

CHAPTER 6 GOALS, POLICIES, AND IMPLEMENTING PROGRAMS

Goal 1: Match Housing Supply with Need

Policy 1.1 Establish and/or support programs to supply below-market housing for extremely low-, very low-, low- and moderate-income households, as well as market-rate housing.

Program 1.1a: Community Housing Coalition

A community housing coalition, the Stanislaus Housing and Support Services Collaborative, was formed in 2000 to address housing issues Countywide. This group holds monthly meetings, with representation by more than 40 involved agencies, to discuss housing policy, homelessness issues, and coordination within the County.

Eight-Year Objectives and Time Frame:

- Participate in monthly meetings.

Lead and Responsible Agencies:

- Community & Economic Development Department (Community Development Division)

Supporting Agencies and Departments:

- Community and Economic Development Department (Building)
- Stanislaus County Planning Department
- Stanislaus County Housing Authority
- STANCO
- Modesto Association of Realtors
- Building Industry Association
- Developers; lenders; and interested community groups and organizations.

Cost Estimates:

- 20 hours for coalition meetings annually.

Funding Sources:

- Community Development Block Grant funds (HUD)
- Emergency Solutions Grant funds (HUD)

Program 1.1b: Affordable Housing Resources

The City, in coordination with Stanislaus County, affordable housing developers, and others, will continue to pursue affordable housing resources at the national, State, and local levels. With staffing constraints and the competitive nature of most funding programs, the City will focus on pursuing those determined to be most cost-efficient, given the possibility of successful funding applications. The City of Modesto is designated as Participating Jurisdiction by the United States Department of Housing and Urban Development (HUD). As a result, the City receives an annual grant allocation directly from the HOME Investment Partnership Act as administered by HUD. The City is also designated as an Entitlement Jurisdiction by HUD and receives an annual allocation from HUD Community Development Block Grant (CDBG) program as well as an allocation from the Emergency Shelter Grant (ESG) program. Together, the City has annually received over \$2.6 million through these HUD grant programs. The City also receives program income from HUD funded loans that are repaid back to the City. The following is a list of potential programs:

- Low-Income Housing Tax Credits
- State Proposition 1C Housing Funds
- State Downtown Rebound Program
- State Jobs-Housing Balance Grants
- Single-Family Mortgage Revenue Bonds
- Multi-Family Mortgage Revenue Bonds

Eight-Year Objectives and Time Frame:

- HUD requires the City of Modesto to prepare a five-year plan, also known as the Consolidated Plan, to discuss the manner in which CDBG, HOME and ESG funds will be applied in the community during the period. The City also prepares an annual action plan and an annual performance report on the expenditure of these funds. Separate community development and housing program objectives are included in the Consolidated Plan.
- Establish a target of 50 percent of very low-income rental assistance for extremely low-income households during the 2015 – 2020 Consolidated Plan period.
- Monitoring funding cycles annually.

Lead and Responsible Agencies:

- Community & Economic Development Department (Community Development Division)

Supporting Agencies and Departments:

- Community and Economic Development Department
- Affordable housing developers.

Cost Estimates:

- Incorporated into operating budgets of implementing agencies / departments

Funding Sources:

- HOME, Investment Partnership Act funds (HUD)
- Community Development Block Grant funds (HUD)

Program 1.1c: Consolidated Plan

The City is an entitlement jurisdiction eligible to receive Community Planning and Development (CPD) funds from HUD. Annually, the City receives approximately \$2.5 million in CDBG, HOME, and ESG funds from HUD. Use of these funds must:

- Create decent and safe living environment
- Benefit people with lower incomes (up to 80 percent of County Median Income)
- Aid in the prevention or elimination of blight
- Provide economic opportunities
- Address an urgent need (such as earthquake or flood)

To receive these funds, the City must develop a Consolidated Plan that outlines the City's strategy for addressing housing and community development needs. The Consolidated Plan must be consistent with the policies and programs of the Housing Element. The Consolidated Plan strategy must be updated at least once every five years, and an annual Action Plan is required to describe the City's planned use of HUD funds.

Five-Year Objectives and Time Frame:

- Prepare Action Plan annually
- Prepared new Consolidated Plan for 2015 - 2020

Lead and Responsible Agencies:

- Community and Economic Development Department (Community Development Division)

Cost Estimate:

- Incorporated into operating budgets of implementing department

Funding Sources:

- CDBG, HOME, and ESG funds

Program 1.1d: Nonprofit Housing Development Corporations

The City will support non-profit corporations in their efforts to make housing more affordable to lower and moderate income households. Specifically, the City will work with City-designated Community Housing Development Corporations (CHDOs) to promote, assist, and/or sponsor housing developments in Modesto for lower income households. The City will provide some financial support for preserving, rehabilitating, restoring, converting, and acquiring affordable units and provide logistical support for projects by expediting any necessary approvals.

Eight-Year Objectives and Time Frame:

- Ongoing financial and logistical support on an as-needed basis

Lead and Responsible Agencies:

- Community and Economic Development Department (Community Development Division)

Supporting Agencies and Departments:

- Community and Economic Development Department (Planning Division)

Cost Estimate:

- Incorporated into operating budgets of implementing agencies / departments

Funding Sources:

- CDBG, HOME, and redevelopment housing set-aside funds

Program 1.1e: Land Banking / Land Trust and Identification of Public Surplus Lands

The City will continue its land banking efforts for the development of lower and moderate income housing. The City, working with nonprofit organizations such as CHDOs, will try to purchase land suitable for affordable housing in the near future. Land banking will ensure preservation of areas in the City for future affordable housing by removing these areas from the private development market and allowing the City to work with nonprofit organizations to develop affordable projects that serve the specific needs of the community, such as the need for entry-level and step-up housing. The City's efforts at disposing of surplus land have most recently resulted in the opening of the Tower Park senior housing project, on the site of a former park in downtown.

The City will also explore other mechanisms such as a land trust to facilitate the development of affordable housing. Land trusts are an increasingly popular mechanism used by communities where high land costs make the provision of affordable housing difficult. Typically, a nonprofit organization forms a trust that holds the title of the land on which affordable housing is developed. When the housing is developed, the individual homebuyers purchase only the improvements (the housing units) on the land, but do not hold the title to the land, thereby making the purchase prices affordable to lower- and moderate-income households.

The City will continue to identify and monitor surplus public lands suitable for residential development. The surplus land could be purchased by the city's Nonprofit Housing Corporation or other housing providers to develop affordable housing.

