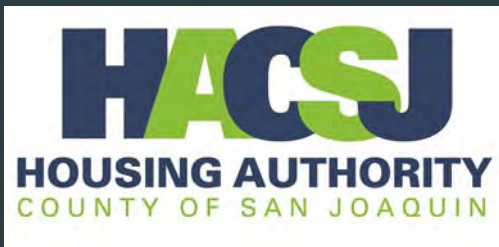




Peter W. Ragsdale
Executive Director
September 21, 2019



WHO WE ARE

- ▶ We have provided and advocated for affordable, attractive living environments for residents of our region for more than 75 years
 - ▶ We provide rental assistance and housing that is affordable to over 6,000 households within the San Joaquin Region
 - ▶ We manage 1,376 housing units including seasonal agricultural worker units
 - ▶ We are an economic engine spending nearly \$51 million locally
 - ▶ We actively seek community partnerships to develop and provide affordable housing
- ▶ A non-profit developer subsidiary of the Housing Authority of the County of San Joaquin
 - ▶ Repositions public housing assets and develops new properties that increase affordable options to San Joaquin County and improves the quality of life for its residents



WHY HOUSING IS IMPORTANT

- ▶ Housing is important as a platform for human and community development;
- ▶ Stable housing is the foundation upon which people build their lives;
- ▶ The lack of stable housing can lead to costly cycling through crisis-driven systems;
- ▶ Stable housing provides a launching pad for the delivery of health care and other social services focused on improving life outcomes;
- ▶ Housing stability is an important ingredient for the success of children and youth in school.

OUR DEVELOPMENTS

CURRENT AFFORDABLE HOUSING PROJECTS



SIERRA VISTA PHASE I

Sierra Vista Phase I is an affordable multifamily housing community consisting of 115 apartments with one, two, three, and four bedrooms including a manager's apartment. The redevelopment of Sierra Vista is nearing completion. To date, 56 families are calling Sierra Vista Phase I home.



SIERRA VISTA PHASE II

The second phase of the re-development of Sierra Vista Homes is underway. This phase entails the demolition of 57 public housing units to be replaced with 100 energy-efficient apartments. This affordable multifamily housing community will offer one, two, three, and four-bedroom apartments with an expected completion date in winter 2020.

CURRENT AFFORDABLE HOUSING PROJECTS



MEDICI ARTIST LOFTS

In partnership with DFA Development, this project is an adaptive reuse of an existing 12-story commercial building and will consist of 34, one to three-bedroom market rate, tax-credit apartments and a manager's unit, serving artists and their families as well as others. The Housing Authority will provide Project-Based rental assistance to 27 families. Occupancy is expected to begin in fall 2019.



COTTAGE VILLAGE SENIOR APARTMENTS

In partnership with DFA Development, Cottage Village Senior Apartments is located in Manteca, CA. Cottage Village consists of 48 one-and two-bedroom apartments, 42 of which will be fully ADA accessible. The Housing Authority will provide Project-Based rental assistance. The project is expected to be completed in Spring 2020.

HOMELESSNESS

- ▶ Homelessness is unacceptable.
- ▶ There are no “homeless people,” but rather people who have lost their homes who deserve to be treated with dignity and respect.
- ▶ Homelessness is expensive; it is better to invest in solutions.
- ▶ Homelessness is solvable with housing and healthcare.
- ▶ Homelessness can be prevented.
- ▶ There is strength in collaboration.




CURRENT DEVELOPMENT PROJECTS FOR THE HOMELESS

HEAP PROJECTS

- ▶ In partnership with the Stockton Shelter for the Homeless, Central Valley Low Income Housing Corp. (CVLIHC) and STAND
- ▶ 18 permanent tiny homes in Stockton, CA
- ▶ Approximately 420 sq. ft. and 504 sq. ft. homes for studios and 1-bedroom units and approximately 800 sq. ft. for 2-bedroom units
- ▶ Homeless Emergency Aid Program (HEAP) funding
- ▶ Project-Based Housing Choice Voucher and/or rental subsidy for each unit

TURNPIKE PROPERTIES



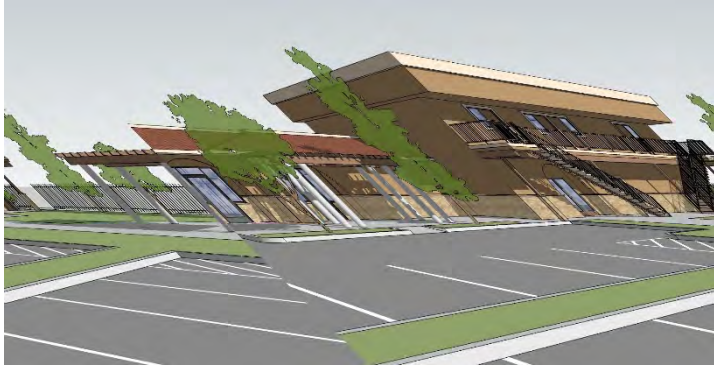
-  ONE BEDROOM ONE BATH SINGLE STORY UNIT 13'-4" x 36'
-  TWO BEDROOM TWO BATH SINGLE STORY UNIT - 20' x 40'
-  TWO BEDROOM ONE BATH SINGLE STORY UNIT - 23'-8" x 32'

