

Housing Stanislaus

Housing Summit November 4, 2023

Modesto Junior College





Housekeeping



Refreshments

Restrooms

Emergency exits

Take calls outside

Meeting Norms



- Have an open mind and actively listen
- Be respectful and assume good intentions
- Build your network
- Use note cards for questions and comments

Participate using Menti

Welcome

Housing Stanislaus

Mani Grewal
Stanislaus County Board
of Supervisors, District 4



Agenda



- 1. Welcome
- 2. State of Housing in Stanislaus County
- 3. Housing Development Barriers and Opportunities
- 4. Strategies for Increasing Housing Supply Featured Topics:

The Potential of Housing
Trust Funds
Kate Owens, HR&A Advisors



5. Closing: A Call to Action

Diversifying Housing Types
Mitali Ganguly, Opticos
Design, Inc.



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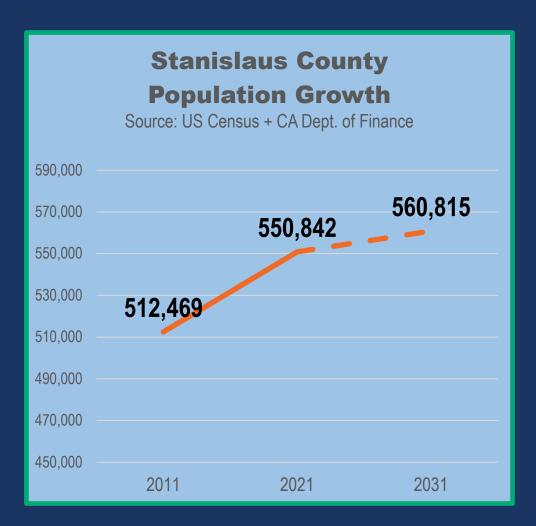
Who is here today?

- 1. In which community do you live?
- 2. How long have you lived in Stanislaus County?
- 3. In what role are you participating in today's summit?



TOTAL POPULATION 550,842

TOTAL HOUSEHOLDS 175,067

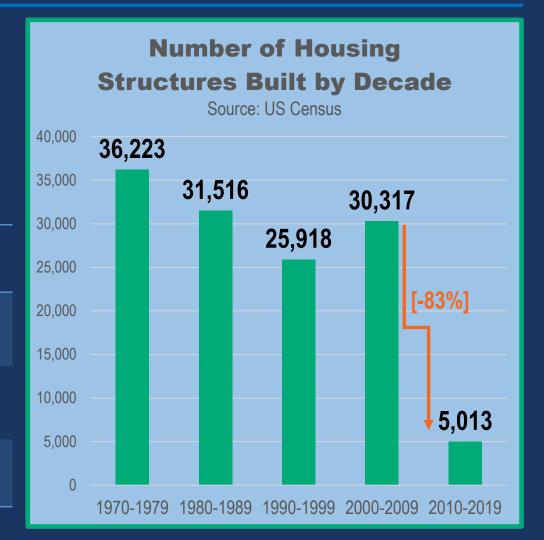




Housing development has not kept pace with population and household growth.

Change from 2010 to 2019

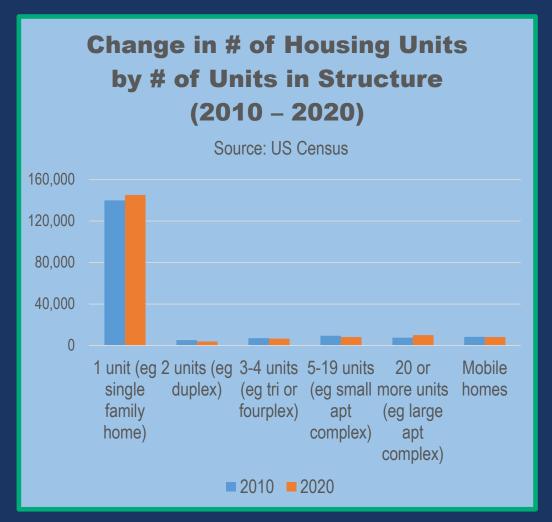
Increase in # of Households Living in Stanislaus County	8,937
# of Housing Structures Built in Stanislaus County	5,013
Deficit	3,924 units





Housing in Stanislaus County is dominated by single family homes.

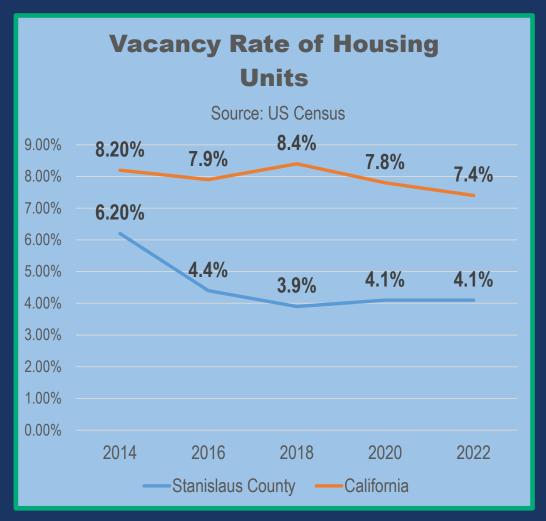
- 80% of all housing units are single family homes
- Between 2010 and 2020, the number of duplexes, tri/fourplexes, mobile homes, and small apartment complexes DECREASED





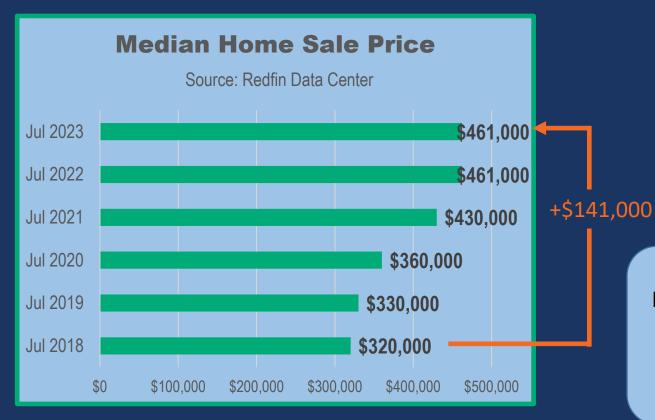
Imbalance between population growth and housing development results in low vacancy rates.

- Fewer options for those seeking housing
- Upward pressure on housing costs



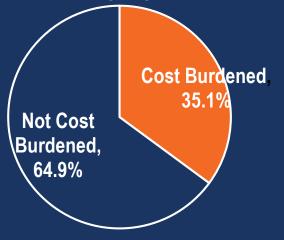


HOMEOWNER MARKET



Homeowners Who Are Housing Cost Burdened

(spend >30% of income on housing)
Source: U.S. Census



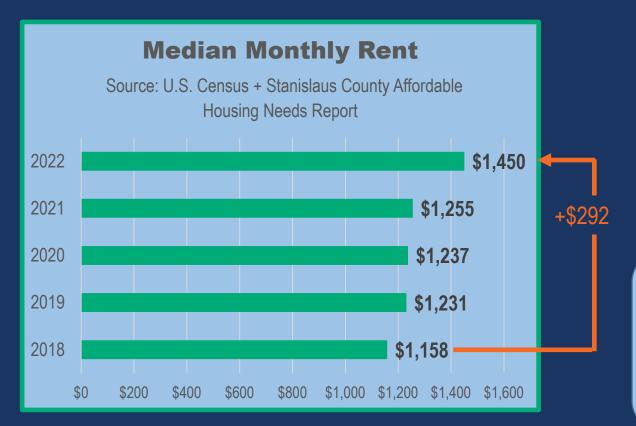
\$35.37 / hour

Hourly household wage needed to afford median homeowner costs (~\$73,560 / year)

Median household income in Stanislaus County = \$68,368

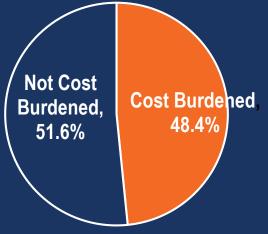


RENTAL MARKET



Renter Who Are Housing Cost Burdened

(spend >30% of income on housing)
Source: U.S. Census



\$27.88 / hour

Hourly household wage needed to afford median rental costs (~\$57,996 / year)

Median household income in Stanislaus County = \$68,368

Housing Stanislaus

GOAL: Increase housing supply throughout Stanislaus County to meet the needs of our current and future residents regardless of age, ability, or income.



