

Draft
San Joaquin Urban County
With the cities of Escalon, Lathrop, Manteca,
Ripon and Tracy



2025-2029 Consolidated Plan
and
2025-2026 Annual Action Plan

For the U.S. Department of Housing and Urban Development
Community Development Block Grant Program (CDBG)
HOME Investment Partnerships Program (HOME)
Emergency Solutions Grant Program (ESG)

San Joaquin County
Health and Human Services Agency
Neighborhood Preservation Division

Adopted May ___, 2026 by the San Joaquin County Board of Supervisors



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2025-2029 San Joaquin Urban County Consolidated Plan

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The San Joaquin Urban County area receives an annual allocation of funding from the U.S. Department of Housing and Urban Development (HUD) to promote affordable housing, address homelessness and support programs serving lower-income residents. The San Joaquin Urban County area is comprised of the unincorporated portions of San Joaquin County and the cities of Escalon, Lathrop, Manteca, Ripon, and Tracy.

HUD defines an “Urban County” as a county within a metropolitan area that has a population of 200,000 or more, not including any metropolitan cities located within the county. A county that has a minimum population of 200,000 may also qualify as an Urban County if the unincorporated areas and participating units of general local government in the aggregate have a preponderance of persons of Low- and Moderate-Income that reside in the county. Urban Counties are certified by HUD every three years. The current San Joaquin Urban County designation covers the period of July 1, 2024 through June 30, 2026. At the time of the current HUD certification of the Urban County designation, the City of Mountain House was not incorporated. For the purpose of this plan, the residents of recently incorporated Mountain House are considered part of the unincorporated County. E

Each year’s allocation includes Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG) funds. As a recipient of funds, HUD requires the County to develop a five-year Consolidated Plan. The 2025-2029 San Joaquin County Consolidated Plan will guide the use of CDBG, HOME and ESG funding for the five year period of July 1, 2025 through June 30, 2030. These funds are intended to meet priority needs locally identified by the Urban County. The Consolidated Plan analyzes the needs of lower-income residents and neighborhoods; identifies available resources; outlines strategies to address identified concerns; and sets goals for the plan period.

The consolidated planning process includes extensive citizen participation in the development of a Needs Assessment, Housing Market Analysis, determination of Priority Needs to be addressed over the five-year planning period, a Homelessness Strategy and an Anti-Poverty Strategy. The Consolidated Plan is followed by the first year Annual Action Plan which outlines projects to be funded during program year 2025-2026 (July 1, 2025 through June 30, 2026). As of the date of this draft plan, HUD has not announced funding allocations for 2025-2026. The Project funding information in the Annual Action

Plan is based on estimates and will be adjusted once HUD announces the final allocation amounts. This is anticipated no later than May 15, 2025.

The process also included an update to the 2020 San Joaquin County Analysis of Impediments to Fair Housing Choice which is included at Appendix C.

The Consolidated Plan embodies and reflects the HUD priorities for the CDBG, HOME and ESG programs:

- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning homeless persons and families into housing.
- To provide a suitable living environment through safer, more livable neighborhoods, greater integration of lower-income residents throughout San Joaquin County communities, increased housing opportunities, and reinvestment in deteriorating neighborhoods.
- To expand economic opportunities through more jobs paying self-sufficiency wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of lower-income persons to achieve self-sufficiency.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The San Joaquin Board of Supervisors have adopted the following priorities for the next three fiscal years:

- Maintain fiscal responsibility and promote organizational innovation
- Public safety/quality of life
- Support a healthy community
- Reduce unsheltered homelessness
- Water Management
- Economic Development

CDBG funding may be used for many different types of community development activities including, but not limited to: housing rehabilitation, homebuyer assistance, public infrastructure, public facilities, neighborhood improvements, and economic development. Public services are allowed, but are limited to no more than 20% of the County's annual allocation plus 20% of program income received the previous year.

HOME funds are limited to the support of affordable housing development and rehabilitation. HOME funds may be used for acquisition, new construction, reconstruction or rehabilitation of affordable rental or homeownership housing. Tenant-based rental assistance is also an allowable activity. At least 90% of households in HOME funded rental units or receiving rental assistance must be at or below 60% of AMI.

HUD ESG funding is focused on addressing homelessness in the community. ESG funds may be used for street outreach, emergency shelter, homeless prevention and rapid re-housing, and administration of the HUD required Homeless Management and Information System (HMIS).

The San Joaquin Urban County has identified the following Priority Needs for the five-year planning period:

Highest Priority Needs:

- Affordable Housing
- Homelessness
- Public Services
- Public Facilities
- Fair Housing

Priority Needs:

- Infrastructure Improvements
- Economic Development

3. Evaluation of past performance

HUD requires that CDBG entitlement grantees conduct activities in a timely manner. To determine timeliness, HUD expects grantees to have a balance of no more than one and one-half (1.5) times the annual CDBG allocation amount as measured 60 days prior to the end of the program year. HUD has a longstanding policy of reducing the next year's grant allocation of a grantee that continues to be untimely. The County has successfully met the timeliness test throughout the term of the 2020-2024 Consolidated Plan period.

During program years 2020, 2021 and 2023, the County used CDBG funding rehabilitate homeless facilities, conduct street improvements and to provide housing rehabilitation loans to low- and moderate-income homeowners.

Public service dollars continue to be greatly needed and productive. Each year the County receives far more requests than the amount available. Public service activities have assisted far more persons than originally planned and continue to help meet the needs of the community. Public service funds were primarily used for food and nutrition programs, programs serving seniors, youth and family programs, fair housing and programs addressing homelessness.

The County received CDBG-CV funds through the Coronavirus Aid, Relief and Economic Security Act (CARES Act) which has been expended on activities that prevent, prepare for, or respond to the Coronavirus pandemic.

4. Summary of citizen participation process and consultation process

This section will be updated following the conclusion of the HUD required 30-day public comment period and a public hearing to be held before the San Joaquin County Board of Supervisors.

San Joaquin County consulted with a variety of agencies, including local and regional service providers, the Housing Authority, nonprofits, and many others. The County also spoke with local housing and homeless service providers to gain additional input. The goal of the consultation process was to gather data, inform the community, and determine priority needs of Urban County residents in order to develop the priorities and strategies contained within this five-year plan. Documentation of citizen participation efforts is included at Appendix A.

Community Meetings and Public Hearings

The County held a virtual public community meeting on November 20, 2024 to solicit input concerning the County's housing, economic development, infrastructure, service needs and how funds should be prioritized over the next 5 years. The meeting also announced the availability of 2025-2026 CDBG, HOME and ESG funding. The County publicized the meeting to residents and stakeholders through newspaper notices (in both English and Spanish), email announcements and phone calls. ____ people attended the discussions. Polls conducted during the meeting revealed _____. A meeting was held with the participating cities on December 9, 2024 to receive comments regarding priorities in their respective communities.

A workshop was held before the San Joaquin County Board of Supervisors on _____, 2025 to provide an overview of the draft Priority Needs for the 2025-2029 Consolidated Plan. Members of the community were provided an opportunity to provide comments. Recommended funding for 2025-2026 was presented to the Board for comment on _____, 2025.

Each of the five cities participating in the Urban County presented 2025-2026 funding recommendations to the respective City Councils during the months of February and March, 2026. The public was provided an opportunity to comment.

A public hearing was held before the San Joaquin County Board of Supervisors on June ___, 2025 to review the draft 2025-2029 Consolidated Plan, the draft 2025-2026 Annual Action Plan and a proposed amendment to the Citizen Participation Plan. Following the public hearing, the plans and the amendment were approved.

Community Needs Survey

The County conducted an online Community Needs Survey to solicit input from residents and stakeholders from October 15 through November 26, 2024. The survey informed respondents that the County was updating the Consolidated Plan for Federal CDBG, HOME, and ESG funds that primarily serve low- to moderate-income residents. A link to the survey was available on the County website. The link was announced during community meetings, through newspaper notices, email announcements and phone calls.

Thirty Day Public Review

The draft Consolidated Plan, Annual Action Plan and amendment to the Citizen Participation Plan were made available for public review from ___ to ___, 2025.

5. Summary of public comments

Feedback received through outreach efforts including meetings, consultations and the community needs survey are reflected throughout this document. A summary of the community needs survey is included as Appendix B. Top rated needs identified in the survey are affordable housing or programs addressing homelessness. In addition to the overall need for more affordable rental housing, respondents prioritized housing for persons with special needs including seniors, persons with a disability and persons experiencing homelessness.

6. Summary of comments or views not accepted and the reasons for not accepting them

The County accepted all comments and views expressed during the consolidated planning process.

7. Summary

Federal regulations require that all HOME funded activities at least 70% of CDBG funds be used each year for projects that primarily benefit persons under the HUD Low- and Moderate-Income limit defined as persons from households at or below 80% of HUD Area Median Family Income (HAMFI), which is commonly referred to as Area Median Income (AMI). For some types of CDBG activities, such as housing projects, all persons benefitting must be under the Low- and Moderate-Income limit. Infrastructure or public facility projects may be eligible for CDBG funding on an Area Benefit basis using census data. Projects serving an area with 51% or more Low- and Moderate- Income residents may qualify for Area

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Benefit. Income limits may change each year, depending on HUD income calculations based on data from the U.S. Census Bureau.

Federal regulations require that all HOME funded activities and at least 70% of CDBG funds be used each year for projects that primarily benefit persons under the HUD Low- and Moderate-Income limit. For some types of CDBG activities, such as housing projects, all persons benefitting must be under the Low- and Moderate-Income limit. Infrastructure or public facility projects may be eligible for CDBG funding on an Area Benefit basis using census data. Projects serving an area with 51% or more Low- and Moderate-Income residents may qualify for Area Benefit.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	SAN JOAQUIN COUNTY	Neighborhood Preservation/HSA
HOME Administrator	SAN JOAQUIN COUNTY	Neighborhood Preservation/HSA
ESG Administrator	SAN JOAQUIN COUNTY	Neighborhood Preservation/HSA

Table 1 – Responsible Agencies

Narrative

The County of San Joaquin Community Development Department is the Lead Agency for administration of the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG), HOME Investment Partnership Program funds, and Emergency Solutions Grant (ESG) program. The Community Development Department is also responsible for the preparation of the Consolidated Plan, Annual Action Plan, and Consolidated Annual Performance Evaluation Reports (CAPER).

Entitlement jurisdictions receive entitlement funding (i.e., non-competitive, formula funds) from HUD. By federal law, the County is required to submit a five-year Consolidated Plan and Annual Action Plan to HUD listing priorities and strategies for the use of its federal funds. The Consolidated Plan helps local jurisdictions assess their affordable housing and community development needs and market conditions to meet the housing and community development needs of its populations. As a part of the Consolidated Plan process for 2020-2025, the County has collaborated with the Urban County representing the Cities of Tracy, Manteca, Lathrop, Ripon and Escalon to identify and prioritize housing and community development needs across the region, and to develop strategies to meet those needs.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The Consolidated Plan outreach effort is a regional collaborative effort between the County of San Joaquin and the participating cities within the Urban County. The participating cities are Escalon, Lathrop, Manteca, Ripon and Tracy. Community engagement is key for helping the County and cities to identify needs, priorities, goals, strategies, and activities for future housing and community development activities over the period of the five-year regional plan. Engagement activities included a community needs survey, public outreach, stakeholder consultations, community meetings and public meetings held before the San Joaquin Board of Supervisors. In addition, each of the participating cities publicly noticed funding availability and presented recommendations to their respective City Councils in public meetings.

As a part of the stakeholder consultation process, the County consulted with a variety of stakeholders, including County departments, human service agencies, local and regional community-based organizations, housing providers and advocates, the San Joaquin County Continuum of Care, and the San Joaquin County Housing Authority. Social service providers were consulted, including those that provide services to the elderly, persons with disabilities, persons experiencing homelessness, victims of domestic violence or sexual assault, and other lower-income individuals and at-risk populations.

Notice of the consolidated planning process was sent to adjacent jurisdictions as required by HUD.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The County compiled an outreach list consisting of nearly 295 agencies/persons that received notification of the consolidated planning process, the community needs survey and were provided an opportunity to make comments on the Plan. Agencies included:

- Nonprofit service providers serving the needs of low- and moderate-income households and persons with special needs, including persons with disabilities;
- Affordable housing providers;
- Housing advocates;
- Housing professionals;
- Public Agencies;

- Economic Development and employment organizations; and
- Community and neighborhood groups.

The County sent email announcements regarding development of the Consolidated Plan, community meetings and the community survey. Information also was posted on the County website. The County also contacted specific agencies to obtain data in the preparation of the Consolidated Plan.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The San Joaquin Continuum of Care (SJCoC) provides leadership and effective stewardship of resources, as well as facilitates community planning, design, and implementation of programs critical to ending homelessness in San Joaquin County. Continuum of Care is a program developed by the U.S. Department of Housing and Urban Development (HUD) in 1994 to promote community-wide commitment to the goal of ending homelessness. It describes all of the services HUD believes homeless people need. The services range from outreach and engagement to emergency shelter to transitional housing to either permanent supportive housing or affordable housing. HUD wants all stakeholders in the community, including nonprofit providers, advocates, people who have experienced homelessness, local government leaders, business leaders, law enforcement, and more, working together to coordinate services, reduce duplication and bridge gaps in service.

The SJCoC believes that, in recognition of the dignity and value of all residents, homelessness in San Joaquin County should be rare, brief and non-recurring, accomplished through the most efficient and effective use of public resources, resulting in reduced blight and improved quality of life throughout the region. The goal of the SJCoC is to provide a comprehensive coordinated homeless housing and services delivery system. The SJCoC supports stakeholders throughout the San Joaquin County region to assist homeless persons in making the transition from homelessness to independent or supportive permanent housing, accessing education, health, and mental health services, employment training, and life skills development. They are dedicated to the development and implementation of strategies to create permanent solutions to homelessness in the community.

The County's outreach list included many homeless service agencies that participate in the Continuum of Care, and many of these agencies provided input through direct consultations, attendance at the Focus Group Meetings, and by completing the Community Needs Survey.

County staff and the County's consultants attend SJCoC board meetings and encourages member agencies to participate in the planning process and makes them aware of funding availability. The SJCoC is supportive of efforts and committed to reaching out to organizations they work with to ensure a high level of coordination in combatting the needs of homeless persons in the County.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	GOSPEL CENTER RESCUE MISSION
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
2	Agency/Group/Organization	Catholic Charities of the Diocese of Stockton
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.

3	Agency/Group/Organization	LOEL SENIOR CENTER AND GARDENS
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
4	Agency/Group/Organization	Jene Wah
	Agency/Group/Organization Type	Services-Elderly Persons Persons with limited English proficiency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
5	Agency/Group/Organization	Tracy Seniors Association
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
6	Agency/Group/Organization	SEIU Local 1021 San Joaquin County
	Agency/Group/Organization Type	Union
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
7	Agency/Group/Organization	San Joaquin Health Centers
	Agency/Group/Organization Type	Services-Health

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey and staff participated in community meetings.
8	Agency/Group/Organization	Enterprise Community Partners, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
9	Agency/Group/Organization	Central Valley Low Income Housing Corp.
	Agency/Group/Organization Type	Housing Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
10	Agency/Group/Organization	Tracy Earth Project
	Agency/Group/Organization Type	Housing Environmental sustainability

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
11	Agency/Group/Organization	New Creation Bible Fellowship
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
12	Agency/Group/Organization	National Federation of the Blind San Joaquin Chapter
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
13	Agency/Group/Organization	Tracy Community Connections Center
	Agency/Group/Organization Type	Services-homeless

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
14	Agency/Group/Organization	Valley Mountain Regional Center
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
15	Agency/Group/Organization	Central Valley Gender Health and Wellness
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
16	Agency/Group/Organization	San Joaquin County Worknet
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.

17	Agency/Group/Organization	San Joaquin County Human Services Agency
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Service-Fair Housing Services - Victims Health Agency Child Welfare Agency Other government - County Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	San Joaquin Human Services Agency staff participated in all phases of the consolidated planning process including community meetings, consultations, community needs survey, public meetings.
18	Agency/Group/Organization	City of Escalon
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City of Escalon staff were invited to participate in all phases of the consolidated planning process. Staff attended community meetings and conducted public meetings.
19	Agency/Group/Organization	City of Lathrop
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City of Lathrop staff were invited to participate in all phases of the consolidated planning process. Staff attended community meetings and conducted public meetings.
20	Agency/Group/Organization	City of Manteca
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City of Manteca staff were invited to participate in all phases of the consolidated planning process. Staff attended community meetings, responded to the community survey and conducted public meetings.
21	Agency/Group/Organization	City of Ripon
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City of Ripon staff were invited to participate in all phases of the consolidated planning process. Staff attended community meetings and conducted public meetings.
22	Agency/Group/Organization	City of Tracy
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City of Tracy staff were invited to participate in all phases of the consolidated planning process. Staff attended community meetings, responded to the community survey, and conducted public meetings.
23	Agency/Group/Organization	SAN JOAQUIN HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The San Joaquin Housing Authority was contacted and provided demographic data on the families and individuals they house, resident initiatives and public housing needs.
24	Agency/Group/Organization	San Joaquin Continuum of Care
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services - Victims Continuum of Care

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The San Joaquin County Continuum of Care (CoC) was contacted and provided data regarding the state of homelessness in San Joaquin, in addition to information regarding the needs of persons experiencing or at risk of homelessness. CoC staff participated in community meetings.

Identify any Agency Types not consulted and provide rationale for not consulting

Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	SJCoC Regional Homeless Action Plan	The Regional Homeless Action Plan outlines a commitment between the County of San Joaquin, the City of Stockton, and the San Joaquin County Continuum of Care (SJCoC) working jointly in a coordinated, regional fashion to make homelessness rare, brief, and non-recurring.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

All organizations serving low-income residents and special populations in San Joaquin County were provided with an opportunity to provide input through the Community Needs Survey, Community Meetings, individual consultations, the Public Hearing and/or the 30 day public review period. Service providers serving special populations also participated in a service provider questionnaire.

Demo

A total of 429 persons responded to the Community Needs Survey including 390 San Joaquin County residents, 7 affordable housing providers and 32 social services providers.

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Outreach is essential to the County's ability to create an effective plan and to allocate resources appropriately. The County offered opportunities and various methods for participation and public comment throughout the development of the Consolidated Plan. The following is a summary of the efforts made to broaden citizen participation through the Consolidated Planning process.

Community Needs Survey

An online Community Needs Survey was conducted to solicit input from residents and service providers in the Urban County. The survey informed respondents that the County was updating the Consolidated Plan for Federal CDBG, HOME, and ESG funds that primarily serve low- to moderate-income residents. The survey polled respondents about the level of need in the Urban County for various types of improvements that can potentially be addressed by the use of CDBG, HOME, and ESG funds, including: Community Facilities, Infrastructure, Special Needs Services, Community Services, Neighborhood Services, Economic Development, and Housing. A summary of survey results can be found at Attachment _____. Add summary of survey results.

Community Meetings

The County conducted a publicly noticed community meeting on November 20, 2024 to discuss the Consolidated Planning process and take public comments on priority needs and goals for the 2025-2029 planning period. How many people?

A public hearing was held before the San Joaquin Board of Supervisors on ___, 2025 prior to adoption of the Plans and submission to HUD.

Public Notices

All meetings notices were published in the newspaper and the 30 day public comment period held ____through____, 2025 was noticed in the newspaper on ____, 2025 as well as posted on the City's website and emailed to stakeholders. The plans were available for public comment

from _____, 2025 through ___, 2025. . In addition, the County promoted public engagement by posting notices to the County’s Department of Neighborhood Preservation website, social media accounts, and sending email announcements to interested parties and stakeholders.

Public Review of Draft Documents

The County posted the draft 2025-2029 Consolidated Plan and the 2025-2026 Annual Action Plan on _____, 2025 for a 30-day public review and comment period from _____. through _____, 2025. The Plans were available at enter locations and electronically on the Neighborhood Preservation webpage. The County also sent the electronic version to the outreach list.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Email	Persons experiencing homelessness	Public Notice of Community Meeting emailed on 11/13/2024	Participants provided comments on priority needs.	San Joaquin accepted all comments.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment section of the Plan examines the needs of Low- and Moderate-Income residents and neighborhoods related to affordable housing, special needs housing, community development and homelessness. The Needs Assessment, along with the following Market Analysis, informs the development of the Strategic Plan which guides the selection of programs and projects to be funded during the five-year Consolidated Plan period.

The U.S. Census American Community Survey (ACS) and HUD Comprehensive Housing Affordability Strategy (CHAS) data found in the tables in this section of the Needs Assessment is based on households residing in the HUD-designated San Joaquin Urban County area, which is comprised of the unincorporated areas of San Joaquin County and the cities of Escalon, Lathrop, Manteca, Ripon, and Tracy. The CHAS data does not include the cities of Stockton or Lodi. At the time of the data collection for the 2016-2020 ACS, the City of Mountain House was not yet incorporated and these residents are included as part of the unincorporated County. The CHAS indicates that Urban County residents represent 48.8% of households in San Joaquin County.

The HUD CHAS data set is a special tabulation of 2016-2020 ACS. This special tabulation data provides counts of the numbers of households with housing problems that fit certain combinations of HUD-specified criteria and HUD-defined income limits. Since the CHAS requires the Census Bureau to further calculate estimated housing problems at a micro level, CHAS data often lags behind more recent ACS data. Responses to the questions below relate to the needs of Low- and Moderate-Income persons.

The CHAS data is supplemented through the use of additional available data sources to provide context around growth and economic hardships experienced by San Joaquin residents in recent years. The San Joaquin County Housing Element to the General Plan provides data for the Needs Assessment and qualitative data was gained from a consultation process that involved an online survey, public workshops, and individual stakeholder consultations. Other data sources are noted throughout the plan.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Tables 5 through 21 below reflect data from the HUD Comprehensive Housing Affordability Strategy (CHAS). The CHAS estimates the number of Low- and Moderate-income households with housing

problems and is based on custom tabulations from the 2016-2020 U.S. Census American Community Survey (ACS), combined with the HUD Area Median Family Income (HAMFI or AMI) limits. CDBG funded activities must primarily benefit persons from Low- and Moderate-Income households and all HOME funded activities must benefit Low- and Moderate-Income households. HOME and ESG funding may have even lower income limits for certain activities, but none may exceed the Low- and Moderate-Income limit.

The needs assessment uses the following HUD defined terms:

- Extremely Low Income: persons from households at or below 30% of the HUD Area Median Family Income (HAMFI) for the Stockton-Lodi Metropolitan Statistical Area (MSA), adjusted by household size, commonly referred to as Area Median Income (AMI).
- Very Low-Income :persons from households between 31% and 50% of HAMFI (or AMI).
- Low-Income: persons from households between 51% and 80% of HAMFI (or AMI).
- Low- and Moderate-Income: person from all households below 80% of HAMFI (or AMI).
- Single Person Household: A household with one person.
- Small Family Household: A household with two-four members.
- Large Family Household: A household with five or more members.
- Elderly: Persons age 65 or older.
- Frail Elderly: Persons age 65 or older that have difficulty with self-care
- Household: All people living in a housing unit. Members of a household may be related or unrelated.
- Family: Related individuals living in the same household.
- Nonfamily: Unrelated individuals living in the same household.

The CHAS reports an 8% increase in the number of San Joaquin Urban County households between 2009 and 2020. Median household income jumped by 29% during the same timeframe. There are 37,568 Low- and Moderate-Income households in the Urban County, which comprises 33.3% of the total Urban population. Extremely Low-Income households represent 9.2% of the Urban County; Very Low-Income are 9.4%; and Low-Income are 14.6% of households.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	345,230	373,935	8%
Households	104,220	112,815	8%
Median Income	\$53,274.00	\$68,628.00	29%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	10,405	10,709	16,454	10,635	64,625
Small Family Households	3,653	3,117	6,953	4,915	33,309
Large Family Households	1,180	1,914	3,362	1,900	11,803
Household contains at least one person 62-74 years of age	2,782	2,354	3,839	2,300	15,548
Household contains at least one person age 75 or older	1,568	2,073	2,129	1,652	5,792
Households with one or more children 6 years old or younger	2,052	2,432	3,937	2,292	9,915

Table 6 - Total Households Table

Data 2016-2020 CHAS
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	172	63	84	65	384	49	95	44	29	217
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	215	237	564	144	1,160	30	33	123	58	244
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	444	699	693	340	2,176	63	175	419	384	1,041
Housing cost burden greater than 50% of income (and none of the above problems)	3,039	2,004	1,143	84	6,270	3,180	2,044	1,698	918	7,840

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	409	1,674	3,414	1,283	6,780	433	1,132	2,243	1,715	5,523
Zero/negative Income (and none of the above problems)	695	0	0	0	695	407	0	0	0	407

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,890	2,999	2,488	625	10,002	3,325	2,345	2,279	1,393	9,342
Having none of four housing problems	1,808	2,513	6,088	3,648	14,057	1,383	2,853	5,595	4,975	14,806
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,914	1,450	2,551	5,915	1,072	882	1,383	3,337
Large Related	830	823	1,135	2,788	193	612	835	1,640
Elderly	917	1,033	810	2,760	1,917	1,484	1,615	5,016
Other	543	964	664	2,171	508	374	324	1,206
Total need by income	4,204	4,270	5,160	13,634	3,690	3,352	4,157	11,199

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	708	708	1,007	623	0	1,630
Large Related	0	0	334	334	153	349	405	907
Elderly	733	650	259	1,642	1,632	863	631	3,126
Other	0	493	554	1,047	448	0	0	448
Total need by income	733	1,143	1,855	3,731	3,240	1,835	1,036	6,111

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	575	843	992	384	2,794	89	198	377	252	916
Multiple, unrelated family households	88	93	232	98	511	4	10	174	189	377

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	10	30	75	0	115	0	0	0	0	0
Total need by income	673	966	1,299	482	3,420	93	208	551	441	1,293

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

The data indicates a substantial need for additional affordable housing and/or rental assistance for single-person renter households. Cost burden is the most significant HUD-defined housing problem faced by San Joaquin residents. According to the data presented in the tables above, 44% of households are experiencing a housing cost burden. The 2023 ACS identifies 48,726 single person households in San Joaquin County, of which 28,101 are located in other entitlement jurisdictions and 20,625 reside in the San Joaquin Urban County area. Based on these numbers it is estimated that 6,186 Urban County single person households have housing costs that exceed the amount that HUD defines as affordable (in excess of 30% of household income) and of that number, 2,681 are considered to be at risk of homelessness due to paying in excess of 50% of household income towards housing. In addition, elderly single-person households are at highest risk of housing instability due to Housing Cost Burden.

