

2010 – 2015 Consolidated Plan



CITY OF STOCKTON

CONSOLIDATED PLAN 2005–2010

April 2010

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Executive Summary

1

Introduction

The City of Stockton 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 City that primarily benefit persons with extremely-low, very-low, and low-income incomes (incomes of 80 percent or less of median area income).¹

To receive federal funds, the City of Stockton must submit a strategic plan—the Consolidated Plan—every five years to the U.S. Department of Housing and Urban Development (HUD) that identifies local needs and how these needs will be addressed. The Consolidated Plan must also demonstrate how the City will meet national goals to develop viable communities by providing decent housing, a suitable living environment, and economic opportunities. The City has used these national goals to guide the development of this Consolidated Plan. In response to these goals, the City chooses to place a high priority on the housing, homeless, and community development objectives identified in this executive summary.

The three federal funding resources used to serve these objectives for the 2010–2015 Consolidated Plan period, in combination with other federal, state, regional, and local resources, are the Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), and Emergency Shelter Grant (ESG). These are described in greater detail in Item #2 (Page 46) of the Specific Housing Objectives section.

Planning Process

The plan development process began in January 2010 with a series of stakeholder workshops. Comments received at these meetings as well as survey responses returned by stakeholders in January 2010 provided the City with some initial direction. City departments were then consulted to ascertain current funding priorities. The City's annual action plans and Consolidated Annual Performance and Evaluation Reports (CAPERS) were used to further inform the planning efforts.

The statistical data contained in this plan was derived from many sources, including the 2008 American Community Survey data, US Census 1990 and 2000, and CHAS databases taken from the 2000 Census; various City departments; various agencies of San Joaquin County; the California departments

¹ Throughout this document, these income groups are collectively referred to as "lower-income." The federal government uses the terms "low and moderate income" to refer to these income groups for the purpose of the Community Development Block Grant Program.

of Finance, Employment Development, and Health Services; and local, state, and national non-profit organizations.

To assist in identifying local community needs, City staff invited public works and housing, community facility, and other service providers to stakeholder meetings. In addition to holding discussions at the stakeholder meetings, the organizations were asked to complete a service provider survey. These organizations were also provided surveys for their clients. The comments and suggestions of these organizations and their clients were taken into consideration together with citizen-identified community needs and the neighborhood needs identified by the Stockton City Council to develop this Consolidated Plan.

Public Outreach

As noted above, the community outreach and participation process involved service provider meetings, Community Development Committee meetings, service provider questionnaires, and resident surveys distributed by email and by participating organizations. Four service provider meetings were conducted during January 2010 on the following topics: housing needs (including public housing needs), homeless needs, community development needs (including economic development needs), and non-homeless special needs. Attendees included representatives of public agencies and non-profit organizations and individuals interested in the Consolidated Plan. The meetings were a joint County/City effort. The City and County invited stakeholders specific to their service areas.

The Consolidated Plan was available for a 30-day public review and comment period. A public hearing, before the Stockton City Council also provided an additional opportunity for public input. No comments were received.

Funding to Implement the Plan

The City has identified several potential funding sources to implement the strategies contained in the 2010–2015 Consolidated Plan. These sources include, but are not limited to:

- Federal funds covered under the Consolidated Plan: CDBG, HOME, and ESG;
- Funds provided under other HUD programs such as the American Recovery and Reinvestment Act of 2009 (CDBG-R and Homeless Prevention and Rapid Re-Housing Program), Shelter Plus Care, Supportive Housing Program, NSP– Neighborhood Stabilization Program; and
- Funds provide through other sources, including HELP– Housing Enabled by Local Partnerships, Low Income Housing Tax Credits; and
- . Redevelopment tax increment funds and the low/moderate income set-aside from those funds.

2 Housing Needs and Strategies

Needs

Within the last planning period, the City of Stockton has experienced significant changes in the housing market. When the last Consolidated Plan was published, housing prices were rising and were

unaffordable to many lower-income households. Recently, Stockton has been experiencing a high number of housing foreclosures, and the median price of home has fallen substantially (-52% from December 2007 to November 2009). Although this has contributed to lower land and housing costs, foreclosures threaten the ability of many current homeowners to stay in their homes. This provides the City with both the opportunity to assist households in purchasing or renting what was previously unaffordable housing and a challenge in working with current homeowners to keep them in their homes.

Although much of the City's housing stock is relatively new, some of the City's older neighborhoods have a deteriorating housing stock. Redevelopment Agency Project Areas contain concentrations of blighted structures and residences in need of significant rehabilitation. The City of Stockton continues to focus funding towards rehabilitation in such areas.

HUD's regulatory requirements generally restrict assistance to households at 80 percent of the County median income or lower. Given the current market conditions and funding limitations, the City is continuing to focus CDBG and HOME funds to support activities across the housing spectrum seeking to increase and improve multi-family stock, provide first time homebuyer financing, rehabilitate existing single family housing and provide code enforcement and affirmatively further fair housing. The City has the following objectives to accommodating housing needs:

- To increase the supply of affordable housing for lower-income households;
- To maintain the supply of existing affordable housing for lower-income households; and
- To provide homeownership opportunities for lower-income persons.

Strategies

The City of Stockton implements the following programs to address priority housing needs in the City:

- The **Down Payment Assistance Program** is designed to assist Stockton's low to moderate income residents with purchasing their first home.
- The **Emergency Repair Program** provides one-time emergency repair assistance to lower-income property owners, focused on households with a senior-aged owner.
- The **Housing Rehabilitation Program** provides financial assistance to lower-income homeowners in making substantial interior and exterior repairs to bring the property to California and local building code standards. Eligibility of participants is limited to owner-occupied, single-family homes or two-units on a lot with one of the units occupied by the eligible owner.
- **Neighborhood Improvement Funds** are designed for lower-income homeowners residing in Target Areas, Action Team Areas, and Safe Neighborhoods. Its purpose is to help homeowners make repairs because of City code violations and to assist qualified homeowners who wish to make repairs to their home but who do not qualify for the City's regular Housing Rehabilitation Program.
- The City is using the **Neighborhood Stabilization Program (NSP)** to acquire and repair foreclosed residential properties and to offer downpayment and closing cost assistance to low- to moderate-income homebuyers.
- The **Housing Reconstruct Program** provides money to lower-income families to rebuild a house on an existing site when repair costs are too high or cost more than new construction. The

Housing Reconstruct Loan Program is considered when the house does not qualify for the Housing Rehabilitation Loan Program.

- The **Rental Housing Program** provides funds to owners for repairs to rental properties which are rented to lower-income households.

3 Homeless Needs and Strategies

Needs

In 2009, a countywide count of the homeless population showed that there were approximately 3,000 homeless individuals. Of these, 12 percent were unsheltered. A detailed breakdown of the homeless population is shown in **Table 14**, in the Homeless Needs section.

Strategies

The City of Stockton's strategy for reaching out to homeless persons is accomplished by filling in the gaps in supportive services. The City plans to continue meeting the needs of these persons by allocating funds to agencies providing these services for continued operations and supplies.

Assessment of the homeless individual's needs is conducted by the City's local partner agencies which are trained to make assessments. Partner agencies have included the Stockton Shelter for the Homeless, Gospel Center Rescue Mission, Women's Center (for victims of domestic violence), Family and Youth Services (FAYS), and Haven of Peace.

The City of Stockton is committed to disbursing emergency shelter funds broadly to ensure the continuity of homeless programs and services are maintained and to minimize gaps in services. Once eligibility has been verified, all organizations that have historically applied have been provided with some funds.

The City of Stockton has developed the following objectives for homeless shelter activities:

Continued Assistance for Shelter Programs: The City may provide financial and technical support to assist current homeless shelter providers in maintenance of ongoing activities including homeless prevention activities. Eligible uses of these funds include homeless prevention, operation and maintenance, assistance with utilities, provision of essential services and minor rehabilitation of facilities.

Acquisition/Rehabilitation or Construction of Shelter Facilities: The City may support applications for expansion or rehabilitation of shelter facilities as the needs occur.

Acquisition/Rehabilitation of Transitional Housing Facilities: The City may provide financial and technical assistance in support of project proposals that will preserve existing transitional housing facilities or that will expand the supply of these facilities.

Permanent Housing Facilities for the Homeless: The City may support programs and activities that provide a mechanism of moving homeless families, especially those with children, out of shelter facilities into more permanent accommodations. Programs could include providing assistance for rental deposits, utility deposits, first and last months rent, referral services in finding housing units, or set aside a portion of the housing units specifically for occupancy by homeless families.

4 Community Development Needs and Strategies

Needs

Table 15, in Item #1 (Page 68) of the Community Development section identifies the priority Community Development activities for the next 5 years. The City's Community Development strategies and priorities fall into two general categories: Economic Development and Public Improvement Programs.

The City of Stockton proposes the following objectives in the provision of community development needs:

- Increase the livability and vitality of lower-income neighborhoods.
- Expand economic opportunities for lower-income persons.
- Encourage economic development activities in target areas.
- Develop a "Smart Growth Strategy" based on a long term vision for Stockton, with regional consideration, to provide opportunities for appropriate and viable development and economic growth.

The City is focusing on the following activities to achieve the aforementioned objectives:

- Facade Improvements Forgivable Loan Program;
- Emergency Grant Program (to correct serious code violations);
- Economic Development/Commercial Rehabilitation Loan and Grant Program;
- Micro-Business Loan Pool;
- Downtown Financial Incentive Program;
- Continued Implementation of Redevelopment Project Area Plans;
- Enterprise Zone;
- Infrastructure Improvements;
- Neighborhood Facilities; and
- Parks and/or Recreation Facilities.

5 Evaluation of Past Performance

Since 2005, the City has accomplished many of the goals and objectives described in the last Consolidated Plan. The projects and programs that the City has funded with CDBG, HOME, and ESG funds during the past five fiscal years have contributed toward substantial improvements in the lives and neighborhoods of Stockton's lower-income residents and have provided safe, decent housing for many who would not otherwise be able to afford it.

Table A, below shows the objectives set in the past Consolidated Plan and the City's progress at meeting its goals.

Table A		
Evaluation of Past Performance in response to the 2005–2010 Consolidated Plan		
Objective	Five-Year Goals	Accomplishments 2005-2009
Housing		
Rehabilitate or construct affordable rental housing units	Rehabilitate or construct 98 rental units	155 units have been rehabilitated or constructed
Rehabilitate or construct owner-occupied housing units	Rehabilitate or construct 10 units for special population households	76 units have been rehabilitated
Rehabilitate or construct owner-occupied housing units	Rehabilitate or construct 42 units for owner-occupied households	75 units have been rehabilitated
Provide downpayment assistance to qualified households	Provide loans to 50 qualified households	63 households have received assistance
Community Development		
Assist in the acquisition, construction, or renovation of neighborhood facilities	Assist 11 public facilities	8 public facility projects have been completed
Construct needed infrastructure in target neighborhoods	Assist 7 infrastructure projects	1 infrastructure project was completed
Rehabilitate existing businesses in addressing code violations and to make exterior improvements	Assist 20 businesses	33 businesses have completed façade improvements
Assist in the provision of public services that provide assistance to lower-income persons or areas	Assist 16,250 people	105,354 people have received services
Homeless		
Assist emergency shelters to meet maintenance and operational expenses	Provide housing and services to 15,000 homeless persons	24,946 homeless people have received housing and services
Assist service organizations in providing meals to homeless individuals	Provide 1.5 million meals to homeless individuals	1,485,588 meals have been provided to homeless individuals
Provide funds to emergency shelters for homeless prevention programs	Provide 25 households with one-time rent assistance	17 households received rent assistance
The City will increase its involvement in the work of the San Joaquin County Continuum of Care Committee	No goal identified	

As outlined in the above table, measurable progress has been made on the majority of the five-year goals established in the 2005-2010 Consolidated Plan. There is one objective for which the City may not reach the goal: the construction of needed infrastructure in target neighborhoods. Because of other funding priorities infrastructure projects have not been funded in the past few years.

Table B, below, depicts the City's progress in meeting its Priority Housing Needs as identified in the 2005–2010 Consolidated Plan:

Table B			
Priority Housing Needs Summary Table			
Housing Type	Income Level	5-year Goal	Accomplishments 2005-2009
Renter	0–30%	16	39
	31–50%	27	64

Table B Priority Housing Needs Summary Table			
Housing Type	Income Level	5-year Goal	Accomplishments 2005-2009
	51–80%	55	57
Owner	0–30%	5	4
	31–50%	7	7
	51–80%	20	126
Special Populations	0–80%	10	76

The City expects to exceed its five-year priority housing goals. Since 2005, the City has completed several housing projects that assist some of the most difficult to serve populations; large and very-low income households. Through the completion of six projects, over 200 units have been made available to very-low income households. Over 56 of the units are three or four bedrooms in size and can provide housing for very-low income large households. An additional 86 units are two-bedroom units.

In addition to the housing project activities mentioned above, San Joaquin Fair Housing conducts several training sessions each year with the City's assistance on fair housing practices and types of discrimination. This organization also conducts several tests throughout Stockton for discrimination in leasing and lending to residents. In lower-income neighborhoods where substandard housing is prevalent, the City targets its Code Enforcement program and provides grants to rehabilitate the homes and bring items up to code.

The City's rehabilitation programs have been well utilized by those with special needs. A majority of units rehabilitated in the past five years were owned by special needs (elderly or disabled) households, including the installation of wheelchair ramps for disabled households. In addition, the City allocates funding to local food banks who offer programs and services targeted to people with special needs that are not homeless.

The City takes an active role in working with local organizations to encourage growth of existing and new businesses in Stockton. Redevelopment efforts to revitalize the Downtown area have resulted in numerous employment opportunities. Additionally, many of the affordable housing projects in the City have on-site or nearby community and day care centers. Local, dependable, and affordable child care is essential to allow low- and extremely lower-income households continue or return to work. The Head Start programs provide children with an early start to their education. Job training services and computers are available at some of the community centers providing resources for gaining employment and success in school. The City has also funded the San Joaquin County Hispanic Chamber of Commerce which provides Spanish speaking and bilingual business workshops and training.

The current state of the economy is evident in the number of homeless and public services that were needed and provided through the City's sub-recipients. Achievements for these categories far exceeded expectations.

All of the City's programs have made progress towards resolving neighborhood and community problems. The City was very visible in the community with staff attending disability and job fairs, workshops, and trade shows, continuously marketing the City's resources for assisting low and moderate income households. The City's efforts have made a difference in the Stockton community with CDBG, HOME, and ESG funds. These differences are noticeable in the streetscapes of downtown where several buildings have had a face lift, where old businesses have been given a second chance at success and where new businesses have begun. It is also noticeable in our neighborhoods, where

one neighbor receives housing rehabilitation or emergency repair funds and spreads the word about our programs to owners in adjoining homes. Several other programs are serving the citizens of this community and addressing issues with the homeless population and the myriad problems associated with not having a place to live.

6 Objectives and Performance Measures

With the help of CDBG, ESG, and HOME funds, the City can ensure that the housing stock endures, expands, and includes opportunities for lower-income residents; that the economic base continues to broaden and provide opportunities for higher paying jobs for unskilled workers; that the amount of blight plaguing the City shrinks and gives way to redevelopment; and that the homeless population is able to find shelter and supportive services to encourage self sufficiency and economic stability.

Table C, below, shows the quantifiable goals for each of the 2010–2015 Consolidated Plan objectives.

Table C	
2010–2015 Consolidated Plan Objectives	
Objective	Five-Year Goals
Housing	
Housing code enforcement	Inspect 2,000 housing units for compliance with building codes
Renter housing rehabilitation, site acquisition, and/or new construction	Rehabilitate or construct 90 units for renter-occupied households
Owner housing rehabilitation, homebuyer assistance, and/or new construction	Rehabilitate or construct 50 units for owner-occupied households
Community Development	
Assist in the acquisition, construction, or renovation of neighborhood facilities	Assist 12 public facilities
Construct needed infrastructure in target neighborhoods	Assist 1 infrastructure projects
Rehabilitate existing businesses in addressing code violations and to make exterior improvements	Assist 20 businesses
Assist in the provision of public services that provide assistance to lower-income persons or areas	Assist 16,250 people
Homeless	
Seasonal Shelter provided during the Winter months in conjunction with San Joaquin County	Provide housing and services to 350 homeless persons
Emergency Shelter operation for homeless persons and families	Provide housing and services to 20,000 homeless persons
Transitional Housing for runaway, throwaway youth, abused women and children	Provide housing and services to 100 homeless persons
Other	
Supportive Services for Special Needs Groups	Provide housing and services to 500 special needs persons
Economic Development	
Commercial/industrial rehabilitation, micro enterprise assistance, and other business assistance	Provide business assistance to 10 businesses

7 Funding Sources

With the help of CDBG, ESG, and HOME funds, the City can ensure that the housing stock endures, expands, and includes opportunities for lower-income residents; that the economic base continues to broaden and provide opportunities for higher paying jobs for unskilled workers; that the amount of blight plaguing the City shrinks and gives way to redevelopment; and that the homeless population is able to find shelter and supportive services to encourage self sufficiency and economic stability.



General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).
- 4.

1

Geographic Area

The City of Stockton (City), a dynamic community 55.9 square miles in area, with a population of over 290,000, is located in the north-central part of California and is 83 freeway miles east of the San Francisco-Oakland metropolitan region, 75 miles north-east of the “Silicon Valley,” and 40 miles south of California’s state capital, Sacramento. Stockton is the county seat and financial center for San Joaquin County (County).

Figure 1 in Appendix D shows Stockton’s location within the region and the area covered by this Consolidated Plan. As shown in Figure 2, low- and moderate-income areas within Stockton are concentrated within central and southern neighborhoods within Stockton and within northeastern neighborhoods. A smaller cluster of low- and moderate-income areas is also located within northwestern Stockton near the community of Lincoln Village and near the Interstate 5 (I-5) freeway.

Figures 3, 4A, 4B, and 4C show the areas where minority or lower-income residents are concentrated and where assistance would be directed. Figure 3 displays the concentration of minority residents in Stockton in 2000. A “concentration” is defined as any census tract that contained a higher average of a particular racial/ethnic group than the overall countywide average. A “high concentration” is defined as any census tract that contains least twice the overall countywide average for a particular racial/ethnic group. As shown in Figure 3, a large proportion of census tracts within Stockton have concentrations of minority residents. This reflects the city’s higher proportion of African-American, Hispanic, and Asian residents than the County. Concentrations of minority residents are primarily located within central and southern Stockton. Although a small cluster of tracts with concentration of minorities are located within northwestern Stockton, in general, this area of the city does not have a high concentration of minority residents.

Figure 4A displays the location of Hispanic residents within the city. Hispanic residents are highly concentrated in central and southern Stockton. High concentrations of Hispanic residents are located in western Stockton near Navy Drive and eastern neighborhoods near Hazelton Avenue. The city's African-American population is highly concentrated in southern and southwestern Stockton, particularly south of Navy Drive (Figure 4B). High concentrations of African-American residents are also located near Airport Way in southern Stockton and near Hammer Lane in northern Stockton. The city's Asian population is generally located in northeastern Stockton and southwestern Stockton. A small cluster with a high concentration of Asian residents is located in northwestern Stockton near March Lane (Figure 4C).

2 **Basis for Allocating Investments**

Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Shelter Grant (ESG) funds are awarded to projects and programs on a competitive allocation basis. A Notice of Funding Availability (NOFA) is sent to public agencies, affordable housing developers, community-based organizations, and interest groups active in the City of Stockton. Projects are reviewed and funding allocations are made based upon several criteria, including the project's ability to reach and serve its target population. An application for funding assistance is reviewed to determine if it meets a national objective and if they implement one of the local community development objectives. The City allocates resources on a citywide basis. Activities such as the housing rehabilitation programs and down-payment assistance programs are available city-wide, with eligibility determined based on the income of the recipient receiving assistance. However, many of the projects and programs funded are located in areas with concentrations of low-income and/or minority populations.

The basis for assigning priorities to needs for which funding may be allocated is the National CDBG Objectives established by the U.S. Department of Housing and Urban Development (HUD). The National Objectives are to develop viable urban communities by carrying out the following:

- **Provide Decent Housing:** This goal includes assisting homeless persons in obtaining affordable housing; retaining affordable housing stock so that permanent affordable housing is available to lower-income residents without discrimination; and increasing supportive housing with structural features and services which enable persons with special needs to live in dignity.
- **Provide A Suitable Living Environment:** This goal includes improving the safety and livability of neighborhoods; increasing access to qualified facilities and services; reducing the isolation of income groups within areas by redistributing the concentration of housing opportunities and revitalizing deteriorating neighborhoods; restoring and preserving natural and physical features of special value for historic, architectural, or aesthetic reasons; and conserving energy resources.
- **Expand Economic Opportunities:** This goal includes creating jobs accessible to lower-income persons; providing access to credit for community development that promotes long-term economic and social viability; and empowering lower-income persons to achieve self-sufficiency in federally assisted and public housing.

More specifically, the City has chosen to allocate funding and assign priorities because of the below reasons.

1. Households with the greatest unmet needs should generally receive higher priority for assistance than others. These households fall into two categories (which often overlap): (1)

special needs groups, such as seniors, large family renters, persons with disabilities, and the homeless; and (2) households earning 50 percent or less of median income, particularly households earning 30 percent or less of median income. An exception to this priority is when a particular subgroup does not have a disproportionate unmet need compared to others of the same income level. In such cases, the priority level may be medium or low.

2. The City places a high priority on homeownership. However, this priority must be balanced against the feasibility of assisting low- and moderate-income households in becoming homeowners and maintaining their homes. The City will focus its efforts on sustaining homeownership among current lower income homeowners, such as those who need rehabilitation assistance. A medium, but still important, priority will be to assist renter households (generally households earning between 65 and 80 percent of median income) who have sufficient income to purchase a home.
3. The City has identified investment in its downtown and older neighborhoods as a high priority. The City faces tremendous needs to invest in the downtown area and older neighborhoods by rehabilitating substandard buildings, repairing or replacing aging and inadequate infrastructure, increasing accessibility for persons with disabilities, and investing in new construction to stimulate private investment. In general, investments in substandard residential and commercial buildings, code enforcement, and public improvements in the downtown and older neighborhoods will have a higher priority than in newer parts of the city.
4. Economic opportunities that increase earning potential will resolve many unmet needs among low- and moderate-income households. Programs that assist businesses in creating better paying local jobs for Stockton residents and help train residents for those jobs will generally have a high priority.
5. Allowing persons with special needs to remain independent is less costly and contributes to the quality of life. The City will assign a higher priority to projects, programs, and services that allow seniors, persons with disabilities, and others with special needs to live independently and remain in their homes. This is a less costly and more desirable outcome than institutionalization for most individuals with special needs.
6. Moving homeless individuals to permanent housing and ending chronic homelessness. The City is committed to implementing federal mandates to provide a continuum of care for homeless persons, with the objective of moving the homeless into permanent housing and ending chronic homelessness. To that end, the City has placed a higher priority on funding shelter programs that support the transition of homeless persons to independent living in permanent housing.

3 Obstacles To Meeting Underserved Needs

The City faces several obstacles to achieving its 5-Year Strategic Plan goals and meeting underserved needs. These obstacles have been described throughout this City of Stockton Consolidated Plan (Consolidated Plan), and are summarized below.

Funding. The primary obstacle to meeting underserved needs is the availability of funding. The availability of funding from both federal and state sources is a primary determinant in the ability of the City to address identified needs. Federal funding of housing and community development programs has been reduced in recent years, and more reductions are anticipated in the future. Budget problems experienced by the State of California have affected state funding of programs. In addition, a large proportion of the redevelopment agency's annual tax increment revenue is allocated to servicing debt

on bond issues for various infrastructure projects and facilities, leaving little revenue left to provide for additional capital projects benefitting lower-income residents. The City is also liable for repayment of a Section 108 loan, which uses a significant portion of the City's annual CDBG allocation.

State and Federal Regulations. Another obstacle, as discussed in Item #1 in the "Barriers to Affordable Housing" section, are federal and state regulations that significantly contribute to the cost of programs and projects. Prevailing wage, environmental, and other state and federal regulations increase the cost of delivering programs and services to low- and moderate-income households, and therefore reduce the number of households that can be served each year.

Public Facilities and Service Costs. Since the late 1970s, the ability of cities and counties in California to provide public services and facilities through property taxes and other general fund revenues has greatly diminished due to various state laws and constitutional amendments affecting state and local taxation and expenditures. Housing projects, community service centers, and other development projects that require public services and facilities (e.g., water, wastewater, storm drainage, emergency services) must contribute directly to the cost of those facilities and services through fees that are typically paid up front. These fees add to the cost of projects benefitting low- and moderate-income households and reduce the number of households that can be assisted.

High Percentage of Very Low- and Extremely Low-Income Households. According to 2000 Comprehensive Housing Affordability Strategy (CHAS) data, nearly 31 percent of Stockton households earned less than 50 percent of the San Joaquin County median income. This percentage is significantly higher than countywide (24 percent). Households earning less than 50 percent of median income, particularly those earning less than 30 percent, have the greatest underserved needs.

Multi-Cultural and Multi-Lingual Clientele. Stockton has become a more diverse City over the decades, particularly among its low- and moderate-income residents. Several public and private agencies that serve Stockton noted that multi-cultural and multi-lingual service needs have grown, as has the diversity of languages and cultures represented in Stockton. Service providers cannot address community needs if they can't communicate with their clients. Newer minorities (immigrants) have faced disproportionate housing challenges in that the housing available is not physically suited to their extended family lifestyle. Without sufficient funding and trained volunteers to serve an increasingly diverse clientele, Stockton will continue to face challenges in meeting the needs of underserved populations.

Accessible Facilities and Services. As Stockton's population ages and becomes more diverse, the needs of persons with disabilities also increases. Persons with disabilities are much more likely to be low- or moderate-income than the City's population as a whole (60 percent for householders who are disabled compared to 48 percent for all households). Much of the City's housing, many community facilities, and public streets and sidewalks were built before accessibility was incorporated as a standard practice into design and construction. As a result, Stockton must devote a disproportionate share of its funding compared to newer communities to the retrofitting of older buildings and facilities, reducing the City's ability to meet other needs.

Aging Buildings and Infrastructure in the Central City. Much of the City's building stock and infrastructure in the central City and along older street corridors was built before 1950 and is substandard. While the City continues to focus on the needs of the central City and other older neighborhoods, its ability to keep pace with the needs in these older parts of the City is limited by the lack of adequate funding. In some cases, buildings that could serve the needs of low- and moderate-income households have been removed because the rehabilitation costs were too great and the available funding insufficient.

Service Coordination. Increasing numbers of low- and moderate-income households have multiple service needs (e.g., child care, health care, job skills training, education). An obstacle to meeting these needs is insufficient collaboration or networking among some service providers, access to “one-stop” multi-service centers, and the availability of “wrap-around” services so that clients can obtain affordable housing, child care, counseling, employment training, and other supportive services. In particular, limited education and job skills among many low- and moderate-income individuals greatly decrease economic opportunities and the likelihood of upward economic mobility.



Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

* Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

1

Lead Agency

The Economic Development Department is responsible for implementing the Consolidated Plan and overseeing activities in the Annual Action Plan. The Economic Development Department consists of several divisions which work together to administer the CDBG, HOME, and ESG programs. The Housing Division takes the primary lead and coordinates with the Redevelopment and Economic Development divisions. In addition, staff collaborates with an extensive network of other governmental and non-profit agencies in implementing and developing plans and strategies to accomplish the goals and objectives of the City's Consolidated and Annual Action plans.

2

Plan Development Process

The plan development process began in January 2010 with a series of stakeholder workshops. Comments received at these meetings, as well as survey responses returned in January 2010, provided the City with an initial direction. Various City departments were then consulted to ascertain current funding priorities. The City's annual action plans and CAPERS were used to further inform the planning efforts.

The statistical data contained in this plan was derived from many sources, including the 2008 American Community Survey data, US Census 1990 and 2000, and CHAS databases taken from the 2000 Census; various City departments; various agencies of San Joaquin County; the California departments of Finance, Employment Development, and Health Services; and local, state, and national non-profit organizations.

To foster coordination among housing and other related service providers within the City of Stockton in identifying and meeting the local community needs, City staff invited them to stakeholder meetings and asked them to complete a service provider survey. These organizations were also provided surveys for their residents and clients. Comments and suggestions of these organizations and their clients were taken with weighted consideration utilizing citizen-identified community needs and the lower-income target neighborhood priorities set by the City of Stockton City Council.

The initial review of the Consolidated Plan began with the Community Development Committee (CDC). The comments of the CDC were incorporated into the draft Consolidated Plan presented to the Stockton City Council. The Consolidated Plan was adopted by the City Council on April 27, 2010, and will require approval by HUD prior to the implementation of the goals and objectives of the 2010–2011 Action Plan. It is then the primary responsibility of the City's Economic Department to implement the Plan's goals and objectives, while monitoring them for compliance with HUD regulations.

