

# **SAN JOAQUIN URBAN COUNTY**

**and the cities of Escalon, Lathrop, Manteca, Ripon and Tracy**



## **2026-2027 ANNUAL ACTION PLAN (AAP)**

**FOR THE U.S. DEPARTMENT OF HOUSING AND URBAN  
DEVELOPMENT (HUD)  
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)  
EMERGENCY SOLUTIONS GRANT (ESG)  
HOME INVESTMENT PARTNERSHIP (HOME)**

**SAN JOAQUIN COUNTY  
Human Services Agency  
NEIGHBORHOOD PRESERVATION DIVISION  
400 E Main Street  
Stockton, CA 95202**

**DRAFT**

# Executive Summary

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

### 1. Introduction

The San Joaquin Urban County receives funds each year from the Federal government for housing, economic development, and community development activities. These funds are intended to meet priority needs locally identified by the County that primarily benefit persons with extremely-low, very-low, and low incomes (incomes of 80 percent or less of median area income).

The Action Plan addresses how the San Joaquin Urban County will use Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Shelter Grant (ESG) funds. The San Joaquin Urban County is comprised of the unincorporated portions of San Joaquin County and the cities of Escalon, Lathrop, Manteca, Ripon, and Tracy. The Urban County receives funds each year from the Federal government for housing and community development activities. These funds are intended to meet priority needs locally identified by the Urban County. To receive federal funds, the Urban County must submit a strategic plan—the Consolidated Plan—every five years to the U.S. Department of Housing and Urban Development (HUD) as well as an Annual Action Plan each year that identifies local needs and how these needs will be addressed. The Action Plan must also demonstrate how the County will meet national goals set by the U.S. Congress to develop viable communities by providing decent housing, a suitable living environment, and economic opportunities.

The Action Plan embodies and reflects three overall goals (as well as the Consolidated Plan), which relate to the major commitments and priorities of HUD, including:

- 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.

In addition to the Consolidated Plan, the County is required to submit an Annual Action Plan for each program year to discuss specifically the projects that funds are intended to be used on. For FY 2026-2027, San Joaquin County is estimating to receive \$2.9 million in CDBG Program funds intended to meet priority needs locally identified by the County in the community. Along with CDBG funds, the County will receive \$976,847 in HOME Investment Partnership Program (HOME) funds to be utilized in providing decent and affordable housing and \$262,234 in Emergency Solutions Grant (ESG) funds to be utilized by

eight homeless shelters throughout the urban county for operational expenses and providing essential services. In addition, due to the number of priority projects and resources that are being paid back to the County, the Plan is also committing approximately \$500,000 in CDBG Program Income and \$500,000 in HOME Program Income. The numbers above are estimates as HUD has not released the final allocations as of this draft being published.

## **2. Summarize the objectives and outcomes identified in the Plan**

The Needs Assessment identified several types of programs, projects, and services that are needed in the Urban County, including the following:

- Affordable housing, especially with units targeted to extremely low-income and very low-income households;
- Homeless Shelters, including emergency overnight stays and transitional housing
- Public Services such as meal programs, after-school programs;
- Upgrades to public facilities, such as community centers; homeless facilities; parks and recreation facilities; and neighborhood facilities;
- Public improvements, such as street improvements; pedestrian and bikeway improvements; water, sewer, and storm drain improvements; and ADA accessibility improvements;

The overall theme of the surveys and meetings that were held continuously came back to affordable housing and homeless shelters/services.

## **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 2020-2025 Consolidated Plan period.

During program years 2020-2024, the County used CDBG funding to 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.

#### 4. Summary of Citizen Participation Process and consultation process

The County followed the requirements for citizen participation outlined in the San Joaquin County Citizen's Participation Plan. Each of the participating jurisdictions conducted separate concurrent public hearings during the funding process. The County's planning process for the development of this One-Year Action Plan began on December 6, 2025, with a public hearing and a direct mailing to over 25 agencies and interested groups providing notification that the County was accepting applications for the CDBG, ESG, and HOME programs. The Notice of Funding Availability (NOFA) was released on December 6, 2025, allowing agencies and interested citizens the opportunity to express their comments, concerns, and thoughts on the funds available. A meeting was held with the participating cities on December 17, 2025 to receive comments regarding priorities in their respective communities.

This One-Year Action Plan was developed and made available for public review and comment for a 30-day period beginning April 8, 2026 and concluding on May 8, 2026. The final 2026/27 Action Plan is scheduled to be presented to the San Joaquin County Board of Supervisors for adoption at a Public Hearing on May 12, 2026 and submitted to HUD for approval shortly thereafter.

