development design guidelines by the City will include consideration of energy and resource conservation.	Ongoing	The City continues to enforce State requirements for energy conservation in new residential projects and encourage residential developers to employ additional energy conservation measures.
Goal VIII	Promotion of Equal Housing Opportunities		
8.1	Task Force to Determine the Effectiveness of Existing Programs The City will support the County establishment of an inter-agency task force to determine the effectiveness of existing programs in complying with Federal equal opportunity objectives and will request that the task force include City representation.	Ongoing	The City continues to support the County's establishment of an inter-agency task force to determine the effectiveness of existing programs.
8.2	Discrimination Complaints The City of Waterford will direct residents with discrimination complaints to the State Department of	Ongoing	The City continues to direct residents with discrimination complaints to the appropriate State agency. During the 2014-2023 Planning Period, the City





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Implementation Program Summary	Status	Evaluation
Fair Employment and Housing or the County Department of Weights, Measures, and Consumer Protection Affairs. Information to direct residents to State and County resources shall be made available on the City’s website, posted at City Hall and the Waterford Library.		received 0 discrimination complaints.





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IX. Housing Element Goals, Policies, and Housing Action Plan

The following sections review the individual actions and programs necessary to achieve the plan goals. Each goal contains a brief overview; an identification of existing and potential action and programs to meet stated goals and identification of responsible agencies and funding sources.

PROVISION OF ADEQUATE SITES FOR HOUSING DEVELOPMENT

The available land inventory shows vacant, underdeveloped and re-developable lands that could be developed using existing infrastructure. Development on infill lots should be encouraged. These lots, due to existing utility services, would be less expensive to develop and could potentially provide for every low- and moderate-income housing without substantial cost to the City. Urban infill would also help maintain the rural character of Waterford as well as lower overall service and capital improvement costs.

Goal I

Provision of Adequate Sites for Housing Development

Program 1.1: Development Information

The City of Waterford will periodically update a set of reference maps with zoning, infrastructure and other relevant development information to provide for future review and analysis of zoning within the jurisdiction and to assist developers in locating appropriate sites for housing. Updated reference maps will be posted on the City’s website and made available to the public at City Hall.

Year: Review information biannually
Responsible Agency: City of Waterford, Planning Department
Funding Source: General Fund, (Some of the costs of this program will be offset by map sales.)

Program 1.2: Encourage Urban Infill

The City will investigate ways to encourage urban infill. In this study, current development policies will be analyzed, and programs formulated for providing incentives such as permitting higher densities under certain conditions, expediting processing of site plans, etc. Following the investigation and analysis, Planning Staff will submit a report to the City Council to receive direction and permission to amend City policies, including the Zoning Code to encourage urban infill.

Year: Review Development Policies and Develop Programs 2024 and present findings to City Council in 2025
Responsible Agency: City of Waterford, Planning Department
Funding Source: General Fund





Program 1.3: Inventory of Government Owned Land

The City of Waterford will prepare an inventory of government owned land within the City and its “sphere of influence” and will analyze that land for possible housing sites. If appropriate sites can be identified, the City will approach developers and funding agencies to facilitate development of the sites with assisted housing. This will be accomplished as part of the Housing Element Annual Progress Report (APR) submitted to the Department of Housing and Community Development (HCD) and Office of Planning and Research (OPR) by April 1st of each year.

Year: By April 1st of each year
Responsible Agency: City of Waterford, Planning Department
Funding Source: General Fund

Program 1.4: Lot Consolidation

Parcels identified as part of the site’s inventory range in size from approximately (i.e., 0.1 acres to 5 acres) and in some cases are narrow or shallow in size, which would be seen as an additional constraint to the development of housing. To encourage the development of residential and mixed-use projects, the City encourages lot consolidation through incentives such as a reduction in development standards (i.e. lot size, parking, and open space requirements) to merge adjacent lots. When funds are available, the City may also offer to subsidize a portion of development fees to encourage lot consolidation and to promote more intense residential and mixed-use development on vacant and underutilized sites. The City will promote the program at City Hall, on its website and will evaluate requests for funding on a case by case basis.

Year: Ongoing; update program information annually and repost at City Hall and website.
Responsible Agency: City of Waterford, Planning Department
Funding Sources: CDBG, Grant Funds, General Fund

Program 1.5 Anticipated Residential Density

Proposed residential housing developments on sites designated for RH, Multifamily Residential below the anticipated density of twenty (20) dwelling units per acre shall submit to the City analysis and identify alternative site(s) where the density could make up the difference. The analysis and identification of site(s) shall be provided to the City prior the City taking action on the project.

The City shall, as part of the planning application completeness review/evaluation, determine the density of the proposed project to determine if this program is applicable.

Year: Ongoing, 2023-2031
Responsible Agency: City of Waterford, Planning Department
Funding Sources: Application Fee Deposit





Program 1.7: Accessory Dwelling Units

The City participated in the creation of seven (7) Pre-Approved Building Plans in partnership with Stanislaus County and the Cities of Ceres, Modesto, Oakdale, Riverbank, and Turlock. These Pre-Approved Building Plans were published in 2023 and are available for the public to use. To promote the use of these plans, the City will create and maintain informational materials and an ADU resource webpage on the City’s website to publicize and promote the availability of the plans; post information about available funding for ADUs (e.g., CalHFA ADU Grant Program). Materials will be made available through multiple outreach methods in addition to the City website, press releases, utility mailers, email distribution lists, social media, community service groups, etc. and in multiple languages as applicable.

Year: Publish webpage and informational handouts in 2024
Responsible Agency: City of Waterford Planning Department
Funding Source: General Fund

Program 1.8: Accessory Dwelling Units Ordinance

Amend Section 17.40.160, *Accessory dwelling units* of the Waterford Municipal code to be consistent with Government Code Section 65852.2 and 65852.22. The Amendment shall incorporate new State requirements as it relates to Accessory Dwelling Units and Junior Accessory Dwelling Units.

Year: December 2024
Responsible Agency: City of Waterford Planning Department
Funding Source: General Fund

Goal II

To Preserve the Long-Term Integrity and Value of Each New Housing Unit

Program 2.1: Housing Authority

The City of Waterford will work with the County Housing Authority and seek Article XXXIV approval within the City of Waterford to facilitate the funding of housing for very low and low-income families.

Year: Ongoing, 2023-2031
Responsible Agency: City of Waterford/Housing Authority of the County of Stanislaus
Funding Source: General Fund





Program 2.2: California Housing Rehabilitation Program (HOME)

The City of Waterford will investigate financing a non-profit organization to provide application for an administration of the California Housing Rehabilitation Program-(HOME) Program.

Year: Investigate financing yearly, 2023-2031
Responsible Agency: City of Waterford Planning Department
Funding Source: General Fund

Program 2.3: Availability of Housing Programs

The City of Waterford will work with the County Housing Authority to advertise the availability of housing programs and housing rights for all residents. Housing Authority literature, in both Spanish and English, will be placed at City Hall, the police department, public library and other public places in the community.