Eight-Year Objectives and Time Frame:

- Ongoing land banking efforts
- Explore the use of land trust for affordable housing within the 2015 – 2020 Consolidated Plan period
- Ongoing efforts to identify public surplus land

Lead and Responsible Agencies:

- Community and Economic Development Department (Community Development Division)

Supporting Agencies and Departments:

- Local nonprofits (e.g. STANCO and Habitat for Humanity)

Cost Estimates:

- Unknown

Funding Sources:

- CDBG and HOME
-

Program 1.1f: Homebuyer Assistance

The City offers a range of homebuyer assistance programs to promote homeownership among lower and moderate income households. Three homebuyer assistance programs are available:

- **Down Payment Assistance Program:** The City provides down payment assistance of up to \$10,000 to lower income households (up to 80 percent of County Median Income) using CDBG funds. Homebuyers must provide minimum initial investment of 1.75 percent of the sales price. The loan accrues at an annual fixed rate of 3 percent and is secured by a promissory note and Deed of Trust recorded after the primary mortgage.
- **Family Self Sufficiency Program (FSS):** The Housing Authority currently has 175 active members on the Family Self Sufficiency Program. There are 220 FSS slots available (180 of which are mandated slots), ten of which we will target from the Shelter Plus Care program, and twenty targeted for the Family Unification Voucher program. Eligible individuals and families who are on the FSS Waiting List must indicate a willingness to participate in the FSS program. A participating family is required to fulfill all obligations under the Contract of Participation or the Housing Authority may withhold or terminate supportive services and the family forfeits any Escrow Account Funds. The Contract indicates the appropriate supportive services the participating family will receive as well as spelling out the responsibilities of the participating family, such as requiring the head of household to seek and maintain suitable employment.

Eight-Year Objectives and Time Frame:

- Assist 8 lower and moderate income households annually for the 2015 – 2020 Consolidated Plan period through the City’s Homebuyer’s Assistance Program: 40 households; FSS, 220 slots, with an objective of assisting 260 households over 5 years. At the end of this period, a new Consolidated Plan will be prepared and a new objective adopted.
- Assist annually in the dissemination of information on available homebuyer assistance programs through brochures available in the City’s central and field offices, City website, referrals, attendance at homebuyer fair, presentations to lenders and realtors, ads in local newspapers (e.g. Modesto Bee, Vida en el Valle) and in the City monthly utility insert bulletin
- Annually review the down payment assistance amount and loan term to assess if adjustments are necessary to reflect local housing market conditions and affordability of housing relative to household incomes (such as lower interest rate or higher down payment assistance)

Lead and Responsible Agencies:

- Community and Economic Development Department (Community Development Division)
- Housing Authority of the County of Stanislaus

Cost Estimates:

- To be determined annually

Funding Sources:

- Homebuyer's Assistance Program – CDBG
- Family Self Sufficiency Program – Housing Authority of the County of Stanislaus

Program 1.1g: Rental Assistance

The Section 8 Rental Assistance Program for very low income households is administered by the Stanislaus County Housing Authority. As of December 31, 2015, 4,288 households receive rental assistance under the Section 8 Rental Assistance program annually. Under this program, the participants typically pay no more than 30 percent of their household income on rent (affordable housing cost threshold). The Housing Authority pays the rental property owners the difference between the payment standards established by the Authority and the affordable housing cost threshold.

Eight-Year Objectives and Time Frame:

- Ongoing support for the Housing Authority to petition for increased Section 8 allocation
- Promote the program to eligible households through City website, brochures, newsletters, and referrals
- Establish a target of 50 percent of very low income rental assistance for extremely low income households during the 2015 – 2020 Consolidated Plan period.

Lead and Responsible Agencies:

- Housing Authority of the County of Stanislaus

Supporting Agencies and Departments:

- Community and Economic Development Department (Community Development Division)

Cost Estimates:

- To be determined by Housing Authority and Community and Economic Development Department (Community Development Division).

-

Funding Sources:

- HUD Section 8 allocations
- Housing Authority administrative funds
- City CDBG funds (for program promotion)

Program 1.1h: Relocation Assistance

When housing units are being rehabilitated under the City's Housing Repair Program, or when households are displaced because of City housing code enforcement efforts, the City offers temporary relocation assistance to displaced households.

Eight-Year Objectives and Time Frame:

- Assist annually in the dissemination of information on available relocation assistance programs through brochures available in the City's central and field offices, City websites, referrals, attendance at homebuyer fairs, presentations to lenders and realtors, ads in local newspapers (e.g. Modesto Bee, Vida en el Valle) and in quarterly in the City's monthly utility insert bulletin
- By 2019, develop a relocation assistance brochure to be used by Neighborhood Preservation

Lead and Responsible Agencies:

- Community and Economic Development Department (Community Development Division)
- Neighborhood Preservation

Cost Estimates:

- To be determined by the Community and Economic Development Department (Community Development Division)

Funding Sources:

- CDBG,
- HOME

Program 1.1i: Continuum of Care Serving the Homeless

Modesto joined forces with other jurisdictions in the County to address homeless issues in the County through a continuum of care approach. The continuum of care system involves seven components: 1) outreach; 2) intake and assessment; 3) supportive services; 4) emergency shelter; 5) transitional housing; 6) permanent housing with supportive services; and, 7) permanent housing.

The Stanislaus Housing and Supportive Services Collaborative, a regional collaborative, was formed to update and further the goals of the Continuum of Care Plan. This collaborative is comprised of local government representatives, nonprofit service providers, advocates for the homeless, neighborhood representatives, and business groups. The following strategies have been identified by the collaborative as key elements to deliver an integrated and coordinated system of services:

- Deliver preventive and support services;
- Promote outreach and education on available services;
- Integrate health and social services;
- Expand on existing collaborative efforts and develop additional supportive housing;
- Provide vocational and employment-readiness training;
- Address the diverse needs of homeless persons and families;
- Establish a board that will ensure implementation of the Continuum of Care; and,
- Consider the needs of the homeless on a regional and inter-agency basis.

In adherence with the Continuum of Care model, the City continues to address the needs of homeless persons and families by funding local nonprofit agencies that provide direct services to the homeless, including emergency shelters, transitional housing facilities and programs, and supportive services. Specifically, the City has leased repossessed houses from HUD for transitional housing services and has provided funding to nonprofit organizations to purchase houses that would be used for transitional housing. Additionally, Modesto has held a series of public meetings in recent months to seek and develop solutions.