The San Joaquin Housing Authority reports 1,418 single person households on the waiting list that are in need of rental assistance, the majority of which are Extremely Low-Income. This further emphasizes the need for affordable housing and/or rental assistance for this population.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disabled Households

The 2023 ACS identifies 8.3% of San Joaquin County residents under age 65 to be living with a disability. This is approximately 66,480 individuals, of which an estimated 34,341 live in the Urban County area. Not all require assistance, but HUD presumes that at least 51% or more of disabled adults to be under the Low- and Moderate-Income level (at or below 80% of AMI) which means that most will struggle to afford suitable housing without some form of rental assistance.

Survivors of Domestic Violence, Dating Violence, Sexual Assault, Stalking and Trafficking

Prevail provides housing and services to victims, youth and families in San Joaquin. In fiscal year 2023-2024, the program received over 2,500 calls to 24-hour helplines for domestic violence, sexual assault, youth/human trafficking. They provided 16,564 shelter nights to 542 domestic violence victims and homeless youth (and their children) and responded to 90 Sexual Assault Response Team (SART) calls. Prevail served 3,350 non-residential victims through domestic violence, sexual assault and human trafficking programming, including Commercially Sexually Exploited Children (CSEC). Housing navigation assistance was provided to 424 individuals.

What are the most common housing problems?

By far, the most common housing problem demonstrated in Table 7 above is Housing Cost Burden. A total of 26,413 households are impacted by housing cost burden, of which 14,110 are experiencing a severe housing cost burden. This is nearly evenly split between renters and homeowners. Extremely Low-Income households and Very Low-Income households are impacted most often by housing cost burden.

Are any populations/household types more affected than others by these problems?

Very Low-Income and Extremely Low-Income households experience a severe housing cost burden to a significantly greater degree than households that meet the Low-Income, or higher. Very Low- and Extremely low-Income households have little, if any, disposable income available to handle unexpected expenses or income disruption which places them at an increased risk of becoming homeless. A loss of income due to illness or job loss; or expenses such as car repairs or medical bills may leave them unable to make rent or mortgage payments.

Although they do not impact as many households as Cost Burden, substandard housing and overcrowding are most prevalent for Low- and Moderate-Income Renter households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

HUD considers households spending 50% or more of their income on housing to be at risk of homelessness. These households have limited capacity to adjust to rising home prices and are vulnerable to even minor shifts in rents, property taxes, and/or incomes. CHAS data indicates that 13,108 Low- and Moderate-Income Urban County households (6,186 renters and 6,922 homeowners) are severely cost burdened, spending 50% or more of their income on housing, and therefore at risk of homelessness.

Persons escaping domestic violence often become homeless when fleeing a dangerous situation. These individuals and families need emergency shelter and may need basic necessities if they left their situations quickly. They may have experienced complex trauma requiring counseling and treatment to gain the skills needed to return to housing stability. Transitional Age Youth age 18-24 (TAY) exiting the foster care system are at high risk of entering homelessness due to lack of family support, trauma issues, educational gaps or other issues.

Families that recently exited homelessness are subject to housing instability for many reasons. These families are at higher risk of having prior history of eviction or foreclosure; being precariously housed; low income resulting in difficulty paying rent, utilities or property taxes on time; negative or insufficient credit history; criminal history; mental health or substance use issues; or domestic violence.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

HUD considers households paying more than 50% of income towards housing costs to be unsustainable and at risk of losing their housing. Also, information received from service providers working with persons experiencing homelessness and other vulnerable populations is noted in the section above.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Community meetings and consultations with service providers indicate that rent costs, insufficient income, negative credit history and income source discrimination are the top reasons for being denied housing and for displacement for people who are extremely low income and/or precariously housed. Countywide, the San Joaquin CoC 2024 PIT notes that persons experiencing homelessness in San Joaquin County identify the following as the primary condition that lead to becoming homeless:

- Loss of or reduced income (26%)
- Alcohol or drug use (16%)
- Eviction (13%)
- Divorce/separation/breakup (9%)
- Conflict among residents (8%)
- Family or domestic violence (7%)

Self-reported health conditions that may affect housing stability or employment:

- Drug or alcohol abuse (40%)
- Psychiatric or emotional conditions (36%)
- Post Traumatic Stress Disorder (PTSD) (31%)
- Physical disability (28%)
- Chronic health condition (27%)
- Traumatic brain injury (14%)
- HIV/AIDS related illness (2%)

Discussion

San Joaquin County will use the needs data noted above to guide the development of Priority Needs and Goals for CDBG, HOME and ESG funding over the next five-year plan period.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to HUD, a “disproportionate need” exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate than the general population at that same income level. HUD generally defines a “disproportionate need” as any need for a certain race or ethnicity that is more than 10% above the need demonstrated for the total households within the jurisdiction at the same income level. HUD looks at four factors as indicators of “housing problems”:

- Lacks a complete kitchen;
- Lacks complete plumbing facilities;
- More than one person per room (or 1.5 persons for “severe” impact as noted in the next section); or
- A housing cost burden greater than 30% of household income (or greater than 50% for “severe” impact as noted in the next section).

The U.S Census 2020 ACS reports the following demographics for San Joaquin County.

Race:

- 27.7% White (215,530 households)
- 7.3% Black/African American (56,989 households)

Demo

- 17.3% Asian ((134,684 households)
- 0.4% American Indian/Alaskan Native (3,135 households)
- 0.6% Native Hawaiian/Pacific Islander (4,977 households)
- 0.5% Other Race (4,977 households)
- 4.4% Two or more Races (34,092 households)

Ethnicity:

- 41.8% Hispanic (325,725 households)

The HUD CHAS data in the tables below does not include households reporting as being of two or more races or as being of a race other than the ones listed above. Racial percentages will not add up to 100%.

The CHAS assumes that households self-reporting zero or negative income and paying rent in the ACS have housing cost burdens, while households paying no cash rent are assumed to be without cost burdens.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,092	1,029	1,025
White	2,946	427	491
Black / African American	315	19	60
Asian	308	135	137
American Indian, Alaska Native	8	0	0
Pacific Islander	34	0	0
Hispanic	3,227	411	308

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,177	2,112	0
White	3,277	1,254	0
Black / African American	239	50	0
Asian	622	73	0
American Indian, Alaska Native	24	0	0
Pacific Islander	19	0	0
Hispanic	3,610	714	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,568	5,488	0
White	3,771	2,803	0
Black / African American	458	59	0
Asian	814	318	0
American Indian, Alaska Native	84	19	0
Pacific Islander	4	40	0
Hispanic	4,067	2,137	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,428	4,945	0
White	1,903	2,177	0
Black / African American	254	80	0
Asian	274	304	0
American Indian, Alaska Native	4	20	0
Pacific Islander	15	4	0
Hispanic	1,709	2,219	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Households at all income levels and all race and ethnicities are affected by the four HUD housing problems. However, there are populations with a significantly higher rate of occurrence of one or more housing problems than others at their same income level.

The data indicates that Moderate-Income households experience housing problems significantly less than households at the Extremely Low-, Very Low- and Low-Income levels (47.2% compared to 77.5%, 79.5% and 63.5%).

Extremely Low-Income American Indian/Alaskan Native and Native Hawaiian/Other Pacific Islander households report having one or more housing problems at a significantly higher rate than other races in the Urban County as a whole. Asian households reported housing problems at a significantly lower rate. Hispanic households report housing problems at a slightly higher rate than the County average, but it is less than the 10% difference that HUD considers to be significant.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD generally defines a “disproportionate need” as any need for a certain race or ethnicity that is more than 10% above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race and ethnicity that reported experiencing “severe housing problems” by income level, according to the 2016-2020 CHAS. HUD looks at four factors as indicators of severe housing problems:

- Lacks a complete kitchen;
- Lacks complete plumbing facilities;
- More than 1.5 persons per room;
- A housing cost burden greater than 50% of household income

The HUD CHAS data in the tables below does not include households reporting as being of two or more races or as being of a race other than the ones listed above. Racial percentages will not add up to 100%.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,541	1,566	1,025
White	2,720	635	491
Black / African American	299	39	60
Asian	297	140	137
American Indian, Alaska Native	8	0	0
Pacific Islander	34	0	0
Hispanic	2,958	676	308

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,658	4,591	0
White	2,328	2,202	0
Black / African American	169	125	0
Asian	549	157	0
American Indian, Alaska Native	0	24	0
Pacific Islander	19	0	0
Hispanic	2,326	1,990	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,730	10,293	0
White	1,788	4,767	0
Black / African American	252	279	0
Asian	589	553	0
American Indian, Alaska Native	10	93	0
Pacific Islander	0	44	0
Hispanic	1,885	4,278	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,742	7,630	0
White	716	3,355	0
Black / African American	60	269	0
Asian	152	429	0
American Indian, Alaska Native	0	24	0
Pacific Islander	15	4	0
Hispanic	683	3,234	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Very few Moderate-Income and Low-Income households experience severe housing problems (18.6% and 31.5%) compared to households at the Extremely Low- and Very Low-Income levels (71.6% and 55.2%).

At the Extremely Low-Income level, American Indian/Alaskan Native and Native Hawaiian/Other Pacific Islander households report experiencing severe housing problems at a much higher rate than the County average. Asian households report at a significantly lower rate. Hispanic households report housing problems at close to the rate of the population as a whole.

A significantly higher portion of Asian and Native Hawaiian/Other Pacific Islander households at the Very Low-Income level reported experiencing severe housing problems. No American Indian/Alaskan Native households reported severe housing problems. Hispanic households reported at nearly the same rate as the total population.

Black/African American and Asian households at the Low-Income level reported severe housing problems at a significantly higher rate than other races. No Native Hawaiian/Other Pacific Islander households reported at this income level. Hispanic households reported at a rate similar to the total County population.

Asian and Native Hawaiian/Other Pacific Islander households report severe housing problems at far more significant rate than other races at the Moderate-Income level. No American Indian/Alaskan Native households reported. Hispanic households reported at a rate similar to the population as a whole.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

HUD considers households paying more than 30% of their income towards housing costs to be experiencing a housing cost burden. Those paying in excess of 50% of household income are considered to be severely cost burdened. Severe cost burden is a significant factor leading to housing instability and an increased risk of homelessness. In San Joaquin County, 33.5% of households meet the HUD definition of cost burdened and 14.8% are severely cost burdened.

The analysis below identifies a significant disparity as experiencing housing cost burden at a rate that is 10% more than other races or ethnicity.

The HUD CHAS data in the tables below does not include households reporting as being of two or more races or as being of a race other than the ones listed above. Racial percentages will not add up to 100%.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	70,331	20,105	15,923	1,096
White	38,406	9,008	7,457	511
Black / African American	2,163	1,120	774	60
Asian	6,718	1,429	1,421	137
American Indian, Alaska Native	157	121	22	0
Pacific Islander	268	44	54	0
Hispanic	20,139	7,622	5,457	353

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

Housing cost burden was consistently reported as the most significant barrier to housing stability in the community survey, public meetings, and service provider consultations. Housing Cost Burden affects Black/African American and American Indian/Alaskan Native households at a significantly higher rate than the County as a whole. However, rates for Severe Housing Cost Burden are relatively similar across all races and ethnicities.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Analysis of the data included in sections NA-15, NA-20 and NA 25 reveal that there are racial groups that encounter housing problems at a higher rate than the San Joaquin Urban County population as a whole. At all income levels, ethnic groups experience housing problems at roughly the same rate.

By far, the most significant problem is housing cost burden. The CHAS data above does not break down housing cost burden by race or ethnicity within income levels. However, across the Urban County area, 33.5% of households report a housing cost burden and 14.8% a severe housing cost burden. Housing cost burden affects Black/African American and American Indian/Alaskan Native households at a significantly higher rate than the Urban County as a whole. However, rates for severe housing cost burden are relatively similar across all races and ethnicities.

Extremely Low-Income Households

Black/African American and American Indian/Alaskan Native households report one or more housing problems and severe housing problems at a rate that is significantly higher than other races at the same income level.

Very Low-Income Households

Asian and Native Hawaiian/Other Pacific Islanders experience one or more housing problems and severe housing problems at a higher rate. American Indian/Native Alaskan households also experience one or more housing problems at a rate higher than other races.

Low-Income Households

Black/African American households experience both one or more housing problems and severe housing problems at a higher rate. American Indian/Alaskan Natives experience a higher rate of one or more

housing problems and Asian household report severe housing problems than other races at the same income level.

Moderate-Income Households

Native Hawaiian/Alaskan Native household report both one or more housing problems and severe housing problems at a higher rate. Black/African American experience one or more housing problems and Asian households report more severe housing problems.

If they have needs not identified above, what are those needs?

Housing needs are noted above with housing cost burden being the most common and most severe need. Approximately 33.5% of Rocklin households pay more than 30% of household income toward housing costs which HUD considers to be in excess of an affordable amount. A severe housing cost burden is reported by 14.8% households that are paying in excess of 50% of income towards housing costs. As noted above, HUD considers these households at risk of becoming homeless. The stock of affordable housing in the San Joaquin Urban County area is not sufficient to meet the needs of lower-income households.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The following maps were produced using the HUD CPD Mapping Tool. The two cities indicated by the dark black interior outlines are Stockton and Lodi, which are not a part of the San Joaquin Urban County. The Urban County area is all of the remainder of the County within the outer black outlined area.

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of the County of San Joaquin (HACSJ) serves low-income households throughout San Joaquin County. There are currently 4,398 households assisted through the Voucher Program administered by HACSJ and 890 households living in public housing.

Delta Community Developers Corp., a nonprofit 501 (C) (3) instrumentality of the Housing Authority County of San Joaquin (HACSJ), develops affordable and permanent supportive housing, as well as repositioning HACSJ aging public housing communities. Delta Community Developers Corp. has 528 units within San Joaquin County and will continue to pursue opportunities to increase quality affordable housing for individuals and families from all backgrounds and economic circumstances.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	890	4,396	676	3,349	190	65	116

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Alternate Data Source Name:

Housing Authority of the County of San Joaquin

Data Source Comments:

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	29,451	20,438	17,812	22,729	19,697	24,170
Average length of stay	0	0	7	3	3	5	3	2
Average Household size	0	0	3	2	2	3	1	3
# Homeless at admission	0	0	122	1,102	238	576	190	35
# of Elderly Program Participants (>62)	0	0	221	1,538	305	1,119	113	1
# of Disabled Families	0	0	263	2,319	360	1,721	114	8
# of Families requesting accessibility features	0	0	0	4,651	72	4,427	47	85
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

Housing Authority of the County of San Joaquin

Data Source Comments:

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	402	1,590	300	1,158	44	44	43
Black/African American	0	0	268	1,928	265	1,531	71	11	50
Asian	0	0	102	473	40	418	1	5	9
American Indian/Alaska Native	0	0	21	107	23	74	3	3	4
Pacific Islander	0	0	7	51	10	36	1	0	4
Other	0	0	90	247	38	131	70	2	6
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

Housing Authority of the County of San Joaquin

Data Source Comments:

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	378	1,065	198	778	42	23	24
Not Hispanic	0	0	513	3,331	487	2,571	148	42	92

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

Housing Authority of the County of San Joaquin

Data Source Comments:

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Housing Authority of the County of San Joaquin (HACSJ) reports 350 households with at least one adult member with a disability receiving public housing assistance. Residents with disabilities need a range of accessibility features, including wider doorways, accessible bathrooms, and features that allow older adults to age in place.

In the Housing Choice Voucher (HCV) program, the HACSJ acts in accordance with federal regulations as they relate to persons with disabilities, up to and including a fair, thorough, and accessible reasonable accommodations request process. Private owners participating in the voucher program are expected to understand and comply with all federal, state, and local laws as they relate to nondiscrimination and accessibility for persons with disabilities.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

There are 3,845 households on the HACSJ Housing Choice Voucher waiting list. Of these households, 1,418 are single-person households and 456 are disabled households. Public Housing and Housing Choice Voucher participants face challenges related to income, education, and limited access to resources. To promote self-sufficiency, HACSJ has identified the need for wraparound social services and collaborates with local service providers. HACSJ offers programs like the Family Self-Sufficiency and Resident Opportunities and Self-Sufficiency programs, which provide case management and services in areas such as job training, education, financial and digital literacy, and transportation. HACSJ continues to strengthen partnerships to offer a comprehensive, holistic approach, expanding opportunities for participants to achieve economic independence.

How do these needs compare to the housing needs of the population at large

Public Housing and Housing Choice Voucher (HCV) participants face challenges related to income, education, and limited access to resources. To promote self-sufficiency, HACSJ has identified the need for wraparound social services and collaborates with local service providers. HACSJ offers the Family Self-Sufficiency and Resident Opportunities and Self-Sufficiency programs which provide case management and services in areas such as job training, education, financial and digital literacy, and transportation. HACSJ continues to strengthen partnerships to offer a comprehensive, holistic approach, expanding opportunities for participants to achieve economic independence.

The purpose of the Family Self-Sufficiency Program (available to Voucher households) and the Resident Opportunities and Self-Sufficiency Program (available to public housing residents) is to promote the development of local strategies to coordinate housing assistance with public and private resources, and to enable eligible families who receive assistance under this program to achieve economic independence and self-sufficiency.

Discussion

Despite California laws prohibiting discrimination against voucher holders, HACJS reports that landlords remain hesitant to rent to them. Voucher holders face challenges in finding rental units due to landlords' concerns about their ability to pay rent, late payments, and insufficient credit or rental history. The Housing Choice Voucher program, administered by HACSJ, pays landlords directly, covering about 70% of the rent. The voucher holder is anticipated to pay about 30% of their adjusted income directly to the landlord as their tenant share. The voucher program rental subsidy emphasizes the value of the credit score and steady rental history for securing housing. To address payment reliability, HACSJ adopted Small Area Fair Market Rents (SAFMRs) to encourage voucher holders to explore diverse neighborhoods and encourage voucher holders to locate neighborhoods that improve their life opportunities. HACSJ also educates landlords about income protection laws and works with local government and service providers to offer incentives for landlords to participate in the program.

In addition to utilizing existing rental units, HACSJ is focused on developing more affordable housing through Delta Community Developers Corp. (DCDC). DCDC builds permanent supportive housing for vulnerable populations, including veterans, seniors, and individuals with disabilities. With San Joaquin County's growing population, there is an increasing need for accessible and adaptable housing, particularly for the elderly and people with disabilities. DCDC is committed to identifying opportunities to expanding affordable housing to support San Joaquin County.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

San Joaquin County, the City of Stockton, and the San Joaquin Continuum of Care (SJCoC) work jointly to promote the coordinated and impactful delivery of homelessness supports and services across the full continuum of care. In March 2024, the agencies committed to working jointly to address homelessness by adopting a Regionally Coordinated Homeless Action Plan. The goal of the plan is to make homelessness in San Joaquin County rare, brief and non-recurring. The plan includes the following regional goals:

Goal 1: Establish a Coordinated and Engaged Regional System of Care.

- Develop a fully coordinated and transparent system that can help obtain greater funding, identify shared priorities, and establish a formal coordinated entry system to identify, assess, and connect individuals to housing and services.

Goal 2: Increase Access and Reduce Barriers to Homeless Crisis Response Systems.

- Engage unsheltered individuals, provide safe places to stay at night, and connect people to public benefits, services, and housing opportunities.

Goal 3: Ensure Households Experiencing Homelessness Have Access to Affordable and Sustainable Permanent Housing.

- Invest in the creation, rehabilitation, and expansion of affordable housing options; and provide the support and tools necessary for people to maintain their housing and optimize their self-sufficiency successfully.

Every two years, typically during the last 10 days of January, HUD requires that the Continuum of Care (CoC) receiving homeless funding to measure the prevalence of homelessness in the community. Data below from the 2024 San Joaquin County Point-in-Time (PIT) Count was collected on January 29, 2024. It should be noted that a PIT Count is a one-night count of persons experiencing homelessness. Many more persons will cycle in and out of homelessness over the course of an entire year. Member agencies of the SJCoC report demographic and outcome data through the use of the HUD required Homeless Management Information System (HMIS), including Stella P. The Stella Performance Module (Stella P) provides dynamic visuals of CoC's Longitudinal Systems Analysis (LSA) data to illustrate how households move through the homeless system, and to highlight outcome disparities.

The data below refers to persons meeting the HUD definition of “Homeless” in the McKinney-Vento Act, which is individuals or families that are:

- Living in a supervised publicly or privately-operated shelters designated to provide temporary living arrangements; or
- With a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground.

HUD uses the term “Chronic Homelessness” to describe an individual with one or more disabling conditions, or a family with a head of household with a disabling condition that:

- Has been continuously homeless for one year or more; and/or
- Has experienced four or more episodes of homelessness within the past three years.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	14	440	2,394	1,523	235	83
Persons in Households with Only Children	17	9	49	33	7	83
Persons in Households with Only Adults	3,438	814	4,429	2,873	345	83
Chronically Homeless Individuals	773	260	1,414	919	139	83
Chronically Homeless Families	0	49	266	173	25	83
Veterans	197	52	283	184	28	83

Demo

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Unaccompanied Child	242	63	343	222	34	83
Persons with HIV	13	9	49	333	6	83

Table 26 - Homeless Needs Assessment

Data Source Comments: San Joaquin CoC 2024 PIT Count, San Joaquin CoC HMIS/Stella data

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Not applicable.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	685	1,342
Black or African American	303	649
Asian	20	91
American Indian or Alaska Native	21	174
Pacific Islander	17	72
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	475	1,153
Not Hispanic	776	2,316

The numbers of persons in the Race/Ethnicity table above do not add up to the numbers of persons in the Point in Time (PIT) Count. The Race/Ethnicity Table above no longer matches the HUD data standards required for collection of homeless demographic data that were updated in October 2024. Also, the table above does not provide space to indicate persons who identify as multi-racial.

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The 2024 PIT Count identifies 454 persons in households with children as experiencing homelessness on a single night in January 2024. Over the course of a year, member agencies of the San Joaquin CoC identified 2,394 persons in households with children experiencing or at risk of homelessness through data entered into the CoC Homeless Management Information System (HMIS).

2023 ACS data indicates that there are 53,252 households with children under age 18 living in the San Joaquin Urban County area. Based on the percentage of Extremely Low- and Very- Low-income households in the Urban County, we estimate that at least 9,585 households with children experience a cost burden in excess of 30% of household income, and most have a cost burden greater than 50% of income. These households are in need of housing assistance to maintain housing stability and reduce the risk of experiencing homelessness.

The PIT Count found 249 veterans experiencing homelessness and CoC HMIS data identifies 283 over the course of a year. Few of these veterans were in families with children. The PIT Count notes that 79% of veterans experiencing homelessness were living unsheltered.

The 2023 ACS does not provide data on Veterans living in the Urban County area. However, there were 25,452 Veterans living in San Joaquin County. Of these, nearly all (25,073) are living below the federal poverty level which places them at highest risk of homelessness. The 2023 federal poverty level was \$14,580 for an individual; \$19,720 for a family of two; \$24,860 for a family of three; and \$30,000 for a family of four. Individuals and families at these income levels require a significant amount of assistance

to secure affordable housing. The 2023 ACS indicates there were 8,447 Veterans with a disability in San Joaquin and it can be estimated that at least one-half are under the Low- and Moderate-Income level, which places them in need of housing assistance to maintain affordability.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The race and ethnicity data in the chart above includes information collected from homeless persons during the 2024 PIT Count. The PIT Count allows individuals to indicate more than one race (multiracial) or “Other”. These individuals are not reflected in the race and ethnicity table.

In San Joaquin, White and Black/African American residents experience both Sheltered and Unsheltered Homelessness at a significantly higher rate than persons of other races and persons of Asian race at a lower rate than the population. Hispanic individuals experience homelessness at roughly the same rate as non-Hispanic persons. However, persons of Asian, American Indian/Alaskan Native and Native Hawaiian/Pacific Islander races experience a higher rate of Unsheltered homelessness (82%, 89%, 81%, respectively). This is significantly more often than the rate of White (66%) or Black/African American (68%) individuals.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Data in the Homeless Needs Assessment table above is from the 2024 PIT Count and the San Joaquin CoC Homeless Management Information System (HMIS) and Stella P system. The 2024 PIT Count identified 4,732 homeless persons in San Joaquin County on a single night, of which 1,078 met the HUD definition of Chronic Homelessness, 248 were veterans, and 304 were unaccompanied children or young adults age 18-24 known as Transitional Age Youth (TAY). The majority of homeless were between the ages of 31 and 60 (72%) and 15% were age 61 or older. Of those who participated in a questionnaire, 14% indicated they had been in the foster care system.

The number of persons experiencing homelessness in the Urban County area was 1,289.