Year: Ongoing
Responsible Agency: City of Waterford/Stanislaus County Housing Authority
Funding Source: General Fund

Program 2.4 Community Development Block Grant Funds

The City of Waterford will apply for Community Development Block Grant funds, as they become available from State and Federal sources, for the purchase of sites for housing to be land banked or used for the development of assisted housing.

Year: Ongoing and annually
Responsible Agency: City of Waterford
Funding Source: Community Development Block Grant

Goal III

Provisions for Very Low, Low, and Moderate-Income Housing

The high correlation between income deficiencies and housing problems indicates the need to develop the means to assist low- and moderate-income households. Although government subsidized housing programs will continue to be instrumental in improving the living conditions of those households, other actions are also essential to deal with these needs.

In addition to the challenge of meeting current housing needs, provision must also be made to satisfy the housing needs of the future population. Production is primarily dependent upon the ability of households to afford to pay monthly for housing. Unless the economic profile of the future population is significantly different from the current regional population, it is reasonable to expect that many of the newly-formed households will have deficient incomes.





As in the past, these lower income families will, in many cases, be unable to satisfy their housing needs through the normal housing market, making government assisted housing programs essential and supporting the need for economic development activities which produce new jobs.

In the past 30 years, private industry has been unable to produce housing affordable by the lower-income family. Current trends indicate that other segments of the housing market may present similar problems in the future. Evidence indicates that moderate-income families are finding it increasingly difficult to satisfy their housing needs in today's market. Since 1970, it is estimated that the rates of increase in rental cost and sales prices have been twice as great as the increase in median income. Should the income-to-cost disparities continue to increase in the years ahead, the ability of the housing industry to produce affordable housing for this large segment of Waterford's population may be seriously diminished.

Although State and local governments, as well as private industry, have important roles in the provision of assisted housing, Federal funding of existing and/or new housing programs is essential to the provision of assisted housing for very-low, low, and moderate-income households. Without that resource, the ability of local government to address the housing needs of these income groups is very limited. In the past several years, the availability of funding through the Federal government has diminished alarmingly and local government is facing a situation in the near future where there may be no resources at all to assist the very low and low-income groups. Only a change in State and national priorities will alleviate this problem.

Local governments will need to address a number of specific concerns which may prove critical to meeting future housing needs, especially if housing costs continue to increase at current rates. As noted previously, an extraordinarily high growth rate has been realized by multiple-family units and mobile homes. Expressed as a proportion of the total housing stock, the importance of this component of the inventory has more than doubled since 1970. Presumably, as housing costs rise, future housing needs will increasingly be translated into a greater demand for these less costly housing types. While existing community plans provide for a full range of housing types and densities, future decisions regarding public improvements, zoning, and development standards will determine the extent to which multiple-family housing and mobile homes will be successfully utilized in meeting anticipated housing needs.

Housing assistance provided by Federal and State programs falls into two categories: assistance to homeowners and assistance to renters. Within each of these categories, programs address either rehabilitation of existing units or construction of new housing units. Some programs assist the individual or family while others assist the owner or developer.

ACTION PLAN – ASSISTANCE TO HOMEOWNERS





Program 3.1: Assist Developers in the Application Process for Grants and Subsidy Program

The City of Waterford will encourage developers to make applications for RHS 502 Interest Subsidy programs and will work with and assist those developers. The City will take all actions necessary to expedite processing and approvals for such projects.

The City of Waterford will contact nonprofit developers to inform them of Waterford’s participation in this program. Moreover, the City of Waterford will establish a procedure that will provide pre-application review of projects to expedite timely approval.

This program provides direct loans to individuals of low- to moderate-income to purchase newly constructed homes. The interest rate varies according to the applicant’s adjusted family income and may be from as low as one percent to market rate.

The ability to achieve this objective is contingent upon the market conditions during the plan period, interested developers, the availability of County staff and congressional authorization to issue such bonds.

Year: Contact Developers Semi-Annually, 2023-2031
Responsible Agency: City of Waterford/Planning Division/Private Developers
Funding Source: Farmers Home Administration

ACTION PLAN – ASSISTANCE TO RENTERS (EXCEPT SPECIAL NEEDS GROUPS)

Program 3.2: Support County Housing Authority Programs

The City of Waterford will support the Housing Authority’s implementation of the conventional Public Housing Rental Program and the Section 8 Existing Program which provides rent subsidies directly to participants’ landlords and will support that agency’s attempts to secure additional funding for expanded programs.

Year: Ongoing, 2023-2031
Responsible Agency: Housing Authorities of the City and County of Stanislaus
Funding Source: Federal Department of Housing and Urban Development

Program 3.3: Encourage Developers to apply for CHFA AB333 Subsidized Rental Allocations

The City of Waterford will encourage developers to make applications for California Housing Finance Agency (CHFA) AB 333 Subsidized Rental allocations which provide subsidized interest rates and operating subsidies to developers of rental housing projects.

Year: Contact Developers Semi-Annually, 2023-2031
Responsible Agency: Private Developers, Planning Department
Funding Source: California Housing Finance Agency





Program 3.4: Participate in Issuance of Multi-Family Mortgage Revenue Bonds

The City of Waterford will participate with Stanislaus County in the issuance of multi-family mortgage revenue bonds as developers request such assistance to finance new construction projects for very low-, low, and moderate-income households and will assist by locating appropriate sites and by taking all necessary actions to expedite processing and approvals for such projects. The ability to achieve this objective is contingent upon the market conditions at the time the issue is structured, the availability of County staff and interested developers.

Year: Ongoing
Responsible Agency: City of Waterford/Stanislaus County Department of Community Development/Private Developers
Funding Source: Community Development Block Grant/Private Investors

Program 3.5: Housing Condition Survey

The City will update and make available to the public a Housing Condition Survey. The Survey should follow the California Department of Housing and Community Development’s (HCD) example. Results of the survey are to be published on the City’s website and, as a result of the survey, the City will assist the Stanislaus County Housing Authority in rehabilitation and targeted efforts. Actions to be taken following the results of the Survey include but are not limited to:

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

Year: 2025
Responsible Agency: City of Waterford, Planning Department
Funding Source: General Fund

Goal IV Housing Rehabilitation and Conservation

Many dwellings were built prior to local building codes and planning regulations and may have been constructed without proper safety features or located in areas subject to natural hazards. In other cases, lack of planning permitted development of housing without supportive services and facilities. Consequently, the quality and desirability of many of these dwellings diminished rapidly and today they represent a large portion of Waterford’s substandard housing stock.





In addition, housing conservation is necessary to protect the stock of affordable housing units for very low-, low, and moderate-income households, from being converted to other uses benefiting lower income groups (i.e. commercial and industrial uses or housing for higher income groups).

Program 4.1: Administration of Housing Choice Voucher Program (Section 8)

The City of Waterford will support the Housing Authority administration of the Housing Choice Voucher Program Section 8 Moderate Rehabilitation Program. It provides for improvements to existing housing units as well as rental assistance payments on behalf of lower-income families.