Eight-Year Objectives and Time Frame:

- Support of the Continuum of Care Plan and participate in the Collaborative
- Annually allocate funding resources to support agencies that serve the homeless
- Seek to increase the transitional housing inventory by five units during the 2015 – 2020 Consolidated Plan period.
- Work with Stanislaus County during the next ten (10) years to strengthen families and prevent homelessness through a new partnership program called Focus on Prevention.

Lead Agencies and Responsible Agencies:

- Stanislaus Homeless and Housing Collaborative partners

Supporting Agencies and Departments:

- Community and Economic Development Department (Housing Division)

Cost Estimates:

- To be determined by the Community and Economic Development Department

Funding Sources: CDBG and ESG program funds

Policy 1.2 Promote the development of affordable housing throughout the community, where appropriate and compatible with existing uses and facilitate the development of housing for the unmet needs of lower income special needs groups, including the disabled, elderly, homeless, and large families (five or more persons).

Program 1.2a: Transitional Housing Program

The City works with HUD and the Community Housing Shelter Services in providing transitional shelter (single family residences), and counseling services to homeless families. Transitional housing is provided primarily by Center for Human Services, which operates the Hutton House, Laura’s House, and Samaritan House as well as a few others.

Eight-Year Objectives and Time Frame:

- Support during the 2015 – 2020 Consolidated Plan period.
- Provide four (4) additional family units annually (20 over five years) and three (3) additional units for individuals annually (15 over five years).

Lead and Responsible Agencies:

- Community and Economic Development Department (Housing Division)

Supporting Agencies and Departments:

- Community and Economic Development Department (Planning Division)

Cost Estimates:

- Incorporated into operating budgets of implementing departments

Funding Sources:

- Community Development Block Grants
- HOME
- ESG
- NSP
- HPRP

Program 1.2b: Land Assembly in Existing Neighborhoods

In conjunction with Programs 1.1b, 1.1d, 4.1b, 4.1c, and 4.2a the City will encourage and facilitate development on underdeveloped sites by providing assistance with site identification and entitlement processing, provide marketing materials for residential opportunity sites and provide technical assistance to interested developers; including technical assistance to acquire necessary funding, offering fee waivers and deferrals for affordable housing projects, and providing financial support when available, in accordance with Programs 1.1b and 1.1d. As funding becomes available, the City will also organize special marketing events and workshops geared towards the development community. The City will monitor and evaluate development of underdeveloped parcels and report on the success of strategies to encourage residential development in the annual Housing Element report, per Planning and Zoning Law section 65400(a)(2)(B).

Eight-Year Objectives and Time Frame:

- Ongoing support

Lead and Responsible Agencies:

- Community and Economic Development Department (Planning Division)

Supporting Agencies and Departments:

- Community and Economic Development Department (Planning Division)
- Community and Economic Development Department (Housing Division)

Cost Estimates:

- Incorporated into operating budgets of implementing departments

Funding Sources:

- Not applicable

Policy 1.3 Assist homeowners to avoid foreclosure.**Program 1.3a: Foreclosure Assistance (added from Housing Implementation Tools)**

Stanislaus County has been at the forefront of the national foreclosure crisis, consistently ranking in the top five counties nationally by rate of foreclosure. Stanislaus County is also among the poorest counties in California, making the foreclosure crisis even more difficult for the local economy.

Default Prevention: Provide counseling to homeowners to avoid defaulting on mortgage payments. Offer alternative financing to address delinquencies and refinance eligible homeowners into more favorable fixed-rate loans. Provide advocacy service to negotiate with lenders for alternative financing.

Post-Foreclosure: Purchase foreclosed properties and resell as affordable housing to income-qualified buyers.

Eight-Year Objectives and Time Frame:

- Provide counseling to homeowners at risk of loan default.
- Acquire and/or rehabilitate 14-15 units annually, for 73 units over five (5) years

Lead and Responsible Agencies:

- Community and Economic Development Department (Housing Division)

Supporting Agencies and Departments:

- Community and Economic Development Department (Planning Division)

Cost Estimates:

- Incorporated into operating budgets of implementing departments

Funding Sources:

- HERA
- General Fund

Goal 2: Maximize Housing Choice throughout the Community

Policy 2.1 Promote equal opportunity for all residents to live in the housing of their choice by continuing to make a strong commitment to the issue of fair housing practices, as well as ensure that fair housing opportunities prevail for all City residents regardless of age, sex, religion, ancestry, marital status, family status, income or source of income, race, creed, national origin, sexual orientation, or disabilities.

Program 2.1a: Manufactured Housing

Pursuant to State law, the City will continue to permit manufactured housing / mobilehomes in all residential districts, provided that they meet the same standards as conventional housing and are placed on a permanent foundation.

Eight-Year Objectives and Time Frame:

- Continue to provide information on permitting requirements for manufactured housing / mobilehomes with the objective of achieving 6 units per year for a total of 30 units during the 2015 - 2020 Consolidated Plan period.

Lead and Responsible Agencies:

- Community and Economic Development Department (Planning Division)

Cost Estimates:

- Incorporated into operating budgets of implementing department

Funding Sources:

- None required

Program 2.1b: Handicapped Accessible Housing

The City complies with the 1988 Fair Housing Access Act through building inspections, as well as the Disabled Access Assistance Program (Program 3.1). Standards from the Fair Housing Access Act have been incorporated into the California Building Code and are enforced by the building inspectors.

Eight-Year Objectives and Time Frame:

- Ongoing compliance with Fair Housing Access Act through enforcement of the California Building Code
- Ongoing assistance in promoting awareness of accessibility requirements through City website and brochures
- See also Program 3.1c.

Lead and Responsible Agencies:

- Community and Economic Development Department (Building Safety Division)

Supporting Agencies and Departments:

- Stanislaus County Housing Authority; and providers of multi-family housing

Cost Estimates:

- Incorporated into operating budgets of implementing department

Funding Sources:

- General Fund
- Private resources

Program 2.1c: Fair Housing Services

The City actively furthers fair housing in the community. Specifically, the City continues to support the Human Relations Commission in their activities to promote fair housing. The Human Relations Commission is a seven-member advisory group that meets bimonthly to promote good human relations in the community and is staffed by the City Manager's Office. Furthermore, the City contracts with Project Sentinel to provide fair housing services and counseling for the community, working to eliminate housing discrimination and remove impediments to equal housing opportunities. The City also coordinates seminars on tenant rights and responsibilities and to address illegal activities in rental housing.