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What is your key interest in housing?

4. In one or two words, what is your biggest hope for housing in Stanislaus County?



Findings From Stakeholder Interviews

Barriers to Housing Development



Community opposition to housing development is vocal

Laws, procedures, and regulations add time, cost, inconsistencies, and other obstacles to development





Limited land options stemming from lack of infrastructure and agricultural land conservation policies

Market conditions and costs





Overburdened public agency staff

STRATEGIES FOR STIMULATING HOUSING DEVELOPMENT

Housing Stanislaus





Strategies for Stimulating Housing Development

Increase capacity within public agencies to keep pace with housing demand and enable more proactive engagement with developers.

Suggested Methods:

- Establish a shared, countywide housing liaison
- Cost share among jurisdictions to fund commonly needed functions
- Expand partnerships with Community Development Financial Institutions (CDFIs) and Community Development Corporations (CDCs)
- Utilize technology for streamlined information sharing
- Expand pipeline of professional staff



Strategies for Stimulating Housing Development

Pursue ongoing refinement of policies, procedures, and regulations that result in mutual benefit to community, public agency, and development applicant.

Suggested Methods:

- Continue refining codes, ordinances, and other requirements to ensure clarity and consistency
- Adopt policies, ordinances, and codes that empower more ministerial approvals
- Coordinate across jurisdictions in Stanislaus County to jointly advocate to State regarding housing issues



Strategies for Stimulating Housing Development

Create access to capital, with a focus on capital for affordable and workforce housing

Suggested Methods:

- Conduct a Housing Trust Fund feasibility and best-use Analysis
- Analyze and pursue new opportunities to generate revenue for housing development, such as use of Financing Districts
- Update development fees and fee waiver opportunities
- Explore partnerships with Community Development Financial Institutions and Community Development Corporations
- Secure maximum allocation of State housing funds

Featured Speaker

Housing Stanislaus The Potential of
Housing Trust Funds
Kate Owens
HR&A Advisors





The Potential of Housing Trust Funds

Housing Stanislaus

November 4, 2023

Agenda

Housing Trust Funds 101

California Landscape

Administrative Structures



National Snapshot of Housing Trust Funds

Local governments across the U.S. are launching Housing Trust Funds to meet growing housing needs and offset declining federal funding. The federal Dept. of Housing and Urban Development (HUD) maintains a matching fund that is growing but is still smaller than locally dedicated resources.

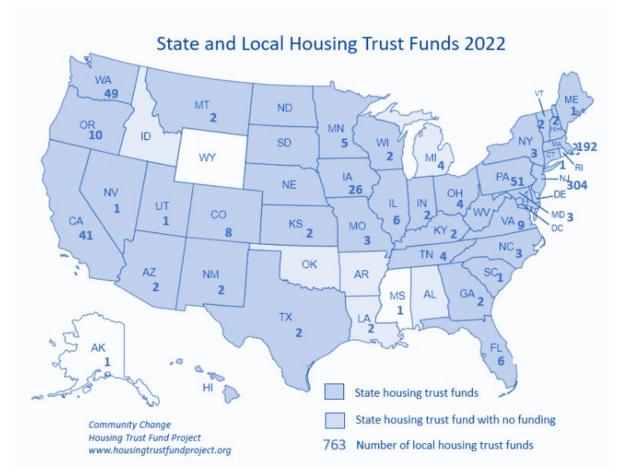
\$740 million in 2022 HUD's Housing Trust Fund **\$50 million** was allocated to California

823 local housing trust funds across the U.S.

\$3 billion in annual funding

\$11.80 per person in average annual funding

\$8,861,000 in annual funding for a comparable fund in San Joaquin County



Investment Typologies

Local governments across the U.S. are launching Housing Trust Funds to meet growing affordable housing capital and operating_needs and offset declining federal funding.

Trust funds help to replace lost federal funding with local sources. These funds can fill any local housing need and support local housing goals, including:







On average, Housing Trust Funds leverage up to \$10 of other federal, private, and philanthropic funding for each \$1 of financing supporting a project.

Financing Instruments

Funding allocations can be structured to suit local conditions and supplement other available funding sources.

Flexibility of Financing Instrument

Highly Limited

Grants

Highly flexible but non-renewable source

Low Interest Forgivable Loans

Moderately flexible but non-renewable source

Low Interest Loans

Requires project with cash flow to support, but is renewable

Credit Guarantees

Limited applicability, but very high leverage and renewability

Sources of Funding

National best practices for Housing Trust Funds indicate a variety of local funding sources are used, such as the following:



Impact Fees

An **impact fee** a fee per square foot on new market rate housing and/or commercial developments.



Local Bond Measures

Examples include a property tax

General Obligation bond or

property parcel tax bond, or sales
tax revenue.



General Fund Allocations

Revenues accruing from taxes, fees, and other sources which can be used for the general operation of local government.



Charitable & Private Donations

Donations vary in their flexibility and can be difficult to renew but offer localized sources of funding, including Community Reinvestment Act credits. These sources always come after public sources.

Example of Gap Financing

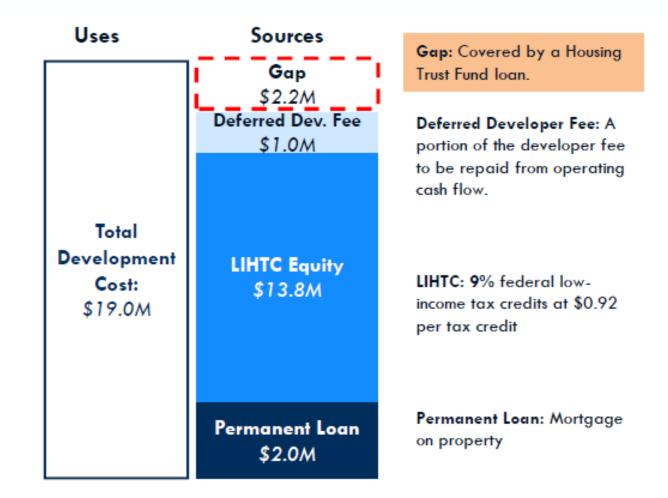
Most Housing Trust Funds are used to fill project capital funding gaps through a loan.

Example: 9% LIHTC Gap Financing

Typical 9% Low-Income Housing Tax Credit (LIHTC) projects are garden apartments or townhomes.

Better quality and higher-density projects can be developed with additional local funding.

The additional financing is layered on top of existing funding sources and is typically the last source of gap financing.



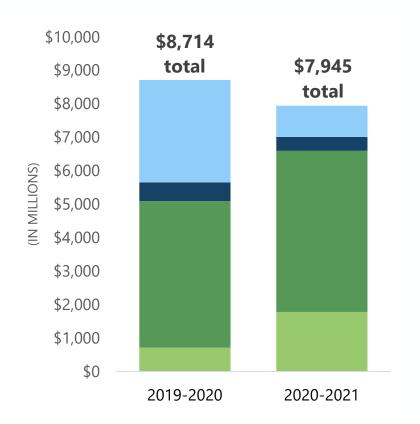


Federal and State Resources for Affordable Housing

State and federal funding for housing production and preservation in California was \$7.9 billion in FY 2020-21, a **9% decrease** from the prior year. Additional resources were added in the FY 2022-23 state budget.

