

INCREASING HOUSING SUPPLY in Stanislaus County





November 2023

INCREASING THE HOUSING SUPPLY

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Introduction

Housing Stanislaus was initiated by the County of Stanislaus to better understand the needs, challenges, and opportunities associated with developing affordable and market-rate housing in the area and to form a common vision and strategy framework to stimulate housing development throughout the county. The goal of the Housing Stanislaus initiative is to increase housing supply throughout Stanislaus County to meet the needs of our current and future residents regardless of age, ability, or income. The proposed strategies and methods are focused on the community as a whole and aim to stimulate development of affordable housing, workforce housing, and market rate housing.¹ The Housing Stanislaus report provides data and information that cities, the County, housing developers, and others in Stanislaus County can use to benefit all residents. This document shares housing-related data trends, findings from stakeholders regarding perceived challenges to housing development, and recommended solutions for overcoming identified barriers. Acknowledging that housing development is a complicated process, this report presents a range of potential solutions to appeal to varied interests and circumstances that exist in the county.



¹ Definitions: Affordable housing = Housing affordable to households earning between 30% and 60% of area median income. Workforce housing = Housing affordable to households earning between 60% and 120% of area median income. Market rate housing = Housing that is rent or sold based on area market values, without subsidy.

Process

The County of Stanislaus partnered with Valley Vision, a non-profit civic leadership organization, to lead the Housing Stanislaus initiative. Valley Vision was charged with establishing a foundational understanding of the housing market in Stanislaus County and developing a shared vision for accelerating housing development. Valley Vision leveraged input from local stakeholders and research on promising practices in order to source knowledge and ideas from a broad array of sectors.

Between December of 2021 and July of 2022, Valley Vision captured input from 76 housing stakeholders through group and individual interviews and meetings in the Stanislaus County area to learn about their experiences and identify challenges and opportunities. Stakeholders included housing developers; engineers and architects; public agency representatives, including planning, community development, building, and public works staff; public housing advocates; financers/funders; real estate professionals; property managers; employers; and community-based organizations (see Appendix 1 - List of Stakeholders).

During the same time period, Valley Vision conducted literature reviews and examined case studies to identify promising practices for encouraging housing development. Findings and models from this research were incorporated into discussions with stakeholders to assess the degree of interest that might exist in pursuing specific strategies.

Upon completion of data collection, Valley Vision prepared a working draft report which was presented to local Planning Directors (cities and County), City Managers and the County Chief Executive Officer, and the Housing Stanislaus Technical Advisory Team (comprised of a representative group of stakeholders) to test ideas for applicability in the local environment, identify gaps, and spur further innovative thinking. Feedback from these groups was used to fine tune the findings and suggested strategies outlined in the final report.



Profile of Stanislaus County

Stanislaus County is home to a diverse population that is continuing to grow. As seen in Figure 1, Stanislaus County grew by nearly 40,000 residents between 2011 and 2021. The growth is projected to slow over the next decade, but the county is still expected to add nearly 10,000 residents between 2021 and 2031. If this growth projection is realized, Stanislaus County will have added about 50,000 residents over a 20-year period. Growth of this scale necessitates expansion of housing supply.

The following data is presented to establish an understanding of the current demographics of the population, which is useful for understanding the housing needs that currently exist and that will be needed in the future.

Figure 1 Stanislaus County Past and Projected Population Growth (2011 - 2031)

Source: US Census American Community Survey 5yr Estimates + California Dept of Finance Projected Population Growth Report P2-A

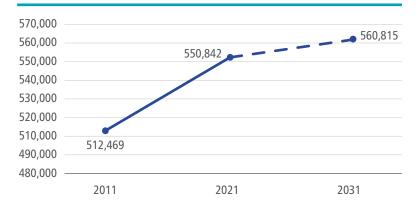
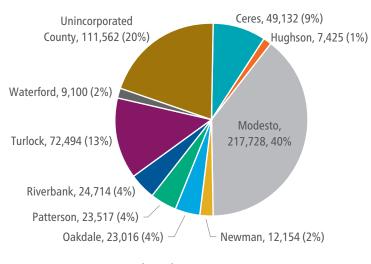


Figure 2 Population by Place of Residence



Source: American Community Survey, 2021 5-Year Estimates Data Profiles, Table DP05:



