



Neighborhood Preservation

A Division of Human Services Agency

2026-2027 CDBG/HOME/ESG

Notice of Funding Availability Workshop

12/17/25



Welcome

Introductions



KEY DATES

December 8, 2025 – NOFA and application starts

January 23, 2026– Applications due (4 p.m.)

Last week of March – Letter of Recommendation to applicants

Draft Annual Action Plan released in early April for comments (30-day)

Final Action Plan taken to Board of Supervisors in early May

Submission of Action Plan to HUD in Mid-May

Funds received from the U.S.
Department of Housing and
Urban Development (HUD)

CDBG - Community
Development Block Grant

HOME – HOME Investments
Partnership Program

ESG - Emergency Solutions
Grant

Urban County Area

- Unincorporated San Joaquin County
- City of Escalon
- City of Lathrop
- City of Ripon
- City of Manteca
- City of Tracy

HUD 2025 Income Limits Stockton-Lodi CA Metropolitan Statistical Area

Household Size	Extremely Low-Income (30% of AMI)	Very Low-Income (50% of AMI)	CDBG Low- and Moderate- Income (80% of AMI)
1 Person	\$22,000	\$36,650	\$58,600
2 Persons	\$25,150	\$41,850	\$67,000
3 Persons	\$28,300	\$47,100	\$75,350
4 Persons	\$32,150	\$52,300	\$83,700
5 Persons	\$37,650	\$56,500	\$90,400
6 Persons	\$43,150	\$60,700	\$97,100
7 Persons	\$48,650	\$64,900	\$103,800
8 Persons	\$54,150	\$69,050	\$110,500

Source: U.S. Department of Housing and Urban Development (HUD), effective April 1, 2025.

FOR INCOME DETERMINATION RULES SEE THE HUD EXCHANGE WEBSITE

***ESTIMATED* ANNUAL FUNDING**

County and Participating Cities:

- Community Development Block Grant (CDBG) - \$2,900,000
- *Multiple types of activities*
- HOME Investment Partnerships Program (HOME) - \$900,000
- *Affordable housing activities only*

County administers:

- Emergency Solutions Grant (ESG) - \$250,000
- *Homeless activities only*

FEDERAL REQUIREMENTS

Environmental review
(completed by the
jurisdiction)

Registration in
SAM.gov and Unique
Entity Identifier (UEI)

Status check on the
federal debarment
list

Single audit if agency
spends more than
\$1,000,000 in federal
funds in a fiscal year

Reporting of
beneficiaries served

Federal procurement,
documentation of
expenses

Monitoring

Compliance with Fair
Housing laws and
Affirmative Marketing

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

Authorized by Title I of the Housing and Community Development Act of 1974 (HCDA)

The goal of the CDBG program is to assist Low/Mod income persons and neighborhoods by providing:

- Decent and affordable housing;
- A suitable living environment; and
- Expanded economic opportunities.





CDBG PROGRAM

- All activities must meet a National Objective to be eligible:
 - 1. Benefit to low-moderate income persons
 - 2. Elimination of slums and blight
 - 3. Meet an Urgent Need
- Low moderate-income (LMI) persons is defined as those who fall at or below 80% of the County Median Income
- LMI must be income qualified or fall under a “presumed benefit category”

CDBG FUNDS MAY BE USED FOR A WIDE RANGE OF ACTIVITIES

- Public Services (capped at 15%)
- Affordable Housing
- Public Facilities
- Public Infrastructure
- Economic Development



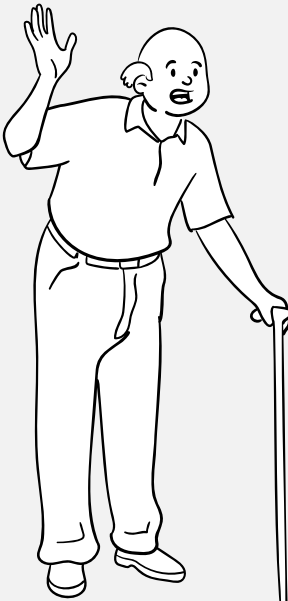
CDBG - PUBLIC SERVICES LIMITED TO 15% OF FUNDS

Examples

- Youth programs
- Senior services
- Homeless services
- Domestic violence or sexual assault services

- Food assistance/food banks
- Health or mental health
- Others

NOTE – cannot supplant other existing funding



***Top 7 – based on score.**

CDBG - AFFORDABLE HOUSING



- Homebuyer assistance
- Homeowner housing rehabilitation
- Residential energy efficiency improvements
- Affordable rental housing acquisition and/or rehabilitation

Ineligible - Construction costs for new housing development

CDBG - PUBLIC FACILITIES

SERVING LOW/MOD PERSONS OR NEIGHBORHOODS

USUALLY DETERMINED BY CENSUS DATA

Examples

- Emergency shelter
- Community centers
- Parks
- Recreational facilities
- Youth centers
- Senior centers
- Healthcare centers