State and Federal Funding, 2019-2021

Funding Change, 2019-2021



Funding Source	FY 2019-20 (in millions)	FY 2020-21 (in millions)	% Change
State Housing Bonds and Budget Allocations	\$3,059.1	\$934.5	-69%
State LIHTC	\$560.0	\$414.6	-26%
State Total	\$3,619.0	\$1,349.1	-63%
Federal LIHTC	\$4,380.5	\$4,816.9	+10%
HUD Block Grants + NHTF	\$714.8	\$1,779.5	+149%
Federal Total	\$5,095.3	\$6,596.4	+29%

Housing Investment Typology

Local governments, and increasingly regional governments, are pooling resources to support meeting Regional Housing Needs Allocations (RHNA) requirements or addressing homelessness.

Regional HTF	Homelessness	Homeownership	Low Income	Mod Income	ADU
Silicon Valley CDFI	~	✓	~		✓
San Gabriel COG JPA	✓		✓		✓
San Luis Obispo County			~	~	
San Mateo County		~	✓	~	
Ventura County	✓		~	~	
Orange County JPA	✓				
Placer County	~		~	~	

Snapshot of State, Regional and Local Trust Funds

Many local governments have a long history of housing trust funds, but increasingly regional governments are also forming HTF.

\$56.7 million in matching funds from California's Department of Housing and Community Development Local Housing Trust Fund

- **31** local housing trust funds
- 14 county and regional housing trust funds

	Silicon Valley CDFI	San Gabriel COG JPA	San Louis Obispo County	San Mateo County	Ventura County	Orange County JPA
Population	1,940,000	2,000,000	282,000	765,000	845,000	3,170,000
Annual Project Funding	\$8,000,000	\$2,000,000	\$3,000,000	\$7,500,000	\$8,000,000	\$11,000,000
Amount Per Year Per Capita	\$4.12	\$1.00	\$10.63	\$9.80	\$9.46	\$3.47

Sources of Funding

California local governments have used a variety of sources to fund their HTFs, and supplement allocations available from the HUD and State Housing Trust Funds.

Impact Fees

Nonresidential

- In-lieu fees
- Business registration fee
- Business operations tax

Transaction Fees

Earned income from financial transactions

Bonds

Municipal bonds

- Dedicated property tax surcharges
- Bonds provide upfront funding that are repaid through the surcharges

County bonds

 Several counties across the state have floated general obligation bonds to fund affordable housing investments

General Fund

Annual Allocations

- Ongoing allocations from general fund
- Sales tax add on
- Transient Occupancy tax addon
- Real estate transfer tax addon

Other non-recurring sources

Sale of land

State Funding

Affordable Housing

- Provided \$300 million for the Local Housing Trust Fund matching program
- Provided \$1.5 billion for multifamily construction

Homelessness

- Provided \$2 billion to build permanent supportive housing across the state
- Uses Mental Health Service Act (MHSA) to provide funding to local governments

Sources of Funding

Regional governments are pulling together a range of funding sources to launch their Housing Trust Funds.

Regional HTF	CRA	Philanthropy	Impact Fee	General Fund	Prop 46, 1 & 2
Silicon Valley CDFI	~	~			
San Gabriel COG JPA			~	~	✓
San Luis Obispo County	/			~	
San Mateo County					/
Ventura County	\	~	~		~
Orange County JPA					✓
Placer County			/		~

Regional Precedents

Other regions in California have successfully launched housing trust funds.









	Bakersfield Housing Trust Fund	Sacramento Housing and Redevelopment Authority	Bay Area Housing Finance Authority
Year Established	2021	1990	2019
Annual Funding	~\$500 thousand	\$2 million	NA
Total Funding	\$10 million	\$47 million	\$15 million
Funding Sources	Measure N, ARPA, PLHA, HCD	Commercial Property Transfer Fee	State Appropriations & Philanthropy
	Homelessness is initial focus but can support large range of investments	Very low-income housing production	Displacement mitigation, preservation of existing middle and low-income housing, and production of new housing
Governing Board Members	Economic and Community Development Director shall manage with annual updates to City Council & Manager	County Board members representing one of five districts	Board composed of Metropolitan Transportation Commission and Association of Bay Area Governments board members



Defining the Governance Structure

Housing Trust Funds can be formed in a variety of governance structures—often tailored to the funding sources the Fund intends to pursue.

	Administration	Structure	Legislation	Recurring Funds	LHTF Matching	Appropriations	Bond Financing	Philanthropy
Orange County	County & 21 cities	JPA	AB448	~	~	~		
Pasadena, Burbank, Glendale	3 cities	JPA	SB1177		~	✓		
ABAG/MTC	COG	Financing Agency	AB1487				~	
Ventura County	CDFI	501c3	None		✓			~

Defining the Governance Structure

For San Joaquin, there are some advantages and challenges to weigh

	Advantages	Challenges
Comprehensive JPA Orange County	 Full county coverage Access to bond financing & HCD Funding Clear goal makes administration easier 	 Requires county resources Buy in from wide range of jurisdictions
Limited JPA Pasadena, Burbank, Glendale	 Targeted to local jurisdictions with most interest Limited coordination & administration issues 	Does not represent full countywide issue
Agency ABAG/MTC Bakersfield	 Administration is simplified using COG or municipal structure Access to many financing resources 	 Long term process of building support Voter willingness to support bond measures related to housing
Non-Profit Ventura County	 Incubated in redevelopment agency and eventually spun out to CDFI 	Local banking partners with CRAObtaining start up funding

Housing Stanislaus

Rest Break

- Stretch...snacks...restroom
- And talk with each other
 - What has stood out to you so far?
 - What could you do to encourage housing development?



Prepare development plans for new areas appropriate for housing and for upgrading infrastructure in existing areas to accommodate housing use

- Designate priority opportunity sites and prioritize infrastructure projects that will serve those sites
- Encourage growth in infill areas
- Pursue partnerships with developers to prepare master plans and specific plans



Proactively engage property owners of vacant and underutilized properties to encourage their pursuit of housing development

- Establish a queue of land owners with underutilized properties
- Post underutilized properties whose owners are interested in developing to local agency and department websites



Proactively engage developers to encourage their pursuit of housing development

- Build and maintain a list of housing developers
- Actively market housing development needs and opportunities to housing developers
- Post opportunity sites and other underutilized property opportunities to local agency and department websites
- Create a multi-jurisdictional team to recruit developers to the region.



Foster the development of a variety of housing types

- Consider policies that will allow for greater density and options in housing type
- Consider option of applying building fees based on square footage
- Designate priority opportunity sites and fast track applications for those sites that are for non-single family unit development
- Partner with developers around outreach and education when pursuing alternative housing types
- Increase local capacity to build modular and prefabricated homes

Featured Speaker



Diversifying Housing Types

Mitali Ganguly
Opticos Design, Inc.





Missing Middle Housing

Housing Stanislaus

Nov 2023



Contents

What is Missing Middle Housing?

Why do we need it?