The Housing Authority will solicit proposals from owners who have units that do not meet minimum quality housing standards and are interested in putting their units in the program. If rehabilitation is deemed feasible, the property owner will be responsible for making all required improvements, and when completed, will execute a 15-year contract for rent subsidies for qualified renters. The rents for these units will be higher than for the regular Section 8 program in order to provide additional income for repaying the cost of rehabilitation.

Year: Ongoing, 2023-2031
Responsible Agency: City of Waterford and the Stanislaus County Housing Authority
Funding Source: Federal Department of Housing and Urban Development

Program 4.2: HUD Home Rental Rehabilitation Program

The City of Waterford will participate with Stanislaus County in securing and implementing the HUD Home Rental Rehabilitation program which provides low interest loans between \$1,000 and \$24,999 per unit to rehabilitate existing rental housing.

The ability to achieve this objective is dependent upon the availability of County staff and interested property owners.

Year: Ongoing
Responsible Agency: Stanislaus County Department of Community Development
Funding Source: Federal Department of Housing and Urban Development

Program 4.3: U.S. Department of Rural Housing Services 504 Single Family Rehabilitation Program

The City of Waterford will encourage homeowners to make applications for U.S. Department of Rural Housing Services 504 Single Family Rehabilitation allocations which provides home repair loans up to \$20,000 at one percent interest to very low-income families for the purpose of making repairs needed for the health and safety of the family and/or the community.

The ability to achieve this goal is dependent upon availability of funds from U.S. Department of Agriculture and interested property owners.





Year: Ongoing
Responsible Agency: Rural Housing Services
Funding Source: U.S. Department of Agriculture

Program 4.4: Mobile Home Park Conservation

The City shall monitor mobile home parks at risk of being converted to market-rate housing and/or a different use. The goal is to assist in conserving mobile home parks through State and Federal application assistance and referral.

Year: Annually
Responsible Agency: City of Waterford; Stanislaus County Health Department, Environmental Health System
Funding Source: General Fund, (Developer funding for new mobile home parks)
Quantified Objective: Conserve 5 units

Program 4.5: California Housing Rehabilitation Program Rental (CHRP-R) Program

The City of Waterford will investigate financing of a nonprofit organization to provide application for and administration of the California Housing Rehabilitation Program Rental (CHRP-R) Program. This program provides low interest rate loans to landlords to facilitate the rehabilitation and remodeling of existing rental units.

Year: Ongoing
Responsible Agency: City of Waterford Redevelopment Agency
Funding Source: Redevelopment Agency Incremental Tax Base/CDBG

Program 4.6: Code Compliance

The City will enforce, on a complaint or request basis, local zoning, housing, fire, building codes and standards for landscaping to maintain safe and decent housing. Property owners with code violations who meet eligibility requirement for participation in local programs will be offered an opportunity to correct code violations utilizing financial assistance, when funds are available. The primary goal of the regulation is to provide reasonable controls for the maintenance, rehabilitation, preservation, and conservation of existing commercial and residential properties.

Year: Ongoing, 2023-2031
Responsible Agency: City of Waterford, Building Department (Code Enforcement), Planning Department
Funding Source: General Fund/CDBG





Program 4.7: Housing Rehabilitation and Preservation

The City places a high priority on maintaining the quality of its housing stock. The Housing Rehabilitation Program (HRP) for moderate/low income households provides residents with small loans. The program allows for a variety of home improvements including, but not limited to: room additions, handicap modifications, structural repairs, exterior enhancements, interior improvements, electrical and/or plumbing work. Historically, the HRP was funded using Redevelopment Set-Aside funds; however, the elimination of the Redevelopment Agency has resulted in the loss of a permanent funding source for this program. For the planning period the City will investigate new funding opportunities and administer funds as they become available. If, and when, a permanent funding source is identified, the City will provide information about the program at the planning department, on the City's website and in other public places to increase awareness and solicit applications.

Year: Ongoing, 2023-2031
Responsible Agency: City of Waterford, Finance Department, Planning Department
Funding Source: CDBG Funds, Additional Funding Sources

Program 4.8: Residential Displacement

Recognizing the impacts of residential displacement, the State has enacted several new laws to protect existing tenants, including:

- AB 1482: prohibits evictions and non-renewals of leases without "just cause," and limits rent increases to five percent per year plus CPI or 10 percent (whichever is lower);
- SB 330: bans the approval of development projects on sites that would eliminate existing protected units unless the units are replaced with affordable units;
- AB 1397: requires development on Housing Element sites occupied by lower income households within the last five years to be replaced with affordable units; and
- Density Bonus Law: requires replacement of units occupied by lower income households within the last five years at an affordable housing cost.

Pursuant to Government Code 65583.2(g)(3) and 65915, the City will require the replacement of units affordable to the same or lower-income level as a condition of any development on a non-vacant site as required by SB 330 and State law.

Year: As applications for redevelopment of sites with existing housing are submitted.
Responsible Agency: City of Waterford Planning Department
Funding Source: General Fund
Quantified Objective: Implement State law requirements when applicable during development applications. The City's objective is that 100 percent of protected units are replaced in all applicable projects through 2031.





Goal V

Housing to Accommodate Special Needs

Individuals and households with “special needs” are those whose housing requirements go beyond just a safe and sanitary dwelling at an affordable price and include either unique physical or sociological requirements, or both. Included in this category are senior citizens and disabled persons, who have particular physical needs as well as sociological needs unique to their group; large families who need four, five, or more bedrooms in a dwelling; farm workers who move from one location to another for all or part of the year; the homeless, and families with female heads of households, who suffer a unique form of discrimination as well as having needs related to location and size of unit.

Large households living in overcrowded conditions may be considered a group with special needs, although there is limited information regarding the extent of this problem. Further, since this condition is often a matter of personal choice based on culture or religious belief, the family may not consider its overcrowding to be an issue of community concern. In some instances, intervention or the suggestion of intervention by the community in this aspect of family life is unwelcome.

Not all persons and households with “special needs” are in the lower-income groups, but it can be safely assumed that those with sufficient income available can satisfy their needs. Special needs groups with low or limited incomes are those targeted by the action plan. All programs listed in the prior section will also serve to assist those individuals and households with special needs.

Many of the following programs rely on Article XXXIV authorization approved by referendum in Waterford. The current City Council believes that this approval would be beneficial to the community but cannot, for obvious reasons, guarantee that the approval will be forthcoming.

Many of the following programs will require land designated for development at a density/intensity greater than that of single family. As noted elsewhere in this element, the City currently has a need for additional sites suitable for medium and high-density residential development. As part of the General Plan review process, sites within the existing City limits will be evaluated for their ability to support an increased density. The designation of new sites, particularly for land outside of the City limits, will require subsequent environmental review and policy discussion on the part of the Planning Commission and City Council. Recommendation for redesignation of sites within the City limits for increases density will be based on the ability of existing infrastructure to accommodate higher demands, public input, and the normal General Plan amendment and rezoning process.