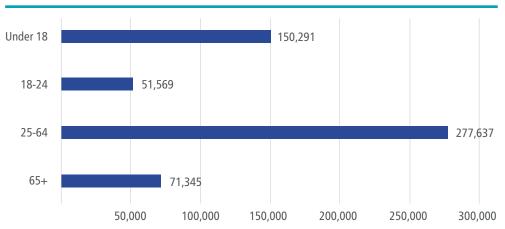
Total Population = 550.842

Total Households in Stanislaus County		175,067
Average Household Size		3.12
Household Type	# of Households	% of Households*
Living Alone	35,557	20%
Spouse/Partner Household	103,068	59%
Household with 1 or more children under 18 years	71,089	41%
Single Parent Households	13,490	8%
Household with 1 or more people 65 years or over	51,660	30%

Source: American Community Survey, 2021 5-Year Estimates Data Profiles, Table DP02

*A single household may be counted in multiple categories. Therefore, percentages may add up to more than 100%.

Figure 3 Population by Age

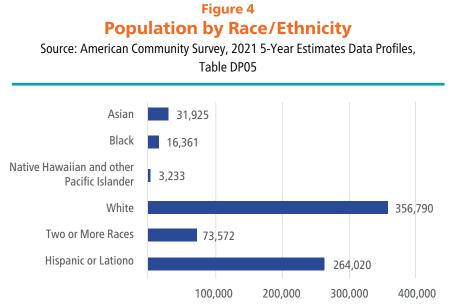


Source: American Community Survey, 2021 5-Year Estimates Data Profiles, Table DP05



Median Income in Stanislaus County	\$68,368
Median Income in California	\$84,087
Annual Household Income Range	% of Stanislaus County Population
Less than \$25,000	16%
\$25,000 - \$49,999	21%
\$50,000 - \$74,999	18%
\$75,000 - \$99,999	14%
\$100,000 or more	32%

Source: American Community Survey, 2021 5-Year Estimates Data Profiles, Table S1901



An individual may be counted in multiple categories.

Language Other Than English Spoken At Home	% of Population
Speak Only English	57.2%
Speak a Language Other Than English at Home	42.8%
For Language Other Than English	
Spanish	34.0%
Other Indo-European Languages	4.2%
Asian and Pacific Island Languages	2.8%
Other Languages	1.8%
Source: American Community Survey, 2021 5-Year Estimates Data Profiles, Table S16	01

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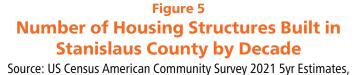
> By the Numbers

New housing development plunged in Stanislaus County after the mortgage crisis of 2007-2010. Housing development within Stanislaus County has not recovered after more than a decade. A decade-to-decade comparison of 2000-2009 to 2010-2019 shows an 83% decrease in the number of new housing units constructed within the County (see Figure 5). By comparison, the decline seen statewide in the same period was 55%.

Specific to the Central Valley, the more populous valley counties of Sacramento, San Joaquin, and Fresno saw larger decreases in total number of housing units built from decade to decade. However, no other county had a larger proportionate drop in housing units built between the 2000's and 2010's (see Figure 6) than Stanislaus County.

The slow down in housing construction over the past decade is also contributing to an overall aging of the housing stock. Nearly half (49%) of all housing units in Stanislaus County are more than 40 years old. The preservation of existing neighborhoods must also be emphasized alongside new development in order to avoid the loss of existing units from the overall housing stock.

There appears to be existing opportunity for new housing growth in Stanislaus County. In addition to infill development sites, cities have annexed approximately 7,400 acres of land since 2000, of which about 4,100 acres were pre-zoned for residential use. Of the pre-zoned residential land, Stanislaus Local Agency Formation Commission (LAFCO) estimates that 2,200 acres remain undeveloped (as of summer of 2023).



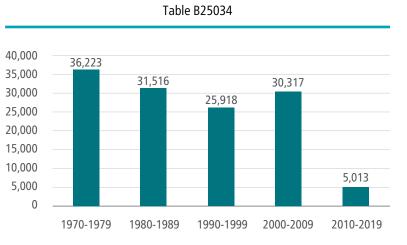
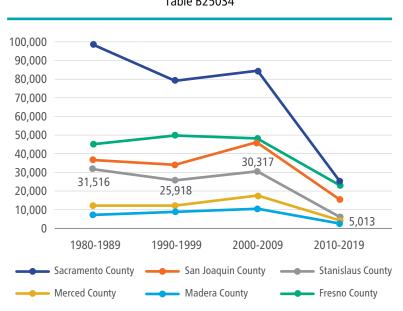