Each of the five cities participating in the Urban County presented 2026-2027 funding recommendations to the respective City Councils during the month of March, 2026. The public was provided an opportunity to comment.

#### 5. Summary of public comments

As required, the County held two public hearings during the action plan process and held a 30-day public comment period for the draft action plan that was circulated prior to adoption. In addition, each of the participating jurisdictions in the urban county held their own public hearings. **Any comments that were received have been attached to the Action Plan with individual City Council Meeting Minutes.**

County of San Joaquin: December 17, 2025 and May 12, 2026; **To be updated**

City of Escalon: March 16, 2026 - No comments were received

City of Lathrop: March 9, 2026 - No comments were received

City of Manteca: March 17, 2026- No comments were received

City of Ripon: March 11, 2026- No comments were received

City of Tracy: March 17, 2026 – No comments were received

#### 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 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.

**PR-05 Lead & Responsible Agencies – 91.200(b)**

**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

Describe the 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.

<b>Agency Role</b>	<b>Name</b>	<b>Department/Division</b>
CDBG Administrator	SAN JOAQUIN COUNTY	HSA/Neighborhood Preservation
HOME Administrator	SAN JOAQUIN COUNTY	HSA/Neighborhood Preservation
ESG Administrator	SAN JOAQUIN COUNTY	HSA/Neighborhood Preservation

**Narrative (optional)**

San Joaquin County Human Services Agency (HSA) 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 for the Urban County. HSA is also responsible for the preparation of the Consolidated Plan, Annual Action Plan, and Consolidated Annual Performance Evaluation Reports (CAPER).

## **Consolidated Plan Public Contact Information**

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## **AP-10 Consultation – 91.100, 91.200(b), 91.215(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.

### **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 that cater to 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 (such as the County Health Department, the County Department of Aging, and the County Behavioral Health Services)
- 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.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

San Joaquin County acts as the designated Collaborative Applicant organization for the San Joaquin Continuum of Care (CoC). As such, every aspect of the Consolidated Planning process was shared with the CoC. CoC member agencies were invited to and participated in all community meetings and public

hearings. Notices were sent to member agencies regarding the notice of funding availability through the County's email list and the use of the Constant Contact distribution list. ESG funding determination was consistent with the priority needs and goals in the Consolidated Plan.

The CoC is responsible for the implementation and administration of the Homeless Management Information System (HMIS). HMIS is a locally administered data collection system required for all communities receiving federal funds intended to help those who are homeless or at risk of homelessness, including ESG. In San Joaquin County, Central Valley Low Income Housing Corporation is the designated HMIS Lead Agency. Staff at Central Valley Housing operate and oversee the database, working with partner agencies and service providers to collect accurate information on the clients they serve in order to fulfill reporting requirements, help us understand the extent of homelessness locally, and measure the effectiveness of services. The CoC provided HMIS data regarding persons experiencing homelessness for use throughout this plan.

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

**Table 1 – Agencies, groups, organizations who participated**

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

2	<b>Agency/Group/Organization</b>	Catholic Charities of the Diocese of Stockton
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	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
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
3	<b>Agency/Group/Organization</b>	LOEL SENIOR CENTER AND GARDENS
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
4	<b>Agency/Group/Organization</b>	Jene Wah
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Persons with limited English proficiency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.

5	<b>Agency/Group/Organization</b>	Tracy Seniors Association
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
6	<b>Agency/Group/Organization</b>	SEIU Local 1021 San Joaquin County
	<b>Agency/Group/Organization Type</b>	Union
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
7	<b>Agency/Group/Organization</b>	San Joaquin Health Centers
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Enterprise Community Partners, Inc.
	<b>Agency/Group/Organization Type</b>	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

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
9	<b>Agency/Group/Organization</b>	Central Valley Low Income Housing Corp.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
10	<b>Agency/Group/Organization</b>	Tracy Earth Project
	<b>Agency/Group/Organization Type</b>	Housing Environmental sustainability
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
11	<b>Agency/Group/Organization</b>	New Creation Bible Fellowship
	<b>Agency/Group/Organization Type</b>	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

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
12	<b>Agency/Group/Organization</b>	National Federation of the Blind San Joaquin Chapter
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
13	<b>Agency/Group/Organization</b>	Tracy Community Connections Center
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
14	<b>Agency/Group/Organization</b>	Valley Mountain Regional Center
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
15	<b>Agency/Group/Organization</b>	Central Valley Gender Health and Wellness
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
16	<b>Agency/Group/Organization</b>	San Joaquin County Worknet
	<b>Agency/Group/Organization Type</b>	Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was contacted by email notification of public meetings and the community needs survey. Agency responded to the community needs survey.
17	<b>Agency/Group/Organization</b>	San Joaquin County Human Services Agency
	<b>Agency/Group/Organization Type</b>	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