TURNPIKE PROPERTIES

Proposed Elevations



CROSSWAY RESIDENCES



- ▶ Housing Authority County of San Joaquin and San Joaquin County Behavioral Health Services Partnership
- ▶ 26 studio apartments/1 resident manager's unit/500 sq. ft. units - an adaptive re-use of former HACSJ administrative offices
- ▶ Project-Based Housing Choice Voucher and/or rental subsidy for each unit
- ▶ 11-unit studio apartment rehab on Park St. in Stockton



In partnership with the County of San Joaquin, the Authority will be seeking Veterans Housing and Homeless prevention (VHHP) Act funds and Low-Income Housing Tax Credits

49 units for homeless veterans in French Camp, CA

Built on available county land across from the existing Veterans Clinic - New CBOC Veterans Clinic will be built on land adjacent to the county hospital

Housing Authority will provide Project-Based rental assistance to homeless veterans participating in the Veterans Affairs Supportive Housing (HUD-VASH) program

VICTORY GARDENS AT FRENCH CAMP

Potential Veteran's Housing
Southwest Stockton/French Camp

Legend
[Red Box] San Joaquin General Hospital



VICTORY GARDENS AT FRENCH CAMP



VICTORY GARDENS VETERANS' HOUSING
STOCKTON, CA
HOUSING AUTHORITY OF THE COUNTY OF SAN JOAQUIN

48 UNITS OF ONE BEDROOM "BLOKABLE" UNITS ONE STORY + 1-3BR MANAGER'S UNIT

PARKING:	
RESIDENTIAL	65
COMMUNITY CENTER	10
MAINTENANCE	1
TOTAL	76

PARKING PROVIDED 76

COMMUNITY BUILDING OF APPX. 2,500-3,500 SF TO INCLUDE:

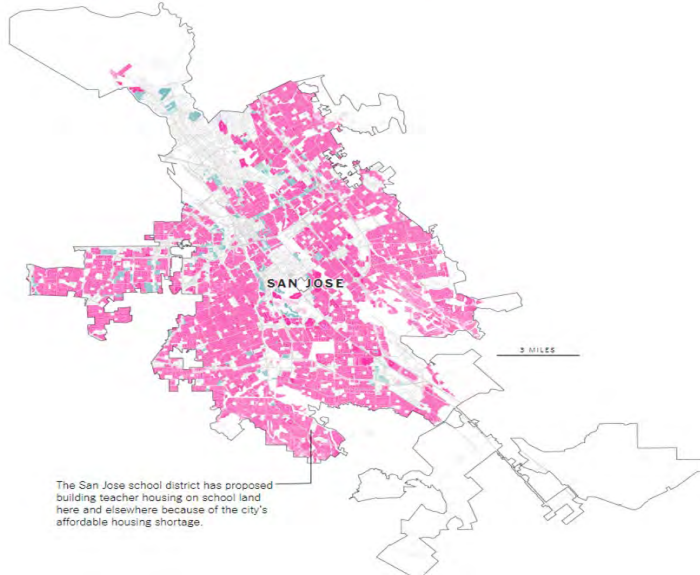
- 2 OFFICES
- KITCHEN & STORAGE
- CONFERENCE ROOM
- LOUNGE AREA
- COMPUTER LAB
- MEETING ROOM
- RESTROOMS
- LAUNDRY ROOM
- POSSIBLE WEIGHT ROOM
- OUTDOOR BBQ PATIO

ZONING: Creating Housing Scarcity

Zoning Laws in California: San Jose & Los Angeles

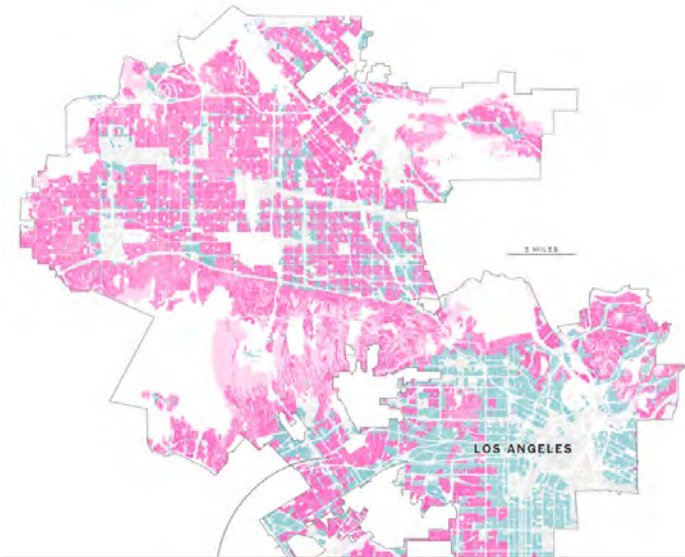
San Jose, Calif.