Discussion:

Countywide, the PIT notes that 90% of persons currently experiencing homelessness resided in San Joaquin County at the time they became homeless. Respondents to a questionnaire conducted in conjunction with the PIT Count indicated the following primary condition that lead to becoming homeless:

- Loss of or reduced income (26%)
- Alcohol or drug use (16%)
- Eviction (13%)
- Divorce/separation/breakup (9%)
- Conflict among residents (8%)

- Family or domestic violence (7%)

Self-reported health conditions that may affect housing stability or employment:

- Drug or alcohol abuse (40%)
 - Psychiatric or emotional conditions (36%)
 - Post Traumatic Stress Disorder (PTSD) (31%)
 - Physical disability (28%)
 - Chronic health condition (27%)
 - Traumatic brain injury (14%)
 - HIV/AIDS related illness (2%)
- The SJCoC Regional Homeless Action Plan states that homelessness figures for the region show that the total number of people experiencing homelessness in general, chronic homelessness, and unsheltered homelessness rose precipitously between 2018 and 2019 and have remained high. While some decreases were measured in 2022 for homelessness and unsheltered homelessness, chronic homelessness has continued to increase steadily. The 2024 PIT Count found that 73% of homeless persons residing in San Joaquin County were living unsheltered. The 2024 PIT count found that 90% of homeless in the region became homeless while living in San Joaquin County, suggesting that housing and economic conditions within the region are resulting in a significant amount of housing insecurity.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

HUD defines “Special Needs Populations” as persons who are not homeless but require supportive services or other assistance to achieve housing stability. The special needs populations considered in this section are the following:

- Elderly households age 62 and older
- Frail elderly defined as an elderly person who requires assistance with three or more activities of daily living
- Persons with disabilities
- Persons with substance use disorders
- Persons living with HIV/AIDS and their families
- Victims of domestic violence, dating violence, sexual assault, trafficking and stalking
- Farmworkers

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly households

The 2016-2020 ACS data indicates there are 40,037 San Joaquin households with a family member age 62 or older. Seniors are more likely to have lower incomes than the population at large. Of these elderly households, the ACS reports that 11% are Extremely Low-Income (at or below 30% of AMI), 12% are Very Low-Income (31-50% AMI) and 15% are Low-Income (51-80% AMI). Of that number, 13,214 have a family member age 75 or older.

Frail elderly is generally defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, or performing light housework. These individuals are often limited in their mobility and ability to live independently.

Persons with a mental, physical or developmental disability

The 2023 ACS estimates that 13.3% of the population of San Joaquin County are living with a disability, which provides an estimated 49,733 persons with a disability in the Urban County area. In the 18-64 age group, 20.7% have a disability. Not all require assistance, but HUD presumes that at least 51% or more of disabled adults to be under the Low- and Moderate-Income level (at or below 80% of AMI) which means that most will struggle to afford suitable housing without some form of housing assistance.

The ACS identifies the percentage of San Joaquin County residents with the following disabilities:

- Hearing difficulty - 3.2%
- Vision difficulty - 2.9%
- Cognitive difficulty - 6%
- Ambulatory difficulty - 6.8%
- Self-care difficulty - 2.8%
- Independent living difficulty - 6.9%

Persons with substance use disorders

Substance use disorder is a complex condition in which there is uncontrolled use of a substance despite harmful consequences. People with SUD have an intense focus--sometimes called an addiction--on using a certain substance(s) such as alcohol, tobacco, or other psychoactive substances, to the point where their ability to function in day-to-day life becomes impaired. The California Health Care Foundation reports that 8.8% of the population age 12 and older have had a substance use disorder within the past year. Alcohol is the most prevalent (6.3% of the population), followed by illicit drugs (3.6%) and pain medication (0.6%).

Victims of domestic violence, dating violence, sexual assault, trafficking and stalking

Prevail provides housing and services to victims, youth and families in San Joaquin. In fiscal year 2023-2024, the program received over 2,500 calls to 24-hour helplines for domestic violence, sexual assault, youth/human trafficking. They provided 16,564 shelter nights to 542 domestic violence victims and

homeless youth (and their children) and responded to 90 Sexual Assault Response Team (SART) calls. Prevail served 3,350 non-residential victims through domestic violence, sexual assault and human trafficking programming, including Commercially Sexually Exploited Children (CSEC). Housing navigation assistance was provided to 424 individuals

Farmworkers

The 2023 ACS identifies the median income for agricultural work as \$37,276, which was 42% of the median San Joaquin County income of \$88,531 for that year. Farmworkers frequently move locations and are typically renters. Most rental units available to migrant farmworkers are small. However, most farmworker families are above average in size. As a result, most migrant farmworkers are often subject to a high housing cost burden and overcrowded housing.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly and Frail Elderly households

Finding affordable housing and dealing with the eviction of long-term elderly tenants are among the most difficult housing problems currently affecting the elderly in San Joaquin County. The limited amount of, and long wait lists for, subsidized housing and rental assistance programs can make it challenging to secure housing that is affordable to households at the lower income levels. Frail elderly individuals face housing challenges related to physical disabilities including declining mobility and self-care issues that interfere with their ability to live independently. The lower income of many of these households limits their ability to balance the need for housing, need for supportive services and other necessities.

Persons with a mental, physical or developmental disability

Individuals with a disability may need assistance to remain live independently or remain stably housed. Assistance may include case management, mental health or substance use treatment, physical healthcare, resource brokerage, locating appropriate housing, application fees, deposits, security deposits, rental assistance, utility deposits, household furnishings, or other services to maintain housing long term. Special accommodations in housing may be needed such as accessible kitchens and bathrooms, single-level units, group living opportunities or proximity to transit.

Persons with substance use disorders

San Joaquin County Behavioral Health Services provides both outpatient services and inpatient residential treatment for substance use and co-occurring disorders.

Victims of domestic violence, dating violence, sexual assault, trafficking and stalking

Domestic violence, sexual assault, trafficking and stalking are emotionally, physically, and financially devastating for victims and their families. Individuals and families fleeing these situations are either already homeless or have been made so by their choice to flee a dangerous situation. As indicated above, these persons need availability of 24 hour services including call centers, emergency shelter, counseling, housing navigation services and affordable housing options

The primary barrier victims face is the lack of housing opportunities for low-income households. Due to the high cost of living, the waitlists for available housing programs are long and often are not accepting new applicants. In the June 2022 Board of Directors meeting for San Joaquin County CoC, it was announced that the Coordinated Entry community queue exceeds 700 individuals.

Farmworkers

Housing affordability and overcrowding are critical issues among this special needs group. As of September 2023, the California Department of Housing and Community Development Employee Housing Facilities Permit Services database reports 42 active units of employer-provided farm housing facilities with non-expired permits consisting of on-site structures or contracts with hotels in San Joaquin County. An additional 45 employees are listed as being housed in sites that are active but potentially have expired permits. Several additional permits have been provided to other hotels or on-site structures but are not currently active or occupied. It is difficult to locate affordable housing for Farmworkers on the open rental market. The County offers incentives to encourage the development of more Farmworker housing, but it is slow to develop.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Persons living with HIV or AIDS often are at risk of losing their housing due to increased medical costs or due to limited income or reduced ability to keep working due to illness. Stable housing allows persons living with HIV/AIDS treatment to access comprehensive healthcare and adhere to complex HIV/AIDS drug therapies. The 2024 PIT Count indicates that 2% persons experiencing homelessness in San Joaquin self-reported having an HIV/AIDS related illness.

The 2022 California HIV Surveillance Report published by the State of California Department of Public Health states that there were 1,626 persons living with diagnosed HIV infection within San Joaquin County. Of those individuals, 1,231 were in care and 1,063 had achieved viral suppression. The HIV.gov website defines viral suppression and explains that viral suppression helps to keep persons diagnosed with HIV healthy and prevents transmission. It means that an individual's viral load is so low that it cannot be detected by standard lab tests.

The report does not provide more detailed information by county. However, it does provide information on disparities of impact for the State of California. Among racial and ethnic groups, Black/African Americans were found to be the most disproportionately affected by HIV. Infection rates are higher and the percentage of persons achieving viral suppression is lower than all other racial or ethnic groups. The report notes that Latinx also have proportionately higher rates of HIV diagnoses and lower viral suppression than the general population

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Not applicable. San Joaquin County has not established a preference for HOME Tenant-based Rental Assistance (TBRA)

Discussion:

There are many San Joaquin residents in need of supportive housing, accessibility improvements or services to enable them to live independently and avoid homelessness or institutionalization. These include elderly; persons with disabilities; persons with HIV/AIDS; victims of domestic violence or sexual assault; farmworkers and persons under the influence of substance use.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

For the purposes of this plan, Public Facilities refers to buildings and areas open to the public that are eligible for funding from the HUD CDBG Program. Public Facility needs across the County vary between unincorporated areas and the five participating cities.

The 2023-2031 San Joaquin County Housing Element notes the need for additional emergency shelter to address persons experiencing homelessness. This is also demonstrated by information in the Market Analysis section of this plan. The Housing Element also indicates a need for additional housing for persons with disabilities including those with developmental disabilities, group homes, and residential care facilities.

There is a continuing need to update or rehabilitate public facilities or build new facilities to serve the growing population, particularly the special needs populations. Needs identified over the next five years include expansion of recreational facilities for lower-income youth; rehabilitation and construction of homeless shelters or emergency shelters; and rehabilitation of existing senior centers and other facilities providing services to low- and moderate-income households.

How were these needs determined?

The need for emergency shelter, group homes and residential care facilities is outlined in the County's Housing Element. Respondents to the community needs survey placed the following items in the top ten priority needs: emergency shelter and/or transitional housing (temporary shelter); development of more housing for persons with disabilities; expanded youth activities and youth services. Consultations with service providers indicated an ongoing need for building improvements and rehabilitation.

Describe the jurisdiction's need for Public Improvements:

The need for additional affordable housing is exacerbated by infrastructure constraints. The County's Housing Element identifies that housing is more likely to be developed when infrastructure and services are available to support new development. A lack of infrastructure exists in many areas zoned for housing because public improvements are costly. Street and sidewalk improvements are needed in low- and moderate-income areas of the community.

How were these needs determined?

Metropolitan Planning Organization (MPO) directors also identified constraints associated with the capacity of water and wastewater infrastructure, and portrayed infrastructure constraints as a universal challenge in the region. The development of affordable housing and permanent supportive housing were the two top priority needs identified in the community needs survey. Addressing these needs will require that infrastructure is in place. Street and sidewalk improvements were noted as priority needs in the survey.

Describe the jurisdiction's need for Public Services:

San Joaquin County provides public services to people and businesses within the county, either directly or by financing the provision of services. The County strives to improve the quality, quantity, and usefulness of public services for its residents and business communities. Most years, the County receives requests for CDBG public service funding that far exceed the 15% allowed by HUD. Needs identified over the next five years include the following: Homeless services, including prevention and direct assistance. Expand the capacity of public service providers to further provide services particularly to those that provide services to victims of domestic violence, sexual assault, trafficking and stalking; lower-income youth; seniors; persons with a disability; and persons experiencing or at risk of homelessness; Mental health and substance use treatment; Fair housing services; Essential services such as food and hygiene for the most vulnerable populations.

How were these needs determined?

Public services needs were discussed during the community meetings, in the community needs survey and through consultations with service providers.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The housing market in San Joaquin County, consistent with broader trends observed across California, has been shaped by various economic influences, interest rate changes, and evolving buyer preferences.

- **Rising Home Prices:** San Joaquin County, particularly cities like Stockton, Manteca, and Tracy and the surrounding areas, saw significant increases in home prices. This trend was partly driven by increased demand from buyers moving away from more expensive Bay Area locations in search of affordable housing.
- **Inventory Levels:** There was a notable shortage of available homes on the market, which contributed to competitive bidding situations and further drove up prices. This limited inventory was a common theme across many parts of California.
- **Interest Rates:** Mortgage interest rates remained relatively low throughout much of 2020 and 2021, encouraging buying activity. However, rates began to rise significantly in 2022, a reaction to growing inflationary pressures. Rates are continuing to fluctuate, remaining higher than the historical lows seen in early 2020, pushing up the cost of owning a home.
- **Remote Work Influence:** With the rise of remote work, many buyers were no longer tied to living close to their workplaces. This flexibility prompted movements from urban centers to more suburban or rural areas like San Joaquin County.

Anticipated to persist over the next five years, these factors underscore the ongoing priority for housing development across various economic levels within the county.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The housing stock in San Joaquin County predominantly comprises single-family units, accounting for approximately eighty-two percent (82%) of the total. Only around six percent (6%) of the housing units are multi-family dwellings. In terms of occupancy, a greater proportion of these units are owner-occupied rather than renter-occupied, with ownership representing 66 percent of the housing stock. The majority of these owner-occupied homes are larger units, such as three-bedroom residences.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	98,035	82%
1-unit, attached structure	3,304	3%
2-4 units	3,853	3%
5-19 units	3,920	3%
20 or more units	3,408	3%
Mobile Home, boat, RV, van, etc	6,466	5%
Total	118,986	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	326	0%	1,219	3%
1 bedroom	997	1%	4,790	12%
2 bedrooms	7,850	11%	13,054	33%
3 or more bedrooms	64,533	88%	20,001	51%
Total	73,706	100%	39,064	99%

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Housing units that are assisted with federal, state, and local programs funded by public funds, shall be used to assist the nearly 34,545 households are between 30 and 50% of the HUD Area Median Family Income levels.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

At this time, no units are at risk of being lost.

Does the availability of housing units meet the needs of the population?

San Joaquin's Regional Housing Needs Allocation (RHNA) for unincorporated areas of San Joaquin County, covering the timeframe from December 31, 2023, to December 31, 2031, specifies the necessary housing units across various income levels. Here is a summary of the county's housing needs:

- **Very Low-Income Units:** There remains a significant requirement for very low-income housing, with 1,475 units still needed. Although 349 units are expected through projected mobile homes and accessory dwelling units (ADUs), a substantial shortfall remains.
- **Low-Income Units:** The county requires an additional 775 low-income units. Only 370 units are planned, indicating the allocation need is not fully addressed.
- **Moderate-Income Units:** The target is 1,734 units, but the county is still short by 1,385 moderate-income units, with only 349 units accounted for through current permits and projections.
- **Above Moderate-Income Units:** The highest demand is for above-moderate-income housing, with a necessity for 3,831 more units. Despite planning for 274 units, this category faces the most significant gap.
- **Total Housing Need:** Overall, San Joaquin County's unincorporated areas face a shortfall of 7,466 housing units across all income categories. Existing plans through building permits, mobile homes, and ADUs are inadequate in meeting these requirements.

This data highlights the urgent need for a comprehensive, strategic approach to increase housing supply across all income categories, particularly focusing on very low- and above moderate-income households. Addressing these needs is crucial for managing population growth, ensuring affordability, and fulfilling state housing goals. Effective strategic planning, coupled with state and federal funding and development incentives, will be vital in overcoming these housing challenges.

Describe the need for specific types of housing:

According to the County's 2023-2031 Housing Element, there are severe deficiencies in units that are affordable to low-income individuals, larger family rental units and accessible units for individuals with a disability.

Discussion

In summary, Unincorporated San Joaquin County, California, faces significant challenges and needs in terms of housing, driven by factors such as population growth and economic conditions. Below is a summary of these housing needs:

- **Current Housing Shortfall:** The county has a substantial unmet need for housing units across various income categories. Specifically, there is a projected need for 7,466 additional units by

December 31, 2031. This includes 1,475 very low-income units, 775 low-income units, 1,385 moderate-income units, and 3,831 above moderate-income units.

- **Affordable Housing Demand:** There is a pronounced demand for affordable housing options. The supply of both public housing and lower-income units is insufficient to meet the existing demand, as evidenced by long waitlists and persistent shortages.
- **High Housing Costs:** Due to limited supply and ongoing demand, housing costs remain high in the area. This is expected to persist as population growth continues over the next five years.
- **Development Challenges:** Increasing the housing stock is hampered by regulatory, financial, and zoning challenges. Conversion of land, securing funding, and community opposition are common barriers.
- **Special Populations:** There is a specific need for housing that supports special populations, including the elderly, people with disabilities, and low-income families. Service-connected housing options remain a priority.
- **Infrastructure and Services:** Addressing the housing need must be complemented by improvements in infrastructure and public services in the unincorporated areas to support new and existing residents effectively.
- **Strategic Planning Efforts:** Efforts are underway to address these needs through strategic planning, leveraging state and federal funding, and incentivizing development. The Housing Authority of San Joaquin County is crucial in these efforts, working to ensure compliance with housing goals and facilitating necessary development.

Overall, meeting the housing needs in unincorporated San Joaquin County requires a comprehensive approach involving coordinated efforts between local government, non-profits, and the private sector to ensure adequate, affordable housing that meets the diverse needs of the community.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

San Joaquin County generally offers more affordable housing options compared to California's major urban centers like the San Francisco Bay Area and Los Angeles, due to its inland location. Despite this relative affordability, the county faces significant housing affordability challenges, with many residents spending a large portion of their income on housing. Rental prices and home values, while lower than the state average, have been rising due to high demand and limited new development. Compared to the broader Central Valley, housing costs in San Joaquin can be higher, driven by its proximity to larger employment hubs like the Bay Area and Sacramento. These trends highlight the ongoing need for strategic policies to address housing supply and affordability in the region.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	223,000	367,900	65%

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Contract Rent	864	1,072	24%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,227	10.8%
\$500-999	10,363	26.5%
\$1,000-1,499	10,836	27.7%
\$1,500-1,999	8,445	21.6%
\$2,000 or more	5,045	12.9%
Total	38,916	99.6%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	969	No Data
50% HAMFI	4,510	2,090
80% HAMFI	13,819	4,855
100% HAMFI	No Data	8,591
Total	19,298	15,536

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,040	1,158	1,513	2,150	2,577
High HOME Rent	702	826	1,002	1,149	1,263
Low HOME Rent	612	656	787	910	1,015

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Overall, San Joaquin County does not currently have enough housing to meet the needs of all income levels, particularly for low- and very-low-income households.

How is affordability of housing likely to change considering changes to home values and/or rents?

Many households, especially those with low or moderate incomes, struggle with affordability. High housing costs relative to income result in a significant portion of households being cost-burdened, spending more than 30% of their income on housing. With the continued expectation of a growing population coupled with a shortage of housing units, affordable housing will continue to be an issue until there are more units available.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

In general, San Joaquin County's average rents might be higher than the rent limits allowed under the HOME Program, especially in more desirable neighborhoods or unit types. However, they typically align more closely with the HUD's FMRs, reflecting the broader market in which subsidies like Section 8 are used. Rising market rents can make it challenging for renters relying on assistance to find housing within the allowed limits, underscoring the need for ongoing adjustments in FMRs to match local market conditions and the continuation of affordable housing development initiatives.

Discussion

San Joaquin County presents a mixed landscape of housing affordability and challenges. While the county offers relatively more affordable housing options compared to California's major urban centers, it still faces significant affordability issues.

From 2009 to 2020, the median home value increased by 65%, while median contract rent rose by 24%, reflecting a rising cost trend driven by high demand and limited new development. Rental data indicates a distribution with a substantial portion of renters paying between \$1,000 and \$1,999 monthly, highlighting cost burdens for many households. Housing affordability data reveals gaps, particularly for very low and low-income households, as there are insufficient affordable rental and ownership opportunities for those earning 30-50% of the Area Median Income (AMI).

The Fair Market Rents (FMRs) align with market rates more closely than HOME Program rent limits, which poses challenges for maintaining affordability, especially in more attractive neighborhoods. The county's proximity to employment hubs like the Bay Area and Sacramento exacerbates housing costs compared to the broader Central Valley. As population growth continues, the affordability issue is expected to persist unless housing supply increases significantly. To address these needs, strategies should focus on expanding affordable housing production and preservation, adjusting FMRs to reflect current market conditions, and leveraging funding and policy measures to alleviate cost burdens on low- and moderate-income households.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The condition of housing in San Joaquin County is a critical aspect of understanding the region's overall housing landscape, as it impacts the safety, health, and well-being of its residents. This section will explore various factors influencing housing conditions, such as the year units were built, the prevalence of lead-based paint risks, and the pressing need for both owner and rental property rehabilitation. Additionally, it will address the issue of vacant units and their potential role in alleviating housing shortages when properly rehabilitated. Through this discussion, we aim to illuminate the challenges and opportunities present in ensuring adequate and safe housing for all residents of San Joaquin County.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The County of San Joaquin had adopted the U.S. Department of Housing and Urban Development (HUD) definitions of "standard condition" and "substandard condition."

HUD considers housing "conditions" in a manner similar to how housing problems are analyzed in the Needs Assessment. These conditions include issues such as overcrowding, having a housing cost burden exceeding 30%, or the absence of complete plumbing or kitchen facilities. Standard housing is defined as complying with HUD Housing Quality Standards and all applicable state and local codes. In contrast, a unit is considered substandard if its current state poses a risk to the health, safety, or well-being of its occupants.

HUD categorizes a unit as substandard if it is in a dilapidated condition; lacks an operable flush toilet or bathtub exclusively for a family; lacks electricity or has inadequate or unsafe electrical systems; lacks a safe or adequate heating source; or has been officially declared unfit for living by a governmental agency.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	22,414	30%	17,685	45%
With two selected Conditions	633	1%	2,094	5%
With three selected Conditions	120	0%	110	0%
With four selected Conditions	0	0%	15	0%
No selected Conditions	50,560	69%	19,158	49%
Total	73,727	100%	39,062	99%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	25,366	34%	8,919	23%
1980-1999	23,223	31%	10,852	28%
1950-1979	19,311	26%	14,654	38%
Before 1950	5,833	8%	4,648	12%
Total	73,733	99%	39,073	101%

Table 34 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	25,144	34%	19,302	49%
Housing Units build before 1980 with children present	13,252	18%	8,353	21%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Based on the data provided above here are several insights regarding the need for rental and homeownership rehabilitation in San Joaquin County:

Condition of Units: A significant portion of both owner-occupied and renter-occupied units have at least one selected condition issue—30% of owner-occupied and 45% of renter-occupied. Additionally, a small percentage of both owner-occupied (1%) and renter-occupied (5%) units have two selected conditions. This indicates a notable need for rehabilitation to address these issues, particularly in rentals.

Age of Housing Stock: A substantial number of housing units were built before 1980, (26% of owner-occupied and 50% of renter-occupied). This age range is often associated with increased

maintenance needs and the potential for outdated infrastructure, highlighting a need for rehabilitation.

Overall, these data points suggest a strong need for both rental and homeownership rehabilitation efforts in San Joaquin County. Particular attention should be paid to older housing units and those with identified condition issues. Efforts should also focus on lead paint hazard mitigation, especially in homes with children.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The harmful effects of lead-based paint poisoning are well-documented and include nervous system damage, impaired brain development, and learning disabilities. In this plan, homes built before 1980 serve as indicators of potential lead-based paint hazards, as the use of lead-based paint in residential properties was banned in 1978. In the participating jurisdictions, 44,578 housing units (both owner-occupied and rentals) were constructed before 1980 and may therefore be at risk of containing lead-based paint hazards. More critically, 21,605 of these units have children residing in them, a group particularly vulnerable to the toxic effects of lead exposure due to their ongoing development. This figure represents a slight decrease from the previous Consolidated Plan; however, it underscores the need for Lead-Based Paint remediation programs throughout the county.

Discussion

San Joaquin County faces substantial needs for both rental and homeownership rehabilitation, with a significant percentage of housing units exhibiting condition issues, particularly among older units. About 30% of owner-occupied and 45% of renter-occupied units are identified with at least one condition issue, and many were built before 1980, increasing their potential for lead-based paint hazards. These older properties, which form a significant portion of the housing stock, frequently require maintenance and modernization to meet current safety and livability standards.

Specifically, lead-based paint hazards are a concern, especially in homes with children, given their vulnerability to the detrimental health effects of lead exposure. While there has been a slight decrease in the number of at-risk homes with children compared to the previous Consolidated Plan, addressing these hazards remains critical.

The availability of only a small number of REO properties suitable for rehabilitation highlights the scarcity of easily redevelopable housing, underscoring a pressing need for strategic investment in housing rehabilitation programs focusing on safety, lead-based paint mitigation, and infrastructure improvements.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

San Joaquin County offers a range of public and assisted housing options designed to meet the diverse needs of its residents, particularly those with low to moderate incomes. The county's housing initiatives aim to provide safe, affordable, and stable housing solutions through a combination of public housing units, Housing Choice Vouchers (Section 8), and various state and federal assistance programs. Managed by local housing authorities, these efforts focus on improving living conditions, expanding housing opportunities, and supporting self-sufficiency. Additionally, San Joaquin County collaborates with non-profit organizations and private developers to create new affordable housing developments and rehabilitate existing properties. These partnerships ensure a comprehensive approach, addressing the needs of families, seniors, veterans, and individuals experiencing homelessness, while contributing to the county's broader community development goals. Through these collaborative efforts, San Joaquin County is committed to enhancing the quality of life for its residents by providing a robust network of housing assistance and support services.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	1,075	4,931	68	4,863	222	791	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Public housing is designed to offer safe and adequate rental accommodation for eligible low-income families and special needs groups, such as the elderly and individuals with disabilities. In the Urban County, there are a total of 1,522 units situated in privately-owned, affordable multifamily housing developments. None of these units are currently at risk of being converted to market-rate housing. The publicly assisted housing units are located in the following locations:

1. Harney Lane Migrant Center, in Lodi; 94 units plus managers; Seasonal Migrant Housing not at risk of conversion.
2. Artesi Migrant Center II French Camp 95+ managers unit; Seasonal Migrant Housing not at risk of conversion.
3. Joseph J Artesi Migrant Center III French Camp 95+ managers unit Seasonal Migrant Housing. Not at risk of conversion.
4. Sartini Manor Thornton 31 Year Around Migrant Housing. Not at risk of conversion.
5. Conway Homes Stockton 395 Low-Income; Seniors; Disabled. Not at risk of conversion.
6. Diablo Homes Tracy 178 Low-Income. Not at risk
7. Mokelumne Manor ThorntSierra Vista Homes Stockton 268 Low-Income Noon 49 Low-Income. Not at risk.
8. Sierra Vista Homes Stockton 268 Low-Income. Not at risk.

Public Housing Condition

Public Housing Development	Average Inspection Score
Sierra Vista Homes (Stockton)	80
Conway Homes (Stockton)	85
Diablo Homes (Tracy)	94
Mokelumne Manor (Thorton)	91

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The public housing units under the Housing Authority's management are over 60 years old and, as such, require significant ongoing attention to ensure they remain safe, habitable, and compliant. The Housing Authority conducts biannual inspections of all public housing units to assess the condition of the buildings and identify necessary repairs. These inspections help ensure that maintenance tasks are promptly addressed, preventing further deterioration, and ensuring the longevity of the structures.