Typical Characteristics

Potential Barriers

Strategies + Examples

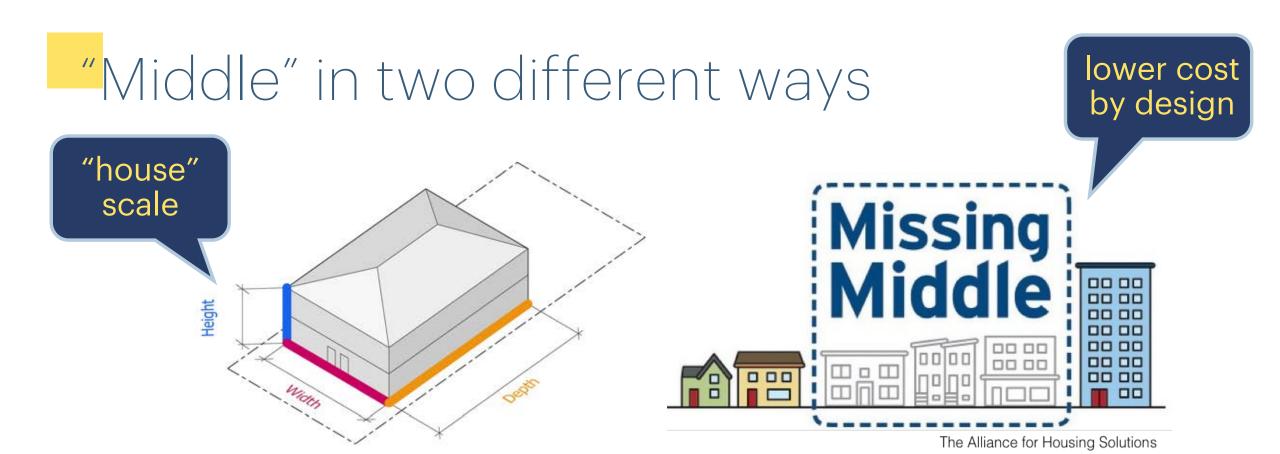
What is Missing Middle Housing?



What is Missing Middle Housing?

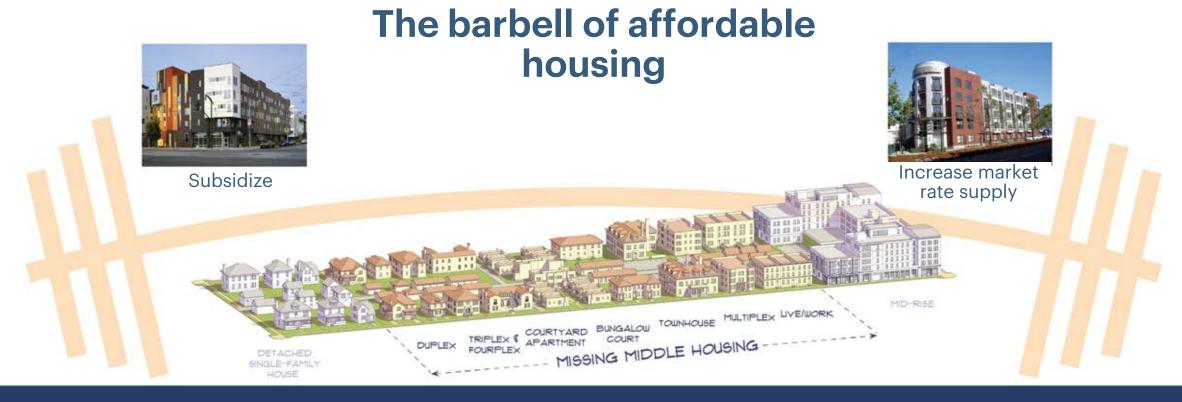


House-scale buildings
with multiple units
in walkable neighborhoods



- 1. A middle form and scale between single-unit and multi-unit buildings
- 2. Can deliver attainable housing choices to middle-income families

Part of the housing affordability solution





Lower cost by design

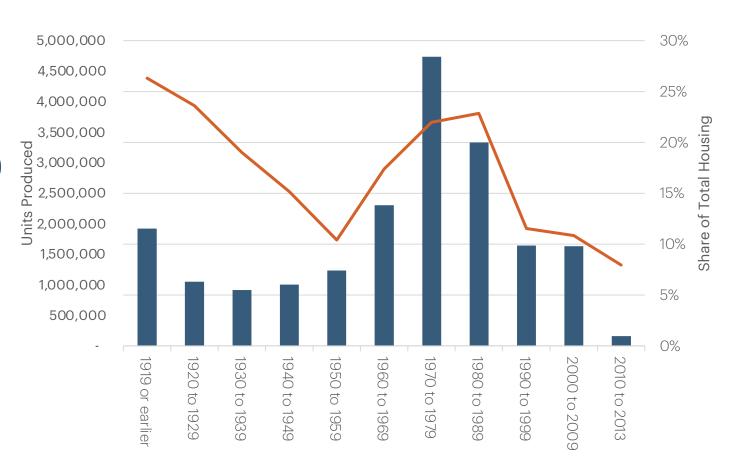
- ✓ Lower land costs
- Lower construction costs
- ✓ Smaller units
- Local, incremental development

Why is it "Missing"?

Less than 10% of all housing units produced between 1990 to 2013 were Missing Middle.

~ American Housing Survey

These types were once the building blocks of cities all over the US but have since been restricted by post-war zoning.



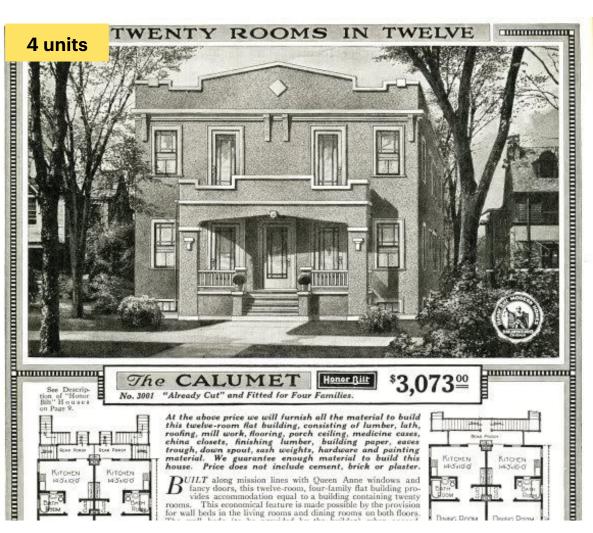
Missing Middle Units Produced

—Missing Middle Share of Total Housing

We knew how to build these types

Each type was designed to fit on existing lot sizes

\$2,632°





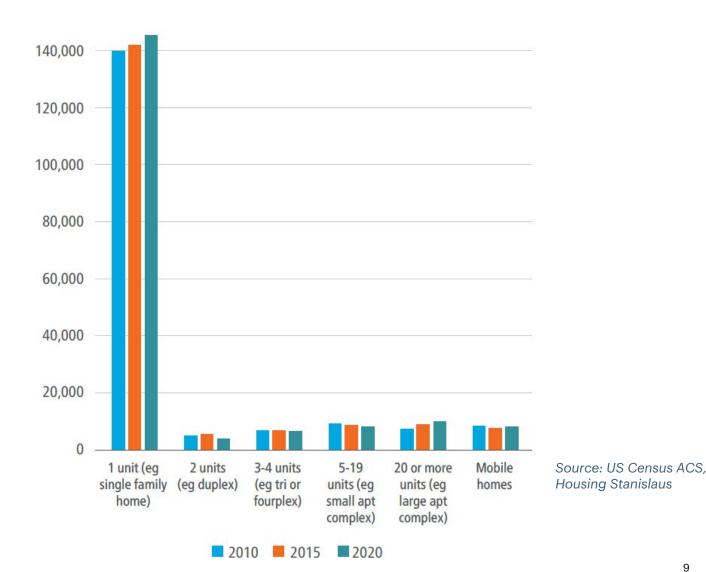
This house can be built on a lot 40 feet wide, orifications for plumbing, let water, steam or warm air-ing Modern Home No. CBI in your recess.

SEARS, ROEBUCK AND CO., CHICAGO, ILLI!

If "missing", what is getting built instead?

In Stanislaus County, 80% of all housing units are single-family homes.