94% of residential land is zoned for detached single-family homes



Los Angeles

75% of residential land is zoned for detached single-family homes



- 94% of San Jose is zoned for detached single-family homes.
- 75% of Los Angeles is zoned for detached single-family homes.
- San Jose and Los Angeles were named as the 5th and 6th least affordable cities in the world, with the median home price 9 times more than the median household income (9.4 & 9.2 respectively).

Highlighted in pink is residential land zoned for detached single-family homes.

Tokyo: A Case Against Restrictive Zoning

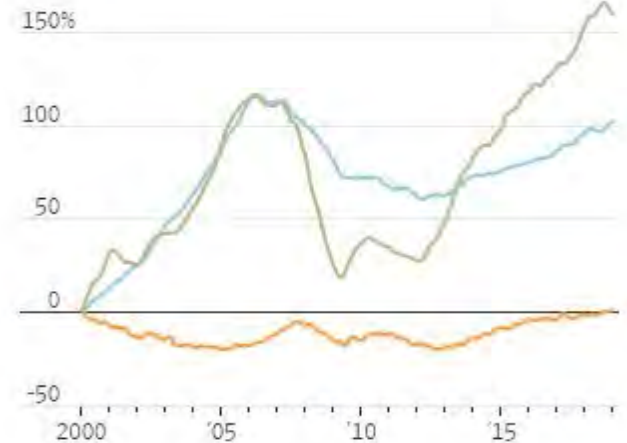
- Tokyo has very lax zoning and height restrictions on buildings.
- Home and rent prices have remained stable since 2000.
- Over the same period, San Francisco has seen an increase of 158% in housing costs.
- Average rent for a two-bedroom apartment in San Francisco was the 2nd highest in the world at \$3,631, while in Tokyo the same room would average below \$1,000.
- Per year, Tokyo has as many housing starts as New York, Los Angeles, Boston and Houston combined.
- Japan has consistently built almost 1 million new homes and apartments each year. In the U.S., where the population is more than double Japan's, 1.25 million new homes were built in 2018.

Tokyo Drift

Home prices in some major U.S. cities have risen sharply since the turn of the century, but have stagnated in Japan's capital.

Change in housing price indexes, since 2000

■ Tokyo ■ San Francisco ■ New York

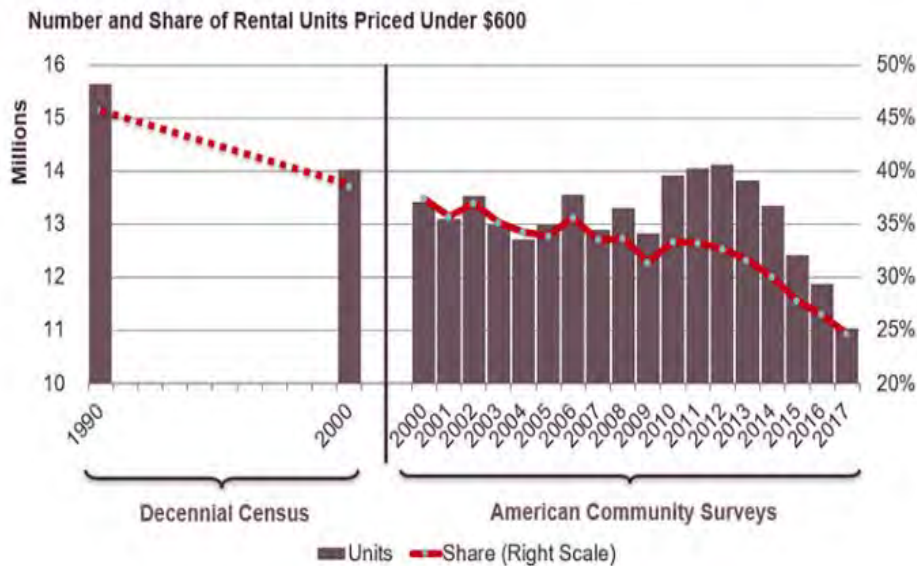


Sources: S&P Dow Jones Indices LLC; Japan Real Estate Institute

Housing price indexes measure the price changes of all residential housing as a percentage change since 2000.