Eight-Year Objectives and Time Frame:

- Ongoing provision of fair housing services
- Periodically report to the Human Relations Commission on fair housing issues
- Assist annually in the dissemination of information on fair housing rights and violation remedies through brochures available in the City's central and field offices, City websites, referrals, attendance at homebuyer fairs, presentations to lenders and realtors, ads in local newspapers (e.g. Modesto Bee, Vida en el Valle) and in occasionally in the City's monthly utility bulletin insert

Lead and Responsible Agencies:

- Human Relations Commission
- City Manager's Office
- Community and Economic Development Department (Community Development Division)
- Project Sentinel

Cost Estimates:

- Incorporated into operating budgets of implementing agencies / departments

Funding Sources:

- CDBG
- General Fund

Policy 2.2 Facilitate the development of accessory units as an affordable housing alternative.

Program 2.2a: Accessory / Second Units

The Zoning Ordinance allows the development of an accessory living unit in all residential districts.

Eight-Year Objectives and Time Frame:

- Continue to facilitate the development of accessory units and promote the use of the City of Santa Cruz' Accessory Dwelling Unit Manual and Prototype Plan Sets with the objective of achieving 1 unit per year for a total of 8 units over eight years.

Lead and Responsible Agencies:

- Community and Economic Development Department (Planning Division)

Supporting Agencies and Departments:

- City Attorney's Office

Cost Estimates:

- None required

Funding Sources:

- None required

Policy 2.3 (was 1.3 and 2.3) Facilitate the development of entry level housing as well as “step-up” housing and encourage a range of housing types to be constructed in subdivisions and large developments.

Program 2.3a: Small-Lot Development

Although townhomes offer affordable ownership opportunities, as compared to single-family detached houses, many developers are concerned with the cost of construction liability insurance associated with townhouse development. Small-lot subdivisions, however, offer a housing option that promotes ownership for moderate income households by reducing the per-unit land and construction liability insurance costs. Modesto’s single-family/low-density residential zoning allows a minimum lot size of 5,000 square feet.

In order to further promote entry-level for-sale housing, the city allows lot sizes for detached houses to be less than 5,000 square feet in Specific Plan areas and Planned Development zones if the developer has followed the City’s APA award-winning “Guidelines for Small-Lot Single-Family Residential Developments” (Guidelines) (May 2005). The Guidelines offer flexibility in design options regarding lot size and product type, including court homes, cluster homes and similar types. Other benefits to affordable housing developers from use of the Guidelines include reduced land costs on a per-unit basis (smaller lots and lesser setbacks allow improved lot count / unit yield) and more efficient infrastructure (narrower streets result in less pavement and the increased density reduces pipeline lengths on a per-unit basis). For additional information regarding the Guidelines, including site development parameters and requirements, see <http://www.modestogov.com/ced/pdf/planning/documents/neighborhood/newguidelines/Small%20Lot%20Development.pdf>.

Eight-Year Objectives and Time Frame:

- Facilitate the development of small-lot single-family detached houses (less than R-1 minimum lot size of 5,000 square feet) by providing guidance to applicants and staff for the design of small lot development, reducing review cycles, and reducing uncertainty in the entitlement process.
- Continue to utilize the Guidelines for Small-Lot Single-Family Residential Developments

Lead and Responsible Agencies:

- Community and Economic Development Department (Planning Division)

Supporting Agencies and Department:

- City Attorney’s Office

Cost Estimates:

- None required

Funding Sources:

- None required

Goal 3: Provide Safe and Decent Housing

Policy 3.1 Maintain the supply of safe, decent, and sound affordable housing in the City of Modesto through the conservation and rehabilitation of the City's existing housing stock, focus the use of City resources for housing rehabilitation and assisted housing on those neighborhoods and residents having the greatest need for housing assistance, and encourage the development and rehabilitation of housing that is accessible to persons with disabilities.

Program 3.1a: Housing Rehabilitation and Improvement

The City offers a range of housing rehabilitation and improvement assistance to lower income households (up to 80 percent of County MFI). These include:

Emergency Home Repair Program

The Emergency Home Repair Program (EHRP) is designed to repair or eliminate health and safety hazards in residential properties. This program provides both financial and technical assistance for home repairs and modifications for qualifying low income households (80% or below Area Median Income (AMI). Financial assistance for this program is available in the form of low interest loans secured by a Deed of Trust recorded against equity qualifying owner occupied property. The technical assistance can include preparation of work specifications, repair blue print plans, cost estimates, bidding assistance, oversight of all property improvements to be performed by a Non City of Modesto contractor(s) to insure all work has been complete per all applicable Federal & State regulations and standards.
Loan Range: \$2,000 - \$60,000 (\$20,000 Max Mobile Home Loan)

Disabled Access Program

The Disabled Access Program (DAP) provides assistance to disabled person(s) in making their homes more accessible. This program provides both financial and technical assistance for home repairs and modifications for qualifying low income households (80% or below Area Median Income (AMI). Financial assistance for this program is available in the form of low interest loans secured by a Deed of Trust recorded against equity qualifying owner occupied property. The technical assistance can include preparation of work specifications, repair blue print plans, cost estimates, bidding assistance, oversight of all property improvements to be performed by NON City of Modesto contractor(s) to insure all work has been complete per all applicable Federal & State regulations and standards.

Loan Range: \$2,000 - \$60,000 (\$20,000 Max Mobile Home Loan)

Minor Home Repair Grant Program

The Minor Home Repair Grant Program (MHRGP) provides very low-income households (50% or below Area Median Income (AMI) with financial and technical assistance for

essential minor repairs to their homes or mobile homes to enhance the physical quality of their living environment.

Grant Range: \$0 - \$2,000 (Grant)

Additional Grant Products

Energy Efficiency Improvement Grant (EEI) can be added to any program listed above and can be used for energy improvements such as: HVAC, windows, water heaters, doors, fans, appliances, solar vents, insulation, and one cool roof.

Grant Range: Single Family Property \$0 - \$5,000 (Grant)

Eight-Year Objectives and Time Frame:

- Assist 25 households annually (12-13 annually through MHRGP, 7-8 annually through EHRP) through the housing rehabilitation and improvement programs, with an objective of assisting 60 households during the 2015 - 2020 Consolidated Plan period. A new Plan will be developed at the end of that period.
- Continue to promote the availability of the various housing rehabilitation and improvement programs through neighborhood and community organizations, and by using the most effective media, including brochures, newsletter, City website, and referrals.