Multi-family complexes with more than 20 units are the next most common housing type (6%)



Why do we need it?



Why do we need Missing Middle Housing?

- 1. To respond to **changing housing needs**
- 2. To increase housing attainability* and home-ownership
- 3. To strengthen local economies
- 4. To promote sustainable development

^{* &}quot;Attainability" is being used here to indicate **market rate** affordable housing, different from subsidized affordable housing. Both are needed to address housing access.

National demographics are changing

Today, **30%** of US households are single persons

By 2030

1 in 5 Americans
will be 65+

By 2025 **75%** of American households will not have children

Sources: US Census, 2020, www.brookings.edu

Most communities do not have housing types to match these demographic shifts

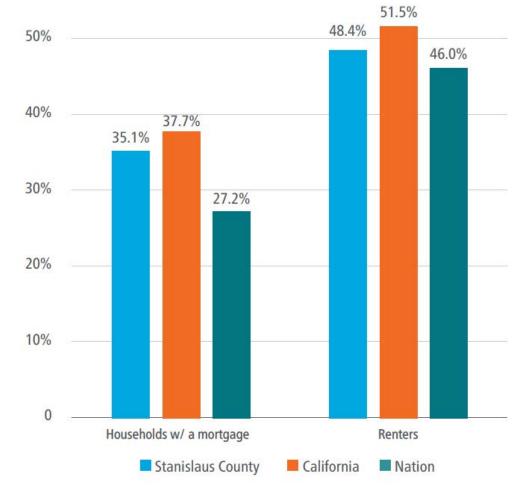
Housing unaffordability is a national crisis

49% of renters and **27%** of homeowners in the US were housing cost-burdened in 2020.

48% of renters and 35% of homeowners in Stanislaus County in 2021 were housing cost-burdened.

A household is considered housing cost-burdened if spending more than 30% of household income on housing. More than 50% is considered severely house-burdened.

~American Housing Survey



Source: US Census ACS, Housing Stanislaus

Housing inequity is a national issue

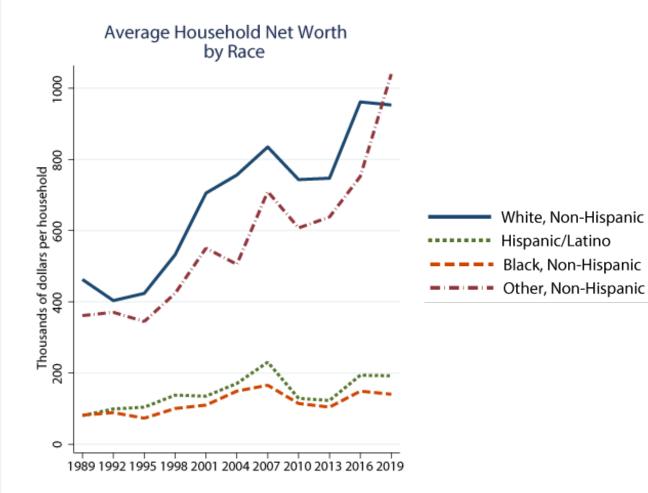
In 2019, the average wealth of a white household in the US was

\$830,000 more

than that of Black households.

Source: www.brookings.edu

Home ownership has been a typical pathway to building generational wealth. Historically, discriminatory practices such as **red-lining and race-based zoning** have denied equal home ownership opportunities to black families in areas where home prices have greatly appreciated.



There is a growing demand for walkability

- National trends show desire for housing in walkable, mixed-use environments
- Employers support attainable housing for their workforce

Office tenants prefer locations in walkable urban environments by

4:1 margin

 NAIOP Commercial Real Estate Dev't Assoc.



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carlor this year by the George Wallington Lit School of Rations and Image County America 60% favor
neighborhoods
with walkable mix
of houses
and stores

-National Associatio of Realtors

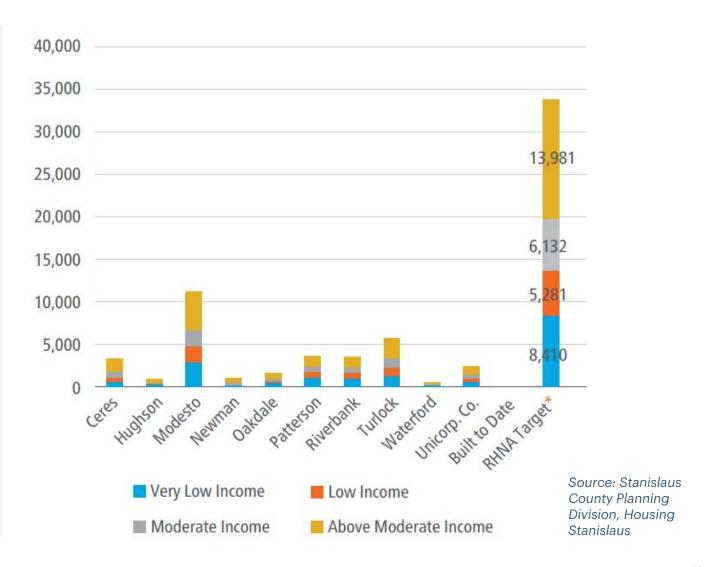
56% of millennials and 46% of boomers want to live in more walkable neighborhoods

 American Planning Association

Housing need in Stanislaus County

The countywide Regional Housing Needs Assessment (RHNA) target for 2023 - 2031 is **34,334 new housing units**

Missing Middle Housing can be part of the solution to meeting this target.



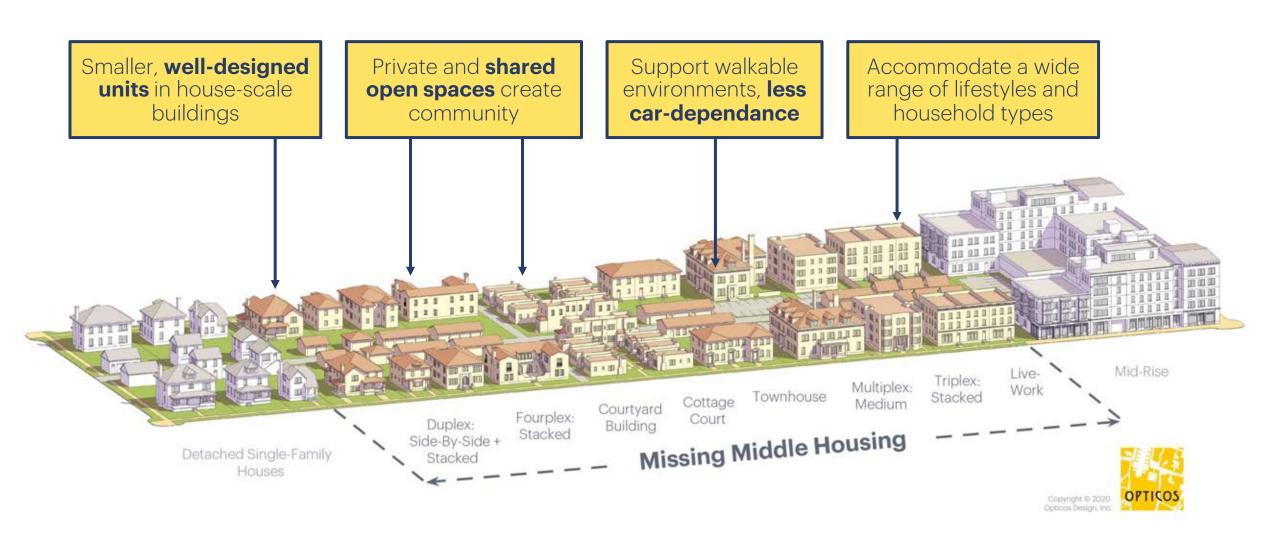
What can Missing Middle Housing do?