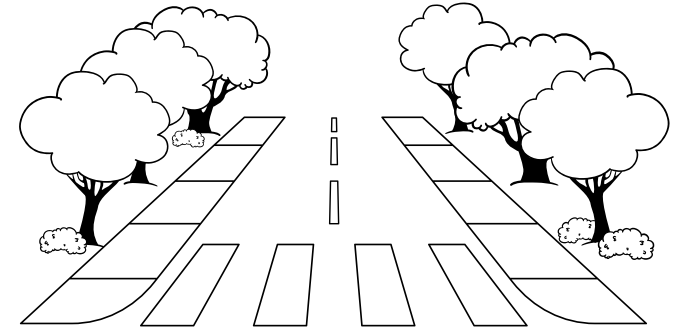
CDBG - PUBLIC INFRASTRUCTURE

SERVING LOW/MOD NEIGHBORHOODS

USUALLY DETERMINED BY CENSUS DATA

EXAMPLES

- Drainage/flood control
- Street and sidewalk improvements
- Water and sewer improvements



HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)



- Created to address affordable housing needs through the Cranston-Gonzalez National Affordable Housing Act of 1990 (NAHA)

- Affordable Housing Activities Only**

HOME - ELIGIBLE ACTIVITIES



Owner-occupied
housing rehabilitation



Homebuyer
downpayment
assistance - GAP



Rental housing
development, **new
construction**,
acquisition and/or
rehabilitation



Tenant based rental
assistance (TBRA)

HOME REQUIREMENTS

- Must be Permanent Housing (no shelter or transitional housing)
- Manufactured Housing must be on permanent foundation with all utility hook-ups
- Unit must be in compliance with all applicable state/local building codes and ordinances (after Rehab)

- New Construction and Rehabilitation requires progress and final inspections
- Jurisdiction cannot charge administrative fees to participants (except for homebuyer counseling)
- 25% Match is required for all expenditures.

HOME – 25% MATCH LIABILITY

Non-federal sources only

Must be a permanent contribution

Not required for Admin or CHDO expenses

Must be contributed by the end of the FEDERAL fiscal year (Sept 30)

ALLOWABLE

Cash

Donated construction materials, volunteer labor, value of donated land or real property

Value of foregone interest, taxes, fees, or charges levied by public or private entities

Investments in onsite or offsite improvements for a HOME eligible project

Cost of supportive services provided to families living in HOME units

Cost of homebuyer counseling for families purchasing HOME-assisted units

NOT ALLOWED

- Tenant's portion of rent
- Foregone interest, taxes, fees or charges other than those directly related to a HOME assisted project
- Infrastructure investments other than those directly related to a HOME assisted project
- Owner equity or investment in the property

HOME - HOMEOWNER PROGRAMS

Homebuyer Assistance - GAP

- Homeownership Value Limits apply.
- Homes must be inspected no more than 90 days before the commitment of assistance,
- Long-term Affordability
- Underwriting is required for Loans
- Estimated value of the property (after Rehab) must not exceed 95% median area purchase price.

Owner-Occupied Housing Rehabilitation

- Rehab must bring home into compliance with all state/local building codes.
- Underwriting is required for Loans
- When complete, unit must meet applicable building codes and ordinances

RENTAL HOUSING

DEVELOPMENT/ACQUISITION/REHABILITATION

- Must be complete within 4 years
- Must be permanent housing
- HOME RENT Limits apply
- Tenants may not exceed 80% AMI
- Loan Underwriting and Subsidy Layering Reviews required
- Ongoing monitoring required
- May not be used for a unit previously assisted with HOME funds during the period of affordability established by the participating jurisdiction.



COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS (CHDOs)

- HOME requires 15% of funds to be Set Aside for CHDOs (CHDO Reserve)
- The County must certify a CHDO's capacity based on the specific role of the CHDO and the scope of the proposed project
- The CHDO must be an owner, sponsor, or developer of rental housing, or a developer of homebuyer housing
- A CHDO must meet standards of financial accountability at 2 CFR 200.302 and 303

EMERGENCY SOLUTIONS GRANT (ESG)

Authorized by the McKinney-Vento
Homeless Assistance Act as amended by the
Homeless Emergency Assistance and Rapid
Transition to Housing (HEARTH) Act of 2009.

Administered by the County only.



ESG

ASSIST PERSONS
EXPERIENCING OR
AT RISK OF
HOMELESSNESS



Street outreach



Emergency shelter



Homeless Prevention and
Rapid-Rehousing



Homeless Management
Information System (HMIS)

Capped at 10%

ESG
CASH MATCH
\$1 TO \$1

Allowable:

Federal funds (other than ESG),
state, local, or private funds

Not allowed for Match:

SNAP

Housing Vouchers

Tenant's portion of the rent

QUESTIONS?



San Joaquin County Applications are Due by 4:00 PM, January 23, 2026

Submit in person to:

**SAN JOAQUIN COUNTY
Neighborhood Preservation Division
400 E. Main Street Stockton, CA 95202**

OR VIA Email:

neighborhood@sjgov.org

- Call (209) 468-3175 to confirm your application was received via email.
- Faxed copies will not be accepted.
- Proposals received after the deadline, regardless of postmarked date, will not be accepted.
- Applications submitted without the required attachments will not be accepted.

County Grant Applications:

<https://www.sjgov.org/departments/hsa/neighborhood-preservation/home>

To apply for City Allocations of CDBG or HOME funding, please contact the City your project will serve.