Lead and Responsible Agencies:

- Community and Economic Development Department (Housing Division)

Cost Estimates:

- Incorporated into operating budgets of implementing department

Funding Sources:

- CDBG
- Minor Home Repair Grant Program
- Emergency Home Repair Program

Program 3.1b: Energy Conservation and Efficiency

The City will continue to encourage development and construction standards that encourage energy conservation in residential buildings. The California (Green) Building Code is designed to maximize energy efficiency, and has been applied to all new construction since 2013. The City provides no-cost or low-cost weatherization to low-income households through the Disabled Access Assistance Program and Emergency Housing Repair Program (Program 3.1). Energy efficiency improvements are automatically included and required in all housing rehabilitation projects. In addition, the City provides literature and information on programs for increasing energy efficiency in residential structures.

Eight-Year Objectives and Time Frame:

- Ongoing distribution of program materials through brochures and City website
- Assist 10 households annually through the Disabled Access Assistance Program and Emergency Housing Repair Program with the objective of assisting 35 households during the 2015 - 2020 Consolidated Plan period.

Lead and Responsible Agencies:

- Community and Economic Development Department (Community Development Division)

Cost Estimates:

- Incorporated into operating budgets of implementing department

Funding Sources:

- CDBG funds

Program 3.1c: Reasonable Accommodation

As part of this Housing Element update, the Project Manager interviewed the Chief Building Official in the Building Inspection Division and the Principal Planner of Current Planning Section of the Planning Division to assess if City application and development procedures and codes constrain the development of housing for persons with disabilities. In their review of the City's land use zoning policies, adopted building codes, development standards, and permitting procedures, these sources did not identify any potential constraints for the development of housing for the disabled. To the contrary, the City's Planned Development zoning designation provides for the development of residential projects at relaxed development standards. The City expects that housing development projects for the disabled would be approved with relaxed development standards.

In addition, the City has five advisory committees established to help address the various needs of the disabled. These include: Citizens Housing and Community Development Committee; Disabled Access Appeals Board; Equal Opportunity/Disability Commission; Human Relations Commission; and Housing Rehabilitation Loan Committee. The City does not charge any fees associated with access to these committees and does not assess fees for review or approval of accommodation requests. The one potential constraint is the lack of a specific procedure for processing reasonable accommodation requests.

The City will continue to refine its reasonable accommodation process to provide individuals with disabilities, reasonable accommodations in rules, policies, practices and procedures that may be necessary to ensure equal access to housing. The purpose of this effort is to provide a clear and consistent process for individuals with disabilities to make requests for reasonable accommodation in order to obtain relief from the various land use, zoning, building laws, rules, policies, practices and/or procedures of the City.

Eight-Year Objectives and Time Frame:

- Ongoing enforcement of the California Building Code and operation of the Disabled Access Appeals Board
- By 2018, develop an informational handout for Modesto's Reasonable Accommodation process.

Lead and Responsible Agencies:

- Community and Economic Development Department (Building Safety Division)

Supporting Agencies and Departments

- Community and Economic Development Department (Planning Division);
- Modesto Independent Living Center

Cost Estimates:

- Incorporated into operating budgets of implementing agencies / departments

Funding Sources:

- City General Fund

Program 3.1d: Ongoing Coordination with Stanislaus County to Address “Islands”

Within Modesto’s Sphere of Influence, there are many areas that have been developed with residences, often at urban densities, under the governance of Stanislaus County. These areas are commonly referred to as “County islands.” Policies relating to the annexation of County islands are Policy II.C.1 on page II-5 of the 2008 Urban Area General Plan; Policy VIII.D on pages VIII-2 and VIII-3 in the 2008 Urban Area General Plan; and Policy VIII.V on pages VIII-17 and VIII-18 in the 2008 Urban Area General Plan.

Eight-Year Objectives and Time Frame:

- The City will work with Stanislaus County to address any property tax issues as money becomes available to annex “island” properties to Modesto.
- Update Urban Growth Review as needed, including the identification of infrastructure upgrades and develop cost estimates for upgrading infrastructure in compliance with applicable municipal code provisions and regulations.
- Modesto held a positive sewer advisory (“Measure M”) vote in November 2015 for developed county islands.

Lead and Responsible Agencies:

- Community and Economic Development Department
- Utilities Planning and Programming Department

Supporting Agencies and Departments

- Stanislaus County Community Development Department
- Stanislaus Local Agency Formation Commission

Cost Estimates:

- Preliminary cost estimates for each “island” are included the 2015 Urban Growth Review report. Estimates vary depending upon the size and needs of each area, but costs are typically several million dollars each.

Funding Sources:

- County Community Development Block Grant funds or other County funds

Policy 3.2 Make a maximum effort to preserve for its lower income households, the units in assisted housing developments that are eligible to change to uses for other than lower-income households, due to terminations of subsidy contracts, mortgage prepayment, or expiration of use restrictions.

Program 3.2a: Preservation of Units at Risk

The City will strive to preserve all units in the at-risk property category. The City will annually identify, meet with, and pursue funding with nonprofit organizations as potential purchasers/managers of at-risk housing units. As part of coordination with nonprofit partners, the City will annually explore funding sources available to purchase affordability covenants on at-risk projects, transfer ownership of at-risk projects to public or nonprofit agencies, purchase existing buildings to replace at-risk units, or construct replacement units.

Eight-Year Objectives and Time Frame:

- Current administration a Housing Rehabilitation Program to assist homeowners rehabilitating housing units that preserve affordability that is at risk of being abandoned or converted to market rate housing. Based on projected funding sources and levels, it is anticipated that approximately 70 owner-occupied units and 375 rental units can be assisted.
- Monitor owners of at-risk projects on an ongoing basis, at least annually, in coordination with other public and private entities to determine their interest in selling, prepaying, terminating, or continuing participation in a subsidy program.
- Maintain and annually update the inventory of “at-risk” projects through the use of existing databases (e.g. HUD, State HCD, and California Tax Credit Allocation Committee)
- Take necessary steps to ensure that a project remains in or is transferred to an organization capable of maintaining affordability restrictions for the life of the project, including proactively ensuring notices to qualified entities, coordinating an action plan with qualified entities upon notice, and assisting with financial resources or supporting funding applications.
- Annually monitor local investment in projects that have been acquired by non- or for-profit entities to ensure that properties are well managed and maintained and are being operated in accordance with the City’s property rehabilitation standards.
- Work with owners, tenants, and nonprofit organizations to assist in the nonprofit acquisition of at-risk projects to ensure long-term affordability of the development. Annually contact project owners, gauge interest, and identify non-profit partners and pursue funding and preservation strategy on a project basis.
- Annually meet with stakeholders and housing interests to participate and support, through meetings and technical assistance with local legislators in federal, State, or local initiatives that address affordable housing preservation (e.g. support State or national legislation that addresses at-risk projects, support full funding of programs that provide resources for preservation activities)