However, given the age of the buildings, routine repairs are no longer sufficient to maintain the quality of living environments. The units face challenges such as outdated infrastructure, wear, and tear on essential systems (e.g., plumbing, electrical, heating), and aging building materials that no longer meet current standards for safety and energy efficiency. To address these issues, the Housing Authority is actively collaborating with local, state, and federal partners to secure the necessary financial resources to fund the modernization of the buildings. By modernizing these buildings, we aim to improve the overall living conditions, increase energy efficiency, and ensure that the public housing units remain a safe and comfortable place for residents for many years to come.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Housing Authority of the County of San Joaquin offers programs to assist very low to moderate income households with their housing costs, including the Housing Choice Voucher (Section 8) rental assistance program, public housing, and migrant farmworker housing. In addition, the Housing Authority provides the Family Self-Sufficiency Program, supportive services centers, and participates in JobsPlus program to aid residents in becoming financially independent.

One of the primary strategies is to invest in the restoration and modernization of aging public housing units. Many of the buildings are over 60 years old and require significant updates to meet contemporary safety, accessibility, and energy efficiency standards. Through biannual inspections and ongoing maintenance, the Housing Authority identifies areas in need of repair and works to address issues promptly. To support these efforts, the agency is actively collaborating with local, state, and federal partners to secure funding for renovations. Beyond physical improvements to the housing units, the HACSJ prioritizes creating safe and supportive communities for residents. We partner with the public

housing resident councils to host several community events, potlucks, and giveaways each year. During the summer we gave out over 600 backpacks to students throughout our communities and during the holidays, we will give out hundreds of turkeys and hams to support our residents.

Discussion:

This summary outlines the structure and condition of public housing in San Joaquin County, managed by the Housing Authority of San Joaquin. The county has 1,075 public housing units and 4,931 housing vouchers, including special purpose vouchers like the Veterans Supportive Housing and Family Unification Program. The public housing developments include 1,522 affordable units spread across several locations such as Stockton, Lodi, French Camp, Tracy, and Thornton, none of which are at risk of conversion to market-rate housing. Notable sites are Sierra Vista Homes and Conway Homes in Stockton, Diablo Homes in Tracy, and Mokelumne Manor in Thornton.

The physical condition of these units varies, with average inspection scores ranging from 80 to 94, indicating a need for revitalization due to their age of over 60 years. Key issues include outdated infrastructure and systems needing modernization to improve safety, energy efficiency, and living conditions. The Housing Authority conducts biannual inspections to manage repairs and collaborates with government partners to fund necessary updates.

To enhance the living environment, the Housing Authority supports low- to moderate-income families through programs like the Housing Choice Voucher and Family Self-Sufficiency Program. They also emphasize community engagement and support, organizing events and providing resources such as school supplies and holiday provisions to foster a supportive community atmosphere.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

San Joaquin County is committed to addressing the complex needs of its homeless population through a diverse array of facilities and services designed to provide immediate relief and long-term solutions. The county offers a comprehensive support network that includes emergency shelters, transitional housing, and permanent supportive housing to ensure individuals have access to safe and stable living arrangements. In addition to shelter, San Joaquin County provides critical supportive services such as healthcare, mental health counseling, and substance abuse treatment, tailored to address the specific challenges faced by homeless individuals. Special programs are also in place to support chronically homeless individuals, families with children, veterans, and unaccompanied youth, recognizing the unique needs of each group. With a focus on empowerment and self-sufficiency, employment assistance and educational opportunities are available to help individuals transition out of homelessness. Collaborative efforts between local government, non-profits, and community organizations are key to fostering resilience and creating pathways toward stable, independent living for all residents in need.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	513	0	182	286	0
Households with Only Adults	790	48	169	501	0
Chronically Homeless Households	0	0	0	285	0
Veterans	38	0	14	381	0
Unaccompanied Youth	26	0	8	34	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Households with Adult(s) and Child(ren) is 513 + 8 units for children only. Source Data: HUD 2023 CoC HIC Report

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The Urban County offers a variety of support services for the homeless, which include:

- Outreach and Engagement- Behavioral Health Services runs the PATH Homeless Outreach program; CareLink Medical Services oversees the Community Medical Services program; and County Veteran Services conducts outreach to homeless veterans.
- Medical Services: Provided by CareLink and St. Mary's Interfaith Medical Clinic.
- Employment Assistance: The California Employment Development Department offers employment assistance to homeless individuals.
- Substance Abuse Recovery: New Directions facilitates a substance abuse recovery program.
- Legal Aid: Legal support is available through California Rural Legal Assistance for homeless individuals.
- Mental Health Care: San Joaquin County Behavioral Health Services delivers mental health care programs and services.
- Veteran Services: The County Office of Veteran Services provides specialized support for homeless veterans.
- Public Assistance Benefits and Referrals: The County Human Services Agency connects homeless individuals and families to social programs, including Temporary Assistance to Needy Families (TANF).
- Domestic Violence Support: Women's Center YFS offers shelter and programs for victims of domestic violence.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Here's a condensed version of the text, within the 4000 character limit:

San Joaquin County offers various services and facilities to support homeless individuals and families. Some key resources include:

Emergency Shelters:

- Stockton Shelter for the Homeless: Comprehensive emergency shelter, transitional housing, and supportive services.
- Haven of Peace: Emergency shelter for women and children with support services.

Supportive Housing and Services:

- Central Valley Low Income Housing Corp: Permanent supportive housing with supportive services.
- The Salvation Army Stockton Corps: Shelter, outreach services, and life-skills training.

Veteran Services:

- VA Stockton Community-Based Outpatient Clinic: Medical, mental health, and supportive services for veterans.
- San Joaquin County Veterans Services Office: Assistance with benefits and housing resources.

Youth Services:

- Lutheran Social Services: Supportive housing programs for unaccompanied youth.
- The Launchpad: Drop-in center with crisis intervention and temporary housing.

Family and Child Services:

- Family Resource and Referral Center: Connecting homeless families with resources.
- Women's Center Youth & Family Services: Shelter and services for women and families affected by domestic violence.

Healthcare and Basic Needs:

- St. Mary's Dining Room: Meals, dental, and health services with case management.
- CareLink Sacramento: Mobile health services for homeless individuals.

Employment and Legal Assistance:

- California Employment Development Department: Job search assistance and training programs.
- California Rural Legal Assistance: Legal aid and advocacy for homeless individuals.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

San Joaquin County faces a significant need for specialized housing and services tailored to individuals with special needs, including seniors, people with disabilities, those struggling with substance abuse, and individuals living with HIV or AIDS. Each of these groups faces unique challenges that often require targeted interventions to ensure their health, safety, and stability. The provision of appropriate housing and services for these groups in San Joaquin County is a complex but vital task, as housing stability is closely linked to health outcomes, social integration, and economic stability.

Additionally, San Joaquin is a significant hub for agricultural activity, drawing a large number of migrant workers who play a crucial role in the local economy. These workers often face distinct housing challenges due to the seasonal nature of their work, economic constraints, and sometimes the lack of legal status. Addressing the housing needs of migrant workers is essential for their well-being and the overall productivity of the agricultural sector.

Collaborative efforts between local government, non-profits, and healthcare providers are essential to develop a holistic approach that addresses the specific needs of individuals with special needs, ensuring they receive the care and support necessary to lead fulfilling lives.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Seniors: As the population ages, there is an increasing demand for affordable housing options that cater to seniors, particularly those on fixed incomes or requiring supportive services. Many seniors need housing that offers accessibility features, in-home care, and proximity to healthcare facilities to maintain their independence and quality of life.

People with Disabilities: Individuals with physical or mental disabilities often require housing that is not only affordable but also accessible and integrated with relevant supportive services. These may include case management, transportation assistance, and daily living support to ensure these individuals can live independently and with dignity.

Individuals with Substance Use Disorders: For individuals recovering from substance abuse, stable housing is a critical component of successful rehabilitation. There is a need for transitional and permanent supportive housing that offers structured environments and access to treatment programs, counseling, and peer support to promote long-term recovery.

Individuals Living with HIV/AIDS: People living with HIV or AIDS require housing that supports their medical and social service needs. Stable housing is crucial for managing health, reducing

hospitalizations, and improving overall well-being. Supportive housing programs that include access to healthcare, counseling, and nutritional support are essential for these individuals.

Migrant Workers: Migrant workers face significant housing challenges. The primary needs include access to affordable housing, as many workers earn low and inconsistent wages, making it difficult to secure stable accommodations. Additionally, there is a pressing need for safe and sanitary living conditions, as many migrant workers endure overcrowded and substandard housing. Proximity to work is also crucial, as it minimizes transportation costs and time, thereby enhancing economic efficiency. Housing must accommodate families, including children, reflecting the reality that many migrant workers travel with their entire families.

Lastly, access to essential resources such as healthcare, education, and public transportation is vital to support their overall well-being and integration into the community.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

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Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

In the coming year, San Joaquin County will undertake a series of initiatives to bolster housing and supportive services as part of its Consolidated Plan. Key activities include continuing the County's owner-occupied rehabilitation program aimed at improving housing conditions for lower-income households and the rehabilitation of rental units to benefit those in lower-income brackets.

The County will also continue to provide down payment and closing costs assistance to help lower-income families purchase their first homes.

Additionally, there will be a focused effort on maintaining and renovating facilities that serve the community, particularly for special needs populations and the homeless.

Support will be extended to programs offering food and meals to individuals and families in crisis, and there will be aid for service providers assisting victims of domestic violence. To nurture future generations, the County will invest in youth programs and services.

Economic development will be stimulated through funding for business improvements, development programs, and the retrofitting of businesses and storefronts.

Lastly, there will be a concerted effort to install new facilities or renovate existing ones to better serve the community's diverse needs.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

In the next year, San Joaquin County plans to undertake several activities to address the housing and supportive service needs of individuals who are not homeless but have other special needs, in accordance with 91.215(e) regulations. These initiatives are typically designed to support seniors, persons with disabilities, and other vulnerable groups requiring specialized assistance:

- **Home Modification and Accessibility Improvements:** The county may implement programs to modify homes to better accommodate individuals with disabilities or mobility challenges, ensuring safety and accessibility. This could include the installation of ramps, grab bars, wider doorways, and other necessary adaptations.
- **Affordable Housing Development:** Efforts may be directed toward increasing the stock of affordable housing units that are suitable for special needs populations, with features that cater to their specific requirements.
- **Supportive Housing Services:** Programs could be enhanced to integrate supportive services with housing solutions, providing case management, healthcare access, and other needed services to ensure residents can maintain independent living.
- **Senior Housing Initiatives:** The county may focus on expanding housing options with supportive services for seniors, ensuring they have appropriate accommodations paired with necessary services like healthcare coordination and social activities.
- **Health and Wellness Programs:** Initiatives may focus on improving access to healthcare and wellness services for special needs populations, including mental health and substance abuse services, which are critical for maintaining stability and quality of life.
- **Transportation Assistance:** Improving transportation options for special needs populations to ensure they have access to essential services such as medical appointments, grocery stores, and community events can be a focus, supporting their independence and connectivity.
- **Collaborations with Non-profits and Community Organizations:** Partnering with nonprofits to deliver targeted services and resources to individuals with special needs can enhance the reach and effectiveness of programs, leveraging local expertise.

Each of these activities aims to improve the quality of life for individuals with special needs, supporting their ability to live independently and with dignity.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

San Joaquin County's Housing Element outlines various factors that can negatively impact affordable housing and residential investment. While specifics can evolve over time and may vary based on the latest updates, some common public policy-related challenges often highlighted include:

- **Zoning and Land Use Regulations:** Strict zoning laws and land use regulations can limit where affordable housing can be developed, often restricting higher-density housing projects to specific areas. This can increase development costs and reduce the availability of land for affordable housing projects.
- **Lengthy Permitting Processes:** Prolonged and complex permitting processes can delay housing projects and increase costs, making it more challenging for developers to pursue affordable housing. This can be particularly burdensome for smaller developers or non-profits focused on affordable housing.
- **Development Fees and Exactions:** High development impact fees and other exactions can significantly increase the cost of constructing new housing, which may discourage investment in more affordable housing options.
- **NIMBYism (Not In My Backyard):** Public opposition to affordable housing projects, often due to perceived negative impacts on neighborhood character or property values, can influence local policies and decisions, leading to restrictions on where such developments can occur.
- **Lack of Incentives:** Without sufficient financial incentives or subsidies, developers may find affordable housing projects economically unviable compared to market-rate developments. This includes tax credits, grants, or other supportive measures that can make affordable housing more attractive.
- **Inadequate Infrastructure:** In some areas, the lack of adequate infrastructure, such as transportation, water, and sewage systems, can deter residential investment, particularly in more affordable housing developments that aim to serve lower-income residents.
- **Building Codes and Standards:** While necessary for safety and quality, overly stringent building codes can increase construction costs, particularly if they do not account for cost-effective methods that can still ensure quality and safety.

San Joaquin County's housing element includes strategies to mitigate these negative effects by suggesting policy adjustments, proposing streamlined processes, and advocating for state or federal support to enhance affordable housing development.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section presents a comprehensive Economic Development Market Analysis for San Joaquin County, focusing on the intricacies of business activity, employment sectors, labor force dynamics, travel patterns, educational attainment, and workforce training initiatives within the jurisdiction. As the county seeks to navigate the post-pandemic economic landscape, understanding the various business sectors—such as Agriculture, Education and Health Care Services, and Transportation—along with worker demographics provides critical insights into current challenges and opportunities. The analysis highlights disparities between the number of workers and available jobs across sectors, revealing nuances about employment conditions, commuting trends, and the education level of the workforce. Additionally, it addresses the needs for effective workforce development and infrastructure enhancement to support ongoing job creation and economic growth. By connecting these findings to local and regional strategic initiatives, including the Comprehensive Economic Development Strategy (CEDS), this report aims to illuminate pathways for sustainable development that align with the objectives of the jurisdiction’s Consolidated Plan, ultimately improving economic resilience and living standards for San Joaquin County residents.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	13,756	14,282	4	7	3
Arts, Entertainment, Accommodations	27,793	2,548	8	1	-7
Construction	27,031	14,520	7	7	0
Education and Health Care Services	73,602	40,611	20	20	0
Finance, Insurance, and Real Estate	15,388	7,522	4	4	0
Information	5,789	1,295	2	1	-1
Manufacturing	43,021	23,095	12	11	-1
Other Services	16,072	7,739	4	4	0
Professional, Scientific, Management Services	41,947	8,022	11	4	-7
Public Administration	20,759	0	6	0	-6

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Retail Trade	41,439	27,068	11	13	2
Transportation and Warehousing	34,573	42,627	9	21	12
Wholesale Trade	7,983	12,968	2	6	4
Total	369,153	202,297	--	--	--

Table 40 - Business Activity

Data Source Comments: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs) did not pull into IDIS, manually input. Used 2024 1st Quarter information from Census QWI Explorer for jobs #'s <https://qwiexplorer.ces.census.gov/>

Labor Force

Total Population in the Civilian Labor Force	395,059
Civilian Employed Population 16 years and over	369,153
Unemployment Rate	4.20
Unemployment Rate for Ages 16-24	43.15
Unemployment Rate for Ages 25-65	19.32

Table 41 - Labor Force

Data Source Comments: None of the ACS data pulled over. Had to manually calculate unemployment rates for all age groups.

Occupations by Sector	Number of People
Management, business and financial	121,187
Farming, fisheries and forestry occupations	0
Service	65,206
Sales and office	70,096
Construction, extraction, maintenance and repair	38,720
Production, transportation and material moving	73,944

Table 42 – Occupations by Sector

Data Source Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	35,540	10%
30-59 Minutes	247,746	69%
60 or More Minutes	74,690	21%
Total	357,976	100%

Table 43 - Travel Time

Data Source Comments:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	47,191	7,693	21,317

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	78,198	6,553	28,227
Some college or Associate's degree	93,187	6,356	20,406
Bachelor's degree or higher	82,652	2,694	14,471

Table 44 - Educational Attainment by Employment Status

Data Source Comments: ACS data did not pull over. Manually calculated.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	9,998	0	0	0	0
High school graduate, GED, or alternative	34,382	94,089	90,849	147,806	86,988
Some college, no degree	23,208	0	0	0	0
Associate's degree	0	0	0	0	0
Bachelor's degree	6,771	27,787	27,113	44,917	22,855
Graduate or professional degree	0	0	0	0	0

Table 45 - Educational Attainment by Age

Data Source Comments: ACS data did not pull into IDIS, manually input.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	34,858
High school graduate (includes equivalency)	42,993
Some college or Associate's degree	42,993
Bachelor's degree	76,079
Graduate or professional degree	91,731

Table 46 – Median Earnings in the Past 12 Months

Data Source Comments: ACS data did not pull into IDIS, manually input.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The employment landscape in the jurisdiction is diverse, with major sectors varying in workforce and job distribution. Education and Health Care Services lead in employment, with balanced workforce and job

availability at 20%. Retail Trade follows with a similar equilibrium at 13%. Manufacturing faces a minor job deficit, employing 12% but providing 11% of jobs, while Professional, Scientific, and Management Services have a significant worker surplus, employing 11% but offering only 4% of jobs.

Construction, Finance, Insurance, Real Estate, and Other Services show balanced employment. A notable job surplus is seen in Transportation and Warehousing, with 21% of jobs and only 9% of the workforce, and Agriculture, Mining, Oil & Gas Extraction with 7% of jobs and 4% of workers.

Arts, Entertainment, Accommodations, and Public Administration experience job deficits, employing 8% and 9% of the workforce, respectively, with minimal job offers. Wholesale Trade has a higher job-to-worker ratio, while the Information sector has minor job shortages. Overall, the jurisdiction has 369,153 workers and 202,297 jobs, signaling potential mismatches in worker distribution and job availability.

Despite an overall unemployment rate of 4.2%, it seems likely that many individuals employed in these fields work outside the San Joaquin area. This is further supported by the high percentage of workers who commute 30-60 minutes.

Describe the workforce and infrastructure needs of the business community:

Given the data presented, we can derive several insights regarding workforce and infrastructure needs in San Joaquin County:

Educational Attainment and Employment Alignment:

A significant portion of the workforce with less than a high school education (47,191 individuals) is employed, but this demographic also shows a relatively high number of unemployed individuals (7,693). There is a need for programs that provide skill training and education opportunities to improve employability and potentially increase median earnings.

High Unemployment Among Young Workers:

The unemployment rate for ages 16-24 is notably high (43.15%). Initiatives focused on youth employment, apprenticeships, or entry level skill development could help address this gap and reduce unemployment in this age bracket.

Commuting Impact:

A large proportion of the workforce (69%) commutes 30-59 minutes, and 21% commutes over 60 minutes. This suggests a need for more local job opportunities or better transportation infrastructure to reduce commute times, which can improve work life balance and local job satisfaction.

Infrastructure Needs

Transportation and Warehousing Surge:

The considerable number of jobs in Transportation and Warehousing requires effective transportation infrastructure to support logistical needs and improve workers' commute experiences, potentially attracting more workforce into the sector.

Telecommunication Improvements:

With a modern economy relying heavily on technology, the Information sector holds a small job share but could be expanded with better telecommunication infrastructure, supporting remote work and tech related job creation.

Local Business Support:

Retail Trade and Manufacturing sectors show positive job worker ratios, indicating a need for continued or increased support for local businesses, such as incentives, streamlined regulations, or infrastructure that facilitates logistics and operations.

By addressing these workforce and infrastructure challenges, San Joaquin County can aim to improve local employment opportunities, reduce high commute times, and better align its workforce with available jobs across various sectors.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The COVID-19 pandemic significantly transformed San Joaquin County's employment landscape, leading to a 3.5% population increase since 2020 and a staggering 248.02% rise in the number of jobs compared to the figures in the 2015-2019 Consolidated Plan. This growth has driven up housing costs and placed additional demands on local infrastructure and public services, necessitating targeted workforce development and infrastructure improvements.

Efforts to expand vocational training and education, along with youth engagement programs, aim to align with the evolving job market. Supporting small business growth and fostering industry clusters are key to capitalizing on economic opportunities.

Additionally, infrastructure enhancements, including improved transportation, housing development, utilities, and sustainable initiatives, are vital to managing the impacts of this growth and ensuring long-term resilience.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The skills and education of the workforce generally align with employment opportunities in the jurisdiction, though there are areas for improvement. High-education roles in management and finance match well with the numerous bachelor's and advanced degree holders, as reflected in higher median earnings. Service and sales sectors cater to those with some college or high school education, indicating room for vocational training to improve job prospects and wages. Production and transportation roles offer opportunities for workers with lower educational attainment, but their lower median earnings highlight the need for enhanced training programs to boost economic outcomes for everyone in the workforce.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

San Joaquin County has several workforce training initiatives designed to align the skills of the local workforce with the needs of employers, supported by agencies such as Workforce Investment Boards (WIBs), community colleges, and other organizations. Here are some key initiatives:

Workforce Investment Board (WIB) Programs: The San Joaquin County Workforce Development Board plays a crucial role in offering various training programs aimed at preparing the workforce for in-demand industries. These programs often focus on sectors such as healthcare, manufacturing, logistics, and agriculture. WIB initiatives typically include job placement services, skills assessment, and customized training programs in collaboration with local employers.

Community College Programs: San Joaquin Delta College, a major educational institution in the area, provides a broad array of vocational and technical training programs. These programs cover fields like healthcare, information technology, automotive technology, and business, designed to equip students with the practical skills needed for the local job market. The college also often collaborates with local businesses to ensure curriculum relevance and job placement opportunities for graduates.

Apprenticeships and Internships: Various organizations in the county facilitate apprenticeships and internships that provide hands-on experience and training in specific trades and professions. These programs are often developed in partnership with local businesses and industries, offering participants the chance to gain relevant work experience while earning a wage.

Non-profit and Community-Based Organization Initiatives: Several local non-profits and community-based organizations in San Joaquin County offer training and employment support services. These organizations often target specific populations, such as youth, veterans, or those transitioning from public assistance, providing career counseling, skills training, and job placement services.

Industry Partnerships and Collaborations: Collaborative efforts between local industry leaders and educational institutions aim to develop specialized training programs that meet the specific needs of the

county's key industries. These partnerships can result in customized curricula, industry certifications, and direct pathways to employment.

Overall, these initiatives reflect a multi-faceted approach to workforce development, focusing on equipping residents with the skills needed to thrive in the evolving job market and supporting economic growth in San Joaquin County.

Workforce training initiatives in San Joaquin County are aligned with the goals of the jurisdiction's Consolidated Plan, focusing on economic growth and job creation by tailoring educational programs to meet local industry needs. These initiatives help reduce unemployment by equipping unemployed and underemployed individuals with relevant skills. They also enhance workforce competitiveness through apprenticeships and internships, support vulnerable populations by bridging employment gaps, and prioritize sustainable community development by preparing the workforce for jobs in emerging sectors. Overall, these efforts are crucial in achieving broader opportunities and improved living standards for the community.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

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Discussion

over 20% of the workforce, and retail trade, holding 12% of jobs. Despite an overall 4.2% unemployment rate, sectors like transportation and arts face job shortages, prompting many to commute outside the county for work. This highlights the need for local job creation and improved transport infrastructure. Workforce development is vital, as many young workers face high unemployment, and lower-educated segments require skill enhancement for better economic outcomes. Initiatives focus on aligning skills with industry demands, leveraging programs by Workforce Investment Boards, community colleges, and local partnerships. These efforts support the Consolidated Plan's objectives by promoting economic growth, reducing unemployment, and ensuring sustainable community development. The county's Comprehensive Economic Development Strategy (CEDS), adopted in 2019, aims to diversify the economic base, create job opportunities in various industries, and upgrade infrastructure, including broadband, to support smart city initiatives. These strategies are aligned with the Consolidated Plan to improve living standards and economic resilience in San Joaquin County.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Countywide, approximately fifty percent (50%) of households' report experiencing one or two of four key housing problems. Notably, there is a pronounced concentration of these issues in certain regions. The central part of the county, particularly in the unincorporated areas south of the Stockton city limits, exhibits a high rate of housing problems. Additionally, similar concentrations are present in the unincorporated areas southeast of the Lodi city limits, as well as within the cities of Tracy and Lathrop. These areas are characterized by higher incidences of cost burdens, overcrowding, and other housing inadequacies, reflecting the disproportionate impact on low- and moderate-income households. Addressing these challenges remains a focal point for housing strategies and initiatives within the county.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

In this Consolidated Plan, an "area of minority or racial and ethnic concentration" is identified as any census tract or block group where the percentage of individuals from racial or ethnic minority groups surpasses 35 percent. Similarly, an "area of low/moderate-income concentration" is defined as any census tract or block group where the percentage of low/moderate-income households exceeds 51 percent.

Data indicates that the highest concentrations of these populations are situated in and around the most urban and densely populated cities within the County, namely Stockton and Lodi. These urban areas provide the most access to public services, transit, and affordable housing options. In contrast, the outer, more rural areas of the County exhibit lower concentrations of ethnic minority populations.

What are the characteristics of the market in these areas/neighborhoods?

In San Joaquin County, the areas of concentration, particularly within the city limits of Stockton and Lodi, tend to be more densely populated. Historically, these communities have often been underserved, facing disproportionate housing challenges such as cost burdens, which strain household finances with high rent or mortgage payments.

Additionally, these areas typically require greater public investment to address significant infrastructure needs, including the maintenance and expansion of roads and utilities.

Access to vital public facilities and services also presents a challenge, as transportation options, parks, and recreational spaces can be limited. Furthermore, there is often a pressing need for enhanced public

safety services, including more robust police and fire station presence, to ensure community safety and well-being. Addressing these multifaceted issues is crucial for improving quality of life and supporting sustainable growth in Stockton and Lodi.

Are there any community assets in these areas/neighborhoods?

Lodi and Stockton, two of the key cities in San Joaquin County, have several community assets that aim to address the needs of underserved populations. These assets play crucial roles in providing resources, support, and services to enhance the quality of life for their residents. Here are some of the prominent community assets in these areas:

Lodi

- Lodi Community Center: This center offers a variety of programs focusing on education, recreation, and health to support underserved communities. It often hosts events and workshops that promote skill development and community engagement.
- Lodi Unified School District: The district provides educational programs designed to meet the needs of diverse student populations, offering resources such as free or reduced meals, tutoring, and after-school activities.
- Salvation Army Lodi Corps: This organization provides comprehensive social services, including food assistance, emergency shelter, and job training programs, to help individuals and families in need.
- San Joaquin County Public Health Services: These services provide vital health resources and programs aimed at improving access to medical care, preventive health services, and wellness education for low-income and vulnerable populations.