Program 5.1: Encourage Nonprofit Application for HUD Section 202 Allocations

The City of Waterford will encourage nonprofit sponsors to make application for HUD Section 202 allocations for construction of rental housing for seniors and disabled and will consider all actions needed to expedite processing and approval of such projects.





In addition, should the funding become available, the City will facilitate the project by assisting in locating appropriate sites and will consider the use of the Community Development Block Grant allocation and/or other available resources to either mark down the cost of the site or fund infrastructure improvements.

Year: Annually
Responsible Agency: Nonprofit Sponsor
Funding Source: Federal Department of Housing and Urban Development

Program 5.2: Farmworker Housing

The City, in cooperation with Stanislaus County, will apply to the State Department of Housing and Community Development for an HCD Farm Worker Housing Grant. To be funded with CDBG and with a State HCD Farm Worker Housing Grant, the homes will be sold at a subsidized cost to eligible farm workers.

The ability to achieve this goal is dependent upon the availability of County staff and funds from HCD.

Year: Annually apply for State funding
Responsible Agency: City of Waterford, Stanislaus County Department of Community Development
Funding Source: Community Development Block Grant, State Farm Worker Housing Grant

Program 5.3: Rural Housing Allocations

The City of Waterford will encourage nonprofit sponsors and/or the Housing Authority to make application for Rural Housing Services 514/516 allocations for rentals which provide a combination of grants and loans to finance the construction of migrant farm worker rental housing. Public and private nonprofit corporations, including State agencies and political subdivisions, are eligible for both grants and loans.

The ability to achieve this goal is dependent upon the availability of County staff, interested profit and nonprofit corporations and the availability of funds from RHS.

Year: Contact Nonprofit Sponsors and/or the Housing Authority to coordinate the Rural Housing Services 514/516 allocations yearly, 2023-2031
Responsible Agency: Housing Authorities of the City and County of Stanislaus, Stanislaus County Department of Community Development, or a nonprofit sponsor
Funding Source: Farmers Home Administration





Program 5.4: Farmworker Housing Support

The City will support the County in undertaking a program of data analysis to define the need for farm worker housing. Existing Census data, EDD data, and Self-Help Enterprises and County Planning Department studies will be used to determine the amount, location, and type of housing need in all parts of the County. The ability to achieve this goal is dependent upon the availability of County staff.

Year: Ongoing
Responsible Agency: Stanislaus County Planning Department
Funding Source: Community Development Block Grant

Program 5.5: Senior Housing

The City will permit the development of senior housing in specific areas of the community, including residential and commercial zones at higher densities than are traditionally allowed. Zoning incentives will be given for senior housing development such as reduced parking standards, reduced unit sizes, increased heights, and increased maximum lot coverage.

Year: Ongoing
Responsible Agency: City of Waterford, Planning Department
Funding Source: General Fund

Program 5.6: Continuum of Care

Continue to address housing and services for homeless persons on a regional level through continued participation in the County Continuum of Care.

Year: Ongoing
Responsible Agency: City of Waterford, City Council, Planning Department
Funding Source: General Fund

Program 5.7: Homeless Services

Maintain information regarding homeless shelters and services available to City residents. This information shall be available at City Hall, the Library, and on the City's website.

Year: Ongoing
Responsible Agency: City of Waterford, City Council, Planning Department
Funding Source: General Fund





Program 5.6: Developmentally Disabled

The City shall refer residents to the Valley Mountain Regional Center for housing and services available for persons with developmental disabilities. As available, the City will pursue State and Federal monies for direct support of housing construction and rehabilitation specifically targeted for housing for persons with developmental disabilities.

Year: Ongoing, 2023-2031
Responsible Agency: City of Waterford, City Council, Planning Department
Funding Source: State and Federal grants

Program 5.7: Reasonable Accommodation

Provide regulatory incentives such as expedited permit processing in conformance with the Community Caer Facilities Act and fee reductions where the development would result in an agreement to provide below-market housing or services. The City provides fee reductions per Waterford Municipal Code Chapter 17.03, *Reasonable Accommodation* on the basis of hardship. The City will maintain flexibility within the Zoning Ordinance to permit such uses in non-residential zoning districts.

Year: Ongoing, 2023-2031
Responsible Agency: City of Waterford, Planning Department
Funding Source: General Fund

Program 5.8: Accessibility

Continue to require both market-rate and affordable housing projects to conform to Chapter 11A and 11B of the California Building Code with respect to incorporation of accessibility features. Additionally, for multi-family projects with more than 15 units, strongly encourage developers to incorporate enhanced accessibility features in required adaptable units (such as roll-in showers, variable height work surfaces, and wider hallway and door widths) through expedited review or other methods. An equal or greater proportion of required adaptable very low- and low-income units as adaptable market-rate units in the project shall be provided with such features, to meet the needs of persons with disabilities and to allow for aging in place.

Year: Ongoing and as development applications for multi-family projects are received
Responsible Agency: City of Waterford, Planning Department
Funding Source: General Fund





Program 5.9: Amendments to Waterford Municipal Code

Implement the following amendments to Title 17 of the Waterford Municipal Code, Zoning, to remove governmental constraints and facilitate special needs housing:

1. Explicitly allow for Single Room Occupancy units (SROs) to facilitate the provision of affordable housing for lower-income individuals, including seniors, persons with disabilities, and extremely low-income persons. The amendment shall permit SROs in the CC, Central Commercial District and the CG, General Commercial District and shall include development standard such as site area, unit size, common area, management, off-street parking, and bathroom and kitchen facilities.
2. Allow low barrier navigation centers by-right in all areas zoned for mixed-use and non-residential zones permitting multi-family uses, consistent with AB 101 (Government Code Section 65651).

Year: December 2024
Responsible Agency: City of Waterford, Planning Department
Funding Source: General Fund

Goal VI

Removal of Constraints

As stated, many factors affect the ultimate cost of housing to the consumer, be it rental or housing for home ownership. Those factors which either prevent construction or raise the cost of construction and/or improvement of housing can be considered constraints. Some of these constraints are the result of governmental actions, policies, regulations, and standards, and some are non-governmental market factors. However, governmental and non-governmental constraints are interrelated, and each affect the other, so action programs which affect one group can affect the other. To address governmental constraints, the City of Waterford needs to carefully analyze fees, land use controls, building codes, site improvement standards, etc. to determine if these are constraints and then, whether or not those constraints are necessary for other reasons, such as health and safety, environmental considerations, etc., and finally how the constraints could be removed.

Non-governmental constraints are beyond the control of local government and cannot be generally impacted by any action of the City or County. However, certain actions of local government can mitigate some of the adverse impacts of market constraints on a localized basis.

Program 6.1: State Legislation

Continue to monitor, on an annual basis, forthcoming State legislation and support legislation that seeks to improve and make more accurate and transparent RHNA process, and that which provides funding, and financial and other incentives to strengthen local jurisdiction's abilities to meet their fair share responsibilities, while retaining appropriate degree of local control over land use and planning decisions.