3

Consultations

Federal regulations include the requirement that a jurisdiction consult extensively with community service providers, other jurisdictions, and other entities with a potential interest in or knowledge of that jurisdiction's housing and non-housing community development issues, as part of the Consolidated Plan development process. The primary methods by which the City consulted with service providers were through focus group meetings and service provider questionnaires. Invitations to attend the meetings and/or complete surveys were sent to a broad list of organizations serving residents in Stockton. This list is included in the "Citizen Participation" section, shown on the following page. Service providers that attended the meetings and/or provided feedback through the service provider questionnaires includes:

- Head Start Child Development Council
- Gospel Center Rescue Center
- Visionary Home Builders of California
- San Joaquin County Behavioral Health Services
- V.B.R. Foundation, Inc
- Lutheran Social Services
- Family and Youth Services of San Joaquin County
- St. Mary's Interfaith Community Services
- Alcohol and Drug Awareness Program DBA New Directions
- Dignity's Alcove, Inc
- Stockton Shelter for the Homeless



Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

* Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

1 Summary of the Citizen Participation Process

The community outreach and participation process involved service provider meetings, service provider questionnaires, and resident surveys distributed by email and participating organizations. The four service provider meetings were conducted during January 2010 on the following topics: housing needs (including public housing needs), homeless needs, community development needs (including economic development needs), and non-homeless special needs. Appendix A summarizes comments from these meetings. Attendees included representatives of public agencies, non-profit organizations, and individuals interested in the Consolidated Plan. The meetings were a joint County/City effort. The City and County invited stakeholders specific to their service areas. The City sent surveys and meeting invitations to the following organizations:

- San Joaquin County Public Health Services
- San Joaquin Mental Health
- Dignity's Alcove
- Head Start
- Haven of Peace
- St. Mary's Interfaith
- San Joaquin County Behavioral Health
- Melmath Treatment Center
- Stockton Chamber of Commerce
- Central Valley Housing
- Care Link
- Stockton Shelter for the Homeless
- Housing Authority
- Gospel Center Rescue Mission
- American Red Cross
- FAYS (formerly CPPA) Homeless Youth Shelter

- Disability Resource Agency for Independent Living
- Emergency Food Bank
- New Directions
- Salvation Army
- San Joaquin AIDS Foundation
- San Joaquin County Child Abuse Prevention Council

- Visionary Home Builders
- People and Congregations Together
- Campaign for Common Ground
- People and Congregations Together
- Valley Mountain Regional Center

A public meeting of the CDC was held on March 4, 2010 to discuss the draft Consolidated Plan. On April 27, 2010, the City Council held a public hearing on the Consolidated Plan. During this hearing the public had an opportunity to make comments, and the City Council voted to unanimously approve the proposed Consolidated Plan.

2 **Summary of Citizen Comments**

Appendices A, B, and C of this document provides a summary of comments by citizens made during public meetings and surveys. Some of the comments included:

- Homelessness has expanded to include people living with friends or family members.
- There is a need for creative methods to provide housing, both temporary and permanent.
- Permanent assisted and supportive housing is a high priority.
- Connecting people with services for which they are eligible is very important.
- Addressing mental health issues is an important part of providing services.
- It's difficult to deal with housing when people don't have jobs. Many types of work are no longer available to the homeless because of limited jobs available, particularly odd-jobs.
- There is a need to provide services and housing for youth just out of foster homes.

3 **Summary of Efforts to Broaden Public Participation**

As discussed in the response to Item #1 above, the City and County co-sponsored a series of service provider meetings that solicited input from various special needs groups on housing and non-housing community development needs. These groups are listed above. In addition, the City invited organizations and individuals to submit surveys and other comments to contribute to the creation of the Consolidated Plan. Spanish language surveys were also sent.

4 **Comments Accepted**

The City of Stockton compiled all public comments received on the Consolidated Plan.



Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

1

Institutional Structure

The Economic Development Department is the City agency assigned to implement the Consolidated Plan. The Economic Development Department was selected as the most appropriate staff to address the various housing needs and strategies of the City of Stockton as it administers the City's CDBG, HOME, and ESG programs. The Economic Development Department has contacted an extensive network of governmental agencies and non-profit agencies in preparation for the writing of this plan. The administration of this Consolidated Plan will be handled by the Economic Development Department.

The delivery and financing of affordable housing involves organizations and participants from public agencies, businesses and private institutions, non-profit s and community based organizations. The roles and responsibilities of the participants will vary depending on the project, the required resources, leadership, level of commitment, capacity, productivity and understanding of the issue. The Economic Development Department plans to continue working with the various organizations as it implements the provisions of the Consolidated Plan.

Many non-profit organizations are sub-recipients of CDBG and ESG funding. These organizations provide many of the programs and services that meet the community needs identified in the Consolidated Plan.

2

Strengths and Gaps in Delivery System

The Economic Development Department is responsible for implementing the Consolidated Plan and overseeing activities in the Consolidated Plan. The Economic Development Department consists of several divisions which work together to administer the CDBG, HOME, and ESG programs. The Housing Division takes the primary lead and coordinates with the Redevelopment and Economic Development divisions. In addition, staff collaborates with an extensive network of other governmental and non-profit agencies in implementing and developing plans and strategies to accomplish the goals and objectives of the City's Consolidated and Annual Action plans.

3

Strengths and Gaps in Public Housing Delivery System

The Housing Authority of the County of San Joaquin (HACCSJ) is governed by a board of commissioners, composed of a seven-member board of locally appointed commissioners and an executive staff who implement and manage the County's mandates.

The HACCSJ, in its Public Housing Authority 5-Year Strategic Plan for fiscal years 2005–2009, outlined its capital improvements plans. HACCSJ has confirmed that these plans are current. Refer to the "Needs of Public Housing" and the "Public Housing Strategy" sections of this document for a description of the proposed capital improvements.

In its 5-Year Strategic Plan, the HACCSJ states the following goals:

- Expand the supply of assisted housing.
- Improve the quality of assisted housing.
- Increase assisted housing choices.
- Provide an improved living environment.
- Promote self-sufficiency and asset development of assisted households.
- Ensure equal opportunity and affirmatively further fair housing.
- Educate all residents and program participants about their right to fair housing.



Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

1

Monitoring

The City uses three types of monitoring to ensure compliance with the various funding regulations, including formal site visit monitoring, phone calls and e-mails throughout the project, and reviewing performance reports and organization audits before and after funding. The City has a regular site visit monitoring schedule which includes all sub-recipients and organizations receiving funding through these programs.

In order to meet program requirements for affordable housing projects, incomes of tenants must be verified initially (at or around the time of formal program application) as well as annually thereafter for the term of the affordability period. The affordability period for rental production is dependent on the amount of and source of funds invested and whether the project is an acquisition, rehabilitation or new construction. Determination of income is based on the income definitions used in the Housing Choice Voucher Program ("HCV", formerly Section 8).

Rental projects are monitored to ensure that the units continue to meet HCV Housing Quality Standards after funds are invested. The units are monitored for the term of the affordability period. If the project consists of 26 or more units, monitoring of the units for HCV compliance is done annually. Projects of 5 to 25 units are required to be monitored every two years. Projects of four units or less are required to be monitored every three years.

The City has taken a proactive approach to providing technical assistance so that public facility projects can be underway more quickly. Some local non-profit agencies seeking CDBG funding from the City lack the experience and capacity to plan the logistics of these projects. To assist, the City has committed to work with the non-profit agencies from the start, so that the plans are fully developed and the organization can demonstrate that the additional sources of funds needed to complete the project have been secured. Typically this involves assistance in plan design; in determining realistic timeframes; and, in coordinating/facilitating meetings of all construction related city/county planning departments and outside agencies.



Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

1

Number of Housing Units with Lead-Based Paint Hazards

The age of the housing stock is the key variable for estimating the number of housing units with lead-based paint. Starting in 1978, the use of all lead-based paint (LBP) on residential property was prohibited.

In assessing the potential LBP hazard of these older structures, several factors must be considered. First, not all units with LBPs have LBP hazards. Only testing for lead in dust, soil, deteriorated paint, chewable paint surfaces, friction paint surfaces, or impact paint surfaces provides information about hazards. Properties more at risk than others include:

- Deteriorated units, particularly those with leaky roofs and plumbing; and
- Rehabilitated units where there was not a thorough cleanup with high-phosphate wash after the improvements were completed.

According to the San Joaquin County Environmental Health Department (EHD), approximately six new childhood lead poisoning cases occurred in 2009 within San Joaquin County. The EHD estimates that the majority of all cases reported occur in Stockton, primarily located in the downtown area due to the area's older housing stock or in Lodi and Tracy due to the Pakistani community's use of surma, a cosmetic powder which has had published reports of containing lead.

Of the 103,107 occupied housing units in the County, 43,354 are estimated to contain lead-based paint; 14,379 were renter occupied and 28,975 were owner-occupied. Of the renter occupied units, about

If a Housing Authority representative inspects a unit built prior to 1978 and finds that it has peeling or chipping paint and a child or children under the age of six, the unit is immediately rejected for participation (or continued participation) in the Housing Choice Voucher Program. If the owner of the unit still wishes to participate in the Program, the owner must remediate the lead-based paint hazard in accordance with HUD standards. Abatement must be performed before the Housing Choice Voucher contract is executed or within thirty days of the Housing Authority's notification to the owner of the lead-based paint hazard detected at the inspection.

If a Housing Authority representative inspects a unit built prior to 1978 which has peeling or chipping paint and no children under the age of six, the owner of the unit may be requested to remediate the lead-based paint hazard, depending on the overall condition of the unit.

The City of Stockton becomes involved in lead-based paint hazard evaluation and reduction as a result of its implementation and operation of housing programs available to the residents of Stockton. Housing units that are recommended to be rehabilitated are inspected and if necessary, tested for lead-based paint hazards as well as remediated, when necessary.

The Housing Division implements actions similar to those utilized by the Housing Authority. Staff inspects units being considered under one of their programs for the possible presence of lead-based paint and assesses the need for remediation based upon existing risk factors. This process includes a three-pronged approach:

- Visual Assessments to identify deteriorated paint and/or incidence of potential lead-based paint hazard
- Paint Testing performed by certified paint inspectors or risk assessors
- Risk Assessments are then contracted with certified risk assessors who are certified under a state program authorized or conducted by EPA

If staff identifies the potential for lead-based hazard to be present, testing is then ordered. Subsequently, if a problem is identified, City staff will contact San Joaquin County Public Health Services for their involvement in the case. The Environmental Health Division's (EHD) role in the San Joaquin County Childhood Lead Poisoning Prevention Program consists primarily of investigating and identifying sources of lead poisoning hazards in the incorporated and unincorporated areas of San Joaquin County. EHD undertakes this action when a child has been identified as having elevated blood levels above the state standards. These children are referred to the EHD by the Public Health Nurse (PHN) in charge of this program.

Once a child has been identified and referred to the EHD, a home investigation is conducted using an x-ray fluorescence (XRF) instrument loaned to the EHD by the state's Childhood Lead Poisoning Prevention Branch (CLPPB). This instrument is able to detect and quantify lead in paint, soil and dust. If lead is detected in the home then instructions are given to the family on methods of reducing the hazards and avoiding exposure to the children. This investigation, the protocols for conducting it and the necessary paperwork associated with documenting and reporting it to the state are all dictated by the CLPPB.

A secondary function of the EHD in this program is reducing these lead hazards in the child's environment. Title 17, California Code of Regulations, Division 1, Chapter 8 and HUD's Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing are the primary documents referenced when directing property owners on lead hazard reduction. Title 17 must be followed when working with lead or assumed lead hazards. The EHD may enlist the aid of the building department having jurisdictional authority to gain compliance. After the property owner has completed lead hazard

control work, the EHD then conducts a final lead clearance inspection of the property using the XRF instrument. If this clearance passes state standards, then a letter stating that the property is “lead safe at this time” is issued. Accompanying this letter are guidelines from the HUD manual on monitoring the property. When the necessary follow-up paperwork has been submitted to the state, the EHD wraps up the case; however the PHN may still monitor the child’s blood lead levels.

The City of Stockton Housing Division complies with all federal requirements related to prevention of lead-based paint poisoning as provided in the Residential Lead-Based Paint Hazard Reduction Act of 1992, also known as Title X of the Housing and Community Development Act of 1992. As required by Title X, the Housing Division provides each potential applicant an EPA-approved information pamphlet on identifying and controlling lead-based paint hazards, including:

- Whether the property was built prior to 1978;
- Many properties built before 1978 contain high levels of lead;
- Health risks associated with lead exposure; and
- How to identify and manage lead hazards.

In addition to the above regulations, new lead-based paint guidelines took effect in September 2000 under Sections 1012 and 1013 of the Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X) of the Housing and Community Development Act of 1992, which appears within Title 24 of the Code of Federal Regulations (CFR), Section 35 (24 CFR 35).

The new regulation sets hazard reduction requirements with greater emphasis in reducing lead in house dust. The regulation requires dust testing after paint is disturbed to make sure the home is lead-safe, and where necessary, abate lead-based hazards. Specific requirements depend on whether the housing unit is being disposed of or assisted by the federal government, as well as the type and amount of financial assistance, the age of the structure, and whether the dwelling is rental or owner occupied. HUD requires that funding grantees conduct their work in a manner that prevents more lead-based paint hazards from being created. New mandated procedures include:

- Conducting lead hazard evaluations;
- Notification to occupants informing them of the results of lead hazard evaluations;
- Conducting ongoing maintenance; and
- Tenant-based rental assistance activities to abate hazards if a child with an Environmental Intervention Blood Lead Level (EIBBL) is identified.

The City of Stockton has devised the following strategic plan to assess and quantify risks associated with childhood lead poisoning and implement measures to reduce and/or eliminate such hazards. Local efforts will be directed at achieving the following:

- Increase coordination between relevant public health, environmental, educational and housing program;
- Achieve greater awareness and participation by the private sector in addressing LBP;
- Advocate for increased federal and state funding and other support of LBP testing, training, education, abatement and public information activities;
- Attend ongoing seminars on the reduction and hazards of LBP;

- Restructure existing housing programs offered by the City of Stockton to ensure compliance with the new federal regulations; and
- Ongoing testing for lead-based paint hazards (and remediation where necessary) of housing units participating in the housing programs offered by the City of Stockton Housing Division.

Top priority status will be given to applicants for housing rehabilitation of pre-1978 housing stock.



Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

1

Estimated Housing Needs

Data for extremely low-, very low- and low-income households were provided by the Comprehensive Housing Affordability Strategy (CHAS) tables for the City prepared for HUD, based on U.S. Census Bureau data. The CHAS tables contain information on households experiencing housing problems, defined by HUD as overcrowding, without adequate kitchen or plumbing facilities, and paying over 30 percent of household income for housing costs (cost burden). A subcategory of cost burden is extreme cost burden, defined by HUD as paying over 50 percent of household income for housing costs.

The housing needs table (**Table 2**) in this Consolidated Plan contains the CHAS data, which provide an estimate of the number of households in need of housing assistance.

Extremely Low-income, Low-income, and Moderate-income Households

Households with Incomes Less Than 30 Percent of Area Mean Income (AMI) (Extremely Low Income). There were 13,132 households within this income category in the City. Of these households, approximately 84 percent experienced housing problems. Approximately 87 percent of renter

households reported having housing problems, compared with approximately 73 percent of owner households. Cost burden was the most common housing problem. Large related households, both renter and owner, experienced high rates of housing problems.

Households with Incomes between 30 and 50 Percent of AMI (Very Low Income). There were 11,002 households within this income category in the City. Of these households, approximately 82 percent experienced housing problems. Approximately 87 percent of renter households reported having housing problems, compared with approximately 70 percent of owner households. Like extremely low-income households, cost burden was the most common housing problem. Large related households, both renter and owner, experienced high rates of housing problems.

Households with Incomes between 50 and 80 Percent of AMI (Low Income). There were 13,280 households within this income category in the City; of these households approximately 59 percent experienced housing problems. Approximately 60 percent of renter households reported having housing problems, compared with approximately 58 percent of owner households. Like extremely low-income households, cost burden was the most common housing problem. Large related households, both renter and owner, also experienced high rates of housing problems within this income group.

Table 2, below, shows the housing needs for various types of households with a housing problem. The largest group with a housing problem, and therefore a housing need of some type, was extremely low-income small families. Housing problems could consist of households with a cost burden greater than 30 percent of household income and/or overcrowding and/or units that lack complete kitchen or plumbing facilities. To address these needs, households may benefit from affordable housing or housing rehabilitation programs.

Other special needs groups are described under Item #1 in the “Non-homeless Special Needs (91.205 (D) and 91.210 (D)) Analysis (Including HOPWA)” section.

Priority Housing Needs (households)		Priority		Unmet Need ²	5-Year Goal
Renter	Small Related	0-30%	H	3,560	3
		31-50%	H	2,600	5
		51-80%	M	1,674	13
	Large Related	0-30%	H	2,335	3
		31-50%	H	2,095	5
		51-80%	H	1,383	13
	Elderly	0-30%	H	1,196	3
		31-50%	H	809	7
		51-80%	M	575	10
	All Other	0-30%	M	2,055	7
		31-50%	M	1,295	9
		51-80%	M	890	12
Owner	Small Related	0-30%	M	490	1
		31-50%	H	593	2
		51-80%	M	1,280	12
	Large Related	0-30%	M	320	1

**Table 2
HUD-Required Table 2A
Priority Housing Needs/Investment Plan Table**

Priority Housing Needs (households)		Priority		Unmet Need ²	5-Year Goal
		31-50%	H	544	2
		51-80%	M	1,085	12
	Elderly	0-30%	H	788	2
		31-50%	H	873	2
		51-80%	M	589	10
	All Other	0-30%	M	278	1
		31-50%	M	233	1
		51-80%	M	344	4
Non-homeless Special Needs	Elderly	0-80%	See Table 17 (HUD-Required Table 1B)		
	Frail Elderly	0-80%			
	Severe Mental	0-80%			
	Physical Disability	0-80%			
	Developmental	0-80%			
	Alcohol/Drug Abuse	0-80%			
	HIV/AIDS	0-80%			
	Public Housing	0-80%			
Notes: H = high; M = medium.					
¹ Individuals estimated based on 15% of male population and 6% of female population; Source: U.S. Census Bureau 2008					
² Source: HUD 2000—Estimated need based on number of households with some housing problem.					

Overcrowding

Table 3 compares housing overcrowding data for Stockton with data for San Joaquin County and California. In 2007, 91.6 percent of Stockton’s households had 1.0 or fewer persons per room with only 8.4 percent considered overcrowded. Of all units in Stockton, 6.9 percent had between 1.01 and 1.50 persons per room, and only 1.5 percent was severely overcrowded with more than 1.5 persons per room. Overcrowding was slightly more of a problem in Stockton in 2007 than in San Joaquin County where only 6.3 percent of all households had had more than 1.0 person per room and in California where 7.7 percent of households were considered overcrowded.

Overcrowding is typically more of a problem in rental units than owner-occupied units. Only 4.6 percent of Stockton’s owner households were overcrowded, while 13.1 percent of renter households were overcrowded in 2007. In San Joaquin County, 3.9 percent of owner households and 10.4 percent of renter households were overcrowded. Statewide overcrowding was also slightly lower than in Stockton with 4.1 percent of owner households and 12.7 percent of renter households having greater than 1.0 person per room. Based on this information, Stockton had slightly more of a need for large housing units in 2007 than the County and state.

**Table 3
Overcrowding**

Persons Per Room	Stockton		San Joaquin County		California	
	Number	Percent	Number	Percent	Number	Percent
Owner-Occupied						
1.0 or fewer	47,098	95.5%	125,922	96.1%	6,792,354	96.0%
1.01 to 1.5	1,907	3.9%	4,417	3.4%	223,422	3.2%
1.51 or more	322	0.7%	700	0.5%	61,196	0.9%
Total	49,327	100.0%	131,039	100.0%	7,076,972	100.0%
Renter-Occupied						
1.0 or fewer	35,013	86.9%	68,440	89.7%	4,471,628	87.3%
1.01 to 1.5	4,273	10.6%	6,387	8.4%	438,019	8.5%
1.51 or more	996	2.5%	1,504	2.0%	214,053	4.2%
Total	40,282	100.0%	76,331	100.0%	5,123,700	100.0%
Total Occupied Housing Units						
1.0 or fewer	82,111	91.6%	194,362	93.7%	11,263,982	92.3%
1.01 to 1.5	6,180	6.9%	10,804	5.2%	661,441	5.4%
1.51 or more	1,318	1.5%	2,204	1.1%	275,249	2.3%
Total	89,609	100.0%	207,370	100.0%	12,200,672	100.0%

Source: U.S. Census Bureau, (American Community Survey 2007)

2

Disproportionate Housing Need by Race or Ethnic Group

Household Income by Race/Ethnicity

According to CHAS data², 17 percent of the City’s total households in 2000 were extremely low-income (0–30 percent median family income [MFI]), 14 percent were low-income (31–50 percent MFI), and 17 percent earned moderate-income levels (51–80 percent MFI). Approximately 52 percent of the households had incomes above 80 percent of the median in 2000 (**Table 4**).

Income levels in Stockton varied by race and ethnicity. Specifically, Hispanic and Black households had a noticeably lower proportion of households earning above 80 percent of the MFI (42 percent). At 64 percent, White households had the highest proportion of households earning above 80 percent of the MFI. Among all racial and ethnic households, Black households had the highest proportion of households earning extremely low-income levels, while Hispanic households had the highest proportion of households earning low- and moderate-income levels.

Table 4
Household Income Profile by Race/Ethnicity

Households	Percent of Total Households	Extremely Low-income (0-30%)	Low-income (31-50%)	Moderate-income (51-80%)	Middle/ Upper Income (81%+)
White	43.2%	10.8%	10.3%	14.7%	64.1%
Hispanic	25.9%	19.1%	17.8%	21.1%	42.1%
Black	11.3%	26.5%	12.7%	18.6%	42.2%
Asian	15.2%	20.4%	18.4%	15.4%	45.8%
Other ³	4.1%	17.3%	16.7%	20.5%	45.5%
Total	100%	16.7%	14.2%	16.9%	52.3%

Source: HUD 2000

There are three specific ethnic groups that have a disproportionate level of housing problems. HUD defines a “disproportionate level” as a level 10 percent or greater than the overall percentage of housing problems experienced by households in a specific income category.

Asians. There were 86 percent of Asian very low-income households that reported having housing problems, compared with 72.9 percent for all households in the very low-income category. 68.7 percent of Asian low-income households reported having housing problems, compared to 56.0 percent for all households in the low-income category.

Hispanics. There were 89 percent of Hispanic extremely low-income households that reported having housing problems, compared to 79.7 percent for all households in the extremely low-income category. 82.3 percent of Hispanic very low-income households reported having housing problems, compared to 72.9 percent for all households in the very low-income category. 66.7 percent of Hispanic low-income

² For planning purposes, HUD uses the Census data to develop special tabulations by HUD income group and special needs category. This dataset is collectively known as the Comprehensive Housing Affordability Strategy (CHAS).

³ Other includes Native American, Pacific Islander and individuals that identify themselves as two or more races.

households reported having housing problems, compared to 56.0 percent for all households in the low-income category.

Blacks. There were 84 percent of Black very low-income households that reported having housing problems, compared with 72.9 percent for all households in the very low-income category.

Pacific Islanders. 100 percent of Pacific Islander extremely low- and very low-income households reported having housing problems, compared to 79.7 percent for all households in the extremely low- and very low-income categories. 85.7 percent of low-income households reported having housing problems, compared to 56.0 percent for all households in the low-income category.



Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

1

Priority Housing Needs

The City of Stockton has determined that emphasis will be placed in housing rehabilitation/ code enforcement within targeted areas of the city as experience has shown that it is often more cost effective to rehabilitate and preserve existing housing stock rather than constructing new housing. In a targeted code enforcement area each building is inspected and property owners are required to bring their structures up to code. In a similar manner, the city will assist those residents that are interested in improving the safety and appearance of their neighborhoods through its rehabilitation programs. Recently, the City enacted an ordinance requiring the inspection of rental housing. This should assist in improving the rental housing stock.

Additional emphasis will be placed in housing site acquisition, acquiring sites for suitable for affordable housing projects. Continuation of ongoing shelter programs and acquisition/ rehabilitation of transitional housing facilities will also be emphasized. The City will provide financial and technical support to assist current homeless shelter providers in maintenance of ongoing prevention activities. As well, the city will provide financial and technical assistance in support of project proposals that will preserve existing transitional housing facilities or to expand the supply of these facilities.

The City of Stockton has assigned a high priority to housing needs for extremely low- and very low-income households and the frail elderly.

2 Influence of Housing Market on Priorities

Recent events in the housing market (as described in the “Housing Market Analysis” section) have included drops in housing price and an increase in foreclosures. Many people have been affected by a decrease in their home equity. The City has adjusted its funding priorities in order to serve more homeowners needing home repair or rehabilitation.

The decreases in home prices have made homeownership more affordable, leading the City to make downpayment assistance a priority. Previously, such assistance required a large financial contribution. Now that home prices have dropped, more residents can be assisted in owning their own home.

The age of the housing stock, especially multifamily housing, has lead the City to make rehabilitation a priority. Most multifamily housing was built prior to 1990 and is in need of updates and rehabilitation. In addition, rehabilitation is needed to assist lower-income homeowners living in older units.



Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).

1 Characteristics of Housing Market

Changes in the Housing Stock

Between 1990 through 2000, the City's housing stock increased by 13 percent, primarily due to development in areas annexed to the City.⁴ This rate of growth was similar to the countywide growth of 14 percent during the same period. Compared to other jurisdictions, Stockton had a higher rate of housing growth than the community of Lodi and unincorporated areas, but had a lower rate of housing growth than the communities of Escalon, Lathrop, Manteca, Ripon and Tracy (**Table 5**). As of January 2009, there were 96,854 housing units in Stockton, representing an increase of 14,812 new units (18 percent) since 2000.

⁴ City of Stockton, 2004-2005 Action Plan.

Table 5
Housing Stock Growth Stockton and Surrounding Jurisdictions

Jurisdiction	# of Units 1990	# of Units 2000	# of Units 2009	% Change 1990 to 2009
Escalon	1,640	2,132	2,519	54%
Lathrop	2,040	2,991	4,992	145%
Lodi	19,676	21,378	23,368	19%
Manteca	13,981	16,937	22,961	64%
Ripon	2,567	3,446	5,110	99%
Tracy	12,174	18,087	25,566	110%
Unincorporated	41,671	42,147	47,611	14%
Stockton	72,525	82,042	96,854	34%
Total San Joaquin County	166,274	189,160	228,981	38%

Sources: U.S. Census Bureau 1990 and 2000; California Department of Finance 2009

Housing Type

Table 6 provides a summary of housing types within Stockton in 1990, 2000 and 2009. Several changes have occurred in the composition of the City's housing stock over the past 19 years. Since 1990, the proportion and number of single-family detached homes has increased substantially, from approximately 54 percent in 1990 to almost 72 percent in 2009. Most of the new residential development that occurred during the 1990s and 2000s were single-family homes.

In contrast, the proportion of multifamily homes decreased over the same period. In 1990, multifamily units comprised approximately 35 percent of all homes. This decreased to approximately 27 percent in 2009. Both Census and state data suggest that little multifamily housing was constructed since 1990.

The number and proportion of mobile homes and other homes also decreased from approximately three percent in 1990 to one percent in 2009.

Table 6
Housing Stock—Stockton (1990, 2000, and 2009)

Housing Type	1990		2000		2009	
	Number	Percent	Number	Percent	Number	Percent
Single-Family Total	44,871	61.9%	55,736	68.7%	69,601	71.9%
Detached	39,002	53.8%	49,137	60.6%	63,009	65.1%
Attached	5,869	8.1%	6,599	8.1%	6,592	6.8%
Multifamily Total	25,432	35.1%	25,100	30.9%	25,965	26.8%
2-4 Units	8,489	11.7%	8,422	10.4%	8,493	8.8%
5 + Units	16,943	23.4%	16,678	20.6%	17,472	18.0%
Mobile Homes/Other	2,222	3.1%	1,289	1.5%	1,288	1.3%
Total Units	72,525	100%	81,125	100%	96,854	100%

Source: U.S. Census Bureau 1990 and 2000, California Department of Finance 2009

Tenure and Vacancy

Housing tenure (owner versus renter) influences several aspects of the local housing market. The ability to own a home is primarily based on income and affordability, although younger and mobile households usually prefer to rent rather than own. As shown in **Table 7**, 51 percent of households owned their home, while 48 percent were renters. The level of homeownership has increased slightly from almost 49 percent in 1990. This is most likely caused by the significant amount of new single-family housing construction in the community. While most rental units are multifamily, single-family homes account for over 10,000 occupied rental housing units.

According to the 2000 Census, the overall vacancy rate in Stockton was approximately four percent. The vacancy rate for ownership units was 1.4 percent while the vacancy rate for rental housing was 4.3 percent. In 1990, the overall vacancy rate was 5 percent, with a vacancy rate of 5.3 percent for rental housing and 1.2 percent for owner-occupied housing. In 2008, the overall vacancy rate had dramatically risen to 11.3 percent, according to the 2008 American Community Survey (ACS), perhaps reflecting an oversupply of housing.

The vacancy rate measures the overall housing availability in a community and is often a good indicator of how for-sale and rental housing units are meeting the current demand for housing. Vacancy rates of 5 percent for rental housing and 2 percent for ownership housing are generally considered healthy and suggest a balance between the demand and supply of housing. A higher vacancy rate may indicate an excess supply of units, while a lower vacancy rate may indicate that households have difficulty finding housing. Low-vacancy rates tend to drive up the prices, leading to other problems such as housing cost burden and/or overcrowding.

Table 7
Housing Tenure and Vacancy—Stockton

Tenure of Units	1990		2000		2008	
	Number	Percent	Number	Percent	Number	Percent
Total Occupied Units	68,794	100%	78,556	100%	86,495	100%
Owner-Occupied	33,353	48.5%	40,534	51.6%	44,097	51.0%
Renter-Occupied	35,441	51.5%	38,022	48.4%	42,398	49.0%
Overall Vacancy Rate	5.1%		4.2%		11.3%	
Renter Vacancy Rate	5.3%		4.3%		5.0%	
Owner Vacancy Rate	1.2%		1.4%		4.9%	

Source: U.S. Census Bureau 1990 and 2000, U.S. Census Bureau 2008

Housing Cost and Conditions

Housing costs are directly related to the quality of life in a given community. If housing costs are relatively high in comparison to the resident’s income, a community will experience higher levels of overcrowding and overpayment. This section discusses housing costs and their impact on affordability.