- Annually identify funding sources for at-risk preservation and acquisition rehabilitation and pursue these funding sources at the federal , State, or local levels to preserve at-risk units on a project-by-project basis.
- The City should actively pursue affordable housing opportunities and maintain a list of interested and qualified affordable housing developers. The City will update this list annually.
- Tenant Education: The California Legislature extended the required notification period, requiring property owners give a 12-month notice of their intent to opt out of low-income use restrictions. The City will work with tenants of at-risk units and provide them with education regarding tenant rights and conversion procedures.

Lead and Responsible Agencies:

- Community and Economic Development Department (Housing Division)
- Stanislaus County Housing Authority
- HUD

Cost Estimates:

- Incorporated into operating budgets of implementing agencies / departments

Funding Sources:

- HOME
- CDBG
- Section 8 Rental Assistance

Goal 4: Ensure Land Use and Zoning Procedures Accommodate Housing

Policy 4.1 Track changes in Housing Law to ensure that land use regulations, including zoning, subdivision, and permit processes, are consistent with and supportive of State and federal laws. Maintain an adequate supply of appropriately designated land for special needs housing, including seniors, disabled persons, large households, the homeless, and transitional persons. Review local regulations periodically for the ability to accommodate projected housing demands.

Program 4.1a: Zoning Code Amendments

As part of this Housing Element update, the City has identified Zoning Code revisions necessitated by recent changes to State law, and to further facilitate the development of affordable and special needs housing. These include:

Eight-Year Objectives and Time Frame:

- By 2019, consider amendment to create incentives for land assembly by allowing greater densities on progressively larger lots.
- Annually review zoning ordinance, subdivision regulations, and development policies and procedures for consistency with State and Federal law. Amend zoning code as needed.
- Prior to 2018, Modesto will identify at least one (1) zone district in which additional emergency shelters will be permitted by right (administratively). Zones Modesto is considering are C-M, M-1, and M-2, which are the zones in which one (1) additional shelter is currently allowed by right. At such time that City staff can definitively document a sufficient number of beds – by type / category – within various shelter facilities to accommodate the need as determined by the most recent point-in-time survey, all subsequent emergency shelters will be subject to a Conditional Use Permit process.

Lead and Responsible Agencies:

- Community and Economic Development Department (Planning Division)

Supporting Agencies and Departments:

- City Attorney's Office

Cost Estimates:

- 120 hours of staff time

Funding Sources:

- General Fund

Program 4.1b: Suitable Sites for Lower-Income Housing

To assist the development of housing for lower income households on suitable sites, the City will facilitate land divisions, lot line adjustments, and specific plans resulting in parcel sizes that facilitate multi-family developments affordable to lower income households in light of state, federal and local financing programs. The City will work with property owners and non-profit developers to target and market the availability of sites with the best potential for development. In addition, the City will offer the following incentives for the development of affordable housing, including but not limited to: streamlining and expediting the approval process for land division associated with affordable housing production; ministerial review of lot line adjustments; and, providing technical assistance to secure funding.

Eight-Year Objectives and Time Frame:

- Annually review zoning ordinance, subdivision regulations, and development policies and procedures for consistency with State and Federal law. Perform zoning code amendments as needed.

Lead and Responsible Agencies:

- Community and Economic Development Department (Planning Division)

Supporting Agencies and Departments:

- Building Safety Division

Cost Estimates:

- N/A

Funding Sources:

- N/A

Program 4.1c: Lot Consolidation

To assist the development of housing for lower income households on smaller sites, the City will play an active role in facilitating lot consolidation. For example, the City will work with non-profit developers and owners of small sites to identify and consolidate parcels to facilitate the development of housing affordable to lower-income households. The lot consolidation procedure will also be posted on the City's website and discussed with developers during the preliminary stages of project concept review. Incentives offered for lot consolidation could include allowing higher densities on the larger parcels once consolidated, flexible development guidelines / standards, and expedited processing. Applications for lot consolidation will be processed ministerially.

Eight-Year Objectives and Time Frame:

- Assist affordable housing developers to consolidate lots, where necessary, to develop affordable housing.
- Prior to 2018, amend the Zoning Code to establish a Housing Incentive Program, similar to the County of Sacramento's, that provides a mechanism to facilitate expedited subdivision map processing, density bonus, and relaxed development guidelines and/or relief from specific standards for affordable housing projects – particularly those that provide housing for any of the special needs groups referenced within this Housing Element.

Lead and Responsible Agencies:

- Community and Economic Development Department (Planning Division)

Supporting Agencies and Departments:

- Building Safety Division

Cost Estimates:

- N/A

Funding Sources:

- N/A

Policy 4.2 Maintain an up-to-date site inventory detailing the amount, type, and size of vacant and underutilized parcels, and assist developers in identifying land suitable for residential development.

Program 4.2a: Residential Sites Inventory

As part of this Housing Element update, the City has reviewed in detail its residential land inventory for vacant and underutilized sites available for housing development. To meet the State mandate of accommodating the RHNA and to maintain consistency with the City's goal of focusing growth within the Baseline Development Area and the Planned Urbanizing Area, the City is committed to maintaining this sites inventory. . Modesto will ensure that adequate sites are available as shown on Table 4-11. All affordable housing numbers used in this Housing Element are approximate, based upon current data.

Chapter 3 (titled "Affordable Housing") of the City of Modesto zoning ordinance includes provisions for allowing density bonus for qualifying affordable housing development. The City will consider allowing additional density bonus, above and beyond that described within Chapter 3, for affordable housing development projects that commit to providing Extremely Low-, Very Low-, and Low-Income housing.

Eight-Year Objectives and Time Frame:

- Update residential sites inventory annually

Lead and Responsible Agencies:

- Community and Economic Development Department (Planning Division)
- Planning Commission and City Council

Cost Estimates:

- Incorporated into operating budgets of implementing department

Funding Sources:

- General Fund

Goal 5: Reduce Governmental Constraints

Policy 5.1 Establish and maintain development standards that support housing production while protecting quality of life goals.