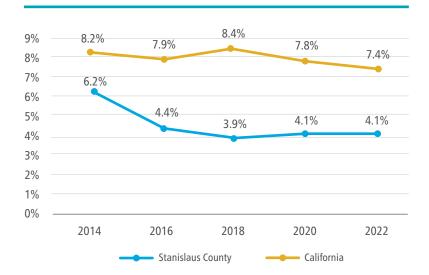
Figure 6 Number of Housing Units Built by Decade



Source: US Census American Community Survey 2021 5yr Estimates, Table B25034

Figure 7 Vacancy Rate of Housing Units

Source: US Census American Community Survey 1 year Estimates (2014-2022), Table DP04



As seen in data presented previously in this report, the lack of new housing construction, coupled with a steadily increasing population is contributing to unsustainable housing market conditions. While the number of housing units constructed between 2010 and 2019 increased by about 5,013, the number of households living in the county increased by about 8,937. The number of households living in Stanislaus County far outpaced the number of new housing units that became available.

The imbalance between population growth and housing unit growth has resulted in very low vacancy rates. As can be seen in Figure 7, the housing vacancy rate in Stanislaus County is substantially lower than is experienced statewide. The low vacancy rates mean that those who are seeking housing have fewer options to choose from. The high demand for housing also places upward pressure on housing costs for both sale and rental units.



INCREASING THE HOUSING SUPPLY

Housing Stanislaus

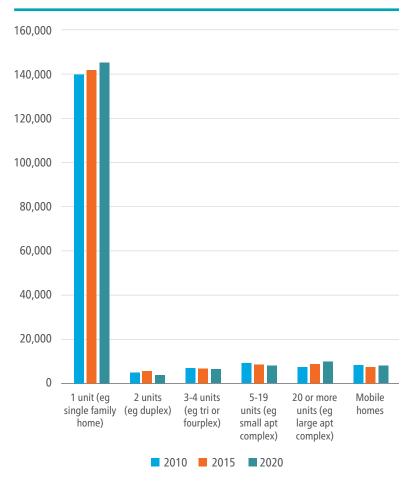


Housing in Stanislaus County is dominated by single-unit structures (single family homes), which represent 80% of total housing units. Multifamily complexes with 20 or more units are the next most common type of housing, representing 6% of the housing units.

Since 2010, the number of single family homes has increased modestly, as has the number of units in structures with 20 or more units. Over the same time period, the number of units available in duplexes, triplexes, fourplexes, multifamily complexes of less than 20 units, and mobile homes have all decreased. These types of housing units, most of which are considered to be part of the missing middle housing segment, are being taken out of the housing market faster than new units are able to replace them.

Providing a broad range of housing types - specifically those in the missing middle housing segment - provides many benefits, including making housing more attainable; making efficient use of existing space; creating housing that is closer to employment, retail, amenities, and transit; and delivering options that meet a variety of lifestyle and family size needs.

Figure 8 Change in Number of Housing Units Over Time, by Number of Units in Structure



Source: American Community Survey 5 year Estimates

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Source: Redfin Data Center, August 2023

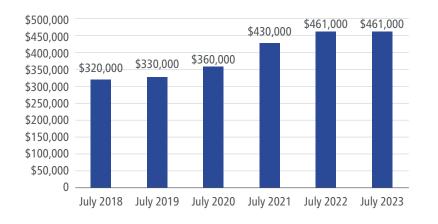


Figure 10 Median Monthly Rent

Source: Stanislaus County 2020, 2021, 2022 Affordable Housing Needs Report and US Census American Community Survey 1 year Estimates (2018, 2019)

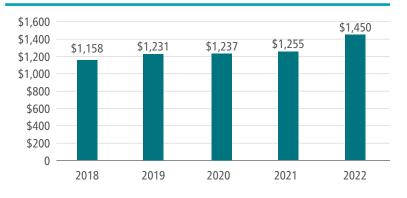
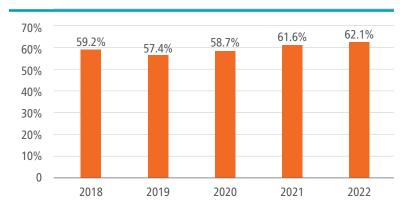