Ownership Housing Cost

Regional housing market demand, Stockton’s proximity to the Bay Area, and more affordable housing compared to Contra Costa and Alameda Counties have placed strong demand on Stockton’s for-sale housing market. **Table 8** compares the median sales price of single-family homes and condominiums in Stockton, surrounding communities and San Joaquin County in late 2007, 2008, and 2009.

Jurisdiction	December 2007	November 2008	November 2009	% Change 2007/2008	% Change 2008/2009
Lodi	\$294,500	\$177,500	\$168,000	-39.73%	-5.35%
Manteca	\$330,500	\$215,000	\$185,000	-34.95%	-13.95%
Stockton	\$260,000	\$130,000	\$126,000	-50.00%	-3.08%
Tracy	\$425,750	\$250,000	\$250,000	-41.28%	0.00%
San Joaquin County	\$316,750	\$173,818	\$165,000	-45.12%	-5.07%

Source: DQNews.com 2010

Home prices within Stockton have declined more than home prices in other communities and home prices within Stockton have remained lower than other communities and San Joaquin County as a whole. Between 2007 and 2008, home prices dropped by 50 percent. From 2008 to 2009 prices continued to drop in Stockton but seem to be closer to stability.

According to data for homes sold in San Joaquin County in December 2009, the majority of housing units sold in the County were single-family dwellings (1,005) compared to a small proportion of condominium sales (35). The overall median price for a single-family home was \$168,500. Condominiums in San Joaquin County sold for a median price of \$79,000. (DQNews.com 2009)⁵

Rental Housing Cost

According to 2007 rental housing data, the average rents for apartments in Stockton ranged from \$629 for a studio apartment to \$1,020 for a three bedroom unit (**Table 9**). In a May 2009 survey, the average rent for a two-bedroom unit was about \$860, reflecting a slight decrease in the average rents from 2007 (City of Stockton 2009).

⁵ Dataquick News: <http://www.dqnews.com/Charts/Monthly-Charts/Central-Valley-Charts/CValleyCounties.aspx>

Unit Size	Average Square Feet	Average Monthly Rent	Utility Allowance ²	Annual Household Income Requirements ³
Studio	454	\$629	\$104	\$29,320
One Bedroom	630	\$732	\$113	\$33,800
Two Bedroom	1,880	\$945	\$128	\$42,900
Three Bedroom	1,181	\$1,020	\$150	\$46,800
All Sizes⁴	795	\$833		

Notes:

¹ RealFacts database includes only investment grade complexes of 100 units or more.

² Utility allowance figures assume apartments using natural gas for heating, cooking and hot water.

³ Annual household income requirement figures are based on the assumption that 30 percent of household income is spent on housing costs, including utilities.

⁴ The weighted average as reported by RealFacts. RealFacts calculates the rent for each unit in the database and multiplies it by the numbers of units. Then RealFacts adds the total number of units and the total rents for all units. The total rents is divided by the total units to determine the weighted average.

Source: City of Stockton 2008:[4-41, Table 4-29]

Note: Based on a March 2010 check of apartment rental rates, the average monthly rent listed in this table is accurate for current (2010) estimates.

(Apartmentratings.com 2010)

Age of Housing Stock

Age of the housing stock is frequently an indicator of housing condition. Most residential structures over 30 years of age will require minor repair and modernization improvements, while units over 50 years of age are more likely to require major rehabilitation such as roofing, plumbing, and electrical system repairs. A housing unit more than 70 years of age will often require substantial rehabilitation or reconstruction.

According to the ACS (2008), approximately 36 percent of housing in the City was constructed prior to 1970, and 24 percent was constructed prior to 1960. While one third of Stockton's housing stock is relatively new, because of the presence of older housing units, it is likely that there is ongoing need for maintenance and repairs on a significant portion of the housing in the community.

As stated within the HCD Review Draft Background Report for the City's Housing Element (July 2009), "While the City's housing stock is generally relatively young, some of the City's older neighborhoods have a deteriorating housing stock. The Redevelopment Agency regularly prepares reports describing the physical and economic conditions within the Redevelopment Agency Project Areas... All of the Redevelopment Agency Project Areas contain concentrations of blighted structures and residences in need of significant rehabilitation. In the Midtown Project Area, three-quarters of the housing stock was built prior to 1961 and over 30 percent of residential parcels contained buildings that were considered unsafe and unhealthy in 2002. About two-thirds of the housing stock in the South Stockton Project Area was built before 1961 and nearly 36 percent of residential parcels were unsafe and unhealthy in 2002. It is difficult to determine the number of units built before 1961 in the North Stockton Project area since this area encompasses a large geographic area that is not contiguous with any Census boundaries. Approximately 3 percent of the housing stock in the North Stockton Project area was considered to be unsafe and unhealthy in 2004."

As seen in **Table 6**, most of the multifamily housing stock was built prior to 1990, leading to a need for housing rehabilitation focused on multifamily units. To assist lower income households make necessary repairs, the City offers several housing rehabilitation programs including the *Housing Rehabilitation*

Program, the Emergency Repair Program, the Housing Reconstruct Loan Program, and the Neighborhood Improvement Program.

Housing Affordability

HUD conducts annual household income surveys for metropolitan areas across the country, including San Joaquin County. These income surveys are adjusted for differences in the size of a family. HUD uses these income levels to determine the maximum amount that a household can pay for housing and their eligibility for federal housing assistance.

Recently (2009) Stockton has become a very affordable housing market. Based on 2009 new home sales data and rental listings, moderate- and low-income households could afford the median market-rate sales price and rental rates for housing units. However, there are other income groups (i.e., extremely low- and very low-income households) that require subsidies to make housing affordable. In March 2009, the median new home sales price in Stockton was \$289,000. At this price a three-person, moderate-income household, whose ability to purchase a single family home is about \$283,546, could afford a new single family residential unit. The median price in December 2009 for all home sales was \$126,000 (**Table 8**), affordable to a three-person low-income household. Additionally, in May 2009, the average market-rate rent for a two-bedroom apartment was about \$860 per month. At this rental rate, a 3-person, low-income household, whose ability to pay fair market rent is about \$914, could afford market-rate rent.

According to RealtyTrac U.S. Foreclosure Market Report, Stockton continues to experience housing foreclosures, which will keep land and housing costs down. In 2008, Stockton’s foreclosure rate nearly doubled to 9.5 percent of all homes. In addition, the resale of foreclosed homes is keeping housing prices down. According to ForeclosureRadar.com, auction sale prices for foreclosed homes run an average of 28 percent less than estimated market value. Because of these trends, it is not expected that new single family housing prices within Stockton will rebound beyond the affordability of moderate-income households during the timeframe of this Housing Element. In addition, rental demand for apartments has fallen drastically since the second quarter of 2006. It is not expected that fair market rents will rise above those affordable to low-income households. (City of Stockton 2009: 4-62)

2 Assisted Housing Units

Table 10 provides a list of assisted housing units in the city of Stockton as of February 2009. There are 2,970 assisted units within the City. All of these units accommodate low- and very low-income households. More than half of the affordable housing is affordable to very low-income households, including housing for seniors and farm workers. The remaining units are affordable to households with low incomes. Over 300 affordable units have three bedrooms or more, and are able to accommodate large families. Some of the units cater to low- or very low-income seniors.

Project Name	Address	Lower-Income Units	Target Group	Funding Sources	Affordability End Date	At Risk
Bronx Hotel/Main Street Manor (Residential Hotel)	648 East Main Street	70	Very Low-Income	RDA, HOME, CDBG, Tax Credits	2035	No
Cambridge Court	6507 Danny Drive	132	Lower-Income, Large Families	CDBG, Tax Credits	2026	No

**Table 10
Assisted Rental Housing Developments—City of Stockton 2009**

Project Name	Address	Lower-Income Units	Target Group	Funding Sources	Affordability End Date	At Risk
Charleston Place Apartments	1515 E. Bianchi	81	Very Low-Income, Large Families	RDA, HOME, Tax Credits	2053	No
Church Street Triplex	418-422 Church Street	3	Low-Income	HOME	2062	No
Community of All Nations	2172 Dackery Ct.	75	Low-Income	RDA	2020	No
Delta Plaza	702 N. San Joaquin	30	Very Low-Income Seniors	RDA	2029	No
Delta Village Apts.	1625 Rosemarie	79	Low-Income	n/a	2029	No
Dewey Apts.	507 N. Pilgrim	10	Low-Income	CDBG	Preserved	
Diamond Cove I	5358 Carrington Circle	59	Very Low-Income, large Families	RDA, HOME, CDBG, Tax Credits	2029	No
Diamond Cove II	5358 Carrington Circle	39	Very Low and Low-Income, Large Families	RDA, HOME, Tax Credits	2059	No
Emerald Point I	9439 Kelly Drive	17	Very Low-Income, Large Families	HOME, Tax Credits	2029	No
Filipino Center	6 West Main	128	Lower-Income	n/a	Preserved	
Franco Center (San Joaquin County Authority)	144 Mun Kwok Lane	110	Very Low-Income Seniors	n/a	n/a	No
Grant Village Townhomes	2040 S. Grant Street	39	Very Low-Income, Large Families	HOME, Tax Credits	2059	No
Hammer Lane Village	210 Iris Ave.	130	Very Low-Income Seniors	n/a	2017	Yes
Hotel Stockton	145 E. Weber Avenue	155	Very Low-Income	RDA, Tax Credits	2065	No
Inglewood Gardens	6439 Inglewood	84	Very Low-Income	n/a	2018	Yes
Ladan Apartments	402 S. San Joaquin	10	Very Low-Income, Large Families	HOME, Tax Credits	2056	No
Maharlika (Residential Hotel)	443 East Sonora	69	Very Low-Income	RDA, HOME, CDBG, Tax Credits	2035	No
Mariners Pointe	8275 Mariners Drive	44	Low-Income	n/a	2018	Yes
Marquis Place	5315 Carrington Circle	20	Very Low-Income Large Families	RDA, HOME, CDBG, Tax Credits	2064	No
Park Village Apartments	3830 N. Alvarado Street	207	Low-Income, Large Families	CDBG, Tax Credits	2026	No
Park Village East	204 E. Bianchi	58	Low-Income	n/a	2027	No
Phoenix Apartments-Hampton Square	819 East Hammer Lane	182	Very Low-Income, Large Families	CDBG, Tax Credits	2038	No
Phoenix House (Residential Hotel)	16 N. American Street	156	Very Low-Income	RDA, HOME, Tax Credits	2021	No
Plymouth Place	1320 Monroe	65	Very-low income Seniors	n/a	2023	No
Quan Ying Apartments	301 S. San Joaquin Street	20	Very Low-Income	HOME, CDBG, Tax Credits	2040	No
Santa Fe Townhomes	Harrison and Worth	31	Low-Income	RDA, CDBG, Tax Credits	2053	No
Silvercrest	123 N. Stanislaus	82	Very Low-Income Seniors	HOME	2016	Yes
Steamboat Landing	25 S. Commerce	150	Very Low-Income Seniors	n/a	2023	No

Project Name	Address	Lower-Income Units	Target Group	Funding Sources	Affordability End Date	At Risk
Stockton Garden Apartments	1025 Rosemarie Lane	80	Low-Income	n/a	2028	No
Stockton Terrace	246 Iris Ave.	80	Low-Income	Tax Credits	2028	No
Villa Montecito	1339 Kingsley Avenue	69	Very Low and Low-Income, Large Families	HOME, CDBG, Tax Credits	2064	No
Villa Monterey	4707 Kentfield	44	Very Low and Low-Income	Tax Credits, RDA	2064	No
Villa San Joaquin	324 E. Jackson	30	Very Low-Income Farm Workers	USDA	2056	No
Village East	242 S. Filbert	190	Lower-Income	n/a	2022	No
Westgate Townhomes	6119 Danny Drive	39	Lower-Income, Large Families	HOME, CDBG, Tax Credits	2046	No
Winslow Village/ Village Green Apartments	5926 Village Green	39	Very Low-Income with Disabilities	HOME, CDBG	2062	No
Wysteria	1921 Pock Lane	64	Very Low-Income, Large Families	RDA, HOME, CDBG, HELP, SNI, Tax Credits	TBD	No
Total Units		3,027				
Total Units At Risk		210				

Notes: CDBG = Community Development Block Grant; HELP = Housing Enabled by Local Partnerships; HOME = HOME Investment Partnership, RDA = Stockton Redevelopment Agency; SNI = Strong Neighborhoods Initiative; TBD = to be decided.
Source: City of Stockton 2009: 4-96, Table 4-56.

In addition, there are several projects that are approved and expected to be built within the next 10 years. (Table 11). These units are funded through a combination of City, federal, and state sources.

Project Name	Project Location	Total Units	Affordable Units				Dates of Approval			Funding/ City Investment	Notes
			Extremely Low	Very Low	Low	Moderate	Project Approval	Building Permits Issued	Occupancy Permits Issued		
Mariposa	2404 Mariposa Rd	75	24	27	24	0	-	-	-	SNI/ \$3,084,000	Multifamily
Gleason Park (Mercy Housing)	634-640 Lafayette St	93	11	81	1	0	4/24/2007	-	-	RDA, SNI, HOME/ \$5,991,000	Multifamily
Vintage Plaza	511-547 Sonora St, 336-348	18	2	12	4	0	4/27/2004 TM/ extended on	-	-	HOME, RDA/	Multifamily

**Table 11
Approved Affordable Housing—Stockton January 1, 2007, to March 31, 2009**

Project Name	Project Location	Total Units	Affordable Units				Dates of Approval			Funding/ City Investment	Notes
			Extremely Low	Very Low	Low	Moderate	Project Approval	Building Permits Issued	Occupancy Permits Issued		
	California St						6/26/2008			\$2,169,235	
Windstone Cottages	2432 Pock Lane	66	0	0	27	39	3/9/2005 TM/PD	-	-	HELP, HOME, CDBG/ \$1,415,000	Multifamily
Zettie Miller's Haven	1545 Rose Marie Lane	82	44	37	1	0	3/26/2009 PC	-	-	RDA/ \$1,900,000	Seniors and person with disabilities; density bonus/ variances used
Total		634	130	291	174	39					

Notes: CDBG = Community Development Block Grant; HELP = Housing Enabled by Local Partnerships; HOME = HOME Investment Partnership, SNI= Strong Neighborhoods Initiative, TM = Tentative Map.
Source: City of Stockton 2009:4-65, Table 4-45

Four assisted developments are at risk of converting to market rate within the next 10 years. None are at risk in the five years of this planning period. These developments are shown in **Table 12**, below.

Table 12 Federally Subsidized Rental Projects At Risk 2009-2019				
Project	Assisted Units	Expiration Year	Target Group	Risk Assessment/Comments
Hammer Lane Village	128	2017	Very Low-Income Seniors	Low risk—owner does not intend to convert to market rate.
Inglewood Gardens	84	2018	Very Low-Income	Low risk—owner does not intend to convert to market rate.
Mariners Pointe	44	2018	Low-Income	Owner nonresponsive, unable to obtain information.
Silvercrest	47	2016	Very Low-Income Seniors and Special Needs	Likely to convert to market rate
Total units at risk	340			
Source: City of Stockton 2009:4-100, Table 4-57.				

Hammer Lane Village, Inglewood Gardens, and Silvercrest are considered to be at a low risk as the owners have no intention of converting them to market rate. They currently receive Section 8 or HOME funds. The risk level of Mariners Pointe is unknown. The City has analyzed the cost associated with preserving all of these units as affordable in its Housing Element. There are a variety of organizations operate within the City which have the legal and managerial capacity to acquire and manage at-risk properties. The City will continue to monitor the units at risk of conversion and work with the owners and/or qualified organizations to maintain their affordability.



Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

1 Priorities and Specific Housing Objectives

The City of Stockton has developed a strategic plan to meet Stockton's housing and community development needs for 2010-2015. This strategic plan is based on the needs and priorities identified by citizens, service providers, local government, and from statistical and qualitative assessments. The goals of the strategic plan are:

- To increase the supply of affordable housing for lower-income households;
- To maintain the supply of existing affordable housing for lower-income households; and
- To provide homeownership opportunities for lower-income persons.

2 Use of Federal, State, and Local Resources

Stockton has access to a variety of existing and potential funding sources available for affordable housing activities. Described below are the largest housing funding sources the City can use for housing production, rehabilitation, or preservation: Community Development Block Grants, HOME Investment Partnership Program grants, Neighborhood Stabilization Program, and Emergency Shelter Grants.

Community Development Block Grant Funds

The CDBG program is a federal entitlement program to local governments established with the Housing and Community Development Act of 1974. CDBG is administered by HUD. Its objective is the development of viable urban communities by providing decent housing, a suitable living environment,

and economic opportunity to low- and moderate-income persons. Eligible CDBG activities include, but are not limited to:

- Property acquisition for clearance, rehabilitation, preservation, demolition, or resale including historic preservation;
- Construction of public improvements;
- Relocation assistance for individuals and businesses displaced by developments;
- Architectural barrier removal to assist the elderly and handicapped;
- Housing rehabilitation;
- Planning and administration costs associated with the CDBG program;
- Public services under specialized conditions;
- Economic development activities with specific benefit to low- and moderate-income persons; and
- Funding of non-profit groups, local development corporations, or small business investment companies provided their activities are directed to neighborhood revitalization.

For the use of CDBG funds, the City Council has adopted the following local objectives to guide in approving eligible funding requests:

- Housing and neighborhood preservation including new housing opportunities;
- Economic development through job retention and creation activities;
- Pursuit of public improvements and facilities limited to the support of local objectives 1 and 2;
- Elimination of blight and blighting elements limited to the support of local objectives 1 and 2; and
- Special programs offering significant community benefit and in direct support of local objectives 1 and 2.

HOME Investment Partnership Program Funds (HOME)

The National Affordable Housing Act of 1990 provided for the creation of the HOME Investment Partnerships Program. The HOME Program offers local governments the opportunity to design housing strategies tailored to meet local needs.

In developing its need assessment, the City of Stockton identified homeownership, rehabilitation and development of rental housing for large families as the top priorities. The needs assessment also indicated a need to create a balance between rental and ownership housing through maintenance of the existing housing stock as well as the creation of new home ownership opportunities.

In addressing these priorities, the City of Stockton has decided to focus the majority of its HOME resources along with additional CDBG and local resources to leverage state and private funding to:

- Provide homeownership opportunities;

- Construct multifamily rental units in in-fill areas only if rehabilitation opportunities do not exist; and
- Rehabilitate and/or reconstruct owner-occupied housing.

These activities may be carried out in cooperation with private for-profit developers as well as non-profit housing corporations and/or eligible Community Housing Development Organizations (CHDO's). By leveraging federal funds with local and state resources, the City of Stockton may be able to offer long-term financial assistance in the form of loans. The City intends to offer direct financial assistance which may include a Request for Proposal (RFP) process to housing developers based on funding gap analysis. Projects will be required to meet Housing Quality Standards at affordable rents consistent with HOME regulations.

In the low- and moderate-income concentrated areas of the City, it has become increasingly important to maintain existing homes as a housing opportunity. As the cost of rehabilitation has increased significantly in recent years and the existing housing stock ages, many low- and moderate-income families do not have the financial capacity to adequately maintain their homes. In response to this community need, the City is committed to preserving homes by directing a portion of its HOME funds to severely deteriorated homes for substantial rehabilitation and reconstruction activities.

Depending on the home sales price, low-and moderate-income households in Stockton earning 80-120 percent of median family income for San Joaquin County⁶ could qualify for a home mortgage on their own. The lower the income, the greater amount of subsidy that would be required. To help with this, the City has created a Down Payment Assistance program (DAP) utilizing HOME funds. Recent reduction in home prices have decreased the amount of assistance needed.

Emergency Shelter Grant (ESG) Funds

Emergency Shelter Grant is a federal program available to help provide shelter and social services to the homeless. Funding may be used to improve existing emergency shelters, to make additional shelters available, to meet shelter operating costs, to provide specified social services to homeless individuals, and to help prevent the increase of homelessness through preventative programs. In reviewing ESG funding requests, the City evaluates proposals with respect to adherence to federal requirements concerning the use of funds. The City works in consultation with San Joaquin County staff to insure the broadest disbursement of funds without duplicating allocations. The City's strategy is to insure that continuity of programs and services are maintained with no gaps in services.

The review of requests for CDBG and ESG is conducted by a Community Development Committee appointed by the Stockton City Council. The committee is comprised of one representative selected by each City Council Member (6 members) and one by the Mayor. The recommendations of the committee are forwarded to the City Council for adoption.

Neighborhood Stabilization Program

As part of the Housing and Economic Recovery Act of 2008, the federal government established the Neighborhood Stabilization Program (NSP) to deal with the national foreclosure crisis. HUD allocated a total \$3.92 billion to all states, but particularly to hard-hit areas. California received a total of nearly \$530 million in NSP funds. HUD has already directly distributed most of the funds (about \$385 million) to some of the hardest hit cities and counties in the state.

⁶ Median family income as determined annually by HUD and adjusted for household size.

The remaining \$145 million will be distributed by the state on a competitive basis. San Joaquin County received \$9 million and the City of Stockton received an additional \$12.1 million of NSP funds directly from HUD. NSP provides targeted emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight. State and local governments can use the NSP grants to acquire land and property, demolish or rehabilitate abandoned properties, and offer down payment and closing cost assistance to low- and moderate-income homebuyers.

Additional Resources

The City of Stockton also uses the following state and local funding sources:

CAL Home. This funding source is provided through the State of California as a grant to the City of Stockton. These funds are targeted to assist individual households through deferred-payment loans or to provide direct, forgivable loans to assist development projects involving multiple ownership units.

Redevelopment Set-Aside Funds are provided by tax-increment financing accrued within City of Stockton redevelopment areas. These funds are used within the City to provide funding for housing affordable to lower-income households.

Strong Neighborhood Initiative. This City of Stockton initiative included the sale of \$114 million in revenue bonds which is to be used within designated Redevelopment Project Areas (Midtown, North Stockton, and South Stockton) to improve neighborhood conditions, enhance community safety, expand community services, and strengthen community partnerships.



Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

1

Needs of Public Housing

According to the Housing Authority of the County of San Joaquin's 2007 Annual Report, the County had 1,075 units within Conventional Low Rent Housing Developments; 187 units within scattered sites; 31 units of Farm Labor Housing, 288 units of Migrant Family Farm Labor Housing; and 4,871 total Housing Choice Vouchers.

According to the Housing Authority of the County of San Joaquin Agency Plan for Fiscal Year 2008, there were 12,200 families on the public housing waiting list. The units most in demand are for one- and two-bedroom units, which are generally assigned to households comprising one to two and two to four people, respectively. A large proportion of the public housing waiting list is also composed of families with children.

The Housing Authority maintains and operates 1,075 housing units, 827 units are located in the City, for lower-income tenants within San Joaquin County. The organization also administers the Housing Choice Voucher Program. As mandated by the Quality Housing and Work Responsibility Act of 1998, the Housing Authority provides a variety of community service and self-sufficiency programs to its residents. These programs and opportunities are offered to all families receiving assistance. Resident initiative activities are directed toward improving the quality of life for residents by providing access to services designed to encourage self-sufficiency and promote economic independence. Families are assisted in moving off the welfare system whenever possible. The Housing Authority's Resident Initiative programs encompass the Family Self-Sufficiency Program, Computer Education, Homeownership Opportunities and Youth Prevention and Education. These programs are designed to serve 250 families each year.



Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

1

Public Housing Agency Strategy

Public housing was established to provide decent and safe rental housing for eligible lower-income families, the elderly, and persons with disabilities. HUD administers federal aid to local housing agencies that manage the housing for lower-income residents at rents they can afford.

The Housing Authority of the County of San Joaquin is the agency that is responsible for providing public and other assisted housing and has been continually serving the lower-income population of San Joaquin County since 1942. The Housing Authority is overseen by a seven-member board, of locally appointed commissioners and an executive staff who implements and manages the County's mandates.

Housing Choice Voucher Program

Since 1974, the San Joaquin Housing Authority has managed the Housing Choice Voucher Program (HCVP), formerly the Section 8 Rental Certificate program. The HCV program increases affordable housing choices for very low-income households by allowing families to choose privately owned rental housing. Families apply to the Housing Authority for a HCV and the Housing Authority pays the landlord the difference between 30 percent of the household’s adjusted income and the unit’s rent.

The Housing Authority inspects the housing units to make sure they comply with HUD quality standards. Landlords must agree to accept no more than fair market rent. Certificates are “tenant-based”: The qualifying households may use them in any rental unit where the landlord agrees to participate in the program. The assistance provides affordable, decent, safe, and sanitary rental units to lower-income families.

As of the 2008 Housing Authority of the County of San Joaquin Annual Report, the Housing Authority assisted more than 19,000 people through distribution of housing vouchers. The Housing Authority manages and maintains 1,075 units in the County’s public housing developments. These housing units consist of single story structures scattered throughout San Joaquin County in five housing sites. Housing developments in the City of Stockton include Sierra Vista Homes, Franco Center, and Conway Homes. Tracy Homes is located in Tracy and Thornton Homes is located in the unincorporated community of Thornton.

As of February 2010, the Housing Authority provided HCVP assistance to 4,245 lower-income families. Participants in HCVP are housed throughout the San Joaquin County, however, the majority live in the City of Stockton. Only a very small proportion of HCVP participants reside in the communities of Escalon, Lathrop, Ripon, and the unincorporated areas of the County, see **Table 13** below).

Table 13 HCVP Housing Vouchers by Jurisdiction in San Joaquin County	
Jurisdiction	Households with HCVP Rental Assistance
Escalon	12
Lathrop	31
Lodi	205
Manteca	183
Ripon	15
Tracy	166
Unincorporated	19
Stockton	3,797
Total San Joaquin County	4,245

Source: HACSJ 2010

Public Housing Improvements

The Quality Housing and Work Responsibility Act of 1998 require housing authorities set forth in their Annual Action Plan a Capital Improvement Plan. The Housing Authority has reviewed the condition of

all public housing complexes and has developed a list of Capital Improvement work items. Since the amount of HUD Capital Fund Program (CFP) funding is limited, the Housing Authority has estimated that the identified work items in their Capital Improvement Plan will not be completed until after 2013.

Residential Services

The Housing Authority of the County of San Joaquin is committed to providing programs and services that will support residents in becoming economically self-sufficient. To this end, the Authority developed Supportive Service Centers. Each Center offers services in the area of employment, education, substance abuse, family wellness, and youth recreation.

2 Actions to Encourage Public Housing Resident Involvement

The City of Stockton works in conjunction with the Housing Authority of San Joaquin to provide public housing for Stockton residents. The Housing Authority maintains and operates 1,075 housing units for lower-income tenants within San Joaquin County. The organization also administers the Housing Choice Voucher Program. As mandated by the Quality Housing and Work Responsibility Act of 1998, the Housing Authority provides a variety of community service and self-sufficiency programs to its residents. These programs and opportunities are offered to all families receiving assistance. Resident initiative activities are directed toward improving the quality of life for residents by providing access to services designed to encourage self-sufficiency and promote economic independence. Families are assisted in moving off the welfare system whenever possible. The Housing Authority's Resident Initiative programs encompass the Family Self-Sufficiency Program, Computer Education, Homeownership Opportunities and Youth Prevention and Education. These programs are designed to serve 250 families each year.

3 “Troubled” Public Housing Agency

The Housing Authority of San Joaquin County is not designated as “troubled” by HUD.



Barriers to Affordable Housing (91.210(e) and 91.215(f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

1 Potential Public Policy Barriers to Affordable Housing

Potential Government Constraints

It is in the public interest for the government to regulate development to protect the health and general welfare of the community. At the same time, government regulations can potentially constrain the supply of housing available in a community if the regulations limit the opportunities to develop housing, impose requirements that unnecessarily increase the cost to develop housing, or make development processes so arduous as to discourage housing developers. This section presents a summary of City policies and regulations that could affect the availability of affordable housing.⁷

The City of Stockton governs land use through its General Plan and Development Code. The City allows a wide range of residential densities consistent with a variety of housing types suitable for low- and moderate-income households. Residential uses are allowed in four General Plan designations: Low/Medium-Density Residential, High-Density Residential, Limited Commercial, and Administrative-Professional.

⁷ Information contained in this section comes from the City's 2009-2014 Housing Element and General Plan Background Report, Chapter 4 (Housing).

The Low/Medium-Density Residential land use designation allows for a maximum density of 17.4 dwelling units per acre. The High Density Residential designation is intended primarily for multifamily dwellings and allows up to 87 dwelling units per acre in the downtown area (CD—Commercial, Downtown zone) and 29 units per acre outside the downtown area (RH—Residential, High Density zone). The Limited Commercial designation is similar to the Low/Medium Residential Density designation, allowing 17.4 dwelling units per acre, and is intended to act as a place for neighborhood commercial and residential uses to coexist. The Administrative Commercial designation acts as a location for professional offices and services as well as high density residential uses. The maximum allowed density in this area is similar to the High Density designation allowing both 29 and 87 dwelling units per acre, depending on the location.

A potential barrier to affordable housing identified in the City's Housing Element is the allowance of single-family homes in multifamily zones, which could reduce the amount of land available for affordable housing development.