Year: Annually
Responsible Agency: City of Waterford
Funding Source: General Fund

Program 6.2: Development Standards

The City of Waterford will review its development standards in order to identify those areas that could result in impediments to the development of new housing opportunities within the City of Waterford. The City will also evaluate developer driven amendments to the City standards provided that sufficient documentation and assurance of effectiveness is provided. The safety and cost effectiveness of maintenance of improvements on a City-wide level will be the governing factor in approving changes to the development standards.

Year: Annually
Responsible Agency: City of Waterford
Funding Source: General Fund, (Developer if change in standards is requested)

Program 6.3: Review of City Policies and Actions

The Planning Commission will conduct an ongoing review of City policies and actions relating to housing development. This task force will provide annual updates to the City Council regarding its findings.

Year: Ongoing
Responsible Agency: City of Waterford, Planning Department
Funding Source: General Fund

Program 6.4: Long-Term Water Supply

The City shall develop short and long-term contingency plans to ensure an adequate water supply for residents and businesses. The City shall continue to coordinate and develop long-term groundwater and surface water supply plans internally.

Year: Develop Water Master Plan by December 2017
Responsible Agency: City of Waterford Public Works Department
Funding Source: General Fund

Program 6.5: Housing Element Delivery to Water and Sewer Providers

In accordance with Government Code Section 65589.7, immediately following City Council adoption, the City must deliver to all public agencies or private entities that provide water and sewer services to properties within Waterford a copy of the 2014-2023 Housing Element. The City of Waterford provides water and sewer services to all residences and businesses within the City and water to the unincorporated area of Hickman. As such, a copy of the adopted 2014-2023 Housing Element will be provided to the applicable Department(s) within 30 days.





Year: Deliver 2023-2031 Housing Element within thirty (30) days to applicable department(s) – Public Works.

Responsibility: City of Waterford Planning Department

Funding: General Fund

Program 6.6: Fast-Track/Priority Processing

The City will assist, to the extent possible, developers by providing fast-track/priority processing for low-income and special housing projects. Examples of such is to assign a primary contact for priority housing development to assist with all necessary entitlement and assist navigating various local departments, hold pre-application development conferences and establish ministerial procedures for multi-family uses in multi-family zones.

Year: Ongoing

Responsible Agency: City of Waterford, Planning Department

Funding Source: General Fund

Program 6.7: Review of Development Standards to Identify Constraints

Staff will periodically review the development standards for the residential zones to identify standards that may constrain the development of affordable housing and housing for special groups, such as disabled individuals. The City is flexible and is committed to working with developers to build affordable units, which may require modifications to containing standards. Flexible development standards provision allows for variation of the development/design standards required by the multi-family zones when affordable units are included in the development. Allowed modifications include such standards as parking, unit size, lot size, lot dimensions, setbacks, common open space, art in public spaces standard/fees and public works improvements.

Year: Ongoing

Responsible Agency: City of Waterford, Planning Department

Funding Source: General Fund

Program 6.8: Mortgage Revenue Bonds

The City of Waterford will participate with Stanislaus County in the issuance of single-family and multiple-family mortgage revenue bonds for the purpose of reducing take-out interest rates to home buyers and developers of rental housing. This information shall be posted on the City's website following completion.

Year: Ongoing

Responsible Agency: City of Waterford/Stanislaus Community Development Department

Funding Source: General Fund





Program 6.9: Participate with Stanislaus County in Identifying Adequate Land Reserves

The City of Waterford will participate with Stanislaus County in identifying adequate reserves of developable land to address the problem of land costs.

Year: Ongoing
Responsible Agency: Stanislaus County Department of Community Development
Funding Source: Community Development Block Grant, other funding sources from State and Federal government

Program 6.10: Publicize Density Bonus

The City shall publicize the availability of the density bonus program through the local building industry association, by contacting home builders active in Waterford, by posting information on the City's website and by information available at the Planning Department counter. The City's Zoning Code shall be reviewed on a bi-annual basis and where necessary brought into conformance with Government Code Section 65915 pertaining to the granting of density bonus.

Year: 2014-2023 and Review of Zoning Code Bi-Annually
Responsible Agency: City of Waterford Planning Department
Funding Source: General Fund

Program 6.11: Density Bonus Chapter

The City shall update Chapter 17.34, *DBO Density Bonus Overlay District* to be consistent with California Government Code Sections 65915 through 65918 related to Density Bonus Law. The City shall revise the Chapter so that the density bonus provisions and concessions are consistent with the latest Density Bonus law allowed under Government Code. The City will continue to apply current State Law even before local amendments are adopted.

Year: By December 2024
Responsible Agency: City of Waterford Planning Department
Funding Source: General Fund

Program 6.12: Identify Barriers to Infill Development

The City of Waterford will implement a program to identify barriers to infill development. The concept will be to facilitate development of infill areas and underdeveloped parcels prior to annexation and urbanization of agricultural land.

Year: Ongoing
Responsible Agency: City of Waterford Planning Department
Funding Source: General Fund





Program 6.13: Public Engagement/General Plan Consistency

To promote continued opportunity for public engagement, the City shall conduct an annual Housing Element review by providing opportunities for public engagement and discussion in conjunction with the State requirement of a written review of the General Plan by April 1 of each year (per Government Code Section 65400). The City shall use the Planning Commission and City Council as an avenue for public input on housing issues, housing element implementation and General Plan consistency.

Year: Anually
Responsible Agency: City of Waterford Planning Department
Funding Source: General Fund

Program 6.14: Identify Barriers to Submittal of Building Permits for Residential Housing

The City of Waterford shall track the time between a residential development receiving approval for a housing development and submittal of a building permit for that housing development. The City will identify areas to shorten the length of time and if appropriate, modify City standards and requirements.

Year: Yearly, Ongoing
Responsible Agency: City of Waterford Planning Department
Funding Source: General Fund

Program 6.15: Off-Street Parking

The City allows for parking reductions in certain circumstances, and State law establishes no minimum parking requirement or highly reduced parking rates for qualified projects (e.g., state density bonus law, SB 35, AB 2097, etc.). To further reduce the impacts of parking requirements on the production of housing, the City will assess and update multi-family parking standards citywide to establish lower rates for studios and one-bedroom units and reduce the covered parking requirement (i.e., not require covered parking for studio and one-bedroom units).

Year: December, 2024
Responsible Agency: City of Waterford Planning Department
Funding Source: General Fund

Goal VII

Opportunities for Energy Conservation

Program 7.1: Weatherization and Energy Conservation for Existing Dwelling Units

The City shall continue to post and distribute information on currently available weatherization and energy conservation programs in conjunction with housing rehabilitation. Provide information at City Hall on Modesto Irrigation District weatherization and energy assistance programs.





Year: Ongoing
Responsible Agency: City of Waterford Planning Department, Modesto Irrigation District
Funding Source: General Fund

Program 7.2: Energy Conservation for New Construction

The City shall enforce State requirements, including Title 24 requirements, for energy conservation in new residential projects and encourage residential developers to employ additional energy conservation measures with respect to the siding of buildings, landscaping, and solar access. Any landscaping and development design guidelines by the City will include consideration of energy and resource conservation.