Stockton

- Stockton Unified School District (SUSD): SUSD offers numerous programs for students from low-income families, including after-school support, meal programs, and college readiness initiatives. The district also partners with community organizations to enhance support.
- El Concilio: Serving Stockton and the wider San Joaquin Valley, El Concilio provides services such as immigration assistance, health and wellness programs, education, and job training, focusing on underserved and immigrant communities.
- Stockton Shelter for the Homeless: This shelter provides temporary housing and supportive services to homeless individuals and families, helping them achieve stability and transition to permanent housing.
- St. Mary's Dining Room: A well-known nonprofit, St. Mary's offers daily meals, dental and medical clinics, and social services, supporting homeless and economically disadvantaged individuals.

- **Community Medical Centers (CMC):** With locations in both cities, CMC offers healthcare services on a sliding fee scale, ensuring access to medical, dental, and behavioral health services for uninsured or underinsured patients.

Additional Resources:

- **Stockton-San Joaquin County Public Library:** The library system in Stockton and Lodi provides free access to books, technology, educational programs, and community events, fostering learning and community cohesion.
- **Housing Authority of the County of San Joaquin:** They offer programs such as Section 8 housing choice vouchers and public housing to assist residents with finding and maintaining affordable housing.

Through these assets, the cities of Lodi and Stockton as well as the County of San Joaquin are actively working to meet the complex and varied needs of their underserved populations, providing support that ranges from education and healthcare to housing and social services.

Are there other strategic opportunities in any of these areas?

Yes, several strategic opportunities exist to address the needs of underserved populations and enhance community development in San Joaquin County. Local governments, nonprofits, businesses, and community groups can leverage these opportunities for positive change:

Enhanced Public Transportation: Improving transit options can enhance residents' mobility, facilitating access to jobs, education, and healthcare.

Partnerships with Local Businesses: Encouraging collaborations between businesses and community organizations can create job training and tailored employment opportunities.

Sustainable Development Initiatives: Promoting green practices can enhance environmental conditions and make housing more affordable and eco-friendly.

Community Engagement and Leadership Programs: Investing in community leadership programs can empower residents, fostering more inclusive decision-making.

Technology and Innovation Hubs: Establishing incubators for tech and innovation can stimulate growth and provide educational opportunities in high-demand fields.

Revitalization Projects: Initiatives to revitalize downtown Stockton and other areas can attract investment and enhance public spaces while preserving cultural heritage.

Youth Development Programs: Expanding access to after-school programs and mentorship can provide positive outlets for youth, reducing crime and increasing educational attainment.

Health Initiatives and Partnerships: Strengthening partnerships with health organizations can improve wellness programs, reducing health disparities in low-income communities.

Inter-City Collaborations: Fostering collaborations between Lodi, Stockton, and neighboring areas can leverage resources to address homelessness and unemployment effectively.

Access to Grants and Funding: Actively seeking grants from state and federal sources can enable the implementation of larger-scale projects targeting infrastructure, education, or community health.

Cultural and Arts Initiatives: Promoting local arts can enhance tourism, celebrate diversity, and strengthen community identity, fostering inclusion.

By capitalizing on these opportunities, the County can meet immediate needs while paving the way for long-term growth and stability, allowing underserved populations to thrive economically and socially.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

In San Joaquin County, as in many regions, there is a growing need for comprehensive broadband wiring and reliable internet connections, particularly for households and neighborhoods that are low- and moderate-income. Several factors contribute to this need:

Educational Access: With the increasing reliance on digital learning tools and online education, having a stable internet connection is essential for students of all ages. Broadband access enables equitable participation in digital classrooms, access to educational resources, and completion of assignments, which are crucial for student success.

- **Remote Work Opportunities:** As more employers offer remote work options, broadband connectivity is essential for workers to access job opportunities, participate in virtual meetings, and complete job tasks efficiently. For many low- and moderate-income households, this can mean improved economic mobility and job stability.
- **Telehealth Services:** Broadband enables residents to access telehealth services, which are vital for those who cannot easily visit healthcare facilities due to transportation issues, mobility challenges, or health vulnerabilities. This is especially important for low-income populations that may face barriers to regular healthcare access.
- **Access to Public Services:** Many government services and community resources are moving online. Broadband connections allow residents to access these services, including applying for benefits, accessing legal resources, and participating in community programs.
- **Digital Equity and Inclusion:** There is a significant digital divide between communities with reliable internet access and those without. Expanding broadband access ensures that all residents, regardless of income level, can participate fully in the digital economy and society.
- **Economic Development:** Broadband infrastructure is critical for attracting new businesses and fostering innovation. It enables small businesses and entrepreneurs to operate effectively, reach broader markets, and leverage technology for growth.

In San Joaquin County, addressing these needs involves investment in broadband infrastructure, especially in underserved rural and low-income urban areas. Initiatives often include public-private partnerships, securing state and federal funding, and promoting community-driven solutions to expand high-speed internet access. By closing the digital divide, the county can support the economic, educational, and social well-being of all its residents.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The need for increased competition among broadband Internet service providers (ISPs) in San Joaquin County, as in many other jurisdictions, is driven by several critical factors that can significantly benefit consumers and the overall community:

Improved Service Quality: When multiple ISPs compete in the same area, they are incentivized to improve the quality of their services. This can lead to higher internet speeds, better reliability, and more robust customer support as providers strive to attract and retain customers.

• **Lower Costs for Consumers:** Competition typically leads to more competitive pricing for internet services. With multiple ISPs, consumers can benefit from price reductions and more affordable packages as providers offer better deals to remain competitive. This is particularly beneficial for low- and moderate-income households that may struggle with the cost of high-speed internet.

• **Greater Innovation:** With more players in the market, ISPs are more likely to innovate to differentiate themselves from their competitors. This can lead to the introduction of new technologies and services, such as faster broadband options, flexible service plans, and enhanced cybersecurity features.

• **Consumer Choice:** Increased competition provides consumers with more choices and the ability to select services that best meet their needs—whether it is a higher speed for streaming, flexible plans for occasional use, or specialized business services.

• **Rural and Underserved Area Investment:** In jurisdictions with multiple ISPs, there's often more investment in expanding infrastructure to reach underserved and rural areas. ISPs are more likely to explore covering these areas when they face competition, leading to broader internet access.

• **Economic and Community Development:** Reliable and affordable internet access is critical for economic development. Businesses, educational institutions, and healthcare providers all benefit from improved connectivity, potentially attracting new enterprises and supporting community initiatives.

• **Reduced Monopolistic Practices:** In areas with a single provider, there is a risk of monopolistic behavior, where the ISP may not be motivated to maintain competitive pricing, invest in infrastructure, or provide high service levels. Competition mitigates this risk by ensuring that no single provider dominates the market.

Increasing competition among broadband providers in San Joaquin County would require strategic initiatives, such as regulatory support for infrastructure development, incentives for new providers to enter the market, and collaboration with local governments to identify and address barriers to competition. By fostering a competitive broadband environment, the county can ensure better internet services for all its residents and businesses.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

San Joaquin County, like many areas in California, is facing increased risks from natural hazards associated with climate change. These risks are impacting both the environment and the communities within the county. Here are some of the key climate-related natural hazard risks affecting the jurisdiction:

• **Drought and Water Scarcity:** As climate change influences weather patterns, San Joaquin County is experiencing more frequent and prolonged droughts. These conditions strain water resources critical for agriculture, which is a significant part of the county's economy, as well as for residential and industrial use.

• **Wildfires:** The region is facing a heightened risk of wildfires due to rising temperatures, prolonged dry periods, and changes in vegetation patterns. Wildfires can threaten lives, property, and air quality, and they can also lead to long-term ecological damage.

• **Extreme Heat:** Increasing temperatures and more frequent heat waves pose significant health risks, particularly for vulnerable populations such as the elderly, young children, and those with pre-existing health conditions. This also places additional demand on energy systems for cooling.

• **Flooding:** Changes in precipitation patterns and the potential for rapid snowmelt in nearby mountain ranges can lead to increased flooding risk in the county. Flooding can damage infrastructure, homes, and agricultural fields, disrupting community functions and economies.

• **Air Quality Degradation:** Increased temperatures and wildfires contribute to poor air quality. The presence of pollutants and particulate matter pose health risks, exacerbating conditions like asthma and other respiratory ailments.

• **Agricultural Impact:** As a county heavily reliant on agriculture, climate change poses risks to crop yields, water availability, and growing seasons. Shifts in climate can affect the types of crops that can be grown and their viability, impacting food production and economic stability.

• **Sea Level Rise and Delta Conditions:** The Sacramento-San Joaquin Delta, at the county's western edge, faces challenges from rising sea levels and changing river conditions. This can lead to increased salinity intrusion, impacting water supplies and delta ecosystems.

To address these risks, San Joaquin County may need to implement comprehensive climate adaptation strategies, including improving water management systems, investing in resilient infrastructure, enhancing emergency preparedness and response, and promoting sustainable land use practices. Collaborative efforts involving local governments, community organizations, and stakeholders are crucial for mitigating these climate-related threats and protecting the county's environmental, economic, and social well-being.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The vulnerability of housing occupied by low- and moderate-income households in San Joaquin County to natural hazards exacerbated by climate change is influenced by several factors. These households frequently face unique challenges that increase their susceptibility to climate-related risks, based on an analysis of data, findings, and established methods of assessment:

Location and Housing Quality: Low- and moderate-income households often reside in areas more vulnerable to environmental hazards, such as flood-prone zones or areas at higher risk of wildfires.

Additionally, these households may live in older, less well-maintained buildings that are less resilient to extreme weather events like heat waves or storms, increasing the risk of damage and displacement.

Financial Limitations: Households with lower income levels typically have fewer resources to prepare for or recover from natural hazards. This includes the financial ability to strengthen their homes against climate impacts, purchase insurance, or relocate to safer areas, which increases their vulnerability during and after hazard events.

• **Access to Resiliency Resources:** Lower-income households often have reduced access to community and governmental resources that support disaster preparedness and response. This might include information about evacuation routes, emergency supplies, or access to cooling centers during heatwaves.

• **Dependence on Public Services:** These households are often more reliant on public services, such as public transportation and subsidized utilities, which can be disrupted during natural disasters. If these services are compromised, it can significantly impact their ability to recover and maintain essential functions.

• **Health and Social Vulnerabilities:** Many low- and moderate-income households include individuals who are more vulnerable to climate impacts due to age, health conditions, or lack of mobility. These health and social vulnerabilities can compound the effects of climate hazards, particularly in instances of extreme heat or poor air quality resulting from wildfires.

• **Community Networks and Support Systems:** The capacity of these households to cope with and recover from climate-related risks is often linked to the strength of their community networks. Disruptions to these networks can lead to isolation and hinder collective disaster response efforts. To address these vulnerabilities effectively, it is crucial to incorporate data-driven assessments highlighting the specific risks and needs of low- and moderate-income households in planning and policymaking. Strategies could include targeted infrastructure improvements, enhanced emergency preparedness programs tailored to vulnerable communities, increased access to affordable insurance options, and policies encouraging the development of resilient and affordable housing. By focusing on these areas, San Joaquin County can better protect its most at-risk populations and improve overall community resilience to climate change impacts.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan is the centerpiece of the five-year Consolidated Plan. The Plan describes:

- Priority needs to be addressed;
- Programs to assist those households in need; and
- Five-year objectives identifying proposed accomplishments.

The Strategic Plan also addresses the following areas:

- Anti-poverty strategy;
- Lead-based paint hazard reduction efforts;
- Reduction of barriers to affordable housing development; and
- Institutional delivery structure and coordination among agencies.

It is the mission of San Joaquin County to provide a healthy environment that supports, develops, and maintains viable communities in the Urban County by providing decent and affordable housing, suitable living environments, and expanded economic opportunities for low- and moderate-income persons, special needs populations and lower-income neighborhoods.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

No Priority areas were selected.

Geographic Area

San Joaquin County is an Urban County entitlement, comprised of the unincorporated areas of San Joaquin County and the cities of Escalon, Lathrop, Manteca, Ripon, and Tracy. The County has defined areas of Low- and Moderate-Income concentration as census tracts and block groups where at least 51%

of the residents earn less than 80% of the Stockton Metropolitan Statistical Area (MSA) median income, adjusted by family size (HUD annual income limits).

General Allocation Priorities

Approximately half of the funds will be passed through to the cities of Escalon, Lathrop, Manteca, Ripon, and Tracy during this Consolidated Plan period. CDBG, HOME, and ESG funds are awarded to projects and programs on a competitive allocation basis. A Notice of Funding Availability (NOFA) is sent to jurisdictions, public agencies, affordable housing developers, community-based organizations, and interest groups active in the Urban County area. Projects are reviewed and funding allocations are made based on several criteria, including the project's ability to reach and serve its target population. Consideration is given to project locations to ensure that funds are allocated throughout the Planning Area while services are directed to those areas and persons with the greatest need.

CDBG program funds will be distributed and expended based on program criteria. Housing rehabilitation and downpayment assistance programs will be provided on a citywide basis in each participating city and in the unincorporated County areas based on low- and moderate-income qualified residents. Supportive services will be available throughout the Urban County to low- and moderate-income residents and persons with special needs. Public improvements will support programs and organizations providing needed services to low- and moderate-income persons. Infrastructure improvements will be located primarily in the Urban County's low- and moderate-income areas. HOME funds will be distributed to those projects that meet priority needs, are timely, and meet other evaluation factors that indicate a strong probability the project will come to fruition. ESG funding is limited to programs serving persons at-risk of or experiencing homelessness in the Urban County area.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	Sustain and Expand Affordable Housing Opportunity
	Description	To address the need for affordable housing in the Urban County, San Joaquin seeks to expand housing opportunities for low- and moderate-income households through an increase in supply of decent, safe, and affordable rental and ownership housing; in addition to housing for special needs populations.
	Basis for Relative Priority	There is a significant need for affordable rental housing in the Urban County. Rentals in the county tend to be affordable to moderate-income households; however, households with very-low or extremely-low incomes (below 50% of AMI) would find it difficult to pay market rents. In addition, lower-income households experienced high rates of housing problems. Affordable housing was noted as a primary concern during Community Meetings and consultation. Respondents to the Community Needs Survey identified affordable rental housing as the highest rated need. Affordable housing specifically for seniors and housing for persons with disabilities were in the top eight rated priorities.
2	Priority Need Name	Address Homelessness
	Priority Level	High

	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Sustain and Expand Affordable Housing Opportunity Reduce the Incidence of Homelessness Provide Public Services
	Description	Provide funding to maintain and expand services and facilities serving persons experiencing or at-risk of homelessness.
	Basis for Relative Priority	The supply of shelter facilities, transitional housing, and permanent supportive housing is not sufficient for the number of persons experiencing homelessness in the Urban County. There is also a continued need to provide homeless support services and homeless prevention services. Addressing homelessness was noted as a significant need during Community Meetings and consultations. Permanent Supportive Housing for persons experiencing homelessness was the second highest rated need in the Community Needs Survey. Emergency shelter/transitional housing (temporary shelter), healthcare and mental health services for persons experiencing homelessness were in the top eight rated needs.
3	Priority Need Name	Provision of Public Services
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Provide Public Services
	Description	ontinue to build the capacity of residents to empower themselves and help strengthen their community, through the funding of needed public services for seniors, youth, persons with disabilities, persons experiencing homelessness, victims of domestic violence, farmworkers and other lower-income populations.
	Basis for Relative Priority	There is a continued need to provide services for low- and moderate-income persons and for special needs populations. Funding for services for special needs populations was noted as a significant need during consultations. Public Services were in the top nine needs noted in the Community Needs Survey.
4	Priority Need Name	Infrastructure Improvements
	Priority Level	Low

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Sustain and Expand Affordable Housing Opportunity Support Infrastructure Improvements
	Description	There is a need for expansion of existing public infrastructure or replacement of deteriorating public infrastructure, as well as construction of new infrastructure to increase the quality of life for residents of lower-income neighborhoods and to support the development of new affordable housing. Infrastructure may include sewer systems, water systems, storm drainage systems, or street and sidewalk improvements to provide accessibility by persons with mobility impairments.
	Basis for Relative Priority	Investment is needed in lower-income and deteriorating neighborhoods and to support the development of affordable housing. Public infrastructure improvements were ranked as number 10 on the Community Needs Survey. The San Joaquin 2023-2031 Housing Element identifies infrastructure costs as a constraint to housing development and infrastructure replacement as needed to improve quality of life in lower-income communities.
5	Priority Need Name	Public Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	

	Associated Goals	Support Public Facilities
	Description	The Urban County will maintain facilities that house a range of public and social activities and services provide opportunities for the development of human potential and enrichment as well as provide a sense of community identity. Activities may include the development of new or the rehabilitation of existing public facilities to maintain or expand operational levels.
	Basis for Relative Priority	Public facility needs were identified based on consultations, Community Meetings consultations and the Community Needs Survey.
6	Priority Need Name	Economic Development
	Priority Level	Low
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Self-Sufficiency through Economic Development
	Description	Support activities that encourage microenterprise and/or result in the retention or creation of jobs for low- and moderate-income persons, to help reduce poverty, and provide opportunity and development of human potential for lower-income persons.
	Basis for Relative Priority	The need for economic development activities to support the earning potential of low- and moderate-income persons was identified based on consultations.
7	Priority Need Name	Fair Housing
	Priority Level	High

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
Geographic Areas Affected	
Associated Goals	Support Fair Housing
Description	Provide countywide services to facilitate fair housing opportunities.
Basis for Relative Priority	Fair housing services were noted as a need during consultations with service providers.

Narrative (Optional)

It is the mission of San Joaquin County to provide a healthy environment that supports, develops, and maintains viable communities in the Urban County by providing decent and affordable housing, suitable living environments, and expanded economic opportunities for low- and moderate-income persons, special needs populations and lower-income neighborhoods. During the 2025-2029 Consolidated Plan period, the County will focus on addressing the following priority needs identified during the citizen participation process:

- Affordable Housing
- Address Homelessness
- Provision of Public Services
- Infrastructure Improvements
- Public Facilities

- Economic Development
- Fair Housing

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The San Joaquin Urban County targets HOME funds to projects that increase the availability and sustainability of permanently affordable housing through the development and/or rehabilitation of affordable rental housing; the rehabilitation of owner-occupied housing; and homebuyer assistance. Tenant-based rental assistance for San Joaquin residents is provided by the Housing Authority of San Joaquin administers the Housing Choice Voucher Rental Assistance Programs. The housing authority currently provides rental assistance to 4,396 households. However, there are currently 3,845 households on the waitlist as of March 2025. The need for more affordable rental units in San Joaquin County is evident by the number of households waiting for the Housing Choice Voucher assistance.
TBRA for Non-Homeless Special Needs	As noted above, the County addresses the need for more affordable housing by targeting HOME funds to the development and/or rehabilitation of affordable rental units; the rehabilitation of owner-occupied units; and homebuyer assistance. The San Joaquin Housing Authority provides tenant-based rental assistance to special needs households through administration of 190 HUD Veterans Affairs Supportive Housing (VASH) vouchers. VASH vouchers provide housing assistance to homeless veterans and veteran families, coupled with supportive services provided by the Veterans Administration. The housing authority also administers 116 vouchers targeted to Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition households. Finally, the housing authority administers 65 Family Unification Program vouchers for families whose children have been placed, or are at risk of placement, into foster care due to a lack of access to safe, decent, and affordable housing. FUP vouchers may also be used for youth aging out of foster care each year that are at risk of homelessness.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
New Unit Production	New unit production is affected by several factors, including most notably land and construction costs, including the costs of building materials and labor. Permit and processing fees also must be included in financial feasibility analyses. The availability of federal and state tax credits (and the individual competitiveness of projects) and interest rates for private financing are also factors. The County supports the development of new affordable units primarily through the use of HOME funds.
Rehabilitation	Housing age can indicate general housing conditions within a community. Housing is subject to gradual deterioration over time. Deteriorating housing can depress neighboring property values, discourage reinvestment, and eventually impact the quality of life in a neighborhood. A substantial number of housing units in San Joaquin were built before 1980 (26% of owner-occupied and 50% of renter-occupied). This age range is often associated with increased maintenance needs and the potential for outdated infrastructure, highlighting a need for rehabilitation. Homes built before 1980 serve as indicators of potential lead-based paint hazards, as the use of lead-based paint in residential properties was banned in 1978. In the participating jurisdictions, 44,578 housing units were constructed before 1980 and may be at risk of containing lead-based paint hazards. More critically, 21,605 of these units have children residing in them, a group particularly vulnerable to the toxic effects of lead exposure during their developing years. The County targets HOME funding to the rehabilitation of both rental and owner-occupied housing units to promote sustainability and safety of the affordable housing stock.
Acquisition, including preservation	Prior to 2012, redevelopment funds were used by the Urban County jurisdictions in conjunction with HOME funds to provide incentive and support for the development of affordable housing through the acquisition, new construction, reconstruction, and rehabilitation of housing units. Despite the limited funding available currently, the Urban County will continue to dedicate Federal funding for the acquisition, construction, rehabilitation and preservation of affordable housing

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The San Joaquin Urban County has identified resources for addressing the needs of low- and moderate-income households and neighborhoods as outlined in the Strategic Plan. The County's annual funding is dependent on the federal budget and HUD allocation determinations. The expected funding amount below are estimates, based on recent allocation amounts.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,983,745	500,000	0	3,483,745	11,934,980	The estimated amount of CDBG funds available over the planning period is based on the HUD allocation for FY 2024-25. This estimate does not account for potential reductions or increases in future HUD budgets. The County anticipates \$500,000 in CDBG program income to be available for FY 2025-26.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,018,751	150,000	0	1,168,751	4,075,004	The estimated amount of HOME funds available over the planning period is based on the HUD allocation for FY 2024-25. This estimate does not account for potential reductions or increases in future HUD budgets. The County anticipates \$150,000 in HOME program income to be available for FY 2025-26. The County has 2 projects under consideration that are anticipated to use the available HOME program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	251,421	0	0	251,421	1,005,684	The estimated amount of ESG funds available over the planning period is based on the HUD allocation for FY 2024-25.

Table 50 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The County endeavors to aggressively leverage its funding partnerships with public, private and non-profit groups. Projects and programs receiving CDBG, HOME, and ESG funds are encouraged to leverage funding with other governmental, foundation or private sources of support. HOME funding for housing development may be leveraged by low income housing tax credit or bond proceeds, and possibly local funds.

ESG grant funds must be matched with nonfederal funds or “in-kind” contributions, such as the value of a donated building, supplies and equipment, new staff services, and volunteer time.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

There is one vacant lot on the State of California Department of General Services Surplus Land website listed as currently available for affordable housing development at 2310 Main Street, Escalon, CA.

Discussion

San Joaquin County provides funding, when available, to promote affordable housing development and supports affordable housing developers seeking other federal, State or local funding.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
County of San Joaquin - Human Services Agency	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other
Housing Authority of the County of San Joaquin	PHA	Public Housing Rental	Jurisdiction
San Joaquin Continuum of Care	Continuum of care	Homelessness	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

In March 2024, San Joaquin County, the San Joaquin Continuum of Care (SJCoC) and the City of Stockton adopted a Regional Homeless Action Plan committed to working jointly in a coordinated, regional fashion to make homelessness rare, brief, and non-recurring. The Action Plan articulates specific roles and responsibilities, actions and funding plans. The County of San Joaquin, as the collaborative applicant for HUD homeless funding grants, has the primary and lead agency responsibility for the SJCoC, in addition to administering ESG formula grant funds.

The Homeless Action Plan was developed under the collaborative management of the County of San Joaquin, the City of Stockton, and the San Joaquin County Continuum of Care. An independent consulting firm was contracted to conduct the public planning process, which included three public meetings and engaged a range of experts and subject matter professionals, including: people with lived experience of homelessness; youth with lived experience of homelessness; persons of populations overrepresented in homelessness; County departmental leaders; staff from local municipalities; homeless service and housing providers; Medi-Cal managed care plan partners; street medicine providers; and other outreach partners.

Strengths:

The Plan notes that San Joaquin is well positioned to address homelessness, and significant achievements have been accomplished in the past few years, including a 40% increase in emergency shelter beds and approximately 180 new units of housing intended for homeless persons, developed or in construction, with more pending. This has resulted in a 13% decrease in unsheltered homelessness and a 4% decrease in first-time homelessness.

Gaps:

Significant work remains in the areas of increasing transitions to housing, especially for people with specialized and acute needs such as substance use disorders and mental health issues. Only 10% of homeless individuals are successfully placed into permanent housing and linkages from outreach to placement are weak. Overcoming barriers and challenges will require a stronger emphasis on housing navigation and supportive services for people to maintain in placements successfully. Accordingly, this will require the three partners to ensure funds are allocated towards priorities, contracts are managed to ensure investments are leading to the desired results, and that contracted support, or technical assistance is available to continuum partners around operational issues, including data management, evaluation, training, and communications.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance	X	X	
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		

HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The San Joaquin Urban County uses ESG, CDBG, and CoC funds to support the Continuum of Care system by funding emergency shelters, transitional housing, permanent housing, rapid rehousing, homeless prevention, and supportive services. To ensure that services meet the needs of homeless individuals and families in San Joaquin County, the Regional Homeless Action Plan has established the following goals:

Goal 1: Establish a Coordinated and Engaged Regional System of Care. Develop a fully coordinated and transparent system that can help obtain greater funding, identify shared priorities, and establish a formal coordinated entry system to identify, assess, and connect individuals to housing and services.

Goal 2: Increase Access and Reduce Barriers to Homeless Crisis Response Systems. Engage unsheltered individuals, provide safe places to stay at night, and connect people to public benefits, services, and housing opportunities.

Goal 3: Ensure Households Experiencing Homelessness Have Access to Affordable and Sustainable Permanent Housing.