Minimum lot size restrictions can have a major influence on the housing supply. Much of Stockton's incorporated land area is designated for Low/Medium-Density residential uses, which explains the predominance of detached single-family homes in the city. Considerably less acreage is planned for high-density uses. Mobile home parks are permitted in both low and high-density areas and require no special zoning designation. An Administrative Use Permit is required for a mobile home park. The minimum lot sizes and maximum lot coverage standards, in themselves, are not constraints to the development of affordable housing. However, since most residential development in Stockton is built at RL densities, and since there is limited land zoned as RH, most market-rate housing developed in Stockton is not affordable to lower income households.

2 Strategies to Remove Barriers

The City has developed policies and actions to address impediments or barriers to affordable housing development as described in the City's Analysis of Impediments to Fair Housing (AI), see Appendix E for details, and in the City's Housing Element. These policies and actions are summarized below:

Actions identified in the AI include:

- Enhance access to information to housing services and resources, fair housing, and consumer information on housing choices; and
- Work with San Joaquin Fair Housing or similar fair housing providers to identify fair housing issues, provide fair housing services to residents, reach out to landlords and managers of rental properties about fair housing rights and responsibilities, increase awareness of fair housing laws, rights, and responsibilities with residents and housing professionals.

Policies identified in the City's Housing Element include:

- Address the need for additional residential land that permits higher densities through approval and implementation of the Village land use designation;
- Streamline permit approval and review processes for affordable and infill housing projects;
- Strive to ensure that application and development fees do not unnecessarily constrain production of multi-family housing; and

- Continue to pursue voter approval (Article 34 authority) for new low-income housing in Stockton.



Homeless Needs (91.205(b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

1 Nature and Extent of Homelessness

In January 2009, San Joaquin County Community Development Department led an effort to count the homeless population in San Joaquin County. The 2009 count was the third count following the inaugural count in 2005. The purpose of the count, in addition to being a HUD requirement for jurisdictions receiving Shelter Plus Care and Supportive Housing funds, was to provide quality information about the current size and nature of the County's homeless population.

The 2009 count showed a total homeless population in the City of Stockton of 2,999. Of these 2,631 were sheltered and 368 were unsheltered. A detailed breakdown of the homeless population is shown in **Table 14**, below.

The report on the count concludes that 340 of the individuals counted meet the definition of chronically homeless. HUD considers a person chronically homeless if the person is single, disabled and has been homeless for more than one year or homeless more than four times in the last three years. Because disabilities could not be verified during the count, the number of chronically homeless may be lower.

**Table 14
HUD-Required Table 1A
Homeless and Special Needs Populations Continuum of Care: Housing Gap Analysis Chart**

		Current Inventory	Under Development	Unmet Need/ Gap	
Individuals					
Beds	Emergency Shelter	1,789	0	368	
	Transitional Housing	162	0	0	
	Permanent Supportive Housing	248	0	0	
	Total	2,199	0	368	
Continuum of Care: Homeless Population and Subpopulations Chart					
Part 1: Homeless Population		Sheltered		Unsheltered	Total
		Emergency	Transitional		
Number of Families with Children (Family Households):		125	115	0	240
1. Number of Persons in Families with Children		372	378	0	750
2. Number of Single Individuals and Persons in Households without children		1,754	127	368	2,249
(Add Lines Numbered 1 & 2 Total Persons)		2,126	505	368	2,999
Part 2: Homeless Subpopulations		Sheltered		Unsheltered	Total
a. Chronically Homeless		257		83	340
b. Seriously Mentally Ill		263		57	320
c. Chronic Substance Abuse		102		131	233
d. Veterans		55		71	126
e. Persons with HIV/AIDS		20		2	22
f. Victims of Domestic Violence		73		9	82
g. Unaccompanied Youth (Under 18)		4		0	4



Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

1 Homeless and Homeless Prevention Priorities

Based on its analysis conducted for the Continuum of Care (CoC) Application, the CoC (which encompasses all jurisdictions in San Joaquin County, including the City of Stockton) has identified the following homeless prevention strategies:

- Continue to develop strong working partnerships between existing network of support service providers and the Shelter Plus Care program so as to maintain the percentage of homeless persons remaining in permanent supportive housing for at least six months.
- Maintain and improve current employment support practices and services and developing continuing strategies to implement and build on elements identified in the 12-month plan.
- Focus support service strategies on improving education and skill sets of program participants while still emphasizing the importance of immediate employment even if at entry level positions.
- Use available Homelessness Prevention and Rapid Re-Housing Program (HPRP) funds to both prevent households with children from becoming homeless and to identify households with children who need minimal assistance to obtain and maintain permanent housing.

The CoC has identified chronic homelessness as a priority issue. See the Homeless Strategic Plan below for the chronically homeless short term strategy. The long term strategy is to develop and implement a 10 year plan to end homelessness; continue to use Shelter Plus Care and Supportive Housing Program for Permanent Housing for Persons with Disabilities funds available to the CoC without negatively impacting the ability to renew existing programs; and modify existing permanent supportive housing programs within the CoC that do not target chronically homeless to provide chronically homeless persons with priority in filling vacancies.



Homeless Strategic Plan (91.215 (c))

1. Homelessness—Describe the jurisdiction’s strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction’s strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction’s strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction’s strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

Based on its analysis conducted for the Continuum of Care Application, the CoC has identified the following homeless and homeless prevention strategies:

- Increase the percentage of homeless persons staying in permanent housing over six months to at least 77 percent.
- Increase the percentage of homeless persons moving from transitional housing to permanent housing to at least 65 percent.
- Increase the percentage of persons employed at program exit to at least 20 percent.
- Decrease the number of homeless households with children.

Priority: Homeless Individuals and Families

Analysis

An analysis of the needs of the homeless population, as well as deficiencies in services, has already been provided in the Consolidated Plan. In accordance with that assessment, the following priorities have been developed.

Priorities

Priority HL-1: A high priority is given to the following categories of homeless:

- Homeless individuals needing immediate and transitional shelter;
- Homeless families needing immediate and transitional shelter; and
- Homeless persons/families who are victims of domestic violence.

Homeless individuals and homeless families, who have immediate and transitional shelter needs, have been given a relative priority of high because there is a shortage of shelter facilities for these groups and because the number of homeless has been increasing in recent years, with this trend expected to continue. Homeless persons who are victims of domestic violence were assigned a high priority because existing facilities for this group are overcrowded and because more counseling services and training opportunities are needed by them.

Priority HL-2: A relative priority of medium was considered appropriate for the following groups of homeless:

- Homeless persons who are both severely mentally ill and have substance abuse problems;
- Homeless persons who have substance abuse problems only; and
- Homeless persons with AIDS and related diseases.

Homeless persons who are both severely mentally ill and have substance abuse problems were assigned a medium priority because of two counterbalancing reasons: (1) the need for access into

substance abuse facilities which recognize that such individuals have mental health problems as well as substance abuse problems; and (2) the possibility that members of this group could receive income assistance (e.g., SSI) for their mental health problems.

Homeless persons whose only disability is a substance abuse problem were given a relative priority of medium because there is currently insufficient space in residential treatment facilities for them; and supportive housing, especially clean and sober living environments, are needed by a number of them leaving treatment.

Homeless persons with AIDS and related diseases were assigned a relative priority of medium because, although there are funding sources available to adequately house such individuals at this time, there are deficiencies in supportive housing services (e.g., outreach, case management) available to them.

Priority HL-3: A low priority was judged appropriate for the following groups of homeless:

- Homeless persons with severe mental illness; and
- Homeless youth.

The severely mentally ill homeless were assigned a low priority because currently there is a good array of services available to them, including outreach, and because such individuals are eligible for SSI income assistance. Homeless youth were assigned a low priority because currently there is adequate housing available to meet the needs of runaways referred by parents or police. Although self-referring homeless youth (e.g., those who are ejected from their homes or who are involved in family disputes) may need temporary housing, there does not appear to be the numbers of such runaways living on the streets of this County as in other areas.

Based on these priorities, the City has established the following objectives for assisting the homeless population:

Continued Assistance for Shelter Programs: The City may provide financial and technical support to assist current homeless shelter providers in maintenance of ongoing activities including homeless prevention activities. Eligible uses of these funds include homeless prevention, operation and maintenance, assistance with utilities, provision of essential services and minor rehabilitation of facilities.

Acquisition/Rehabilitation or Construction of Shelter Facilities: The City may support applications for expansion or rehabilitation of shelter facilities as the needs occur.

Acquisition/Rehabilitation of Transitional Housing Facilities: The City may provide financial and technical assistance in support of project proposals that will preserve existing transitional housing facilities or that will expand the supply of these facilities.

Permanent Housing Facilities for the Homeless: The City may support programs and activities that provide a mechanism of moving homeless families, especially those with children, out of shelter facilities into more permanent accommodations. Programs could include providing assistance for rental deposits, utility deposits; first and last month's rent, referral services in finding housing units, or set aside/reserve a portion of the housing units specifically for occupancy by homeless families.

2

Chronic Homelessness Strategy

According to the County's 2009 Continuum of Care Application, the following are the Strategic Planning Objectives:

- Create new permanent housing beds for chronically homeless.

The CoC will attempt to add at least 20 beds for chronically homeless persons through two primary strategies: (1) under the current NOFA, the CoC is applying for additional new Shelter Plus Care funds that will target the chronically homeless, and (2) increasing the number of beds for the chronically homeless by modifying existing Shelter Plus Care programs that do not specifically target chronically homeless persons. This second strategy would be achieved by providing chronically homeless persons with a priority when filling vacancies in non-targeted Shelter Plus Care programs as they occur.

3

Homelessness Prevention

Prior to the City receiving an allocation of Homelessness Prevention and Rapid Re-Housing Program (HPRP) funds, the homeless prevention assistance was very limited in scope. A small portion of the City's ESG allocation was allocated for activities homeless prevention activities, such as one-time rent assistance, but the funding has never been sufficient to meet the need.

The availability of HPRP has expanded the availability of homelessness prevention assistance. The general goals and objectives of the HPRP are:

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

The HPRP targets households who have had a sudden and substantial change in their lives, such as the loss of a job or eviction from a rental property which has gone into foreclosure, which has caused homelessness or is causing the threat of homelessness.

HPRP funds may be used for the following activities:

- Rent assistance;
- Security deposits;
- Utility deposits and payments;
- Moving assistance;
- Case management services;
- Outreach of community services and programs;

- Housing search and placement;
- Legal services; and
- Credit repair.

The HPRP funds will significantly increase the homeless prevention assistance available in the community and will assist in moving qualified families out of shelters and into housing, thereby assisting the City to better meet the priorities established in our Consolidated Plan.

4 Institutional Structure

The responsibility for the Stockton/San Joaquin County CoC resides with the San Joaquin County Community Development Department, the same department implementing the HPRP for San Joaquin County; the City of Stockton is a key member of the CoC and coordinated development of its HPRP with the County. San Joaquin County Community Development also administers the CoC's ESG, Supportive Housing and Shelter Plus Care programs. The HPRP is integrated into the existing continuum and all of the continuum members will serve as referring as well as service providing entities. The County's existing Homeless Management Information Systems (HMIS) will be used to fulfill the HPRP recordkeeping and reporting requirements.

Both San Joaquin County and the City of Stockton prepared draft Homeless Prevention Plans in conjunction with key CoC members and forwarded the Plan to representatives of the cities and non-profit homeless housing and service providers for further comment.

The City conducted an open outreach to identify qualified interested organizations to implement and administer the HPRP. The Council Housing Committee reviewed the proposals that were submitted. A single sub-grantee was selected; that sub-grantee is required to subcontract with all interested and qualified CoC members who will serve as initial points of contact for interested potential program participants, perform HMIS intake and provide necessary case management.

5 Discharge Coordination Policy

The goal of the CoC is to ensure that persons being discharged from foster care, hospitals, jails or prisons have appropriate permanent housing, and not be limited to emergency housing or transitional housing. The following sections describe how the CoC strives to accomplish this goal.

Foster Care

Foster Care programs in San Joaquin County are overseen by the Human Services Agency (HSA). In California, state law requires public foster care programs to provide an Independent Living Program (ILP) and that a transition plan be formulated for all youth preparing for emancipation. Social workers employed by HSA/ILP work with participants in developing a transition plan that addresses, among other elements, future housing needs and how housing costs will be met. The practice is to avoid utilizing homeless services as part of the transition plan; HSA, working with CoC members directly impacted by discharges, is working toward developing and implementing written protocols designed to codify current practices that prevent persons leaving foster care directly to homelessness; the goal is to have a plan implemented within the next 12 months. A major issue to be resolved is that neither HSA or the ILP can mandate placement unless medically required nor do they possess the authority to prevent

persons leaving foster care from voluntarily seeking services from homeless providers, including recipients of McKinney-Vento funds; at the same time, homeless service providers are often mandated to provide services to all persons in need.

Health Care

The primary mission of San Joaquin General Hospital (SJGH) is to provide quality medical care for County residents. As a publicly funded institution, it does provide services to people who are homeless, generally through emergency room and other short term acute care facilities; there are neither resources nor mechanisms in place to ensure that all such persons served do not return to a homeless condition. For patients discharged from acute care SJGH has policies in place to identify high risk patients, including the homeless, and does employ specialized staff to develop plans for release, including addressing housing issues. For these patients, the policy has long been to ensure movement to an appropriate level of after-care which is linked to necessary community support and medical services. Through legislation, the State of California has mandated that health care providers, working with all impacted stakeholders develop and implement protocols designed to prevent persons leaving acute care directly to homelessness. The goal locally is to have a plan implemented within the next 12 months. A major issue still to be resolved is that SJGH can not mandate placement nor do they possess the authority to prevent persons leaving acute care from voluntarily seeking services from homeless providers, including recipients of McKinney-Vento funds; at the same time, homeless service providers are often mandated to provide services to all persons in need.

Mental Health

San Joaquin County Behavioral Health Services mental health programs have long had a practice that all persons leaving institutional settings would be linked to an appropriate housing and necessary support services; the practice has prevented persons from being released to emergency shelters or the streets. McKinney-Vento programs are not used as a funding source for housing persons leaving an institutional care setting. In order to meet this objective, BHS Mental Health Services uses its own funds to facilitate housing in transitional settings or appropriate care facilities, has secured housing opportunities through exclusive use agreements with three apartment buildings with 115 one bedroom and studio apartments, and has six Full-Service Partnerships, which assist qualified persons secure housing. BHS is working with CoC members, primarily transitional and permanent supportive housing providers, to develop and implement protocols that codify current practices preventing persons leaving institutional settings directly to homelessness; the goal is to have a plan implemented within the next 12 months. A major issue to be resolved is that BHS cannot mandate placement unless the client is conserved and it does not have the authority to prevent persons leaving care from voluntarily seeking services from homeless providers, including recipients of McKinney-Vento funds; at the same time, homeless service providers are often mandated to provide services to all persons in need.

Corrections

California's Interagency Task Force on Homelessness has developed multiple possible strategies to improve discharge planning for inmates of state correctional facilities that will reduce the incidence of homelessness upon release. San Joaquin County CoC, through its interaction with the state agency, is supporting the improvements in discharge planning and urged adoption of those strategies.

Periodic discussions have taken place involving CoC members (including shelter providers) with the Sheriff's Department regarding implementation and improvement of discharge policies and procedures concerning releases from the County jail that will reduce the incidence of homelessness upon release.



Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

1

Priority Non-housing Community Development Needs

Table 15 identifies the priority Community Development activities for the next 5 years. The City's Community Development strategies and priorities fall into three categories: Economic Development, Public Improvement Programs, and Anticrime Programs. The strategies for each are identified below:

Economic Development

- High Priority Activities:

- Facade Improvements Forgivable Loan Program
- Emergency Grant Program (to correct serious code violations)
- Economic Development/Commercial Rehabilitation Loan and Grant Program
- Micro-Business Loan Pool
- Downtown Financial Incentive Program
- Continued Implementation of Redevelopment Project Area Plans
- Enterprise Zone

Public Improvement Programs

- High Priority Activities:
 - Infrastructure Improvements
 - Neighborhood Facilities
 - Parks and/or Recreation Facilities

Anticrime Programs

The above-noted activities will primarily be funded through the CDBG program described in “Resources” section of this document’s 5-Year Strategic Plan. Additional funds will be used on an “as available” basis.

**Table 15: HUD-Required Table 2B
Priority Community Development Needs**

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need	5-Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Public Facilities and Improvements (General) 570.201(c)	H			15		
Senior Centers 570.201(c)	L					
Handicapped Centers 570.201(c)	L					
Homeless Facilities (not operating costs) 570.201(c)	H					
Youth Centers 570.201(c)	L					
Neighborhood Facilities 570.201(c)	M					
Parks, Recreational Facilities 570.201(c)	L					
Parking Facilities 570.201©	L					
Solid Waste Disposal Improvements 570.201(c)	L					
Flood Drain Improvements 570.201(c)	H					
Water/Sewer Improvements 570.201(c)	L					
Street Improvements 570.201(c)	M					
Sidewalks 570.201(c)	M					
Child Care Centers 570.201(c)	L					
Health Facilities 570.201(c)	L					
Asbestos Removal 570.201(c)	L					

**Table 15: HUD-Required Table 2B
Priority Community Development Needs**

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need	5-Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Public Services (General) 570.201(e)	L			80,000		
Fair Housing Activities (if CDBG, then subject to 570.201(e))	H					
Direct Homeownership Assistance 570.201(n)	H			50		
Rehab; Single-Unit Residential 570.202	H			30		
Rehab; Multi-Unit Residential 570.202	H			40		
Rehab; Other Publicly Owned Residential Buildings 570.202	L					
Rehab; Publicly or Privately Owned Commercial/Indu 570.202	M			10		
Energy Efficiency Improvements 570.202	L					
Acquisition—for Rehabilitation 570.202	L					
Code Enforcement 570.202(c)	M			10,000		

Notes: H = high; M = medium; L = low.

2 Basis for Establishing Priorities

The City has established priorities for community development needs based in part upon an analysis of statistical data related to community development. Sources for this data include the 2000 U.S. Census, California Department of Finance reports, and California Employment Development Department figures. Other sources include reports from City departments, such as public works. Information on community development needs was also obtained from city documents such as the general plan, redevelopment plans and special studies.

As noted previously, some priorities were established by the City based upon public comments received at service provider or Community Development Committee meetings for the Consolidated Plan. The appendices to this Consolidated Plan provide summaries of comments from the meetings.

The City also solicited input through the distribution of service provider questionnaires and resident surveys. Results from these questionnaires and surveys were used in establishing community development priorities.

3

Obstacles to Meet Underserved Needs

As previously noted, one of the main obstacles to meeting underserved community development needs is inadequate funding for programs from the state and the federal government. Over the past 5 years, appropriations for the CDBG program have decreased, leading to reduced support for community development programs. It is anticipated that CDBG funding will not significantly increase in the future due to the continuing federal budget deficit, and may in fact decrease.

Another obstacle to serving community development needs in the near future is the cost of debt service related to past improvements. The City of Stockton must meet its debt obligations from Section 108 loans that were used for various infrastructure projects and facilities, leaving little revenue left to provide additional infrastructure and facilities.

4 Specific Long-Term and Short-Term Objectives

Long-Term Objectives

As shown in **Table 15**, in Item #1 of the “Community Development” section, the City intends to provide supportive and other services to a number of individuals and households during the 2010–2015 Consolidated Plan period. **Table 16**, below shows the specific objectives that the City of Stockton will seek to accomplish in the 5-year plan period.

Table 16 HUD-Required Transition Table 1C Summary of Specific Housing/Community Development Objectives (Table 1A/1B Continuation Sheet)					
Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Outcome/Objective*
	Homeless Objectives				
	Seasonal Shelter provided during the Winter months in conjunction with San Joaquin County	CDBG	People	350	SL-1
	Emergency Shelter operation for homeless persons and families	ESG	People	20,000	SL-1
	Special Needs Objectives				
	Supportive Services for Special Needs Groups	CDBG	People	500	SL-1

Table 16
HUD-Required Transition Table 2C
Summary of Specific Housing/Community Development Objectives
(Table 2A/2B Continuation Sheet)

Housing Objectives					
Housing code enforcement	CDBG	Housing Units	2,000	SL-3	
Renter housing rehabilitation, site acquisition, and/or new construction	CDBG/HOME	Housing Units	90	DH-2	
Owner housing rehabilitation, homebuyer assistance, and/or new construction	CDBG/HOME	Housing Units	50	DH-2	
Neighborhood Revitalization					
Planning and lower-income housing feasibility studies	CDBG	Housing Units	5	SL-3	
Economic Development					
Commercial/industrial rehabilitation and other business assistance	CDBG	Businesses	10	EO-3	
Micro enterprise assistance	CDBG	Jobs	50	EO-1	
Infrastructure					
Street improvements	CDBG	Public Facility	2	SL-1	
Sidewalks	CDBG	Public Facility	1	SL-1	
Flood Drain Improvements	CDBG	Public Facility	1	SL-1	
Public Facilities					
Neighborhood Facilities	CDBG	Public Facilities	2	SL-1	
Parks and/or recreation facilities	CDBG	Public Facilities	1	SL-1	
Other public facility needs	CDBG	Public Facilities	8	SL-1	

Notes: CDBG = Community Development Block Grant; ESG = Emergency Shelter Grant.
SL-1= Suitable Living Environment-Availability/Accessibility; SL-3= Suitable Living Environment-Sustainability;
DH-1= Decent Housing- Availability/Accessibility; DH-2= Decent Housing-Affordability;
EO-1= Economic Opportunity- Availability/Accessibility;

Short-Term Objectives

The City of Stockton proposes the following short-term objectives in the provision of community development needs:

- Increase the supply of affordable housing for lower-income households.
- Maintain the supply of existing affordable housing for lower-income households.
- Provide homeownership opportunities for lower-income persons;
- Increase the livability and vitality of lower-income neighborhoods through code enforcement and target neighborhood capital improvements.
- Expand economic opportunities for lower-income persons.
- Encourage economic development activities especially in downtown areas that are in need of revitalization.
- Provide shelter and support for the homeless and those with special needs.

- Improve the quality of life for all communities of Stockton by preventing and reducing crime with emphasis on community oriented policing and neighborhood-based interventions and services.
- Revitalize the Downtown and the Waterfront.
- Develop a “Smart Growth Strategy” based on a long term vision for Stockton, with regional consideration, to provide opportunities for appropriate and viable development and economic growth.
- Exercise fiscal responsibility while providing needed services.



Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e., TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

1

Goals, Programs and Policies

The City of Stockton is actively involved in programs to reduce poverty through increased economic development and supportive service programs. As mentioned previously, one way to reduce poverty is to attract new industry and employers to the area which will offer jobs at higher than minimum wage salaries. The City has given economic development high priority status and will devote funds accordingly to the activities listed above under Item #1 of the Community Development section.

The City is also committed to working with lower-income residents to meet their basic needs while achieving the life skills necessary to acquire and successfully retain employment, which aids in the transition out of poverty. In addition, this program satisfies the nutritional gap created when schools and subsequently, free lunch programs, are unavailable during the summer months.

Although not an inclusive list, the City supports and actively collaborates with the following antipoverty organizations to ensure shelter, food, skill training, job placement, and medical care are available to the lower-income residents of Stockton: Gospel Center Rescue Mission, Stockton Shelter for the Homeless, St. Mary's Interfaith Dining Room, San Joaquin County Office of Education, Recovery House, Salvation Army, Community Blind Center, Housing Authority of the County of San Joaquin, and San Joaquin County Human Services Agency.

2

Extent Strategy Will Reduce Poverty

The Community Development table (**Table 15**) provides an indication of how many households in the City will be assisted by the antipoverty strategies of providing more affordable housing and job training. However, the number of households that would be positively affected by economic development actions cannot be accurately determined, as it is not known how many jobs would be created.



Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

1 Priorities and Specific Objectives

The Special Needs table (**Table 17**), below, describes the priorities and objectives for the City regarding non-homeless special needs, including needed facilities and services.

Special Needs Subpopulations	Priority Need Level	Unmet Need	Dollars to Address Unmet Need	Multi-Year Goals	Annual Goals
Elderly	M	2,720 ¹	\$500,000	50 people	10 people
Frail Elderly	H	2,578 ²			
Developmentally Disabled	M	Unknown	\$50,000	40 people	8 people
Physically Disabled	M	9,964 ³	\$40,000	20 people	4 people
Persons w/ Alcohol/Other Drug Addictions	L	6,606 ⁴	\$50,000	1 public facility	
Persons w/HIV/AIDS	L	22 ⁵	\$40,000	2 public facilities	
Public Housing Residents	M	12,200 ⁶			
Victims of Domestic Violence	L	82 ⁷	\$120,000	2,0001 people	400 people
TOTAL		28,874			

Notes: H = high; M = medium; L = low.
¹ Estimated based on number of elderly households with any housing problems; Source: HUD 2000.
² Estimated based on number of elderly households with mobility/self care limitations and with any housing problems; Source: HUD 2000.

**Table 17
 HUD-Required Table 1B
 Special Needs (Non-homeless) Populations**

Special Needs Subpopulations	Priority Need Level	Unmet Need	Dollars to Address Unmet Need	Multi-Year Goals	Annual Goals
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³ Estimated based on number of households with mobility/self care limitations and with any housing problems; Source: HUD 2000.
⁴ Estimated based on 15% of male population and 6% of female population divided by average household size of 3.14; Source: U.S. Census Bureau 2008.
⁵ Estimated based on number of homeless persons with HIV/AIDS; Source: Stockton/San Joaquin County Continuum of Care 2009.
⁶ Estimated based on number of families on waiting list for public housing; Source: San Joaquin County 2008.
⁷ Estimated based on number of homeless victims of domestic violence; Source: CoC 2009.

2 Use of Federal, State, and Local Resources

The City of Stockton proposes the use of CDBG funds for its non-homeless special needs objectives.



Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (Including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.

*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.

2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
4. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

The City of Stockton estimated the need for non-homeless housing and supportive services, as listed in **Table 17** and described below:

Elderly and Frail Elderly

The population over 62 years of age is considered elderly by HUD for the purpose of the Consolidated Plan. There are four main concerns regarding elderly housing needs:

- **Income**—People over 62 are usually at or near retirement. Most live on sources of income that place in them in the low- and moderate-income category.
- **Health Care and Mobility**—Due to their age, the elderly have higher rates of illness and declining mobility which require affordable health care and supportive services to remain independent as long as possible.
- **Transportation**—Many elderly persons do not have their own vehicles or are unable to drive. A high percentage of elderly persons depend on public transportation or private transportation provided by others.
- **Housing**—Many elderly persons live alone and/or have relatively low incomes. Due to their lower incomes, they often require financial assistance in maintaining their homes or in affording rental housing.

These characteristics indicate a need for lower cost, lower maintenance housing in areas with easy access to transit, services, and health care. **Table 18** shows the number of elderly persons.

Special Needs Group	Percent of Population ¹	Percent of Households ¹	With a Disability ¹	Low- and Moderate-Income ²	Housing Problem ²
Elderly	9.3%	7.4%	47.9%	56.0%	37.5%
All Residents	100%	100%	13.8%	47.8%	46.9%

Source: ¹ U.S. Census Bureau 2008, and ²HUD 2000.

According to CHAS data, nearly 20 percent of households in Stockton (15,436) were headed by persons aged 62 years and older. Of these households, 32 percent were renters and 68 percent owned their own homes.

Approximately 48 percent of all seniors had a disability, compared to approximately 14 percent of the citywide population. In addition, a disproportionate percentage (56 percent) of seniors had low- and moderate-incomes compared to all residents (48 percent). Approximately 38 percent of elderly residents experienced housing problems such as cost burden or substandard housing. While this is less than the citywide average, it is often difficult for elderly residents to make improvements to their homes or to find affordable housing because of their limited incomes and disabilities.

There are 64 state-licensed residential facilities that serve the elderly in Stockton with a combined capacity of 1,533 beds. Additional facilities are available throughout the County. The San Joaquin County Department of Aging & Community Services provides services with the aim of enabling seniors to live at home safely as long as possible. The In-Home Supportive Services Program provides a variety of services to meet individual needs for persons who are over age 65 or disabled, have a limited ability to care for themselves, and whose income does not exceed SSI/SSP standards.

Currently, there are six affordable housing rental properties for seniors, providing a total of 567 units, although one of these rental properties (Hammer Lane Village) is at-risk for conversion to market rate rents by 2017. Conversion of this project potentially represents a loss of 128 senior units. However, a new project, Zettie Miller’s Haven, was recently approved and provides 82 affordable units.⁸

The combination of 567 senior housing units and 1,533 residential care bed spaces for elderly and frail elderly compares to 4,820 low- and moderate-income elderly households estimated by HUD in 2000 to have inadequate housing (any housing problem). The gap between available housing and the number of elderly households with housing problems, as measured by HUD, suggests an additional need for affordable housing, housing rehabilitation assistance, and residential care facilities with supportive services for seniors.

Large Households

Large households are defined as those with five or more members. Many large households are families with two or more children, and/or with extended family members such as grandparents. Large households are a special needs group because the availability of adequately sized, affordable housing units is often limited. To save for necessities such as food, clothing and medical care, low- and moderate-income large families typically reside in smaller units, resulting in overcrowding.

According to the 2008 ACS (U.S. Census Bureau 2008), there are 29,955 households in Stockton with four or more members, representing approximately 35 percent of all households (**Table 19**). This proportion was slightly higher for renters (nearly 10 percent) than for homeowners (9 percent).

Special Needs Group	Percent of Households ¹	Low and Moderate Income ²	Housing Problem ²
Large Households	34.6%	56.3%	72.7%
All Households	100%	47.8%	46.9%

Sources: ¹ U.S. Census Bureau 2008, ²HUD 2000.