- ✓ Support diverse housing needs: **one to two-person** households, **multi-generational** households, **co-living** and other arrangements.
- ✓ Increase rental options and pathways to homeownership for middle-income households
- ✓ Allow downsizing, aging-in-place, provide passive income
- ✓ Enables small-scale infill, can support local businesses and developers
- ✓ Promotes compact, walkable, lower-carbon communities

Typical Characteristics



Typical Characteristics



Missing Middle Housing types

Missing Middle
Housing includes a
large variety of
housing types from
small to large. The
application depends
on the context.



















20

Typical Characteristics











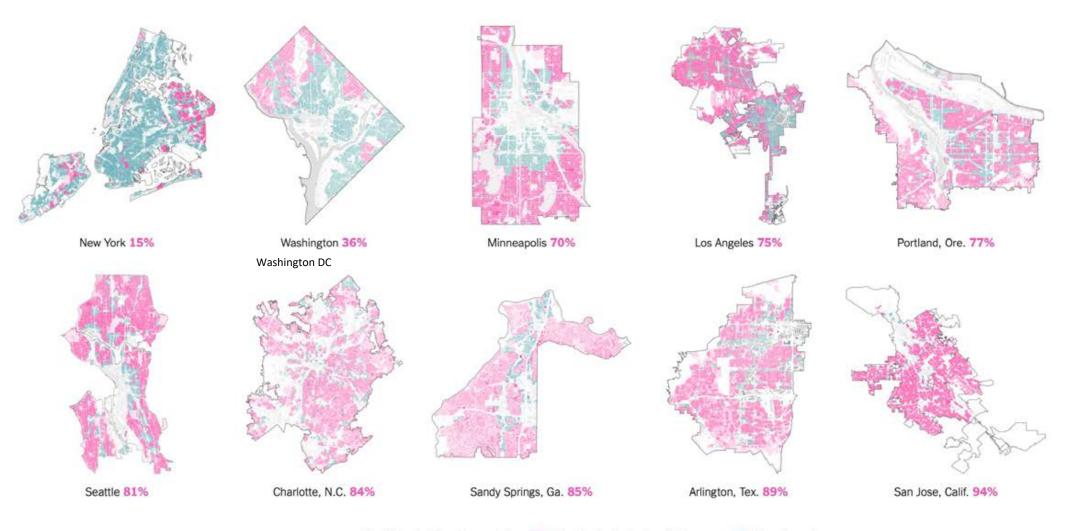
Potential Barriers



Typical Barriers to Middle Housing

- ☐ Planning + zoning barriers prevent or restrict Middle Housing
- ☐ Middle Housing is not easily classifiable by industry standards
- ☐ Perceived cost inefficiencies for building small
- ☐ Additional liability risks of small condominium projects
- ☐ Added cost + complexity of commercial building codes

Majority of cities zoned to disallow MH



Residential density standards are too low

Density standards are often too low to permit Middle Housing. Middle Housing achieves higher densities while looking like detached houses. **Regulating the building massing and envelope** is more effective.

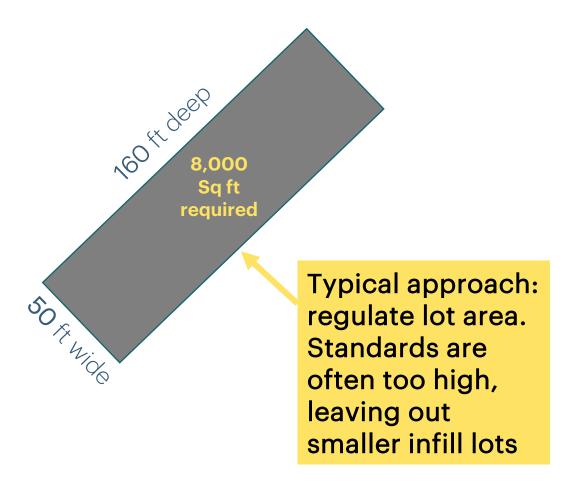




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Minimum lot area standards

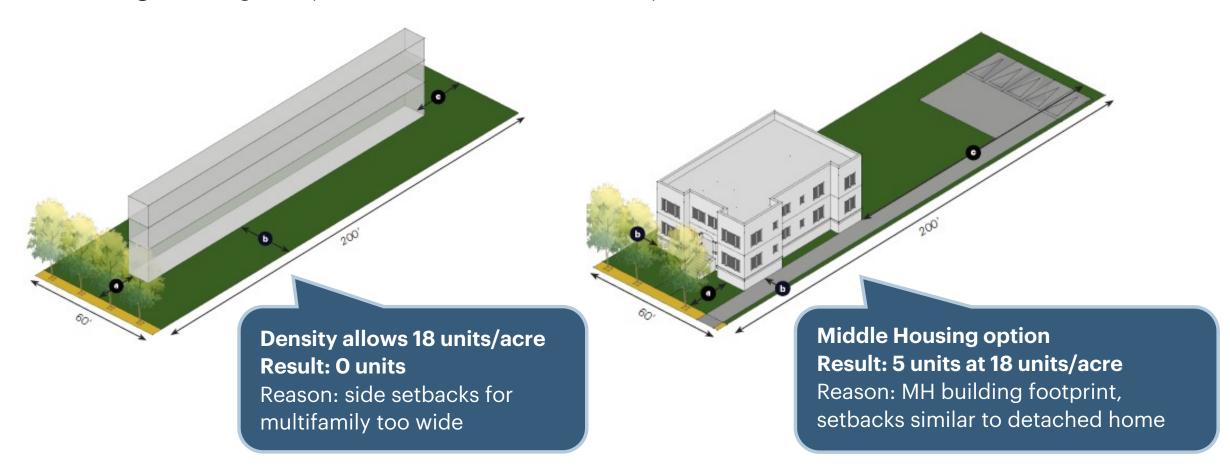
Many jurisdictions set minimum lot areas for different types of development which is often not based on existing lot dimensions. **Regulating lot width** is more effective than lot size.





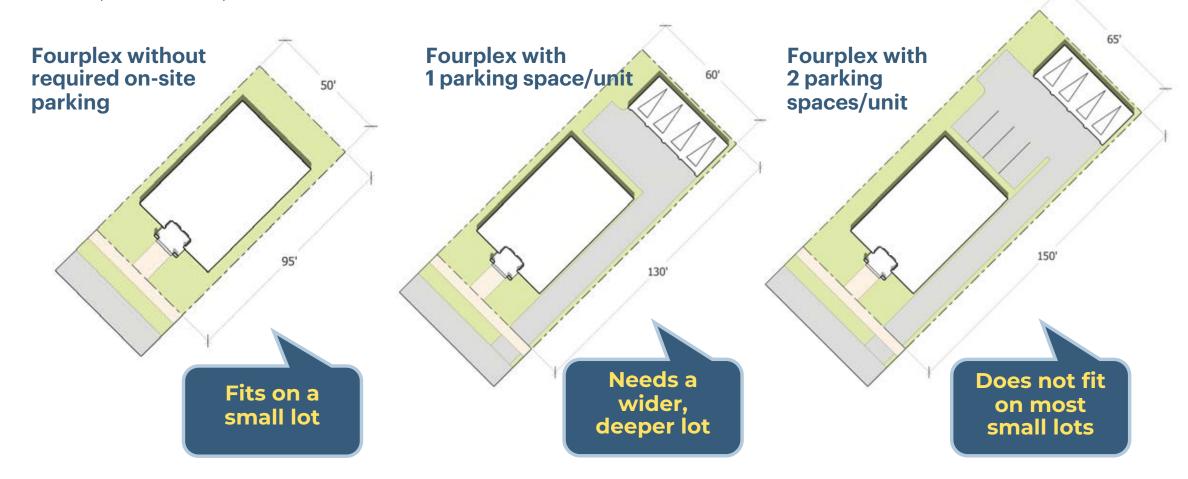
Site standards not calibrated

Minimum setbacks and open space requirements are often **not calibrated for Middle Housing**, making it impossible to achieve feasibility