Through the Homeless Action Plan, the County of San Joaquin, the City of Stockton, and the SJCoC have agreed to the following regional and system-wide performance measures, as articulated in federal and state regulations, to assess homeless housing and service needs.

Homeless Housing: number of people accessing homeless services; number of unsheltered homeless; number of first-time homeless.

Service Needs: number of people successfully placed in interim or permanent housing from a street outreach or engagement program; number of people exiting homelessness into permanent housing; average length of time homeless people experience homelessness; percent of people returning to homelessness after a placement; percent of people who make improvements in self-sufficiency, following placements, by severity of need.

The partner agencies will track the extent to which these measures are having equitable results across race/ethnicity, gender, age, vulnerabilities, and disability status as tracked by HUD for people with HIV/AIDS, chronic health conditions, substance use disorders, and serious mental illnesses.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Additional assistance is needed for people with specialized and acute needs such as substance use disorders and persons with mental health issues. To overcome housing barriers for these special needs populations, the San Joaquin County and the CoC will place a stronger emphasis on housing navigation and supportive services to successfully maintain placements.

Accordingly, this will require the three partners to ensure funds are allocated towards priorities, contracts are managed to ensure investments are leading to the desired results, and that contracted support, or technical assistance is available to continuum partners around operational issues, including data management, evaluation, training, and communications.

The CoC proposes to create a regional CARE model. CARE is a homeless outreach co-response model pairing first responders with health and behavioral health professionals and people with lived experience.

The Homeless Action Plan notes that while veterans had the highest rate for permanent housing placement during the study period, they also had a higher-than-average rate of returning to homelessness after placement, suggesting that veterans' housing programs might benefit from additional support for clients (perhaps trauma or PTSD-specific).

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The Homeless Action Plan proposes the following actions to strengthen and improve the institutional service delivery system to address the needs of persons experiencing homelessness in San Joaquin County. Strengthen the Foundational Aspects of the SJCoC. Revise the Collaborative Application Agreement to establish roles and responsibilities. Update the Governing Charter and Bylaws to address conflict of interest issues and expand participation on the SJCoC Board. Revise the Executive Committee structure to meet emerging community needs and enhance performance. Update the website to keep content updated and stakeholders engaged.

Ongoing staff and programmatic support work includes creating uniform expectations and protocols for housing navigators to ensure clients are document-ready and eligible for a range of public benefits and housing support services, including rapid re-housing rental assistance vouchers.

The CoC will enhance coordination and communication between outreach workers, housing navigators, and public social services teams. Feedback will be requested following any assessments of the community queue to measure whether this strategy is meeting the desired result of qualifying more individuals and families for housing support services and rapidly moving them into housing. Regional discussions will be conducted regarding strategies to improve eligibility and document readiness for permanent housing.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Sustain and Expand Affordable Housing Opportunity	2025	2029	Affordable Housing		Affordable Housing Address Homelessness Infrastructure Improvements	CDBG: \$6,100,000 HOME: \$6,900,000	Rental units constructed: 60 Household Housing Unit Rental units rehabilitated: 40 Household Housing Unit Homeowner Housing Rehabilitated: 30 Household Housing Unit Direct Financial Assistance to Homebuyers: 15 Households Assisted Housing for Homeless added: 15 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Reduce the Incidence of Homelessness	2025	2029	Affordable Housing Homeless		Address Homelessness	CDBG: \$200,000 ESG: \$715,000	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted Homelessness Prevention: 500 Persons Assisted Housing for Homeless added: 15 Household Housing Unit
3	Provide Public Services	2025	2029	Homeless Non-Homeless Special Needs		Address Homelessness Provision of Public Services	CDBG: \$2,300,000 ESG: \$740,000	Public service activities other than Low/Moderate Income Housing Benefit: 9200 Persons Assisted Homeless Person Overnight Shelter: 200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Support Infrastructure Improvements	2025	2029	Non-Housing Community Development		Infrastructure Improvements	CDBG: \$2,500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
5	Self-Sufficiency through Economic Development	2026	2029	Non-Housing Community Development		Economic Development	CDBG: \$200,000	Jobs created/retained: 10 Jobs Businesses assisted: 5 Businesses Assisted
6	Support Fair Housing	2025	2029	Affordable Housing Non-Homeless Special Needs		Fair Housing	CDBG: \$125,000	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Support Public Facilities	2025	2029	Homeless Non-Housing Community Development		Public Facilities	CDBG: \$4,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 20 Beds

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Sustain and Expand Affordable Housing Opportunity
	Goal Description	Expand and preserve the supply of affordable housing to create housing opportunities for low- and moderate-income households and to maintain the affordable housing stock.
2	Goal Name	Reduce the Incidence of Homelessness
	Goal Description	Provide funding for programs reducing the number of persons needing emergency shelter or residing in locations not meant for human habitation through outreach, providing services in shelter settings, short- or long-term rental assistance, utility payments, deposits, case management or other eligible services.

3	Goal Name	Provide Public Services
	Goal Description	Make Public Services available including homeless services, food/nutrition, recreation, youth services, senior services, services for victims of domestic violence and sexual assault, and other services needed by lower-income and special needs populations.
4	Goal Name	Support Infrastructure Improvements
	Goal Description	Improvements may include: streets, sewer/storm drain, sidewalk and curb/gutter, water improvements, lighting to promote safety and provide accessibility for persons with disabilities.
5	Goal Name	Self-Sufficiency through Economic Development
	Goal Description	Support activities that result in the retention or creation of jobs for low- and moderate-income persons, to reduce the incidence of poverty and provide opportunity and development of human potential for lower-income persons
6	Goal Name	Support Fair Housing
	Goal Description	Provide funding for fair housing activities to ensure all members of the community are treated fairly and equally when procuring and/or maintaining housing in San Joaquin County.
7	Goal Name	Support Public Facilities
	Goal Description	Provide funding to develop and/or maintain public facilities for provision of needed services for low- and moderate income residents including shelter, food/nutrition, recreation and other programs.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Affordable housing will be provided to an estimated 80 extremely low-income households (at or below 30% of AMI); 100 low-income households (at or below 50% of AMI); and 35 moderate-income households (at or below 80% AMI).

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Housing Authority of the County of San Joaquin (HACSJ) is not subject to a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

Residents are provided various opportunities to provide comments and get involved. Residents can serve on the Resident Advisory Board or Resident Councils and provide feedback to staff, community police officers, and community partners. Public housing residents receive a resident newsletter, which informs them on the various programs and services offered by the Housing Authority.

Is the public housing agency designated as troubled under 24 CFR part 902?

No. HUD has not designated HACSJ as a troubled agency.

Plan to remove the ‘troubled’ designation

Not applicable. HUD has not designated HACSJ as a troubled agency.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

San Joaquin County’s Housing Element outlines various factors that can negatively impact affordable housing and residential investment. While specifics can evolve over time and may vary based on the latest updates, some common public policy-related challenges often highlighted include:

- **Zoning and Land Use Regulations:** Strict zoning laws and land use regulations can limit where affordable housing can be developed, often restricting higher-density housing projects to specific areas. This can increase development costs and reduce the availability of land for affordable housing projects.
- **Lengthy Permitting Processes:** Prolonged and complex permitting processes can delay housing projects and increase costs, making it more challenging for developers to pursue affordable housing. This can be particularly burdensome for smaller developers or non-profits focused on affordable housing.

- **Development Fees and Exactions:** High development impact fees and other exactions can significantly increase the cost of constructing new housing, which may discourage investment in more affordable housing options.
- **NIMBYism (Not In My Backyard):** Public opposition to affordable housing projects, often due to perceived negative impacts on neighborhood character or property values, can influence local policies and decisions, leading to restrictions on where such developments can occur.
- **Lack of Incentives:** Without sufficient financial incentives or subsidies, developers may find affordable housing projects economically unviable compared to market-rate developments. This includes tax credits, grants, or other supportive measures that can make affordable housing more attractive.
- **Inadequate Infrastructure:** In some areas, the lack of adequate infrastructure, such as transportation, water, and sewage systems, can deter residential investment, particularly in more affordable housing developments that aim to serve lower-income residents.
- **Building Codes and Standards:** While necessary for safety and quality, overly stringent building codes can increase construction costs, particularly if they do not account for cost-effective methods that can still ensure quality and safety.

San Joaquin County's housing element includes strategies to mitigate these negative effects by suggesting policy adjustments, proposing streamlined processes, and advocating for state or federal support to enhance affordable housing development.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

San Joaquin County's housing element includes strategies to mitigate these negative effects by suggesting policy adjustments, proposing streamlined processes, and advocating for state or federal support to enhance affordable housing development.

The County allows an increase beyond the unit density allowed in the General Plan if it provides either affordable housing or exhibits unique and high-quality design. Division 3 of the Development Title allows for a reduction in lot size, lot width, and yard setbacks, and an increase in building coverage, for developments providing housing affordable to low- and very low-income persons. By permitting a range of densities, the County accommodates the development of a variety of housing types, ranging from low-density single-family residences to larger apartment complexes.

Dwelling clusters provide for the placement of two or more primary dwelling units on a single parcel to achieve efficient land use, allow for development of difficult sites, and promote affordable living. The density must be consistent with the General Plan land use designation, but a maximum of eight units is allowed in agricultural zones. Fees for construction of mobile homes or second-unit dwellings are reasonable and present affordable options for primary and second-unit dwelling construction. Density bonuses allow development to occur at higher densities with additional square footage or additional residential units beyond the maximum for which the parcel is zoned. The General Plan includes

sufficient zoning available for multifamily development and allows the addition of Accessory Dwelling Units (ADUs) and secondary units in all residential and agricultural districts.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

In January 2024, a Point-in-Time (PIT) Count was conducted for both sheltered and unsheltered homeless individuals and families. SJCoC member agencies will continue to conduct routine outreach throughout the year to unsheltered homeless encampments throughout San Joaquin County, a collaborative effort that has taken place since 2014. Ongoing efforts such as the San Joaquin County Behavioral Health Services Projects for Assistance in Transition from Homelessness (PATH) funded through a grant from the Substance Abuse and Mental Health Services Act (SAMHSA) conduct regular street outreach as well as at local shelters, and are a key component of keeping the homeless, and in particular the unsheltered homeless, connected to available services. These efforts supplement and are augmented by strong partnerships developed between the County and other local agencies engaged in this work, including St. Mary's Dining Room, Community Medical Centers, Central Valley Low Income Housing Corp., and the US Department of Veteran Affairs.

Addressing the emergency and transitional housing needs of homeless persons

Consistent with the priorities outlined in the Consolidated Plan the County will undertake or fund the following activities to address homelessness:

ESG funds will be used to assist homeless shelters and service providers with maintenance and operation expenses; to provide shelter for victims of domestic violence with essential services; and for the administration of HMIS. ESG funds will also be used to assist individuals and families who are homeless or at risk of becoming homeless.

- CDBG funds will be used to provide upgrades and renovations to emergency shelter, transitional housing, and permanent housing facilities, and provide food and services for homeless and low- and moderate-income individuals.
- Continuum of Care funds will be used to provide permanent supportive housing for persons with disabilities (individuals and families) and permanent housing for the homeless. State funds will be used to assist homeless groups in activities such as capital improvements, rental housing, operations and maintenance, street outreach, homeless management information system, rapid-rehousing and grant administration.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The Continuum of Care has set a goal to increase both the number and percentage of permanent supportive housing beds available to chronically homeless households. This strategy will be achieved by providing chronically homeless persons priority status when vacancies occur in existing permanent supportive housing programs; the Continuum of Care has adopted and implemented the “Orders of Priority” set forth by HUD in CPD-16-11. Efforts to coordinate funding to increase production of local homeless housing is ongoing resulting in several projects under development for the upcoming period. The SJCoC is prioritizing the development of permanent supportive housing for the chronically homeless, permanent housing for families with children, and increased units of shelter when additional resources become available.

The SJCoC Coordinated Entry system calls for all families to be assessed within 7 days of entry, and for referrals to be made to appropriate housing services based on the assessment. The SJCoC has shifted resources from transitional housing (TH) projects to rapid re-housing (RRH) projects to facilitate movement to permanent housing. CoC resources are coordinated with ESG RRH efforts to maximize the number of households assisted. RRH projects also conduct direct outreach to emergency shelter providers and coordinate with street outreach teams. Standardized assessment tools identify households with the greatest need and time spent homeless.

The SJCoC has leveraged funding from ESG, Runaway and Homeless Youth (RHY), and the California Department of Justice to address housing and service needs of homeless youth. Currently the SJCoC has a 10 bed shelter for unaccompanied youth under 18 and an 8 bed transitional housing project for youth between 18 and 24. Slightly over eight percent of the population in emergency shelters not designated solely for youth are between 18 and 24. For 12 years, the SJCoC has allocated resources to operate a 25 unit permanent supportive housing project for qualified youth.

Agencies providing services to veterans use the “by name list” to identify which veterans might be eligible for which projects and their last known location. Further assessment is accomplished through the Coordinated Entry component of HMIS and, in some cases, by either Supportive Services for Veteran Families (SSVF) or Veterans Affairs (VA) based on discharge status and other criteria to determine eligibility for specific projects or assistance programs. The assessment process allows for direct referrals to SSVF and the VA. The San Joaquin County Office of Veterans Affairs makes direct referrals of veterans to both SSVF and HUD-VASH.

In consultation with the SJCoC and to the greatest extent feasible, State funds for the homeless such as HEAP, HHAP, and CESH have been prioritized to provide support for permanent and permanent

supportive housing projects underway in the County through the provision of capitalized operating subsidy reserves, funding for acquisition and rehabilitation of land and/or structures, and supportive services.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The following are the goals and objectives of the SJCoC:

Intervention on behalf of households who are in imminent risk of becoming homeless to prevent people from initially becoming homeless;

- Diversion from emergency shelters of working households who have reached the point of contacting shelters; and
- Rapid re-housing of working households who have become homeless.

The County's Homeless Prevention Program targets the following populations who can reasonably be expected of becoming self-sufficient within 6 months or less:

- Households forced to vacate rental properties that enter foreclosure;
- Households at imminent risk of becoming homeless due to sudden and substantial loss in income out of the control of members of the household;
- Households in transitional housing where the household experienced a sudden and substantial loss in income out of the control of members of the household;
- Households at imminent risk of becoming homeless due to a sudden and substantial increase in utility costs which is not due to the activity of one or more members of the household;
- Households forced to vacate rental housing condemned by local housing officials, when condemnation is not a result of the activity of one or more household members;
- Households at imminent risk of becoming homeless due to a traumatic life event, such as death of a spouse or primary care giver or recent health crisis that prevented the household from meeting its normal financial responsibilities;
- Households with at least one adult employed, at imminent risk of becoming homeless due to factors not related to activity of one or more household members; or
- Households currently living in an emergency shelter, in locations not meant for human habitation, or are fleeing domestic violence.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The County implements lead-based paint regulations established to ensure that purchasers and tenants of all HUD-associated housing constructed prior to 1978 are notified of the hazards of lead-based paint which may exist in the housing. The regulations establish lead-based paint testing and mitigation requirements for any HUD-funded rehabilitation activity, tenant-based rental assistance, and acquisition, leasing, support services, and operations activity.

Several agencies operating within the County are actively engaged in activities to evaluate and reduce lead-based paint hazards. The principal participants in this effort include the Housing Authority of the County of San Joaquin (HACSI), San Joaquin County Public Health Services, the Environmental Health Department (EHD), and the Neighborhood Preservation Division. HACSI has an active program ensuring evaluation and reduction of lead-based paint hazards in housing units involved in the Housing Choice Voucher Program.

The San Joaquin County Environmental Health Department (EHD) operates the Childhood Lead Poisoning Prevention Program for all communities. The EHD performs environmental investigations of possible lead sources at the homes of children who have blood lead levels exceeding those established by the State Department of Health Services as part of the Public Health Services Childhood Lead Poisoning Prevention Program contract. These investigations include on-site inspections, interviews with family members, X-ray Fluorescence (XRF) testing of paint samples or sampling of other possible lead sources such as soil, toys, food products, and hobby materials. The EHD also notifies homeowners or occupants if significant sources of lead are found, provides education, requires remediation by an approved contractor, and pursues enforcement action when necessary.

The Neighborhood Preservation Division provides lead-based paint hazard evaluation and reduction through housing rehabilitation activities. Houses to be rehabilitated are routinely tested for lead-based paint hazards and remediated, where necessary. Staff from the Neighborhood Preservation Division inspect units being considered for inclusion in one of their programs for the possible presence of lead-based paint and assess the need for remediation, based upon existing risk factors. Depending upon these factors and the results of the inspections, the Division's resources can be directed to the remediation of the hazard.

How are the actions listed above related to the extent of lead poisoning and hazards?

Homes built before 1978 are at risk of containing lead-based paint. Lead is a highly toxic metal that may cause a range of health problems, especially in young children. When lead is absorbed into the body, it can cause damage to the brain and other vital organs, like the kidneys, nerves, and blood. Lead may also cause behavioral problems, learning disabilities, seizures, and in extreme cases, death. Some symptoms of lead poisoning may include headaches, stomachaches, nausea, tiredness, and irritability.

As noted in the Market Analysis above, Census data estimates there are 13,252 owner-occupied units

and 8,253 rental units built before 1980 that are occupied by families with children in the Urban County area. The County inspects for the presence of lead-based paint and the potential hazard such paint may pose to occupants of all housing units subsidized with federal, State or local funding sources. If the inspection reveals that a potential hazard exists, the County requires the mitigation or removal of the lead-based paint hazard in accordance with HUD guidelines. As units with lead-based paint undergo mitigation through County programs, the extent of potential hazards will continue to diminish.

How are the actions listed above integrated into housing policies and procedures?

Lead-based paint testing and mitigation are required for all units built prior to 1978 that receive funding for rehabilitation. Lead-based paint hazard notices are provided to landlords and tenants who participate in the Housing Choice Voucher Program; and to all participants of the Housing Rehabilitation Program and the First-Time Homebuyer Program.

The Housing Authority of the County of San Joaquin provides lead-based paint hazard notices to landlords and tenants who participate in the Housing Choice Voucher Program.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Given poverty levels in the Urban County, both the government and business sectors have determined that solving housing problems requires addressing the issue of jobs. Increasing the number of people with adequately paying jobs has been approached on two parallel tracks: (1) increasing the quantity and quality of jobs through the solicitation of new businesses and the expansion of existing ones and (2) preparing lower-income individuals for employment through the development of job and life skills.

The Urban County will continue to support organizations that specialize in bringing jobs to the County and organizations that provide job training.

In addition, the County's use of CDBG and ESG funds for basic needs such as food distribution, shelter and case management for homeless and those at risk of homelessness supports the goal to reduce the incidence of poverty.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

In San Joaquin, housing costs often consume a large portion of lower-income households' monthly income. This results in a significant housing cost burden for vulnerable households, leaving less money accessible for other necessities. As such, the County's efforts to create new affordable housing, both

permanent and transitional, and to rehabilitate existing housing contribute to curbing poverty for county residents.

The Housing Authority of the County of San Joaquin provides rental assistance through the Housing Choice Voucher Program. Voucher families have an incentive for employment opportunities through the Family Self Sufficiency (FSS) Program. The FSS Program participants receive resources and are taught job skills that enable them to gain employment and become self-sufficient over a five-year period.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

It is the County's intent to monitor all subrecipients of HUD program funds on a regular basis. Monitoring will occur to ensure statutory and regulatory requirements are being met and that information submitted to the County is accurate and complete. An agreement will be executed with all subrecipients that will clearly state the project scope of work, performance measurement standards, reporting requirements, drawdown requirements, applicable federal requirements, etc. The monitoring process may include-site field visits, desk audits, open communications and assistance to subrecipients to ensure accurate data collection and reporting systems.

Specifically, the objectives of the County's monitoring program will be as follows:

1. To determine if a subrecipient is carrying out its program and its individual activities, as described in the application and the subrecipient Agreement.
2. To determine if a subrecipient is carrying out its activities in a timely manner, in accordance with the schedule included in the Agreement.
3. To determine if a subrecipient is charging costs to the project which are eligible under applicable laws and CDBG regulations and reasonable in light of the services or products delivered.
4. To determine if a subrecipient is conducting its activities with adequate control over program and financial performance, and reasonable in light of the services or products.
5. To access if the subrecipient has continuing capacity to carry out the approved project, as well as other grants for which it may apply.
6. To identify potential problem areas and to assist the subrecipient in complying with applicable laws and regulations.
7. To assist subrecipients in resolving compliance problems through discussion, negotiation, and the provision of technical assistance and training.
8. To provide adequate follow-up measures to ensure that performance and compliance deficiencies are corrected by subrecipients, and not repeated.
9. To comply with the federal monitoring requirements of 24 CFR 570.501(b) and 24 CFR 85.40.

10. To determine if any conflicts of interest exist in the operation of the CDBG program, per 24 CFR 570.611.

To ensure that required records are maintained to demonstrate compliance with applicable regulations, monitoring will be conducted on a regular basis with special attention given to new program providers.

2025-2026 Annual Action Plan

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The San Joaquin Urban County has identified resources for addressing the needs of low- and moderate-income households and neighborhoods as outlined in the Strategic Plan. The County's annual funding is dependent on the federal budget and HUD allocation determinations. The

expected funding amount below are estimates, based on recent allocation amounts.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,983,745.00	500,000.00	0.00	3,483,745.00	11,934,980.00	The estimated amount of CDBG funds available over the planning period is based on the HUD allocation for FY 2024-25. This estimate does not account for potential reductions or increases in future HUD budgets. The County anticipates \$500,000 in CDBG program income to be available for FY 2025-26.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,018,751.00	150,000.00	0.00	1,168,751.00	4,075,004.00	The estimated amount of HOME funds available over the planning period is based on the HUD allocation for FY 2024-25. This estimate does not account for potential reductions or increases in future HUD budgets. The County anticipates \$150,000 in HOME program income to be available for FY 2025-26. The County has 2 projects under consideration that are anticipated to use the available HOME program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	251,421.00	0.00	0.00	251,421.00	1,005,684.00	The estimated amount of ESG funds available over the planning period is based on the HUD allocation for FY 2024-25.

Table 54 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The County endeavors to aggressively leverage its funding partnerships with public, private and non-profit groups. Projects and programs receiving CDBG, HOME, and ESG funds are encouraged to leverage funding with other governmental, foundation or private sources of support. HOME funding for housing development may be leveraged by low income housing tax credit or bond proceeds, and possibly local funds.

ESG grant funds must be matched with nonfederal funds or “in-kind” contributions, such as the value of a donated building, supplies and equipment, new staff services, and volunteer time.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

There is one vacant lot on the State of California Department of General Services Surplus Land website listed as currently available for affordable housing development at 2310 Main Street, Escalon, CA.

Discussion

San Joaquin County provides funding, when available, to promote affordable housing development and supports affordable housing developers seeking other federal, State or local funding.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Sustain and Expand Affordable Housing Opportunity	2025	2029	Affordable Housing		Affordable Housing Address Homelessness	CDBG: \$870,000.00 HOME: \$1,413,000.00	Rental units constructed: 54 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit Direct Financial Assistance to Homebuyers: 3 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Reduce the Incidence of Homelessness	2025	2029	Affordable Housing Homeless		Address Homelessness	CDBG: \$162,000.00 ESG: \$233,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 30 Households Assisted Homeless Person Overnight Shelter: 200 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 20 Beds Homelessness Prevention: 40 Persons Assisted
3	Provide Public Services	2025	2029	Homeless Non-Homeless Special Needs		Provision of Public Services	CDBG: \$300,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted
4	Support Infrastructure Improvements	2025	2029	Non-Housing Community Development		Infrastructure Improvements	CDBG: \$362,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1200 Persons Assisted
5	Support Fair Housing	2025	2029	Affordable Housing Non-Homeless Special Needs		Fair Housing	CDBG: \$41,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
6	Support Public Facilities	2025	2029	Homeless Non-Housing Community Development		Address Homelessness Public Facilities	CDBG: \$1,160,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1200 Persons Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Sustain and Expand Affordable Housing Opportunity
	Goal Description	Affordable housing rehab and development to include acquisition and rehab for resale to low- and moderate-income first time homebuyers, rehabilitation of owner-occupied single-family housing, and development of new affordable senior rental housing.
2	Goal Name	Reduce the Incidence of Homelessness
	Goal Description	Activities to reduce the incidence and impact of homelessness on individuals, families and the community. Activities include emergency shelter, transitional housing, street outreach, rapid re-housing and rental assistance, hygiene services, food, mental and physical health treatment, substance use treatment, case management and housing navigation.
3	Goal Name	Provide Public Services
	Goal Description	Provide public services needed in the community for low- and moderate-income persons including, but not limited to seniors, youth, persons with disabilities, victims of domestic violence and sexual assault.
4	Goal Name	Support Infrastructure Improvements
	Goal Description	Provide funding for infrastructure improvements in the unincorporated area of San Joaquin County and in the City of Tracy. Improvements to include street/sidewalk improvements to provide accessible walkways for persons with mobility impairment to meet the standards of the Americans with Disabilities Act (ADA).
5	Goal Name	Support Fair Housing
	Goal Description	Provide fair housing services for low- and moderate-income residents of the San Joaquin Urban County area.

6	Goal Name	Support Public Facilities
	Goal Description	Provide assistance for the development and/or rehabilitation of public facilities serving low- and moderate-income residents of the San Joaquin Urban County area including parks, senior centers and homeless facilities.

Projects

AP-35 Projects – 91.220(d)

Introduction

This plan outlines the action steps that San Joaquin will take to address housing and community development needs in the San Joaquin Urban County during FY 2025-2026 (July 1, 2025 through June 30, 2026). The Projects in this section outline activities that the County will assist with CDBG, HOME and ESG funds. As of the date of this draft plan, HUD has not announced funding allocations for FY 2025-2026. The following Project funding information is based on estimates and will be adjusted once HUD announces the final allocation amounts. This is anticipated no later than May 15, 2025.