This special needs group experienced a higher level of housing problems than other households. Approximately 57 percent of all large households had low or moderate-incomes compared to 48 percent of all households. A substantial proportion of large households (73 percent) had some sort of housing problem which includes overcrowding, cost burden, or substandard housing conditions. According to CHAS data, there are 5,812 low- and moderate-income large family renters and 1,950 low- and moderate-income large family owners with unmet housing needs.

⁸ City of Stockton Housing Element Background Report, HCD Review Draft. July 31, 2009. Page 4-97.

Single-Parent Households

Single-parent households often require special consideration and assistance because of their greater need for affordable housing and accessible day care, health care, and other supportive services. Households headed by females are especially likely to need assistance because women continue to earn less on average than men do in comparable jobs and have among the highest poverty rate of any population group in Stockton. Low- and moderate-income female heads of households with children experience additional burden when combined with limited transportation resources.

In 2000, an estimated 8,111 female-headed, single-parent households with children under age 18 lived in the City, representing approximately 10 percent of all households in the City. Approximately 2,673 male-headed, single-parent households with children also resided within Stockton, comprising approximately three percent of all households in the community.

According to the 2000 Census, 4,508 female headed single-parent families with children were estimated as living below the poverty level, representing almost six percent of all households in Stockton. Approximately 908 male headed, single-parent families with children were living below the poverty level, representing approximately one percent of all households.

CHAS data does not report specifically on female-headed households, but an analysis of household income by family type (based on 2000 Census data) indicates that there were 8,677 low and moderate single-parent households in 2000, including 7,850 low- and moderate-income female headed households. The number of low- and moderate-income single-parent households can be considered the upper limit of unmet housing need for the purpose of the Consolidated Plan, because some of these households are assisted through various City programs, Housing Authority programs, and privately owned assisted rental housing.

Persons with Disabilities

The Americans with Disabilities Act defines a disability as a “physical or mental impairment that substantially limits one or more major life activities.” Physical disabilities can hinder one’s access to conventional housing units and restrict mobility. Mental and/or developmental activities can affect a person’s ability to maintain a home. Moreover, physical and mental disabilities can restrict one’s work and prevent one from earning adequate income to afford adequate and accessible housing. Therefore, persons with disabilities are more vulnerable and are considered a group with special housing, service, and transportation needs.

According to the 2008 ACS, 37,843 persons in Stockton had a disability, comprising approximately 14 percent of the population aged 5 years and older.⁹ **Table 20** displays disabilities tallied by age. The proportion of individuals with disabilities increases with age. Approximately six percent of children aged 5 to 15 had a disability, compared to 14 percent of young persons aged 16 to 20, and 25 percent of adults aged 16 to 64. The highest rate of disability was among senior residents. Approximately 42 percent of senior adults aged 65 to 74 had a disability, with 57 percent of those aged 75 and older having a disability.

Special housing needs for persons with disabilities fall into two general categories: physical design to address mobility impairments and social, educational, and medical support to address developmental and mental impairments. According to CHAS data, 7,963 low- and moderate-income households containing persons with mobility and/or self-care limitations do not have adequate housing. This may be

⁹ The Census Bureau defines disabilities as mental, physical or health conditions that last over six months.

considered the upper limit of unmet need among such households. **Table 21** summarizes the CHAS data for such households.

The following discussion provides more detail on housing needs by type of disability.

	Disability	No Disability	Total Persons	Percent with Disability
Under 18	3,705	79,000	82,705	4.5%
18 to 64	21,909	143,959	165,868	13.2%
65 years and over	12,229	13,308	25,537	47.90%
Total	37,843	236,267	274,110	13.8%

Source: U.S. Census Bureau 2008.

Physically Disabled

A physically disabled person has an illness or impairment that impedes his or her ability to function independently. Physically disabled people have several unique housing needs. First, special construction features tailored to a person’s disability are necessary to facilitate access and use of the property. The location of housing and availability of transportation is also important because disabled people may require access to a variety of social and specialized services.

Household by Type and Income	Renter Households				Owner Households				Total
	Extra Elderly 1 & 2	Elderly 1 & 2 Member	All Other	Total Renters	Extra Elderly 1 & 2	Elderly 1 & 2	All Other	Total Owners	
1. Household Income <=50% MFI	805	720	3,915	5,440	620	475	870	1,965	7,405
1. Household Income <=30% MFI	395	435	2,205	3,035	270	245	430	945	3,980
% with any housing problems	73.4	71.3	91.6	86.3	50	67.3	82.6	69.3	82.3
3 Household Income >30 to <=50% MFI	410	285	1,710	2,405	350	230	440	1,020	3,425
% with any housing problems	76.8	59.6	90.9	84.8	58.6	65.2	80.7	69.6	80.3
4 Household Income >50 to <=80% MFI	280	225	1,400	1,905	484	280	835	1,599	3,504
% with any housing problems	69.6	51.1	58.9	59.6	20.5	39.3	71.3	50.3	55.3

5. Household Income >80% MFI	330	200	1,565	2,095	800	849	3,530	5,179	7,274
% with any housing problems	37.9	17.5	32.6	32	6.9	12.2	33.1	25.7	27.5
6. Total Households	1,415	1,145	6,880	9,440	1,904	1,604	5,235	8,743	18,183
% with any housing problems	65.4	55	71.4	68.5	25.9	33	47.3	40	54.8
Note: MFI = median family income Extra Elderly is defined by HUD as seniors 75 years of age or older.									

Developmentally Disabled

The definition of a developmental disability relates to a person's score on standardized intelligence tests. Persons with an IQ below 70 are typically defined as developmentally disabled. According to ARC (the Association of Retarded Citizens), approximately 1–3 percent of the population nationwide is developmentally disabled.

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

Severely Mentally Disabled

Severe mental illness includes the diagnoses of psychoses (e.g., schizophrenia) and the major affective disorders (e.g., bipolar, major depression). Also, the illness must qualify as chronic, meaning that it has existed for at least one year. According to national estimates, approximately one percent of the adult population meets a definition of severe mental illness on the basis of diagnosis, duration, and disability.

The major barrier to stable, decent housing for the severely mentally ill is the availability of affordable housing. A substantial majority of persons that are severely mentally ill are solely dependent on Social Security Insurance payments. With this limited income, there are few affordable housing opportunities within the open market. The lack of access to affordable housing often leads to mentally ill persons becoming homeless, near-homeless, or living in unstable and/or substandard housing situations.

In addition, mental illness affects children and adolescents as well as adults. Children and youth with mental illnesses require special programs and housing opportunities, such as educational programs, family counseling, and special residential treatment programs that are different than those needed by older persons with mental illness.

A number of licensed care facilities to serve disabled individuals are located within Stockton including Adult Day Care, Adult Residential, Group Homes, Small Family Homes, Residential Elderly facilities and Social Rehabilitation facilities. Combined, these facilities provide 1,327 beds to serve developmentally and/or mentally disabled persons. More details on these facilities is described in Item

#5 of the “Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)” section.

Persons with HIV/AIDS

The first AIDS case in San Joaquin County was reported in 1983. As of December 31, 2009, 1,281 cumulative AIDS and 447 HIV cases were reported in San Joaquin County. Among the AIDS cases, 75 were reported and 66 HIV cases were reported in 2009. Most likely due to the community’s large population size, Stockton is home to the majority of residents diagnosed with AIDS. As of 2008, there were 864 cumulative AIDS cases in Stockton, comprising 72 percent of all AIDS cases in the County. The fatality rate for AIDS patients within the County is approximately 47 percent. This translates into an estimated 406 persons in Stockton currently living with AIDS. In addition, there 224 HIV reported HIV cases diagnosed with HIV living in Stockton.

Through the Housing Opportunities for Persons with AIDS (HOPWA) program, federal funds are allocated to the state for the purpose of assisting people living with the disease in securing permanent and affordable housing. The City of Stockton does not currently receive HOPWA funds. In the past, the Stockton Shelter for the Homeless received HOPWA funding through San Joaquin County Public Health Services. Within the community, Stockton Shelter for the Homeless administers one transitional housing complex with capacity for eight individuals and five condominiums for families of three to four people. In addition to transitional housing, Stockton Shelter also provides emergency assistance for people who cannot afford their housing payments due to a health emergency or high health care costs.

According to area health care providers, additional housing needs for people with AIDS and HIV include more emergency housing assistance, funding to cover first- and last-month’s rent, low-cost housing for individuals such as residential hotels, and assisted living for persons in the middle- to late-stages of the disease.

Alcohol/Other Drug Abuse

Alcohol/other drug abuse (AODA) is defined as excessive and impairing use of alcohol or other drugs, including addiction. The National Institute of Alcohol Abuse and Alcoholism estimates the number of men with drinking problems (moderate to severe abuse) at 14 to 16 percent of the adult male population, and the number of women with similar problems at 6 percent.

Abusers of alcohol and other drugs have special housing needs during treatment and recovery. Group quarters typically provide appropriate settings for treatment and recovery. Affordable rental units provide housing during the transition to a responsible lifestyle.

2 Priority Non-homeless Special Needs

The response to Item #1 in the “Specific Special Needs Objectives” section identifies the priority supportive service needs of special needs groups, including seniors, frail elderly, the disabled, persons with HIV/AIDS, and persons with substance abuse problems.

Within the City, the special needs group identified as having high priority housing needs are the frail elderly. Housing objectives focus primarily on providing affordable housing with supportive services and the programs proposed by the City are consistent with these objectives.

The following represent some of the housing facilities and services¹⁰ available to City residents:

Disability Resource Agency for Independent Living (DRAIL)

Provides services to meet the diverse needs of people who have a variety of disabilities in all age groups. These services include: community advocacy, information and referral, consumer advocacy, peer support, independent living skills, attendant registry, housing, and volunteer services. This agency is currently assisting 56 active consumers.

San Joaquin County Aging and Adult Services

San Joaquin County Aging and Adult Services provides many services to the elderly in accordance to mandates set forth in the federal Older Americans Act (OAA) and the state's Older Californians Act (OCA). Also offers programs and services to serve the disabled and lower-income population of San Joaquin County. Direct Service Programs include: Adult Protective Services (APS), Ombudsman Program, In-Home Supportive Services (IHSS), Multipurpose Senior Services Program (MSSP), Linkages Program, Family Caregiver Support Program, and the Information and Assistance Program. Area Agency on Aging Contracted Services include: Alzheimer's Day Care, Adult Day Support, Caregiver Support and Training, Homemaker and Personal Care Services, Medication Management, Falls Prevention, Health Insurance Counseling & Advocacy Program (HICAP), Legal Assistance, Nutrition Training, Congregate meals, Home-Delivered Meals, and Supplemental Food.

Residential Care Facilities for the Elderly

In San Joaquin County there are approximately 104 licensed Residential Care Facilities for the Elderly (age 60 and above), with a total of 2,890 beds. Sixty-five homes (1,533 beds) have Stockton addresses.

Residential Care Facilities for Adults

There are 175 Adult Residential Facilities (age 18 to 59) in San Joaquin County with 1,141 beds. These facilities serve the mentally ill and the developmentally disabled. Of these, 150 homes (995 beds) have Stockton addresses, although some of these are outside the city limits.

¹⁰ Service providers listed in the San Joaquin County Aging and Community Services Resource Directory. 2009-2010 Edition. <http://www.sjaging.org/pdf/HSA%20Directory%202009-2010.pdf> Accessed February 10, 2010.

Residential Drug Program

The Residential Drug Program, which opened in January 1993, is a 48-bed facility for adult men and women with drug and drug-and-alcohol problems operated by the County Office of Substance Abuse. The usual length of stay is three to six months.

United Cerebral Palsy

United Cerebral Palsy (UCP) works to help those who have cerebral palsy and similar disabilities reach their highest level of independence. Most of their adult clients live in residential care facilities and wish to access a supported living environment. UCP has an Independent Living Program that prepares individuals to make that transition to and/or maintain an independent living lifestyle. UCP has a Supported Living Program which first helps clients find an apartment of their own and then continues to offer support so that the client can maintain the independent living lifestyle. UCP also runs programs designed to support parents and families of children with cerebral palsy and similar disabilities so that they can maintain their children within their homes.

Valley Mountain Regional Center

Valley Mountain Regional Center (VMRC) had approximately 5,700 clients in San Joaquin County as of February 2010. VMRC purchases residential services for developmentally disabled adults and children, some of whom need supportive housing. They have between 940 developmentally disabled persons living in licensed board and care homes. Another 505 persons receive supportive living services. VMRC uses approximately 114 adult homes, 13 children's homes, 11 elderly homes, and 35 intermediate care facilities in San Joaquin County. They plan to de-emphasize the use of licensed homes and to emphasize the use of non-licensed residential arrangements such as apartments, coupled with more supported living, training and services. They have several supportive living programs: the "Parent Assisted Program" for families and the "Assisted Personal Living Environment Program" for singles operating through contract with a private vendor, as well as individually tailored supported living arrangements.

New Directions

New Directions is a six month residential treatment program for men and women who have had contact with the criminal justice system because of their drug/alcohol addiction. The program services up to 50 men and 25 women. As of February 10, 2010, the program is serving 68 men and 16 women. Services include substance abuse counseling, vocational and educational opportunities, parenting skills, and life skills.

Family Ties

Family Ties is a six month residential treatment program for pregnant or parenting women. This program serves up to 28 women. Twenty-eight women have their own studio apartment; there is a common area and play area for children. Services include substance abuse counseling, mental health services, prenatal care, access to health care, and vocational skills training. Aftercare and relapse prevention is offered to all women completing the program.

Other Programs

The listing of halfway houses in this section is not all inclusive. Additional six-person, one-and two-house programs are continually being developed to meet the need for sober and safe environments for those recovering from substance abuse.

Efforts to Coordinate Programs

Efforts to coordinate service programs for addressing the needs of people in supportive housing include the following:

- The Stockton Developmental Center and Valley Mountain Regional Center work together in providing supportive housing to the developmentally disabled. See the description of the Delta Regional Program in the next section.
- United Cerebral Palsy coordinates with the County's In-Home Supportive Services Program to enable cerebral palsy clients to remain in the least restrictive setting.
- Valley Mountain, United Cerebral Palsy and the Area VI Board on Disabilities have plans to provide three seminars over the next year for consumers and service professionals to foster dialogue and provide training for those interested in supportive housing.
- The Stockton Shelter for the Homeless, the Ryan White City, and the AIDS Program of the Public Health Department work cooperatively in the running of the Ryan White House, a transitional housing program for those who are HIV positive.
- The County Mental Health Services, Department of Aging, and Human Services Agency support the Transitional Care Facility program for abused/abandoned seniors and individuals experiencing a life crisis that provides a safe, temporary environment with food and physical supervision for up to fourteen days.
- Adult Protective Services, Older Adult Services, the Ombudsman, Valley Mountain Regional Center, and a representative of the State Licensing Department meet regularly to monitor and assess the services provided by board and care homes and share any concerns or problems. This ensures quality in the living situations of their clients.
- As a result of HUD's Continuum of Care process, a group of housing and service providers meet regularly to coordinate the provision of housing and supportive services. This group includes representatives from the homeless shelters, as well as the major service providers such as the County Office of Substance Abuse, Mental Health Services, and St. Mary's Interfaith Dining Room. This group has recently begun working to develop a centralized intake/referral process for the supportive housing programs and for supportive services and development of a browser based Homeless Management Information System (HMIS).
- Central Valley Low Income Housing Corporation (CVLIHC), Lodi House, HOPE Ministries, McHenry House, Haven of Peace, Gospel Center Rescue Mission, and San Joaquin County' Construction Technology program work collaboratively to provide transitional housing, case management and related services for more than 40 homeless households.
- San Joaquin County Mental Health Services and University of the Pacific's Community Re-entry Program collaborate in providing supportive housing and services for persons leaving institutions

through operation of two Satellite Apartment programs and Gibson Center, a day program for persons with mental illness.

- San Joaquin County Mental Health Services and CVLIHC work together in providing support services and program management to residents of the Mayfair Hotel, all of whom are clients of Mental Health Services.
- San Joaquin County's Shelter Plus Care program, administered by CVLIHC, works cooperatively with more than thirty community agencies to provide continuing support services and case management to more than 150 participating households.
- CVLIHC's Supporting People In A Community Environment (SPICE) program, providing permanent housing to people with disabilities, works in collaboration with the HEART program to identify persons to participate in the program and in providing continuing case management and supportive services.

Other Programs

- There are a number of day programs which provide special education and recreation for developmentally disabled adults, most of whom live in residential care facilities. Among these is "The Activity Center," run by San Joaquin County Mental Health Services.
- There are Senior Centers throughout the City, most of which function as congregate meal sites. Some also include social and recreational programs as well as services for seniors, such as tax information, renter's information, special interest classes, informational speakers, intergenerational activities, meal and food distribution programs, and limited health-related testing.
- A partial listing of these Senior Centers in the City includes Jen Wah, Inc., Oak Park Senior Citizen's Center, and Stribley Community Center: Some Centers are owned/managed by the City; others are privately operated.
- The Easter Seal Society, in addition to providing an outpatient rehabilitation center, is a community information and referral source for persons with disabilities.
- The Community Blind Center provides educational, recreational and social services aimed at independent living. The Center teaches daily living skills to the blind and visually impaired and assists with job training.

Supportive Housing for Persons Returning from Institutional Settings

A description of the extent and type of programs to reintegrate persons returning from institutional settings such as hospitals, psychiatric facilities, prisons and jails is given below. The halfway houses listed above serve people leaving residential treatment programs, jail, and prison, as well as others from the community. We are interpreting their goal less as reintegration than providing a supportive (especially clean and sober) living environment.

County Mental Health Services

County Mental Health Services has two transitional programs:

- The Transitional Care Facility provides temporary supportive care to abused, endangered or abandoned older adults in Transitional Care Housing for up to 14 days.
- Grant House is a short term crisis residential treatment programs, located in Stockton, for persons referred by either San Joaquin County Mental Health Services Crisis Intervention Services or the Psychiatric Hospital Facility. These programs are designed to provide treatment for a short duration, between 24 hours and 21 days. Both facilities are staffed 24 hours per day and are operated by Phoenix Programs, Inc.

It also offers the following:

- Through Older Adult Services, the “Day Treatment Program” for seniors, provides vocational rehabilitation, counseling and a treatment plan for approximately 1 year for seniors who have been in the Inpatient Program at Crestwood Manor, a geropsychiatric hospital.
- The “Adult Day Treatment Program” provides transitional assistance for those who have been in the County’s Psychiatric Health Facility.

In-Home Nursing Services

There are numerous in-home nursing services which assist persons being released from medical facilities to readjust to life in the community and avoid further institutionalization.

New Directions

New Directions is a non-profit that offers residential rehabilitation services for those with drug problems. Some clients are referred from the Courts; New Directions also has a contract with the Department of Corrections.

Positive Alternative Life-treatment Services

Positive Alternative Life-treatment Services (P.A.L.S.) is a program for recovering addicts and parolees that offers a ninety-day treatment program, two program houses for clients in that program who need supportive housing, and a transition home which provides a safe, drug-free environment for those in the nine-month follow-up program who are returning to society. They currently house twenty and feed and provide social services for 22 people. PALS’ four homes are located in the City of Stockton.

Programs for Parolees

The State of California has parole programs for both youthful and adult parolees. The California Youth Authority has one group home which houses six young men being released from institutions. Most of the rest of the 250 parolees live with relatives, although about four at any one time are in foster homes licensed by CYA. The average age of parolees is nineteen years. The state has a contract with New Directions, a private non-profit organization, to house forty-nine parolees who are dealing with drug problems and assist them in returning to the mainstream. The parole office also loans money to parolees who need help with housing. Some parolees stay in shelters until they have qualified for General Relief. Most parolees find places to stay with family members or friends. Parolees also have contract with the “PALS” and with “New Directions” programs, as described above.

4 HOME and Other Tenant-Based Rental Assistance

The City does not propose to use HOME or tenant-based rental assistance to specifically target the needs of any special needs group. These programs target extremely low- and low-income households. Since some members of these special needs groups are in these income categories, these members will indirectly benefit from HOME and tenant-based rental assistance programs.



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Appendix A:

January 6, 2010
Meeting Notes

January 6, 2010
Joint City of Stockton/San Joaquin County Consolidated Plan
Service Provider Meeting Notes

Housing Needs

Is there an opportunity for using CDBG and HOME together? The rules for using CDBG are wider than HOME funds. HOME funds could be used to fund a limited portion of what CDBG could fund. For instance, both CDBG and HOME could be used for housing rehabilitation and repair. It depends on the priorities set by the City or County.

Can unincorporated areas like Lincoln Village compete with cities for funding? This is decided by the County. If an area is within City limits, the City decides the funding. Lincoln Village doesn't qualify as an area of benefit but does receive benefit through residents receiving direct funding.

Lincoln Village is in the process of updating community facilities, including sewer lines. Is this a suitable project for funding? Residents must be able to show that the benefit of funding such a project would be to a majority of low- and moderate-income households.

How many communities in the unincorporated area are a part of this consolidated plan? All of the communities in unincorporated County are included. San Joaquin County governs how the funds are distributed to these communities.

The reason that Lodi isn't on the list is because they receive CDBG funds directly from HUD.

There is a lack of support for seniors. It seems like there is a bias against seniors and for low-income households or those that don't participate in the community. The priorities are adjusted in each community. The Housing Authority is responsible to answer to federal or state requirements which could contribute to the perception of bias.

There aren't enough group homes for the developmentally disabled or disabled veterans. There is one in the City of Stockton and one in San Joaquin County. Could the funds be used for group homes? Yes. The funds could be used to establish homes or to provide supportive services.

Are there funds available to reinforce community policing in affordable housing areas? Yes. They could be used if it can be shown how this would benefit lower income communities. Funds cannot be used for general government operations.

All persons over 65 are "disabled".

Base the definition of "persons with disabilities" on the entire spectrum of persons, including children with development disabilities, frail elderly, and everyone in between.

Don't forget about large families. We need more housing for larger families because more families are coming together to be able to afford housing.

There are a lot of families impacted by foreclosure. There is now a new definition of homeless families. Many families are sleeping on sofas with friends or family. These "homeless" families are becoming eligible for help by head start, no matter their income.

Are there any efforts by the County to prosecute parasitic lenders? Locally, the district attorney has not done that. If there were a funding source available to hire attorneys to prosecute, this could be done. There have been press releases from the attorney general's office. We need to be more aggressive for consumer protection. The County is using NSP funds to rehabilitate houses and sell them to eligible households. They are also providing help for law enforcement, mosquito abatement, and maintenance of foreclosed homes. The County is also working on homeless prevention and rapid rehousing programs.

The fair housing office has been greatly impacted during this time because many people don't know their rights.

There are competing organizations with competing goals and objectives. For instance, there may be conflicts related to converting a daycare into a welfare daycare center or the State placing convicted sex offenders in the community or placing state licensed residential care facilities. Can the consolidated plan recognize the concentration of such services and promote locations better suited for future needs?

There needs to be a way to direct the placement of services in order to maintain the quality of existing neighborhoods.

The State building code impedes the provision of temporary housing. Advocate a tent city as a temporary solution. Find a way to allow a lower income family to develop housing on their own property at a pace they could afford. If they purchase a piece of property, they should be able to build at a size and speed that works for their finances.

Homeless Needs

It's important to continue to get services to the homeless community. There was a new technique used in the last homeless count which is helping to connect persons with the services they actually need.

Use the police blotter to identify hundreds of homeless. It's not possible to count each homeless individually. The choice on how to conduct the survey was made by a committee.

It's not that the city and county doesn't want to do more, it's that there isn't enough money. Each shelter used to receive \$50,000 a year and now they split \$50,000 among nine shelters.

Counting the homeless more accurately doesn't affect the amount of funding available. The method of counting does provide a better picture of why people are homeless and how best to help them.

It's most important to find people that are eligible for benefits and connect them to existing programs that are adequately funded.

Not many agencies (one in San Joaquin) provide outreach services. It's important to build a better referral service so that people know where the services are. Work with the Police departments to inform them on what services are available so they can inform the people that they come into contact with.

Shelters are not funded and run by the County. Haven't had the cuts in the homeless needs in SJ County because they aren't funded by the County.

San Joaquin County didn't have a big upsurge in the economy with the rest of the country so they aren't seeing as much difference between the "good" times and now. But now they are finding that more people have "burned the bridges" of couch surfing/living with friends and families and now need services. Many more kids are coming to homeless shelters with their families. The population is

averaging around 60-80 percent families with children. This is causing a problem because women who are using drugs can't go into the shelters when there are children. Men don't have the same problem.

Although State funding recently decreased, federal increases in funding filled the hole.

Mental health is always a problem. Often times, you don't see the mental illness when clients have a substance abuse problem. When someone recovers from their abuse, the mental issues are more apparent.

Recently the emergency shelter inventory lost 575 rooms because of hotels being closed.

High unemployment is making it hard for people to get jobs. Right now, the "odd" jobs aren't available to people. They aren't counted in the unemployment numbers because they weren't formalized jobs.

People with SSI come to California because they can get more money to pay for their cell phone and car, etc. Don't judge that people might have cell phones and be in a shelter. They need to have one to find a job. More than half of the homeless are actually from Stockton. For a while, there were better services that drew people to this area. Back in the 50s, Stockton had the largest skid row west of the Mississippi.

The large population that doesn't have health insurance is causing the hospital to expend a lot of money.

More than half of the people we might think of as homeless don't fall into the definition of homeless.

There is a heroin problem along the I-5 corridor. Not seeing meth being made here.

The highest priorities, include:

- Provide permanent subsidized housing. Provide a place to sleep with an address and phone. People can't deal with their mental health issue while they're on the street.
- Food, shelter, and clothing are highest priorities. Until you've resolved those issues you can't resolve other issues.
- Temporary housing is not the solution. It's just a stop gap. We need permanent housing. Catch people in shelters and put them in the right direction.
- Intake services are needed to figure out what is wrong for people, what they need, and direct them into the appropriate services.
- Offer hope to the homeless. Get them to focus on something you can deliver that they want.
- Provide job skills training.
- Housing needs to be paired with supportive systems.
- **Transitional housing is a top priority, then permanent housing and supportive services.**
- Shelters are doing well without government help. It would be sufficient if we could get people moving on to the next step. Need government to help after intake. Moving to the next step is the biggest need.
- Hardest to deal with is the 18 year old just out of a foster home.

- Have an extraordinary portion of housing that is vacant. Why can't we use this to house the homeless?

Non-homeless Special Needs

Don't have a place for young adults that are aged out of the foster system (emancipated) or young mothers. Don't have a house but it's impossible to get a place without funding. San Joaquin County has an MOU with Santa Clara County to foster the higher needs youth. Need a house to deal with youth needing a "cooling off" period. There is an MOU with Santa Clara but there's no place for youth to go.

There was a great program with the Mayor's Youth Network Program to provide summer jobs. Providing a residential program for emancipated youth is vital. This would be for those 18 years and over to work, attend school, staying clean and sober. Once they blow it, they're out of the program. Even if there were just one house! Give them a start to let them stay there for a year or two.

Mentoring and tutoring is an ideal thing. Foster children are not being pushed to come to the tutoring program by their foster parents. Mentoring is a great thing.

There needs to be a program to provide the emancipated youth with skills they need; resume writing, job readiness (including what to wear for landing a job). Not all the kids are going to college and need to learn vocational skills.

An Independent Living Program is vital. This provides for youth so that when they graduate they get pots and pans, blankets and get money when they attend each week. Also they are put on the list for transitional housing.

Transitional housing is important! Youth need counseling, support services, job training, mental health services. They were at risk youth and now they're at risk adults!

Transitional housing is the number one priority.

Counseling/mental health services is the number two priority

Substance abuse treatment is important!

Need a program that helps young ladies with their babies. There needs to be a program so that those young people can have a better life.

Housing is always an issue. No one is going to rent to a mom with two or three kids.

A scattered model is a good model. Provide a program, not a single facility.

Get funding from private organizations like Sam's Club, which decided to help VBR because they could see how VBR was able to help the community. The VBR website showed how they were helping the community. Other organizations should be more savvy.