Monetary Costs of Zoning

FIGURE 1: EVIDENCE OF A MAJOR DECLINE IN US SUPPLY OF LOW-COST RENTAL UNITS SINCE 1990



- ▶ Yale study finds that zoning laws are the primary drivers of housing costs, not construction.
- ▶ Another study found an additional \$7 per square foot was added because of the time lag caused by the permit application for rezoning process.
- ▶ In the long run, an increase in labor demand by business results in 20 percent less employment in metropolitan areas with a low elasticity of housing supply.
- ▶ This is caused by the constraints on developers to meet housing demand, causing employers to not hire employees at full capacity due to a lack of labor in the area.
- ▶ A study out of Harvard University finds the number of low-rent units has decreased by 3 million units since 2012, even after adjusting for the cost of living.

Social Impact of Zoning

Zoning laws tend to be centered in wealthier neighborhoods, leaving the only option of building in clustered areas of high poverty and crime.

A 2015 Harvard study found that low-income families with, "...children [who]...moved to a low-poverty neighborhood at young ages (e.g., below age 13) earn 30% more in their mid 20s..."

A UCLA study notes that low-density zoning significantly reduces the amount of rental housing in a city and increases racial segregation.

The same study finds that in California, Hispanics are the most impacted by low-density zoning.

Minority communities tend to rent multi-family homes or apartments that are restricted by zoning laws.

Zoning laws requiring single-family homes restrict low-income housing, as most low-income housing is multi-unit, thus not allowing the necessary construction.

How Zoning Affects Stockton Residents

Less than half (48%) of Stockton residents are homeowners. 85% of Stockton is zoned as single-family residential per its General Plan.

52% of Stockton households rent their homes, and 46% are cost-burdened, meaning they spend >30% of their income on housing.

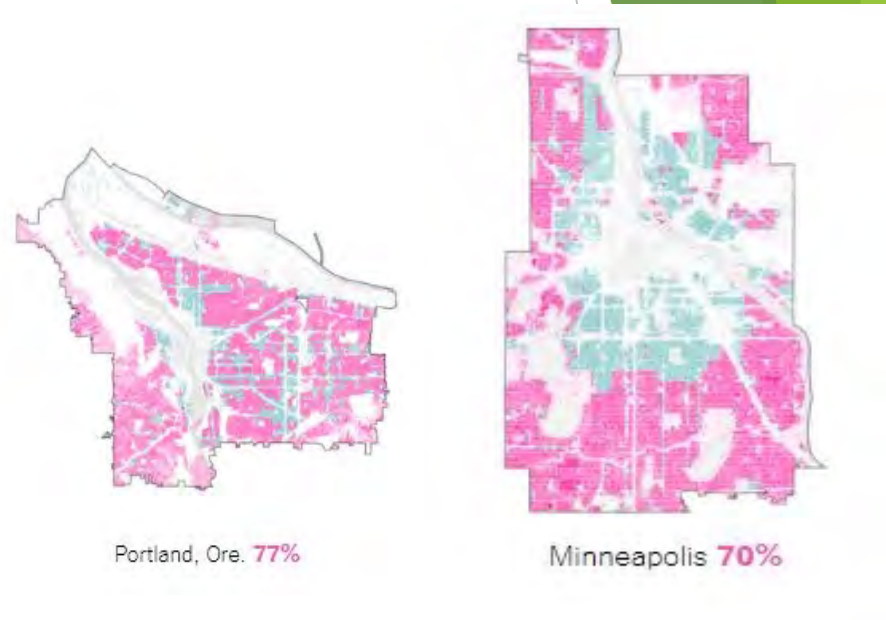
As noted in the last slide, this causes the available housing for rent to be placed in high-poverty, high-crime areas making it difficult for residents to succeed.

Restricting multi-family homes and apartments discriminates against those who cannot afford to buy a home, which can effectively exclude them from job opportunities near highly zoned areas (restricted for single family homes).

Restrictive zoning limits mobility and productivity by not allowing high density buildings to form near better neighborhoods for the poor and high economic activity areas.

Recent Solutions: Oregon and Minneapolis

- Portland, Oregon, has 77% of its land zoned for single-family homes and Minneapolis, 70%.
- Oregon now permits duplexes on all residential land in cities with more than 10,000 residents and in cities with more than 25,000 residents, triplexes and fourplexes are permitted.
- Minneapolis allows duplexes and triplexes in every neighborhood.
- The Mayor of Minneapolis claims it is to address segregation, to promote racial equity by increasing housing supply, and to integrate neighborhoods.
- In Minneapolis, 60 percent of white households own their home, while less than 25 percent of African-American, Native American and Hispanic households do.



Highlighted in pink is residential land zoned for detached single-family homes



QUESTIONS?