Figure 11 Homeownership Rate

Source: US Census American Community Survey 1 year estimates (2018 - 2022)



 2 Definition: Housing cost burdened = A household that spends more than 30% of its income on housing expenses.

Median home sale price in Stanislaus County leveled off at \$461,000 in 2023. As displayed in Figure 9, between 2018 and 2022, the median home price in Stanislaus County increased by \$141,000 but remained flat in 2023. The change represents a 44% increase in housing price over the five year period. Per the American Community Survey 2021 5-year estimates, the median monthly costs for homeowners with a mortgage is \$1,839. A household needs to earn a wage of \$35.37 per hour (or \$6,130 per month) to afford this monthly median cost without becoming housing cost burdened.²

As shared in Figure 10, median rental costs increased to \$1,450 per month in Stanislaus County in 2022. The cost reflects a \$292 per month increase between 2018 and 2022, which is a 25% increase over that time period. In order to afford the median monthly rent without being housing cost burdened, a household needs to earn \$27.88 per hour (or \$4,833 per month).

As discussed further on the next page, the increasing costs are causing more Stanislaus County residents to become housing cost burdened.

While home sale price has increased at a faster rate than average rent, the rate of homeownership continues to climb in Stanislaus County. The proportion of homeowners has increased in four of the past five years, and has increased by nearly five percentage points over that time (see Figure 11).



INCREASING THE HOUSING SUPPLY

Housing Stanislaus



More than one-third (35%) of homeowners in Stanislaus County with a mortgage are housing cost-burdened, meaning they spend more than 30% of their income on house payments. Nearly half (48%) of renters in Stanislaus County are housing cost-burdened. This housing cost burden forces residents to spend a greater percentage of their budget on housing, leaving less for other needs and wants, such as food, healthcare, transportation, retail spending, and savings.

As shown in Figure 12, the percentage of households in Stanislaus County that are housing burdened is slightly lower than is seen throughout the State. However, with a median household income that is only 81% of the Statewide median household income (\$68,368 in Stanislaus County v. \$84,097 statewide per 2021 American Community Survey 5yr estimates), Stanislaus county households have even less flexibility in their budgets, which magnifies the hardship of those who are housing cost-burdened.

Figure 12 Percent of Households that are Housing Cost-Burdened (spend more than 30% of income on housing)

Source: US Census American Community Survey, 2021 5yr Estimates

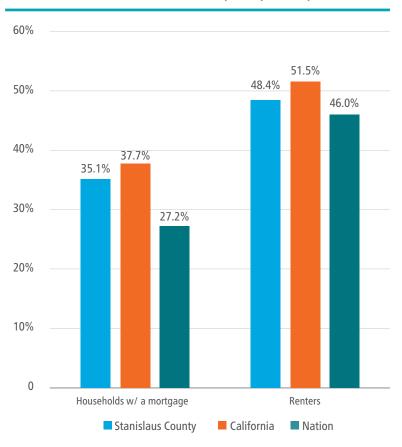
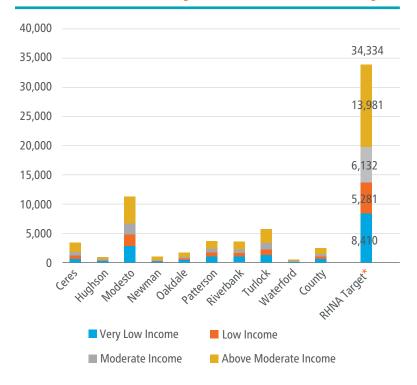


Figure 13 Countywide Regional Housing Needs Allocation 2023-2031 – Targets for Housing Units Permitted by Level of Affordability



The State of California's Department of Housing and Community Development (HCD) assigns Regional Housing Needs Allocations (RHNA) to correspond with the area's housing element update cycle. The RHNA expresses the number of housing units and the affordability of those units, that the region is expected to plan for in order to keep pace with population demand. Local iurisdictions then coordinate to determine a methodology for distributing the assigned allocation across municipalities.

The approved methodology accounts for a variety of factors, including jobs-housing balance; opportunities and constraints to housing development, such as land conservation policies and infrastructure availability; reducing vehicle miles traveled and maximizing use of existing transportation infrastructure; furthering fair housing; and housing needs for specific populations groups.

The countywide RHNA for the 2023-2031 period is 34,334 housing units.