Appendix B:
Service Provider Survey

**Table B-1.
SERVICE PROVIDER SURVEY CITY OF STOCKTON AND SAN JOAQUIN COUNTY 2010–2015 CONSOLIDATED PLANS**

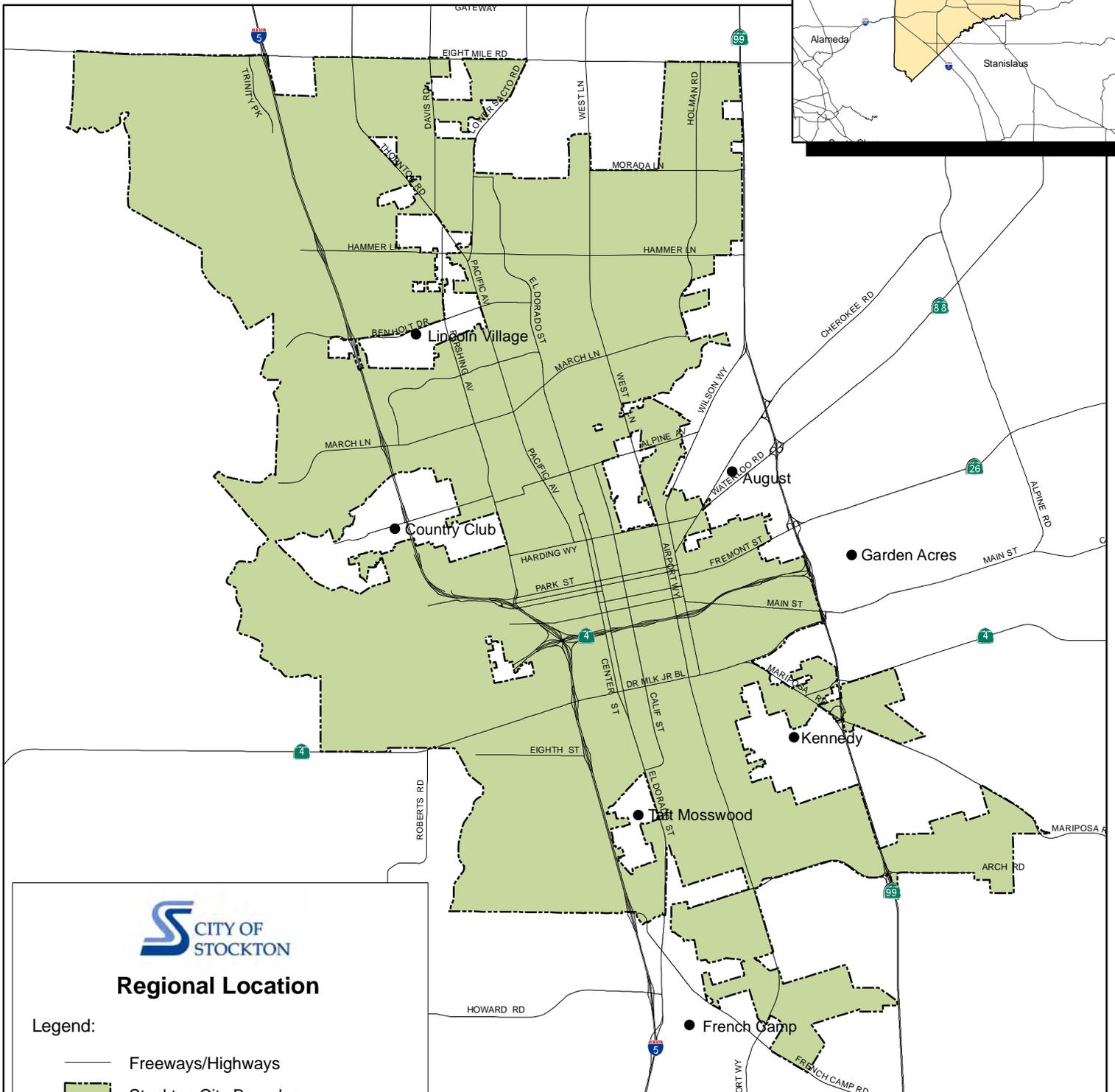
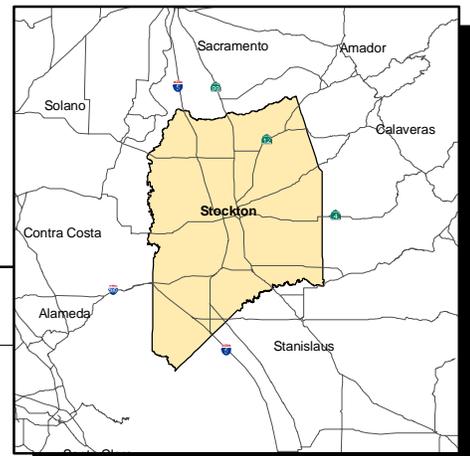
Agency Information	Clientele	Type of Service / Facility Provided	Geographic Area Served	Critical Issues	Unmet Needs / Gaps in Service	Comments on Changes in Needs and Service in the Past 5 Years
Alcohol and Drug Awareness Program dba New Directions 1981 Cherokee Road Stockton, CA 95205 Phone (209) 870-6500 / FAX (209) 870-6521 Contact: Dale Benner, Executive Director dalebenner@sbcglobal.net No other office locations	Homeless, Substance Abusers	Transitional Housing	San Joaquin County			
Dignity's Alcove, Inc (Transitional and Recovery Housing for Veterans) P.O. Box 6361 Stockton, CA 95206 Phone (209) 234-8000 / FAX (209) 982-4754 Harold or Mary Butts, Directors Alternative Phones (209) 598-0614 / (209) 5985251 dignityscomer@dignityalcoveinc.org	Homeless, Persons with Disabilities, Substance Abusers, Other: unspecified	Transitional Housing, Other: unspecified	San Joaquin County			
Tracy Interfaith Ministries 311 West Grantline Road Tracy, CA Phone (209) 836-5424 / FAX (209) 836-5096 Darlene Quinn, Director darleneq@prodigy.net No other office locations	Senior, Homeless Persons with Disabilities, Low income families	Nutrition/meals/ food bank	The Tracy Unified High School District (includes the City of Tracy, Vernalis, Banta, Mossdale, Holt, and Mountain House)	Adequate food – hunger prevention; Jobs-unemployed – underemployed; Affordable housing; Medical care/cost of	There are a lack of jobs in Tracy and many who still have jobs are seeing their hours cut back. Those who can find jobs out of town are faced with the high cost of commuting. The Rapid Re-housing and Homeless prevention Program require that projected income exceeds rent expense by a fixed percent. This excludes help for many people who have lost all or a substantial part of their income. It also seems that many people that we talk to don't qualify for or don't think they qualify for Medical, but have no insurance an any illness really sets them back. Once they get behind on rent or utilities it is almost impossible to pull themselves back up.	Over the past five years Tracy's population grew dramatically, but the number of people in need was relatively stable until about three years ago when gas prices increased significantly and the housing market began to crash. This agency experienced a 28% increase in clients in 2009 over 2008 and a 49% increase over 2007. how the biggest problem we hear about are job layoffs and cut backs and folks not having enough money to pay their rent or utility payments. This agency doesn't expect to see any major improvement this year. As employment numbers improving and less people in need.
St. Mary's Interfaith Community Services 545 West Sonora Street Stockton, CA 95203 Phone (209) 467-0703 / FAX (209) 467-7795 Edward Figueroa, CEO eFigueroa@Stmarysinterfath.org No other locations	Youth, Senior, Homeless Persons with Disabilities, Immigrants, Victims of Domestic Violence, Low Income Families, Substance Abuse	Nutrition/ Meals/ Food Bank	San Joaquin County	Substance Abuse Treatment; Affordable Housing; Employment that pays livable wages; Access to health care	Access to substance abuse treatment facilities access to mental health care services.	Our community continues to struggle with the lack of employment opportunities.
Family & Youth Services of San Joaquin County 729 North California Street Stockton, CA 95202 Phone (209) 929-6700 / FAX (209) 929-6704 Jennifer Jones, Associate Executive Director jjones@fayssjc.org no other locations	Youth, Homeless, Low Income Families, Domestic Violence Offenders	Homeless Shelter, Transitional Housing, Nutrition/ Meals/ Food bank, Health/ Mental Health, Senior/Youth Center	San Joaquin County	Homelessness – lack of housing for youth.; Unemployment – lack of jobs for youth; Education – dwindling resources; Alcohol & drug abuse – lack of resources	We offer programs to help youth become job ready but when they are ready, there are no jobs available. There are not enough housing opportunities for youth. there are no detox centers for clients who are abusing drugs, we need more community based services that can help clients fill out/understand critical forms such as medical and food stamps.	We are seeing more aged out foster youth becoming homeless and would like to expand programs and housing for homeless youth.
Lutheran Social Services 8161 Palisades Drive, #287 Stockton, CA 95210 Phone (209) 937-0100 / FAX (209) 373-1370 Donna Bell, Program Manager dbell@lssnorcal.org	Youth, Homeless, Persons with Disabilities, Low Income Families	Transitional Housing, Shared Housing/Rent Assistance, Job/ Educational Training	San Joaquin County	Affordable housing in a safe area with public transportation available. Employment opportunities with livable wages; Shorten the process to get connected with Mental Health therapist and receive medication.; Health coverage for youth who did not emancipate and for those who are older than 21.	Creating permanency in the youth life. Being able to continue with the therapist they had prior to existing foster care/group home-trust has been established and history has been given. Affordable Health care for youth over 21 Community involvement and awareness More permanent housing programs Assistance with the SSI process for our youth with disabilities Discounted medication to help make it affordable.	
Stockton Shelter for the Homeless 441 South Harrison Street Stockton, CA 95203 Phone (209) 465-3612 / FAX (209) 936-9733 John R. Reynolds, Executive Director shelterdirector@aol.com	Homeless	Homeless Shelter	San Joaquin County	The number of affordable housing/ apartment units in the County and City of Stockton do not match up with the high number of marginally employed individuals / families; As an agricultural center, we lack an adequate supply of housing units for migrant workers including congregate living quarters	There is a need for an increase in SRO, one and two bedroom apartment units. There is also a need for SRO units, "bunk houses", or motel-type living quarters for migrant workers. There should be plans for "migrant worker rest-stops" along the Highway 99 or Highway 5 corridors utilizing units much smaller than those currently in use by the Housing Authority for the three 96-unit complex which house migrant workers and their families.	

Source: AECOM 2010

Appendix C:
Residents Survey Comments

Appendix D:

Figures

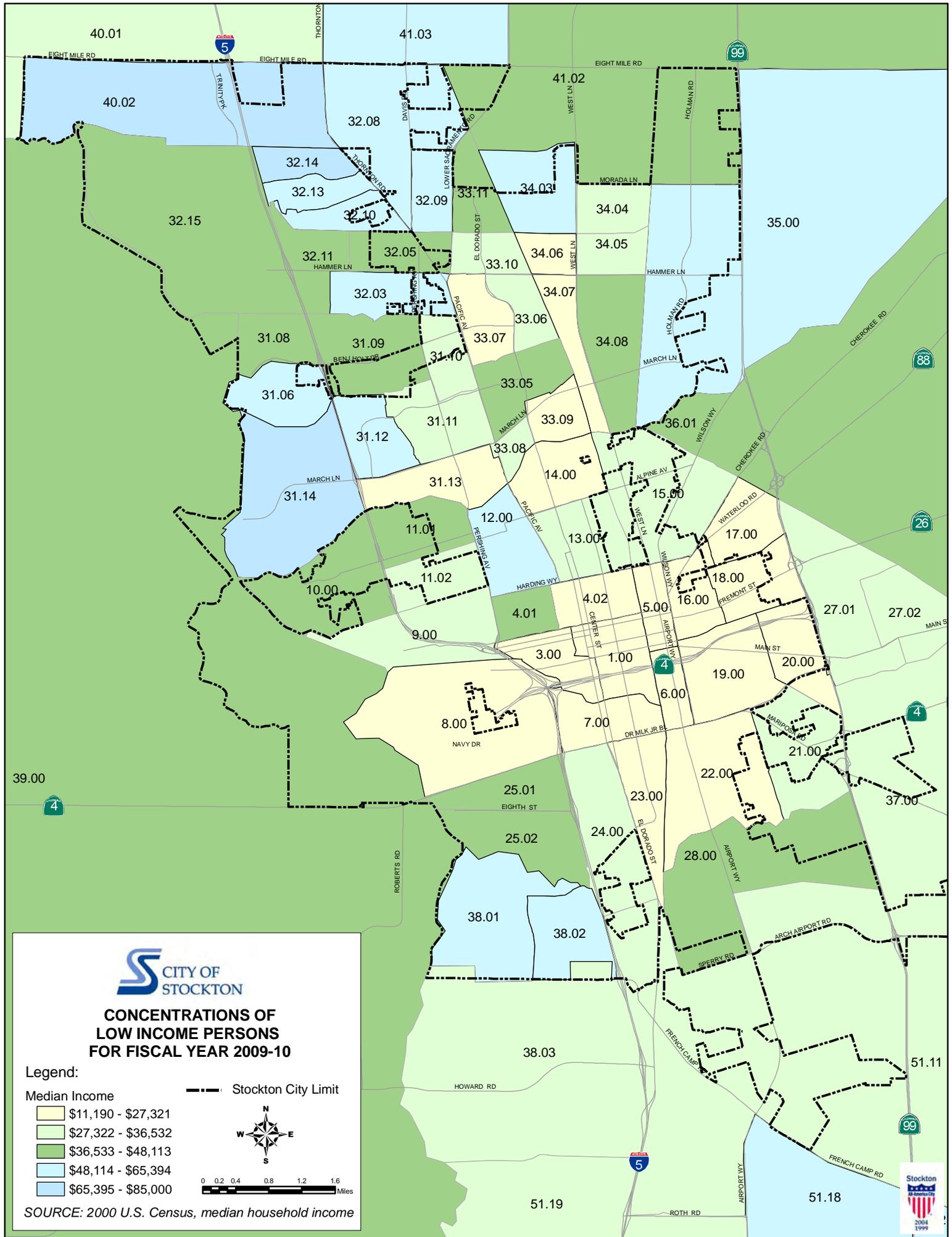


Regional Location

Legend:

- Freeways/Highways
- Stockton City Boundary
- Kennedy County Communities





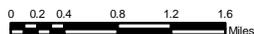
**CONCENTRATIONS OF
LOW INCOME PERSONS
FOR FISCAL YEAR 2009-10**

Legend:

Median Income

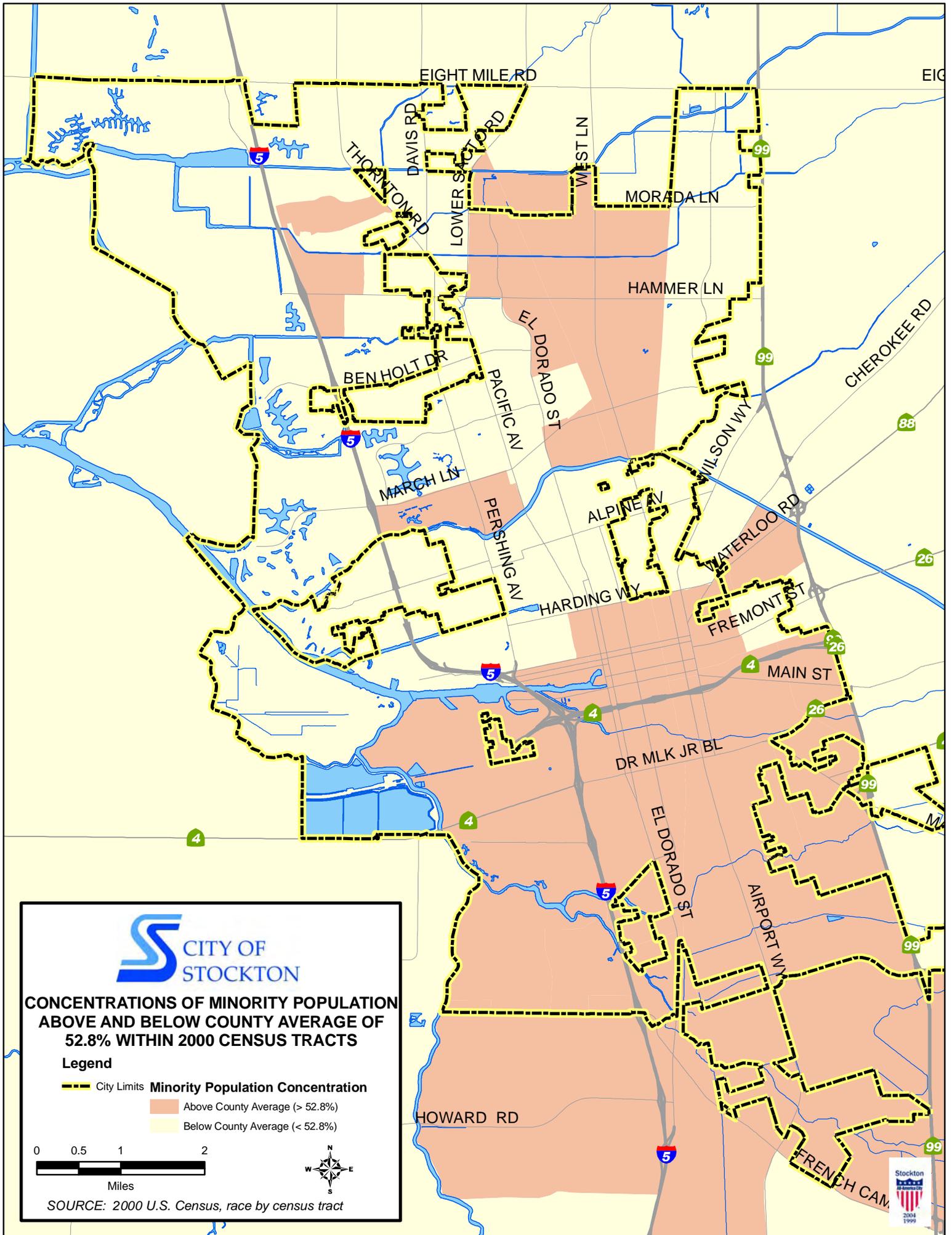
- \$11,190 - \$27,321
- \$27,322 - \$36,532
- \$36,533 - \$48,113
- \$48,114 - \$65,394
- \$65,395 - \$85,000

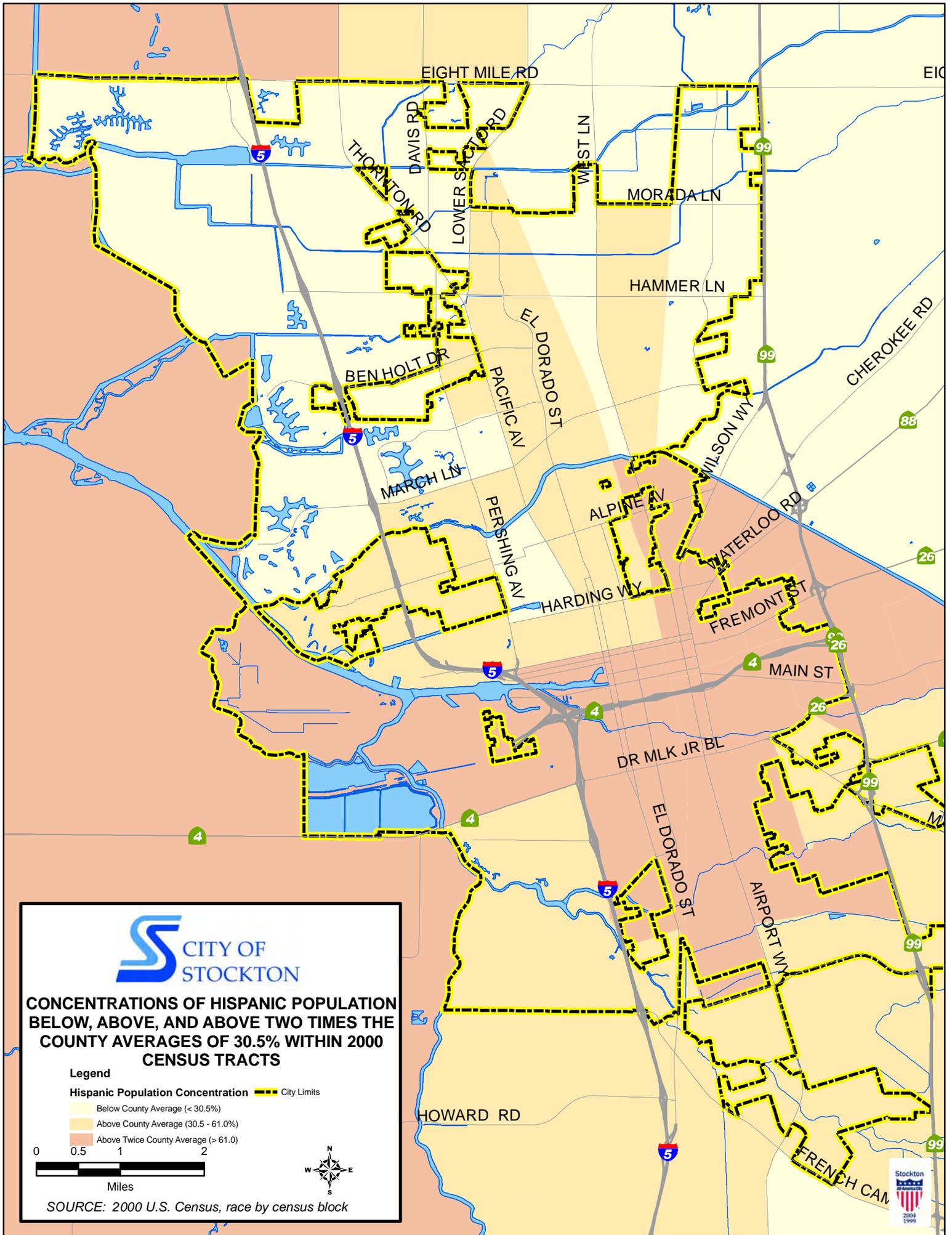
--- Stockton City Limit



SOURCE: 2000 U.S. Census, median household income







**CONCENTRATIONS OF HISPANIC POPULATION
BELOW, ABOVE, AND ABOVE TWO TIMES THE
COUNTY AVERAGES OF 30.5% WITHIN 2000
CENSUS TRACTS**

Legend

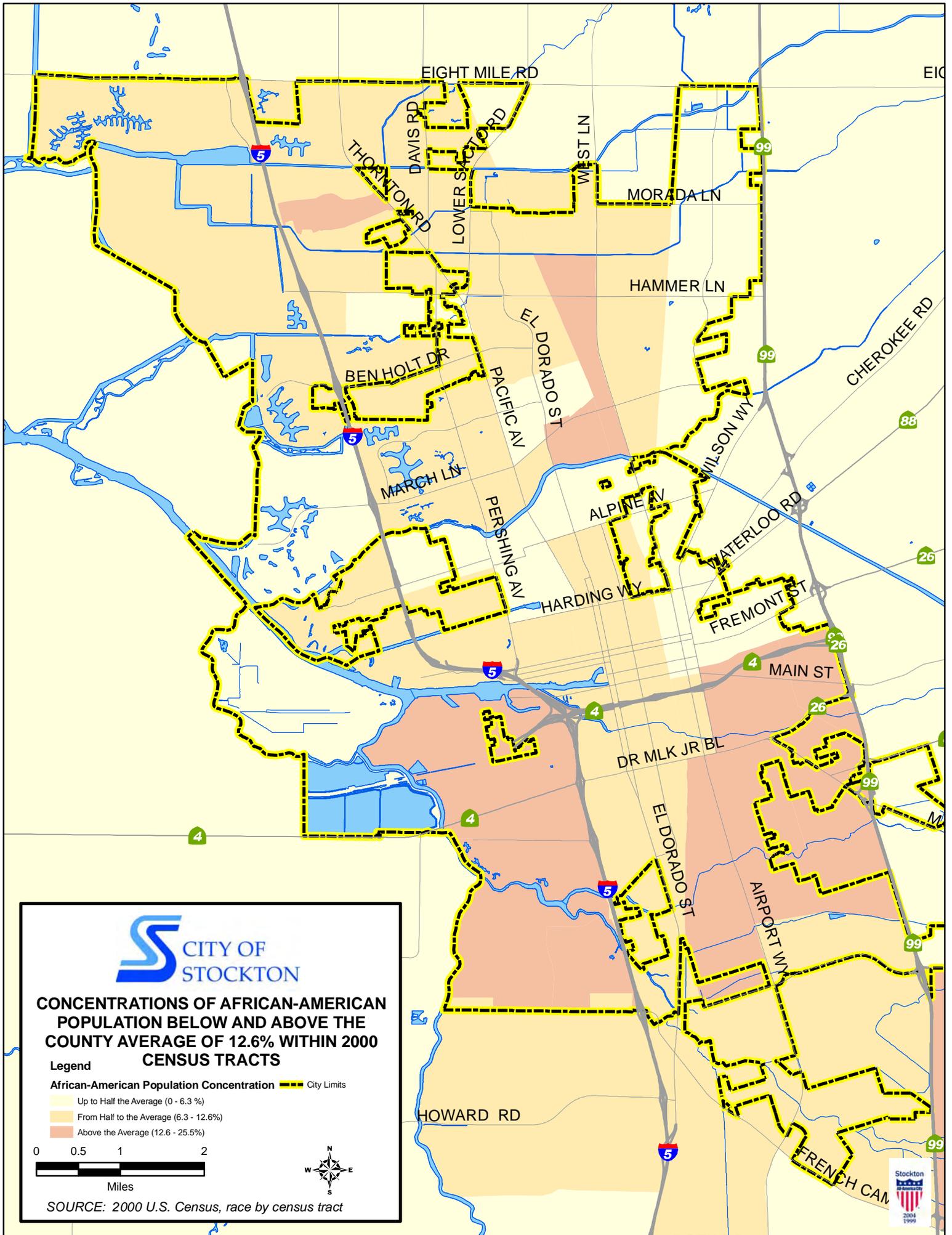
Hispanic Population Concentration City Limits

- Below County Average (< 30.5%)
- Above County Average (30.5 - 61.0%)
- Above Twice County Average (> 61.0%)



SOURCE: 2000 U.S. Census, race by census block





**CONCENTRATIONS OF AFRICAN-AMERICAN
POPULATION BELOW AND ABOVE THE
COUNTY AVERAGE OF 12.6% WITHIN 2000
CENSUS TRACTS**

Legend

African-American Population Concentration City Limits

Up to Half the Average (0 - 6.3%)

From Half to the Average (6.3 - 12.6%)

Above the Average (12.6 - 25.5%)

0 0.5 1 2

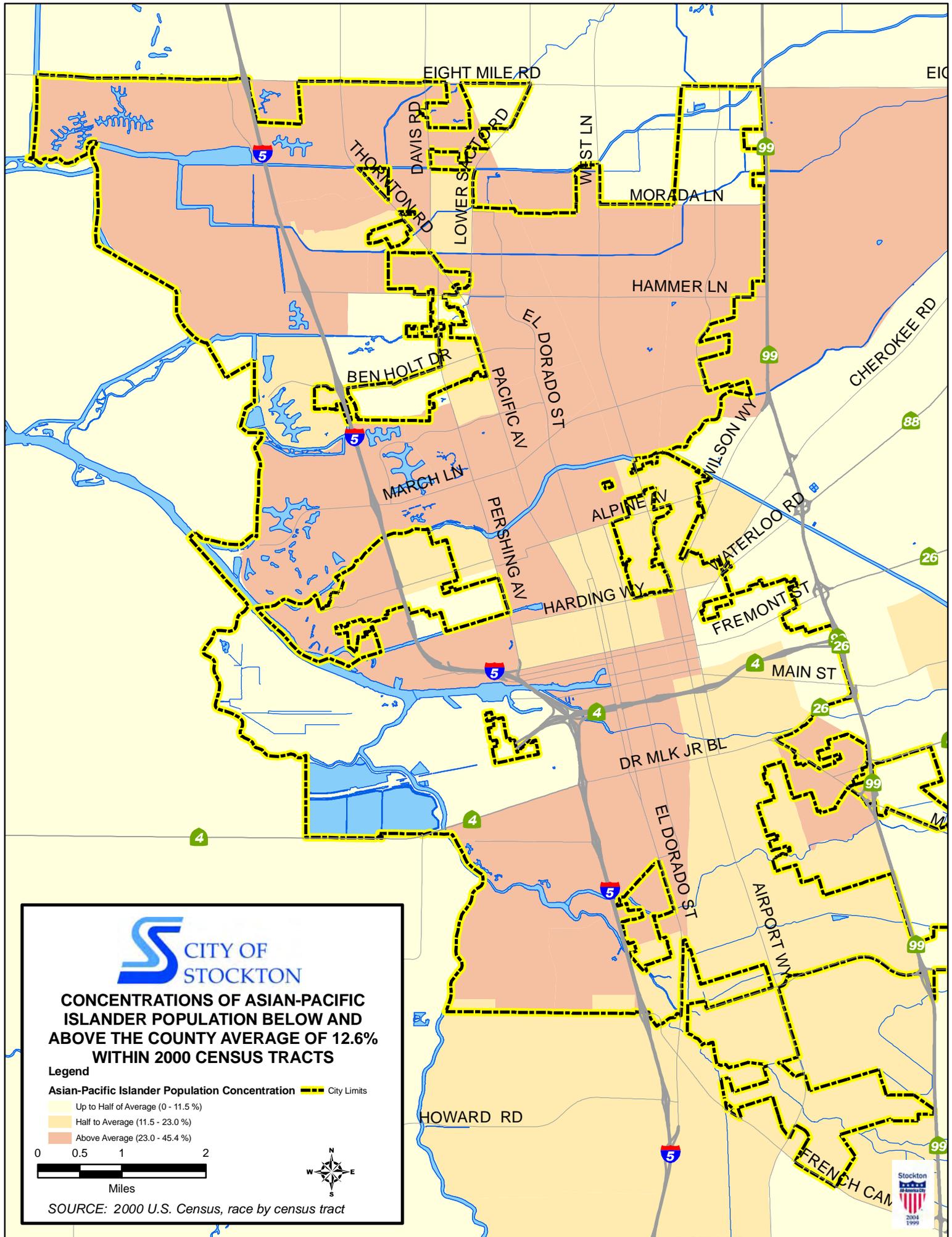


Miles



SOURCE: 2000 U.S. Census, race by census tract





CONCENTRATIONS OF ASIAN-PACIFIC ISLANDER POPULATION BELOW AND ABOVE THE COUNTY AVERAGE OF 12.6% WITHIN 2000 CENSUS TRACTS

- Legend**
- Asian-Pacific Islander Population Concentration City Limits
- Up to Half of Average (0 - 11.5%)
 - Half to Average (11.5 - 23.0%)
 - Above Average (23.0 - 45.4%)



SOURCE: 2000 U.S. Census, race by census tract



Appendix E:

Analysis of Impediments to Fair Housing

*2010-2015
Analysis of Impediments to
Fair Housing Choice*

San Joaquin County and City of Stockton

Public Review Draft Report

April 2010

Prepared by:

mintierharnish
planning consultants

Analysis of Impediments to Fair Housing Choice

San Joaquin County and City of Stockton

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Analysis of Impediments to Fair Housing Choice

San Joaquin County and City of Stockton

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Executive Summary

The purpose of this Analysis of Impediments to Fair Housing Choice (AI) Report is to examine social and economic characteristics of the public sector and private industry housing practices, as well as housing market conditions that may expose certain population groups to housing discrimination. This Report covers the entitlement jurisdictions of the City of Stockton and San Joaquin County, and the participating jurisdictions of the Cities of Escalon, Lathrop, Manteca, Ripon, and Tracy for the 2010-2015 reporting period.