Year: Ongoing
Responsible Agency: Waterford Planning Department, Building Department, Planning Commission, City Council
Funding Source: N/A

Program 7.3: Energy Efficiency Upgrade Programs

Seek out and utilize available energy efficiency upgrade program funding for low-interest loans to support alternative energy usage and/or significant water conservation systems in exchange for securing new and/or existing rental housing units affordable to very low- and low-income households.

Year: Ongoing
Responsible Agency: Waterford Planning Department
Funding Source: Program Grant Funding

Goal VIII

Promotion of Equal Housing Opportunities/Affirmatively Furthering Fair Housing

Although essential to meeting housing needs, the provision of a sufficient number of dwelling units will not in itself ensure that the entire population will be adequately housed. A large segment of the population is living on very low incomes. As housing costs have risen in recent years, many of these households have been forced to apply an excessive amount of their budget to housing costs. In order to remain in the house of their choice, some residents, such as the elderly, pay such a large portion of their income on housing that they are unable to purchase other basic living necessities. In the case of the large family, lack of sufficient income usually restricts housing choice to the least expensive dwelling which is usually inadequate for their needs and frequently deficient in quality and size.

For many other households who have sufficient income to purchase quality housing, choice of housing location is still frequently denied because appropriate housing at acceptable cost is not adequately dispersed throughout the County or within individual communities.





Although inadequate distribution of affordable housing within a community or region is an important constraint to choose, discrimination due to race, religion, or ethnic background is an equally significant factor affecting equal housing opportunity. Actions which result in illegal discrimination in the renting or sale of housing violate State or Federal laws and should be reported to the proper authorities for investigation. The agency responsible for investigation of housing discrimination complaints is the State Department of Fair Employment and Housing. The County Department of Weights, Measures, and Consumer Protection will handle complaints not accepted by that agency.

Program 8.1: Task Force to Determine the Effectiveness of Existing Programs

The City will support the County establishment of an inter-agency task force to determine the effectiveness of existing programs in complying with Federal equal opportunity objectives and will request that the task force include City representation.

Year: Ongoing
Responsible Agency: Stanislaus County Department of Community Development
Funding Source: Community Development Block Grant

Program 8.2: Discrimination Complaints

The City of Waterford will direct residents with discrimination complaints to the State Department of Fair Employment and Housing or the County Department of Weights, Measures, and Consumer Protection Affairs. Information to direct residents to State and County resources shall be made available on the City's website, posted at City Hall and the Waterford Library.

Year: Ongoing, post on website and locations above by December 2016
Responsible Agency: State Department of Fair Employment and Housing; Stanislaus County Department of Weights, Measures, and Consumer Protection Affairs
Funding Source: State Funding; Community Development Block Grant (for housing discrimination only)

Program 8.3: Anti-Discrimination Laws

Support State and Federal provisions for enforcing anti-discrimination laws. The City Attorney's Office remains available to support State and Federal provisions for enforcing anti-discrimination laws, as appropriate.

Year: Ongoing
Responsible Agency: City Attorney's Office
Fundings Source: General Fund

Program 8.4: Incentive/Revitalization Program

Develop incentive/revitalization programs for neighborhoods to encourage support for affordable





housing opportunities. Such incentives could include enhanced public amenities or other investment in areas where additional multi-family housing is planned.

Year: Develop incentive/revitalization program (2027), complete at least one project in an existing or planned multi-family area, such as the Downtown area where generally older homes are located (2030)

Responsible Agency: Waterford Planning Department

Funding Source: General Fund

Program 8.5: Outreach

Conduct outreach to educate the community about affordable housing and its benefits to the community. This would include educational flyers with graphics and photographs showing examples of affordable housing projects in Waterford and/or the surrounding region (Stanislaus, San Joaquin, and Merced Counties).

Year: Prepare outreach materials by December 2024 and distribute throughout the planning period biannually

Responsible Agency: Waterford Planning Department

Funding Source: General Fund

Quantified Objective: The aim is to eliminate appeals filed against the City approvals of affordable housing developments.

Program 8.6: Website Updates

Update the Waterford website (<https://www.cityofwaterford.org/>) to be more accessible to the public. Planning Commission and City Council agendas should be in a searchable format (e.g., ability to search archived agendas and minutes by date). Individual Department webpages should be updated to reflect current information (e.g., current building and development applications, policy documents, etc.).

Year: 2025

Responsible Agency: Waterford City Manager's Office

Funding Source: General Fund

Quantified Objective: The aim is to increase access and accessibility on the City's website.

Quantified Objectives

One of the requirements of State law (California Government Code, Section 65583[b]) is that the Housing Element contains quantified objectives for the maintenance, preservation, improvement, and development of housing. Under these circumstances, the quantified objectives need not be identical to the total housing needs. The quantified objectives shall, however, establish the maximum number of housing units by income category that can be constructed, rehabilitated, and conserved over a nine-year period.





Table 61 summarizes the quantified objectives for the construction, rehabilitation, or conservation of units during the time frame of the Housing Element (2023-2031).