Program 5.1a: Reduction of Parking Standards

Modesto allows a reduction in parking standards for senior housing developments and has established lower parking ratios for housing in the downtown form-based code area. The objective is to match parking standards with need to reduce costs. As the City begins to promote mixed-use developments along the commercial corridors, flexible parking standards may be adopted for mixed use projects and projects that involve small units. Elements of an individual project, the area in which it is located, and the transportation system must be evaluated when considering reducing parking requirements. Typically, developments within a five-minute walk of a transit stop are considered for reduced parking.

Eight-Year Objectives and Time Frame:

- Continue to offer reduced parking requirements for senior housing developments and for development in the downtown form-based code area.
- Review parking requirements as needed for mixed-use projects to offer flexibility in meeting parking needs (such as shared parking with commercial uses, off-site parking, reduced parking due to potential reduced trips)

Lead and Responsible Agencies:

- Community and Economic Development Department (Planning Division)

Cost Estimates:

- Incorporated into operating budgets of implementing department

Funding Sources:

- General Fund

Policy 5.2 Continue to provide financial incentives such as fee deferrals and exemptions for developments meeting the affordable and special housing needs of the community. Review the city’s fee structure, including development fees, impact fees, and other municipal costs, periodically to ensure that they do not unduly constrain the production of housing, especially affordable housing.

Program 5.2a: Multi-Family Developer Incentive Program

The Stanislaus County Housing Authority and nonprofit sponsors of housing for very-low-income households are exempt from the City’s Capital Facilities Fees (developer fees). For multi-family projects with density bonuses, 20 percent of the project units must serve low income households or 10 percent of the units must serve very low income households. For these projects, developer construction fees are levied by deferring payment of Capital Facility Fees with 20 percent required down and five years to pay.

Eight-Year Objectives and Time Frame:

- Assist multi-family density bonus project developers with fee deferrals of Capital Facilities Fees, for projects serving very-low and low-income households with an objective of assisting 30 units per year or 150 units over the 2015-2020 Consolidated Plan period.

Lead and Responsible Agencies:

- Community and Economic Development Department (Planning Division)

Cost Estimates:

- To be determined, and incorporated into City’s operating budget

Funding Sources:

- General Fund

Policy 5.3 Continue to provide timely and coordinated processing of residential development projects to encourage housing production.

Program 5.3a: Streamlined Application Review and Permit Processing

The City complies with the State-mandated Permit Streamlining Act, which ensures timely processing of planning development applications. The City building permit inspections and review have a minimal turnaround time, and no processing procedures result in extensive delays for affordable housing.

The City Council has available to it the ability to declare a “shelter crisis” eliminating the requirement for a use permit for the establishment of an emergency shelter for any period of time so designated. By adopting such a declaration, the City may also suspend certain development standards and building code requirements that were non-safety in nature. In January of 2004, the City Council declared a “Shelter Crisis” under California Government Code Section 8698(d) and a temporary emergency shelter was immediately established at 320 Ninth Street. This emergency shelter facility was remodeled and furnished over a four-week period with City coordination and much community participation. The Salvation Army elected to operate the shelter during the emergency period, although it has since been converted to a permanent shelter through a Conditional Use Permit. The shelter accommodates 50 adults.

Eight-Year Objectives and Time Frame:

- Continue the City’s periodic reviews of the application review and permit processing procedures and time frame to ensure continued compliance with the Permit Streamlining Act

Lead and Responsible Agencies:

- Community and Economic Development Department

Cost Estimates:

- N/A

Funding Sources:

- N/A

Program 5.3b: Administrative Coordination

Currently, several departments in the City are responsible to the delivery of various housing programs. For example, the CDBG- and HOME-funded housing programs are administrated by the Parks, Recreation, and Neighborhoods Department. Uses of the redevelopment housing set-aside funds are overseen by the Community and Economic Development Department. The coordination of program delivery and uses of funds among departments requires increased efforts and sometimes results in duplicated efforts. Particularly, if a Housing Trust Fund is created to consolidate various funding sources (Program 1.3), the City may consider assigning the responsibility of overseeing the Trust Fund to one department.

Eight-Year Objectives and Time Frame:

- Continue internal coordination to facilitate the construction of affordable housing on an as-needed basis.

Lead Agencies/Departments:

- Community and Economic Development Department

Supporting Agencies/Departments:

- Parks, Recreation and Neighborhoods Department (Housing Division)
- Redevelopment Agency

Cost Estimates:

- N/A

Funding Sources:

- N/A

Program 5.3c: Annual Report of General Plan

Charter cities are not required to conduct annual reviews of their general plans. If undertaken, review should include the progress of the Housing Element in meeting its share of the regional housing needs. The City makes any necessary adjustments to the General Plan elements to ensure consistency among the elements, to promote effective policy and program implementation, and to reflect changed conditions and regulations. If undertaken, the City may evaluate its progress in meeting its share of the Regional Housing Needs Allocation (RHNA). If components of the RHNA are not met, the City will evaluate the reasons for this occurrence and respond in conformance with implementation programs as set forth in the Housing Element.

Eight-Year Objectives and Time Frame:

- Conduct annual reviews of the General Plan implementation

Responsible Agencies:

- Community and Economic Development Department (Planning Division)

Cost Estimates:

- Incorporated into operating budgets of implementing department

Funding Sources:

- General Fund

Goal 6: Ensure Adequate Services to Housing

Policy 6.1 Promote coordination between infrastructure master plans, service area boundaries, and housing plans to ensure that adequate services are available to serve expected housing growth. Direct housing to areas where infrastructure and utilities can be provided commensurate with housing production.

Program 6.1a: Urban Growth Policy Update

The Modesto General Plan calls for the City to maintain a five-year supply land served with urban infrastructure and available for development (Chapter II, Section C, General Plan Maintenance, page II-5). In addition, the General Plan provides that new development should occur next to existing development. This avoids situations in which the City might become responsible for extending urban services (for example, sewer lines) through open areas to new development.

The purpose of the Urban Growth Policy Update is to identify land available for development, sufficient to provide a five-year supply. There are two parts to this process: one is the preparation of an inventory of available land for various uses (residential, commercial, business park), and the second is an analysis of market conditions expected over the next five years.

The City is generally divided into two areas: the Baseline Developed Area, which is generally that portion of the City that is already developed and the Planned Urbanizing Area. The Planned Urbanizing Area includes areas within City limits and the entire Sphere of Influence. The Sphere of Influence is the area which the City intends to annex and develop at some point in the future.