In addition to analyzing background information on demographic, economic, and housing characteristics of the City of Stockton and San Joaquin County, this AI Report reviews analyzes potential impediments to fair housing choice. Representatives from City of Stockton, San Joaquin County, participating jurisdictions, and the following agencies and organizations helped refine actions from the 2005-2010 reporting period and identify new recommended actions for 2010-2015: the Board of Directors of San Joaquin Fair Housing Inc., San Joaquin Housing Authority, City of Stockton Mayor's Task Force on Persons with Disabilities, Disability Resource Agency, Salvation Army, St. Mary's Interfaith Community Services, Valley Mountain Regional Center, San Joaquin County Rental Property Association, Central Valley Board of Realtors, Stockton Shelter for the Homeless, and Central Valley Low Income Housing Corporation.

In general, discrimination based on race/ethnicity is not a significant impediment to fair housing choice in the county. Both the City of Stockton and San Joaquin County support an ethnically/racially diverse population. Foreclosures and predatory lending practices currently present some fair housing issues, as does the need for addition landlord/tenant mediation and education. Persons with disabilities face barriers to housing choice and independent living. There is generally a lack of housing with accessibility features (e.g., hallways wide enough for wheelchair access).

Institutional arrangements that fund and support San Joaquin Fair Housing Inc. and partnerships with social service organizations such as Central Valley Low Income Housing Corporation are great assets in the county and provide substantial support for fair housing activities. There is significant organizational capacity to further fair housing practices through continued training of local government staff.

As a result, the City of Stockton and San Joaquin County have identified the following actions as priorities for the 2010-2015 reporting period:

1. Provide website links to housing services and resources, fair housing, and consumer information.
2. Provide education on fair housing to County and City staff members who administer and oversee housing programs and code enforcement activities.
3. Support SJFH in expanding access to its services by increasing the number of hours the office is open and number of hours that the phones are answered.
4. Support fair housing service providers and other housing service agencies in providing credit counseling, homebuyer counseling, and education on tenant rights and responsibilities for households entering or re-entering the rental market
5. Design and implement a comprehensive testing program in San Joaquin County to identify the extent of fair housing problems in the county.

Analysis of Impediments to Fair Housing Choice

San Joaquin County and City of Stockton

6. Reach out to landlords and managers of smaller rental properties to provide informational material regarding fair housing rights and responsibilities.
7. Continue to support the primary fair housing service provider, San Joaquin Fair Housing (SJFH), in conducting fair housing workshops for residents, apartment owners, landlords, and property managers including providing phone numbers and referral information to the SJFH on websites and making issue/case referrals to SJFH as needed.
8. Work with SJFH to increase awareness of the rights of persons with disabilities, ADA issues, reasonable accommodation, and available services.
9. Continue to comply with antidiscrimination requirements, including all applicable Federal regulations as demonstrated in the County's application for Community Development Block Grant, HOME, and other Federal funds.
10. Continue to implement policies and programs identified in the Housing Element of each jurisdiction.

Section 1. Introduction

1.1 Purpose

This Analysis of Impediments to Fair Housing Choice (AI) report is for the entitlement jurisdictions of the City of Stockton and San Joaquin County, and the participating jurisdictions of the Cities of Escalon, Lathrop, Manteca, Ripon, and Tracy. This report will be submitted along with the San Joaquin County and City of Stockton Consolidated Plan to the U.S. Department of Housing and Urban Development (HUD) to support grant applications for Federal funding for housing programs over the five-year period from July 2010 to June 2015. The Consolidated Plan regulations require each local government to submit a certification that it is affirmatively furthering fair housing. This means that local governments will: 1) conduct an analysis of impediments to fair housing choice; 2) take appropriate actions to overcome the effects of impediments identified through that analysis; and 3) maintain records reflecting the analysis and actions.

The purpose of this AI report is to identify barriers to fair housing faced by protected classes of citizens. This report describes how public policies, laws, and actions may affect housing choice or impede fair access to housing. This report includes the following sections:

Section 1: Introduction to the report

Section 2: Analysis of demographic and economic characteristics, housing stock and affordability, geographic distribution of minority and low-income populations, and information on assisted housing resources

Section 3: Assessment of public, private, and public-private sector impediments

Section 4: Assessment of fair housing practices and an evaluation of the 2005-2010 AI action items

Section 5: Recommended action items for the 2010-2015 reporting period

What is an Impediment to Fair Housing Choice?

Many factors in the public and private domains have the potential to impede equal access to housing or fair housing choice. HUD defines an impediment to fair housing choice as:

Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.

Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

In California the Unruh Civil Rights Act (California Code Section 51 1959) provides protection from discrimination by all business establishments in California, including housing and accommodations. It expands the Federal protected classes (i.e., race, color, religion, national origin, sex, disability, or familial status) to also include age, ancestry, and sexual orientation.

Analysis of Impediments to Fair Housing Choice

San Joaquin County and City of Stockton

Affordability is Not a Fair Housing Issue

An evaluation of potential impediments to fair housing choice must distinguish between access to housing based on cost and affordability versus access to housing based on illegal discrimination. Affordability, by itself, is not a fair housing issue. When a household has problems accessing housing due to cost, no fair housing law is violated. Fair housing concerns arise when affordability issues disproportionately impact protected classes. To the extent that these groups are impacted, they are documented in this report.

1.2 Regulatory Setting

Federal Fair Housing

The Federal Fair Housing Act (1968) and Fair Housing Amendments Act (1988) are Federal fair housing laws that prohibit discrimination in all aspects of housing, such as the sale, rental, lease, or negotiation for real property. The 1968 Fair Housing Act prohibits discrimination based on race, color, religion, national origin, and sex (i.e., protected classes). In 1988 the Fair Housing Act was amended to extend protection to familial status and people with disabilities (mental or physical). In addition, the amended Act provides for “reasonable accommodations,” allowing structural modifications for persons with disabilities, if requested, at their own expense. The amendment details housing code standards for new multi-family dwellings to accommodate persons with physical disabilities.

State Fair Housing

The Fair Employment and Housing Act (FEHA) and the Unruh Civil Rights Act (Part 2.8 of the California Government Code, Sections 12900-12996) are California fair housing laws. The FEHA prohibits discrimination and harassment in all aspects of housing, including sales and rentals, eviction terms and conditions, mortgage loans and insurance, and land use and zoning. The FEHA also prohibits retaliation against any person who has filed a complaint with the California Department of Fair Employment and Housing, participated in a Department investigation, or opposed any prohibited activity. In addition, these laws require housing providers to make reasonable accommodations to permit persons with disabilities to live and enjoy a dwelling and allow persons with disabilities to make reasonable modifications to their premises. The Unruh Civil Rights Act provides protection from discrimination by all business establishments in California, including housing and accommodations, because of age, ancestry, color, disability, national origin, race, religion, sex, and sexual orientation.

Analysis of Impediments to Fair Housing Choice

San Joaquin County and City of Stockton

1.3 Key Terms

Fair Housing: A condition in which individuals of similar income levels in the same housing market have a like range of housing choice available to them regardless of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor.

Impediments: HUD defines impediments to fair housing choice as: 1) any actions, omissions or decisions taken because of race, color, religion, sex, disability, familial status or national origin which restrict housing choices or the availability of housing choices; 2) any actions, omissions, or decisions that have the effect of restricting housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.

Persons with Disabilities: Federal law defines a ‘disability’ or ‘handicap’ as being a physical or mental impairment which substantially limits one or more of such person’s major life activities; a record of having such an impairment; or being regarded as having such an impairment.

Federal Protected Classes : Race, color, religion, national origin, sex, disability, and familial status.

California State Protected Classes: Race, color, religion, national origin, sex, disability, age, ancestry, and sexual orientation.

1.4 Methodology

The scope of analysis and the format used for this AI Report adheres to recommendations contained in the 1998 *Fair Housing Planning Guide* prepared by HUD.

City of Stockton and San Joaquin County staff (Staff) and Mintier Harnish (Consultants) incorporated information into this report from the 2009 City of Stockton Draft Housing Element, the 2009 San Joaquin County Housing Element, the 2005-2010 City of Stockton Consolidated Plan, and the 2005-2010 San Joaquin County Consolidated Plan. Staff and Consultants also reviewed Consolidated Plans and AI reports from other cities.

The most up-to-date data sources available were used to describe the county’s demographic and economic profile. However, in many cases 2000 U.S. Census data was the most recent or only information available which means that the analysis of demographic trends in this report is not significantly different from the 2005-2010 City of Stockton AI Report or 2005-2010 San Joaquin County AI Report. To gain a greater understanding of the current impediments to fair housing choice, Staff and Consultants conducted over 20 interviews from December 2009 to February 2010 with housing specialists, city planners, fair housing experts, and private sector professionals. The interview results were incorporated throughout the report and used to identify recommended action items, as shown in Section 5.

Staff and Consultants held a public workshop on December 16, 2009, to gather input from the fair housing stakeholder community. Workshop participants included San Joaquin Fair Housing, San Joaquin County Environmental Health Department, City of Tracy, California Rural Legal Assistance, Valley Mountain Regional Center, San Joaquin Farm Bureau Federation, and Campaign for Common Ground. Participants identified increasing tenant and landlord education as the most important action to be taken to further fair housing practices in the county. Participants discussed how foreclosures have not only made

Analysis of Impediments to Fair Housing Choice

San Joaquin County and City of Stockton

the housing market more affordable, but have also increased the supply of rental housing. They identified that an increase in rental properties is a positive trend, but that additional funding is needed for landlord education and repair and rehabilitation of rental units. Participants agreed that discrimination is generally not a problem in Stockton or the county, and while there are pockets of high minority concentration, these are based on affordability of certain neighborhoods. They stated that special needs populations and farmworkers have the most significant barriers to fair housing choice in the county.

Section 2. Existing Conditions

This section uses data from the 2000 U.S. Census, the 2008 American Community Survey (1-Year Estimates), and California Department of Finance 2009 Population Estimates. American Community Survey data is available only for San Joaquin County (including all the cities and unincorporated areas) and the City of Stockton. Where data is shown for San Joaquin County, it includes data for all the cities and unincorporated areas unless otherwise labeled as Unincorporated.

2.1 Population and Racial/Ethnic Characteristics

San Joaquin County is one of the fastest growing counties in California. The county’s population increased from 563,598 in 2000 to 689,480 in 2009, an increase of approximately 18 percent (Table 1). In comparison, the population in California increased by 11.5 percent during the same period. Several cities reported significantly higher population gains than the county. Many of the southern county cities, such as Lathrop, Ripon, and Tracy, grew at rates almost double that of the countywide rate. The greatest gain was within Lathrop, which grew by 40 percent. The slowest rate of growth occurred within unincorporated areas, which increased by 11 percent from 2000 to 2009.

TABLE 1 POPULATION GROWTH San Joaquin County 2000-2009								
Population	Entitlement Jurisdictions		Participating Jurisdictions					Total County
	Unincorporated	Stockton	Escalon	Lathrop	Manteca	Ripon	Tracy	
2000	130,066	243,771	5,963	10,445	49,258	10,146	56,929	563,598
2009	146,196	290,409	7,163	17,671	67,754	15,260	81,714	689,480
Total Change	16,130	46,638	1,200	7,226	18,496	5,114	24,785	125,882
Percent Change	11.0%	16.1%	16.8%	40.9%	27.3%	33.5%	30.3%	18.3%

Sources: 2000 U.S. Census; Department of Finance, 2009.

In 1970 over 90 percent of the population in the county was white. Over the past thirty years, however, San Joaquin County’s population has become increasingly diverse. By 2000, 58.1 percent of San Joaquin County and 43.3 percent of Stockton was white.

From 2000 to 2008 Asian population increased by 43.8 percent in San Joaquin County and 29.8 percent in Stockton; however, this was 25.8 percent of the total new growth in San Joaquin County and 45.0 percent of the total new growth in Stockton. From 2000 to 2008 there was also an increase in the Hispanic/Latino population in both the county, from 30.5 percent to 37 percent, and in Stockton from 32.5 percent to 37.9 percent. In 2000 the U.S. Census reported that the cities of Lathrop and Stockton, and the unincorporated areas, had the highest proportion of Hispanic/Latino residents in the county; Ripon and Escalon had the smallest.

Analysis of Impediments to Fair Housing Choice

San Joaquin County and City of Stockton

**TABLE 2
POPULATION BREAKDOWN BY RACE AND ETHNICITY
San Joaquin County and Stockton
2000-2008**

	San Joaquin County ¹					Stockton				
	2000		2008		Change	2000		2008		Change
	Number	Percent	Number	Percent		Number	Percent	Number	Percent	
White	327,607	58.1%	417,877	62.1%	27.6%	105,446	43.3%	129,870	47.1%	23.2%
Black or African American	37,689	6.7%	51,169	7.6%	35.8%	27,417	11.2%	32,420	11.8%	18.2%
American Indian and Alaska Native	6,377	1.1%	6,763	1.0%	6.1%	2,727	1.1%	3,952	1.4%	44.9%
Asian	64,283	11.4%	92,445	13.7%	43.8%	48,506	19.9%	62,973	22.8%	29.8%
Native Hawaiian and Other Pacific Islander	1,955	0.3%	2,478	0.4%	26.8%	981	0.4%	2,155	0.8%	119.7%
Other	91,613	16.3%	68,913	10.2%	-24.8%	42,208	17.3%	28,849	10.5%	-31.7%
Two or More Races	34,074	6.0%	32,743	4.9%	-3.9%	16,486	6.8%	15,666	5.7%	-5.0%
TOTAL	563,598	100.0%	672,388	100.0%	19.3%	243,771	100.0%	275,885	100.0%	13.2%
Hispanic or Latino (of any race)	172,073	30.5%	248,563	37.0%	44.5%	79,217	32.5%	104,494	37.9%	31.9%

¹ Entire county; includes data for all cities within the boundaries, not just the unincorporated area.

Sources: 2000 U.S. Census; 2008 American Community Survey 1-Year Estimates.

Southeast Asian Households

In the last 25 years there has been significant immigration of Southeast Asians to San Joaquin County. According to the United Hmong/Lao Family, an organization that assists the Southeast Asian population in finding housing, much of this growth has been concentrated in Stockton. According to United Hmong/Lao Family estimates, there are approximately 40,000 Southeast Asians in the county, a group that includes Hmong, Cambodians, and Laotians. The 2000 Census data do not separate Southeast Asian immigrants from other Asian-born immigrants. As of 2000 Stockton's population included over 30,000 Asian-born immigrants. The vast majority (23,852, or 78 percent of the total) arrived since 1980.

There is a high rate of poverty and homelessness among the Southeast Asian community, in part due to recent immigration and language barriers. Low- and very-low incomes, combined with the average family size of six or seven persons, create a significant challenge to finding affordable housing and puts the population at high risk for homelessness.

According to United Hmong/Lao Family, it can take several weeks for the organization to find housing that is affordable to their clients. Sometimes the housing in which families are eventually placed is substandard, since there are few low-cost choices for large families. Furthermore, to afford rents, families are often forced to double- or triple-up with relatives or other families. This can result in crowding over 10 people into a one- or two-bedroom house or apartment. According to the 2000 U.S. Census, Asian

Analysis of Impediments to Fair Housing Choice

San Joaquin County and City of Stockton

households have a higher incidence of overcrowding (34.9 percent) compared to all other households in the county (14.3 percent).

Geographic Concentrations of Race and Ethnicity

For the purposes of this report, areas with geographic concentrations of minority population within the county are defined as those having more than twice the county average for a given group. Figures 1 to 4 show the location of minority population for Census tracts from the 2000 U.S. Census. It is important to note that concentration is defined by the proportion of a racial/ethnic group in the total population of a Census tract. If a Census tract has low population, such as in areas west of Stockton (e.g., the Delta), the proportion of racial/ethnic groups may appear higher even though the number of residents may be low. Table 3 summarizes each racial/ethnic category and the percentage of the population in 2000. As shown, Hispanic/Latino comprised the largest racial/ethnic minority in the county.

TABLE 3 SUMMARY OF MINORITY POPULATIONS San Joaquin County 2000		
Race/Ethnicity	Percentage of 2000 Population	Minority Percentage
Asian/Pacific Islander	11.9%	23.8%
Black/African American	6.5%	13.0%
Hispanic/Latino	30.5%	61.0%
TOTAL MINORITY	52.8%	-

Source: 2000 U.S. Census.

Figure 1 shows Census tracts with concentrations of minority population greater than the county average of 52.8 percent. The city of Stockton, agricultural areas to the west of Stockton (i.e., the Delta), and the unincorporated community of Thornton have the most areas of concentrated minority population. The cities of Lathrop, Manteca, and Tracy also have small pockets of concentrated minority population; the cities of Escalon and Ripon have lower minority population than the rest of the county.

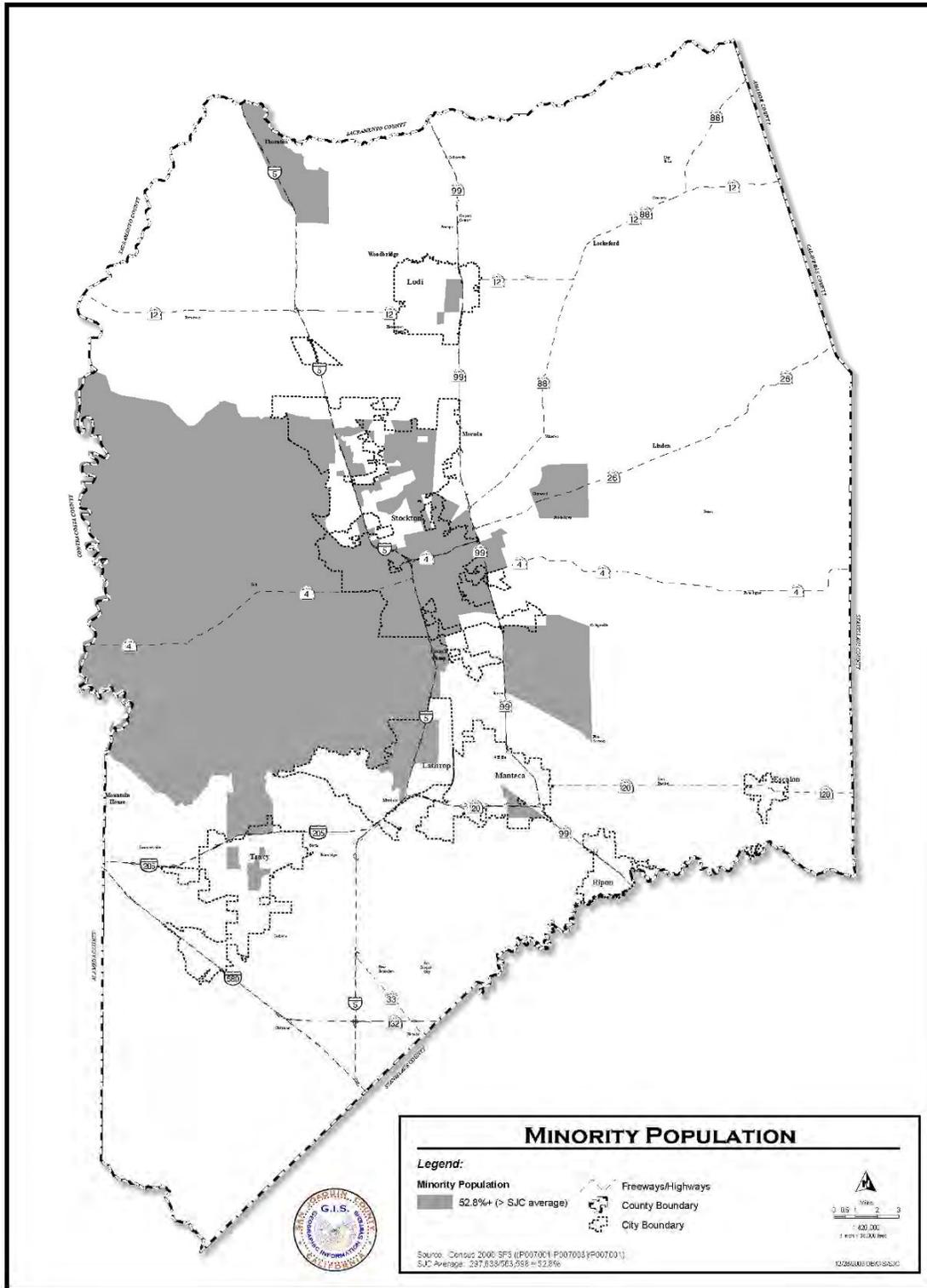
Figures 2 to 4 show additional detail about the geographic concentrations of specific racial/ethnic groups in the county. The figures show Census tracts where concentrations of a particular racial/ethnic group are above the countywide average and areas where concentrations are twice the countywide average. As shown in Figure 2, Asian/Pacific Islander population is concentrated (at twice the county average) in: north Stockton residential neighborhoods (e.g., West Lane and Delta View); east Stockton residential areas (e.g., East Stockton and East Homestead); south of State Route 4 on the western side of State Route 99 (e.g. River View); and in north Lathrop along Interstate-5. Figure 3 shows scattered concentrations of Black/African American population in south Stockton, French Camp, and rural residential/agricultural areas southeast of Stockton and southwest of Lathrop.

As shown in Figure 4, the Hispanic/Latino population is distributed throughout the county. The highest concentrations of Hispanic/Latino population are located in agricultural areas west of Stockton, the unincorporated community of Thornton, and the city of Stockton.

Analysis of Impediments to Fair Housing Choice

San Joaquin County and City of Stockton

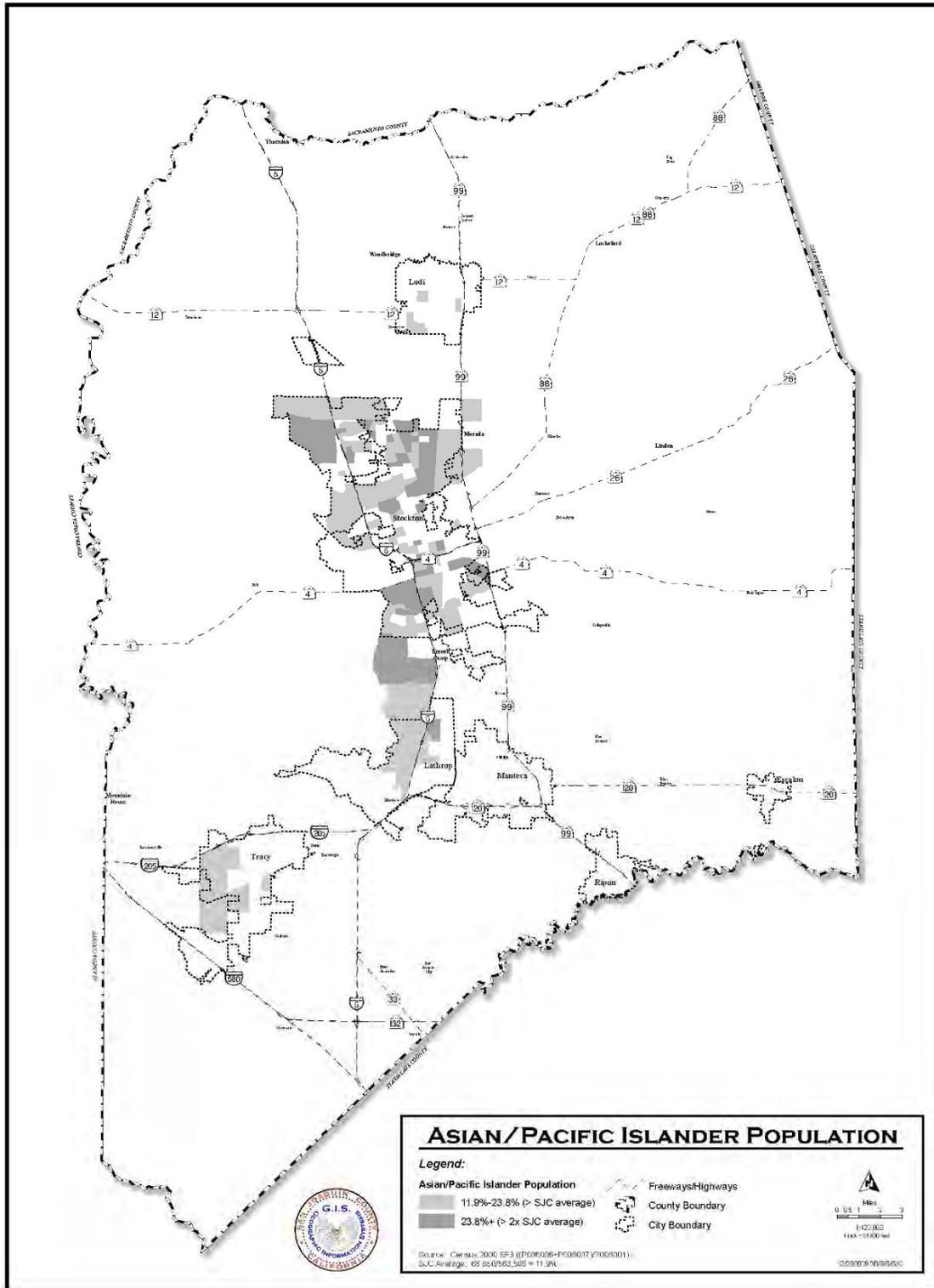
FIGURE 1
MINORITY CONCENTRATION
San Joaquin County, 2000



Analysis of Impediments to Fair Housing Choice

San Joaquin County and City of Stockton

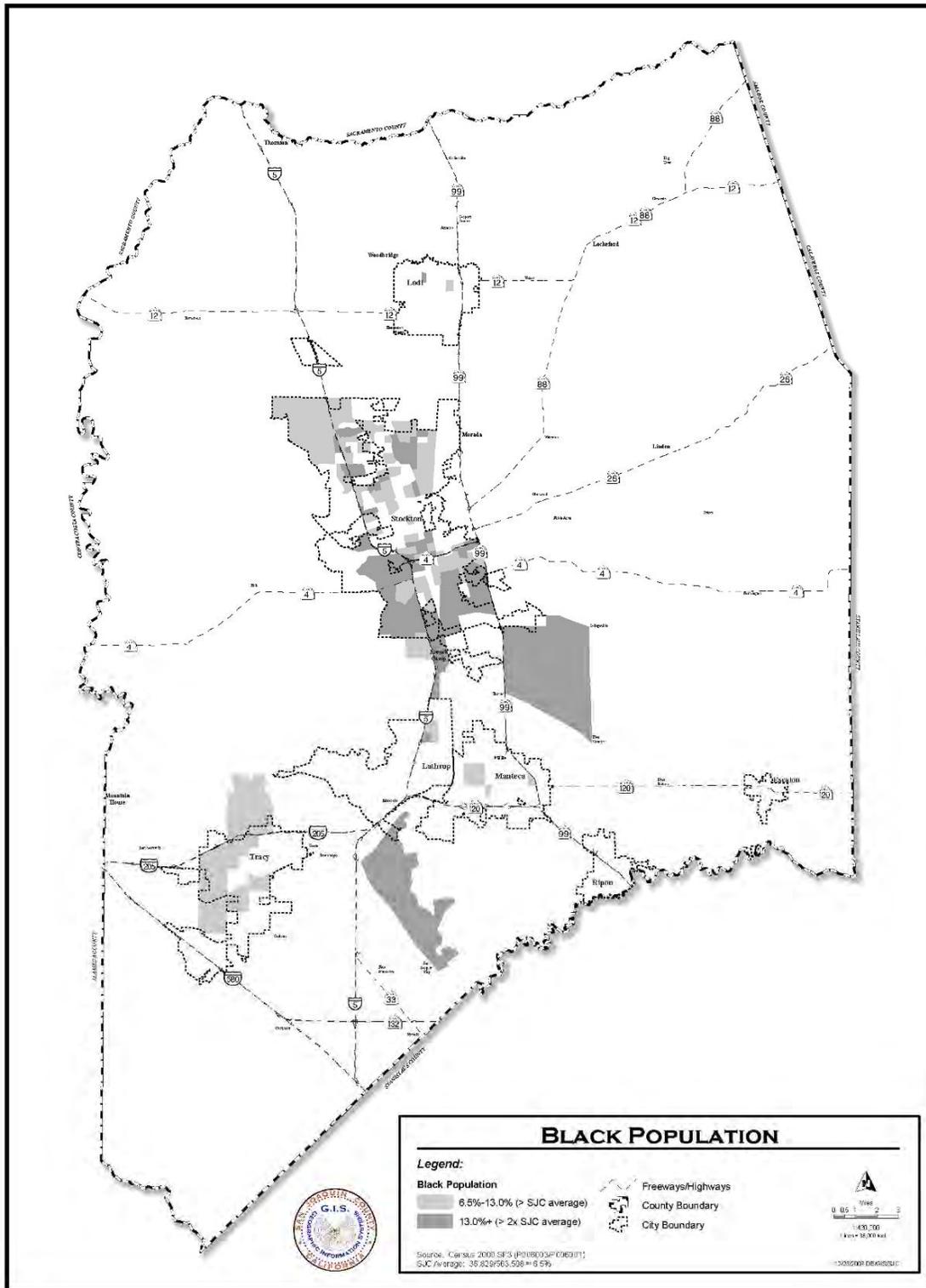
FIGURE 2
ASIAN/PACIFIC ISLANDER POPULATION
San Joaquin County, 2000