	<b>What section of the Plan was addressed by Consultation?</b>	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
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	City of Escalon
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	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
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	City of Lathrop
	<b>Agency/Group/Organization Type</b>	Other government - Local

	<b>What section of the Plan was addressed by Consultation?</b>	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
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	City of Manteca
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	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
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	City of Ripon
	<b>Agency/Group/Organization Type</b>	Other government - Local

	<b>What section of the Plan was addressed by Consultation?</b>	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
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	City of Tracy
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	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
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	SAN JOAQUIN HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	Housing PHA

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	San Joaquin Continuum of Care
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Services - Victims Continuum of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.

25	<b>Agency/Group/Organization</b>	SAN JOAQUIN COUNTY
	<b>Agency/Group/Organization Type</b>	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 Services-Employment Health Agency Child Welfare Agency Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	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
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	San Joaquin County staff were involved in every component of the development of the 2025-2029 Consolidated Plan and 2025 Annual Action Plan.
26	<b>Agency/Group/Organization</b>	San Joaquin Valley Broadband Consortium
	<b>Agency/Group/Organization Type</b>	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis

<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Provided information on broadband needs in the San Joaquin central valley.</p>
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**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 2 – 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(I))**

All organizations serving low-income residents and special populations in Roseville 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.

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)**

The County conducted a public outreach and consultation at a regional level to obtain as much feedback as possible. County staff worked to involve housing, social services, and other agencies in the community engagement process, including direct solicitation for these agencies to participate in the community survey, stakeholder meetings and focus groups.

Stakeholder participants were asked questions and provided feedback on priorities, issues and solutions in relation to CDBG/HOME/ESG eligible activities such as housing, neighborhood revitalization, homeless services and low-to-moderate income household issues. The focus was to prioritize the highest needs in various categories that impacted the community and how to best alleviate these concerns/issues. These responses were very helpful for the Needs Assessment and Strategic Plan, to analyze alongside data from the census and HUD, especially for topics pertaining to housing needs, homeless needs, non-homeless special needs and services and community development needs.

## **AP-12 Participation – 91.105, 91.200(c)**

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

#### Needs Assessment / Public Hearing

As part of the Plan process, on December 17, 2025, San Joaquin County held a needs assessment meeting (public hearing). To accommodate as many persons as possible, the meeting was held “virtually”. These discussions introduced the public to the Action Plan and solicited input on the level of need for various types of housing, community, and economic development improvements, and answered questions related to this year’s Action Plan.

#### Public Review of Draft Documents

The County released the Annual Action Plan on April 8, 2026 for a 30-day public review and comment period. The County made the Plan available electronically on its webpage.

#### Public Hearings

The County held a second public hearing on May 12, 2026 to review the draft Annual Action Plan and review the proposed projects and programs to be included in the action plan based on anticipated funding levels. At this meeting, the Board of Supervisors also adopted the Action Plan after receiving any public comment.

In addition, each of the participating jurisdictions within the Urban County held their own public hearings prior to recommending their projects and programs for this Program year. Those hearings were as follows:

- City of Escalon: March 16, 2026
- City of Lathrop: March 9, 2026
- City of Manteca: March 17, 2026
- City of Ripon: March 11, 2026
- City of Tracy: March 17, 2026

**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)
1	Email and Newspaper Ad	Persons experiencing homelessness	Public Notice of Community Meeting emailed on 12/05/2025	Participants provided comments on priority needs.	San Joaquin accepted all comments.	
2	Public Hearing	Non-targeted/broad community	County public meeting held and noticed in the local newspaper 10 days prior to the meeting occurring. The meeting focused on the 26/27 NOFA, funds available and community needs to be addressed. Meeting held December 17, 2025.	Questions from potential sub-recipients were asked and answered.	San Joaquin accepted all comments.	

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)
3	Newspaper Ad	Non-English Speaking - Specify other language: Spanish  Non-targeted/broad community	30-day comment period noticed in the local newspaper (April 8 – May 8, 2026). Draft plan was also made available on the website for viewing. Comments may be submitted via email to staff.	To be updated	To be updated	
4	Public Hearing	Non-targeted/broad community	Public Hearing held on May 12, 2026 at Board of Supervisors meeting. The meeting is noticed in the local newspaper 10 days prior to meeting occurring.	To be updated	To be updated	

**Table 3 – Citizen Participation Outreach**

## 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	500,000	0	3,483,745	0.00	This is the second year of the Con Plan.