High off-street parking standards

High parking standards often prevent some types of Middle Housing from being built, particularly on small infill lots



Code requirements add to MH costs

Cost implications of building under IBC are often too big

Multifamily buildings, even a detached triplex, are often required to follow the International Building Code (IBC), more complex (and costly) than the International Residential Code (IRC)

Several states are advocating for allowing IRC for Missing Middle Housing types



Best Practices for Middle Housing

- ✓ Update standards to recognize "house-scale" multi-unit Middle Housing buildings differentiate from larger residential/ mixed-use buildings
- ✓ Regulate maximum building envelope and allow any number of units within that footprint that meet local safety standards
- ✓ If regulating by density, align standards with existing lots and building types
- ✓ Coordinate setbacks and lot coverage standards with existing lot sizes
- ✓ Allow multiple buildings on one lot
- ✓ Right-size parking standards to existing conditions, available street parking and access to transit

Strategies for MMH



How can we apply Missing Middle Housing?

Small-scale, incremental infill:

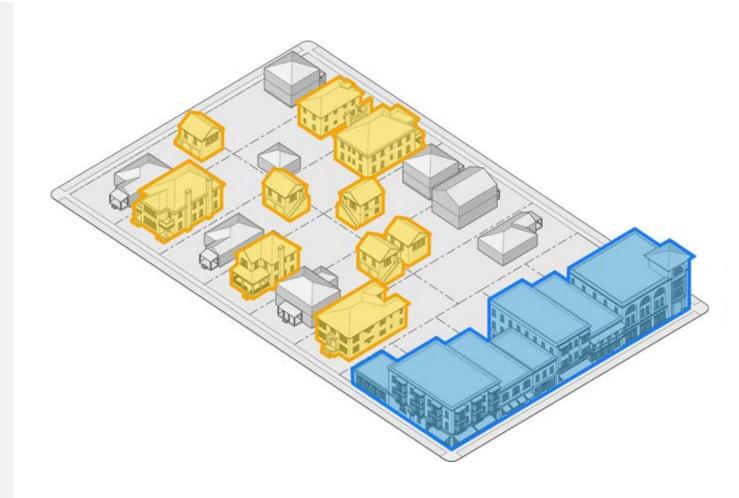
- ✓ Conversions, additions and remodels within residential neighborhoods
- ✓ Adding housing to underutilized strip malls, commercial parcels



Neighborhood-scale "gentle" infill

Incremental, house-scale infill within neighborhoods

- Missing Middle Housing types look like slightly larger singlefamily homes, can blend into residential neighborhoods.
- ✓ Where appropriate, Missing Middle Housing can also create neighborhood "main streets" and mixed-use centers.



Example: Renovations

Older single-unit homes can be adaptively reused as Missing Middle, providing gentle house-scale infill.

As this example shows, a dilapidated singleunit house in Portland was transformed into a Fourplex.





Dekum/Charles Converted Fourplex

Location: Portland, Oregon | 0.11 acres – 4 Dwelling Units, Density (net): 35 du/ac

Example: Additions + Conversions

Incremental Additions to Existing Homes: ADUs, Garage Conversions







Consider a single-unit home with a detached garage.

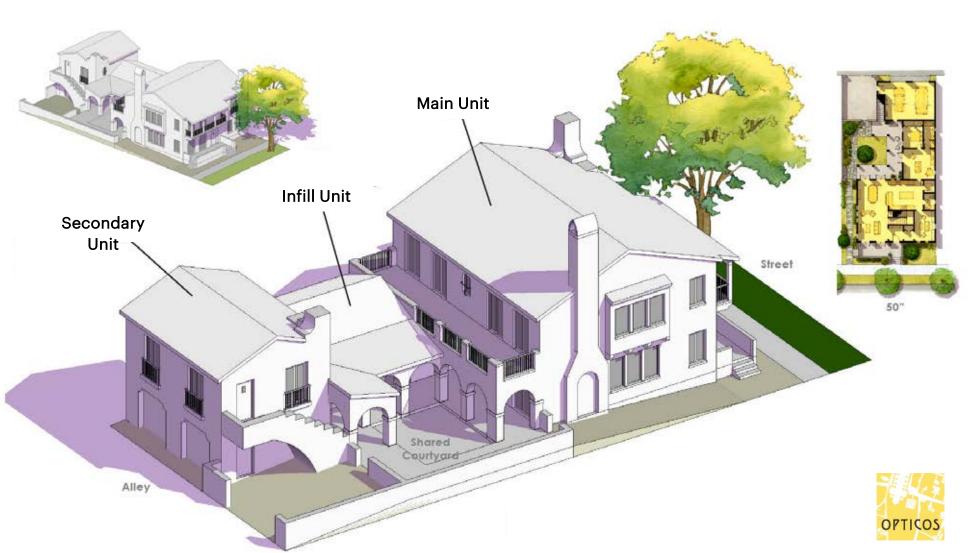
An ADU is added in the space between the home and the garage, say to house extended family. The ADU has a separate entrance and access to open space.

Later, another small unit is added above the garage. This can be to house an older child or be rented out for additional income. The new unit also adds more affordable rental housing.