Barriers to Housing Development in Stanislaus County

> Through the discussions Housing Stanislaus held with stakeholders, five overarching themes emerged that were commonly referenced as challenges across stakeholder sectors (development community, local public agency staff, and other impacted communities). Note, these are not rank ordered.

- Community opposition to housing projects
- Laws, regulations, and procedures
- Limited land options stemming from lack of infrastructure and agricultural land conservation policies
- Market conditions and impact on development costs and return on investment
- Overburdened staff

While the overarching themes were consistent, there were nuances between groups of how the issues were perceived and discussed. The following highlights the perspectives shared by participants from the development community (i.e. builders, developers, architects, engineers) and from local public agency staff (i.e. staff representing planning, community development, building, and public works departments or divisions). The impressions of these groups are highlighted because they have the most direct involvement in the successful development of housing.



Primary Barriers to Housing Development in Stanislaus County

Challenge 1: COMMUNITY OPPOSITION TO HOUSING PROJECTS

Development Community

Prevailing 'no growth' mindset. Many residents and elected officials in the Stanislaus County area do not want growth in their respective communities and vocally express opposition when opportunities arise. Meanwhile, jurisdictions in surrounding counties have embraced growth. There is reluctance among developers to plan and try to move forward with projects when it seems doubtful that it will get approved. Relying on a public hearing to gain approval is a risky proposition.

Public Agency Staff

Resident opposition to new housing development in their area (NIMBY = Not in my backyard). It is very common to have vocal opposition expressed by neighbors whenever new housing development is proposed. The stated opposition makes public approval processes a challenge.

amendments are required for zoning changes.

Challenge 2: LAWS, REGULATIONS, AND PROCEDURES	
Development Community	Public Agency Staff
 Slow and inconsistent approval processes. Entitlement and permitting processes take too long and can be difficult to navigate. Developers experience subjectivity and a lack of consistency in interpretation of standards. A stronger sense of partnership with staff through proposal processes would be beneficial, as would by-right approval processes. State requirements. Regulations that mandate things like solar and fire sprinkler systems add costs that result in increased purchase cost for the consumer. 	Layering of regulations and procedures. State and local regulations and procedures present obstacles to development. Statewide regulations must be applied across a variety of settings, from highly urban to rural, which limits needed flexibility at the local level to accommodate local conditions. Additionally, State regulations from different agencies can conflict with housing development, such as environmentally focused mandates that restrict where housing can be located and require costly pre-development study and investment. Local policies and ordinances can also be limiting to creative design solutions that do not fit neatly with existing codes and standards. Local approval processes can be drawn out with multiple levels of approval required, especially if general plan



Challenge 3: LIMITED LAND OPTIONS

Development Community

Public Agency Staff

Lack of useable, feasible land for housing. Cities do not have enough annexed land that is primed for development. Many potential locations do not have adequate infrastructure to support housing needs. There is a perceived inability or unwillingness to convert agricultural land for development. Lack of useable land for housing. Land is limited by three primary factors: (1) inadequate or non-existent infrastructure in areas that might otherwise be suitable for housing use; (2) local policies that prioritize the preservation of agricultural lands; and (3) landowners unwilling to sell property or demanding unrealistic prices. Land that is development-ready needs to be inventoried and marketed to developers.

Challenge 4: MARKET CONDITIONS AND IMPACT ON COSTS AND RETURN ON INVESTMENT

Development Community	Public Agency Staff
 Fees/Costs. Development fees, including impact fees and public facility fees, add tens of thousands of dollars per unit to the cost of development. Development fees combined with continually escalating costs of materials, labor, and land drive housing costs beyond what the local market is able to afford. Timing. Long development timelines make it difficult to predict future market conditions. Without confidence of being able to achieve adequate return on investment, developers will remain hesitant to initiate projects. 	Development costs. Development fees, including impact fees and public facility fees, add substantial costs to per unit development, reducing the margins that developers are seeking. Costs are amplified further if a project requires new infrastructure or expansion of existing infrastructure. The costs of affordable housing development can be further burdened when prevailing wages are required.

Challenge 5: OVERBURDENED STAFF

Development Community	Public Agency Staff
Turnover of staff in public agencies. Many jurisdictions have experienced considerable turnover of planning, building, and public works related public agency staff as well as chronic shortages in staffing. The turnover and shortages diminish institutional knowledge, create uncertainty in roles and decision-making authority, and result in unrealistic workloads for remaining staff.	Overburdened staff. Many city and county departments are understaffed and experience frequent staff turnover. The shortages lead to longer processing times and limit the ability of staff to take a proactive approach with builders/ development.