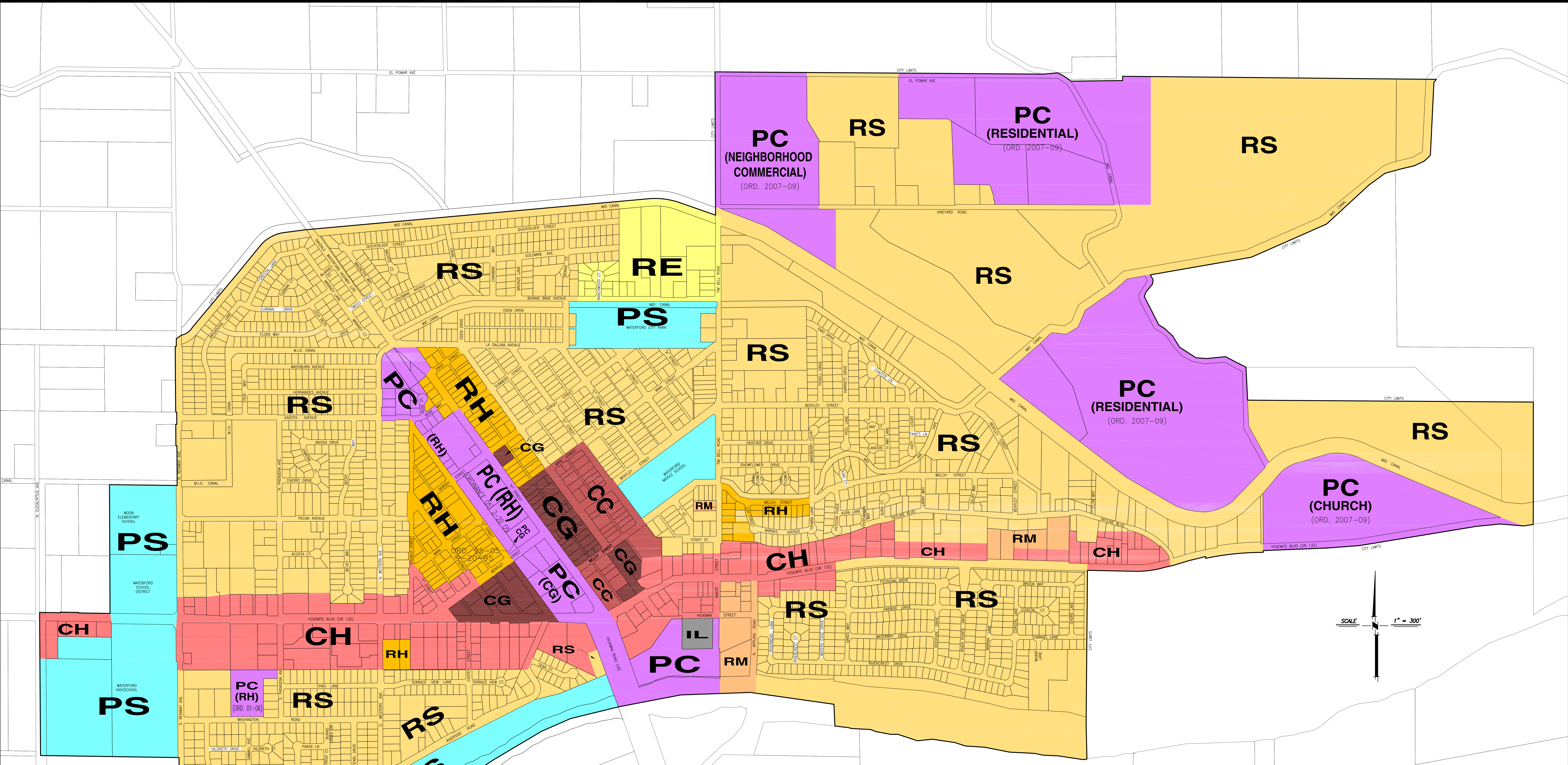
TABLE 61						
SUMMARY OF QUANTIFIED OBJECTIVES						
CITY OF WATERFORD						
	Very Low	Low	Moderate	Above-Moderate	Total	
HCD Housing Needs Determination (2023-2031)	107	74	115	261	557	
QUANTIFIED OBJECTIVES JUNE 2023 – DECEMBER 2031						
Objective Category/Program	Extremely Low	Very Low	Low	Moderate	Above-Moderate	Total
New Construction ¹	10	92	70	100	265	537
Conservation/Preservation of At-Risk Units	2	4	4	N/A	N/A	10
Rehabilitation	2	4	4	N/A	N/A	10
Accessory Dwelling Units	N/A	N/A	N/A	27	N/A	27
TOTAL	14	100	80	127	265	584
<i>Notes:</i>						
¹ New Construction includes residential projects currently approved, as well as vacant sites identified in Table 40.						