Example: Incremental additions

Middle Housing such as the multigenerational house can be a solution for

- larger families
- aging-in-place
- additional rental income



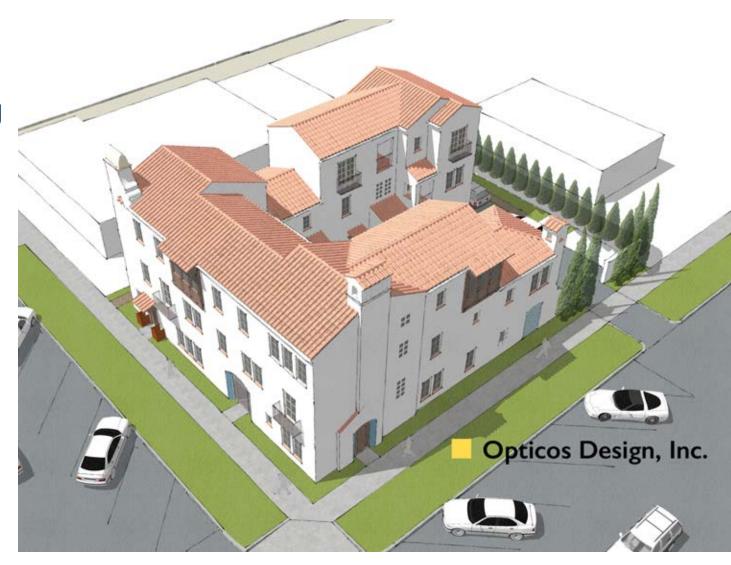
Example: "Slightly Larger" MMH

Courtyard Building with Micro-Unit Workforce Housing

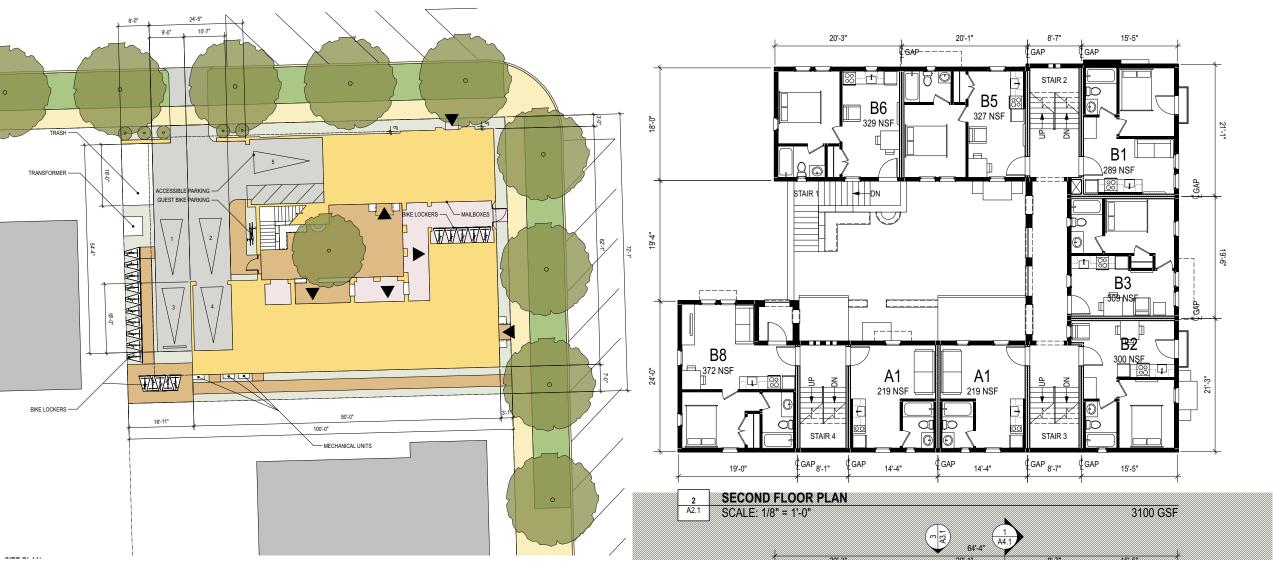
20 units | 80 x 72' lot Density: 129 du/acre

Only possible because city removed density maximums in their zoning.

Average unit size only 350 sf but still very livable due to thoughtful design of unit and building



Example: "Slightly Larger" MMH



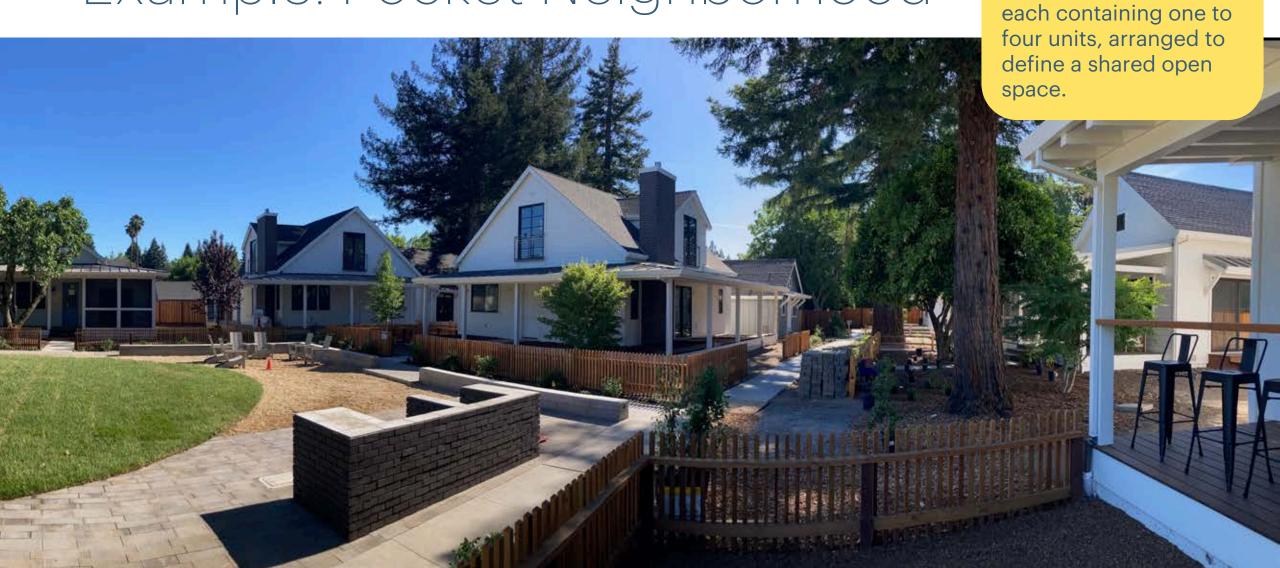
Example: Cottage Courts (Duplexes + Fourplexes)







Example: Pocket Neighborhood



Pocket Neighborhood:

A group of detached, house-scale buildings

Example: Creating Mixed-Use Corridors

Underutilized/underperforming commercial "strip malls"



Example: Creating Mixed-Use Corridors

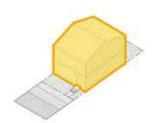
Many MMH types can be used, depending on the project/corridor scale



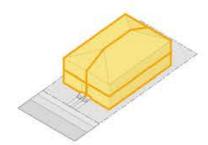








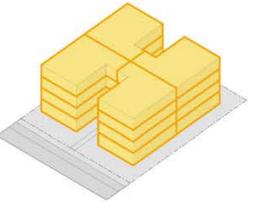




Multiplex (Small)3-8 units, 2-3 stories tall



Courtyard Apartment 6-20 units, 3 stories tall



Multiplex (Large) 7-18 units, 3 stories tall

Example: Mixed-Use Corridor in Modesto



- Boules Avenue

 Long-term: 359 units
- A. Buildings along new street perpendicular to McHenry
- B. New public green to support future neighborhood
- **C.** Fourplexes and other Missing Middle types could be built by small-scale developers
- **D.** Live/Work buildings facing McHenry provide opportunities for small and local businesses

- **E.** Larger courtyard buildings front onto McHenry
- **F.** Townhouses and Fourplexes along new streets
- **G.** Small public park/green near existing neighborhood

Potential to replace underperforming retail and vacant site with over 350 mixed-income housing units

Example: Mixed-Use Corridor in Modesto

Transformation to a mixed-use neighborhood



How can we apply Missing Middle Housing?

Missing Middle neighborhoods:

- ✓ Integrating MMH within portions of conventional residential developments
- ✓ New MMH neighborhoods at a larger scale



Example: Mews Starter Homes

Profitable and attainable

Compact site plan, mix of simple buildings with well designed interiors.







Example: Mews Starter Homes





Example: Prairie Queen MH Neighborhood



Prairie Queen: Program		
Size of Site	50 acres	
Units	742 units	
Unit size range	740 – 2,400 sq. ft.	
Building sizes	8 units max/building	
Density (Gross)	14.5 dwelling units/acre	
Parking	1 parking space per unit + one on-street space per unit	
Status	132 units occupied, 132 in various stages of construction.	

Example: Prairie Queen MH Neighborhood



Example: Prairie Queen MH Neighborhood



Example: Culdesac MH Neighborhood

First Middle Housing neighborhood in country with

zero resident parking



Culdesac: Program	
Size of Site	16 acres
Units	636 units
Unit size range	680 – 1,181 sq. ft.
Density	40 dwelling units/acre
Non-Res. Program	26,703 sq. ft.
Car/mobility Access	O parking spaces for residential 152 parking spaces 49 delivery/carshare Adjacent to light rail station
Status	Under construction

Example: Culdesac MH Neighborhood



Example: Culdesac MH Neighborhood

Not just car free, but mobility rich.

4 min walk
from light rail
1 min from
rideshare
1 min from
bike/scooter
parking



Questions?



Thank you!







STRATEGIES FOR STIMULATING HOUSING DEVELOPMENT

Housing Stanislaus



Closing

Housing Stanislaus

We Build Community

Jody Hayes
Chief Executive Officer
County of Stanislaus



Thank you!

Housing Stanislaus Download the report at www.housingstanislaus.org

Contact

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