Projects

#	Project Name
1	CDBG - Affordable Housing Acquisition and Rehabilitation
2	CDBG - Public Facilities Rehabilitation and Expansion
3	CDBG - Public Improvements
4	CDBG - Public Services
5	HOME - Single-Family Housing Acquisition and Rehabilitation
6	HOME - Rental New Construction
7	HOME - Housing Rehabilitation
8	HOME - Homebuyer Assistance
9	ESG - Emergency Solutions Grant
10	CDBG - 2025 Administration and Planning
11	HOME - Administration

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Activities in the 2025-2026 Annual Action Plan support the goals in the 2025-2029 San Joaquin Urban County Consolidated Plan. The County and the participating cities conducted a competitive application process to select activities providing services and projects most needed for lower income and special needs residents of the Urban County area.

The main obstacles to addressing underserved needs are the cost of housing in San Joaquin County and the amount of CDBG, HOME, and ESG funding awarded to the Urban County. The total amount of funding requested for 2025-2026 funding exceeded funds available by a significant amount.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG - Affordable Housing Acquisition and Rehabilitation
	Target Area	
	Goals Supported	Sustain and Expand Affordable Housing Opportunity
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$868,424.00
	Description	Creation or preservation of affordable housing through acquisition and/or rehabilitation of existing single-family and multifamily housing.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	San Joaquin County owner-occupied housing rehabilitation program will provide assistance to an estimated 12 households for homeowner rehabilitation.
	Location Description	Program is available to homeowners living in the San Joaquin Urban County area.
	Planned Activities	Owner-occupied housing rehabilitation to preserve the stock of affordable single-family housing.
2	Project Name	CDBG - Public Facilities Rehabilitation and Expansion
	Target Area	
	Goals Supported	Support Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$1,159,144.00
	Description	Funds will be provided for rehabilitation of public facilities serving low- and moderate-income residents of the Urban County, including homeless facilities, medical service centers, senior centers, and recreational facilities/parks.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Funded projects will serve an estimated 12,000 seniors, persons experiencing homelessness and low- and moderate-income individuals and families in the Urban County area.
	Location Description	Projects will be located in the San Joaquin Urban County area.
	Planned Activities	Rehabilitation of facilities serving residents of the Urban County area.

3	Project Name	CDBG - Public Improvements
	Target Area	
	Goals Supported	Support Infrastructure Improvements
	Needs Addressed	Infrastructure Improvements
	Funding	CDBG: \$361,676.00
	Description	Infrastructure improvements will be located primarily in the Urban County low- and moderate-income areas, including street and sidewalk improvements in low- and moderate-income areas of the community and accessibility improvements to meet Americans with Disabilities Act (ADA) standards.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that the infrastructure projects will serve 1200 residents of low- and moderate-income areas of the community.
	Location Description	Projects will be located in the San Joaquin Urban County area.
	Planned Activities	Street and sidewalk improvements and accessibility improvements to existing infrastructure.
4	Project Name	CDBG - Public Services
	Target Area	
	Goals Supported	Provide Public Services
	Needs Addressed	Provision of Public Services Fair Housing
	Funding	CDBG: \$500,374.00
	Description	Provision of services needed for low- and moderate-income residents including but not limited to homeless services, youth programs, food/nutrition programs, fair housing services, senior programs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Services will be provided to an estimated 1,800 individuals and families including youth, seniors, persons experiencing homelessness, victims of domestic violence or sexual assault, and other low- and moderate-income residents of the Urban County area.

	Location Description	Programs will serve residents of the San Joaquin Urban County area. Most will be located in the Urban County area, however some have offices located outside of the Urban County area including the cities of Stockton and/or Lodi.
	Planned Activities	Financial assistance to service agencies providing services to residents of the Urban County area including but not limited to homeless services, youth programs, food/nutrition programs, fair housing services, victims services, senior programs.
5	Project Name	HOME - Single-Family Housing Acquisition and Rehabilitation
	Target Area	
	Goals Supported	Sustain and Expand Affordable Housing Opportunity
	Needs Addressed	Affordable Housing
	Funding	HOME: \$152,813.00
	Description	Acquisition and rehabilitation of single-family homes for resale to first time homebuyers with the assistance of a downpayment loan.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Program will purchase and rehabilitate an estimated 3 homes for resale to low- and moderate-income homebuyers.
	Location Description	Homes will be located in the San Joaquin Urban County area.
	Planned Activities	Provide financial assistance for the purchase and rehabilitation of homes for resale to low- and moderate-income homebuyers.
6	Project Name	HOME - Rental New Construction
	Target Area	
	Goals Supported	Sustain and Expand Affordable Housing Opportunity
	Needs Addressed	Affordable Housing
	Funding	HOME: \$300,000.00
	Description	Production of affordable housing for seniors under the Very Low-Income limit (at or below 50% AMI).
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	There will be a total of 54 senior families housed in the project.
	Location Description	Project is located in San Joaquin County.
	Planned Activities	Loan to the developer of affordable senior housing.
7	Project Name	HOME - Housing Rehabilitation
	Target Area	
	Goals Supported	Sustain and Expand Affordable Housing Opportunity
	Needs Addressed	Affordable Housing
	Funding	HOME: \$353,264.00
	Description	Single-family owner-occupied housing rehabilitation and rehabilitation of affordable rental projects.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Estimated rehabilitation of housing for 3 low- and moderate-income homeowner families, and rehabilitation of 20 units to provide permanent supportive housing for persons with disabilities that are existing homelessness.
	Location Description	Owner-occupied housing projects will be located in the San Joaquin Urban County area. The permanent supportive housing project will be located in the City of Manteca.
8	Planned Activities	Financial assistance for affordable housing rehabilitation.
	Project Name	HOME - Homebuyer Assistance
	Target Area	
	Goals Supported	Sustain and Expand Affordable Housing Opportunity
	Needs Addressed	Affordable Housing
	Funding	HOME: \$126,784.00
	Description	Provide downpayment assistance to first time low- and moderate-income homebuyers.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Downpayment assistance will be provided to an estimated 4 low- and moderate-income homebuyer families.

	Location Description	Homes to be purchased will be located in the San Joaquin Urban County area.
	Planned Activities	Provision of downpayment assistance loans to low- and moderate-income first time homebuyers.
9	Project Name	ESG - Emergency Solutions Grant
	Target Area	
	Goals Supported	Reduce the Incidence of Homelessness
	Needs Addressed	Address Homelessness
	Funding	ESG: \$251,421.00
	Description	Provide street outreach, homeless prevention, rapid rehousing, emergency housing and transitional housing for persons experiencing homelessness.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	ESG funded activities will provide assistance to an estimated 300 families experiencing or at risk of homelessness.
	Location Description	Programs will be available to residents of the San Joaquin Urban County area.
	Planned Activities	Provide street outreach, homeless prevention, rapid rehousing, emergency housing and transitional housing for persons experiencing homelessness.
10	Project Name	CDBG - 2025 Administration and Planning
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$594,127.00
	Description	General program administration, planning, oversight and coordination of CDBG funded projects and programs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	
	Planned Activities	Administration and planning for the CDBG program.
11	Project Name	HOME - Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$101,875.00
	Description	General program administration, oversight and coordination of HOME funded projects and programs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Administration for the HOME program.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Geographic Area.

San Joaquin County is an Urban County entitlement, comprised of the unincorporated areas of San Joaquin County and the cities of Escalon, Lathrop, Manteca, Ripon, and Tracy. The County has defined areas of Low- and Moderate-Income concentration as census tracts and block groups where at least 51% of the residents earn less than 80% of the Stockton Metropolitan Statistical Area (MSA) median income, adjusted by family size (HUD annual income limits).

Geographic Distribution

Target Area	Percentage of Funds

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

CDBG, HOME, and ESG funds are awarded to projects and programs on a competitive allocation basis. A

Notice of Funding Availability (NOFA) is sent to jurisdictions, public agencies, affordable housing developers, community-based organizations, and interest groups active in the Urban County area. Projects are reviewed and funding allocations are made based on several criteria, including the project's ability to reach and serve its target population. Consideration is given to project locations to ensure that funds are allocated throughout the Planning Area while services are directed to those areas and persons with the greatest need.

CDBG program funds will be distributed and expended based on program criteria. Housing rehabilitation and downpayment assistance programs will be provided on a citywide basis in each participating city and in the unincorporated County areas based on low- and moderate-income qualified residents. Supportive services will be available throughout the Urban County to low- and moderate-income residents and persons with special needs. Public improvements will support programs and organizations providing needed services to low- and moderate-income persons. Infrastructure improvements will be located primarily in the Urban County's low- and moderate-income areas. HOME funds will be distributed to those projects that meet priority needs, are timely, and meet other evaluation factors that indicate a strong probability the project will come to fruition. ESG funding is limited to programs serving persons at-risk of or experiencing homelessness in the Urban County area.

Discussion

The County will direct CDBG, HOME and ESG funding to households and neighborhoods identified in the Consolidated Plan as having Priority Needs.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Affordable housing is one of the highest priority concerns identified during the consolidated planning process. The development of affordable housing is constrained by the cost of land, construction, fees and financing. The San Joaquin Urban County is committed to maintaining the existing affordable housing stock and increasing the supply of affordable housing available to low- and moderate-income individuals and families. The numbers in the charts below represent housing activities planned for FY 2025-2026, including acquisition and rehabilitation for resale to income eligible homebuyers, homebuyer assistance, rehabilitation of owner-occupied housing, development of affordable rental

units and rental assistance to persons experiencing or at-risk of homelessness.

One Year Goals for the Number of Households to be Supported	
Homeless	300
Non-Homeless	77
Special-Needs	20
Total	397

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	30
The Production of New Units	74
Rehab of Existing Units	20
Acquisition of Existing Units	3
Total	127

Table 59 - One Year Goals for Affordable Housing by Support Type
Discussion

San Joaquin prioritizes the use of CDBG, HOME, ESG and other local, federal and State funding for the development and preservation of affordable housing serving low- and moderate-income households and addressing homelessness. In program year 2025-2026, the Urban County will provide funding to a developer of new affordable senior housing and will support low- and moderate-income homeowners with housing rehabilitation and downpayment assistance. CDBG public service and ESG funding will be used to provide services to persons experiencing or at risk of homelessness to support advancement towards housing stability.

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the County of San Joaquin (HACSJ) serves low-income households throughout San Joaquin County. There are currently 4,398 households assisted through the Voucher Program administered by HACSJ and 890 households living in public housing.

Delta Community Developers Corp (DCDC) is a nonprofit 501(c)(3) instrumentality of the Housing Authority dedicated to the development of affordable housing and permanent supportive housing, as well as repositioning HACSJ aging public housing communities. DCDC owns and manages 528 units within San Joaquin County and continues to pursue opportunities to increase quality affordable housing

for individuals and families from all backgrounds and economic circumstances.

Actions planned during the next year to address the needs to public housing

DCDC is in the predevelopment phase for a 49-unit affordable public housing development for homeless veterans and their families (Victory Gardens). In addition to the income-based rents, wrap-around supportive services including a community center, offices for supportive services management offices, case management, and service coordination will be made available to the veterans and their families.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

HACSI residents are provided various opportunities to provide comments and get involved in management of public housing projects. Residents may serve on the Resident Advisory Board or Resident Councils and provide feedback to staff, community police officers, and community partners. Public housing residents receive a resident newsletter, which informs them on the various programs and services offered by the Housing Authority.

Housing Choice Voucher families have an incentive for employment opportunities through the Family Self Sufficiency (FSS) Program. The FSS Program participants receive resources and are taught job skills that enable them to gain employment and become self-sufficient over a five-year period. The FSS program provides financial incentives and counseling that residents may use towards eventual homeownership opportunities.

HACSI tenants have access to available CDBG funded fair housing services and other CDBG funded public services for which they qualify. The County operated first-time homebuyer assistance program is available to HACSI tenants contemplating homeownership.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Housing Authority of the County of San Joaquin is not designated as a troubled agency.

Discussion

The County works closely with HACSI to support housing stability for lower-income residents of San Joaquin. The Urban County has provided financial assistance including CDBG and HOME funds to eligible HACSI projects in past years for the development of new affordable housing and rehabilitation of aging

units.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

In January 2024, a Point-in-Time (PIT) Count was conducted by the San Joaquin Continuum of Care (SJCoC) for both sheltered and unsheltered homeless individuals and families. A total of 4,732 persons were identified as experiencing homelessness in San Joaquin County, of which 1,320 were living in the Urban County area.

In 2025-2026, the San Joaquin Urban County will use CDBG and ESG funding to reduce the incidence and impact of homelessness on individuals, families and the community. Activities include emergency shelter, transitional housing, street outreach, rapid re-housing and rental assistance, hygiene services, food, mental and physical health treatment, substance use treatment, case management and housing navigation.

San Joaquin County, the City of Stockton, and the SJCoC work jointly to promote the coordinated and impactful delivery of homelessness supports and services across the full continuum of care. In March 2024, the agencies committed to working jointly to address homelessness by adopting a Regionally Coordinated Homeless Action Plan. The goal of the plan is to make homelessness in San Joaquin County rare, brief and non-recurring.

CDBG public service funding will be used to support activities for youth, seniors and persons with disabilities. HOME funding will be used to provide financial assistance to a 54 unit affordable senior rental project.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

SJCoC member agencies will continue to conduct street outreach throughout the year to unsheltered homeless encampments throughout San Joaquin County, a collaborative effort that has taken place since 2014. One of the goals of the Regional Homeless Action Plan is to increase access and reduce barriers to entry for homeless crisis response systems. This will be accomplished by engaging unsheltered individuals, providing safe places to stay at night, and connecting people to public benefits, services, and housing opportunities.

Ongoing efforts such as the San Joaquin County Behavioral Health Services Projects for Assistance in Transition from Homelessness (PATH) funded through a grant from the Substance Abuse and Mental Health Services Act (SAMHSA) conduct regular street outreach as well as at local shelters, and are a key

component of keeping the homeless, and in particular the unsheltered homeless, connected to available services. These efforts supplement and are augmented by strong partnerships developed between the County and other local agencies engaged in this work, including St. Mary's Dining Room, Community Medical Centers, Central Valley Low Income Housing Corp., and the US Department of Veteran Affairs.

Addressing the emergency shelter and transitional housing needs of homeless persons

ESG funds will be used to assist homeless shelters and service providers with maintenance and operation expenses; to provide shelter for victims of domestic violence with essential services. CDBG funds will be used to provide upgrades and renovations to emergency shelter, and transitional housing. Continuum of Care funds will be used to provide permanent supportive housing for persons with disabilities (individuals and families) and permanent housing for the homeless. State funds will be used to assist homeless groups in activities such as capital improvements, rental housing and rapid-rehousing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The SJCoC has set a goal to increase both the number and percentage of permanent supportive housing beds available to chronically homeless households. This strategy will be achieved by providing chronically homeless persons priority status when vacancies occur in existing permanent supportive housing programs; the Continuum of Care has adopted and implemented the "Orders of Priority" set forth by HUD in CPD-16-11. Efforts to coordinate funding to increase production of local homeless housing is ongoing resulting in several projects under development for the upcoming period. The SJCoC is prioritizing the development of permanent supportive housing for the chronically homeless, permanent housing for families with children, and increased units of shelter when additional resources become available.

The SJCoC Coordinated Entry system calls for all families to be assessed within 7 days of entry, and for referrals to be made to appropriate housing services based on the assessment. The SJCoC has shifted resources from transitional housing (TH) projects to rapid re-housing (RRH) projects to facilitate movement to permanent housing. CoC resources are coordinated with ESG RRH efforts to maximize the number of households assisted. RRH projects also conduct direct outreach to emergency shelter providers and coordinate with street outreach teams. Standardized assessment tools identify households with the greatest need and time spent homeless.

The SJCoC has leveraged funding from ESG, Runaway and Homeless Youth (RHY), and the California Department of Justice to address housing and service needs of homeless youth. Currently the SJCoC has

a 10 bed shelter for unaccompanied youth under 18 and an 8 bed transitional housing project for youth between 18 and 24. Slightly over eight percent of the population in emergency shelters not designated solely for youth are between 18 and 24. For 12 years, the SJCoC has allocated resources to operate a 25 unit permanent supportive housing project for qualified youth.

Agencies providing services to veterans use the “by name list” to identify which veterans might be eligible for which projects and their last known location. Further assessment is accomplished through the Coordinated Entry component of HMIS and, in some cases, by either Supportive Services for Veteran Families (SSVF) or Veterans Affairs (VA) based on discharge status and other criteria to determine eligibility for specific projects or assistance programs. The assessment process allows for direct referrals to SSVF and the VA. The San Joaquin County Office of Veterans Affairs makes direct referrals of veterans to both SSVF and HUD-VASH.

In consultation with the SJCoC and to the greatest extent feasible, State funds for the homeless such as HEAP, HHAP, and CESH have been prioritized to provide support for permanent and permanent supportive housing projects underway in the County through the provision of capitalized operating subsidy reserves, funding for acquisition and rehabilitation of land and/or structures, and supportive services.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The SJCoC promotes the following goals

- Intervention on behalf of households who are in imminent risk of becoming homeless to prevent people from initially becoming homeless
- Diversion from emergency shelters of working households who have reached the point of contacting shelters; and
- Rapid re-housing of working households who have become homeless.

Discussion

Ongoing efforts such as the San Joaquin County Behavioral Health Services Projects for Assistance in Transition from Homelessness (PATH) funded through a grant from the Substance Abuse and Mental Health Services Act (SAMHSA) conduct regular street outreach as well as at local shelters, and are a key component of keeping the homeless, and in particular the unsheltered homeless, connected to available services. These efforts supplement and are augmented by strong partnerships developed between the County and other local agencies engaged in this work, including St. Mary’s Dining Room, Community

Medical Centers, Central Valley Low Income Housing Corp., and the US Department of Veteran Affairs.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

San Joaquin County's Housing Element outlines various factors that can negatively impact affordable housing and residential investment. While specifics can evolve over time and may vary based on the latest updates, some common public policy-related challenges often highlighted include

- Zoning and land use regulations
- Lengthy permitting processes
- Development fees and exactions
- Public opposition to affordable housing projects
- Cost of producing affordable housing
- Inadequate infrastructure to support development; and/or
- Overly stringent building codes and standards that do not account for cost-effective methods that can still ensure quality and safety.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

San Joaquin County's housing element includes strategies to mitigate these negative effects by suggesting policy adjustments, proposing streamlined processes, and advocating for state or federal support to enhance affordable housing development.

The County allows an increase beyond the unit density allowed in the General Plan if it provides either affordable housing or exhibits unique and high-quality design. Division 3 of the Development Title allows for a reduction in lot size, lot width, and yard setbacks, and an increase in building coverage, for developments providing housing affordable to low- and very low-income persons. By permitting a range of densities, the County accommodates the development of a variety of housing types, ranging from low-density single-family residences to larger apartment complexes.

Dwelling clusters provide for the placement of two or more primary dwelling units on a single parcel to achieve efficient land use, allow for development of difficult sites, and promote affordable living. The density must be consistent with the General Plan land use designation, but a maximum of eight units is allowed in agricultural zones. Fees for construction of mobile homes or second-unit dwellings are reasonable and present affordable options for primary and second-unit dwelling construction. Density bonuses allow development to occur at higher densities with additional square footage or additional

residential units beyond the maximum for which the parcel is zoned. The General Plan includes sufficient zoning available for multifamily development and allows the addition of Accessory Dwelling Units (ADUs) and secondary units in all residential and agricultural districts.

Discussion:

In addition to the regulatory policies above that reduce barriers to affordable housing development, the Urban County makes funding available for acquisition, rehabilitation, or development of new affordable housing. For 2025-2026, San Joaquin has allocated HOME funding to help defray the cost of development of a new affordable senior housing project.

AP-85 Other Actions – 91.220(k)

Introduction:

The San Joaquin Urban County area receives an annual allocation of funding from the HUD to promote affordable housing, address homelessness and support programs serving lower-income residents. In 2025-2026, the Urban County will continue the work of addressing underserved needs, developing the institutional structure for delivering housing and community development activities, and expanding and preserving affordable housing opportunities.

Actions planned to address obstacles to meeting underserved needs

The market analysis in the San Joaquin Urban County 2025-2029 Consolidated Plan notes a substantial unmet need for housing units across various income categories. The supply of both public housing and lower-income units is insufficient to meet the existing demand, as evidenced by long waitlists and persistent shortages. In addition, there is a specific need for housing that supports special populations, including the elderly, people with disabilities, and low-income families. Improvements in infrastructure and provision of public services in the Urban County area is needed to support new and existing residents effectively.

The County endeavors to leverage available funding through strategic partnerships with public, private and non-profit groups. Projects and programs receiving CDBG, HOME, and ESG funds are encouraged to leverage funding with other governmental, foundation or private sources of support. HOME funding for housing development may be leveraged by low income housing tax credit or bond proceeds, and possibly local funds. ESG grant funds must be matched with nonfederal funds or “in-kind” contributions, such as the value of a donated building, supplies and equipment, new staff services, and volunteer time.

Actions planned to foster and maintain affordable housing

To maintain the existing single family housing stock in the Urban County, CDBG and HOME funds will be

used for owner-occupied housing rehabilitation and for a Community Housing Development Organization (CHDO) program that acquires and rehabilitates single-family homes for resale to low- and moderate-income homebuyers. CDBG funds will provide temporary rental assistance for persons at risk of homelessness, and provide ADA improvements to streets and sidewalks to maintain accessibility in low- and moderate-income residential neighborhoods. HOME funding will support the development of a 54 unit affordable senior housing project.

Actions planned to reduce lead-based paint hazards

The County implements lead-based paint regulations established to ensure that purchasers and tenants of all HUD-associated housing constructed prior to 1978 are notified of the hazards of lead-based paint which may exist in the housing. The regulations establish lead-based paint testing and mitigation requirements for any HUD-funded rehabilitation activity, tenant-based rental assistance, and acquisition, leasing, support services, and operations activity.

Several agencies operating within the County are actively engaged in activities to evaluate and reduce lead-based paint hazards. The principal participants in this effort include the Housing Authority of the County of San Joaquin (HAC SJ), San Joaquin County Public Health Services, the Environmental Health Department (EHD), and the Neighborhood Preservation Division. HAC SJ has an active program ensuring evaluation and reduction of lead-based paint hazards in housing units involved in the Housing Choice Voucher Program.

The San Joaquin County Environmental Health Department (EHD) operates the Childhood Lead Poisoning Prevention Program for all communities. The EHD performs environmental investigations of possible lead sources at the homes of children who have blood lead levels exceeding those established by the State Department of Health Services as part of the Public Health Services Childhood Lead Poisoning Prevention Program contract. These investigations include on-site inspections, interviews with family members, X-ray Fluorescence (XRF) testing of paint samples or sampling of other possible lead sources such as soil, toys, food products, and hobby materials. The EHD also notifies homeowners or occupants if significant sources of lead are found, provides education, requires remediation by an approved contractor, and pursues enforcement action when necessary.

The Neighborhood Preservation Division provides lead-based paint hazard evaluation and reduction through housing rehabilitation activities. Houses to be rehabilitated are routinely tested for lead-based paint hazards and remediated, where necessary. Staff from the Neighborhood Preservation Division inspect units being considered for inclusion in one of their programs for the possible presence of lead-based paint and assess the need for remediation, based upon existing risk factors. Depending upon these factors and the results of the inspections, the Division's resources can be directed to the

remediation of the hazard.

Actions planned to reduce the number of poverty-level families

The Urban County will continue to support organizations that specialize in bringing jobs to the County and organizations that provide job training. The County will use CDBG and ESG funds for basic needs such as food distribution, shelter, life skills classes and case management for homeless and those at risk of homelessness supports the goal to reduce the incidence of poverty.

Actions planned to develop institutional structure

The County will continue to address gaps in the Urban County institutional structure affecting the timely and equitable distribution of funds. The County will focus on expanding communication among the Urban County jurisdictions, government agencies, and housing and service providers to facilitate access to available programs and services for residents. The County will communicate and coordinate Consolidated Plan programs with the two entitlement communities located in the county: the cities of Lodi and Stockton.

Actions planned to enhance coordination between public and private housing and social service agencies

The San Joaquin County Neighborhood Services Division, as administrator of the Urban County CDBG, HOME and ESG programs, coordinates and consults with other program providers; local, state, and federal government entities; non-profit and for-profit entities; professional organizations; stakeholders; and other parties interested in the implementation of Federal programs. The County will continue to support implementation of the Regional Homeless Action Plan to:

- Increase coordination, strengthen cross-system partnerships, and improve the quality and use of data;
- Maximize the effective use of resources to support improved implementation and outcomes at every point along the continuum of care;
- Address disparities that underlie inequitable provision of services and outcomes for Black, Native and Indigenous, Latinx, Asian, Pacific Islanders, and other sub-populations disproportionately impacted by homelessness; and
- Expand access to housing and supports delivered in a low-barrier, trauma-informed, and culturally responsive manner.

Discussion:

San Joaquin County consulted with a variety of agencies, including local and regional service providers, stakeholders, the Housing Authority of the County of San Joaquin, nonprofit agencies, and many others. The County also spoke with local housing and homeless service providers to gain additional input. The

citizen participation process resulted in the goals and projects contained within the 2025-2026 Annual Action Plan.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

The following table identifies available CDBG program income and planned uses of HOME and ESG funding in 2025-2026.

The Urban County has not received a section 108 loan or urban renewal settlement funding; has not administered a float-funded activity; and has not returned any funds to the line of credit that has not been included in prior plans. All CDBG Projects anticipated for funding in 2025-2026 are low- and moderate-income benefit. The City does not anticipate funding an urgent need activity.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	500,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	500,000

Other CDBG Requirements

1. The amount of urgent need activities	0
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2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The County does not anticipate any use of HOME funding in 2025-2026 beyond those identified in 24 CFR 92.205

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Pursuant to HOME Program regulations, 24 CFR Part 24 92.254(a)(5), the County has established recapture requirements when HOME funds are used by qualified households to acquire single-family housing to recover all or a portion of the HOME assistance to the homebuyer, if the housing does not continue to be the principle residence of the household for the duration of the period of affordability. Enforcement of the recapture provision is secured through a recorded deed restriction and/or a recorded HOME Regulatory Agreement on the assisted property.

The terms of recapture are structured after the HOME Program Period of Affordability requirement and are based on the amount of HOME subsidy provided to the borrower. If the homeowner chooses to sell the home during the affordability period, the County will recapture the amount due on the loan, including all principal and interest.