Eight-Year Objectives and Time Frame:

- Continue to prepare the Urban Growth Review report every two (2) years to direct and manage growth, ensuring adequate urban services for new developments

Lead and Responsible Agencies:

- Community and Economic Development Department (Planning Division)
- Utilities Planning and Projects Department

Cost Estimates:

- Incorporated into operating budgets of implementing departments

Funding Sources:

- General Fund

Policy 6.2 Promote infill development as a method of ensuring maximum utilization of existing urban services.

Program 6.2a: Encourage Infill Development

In an effort to maximize efficiency of existing infrastructure, the City will establish a program to provide regulatory, financial, or other incentives to promote infill development to meet projected housing needs.

According to Section 15331 of the California CEQA Guidelines, infill development projects are those projects that meet the following characteristics:

- a) The development project is consistent with the general plan designation and the zoning.
- b) The project is located within the City limits on a site of no more than five acres, substantially surrounded by urban uses.
- c) The project has no value as habitat for endangered, rare or threatened species.
- d) Approval of the project would not result in any significant effects relating to traffic, noise, air quality, or water quality.
- e) The site can be adequately served by all required utilities and public services.

The City will solicit input from local developers and interested parties to determine the greatest obstacles to infill development, and develop strategies accordingly to address these obstacles. The creation of marketing materials by the City to promote infill development may be a part of this program. Marketing materials may include development fee waivers for the development of affordable housing, the availability of CDBG grants to assist with public infrastructure improvements to affordable housing projects, the availability of vacant residential sites inventory report, listing site locations, acreages, ownership, zoning and entitlement requirements.

In addition to the resources listed above, the City indirectly reduces the development costs by streamlining the development application process for infill development through means including:

- pre-application meetings with applicants;
- consolidation of development applications;
- expedited review;
- streamlined environmental assessment through the use the infill exemptions where appropriate and the use of a Master Environmental Impact Report;
- Lesser requirements and costs for the entitlement process (for example, no specific plan or financing master plan is required); and,
- Less costly stormwater drainage standards for infill development

Infill development incentives include the advantage of existing infrastructure, zoning that allows proposed development a ministerial (building permit) process, deferred or no right-of-way dedication and improvements where appropriate and relaxed standards through the availability of the planned development zone. Residential development proposals that agree to provide affordability covenants may receive fee deferrals or waivers based on household income criteria applied to the residential development.

Eight-Year Objectives and Time Frame:

- Continued encouragement
- By 2019, solicit input from the development community to determine the greatest obstacles to infill development.

Lead and Responsible Agencies:

- Community and Economic Development Department (Planning Division)

Cost Estimates:

- Incorporated into operating budgets of implementing department

Funding Sources:

- General Fund
- CDBG
- HOME

Goal 7: Promote Jobs-Housing Balance

Policy 7.1 Encourage the development of workforce housing.

Program 7.1a: Coordination of Housing and Economic Development Efforts

Despite the loss of thousands of Modesto residents immediately before and during the mortgage crisis, Modesto continues to have fewer jobs than needed to achieve a balance between jobs and housing and thus reduce commuting distances. A jobs-housing imbalance exists, jeopardizing the quality of life offered by Modesto, creating impacts on the City's infrastructure systems, air quality, and economic well-being of the community. To attempt balancing housing growth and economic development, the City offers these mechanisms:

- Urban Growth Policy Review Update (Program 6.1): to ensure a balanced inventory of land is available for the upcoming five years;
- Regional and inter-agency agreements for provision of both potable and non-potable water supplies;
- Significant transportation system improvements, including reconstructed interchanges along SR99 and widening of SR219; and,
- Revenue Bonds to provide for the construction and rehabilitation of major infrastructure and facilities necessary to support economic development efforts.
- A Community Benefit District for downtown revitalization (established 2015)
- Ongoing business attraction, retention, and expansion programs
- Various economic incentives for new and existing businesses
- Partnership with community and public organizations in workforce development programs, including the Stanislaus Business Alliance and Modesto Junior College to train young people to perform jobs that are needed by local businesses

Eight-Year Objectives and Time Frame:

- Ongoing economic development efforts
- Comprehensive General Plan update to include an Economic Development Element to begin by 2019

Lead and Responsible Agencies:

- Community and Economic Development Department (Planning Division)

Cost Estimates:

- Incorporated into operating budgets of implementing department

Funding Sources:

- Revenue bonds
- General fund

Program 7.1b: Affordable Workforce Housing

Some people who work in Modesto cannot afford to live in the City. Through economic development efforts (Program 7.1), Modesto will work with businesses to create higher paying jobs. The City will also coordinate with the business community to address the housing needs of workers. Modesto will also revise the Municipal Code to comply with the Employee Housing Act, found in California Health and Safety Code Section 17000 – 17062.

Eight-Year Objectives and Time Frame:

- Ongoing efforts to develop affordable housing consistent with this element of the Urban Area General Plan
- Update Municipal Code to comply with the Employee Housing Act by 2020.

Lead and Responsible Agencies:

- Community and Economic Development Department (Planning Division)
- Parks, Recreation and Neighborhoods Department (Housing Division)

Cost Estimates:

- N/A

Funding Sources:

- N/A

Quantified Objectives

The City of Modesto annually receives federal funds for housing and community development activities. In order to receive these funds, the City must submit a strategic plan every five years to the U.S. Department of Housing and Urban Development that identifies local needs and how those needs will be met.

Modesto’s share of the StanCOG Regional Housing Needs Assessment is 6,361, to which 368 units of low- and very low-income housing are added from the last cycle, for a total of 6,747 units. These include 890 extremely low-income units, 891 very low-income units, 1,142 units for low-income households. The State’s estimate of housing needs is far greater than the resources available to the City.

The Urban Area General Plan, of which this Housing Element is a chapter, hereby incorporates by reference the 2015 – 2020 Consolidated Plan with statistical data derived from the 2015 – 2020 fiscal year Analysis of Impediments to Fair Housing Choice, Section CP-10.

Income Category	New Construction	Rehabilitation	Conservation/Preservation
Extremely Low	14	31	84
Very Low	15	32	84
Low	15	32	85
Moderate	0	0	60
Above Moderate	0	0	60
TOTAL (estimated)	44	95	300

Additionally, Modesto will expect the construction of one accessory dwelling unit per year, for a total of eight units.