Proposed Solutions to Increase Housing Development and Improve Housing Affordability in Stanislaus County

Residents throughout Stanislaus County are facing hardships when seeking housing, including those who need affordable housing, workforce housing, and market rate housing. In order to provide the housing that residents need and can afford, the challenge must be addressed from multiple angles, and can only be achieved through the coordinated and leveraged participation of many stakeholders, including local jurisdictions, developers, and financers. Most strategies need to be initiated by local jurisdictions, but implementation will need to be carried out be multiple stakeholders. The following solutions were identified through stakeholder recommendations and examination of strategies that have been implemented in other areas to foster housing development. Not every method may be appropriate or applicable to every jurisdiction. Knowing that all jurisdictions have unique needs and approaches, a variety of methods are presented within each recommended strategy.



STRATEGY

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 who is fluent in housing regulations, ordinances, permitting processes, and opportunities in all jurisdictions to assist developers in finding and navigating opportunities. Position could be based at a nonprofit organization or local agency.
- Cost share among jurisdictions to fund third-party expert(s) for commonly needed functions, such as identifying and securing affordable housing funds, or assisting applicants with navigating State and Federal funding processes.
- Issue joint Request for Proposals for specific consulting services.
- Expand partnerships with Community Development Financial Institutions and Community Development Corporations.
- Continue refining codes, ordinances, and other requirements to ensure clarity and ability to interpret consistently across staff.
- Assess and collaborate on technological tools that could be shared across jurisdictions to better automate or streamline processes.
- Assure that local agency and department websites serve as clearinghouses of information by keeping them updated with regulations, guides, and tools to make development information readily accessible to interested parties.
- Expand long term pipeline of professional staff through partnerships with colleges and high schools to raise awareness of planning profession and other relevant careers in local agencies and provide internship opportunities.

STRATEGY	SUGGESTED METHODS
Pursue ongoing refinement of policies, procedures, and regulations that result in mutual benefit to community, public agency, and development applicant.	 Continue refining codes, ordinances, and other requirements to ensure clarity and ability to interpret consistently across staff. Adopt policies, ordinances, and codes that empower more ministerial approvals. Coordinate across jurisdictions in Stanislaus County to jointly advocate to State around regulations that will either positively support or negatively impede development within Stanislaus County.
STRATEGY	SUGGESTED METHODS
Create access to capital, with a focus on capital for affordable and workforce housing.	 Conduct a Housing Trust Fund feasibility and best-use analysis As applicable, assess opportunities to coordinate with other existing housing trust funds to increase investment and broaden geographic scope to include jurisdictions throughout Stanislaus County. In association with a Housing Trust Fund, examine feasibility of land banking to provide site control and help mitigate cost impacts of fluctuating market conditions. Analyze and pursue new opportunities to generate revenue for housing development, including Tax Increment Financing Districts, Enhanced Infrastructure Financing Districts, and Community Facilities District bond financing. Create or share a toolkit on how to establish and administer such financing districts. Continue conducting periodic assessments and updates of development fees and development impact fees, as well as related fee waiver or deferral opportunities to ensure clarity and relevance. Explore partnerships with Community Development Financial Institutions and Community Development Corporations to attract additional sources of funding and create innovative funding models to support housing development. Coordinate across jurisdictions in Stanislaus County to secure maximum allocation of State housing funds, including setting common priorities in legislative platforms.

pursuit of housing development.

STRATEGY	SUGGESTED METHODS
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 identify specific infrastructure needs and projected costs for building out the required infrastructure for those sites. Prioritize infrastructure projects that will serve priority opportunity sites. Prioritize the infrastructure investments to balance the needs of existing areas with new growth areas. Encourage growth in infill areas, with emphasis in areas in proximity to services, amenities, and transportation. Pursue partnerships with developers to prepare master plans and specific plans, accompanied by special assessment districts, to set clear requirements and expectations for developers, as well as improve feasibility for developers by spreading initial costs and ongoing maintenance costs.
STRATEGY	SUGGESTED METHODS
SIKALEGY	SUGGESTED METHODS
Proactively engage property owners of vacant and underutilized properties to encourage their	 Establish a queue of land owners to approach and assess interest in making their land available for housing development based on underutilized properties identified

• Post underutilized properties whose owners are interested in developing to local agency and department websites.

through Housing Element update process.