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	976,847	500,000	0	1,476,847	0.00	Second year of the 5 year Con Plan
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	262,234	0	0	262,234	0.00	Second year of the 5 year Con Plan

Table 4 - 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**

Not applicable

**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	Urban County	Affordable Housing Address Homelessness	CDBG: \$752,750 HOME: \$921,840	Rental units constructed: 54 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit Direct Financial Assistance to Homebuyers: 3 Households Assisted
2	Homeless Prevention and Rapid Re-Housing	2025	2029	Homeless	Urban County	Homelessness	ESG: \$262,234	Homelessness Prevention: 8760 Persons Assisted
3	Infrastructure Improvements	2025	2029	Non-Housing Community Development	Urban County	Infrastructure Improvements	CDBG: \$717,591	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2109 Persons Assisted
4	Public Services	2025	2029	Non-Housing Community Development	Urban County	Public Service	CDBG: \$415,041	Public service activities other than Low/Moderate Income Housing Benefit: 8011 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Public Facilities	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Urban County	Public Facilities	CDBG: \$913,613	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2200 Persons Assisted
6	Fair Housing	2025	2029	Non-Homeless Special Needs Fair Housing	Urban County	Fair Housing	CDBG: \$72,788	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
7	Planning and Administration	2025	2029	Planning and Administration	Urban County	Planning and Administration	CDBG: \$584,749 HOME: \$97,684	Other: 1 Other

Table 5 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Sustain and Expand Affordable Housing Opportunity
	<b>Goal Description</b>	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	<b>Goal Name</b>	Reduce the Incidence of Homelessness
	<b>Goal Description</b>	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.

<b>3</b>	<b>Goal Name</b>	Provide Public Services
	<b>Goal Description</b>	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.
<b>4</b>	<b>Goal Name</b>	Support Infrastructure Improvements
	<b>Goal Description</b>	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).
<b>5</b>	<b>Goal Name</b>	Support Fair Housing
	<b>Goal Description</b>	Provide fair housing services for low- and moderate-income residents of the San Joaquin Urban County area.
<b>6</b>	<b>Goal Name</b>	Support Public Facilities
	<b>Goal Description</b>	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.
<b>7</b>	<b>Goal Name</b>	Planning and Administration
	<b>Goal Description</b>	Overall program administration and oversight of the CDBG program.

# 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 2026-2027 (July 1, 2026 through June 30, 2027). 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 2026-2027. 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, 2026.

### 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 - CHDO Single-Family Housing Acquisition and Rehabilitation
6	HOME - Rental New Construction
7	HOME - Housing Rehabilitation
8	HOME - Homebuyer Assistance
9	ESG - 2026 Emergency Solutions Grant
10	CDBG - 2026 Administration and Planning
11	HOME - 2026 Administration

Table 6 - Project Information

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

Activities in the 2026-2027 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 2026-2027 funding exceeded funds available by a significant amount.

## **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**

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**

<b>Target Area</b>	<b>Percentage of Funds</b>
Urban County	100

**Table 7 - 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 2026-2027, 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 8 - 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 9 - 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 2026-2027, 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 4,233 households assisted through the Voucher Program administered by HACSJ and 886 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 650 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 Lodi Seniors @ Salas Park, a 54-unit affordable housing development serving seniors earning at or below 50% of the Area Median Income (AMI), including 10 units specifically reserved for seniors experiencing homelessness. Rental assistance will be provided through the Housing Choice Project-Based Voucher Program. Each unit is expected to range from 573 to 700 square feet and will include cable, phone, and internet connections, with an elevator ensuring full accessibility for all residents.

The County also has committed funding in prior years to such projects which are still underway.

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

HACSJ 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.

HACSJ 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 HACSJ 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 HACSJ 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 HACSJ 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 2026-2027, 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.

It should be noted that a 2026 PIT occurred however the data has not been finalized yet, thus will be reported in the next Action Plan.

### **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 at 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 2026-2027, 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 2026-2027, 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 2026-2027 Annual Action Plan.

# Program Specific Requirements

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

### Introduction:

The following table identifies available CDBG program income and planned uses of HOME and ESG funding in 2026-2027.

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 2026-2027 are low- and moderate-income benefit. The County does not anticipate funding an urgent need activity.

### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(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
<b>Total Program Income:</b>	<b>500,000</b>

### Other CDBG Requirements

1. The amount of urgent need activities	0
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)).

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's 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 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 as mandated by the Charter; currently, the SJCoC Board has at least three persons with lived experience. All ESG and CoC funded subrecipients 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.