When the recapture provision is triggered by a voluntary or involuntary sale of the housing unit and there are no net proceeds (sales price minus first loan repayment and closing costs), or net proceeds are insufficient to repay the HOME investment due, the County is limited to the recapture of any net proceeds. In the event that net proceeds are zero, is usually the case with foreclosure, the recapture provision still applies, but there are no funds to recapture.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired

with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The San Joaquin County homebuyer assistance guidelines meet the HOME requirements for the period of affordability at 24 CFR 92.254 (a)(4).

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Not applicable. This plan does not include the use of HOME funds to refinance existing debts for multifamily housing.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

Not applicable. This plan does not include the use of HOME funds for Tenant Based Rental Assistance (TBRA).

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable. This plan does not include the use of HOME funds for Tenant Based Rental Assistance (TBRA).

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

All HOME funded rental housing projects are required to comply with applicable affirmative marketing requirements. Project owners must adopt and follow written tenant selection policies

and criteria that:

- Limit the housing to very low- income and low-income families;
- Are reasonably related to the applicants' ability to perform the obligations of the lease (i.e., to pay the rent, not to damage the housing; not to interfere with the rights and quiet enjoyment of other tenants);
- Limit eligibility or give a preference to a particular segment of the population if permitted in its written agreement with the Urban County (only if the limitation or preference is described in the Consolidated Plan).

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

The following are standard policies and procedures for evaluating individuals and families eligibility for assistance.

1. Initial Evaluations. The recipient or its sub-recipient must conduct an initial evaluation to determine the eligibility of each individual or family's eligibility for ESG assistance and the amount and types of assistance the individual or family needs to regain stability in permanent housing, in accordance with the centralized or coordinated assessment requirements set forth under 24 CFR 576.400(d) and the written standards established under 24 CFR 576.400(e).
2. Determining Program Participant Eligibility. The following criteria shall be used to determine program participant eligibility for assistance under ESG:
 - Income shall be annualized and calculated based on the standards for the Housing Choice Voucher Program (Section 8 Eligibility Standards).
 - Assessment and approval by an authorized program case manager;
 - Household income (adjusted by size) below 30% of area median income for prevention assistance; and
 - Household must either be homeless (federal definition) or at imminent risk of losing housing and show a reasonable expectation of becoming self-sufficient within three months.

Assistance will be provided to eligible households in the order in which they are interviewed. If a household is eligible and funds are available, they will receive assistance. All rapid re-housing clients must meet HUD's homeless definition (24 CFR 576.2) – person(s) staying on the streets, in a shelter, or someone exiting an institution after a stay of 90 days or less and who resided in a shelter or on the streets before the institution. All prevention clients must be able to demonstrate at least two

HUD defined risk factors and that except for this program, the household will become homeless.

While the ability to sustain housing is not a threshold requirement for program eligibility, but as a program goal, it is a consideration in determining the amount and length of assistance.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The San Joaquin Continuum of Care recognizes that immediate access to emergency shelter services in an area as large as the geographic area of the Continuum is necessary and is not best served through a centralized process or Coordinated Entry. The Continuum has established a Coordinated Entry system based on assessment of need for rapid re-housing and permanent supportive housing. The SJCoC has established a “no wrong door” approach to accessing services. Access points include, but is not limited to, emergency shelters, homeless service providers, the 2-1-1 referral system, Central Valley Low Income Housing Corp., and San Joaquin Human Services Agency. All access points use a single assessment tool (VI-SPDAT) to determine the level of need. All ESG funded prevention and rapid re-housing assistance in the Continuum is coordinated through a single agency, Central Valley Low Income Housing Corporation (CVLIHC). CVLIHC has established relationships with all local shelters and service providers, conducts outreach to notify service providers of ESG program changes to eligibility standards, and the process for making referrals.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The County and the San Joaquin Continuum of Care have worked together to develop the policies and procedures that have been developed for ESG activities and to discuss the basic allocation of ESG funds. Based on the results of prior experience, there was a general conclusion that the most effective use of ESG funds would be to continue providing funds to the homeless shelters at essentially the same level as in prior years, with the remaining funding going to continue the homeless prevention and re-housing program as initially implemented in 2009.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

Homeless needs and priorities continue to be identified through the County’s Continuum of Care system. The 2020 San Joaquin County Strategic Plan on Homelessness and the implementation groups formed are public and inclusive to participation of all stakeholders including homeless and

formerly homeless individuals. In addition, the SJCoC consults with and engages homeless individuals to participate in the Annual Point-in-Time Count of the homeless and has at least one person with lived homeless experience on the SJCoC Board. All ESG and CoC funded projects are required to have a homeless or formerly homeless person on their board.

5. Describe performance standards for evaluating ESG.

1. Housing Stability: Seventy percent of program participant households will maintain housing stability for 6 months following the end of rental assistance.

- Measurement: Percentage of program participant households who maintain tenancy for 6 months following the end of rental assistance.

2. Recidivism: Less than thirty percent of program participant households will experience a subsequent episode of homelessness as evidenced by their return to emergency shelter.

- Measurement: Total number of adult program participants with successful exits from the program (with a successful housing outcome) that had an emergency shelter stay of at least 1 night within 6 months of exiting the program.

The County and the San Joaquin Continuum of Care will continue to discuss and examine additional, feasible performance standards. Other standards will be considered as the programs evolve.

See discussions above.

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name Housing Authority of the County of San Joaquin (HACSJ)</p> <p>List the name of the organization or individual who originated the data set. Housing Authority of the County of San Joaquin</p> <p>Provide a brief summary of the data set. Data from the Housing Authority of the County of San Joaquin</p> <p>What was the purpose for developing this data set? The purpose for developing this data set was to provide a more accurate and up-to-date data set for the Consolidated Plan report.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Data for the Housing Authority of the County of San Joaquin is comprehensive and specific to the County of San Joaquin.</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? Year: 2024</p> <p>What is the status of the data set (complete, in progress, or planned)? Complete.</p>
2	<p>Data Source Name San Joaquin County 2023-2031 Housing Element</p> <p>List the name of the organization or individual who originated the data set. San Joaquin County</p> <p>Provide a brief summary of the data set. The Housing Element Background Report provides current (2020 and 2023) information on household characteristics, housing needs, housing supply, land inventory for new development, housing programs, constraints, and incentives for new housing development in San Joaquin County. It also evaluates progress made since San Joaquin County's last Housing Element was adopted in 2015 and certified by the California Department of Housing and Community Development (HCD) in 2016.</p> <p>What was the purpose for developing this data set? State of California Housing Element law (Government Code Section 65580 et seq.) mandates that local governments must adequately plan to meet the existing and projected housing needs of all economic segments of the community.</p>

	Provide the year (and optionally month, or month and day) for when the data was collected.
	2023
	Briefly describe the methodology for the data collection.
	Analysis of available data including census data and local data, community outreach efforts, review of policies related to housing.
	Describe the total population from which the sample was taken.
	San Joaquin County.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
	San Joaquin County.
3	Data Source Name
	2024 SJCoC PIT County
	List the name of the organization or individual who originated the data set.
	San Joaquin County Continuum of Care (CoC).
	Provide a brief summary of the data set.
	A Point-in-Time (PIT) count of persons experiencing homelessness in San Joaquin County on the night of January 29, 2024, in addition to a survey conducted over the following week.
	What was the purpose for developing this data set?
	As a recipient of HUD homeless funding, the SJCoC is required to conduct a PIT Count every two years.
	Provide the year (and optionally month, or month and day) for when the data was collected.
	January 2024
	Briefly describe the methodology for the data collection.
	The 2024 San Joaquin County PIT Count was a community-wide effort conducted on January 29, 2024. In the weeks following the street count, a survey was administered to 624 unsheltered and sheltered individuals experiencing homelessness in order to profile their experience and characteristics.
	Describe the total population from which the sample was taken.
	Persons experiencing homelessness in San Joaquin County.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
	A total of 4,732 persons were identified as experiencing homelessness on the night of the County and 624 persons responded to the survey.

4	Data Source Name San Joaquin CoC HMIS/Stella data
	List the name of the organization or individual who originated the data set. San Joaquin County Continuum of Care (SJCoC).
	Provide a brief summary of the data set. Demographic client data provided by homeless service providers.
	What was the purpose for developing this data set? HUD requires that agencies receiving homeless funding report client data.
	Provide the year (and optionally month, or month and day) for when the data was collected. 2024-2025
	Briefly describe the methodology for the data collection. Data is collected and reported by agencies receiving HUD homeless funding.
	Describe the total population from which the sample was taken. Persons experiencing homelessness in San Joaquin County.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Persons experiencing homelessness in San Joaquin County.

Appendix A

Update to the Analysis of Fair Housing Choice

Appendix B

San Joaquin - Urban County

Community Needs Survey

Conducted October 15, 2024 through November 26, 2024

San Joaquin County receives annual “Entitlement” funding from the U.S. Department of Housing and Urban Development (HUD). As a recipient of the funds, the County is required to solicit public input and comments on the needs of low- and moderate-income persons and neighborhoods and develop a five-year strategy for addressing these needs. A survey of community needs reveals that San Joaquin residents and stakeholders are most concerned about the need for additional affordable rental housing and for more housing and services for persons experiencing homelessness.

HUD has certified San Joaquin as an “Urban County” for the purpose of receiving federal entitlement funding. The Urban County designation covers the unincorporated areas of the county and the cities of Escalon, Lathrop, Manteca, Mountain Home, Ripon, and Tracy. San Joaquin County receives the following HUD entitlement funding:

- Community Development Block Grant (CDBG);
- HOME Investment Partnership Program (HOME); and
- Emergency Solutions Grant (ESG).

These funding sources are primarily used to assist low- and moderate-income residents and neighborhoods, to assist with the development of affordable housing and to provide services for lower-income residents and persons experiencing homelessness.

San Joaquin County initiated the five-year planning process by conducting a survey of the needs of low- and moderate-income community residents and neighborhoods. The County sent emails to interested low and moderate-income residents, service providers, and other stakeholders that explained the purpose and significance of the survey, and the importance of community input for the Consolidated Plan process.

Methodology

The needs survey was available on the San Joaquin County Neighborhood Preservation Division website from October 15, 2024 through November 26, 2024. The online survey was announced in a public notice in the *The Record*, a local newspaper, on November 13, 2024 and during a public meeting held on November 20, 2024 and on the County's website. Email notices were sent through a listserve to 121 interested community members and stakeholders.

The survey asked participants to prioritize 31 different community needs for the use of HUD funds designated for assistance to lower income residents and neighborhoods. Response choices were "High Priority", "Medium Priority", "Low Priority" or "No Priority". Responses scored using a weighted system assigning 5 points for "High", 3 points for "Medium", 1 point for "Low" and 0 points for "No Priority".

Community needs included programs or projects in the categories of:

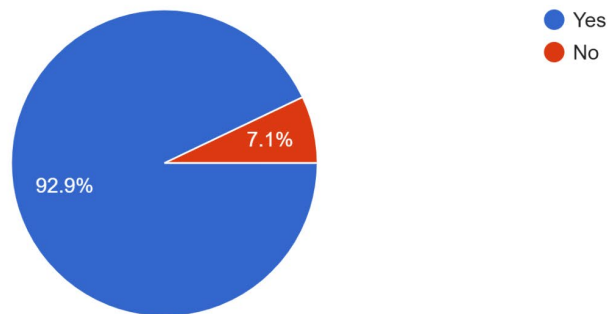
- Affordable housing;
- Community services;
- Community facilities;
- Assistance for persons experiencing homelessness; and
- Public infrastructure improvements.

Respondents

The survey received 99 responses, of which 92 indicated that they are a resident of San Joaquin County and 57 noted that they represented a particular agency. Respondents included community residents, mental health providers, senior service providers, providers of services for persons with disabilities, providers of services for persons experiencing homelessness, other social service providers and housing providers. Most respondents were between 18-61 years old, 16 indicated that they were 62 or older; 14 indicated that they were living with a disability; and 24 indicated they are a female head of household.

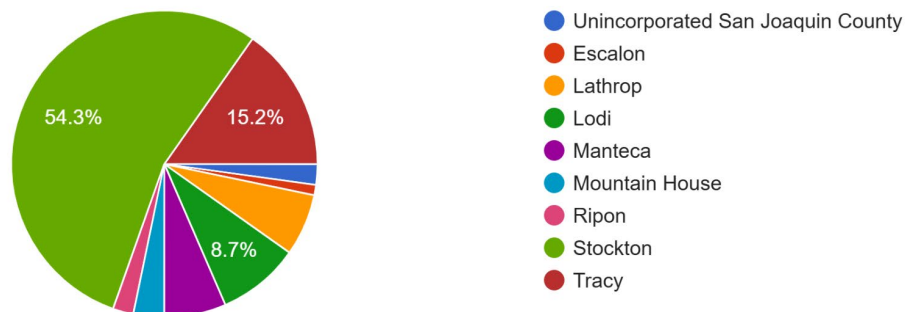
Are you a resident of San Joaquin County?

99 responses



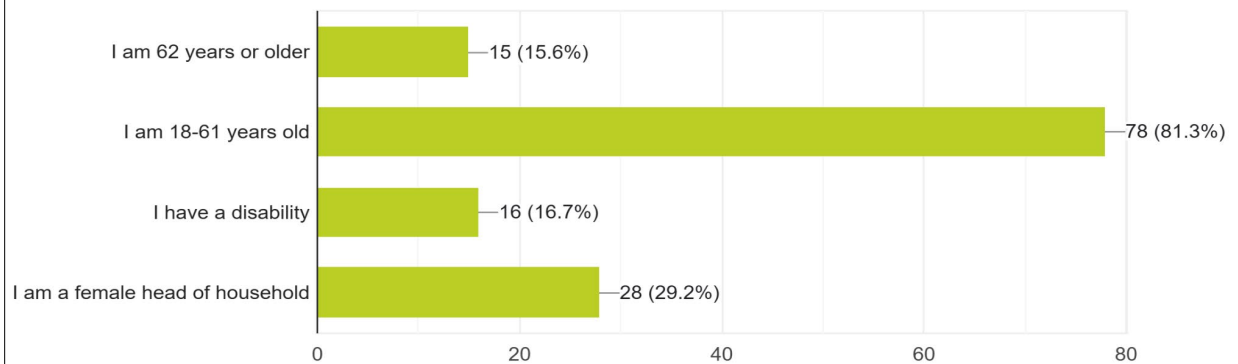
If you are a resident of San Joaquin County, please indicate where you live:

92 responses

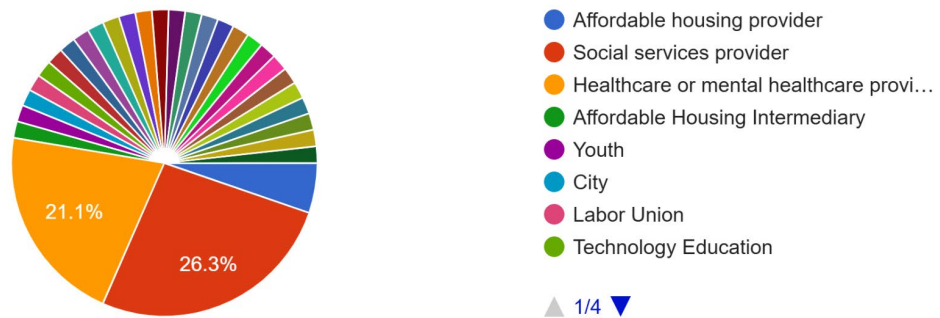


Please indicate any of the following that apply to you:

96 responses

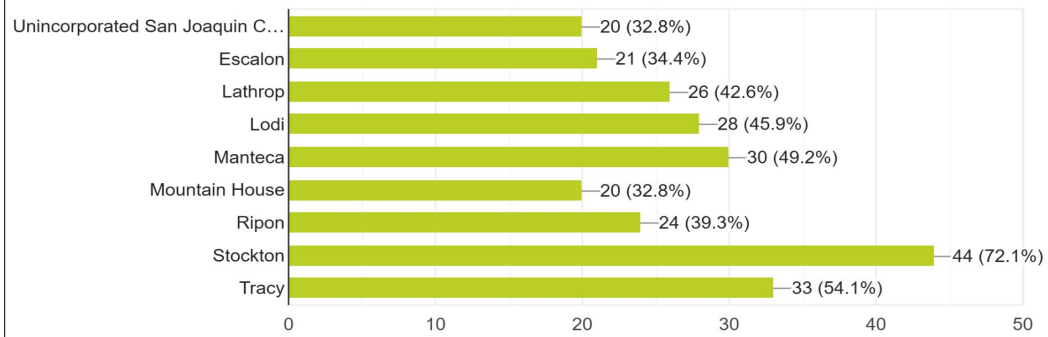


If you represent an agency, select which type of agency.



Please indicate areas that your agency provides services.

61 responses



Survey Results

The survey reveals that respondents' most significant concern is focused on the need for affordable housing. The highest rated priority need is the development of more affordable rental housing, followed by the need for more permanent supportive housing for persons experiencing homelessness. The following comprise the top 30% of needs as rated by survey participants (there is a tie for eighth position):

1. Development of more rental housing units
2. Development of permanent housing with supportive services available
3. Facilities for healthcare/mental health programs
4. Substance use and mental health services for persons experiencing homelessness
5. Senior services
6. Development of more affordable housing for seniors
7. Provision of emergency shelter and/or transitional housing (temporary shelter)
8. Development of more housing for persons with disabilities
8. Youth activities and youth services

Six of the top rated activities are affordable housing or programs addressing homelessness. In addition to the overall need for more affordable rental housing, the top rated activities prioritized housing for persons with special needs including seniors, persons with a disability and persons experiencing homelessness.

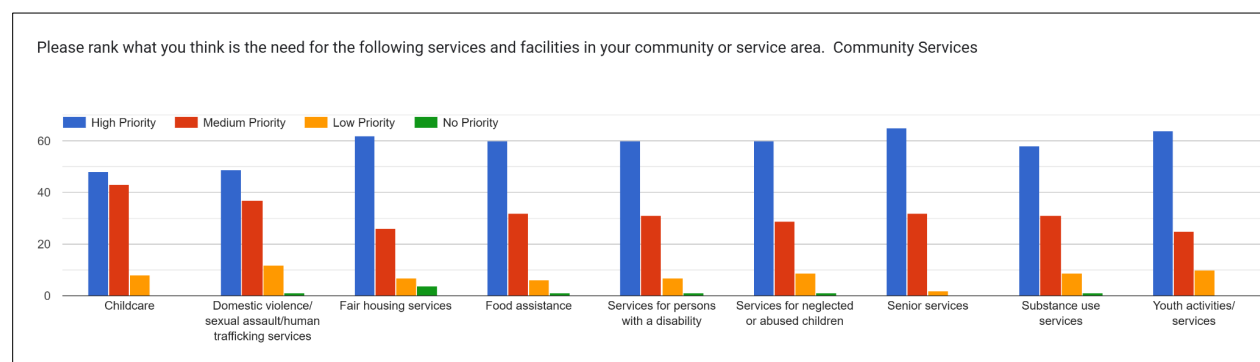
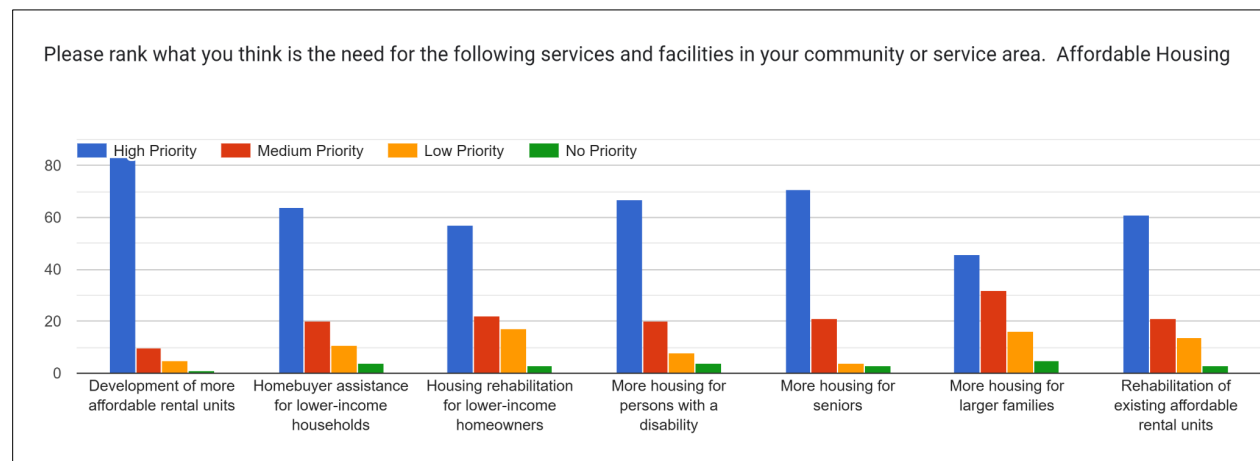
The final question asked participants to determine which categories of activities would make the most significant impact in their community. Respondents were allowed to select up to three categories. Responses reflected a priority of concern similar to the individual Needs ratings regarding the development of affordable rental housing and providing housing and services for persons experiencing homelessness.

The following is a complete list of needs identified in the survey, followed by charts providing graphic representations of survey responses to all questions.

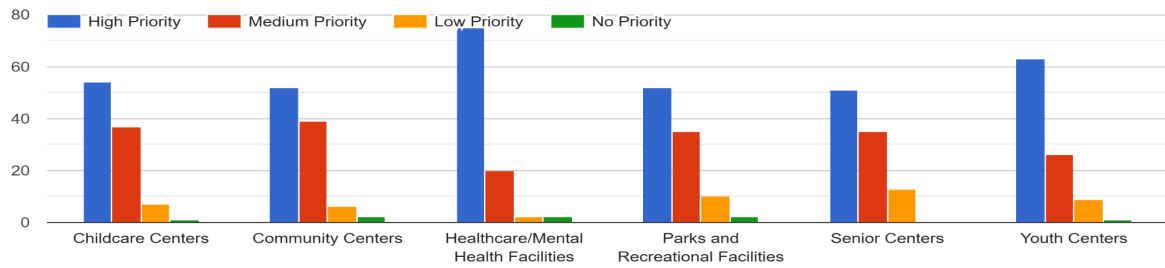
RANKING	CATEGORY	NEEDS
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1	Affordable Housing	Development of more rental units
2	Homelessness	Permanent housing with supportive services available
3	Community Facilities	Healthcare/mental health facilities
4	Homelessness	Substance use and mental health services
5	Community Services	Senior services
6	Affordable Housing	More housing for seniors
7	Homelessness	Emergency shelter/transitional housing (temporary shelter)
8	Affordable Housing	More housing for persons with a disability
8	Community Services	Youth activities and services
9	Community Facilities	Youth centers
9	Community Services	Food assistance services
10	Infrastructure Improvements	Street improvements
11	Community Services	Services for persons with disabilities
12	Community Services	Services for neglected and abused children
13	Community Services	Fair Housing services
14	Affordable Housing	Homebuyer assistance for lower-income households
15	Homelessness	Outreach to street homeless
15	Community Services	Substance use services
16	Community Facilities	Childcare centers
17	Community Facilities	Community centers
18	Infrastructure Improvements	Street lighting
19	Community Services	Childcare
20	Affordable Housing	Rehabilitation of existing affordable rental units
20	Affordable Housing	Housing rehabilitation for lower-income homeowners
21	Community Facilities	Parks and recreational facilities

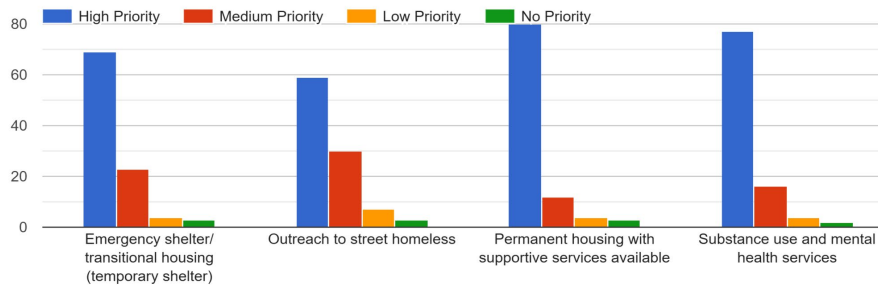
22	Community Facilities	Senior centers
22	Infrastructure Improvements	Water and sewer improvements
23	Community Services	Services for victims of domestic violence/sexual assault
24	Infrastructure Improvements	Sidewalk improvements
25	Infrastructure Improvements	Drainage improvements
26	Affordable Housing	More housing for larger families



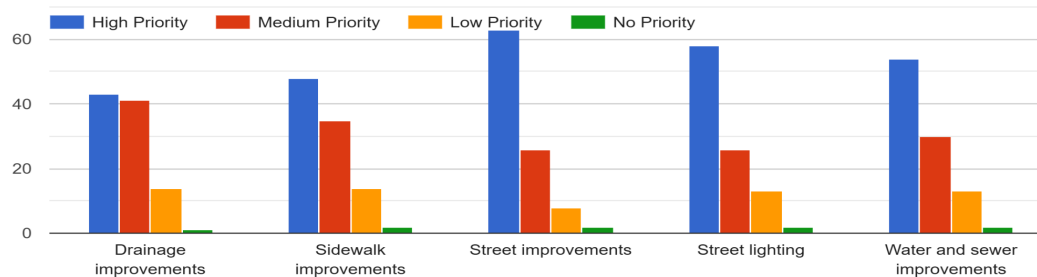
Please rank what you think is the need for the following services and facilities in your community or service area. Community Facilities for Lower-Income Neighborhoods



Please rank what you think is the need for the following services and facilities in your community or service area. Persons Experiencing Homelessness



Please rank what you think is the need for the following services and facilities in your community or service area. Infrastructure Improvements in Low Income Neighborhoods



Appendix C

Citizen Participation – to be included upon conclusion of the HUD-required 30-day public comment period and public hearing to be held before the San Joaquin County Board of Supervisors.