STRATEGY	SUGGESTED METHODS
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.

STRATEGY	SUGGESTED METHODS
Foster the development of a variety of housing types.	 Consider policies including up-zoning, density minimums, density bonuses, lot sub-division, lot consolidations, reducing unit size minimums, and permitting accessory dwelling units to promote development of micro-units, multi-family units, and other missing middle housing. Consider option of calculating local building fees based on the building's square foot size rather than number of
	units.
	 Designate priority opportunity sites and fast track applications for those sites that are for non-single family unit development.
	 Partner with developers interested in building multi-family and other missing middle housing types to engage in robust early-stage and ongoing community outreach and education to mitigate NIMBYism.
	 Increase capacity to create units within our own community by supporting modular and prefabricated home manufacturing in Stanislaus County.



> Monitoring Progress

Stanislaus County will assemble a Housing Stanislaus work group to monitor progress and foster implementation of the recommended solutions outlined in the report. The work group will be comprised of one or more representatives from the developer/builder community, city staff, county staff, housing advocates, and business sector (other representatives will be welcome). The work group will have three primary charges: (1) annually updating a data dashboard on housing (building from data presented in this report); (2) annually reviewing and updating strategies to promote progress; and (3) planning a biennial housing summit.

Primary steps to monitor progress are:

1. Data dashboard. The *By the Numbers* section of this report presented several data sets that illustrate the story of housing in Stanislaus County. Included were depictions of units built over time, type of housing units, median home price and rent costs and proportion of residents who are housing cost burdened, and the Regional Housing Needs Allocation The Housing Stanislaus initiative (RHNA). should continue to track and update these data sets over time, and seek to report out to all jurisdictions on at least an annual basis to provide a progress report. Updates should be posted to the HousingStanislaus.org website and local jurisdictions will be encouraged to post the same, or similar, data points on their respective websites.

- 2. Annual meeting of local public agency staff. Seek to have local agency staff, led by planning directors, meet at least once per year to assess actions taken to address the recommended solutions, share successful practices, and troubleshoot ongoing challenges.
- **3. Biennial housing summit.** Housing Stanislaus should host or partner with other organizations to host a biennial housing summit. Reporting on data and actions that align with Housing Stanislaus recommendations would be key aspects of the summit.



> APPENDIX 1 - Contributors

Technical Advisory Team

Marisol Aguilar, California Rural Legal Assistance John Beckman, Building Industry Association of the Greater Valley Cindy Duenas, Center for Human Services Joe Duran, Stanislaus Equity Partners Edgar Garibay, Tuolumne River Trust Jim Kruse, Stanislaus Regional Housing Authority Steve Madison, STANCO Perfecto Martinez, West Modesto Collaborative John Mataka, Community advocate Mike Navarro, Navarro Architecture and Design Maryn Pitt, Manufacturers Council of the Central Valley Anthony Ratto, Ratto Brothers Kimberly Ryan, F&M Bank

City/County Officials and Staff

Elected Officials, City Managers, County Executive, and Planning / Community Development / Building / Public Works staff from:

City of Ceres City of Hughson City of Modesto City of Newman City of Oakdale City of Patterson City of Riverbank City of Turlock City of Waterford County of Stanislaus

Additional Stakeholders

Eric Alvarez, Debrief
Kevin Benz, Keller Williams
Jose Borreal, Debrief
James Brenda, JKB Homes
Maeve Brown, HERA
Chad Costa, Re-MAX
Anthony Cannella, Northstar Engineering
John Dinan, Area Agency on Aging
Jill Erickson, Area Agency on Aging
Emanuelle Escamilla, Debrief
Ryan Gerding, Raymus Homes
Scott Hicks, Residential Designer
Rick Jones, Touchdown Properties
Welton Jordan, EAH Housing

Barbara Kauss, Stanislaus Regional Housing Authority (since retired)

Paul MacDugal, California Dept. of Housing and Community Development

Nancy Martinez, Debrief

Betsy McGovern-Garcia, Self-Help Enterprises

Dulce Ochoa, California Dept. of Housing and Community Development

Hillary Prassad, California Dept. of Housing and Community Development

Marissa Prasse, California Dept. of Housing and Community Development

Michelle Reimers, Turlock Irrigation District

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Housing Stanislaus



Community Inspired Solutions

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