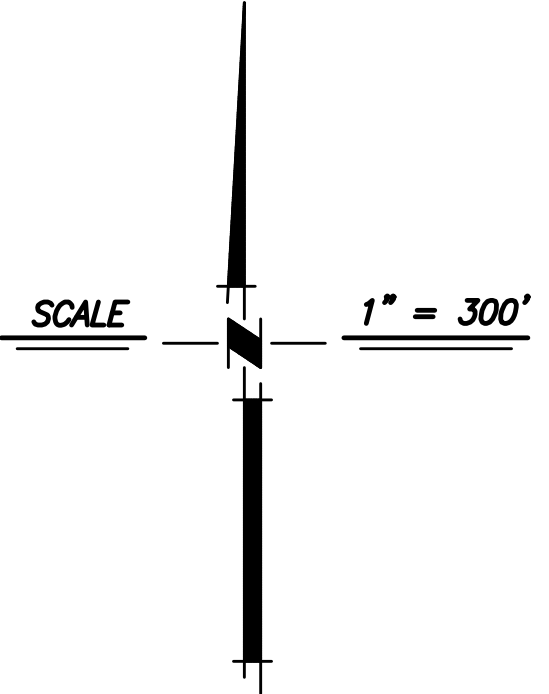


X. Appendices





WATERFORD ZONING MAP

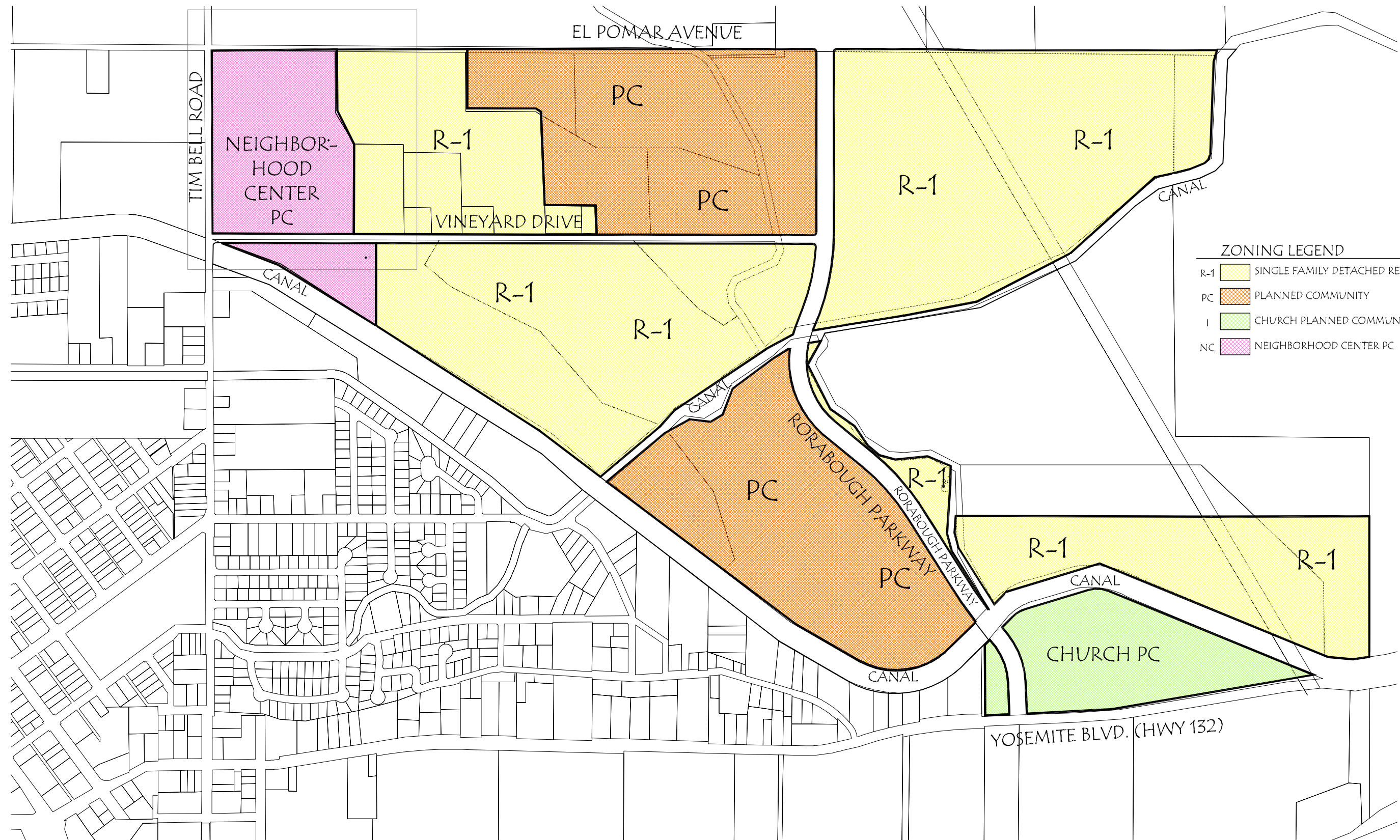


ZONING LEGEND

RE	RURAL ESTATES - 3 AC. MIN (25 Ac. ±)
RS	RESIDENTIAL SINGLE (971 Ac. ±)
RM	RESIDENTIAL MEDIUM (14 Ac. ±)
RH	RESIDENTIAL HIGH (41 Ac. ±)
CH	COMMERCIAL HIGHWAY (106 Ac. ±)
CC	CENTRAL COMMERCIAL (17 Ac. ±)
CG	GENERAL COMMERCIAL (18 Ac. ±)
PC	PLANNED COMMUNITY DISTRICT (252 Ac. ±)
PS	PUBLIC / SEMIPUBLIC (108 Ac. ±)
AG	AGRICULTURAL DISTRICT - 20 AC. MIN
OS	OPEN SPACE
IL	LIMITED INDUSTRIAL (2 Ac. ±)
TOTAL 1,554 Ac.	



CITY OF WATERFORD
 P.O. BOX 199 WATERFORD, CA 95386



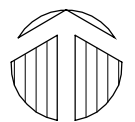
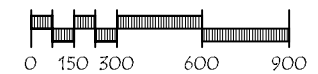
ZONING LEGEND

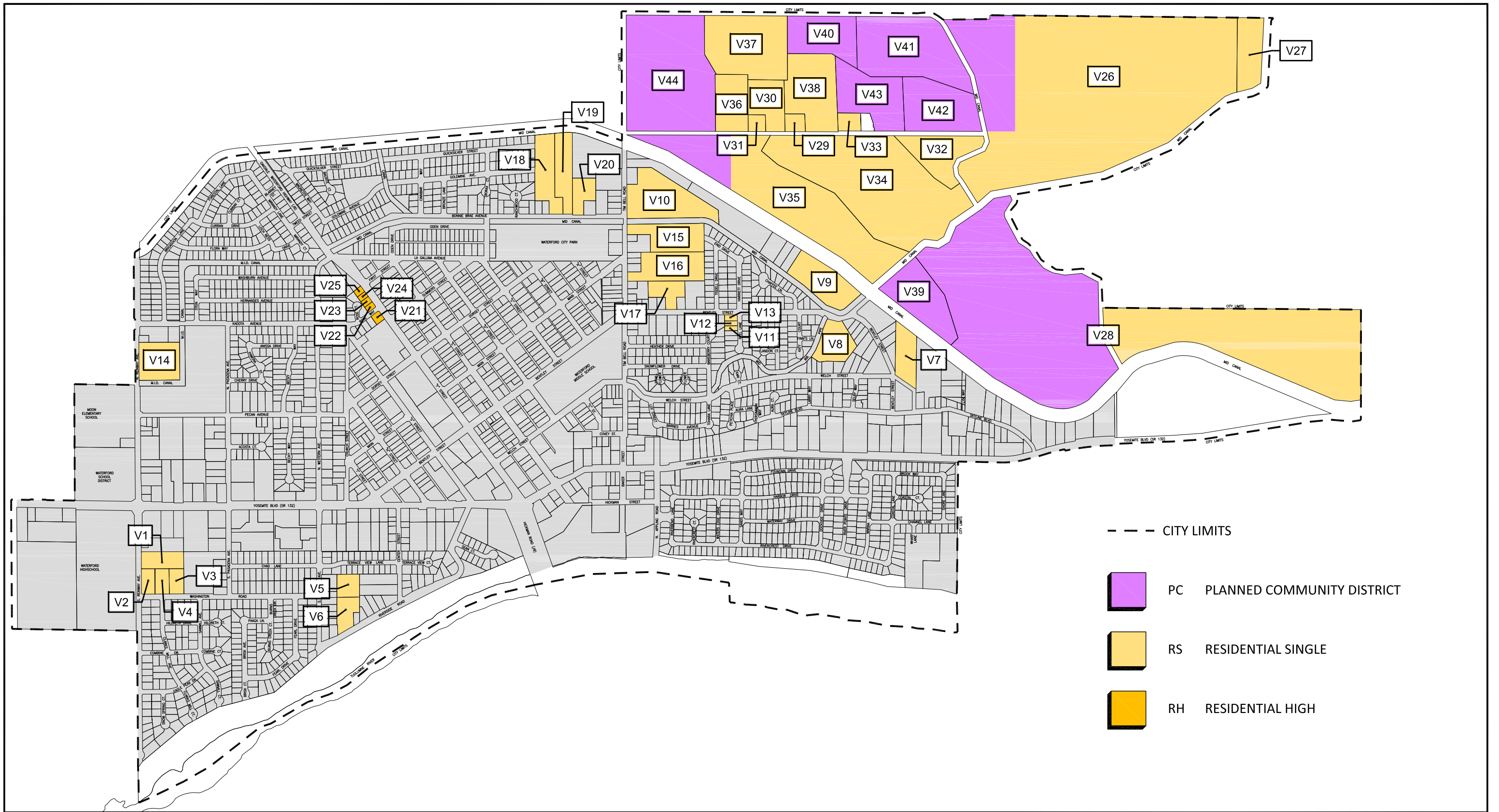
R-1	SINGLE FAMILY DETACHED RESIDENTIAL
PC	PLANNED COMMUNITY
I	CHURCH PLANNED COMMUNITY
NC	NEIGHBORHOOD CENTER PC

PROPOSED ZONING DESIGNATIONS

DATE: OCTOBER 29, 2007

SCALE IN FEET

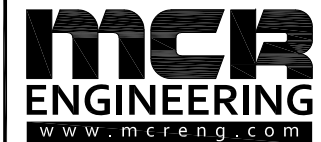
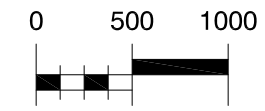
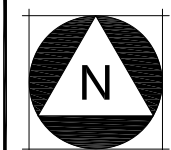




SITE INVENTORY

DATE: JULY, 2023

WATERFORD HOUSING ELEMENT
WATERFORD, CA



MCR ENGINEERING, INC.
1242 DUPONT COURT
MANTECA, CA 95336
TEL: (209) 239-6229
FAX: (209) 239-8839