Analysis of Impediments to Fair Housing Choice

San Joaquin County and City of Stockton

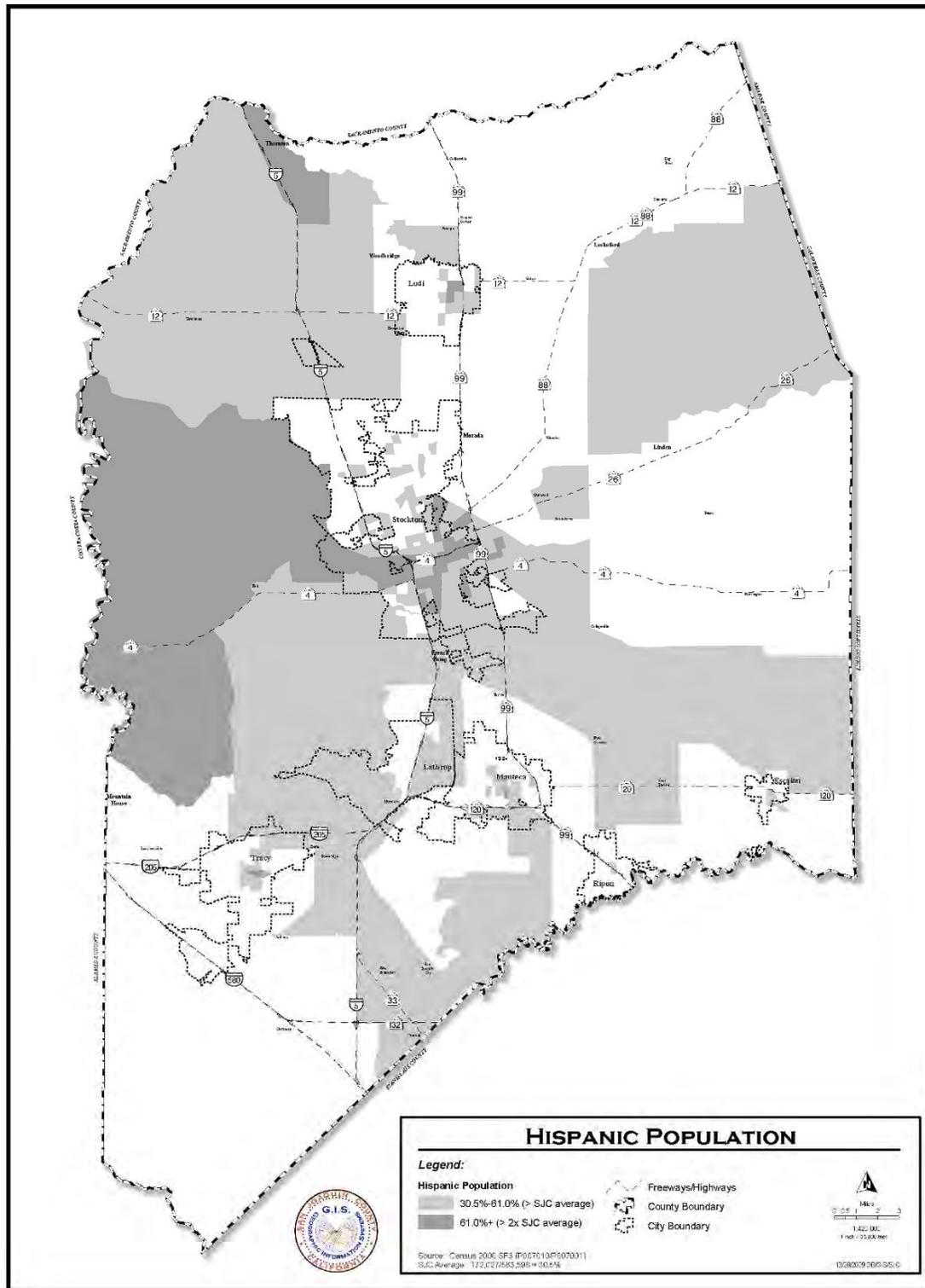
FIGURE 3
BLACK/AFRICAN AMERICAN POPULATION
San Joaquin County, 2000



Analysis of Impediments to Fair Housing Choice

San Joaquin County and City of Stockton

FIGURE 4
HISPANIC/LATINO POPULATION
San Joaquin County, 2000



Analysis of Impediments to Fair Housing Choice

San Joaquin County and City of Stockton

2.2 Household Characteristics

Household Size and Type

Household characteristics, such as size, type, and income level may affect access to housing. A household is defined by the Census as all persons occupying a housing unit. Families are a subset of households and include all persons living together who are related by blood, marriage, or adoption. Single households include persons living alone, but do not include persons in group quarters such as convalescent homes or dormitories. “Other” households are unrelated people living together, such as roommates.

Household composition and size are often two interrelated factors. Communities with a large proportion of families with children tend to have a large average household size. Such communities have a greater need for larger units with adequate open space and recreational opportunities for children. As shown in Table 4, household sizes in both San Joaquin County and Stockton increased from 2000 to 2008 from 3.01 to 3.18, and 3.02 to 3.12, respectively.

From 2000 to 2008 the number of households in San Joaquin County increased by 12.9 percent. Of these new households, approximately three-quarters were family households. Approximately 41 percent of all households in 2008 were comprised of families with children. The percentage of families with children increased only slightly for the county and Stockton from 2000 to 2008.

The proportion of non-family households in the county and Stockton did not significantly change from 2000 to 2008. However, over this same time period, county residents shifted from “other” non-family households (i.e., 38.4 percent decrease) to single person households (i.e., 43.1 percent increase).

TABLE 4 HOUSEHOLD CHARACTERISTICS San Joaquin County and Stockton 2000-2008								
	San Joaquin County ¹				Stockton			
	2000		2008		2000		2008	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Average Household Size	3.01		3.18		3.02		3.12	
Total Family Households	135,419	74.6%	152,542	74.4%	56,684	72.1%	62,344	72.1%
Families with Children	75,070	41.3%	84,702	41.3%	32,693	41.6%	36,424	42.1%
Total Non-Family Households	46,193	25.4%	52,514	25.6%	21,910	27.9%	24,151	27.9%
Singles	29,518	16.3%	42,248	20.6%	17,972	22.9%	19,438	22.5%
Others	16,675	9.1%	10,266	5.0%	4,398	5.6%	4,713	5.4%
Total Households	181,612	100.0%	205,056	100.0%	78,594	100.0%	86,495	100.0%

¹ Entire county; includes data for all cities within the boundaries, not just the unincorporated area.

Sources: 2000 U.S. Census; 2008 American Community Survey.

Analysis of Impediments to Fair Housing Choice

San Joaquin County and City of Stockton

As shown in Table 5, in 2000 average household size ranged from a low of 2.87 persons in Escalon to a high of 3.58 in Lathrop and 3.21 in Tracy. In comparison, the average household size in California was 2.87 persons, indicating that household size in San Joaquin County tended to be larger than in California.

Among the participating jurisdictions, Tracy and Lathrop had the highest percentage of families with children (52 and 51 percent) in 2000.

TABLE 5 HOUSEHOLD CHARACTERISTICS Escalon, Lathrop, Manteca, Ripon, and Tracy 2000										
Participating Jurisdictions										
	Escalon		Lathrop		Manteca		Ripon		Tracy	
Average Household Size	2.87		3.58		2.98		2.98		3.21	
Total Family Households	5,391	90.4%	9,829	94.1%	43,771	88.9%	9,194	90.6%	52,233	91.8%
Families with Children	850	41.3%	1,486	51.1%	7,080	43.3%	1,534	45.5%	9,115	51.7%
Total Non-Family Households	546	9.2%	606	5.8%	5,010	10.2%	841	8.3%	4,351	7.6%
Single Person Households	402	6.7%	301	2.9%	3,051	6.2%	570	5.6%	629	1.1%
Other	144	2.4%	305	2.9%	1,959	4.0%	271	2.7%	3,722	6.5%
Total Households	5,963	100.0%	10,445	100.0%	49,258	100.0%	10,146	100.0%	56,929	100.0%

Source: 2000 U.S. Census.

Household Income

Income is the most important factor determining the ability of a household to balance housing costs with other basic life necessities. Income level is used as the primary indicator of the standard of living for most of the population. While economic factors that affect a household's housing choice are not a fair housing issue *per se*, the relationships among household income, household type, race/ethnicity, and other factors often create misconceptions and biases that raise fair housing concerns.

In 2008 the median household income was \$54,882 in San Joaquin County and \$49,034 in Stockton, which represented increases of 33 and 38 percent, respectively, over the 2000 level. The income profile of residents varies significantly among the cities in the county. In 2000 median household income ranged from a low of \$35,453 in Stockton to a high of \$62,794 in Tracy (Table 6).

Analysis of Impediments to Fair Housing Choice

San Joaquin County and City of Stockton

TABLE 6 MEDIAN HOUSEHOLD INCOME San Joaquin County 2000 and 2008		
Jurisdiction	Median Household Income	
	2000	2008
Entitlement Jurisdictions		
Stockton	\$35,453	\$49,034
San Joaquin County ¹	\$41,282	\$54,882
Participating Jurisdictions		
Escalon	\$49,797	-
Lathrop	\$55,037	-
Manteca	\$46,677	-
Ripon	\$56,979	-
Tracy	\$62,794	-

¹ Entire county; includes data for all cities within the boundaries, not just the unincorporated area.

Sources: 2000 U.S. Census; 2008 American Community Survey (1-Year Estimates).

Geographic Concentrations of Low- and Moderate-Income Households

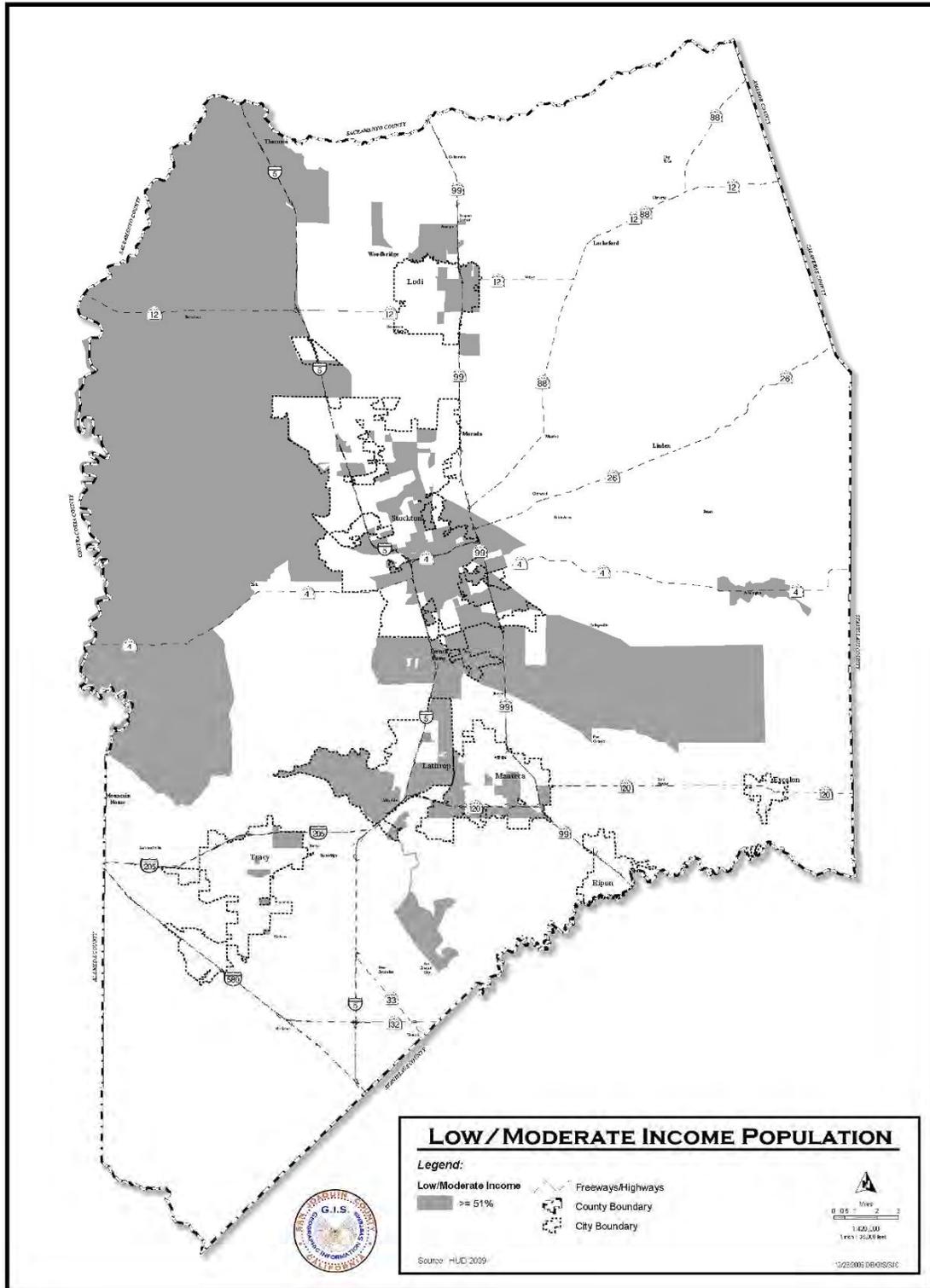
For the purpose of this report, low- and moderate-income refers to households earning 80 percent or less of the San Joaquin County median family income, as determined by HUD. In 2009 the median family income in San Joaquin County was \$63,000, and the low- and moderate-income limit was \$50,900.

Figure 5 shows Census block groups in San Joaquin County where the percentage of low- and moderate-income households was greater than 51 percent in 2000. Low- and moderate-income areas are concentrated in the western unincorporated portion of the county, within central and southern Stockton, eastern areas within Lathrop, and southern Manteca. There are also low- and moderate-income areas located within unincorporated areas southeast of Stockton and eastern neighborhoods within Lodi. A low- and moderate-income area is defined as a Census block group with 51 percent or more low- and moderate-income population.

Analysis of Impediments to Fair Housing Choice

San Joaquin County and City of Stockton

FIGURE 5
LOW/MODERATE INCOME POPULATION
San Joaquin County, 2000



Analysis of Impediments to Fair Housing Choice

San Joaquin County and City of Stockton

2.4 Special Needs Populations

Certain households because have greater difficulty finding suitable and affordable housing because of their special characteristics and needs. These circumstances may be related to age, family characteristics, disability, or employment. This subsection discusses the special housing needs of six groups: seniors, large households, persons with disabilities, farmworkers, homeless persons, and persons diagnosed with AIDS and related diseases.

Seniors

Due to limited income, prevalence of physical or mental disabilities, limited mobility, and high healthcare costs, seniors are considered a special needs group. Incomes for senior households are often fixed and limited. Their low-income status limits their ability to fulfill their need for housing and other necessities such as healthcare. According to the 2008 American Community Survey, approximately 12.5 percent of persons in San Joaquin County, aged 65 years and over, had income over the past 12 months below the poverty level. This percentage was slightly lower in Stockton (11.3 percent).

Seniors often have long-term healthcare needs related to different types and degrees of disabilities. In 2008, 44.3 percent of senior residents (29,225 persons) in San Joaquin County and 47.9 percent of seniors in Stockton reported having some type of disability.

Some of the housing problems facing elderly persons include finding affordable housing and dealing with their eviction after long-term tenancies. A senior on a fixed income faces great difficulty finding safe and affordable housing or relocating after an eviction. Subsidized housing and Federal housing assistance programs, such as Section 8, are increasingly difficult to secure and often involve a long waiting list.

Large Households

HUD defines a large household or family as five or more members. These households are usually families with two or more children or families with extended family members such as in-laws or grandparents. Large households are a special needs group because the availability of adequately sized, affordable housing units is often limited. To afford necessities such as food, clothing, and medical care, low- and moderate-income large households may reside in smaller units, resulting in overcrowding. Furthermore, families with children may face discrimination or differential treatment in the housing market. For example, some landlords may charge large households a higher rent or security deposit, limit the number of children in a complex, limit the time children can play outdoors, or simply choose not to rent to families with children.

In 2000 approximately 21 percent of households in San Joaquin County were large household renters; this was lower in Escalon, Manteca, Ripon, and Tracy. The lowest proportion of large household renters was within the community of Ripon, with only 11 percent. Lathrop had a significantly larger proportion of large household renters, with 32 percent being large household renters.

Persons with Disabilities

Fair housing choice for persons with disabilities may be compromised depending on the nature of their disability. Persons with physical disabilities may face discrimination in the housing market because of the

Analysis of Impediments to Fair Housing Choice

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need for wheelchairs, home modifications to improve accessibility, or other forms of assistance. Landlords/owners sometimes fear that a unit may sustain wheelchair damage or may refuse to exempt disabled tenants with service/guide animals from a no-pet policy. Some landlords may refuse to rent to tenants with a history of mental illness. In addition, neighbors sometimes object when a house is converted to a group home for persons with mental disabilities. Jurisdictions sometimes apply special-permit requirements and other zoning restrictions to deny housing to people with mental disabilities. Cities and counties in California are limited as to the restrictions they can place on group homes of a particular size.

According to the 2000 Census 108,656 persons living in San Joaquin County had a disability, comprising 21 percent of the total population over five years of age. Stockton had the highest percentage of disabled residents, 46,714 or 23.4 percent of the total population.

The proportion of individuals with disabilities increases with age. Approximately 47 percent of seniors age 65 years and older had a disability. Over half of the population aged 65 years and older in Manteca and Lathrop had disabilities. Most communities had similar proportions of disabled individuals as the entire county.

Farmworkers

Farmworkers and day laborers are an essential component of California's agriculture industry. Farmers and farmworkers are the cornerstone of the larger food sector which includes the industries that provide farmers with fertilizer and equipment, farms to produce crops and livestock, and the industries which process, transport, and distribute food to consumers. Farmworker households are often compromised of extended family members or single male workers. Many farmworker households tend to have difficulties securing safe, decent, and affordable housing due to low-income, seasonal income, and family size.

Many farmworkers live in cities on a year-round basis, especially in single-family rental units in older neighborhoods, such as South Stockton. This area of the city is viewed as a desirable location by many farmworkers because of its supply of relatively low-cost housing and its central location in relation to farm-related jobs. According to non-profit Visionary Home Builders, many farmworker families live in overcrowded conditions and substandard conditions. The market for low-cost units in Stockton is tight because multi-family units have a low vacancy rate. The market worsened recently due to the loss of single-room occupancy units in the downtown Stockton area.

Determining the actual number of farmworkers in a region is difficult, due to the variability of the definitions used by government agencies. The U.S. Department of Health and Human Services released a study in 2000 estimating the number of migrant and seasonal farmworkers and their non-farmworker household members in the a report entitled *California: Migrant and Seasonal Farmworker Enumeration Profiles Study*. The report was based on secondary source material, including existing database information and interviews with knowledgeable individuals. The study reported that in 2000 San Joaquin County had an estimated 60,184 farmworkers, including 27,865 migrant farmworkers and 32,319 seasonal farmworkers. The U.S. Census of Agriculture estimates that from 2000 to 2007, the number of farm workers had decreased by 25 to 30 percent (Table 7). According to the Census, in 2007, there were 23,037 farm workers, of which 15,508 were migrant or seasonal workers.

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TABLE 7 FARMWORKERS San Joaquin County¹ 2002 to 2007			
Type of Farm Labor¹	2002	2007	Percent Change
Hired farm labor (farms)	1,761	1,541	-12.5%
Hired farm labor (workers)	30,957	23,037	-25.6%
Workers by days worked – 150 days or more	8,323	7,529	-9.5%
Workers by days worked – less than 150 days	22,634	15,508	-31.5%
Migrant farm labor on farms with hired labor	525	426	-18.9%
Migrant farm labor on farms reporting only contract labor	118	100	-15.3%

¹ Entire county; includes data for all cities within the boundaries, not just the unincorporated area.

Source: U.S. Census of Agriculture, 2002 and 2007.

Homeless Persons

According to HUD, a person is considered homeless if they are not imprisoned and:

- 1) *lack a fixed, regular, and adequate nighttime residence; and*
- 2) *their primary nighttime residence is:*
 - a) *a supervised publicly or privately operated shelter designed to provide temporary living arrangements including welfare hotels, congregate shelters, and transitional housing for the mentally ill;*
 - b) *an institution that provides a temporary residence for individuals intended to be institutionalized; or*
 - c) *a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.*

Most individuals or families become homeless because they are unable to afford housing in a particular community. Nationwide about half of those experiencing homelessness over the course of a year are single adults. Most enter and exit the system fairly quickly. The remainder essentially lives in the homeless assistance system, or in a combination of shelters and the streets. There are also single homeless minors, including runaway and “throwaway” youth (children whose parents will not allow them to live at home).

The housing needs of homeless persons are more difficult than those of other special needs population to measure and assess. Since these individuals have no permanent address, they are not likely to be counted in the Census.

Preliminary results from a homeless count conducted in San Joaquin County in January 2009 counted 2,977 homeless persons in the County. The majority of individuals counted (2,815) were sheltered. About 5 percent (162) of the homeless individuals counted were unsheltered. About 60 percent were male and 40 percent were female. The results of the January 2009 homeless count are not yet available at the city level, so the number of homeless persons in Stockton is unknown; however, a large percentage of the individuals counted were residing in Stockton.

Analysis of Impediments to Fair Housing Choice

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Both the City of Stockton and San Joaquin County use comprehensive approaches to address homelessness in the county. A comprehensive three-fold approach called "Continuum of Care" is used to meet the needs of the homeless. The first tier is emergency shelter and short-term housing, the second tier is transitional housing, and the third tier is permanent affordable housing.

San Joaquin County administers the Supportive Housing and Shelter Plus Care Programs to provide special supportive housing for the homeless and persons with disabilities. The Shelter Plus Care Program is designed to provide housing and supportive services on a long-term basis for homeless persons with disabilities, primarily those with serious mental illnesses, chronic problems with alcohol and/or drugs, AIDS, or related diseases, who are living in places not intended for human habitation or in emergency shelters.

Persons Diagnosed with AIDS and Related Diseases

According to the San Joaquin County Public Health Services Department, there have been over 1,100 reported cases of AIDS since the onset of the disease in the county in the 1980s. Through the Housing Opportunities for Persons with AIDS (HOPWA) program, Federal funds are allocated to the State and the County for the purpose of assisting people living with the disease in securing permanent and affordable housing. Through San Joaquin County Public Health Services, Stockton Shelter uses HOPWA funds to purchase and run transitional houses for AIDS-infected persons who are homeless or having financial difficulties. Residents can stay in transitional housing for up to 12 months while they secure a job, home, or SSI benefits. Within Stockton, the Stockton Shelter administers one transitional house with capacity for eight individuals, and five condominiums for families of three to four people. In addition to transitional housing, Stockton Shelter also provides emergency assistance for people who cannot afford their housing payments due to a health emergency or high healthcare costs.

According to area healthcare providers, additional housing needs for people with AIDS and HIV include more emergency housing assistance, funding to cover first- and last-month's rent, low-cost housing for individuals such as residential hotels, and assisted living for persons in the middle to late stages of the disease.

Analysis of Impediments to Fair Housing Choice

San Joaquin County and City of Stockton

2.5 Housing Profile

This section provides an overview of the characteristics of the local and regional housing markets. The Census Bureau defines a housing unit as a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied or intended for occupancy as separate living quarters

Housing Stock

Single-family housing units include attached or detached dwellings on individual lots. In 2009 approximately 76 percent of the housing units in San Joaquin County were single-family dwellings (Table 8). All of the participating jurisdictions have a larger proportion of this housing unit type than the county as a whole, while Stockton has a much lower proportion than the cities or the county.

TABLE 8 HOUSING STOCK San Joaquin County 2009							
	Entitlement Jurisdictions		Participating Jurisdictions				
	San Joaquin County ¹	Stockton	Escalon	Lathrop	Manteca	Ripon	Tracy
Single-Family							
Number	177,430	69,601	2,133	4,535	18,373	4,457	21,997
Percent	77.5%	71.9%	84.7%	90.8%	80.0%	87.2%	86.0%
Multi-Family							
Number	41,773	25,965	251	106	3,737	642	3,093
Percent	18.2%	26.8%	10.0%	2.1%	16.3%	12.6%	12.1%
Mobile Homes/Other							
Number	9,778	1,288	135	351	851	11	476
Percent	4.3%	1.3%	5.4%	7.0%	3.7%	0.2%	1.9%
TOTAL	228,981	96,854	2,519	4,992	22,961	5,110	25,566

¹ Entire county, includes data for all cities within the boundaries, not just the unincorporated area.

Source: California Department of Finance, January 2009.

Multi-family housing units consist of structures with two or more units. Multi-family dwelling units comprise 18 percent of the San Joaquin County housing stock. Over one-quarter of the housing stock in Stockton is multi-family. The participating jurisdictions have lower percentages of multi-family housing than the county or Stockton; Lathrop is notable with only 2.1 percent of its housing stock consisting of multi-family housing.

Occupancy/Vacancy Rates

Table 9 shows the occupancy and vacancy rates for Stockton, San Joaquin County, and California in 2000 and 2009. Stockton and San Joaquin County have both had lower vacancy rates than the state average since 2000. The vacancy rate in Stockton has remained around 4.2 percent since 2000, while the statewide vacancy rate has been closer to 6 percent.

Analysis of Impediments to Fair Housing Choice

San Joaquin County and City of Stockton

According to the California Department of Housing and Community Development (HCD), the desired minimum vacancy rates necessary to provide a stable housing environment are approximately 2 percent for the for-sale housing market and 5 percent for the rental housing market. According to the 2007 American Community Survey, the vacancy rate of for-sale housing available for occupancy in Stockton was 2.0 percent and the vacancy rate for rental housing available for occupancy was 3.2 percent. Countywide there was a vacancy rate of 2.1 percent for both rental and for-sale housing. The Stockton and county vacancy rates for for-sale housing was at the desired minimum levels; however, Stockton had less than optimal vacancy rate for rental housing, indicating that Stockton has a need for more rental units.

TABLE 9 OCCUPANCY/VACANCY Stockton, San Joaquin County, and California 2000 and 2009				
	2000		2009	
	Number	Percent	Number	Percent
Stockton				
Occupied Units	78,522	95.6%	92,738	95.8%
Vacant Units	3,603	4.4%	4,116	4.2%
Total Housing Units	82,125	100.0%	96,854	100.0%
San Joaquin County¹				
Occupied Units	181,629	96.0%	219,970	96.1%
Vacant Units	7,531	4.0%	9,011	3.9%
Total Housing Units	189,160	100.0%	228,981	100.0%
California				
Occupied Units	11,502,870	94.2%	12,733,414	94.1%
Vacant Units	711,679	5.8%	797,305	5.9%
Total Housing Units	12,214,549	100.0%	13,530,719	100.0%

¹ Entire county; includes data for all cities within the boundaries, not just the unincorporated area.

Sources: California Department of Finance, 2009, Table E-5; and U.S. Census 2000.

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Housing Conditions

Housing is subject to gradual deterioration over time. Deteriorating housing can depress neighboring property values, discourage reinvestment, and eventually impact the quality of life in a neighborhood if no action is taken to stop the deterioration. The ability of households of all socioeconomic segments of a community to live in a safe and decent living environment is a fair housing concern.

In 2004 a survey of housing conditions was conducted by the County for the unincorporated areas only. In the survey, the term "planning area," refers to County-designated boundaries generally encompassing each city and the surrounding unincorporated areas. The survey rated residential structures by using the following classifications:

Sound – best condition

Minor – needing minor repairs

Moderate – needing moderate level of repair or rehabilitation

Substantial – needing substantial repairs or rehabilitation

Dilapidated – infeasible to repair, more economical to demolish

The following summarizes the results of the housing survey:

Approximately 60 percent of the dwelling units included in the survey were rated as “sound.” The area with the highest percentage of sound units was the Tracy planning area (82 percent). The area with the lowest percentage of sound units was the Delta planning area, with 34 percent receiving a sound rating. Seven of the 11 areas surveyed had a 60 percent or higher sound rating.

The “minor” repair category accounted for 16 percent of dwelling units. The Delta planning area had 28 percent, the highest percentage of units in need of minor repairs. By contrast, only 4 percent of dwelling units in the Tracy planning area needed minor repairs.

Overall, 18 percent of housing units in the survey needed “moderate” repairs (452 dwelling units). The Delta and Stockton planning areas had the highest percentages of needed moderate repair-work, 28 and 23 percent respectively. The Ripon planning area had the lowest percentage of housing units in need of moderate repairs (2 percent). Countywide, 8 of 10 planning areas had moderate repair needs of at least 10 percent.

Very few homes in the survey—just over 1 percent (42 units)—needed “substantial” repairs. Four of the 10 planning areas had no homes in need of substantial repair. The Delta planning area, with 3 of 50 homes (6 percent) needing substantial repair, had the highest percentage.

Approximately 6 percent of the housing units in the survey (148 housing units)—were rated as dilapidated (infeasible to repair). The Stockton planning area had the highest percentage of homes in dilapidated condition, with 10 percent (119 units) of the 1,235 homes surveyed.

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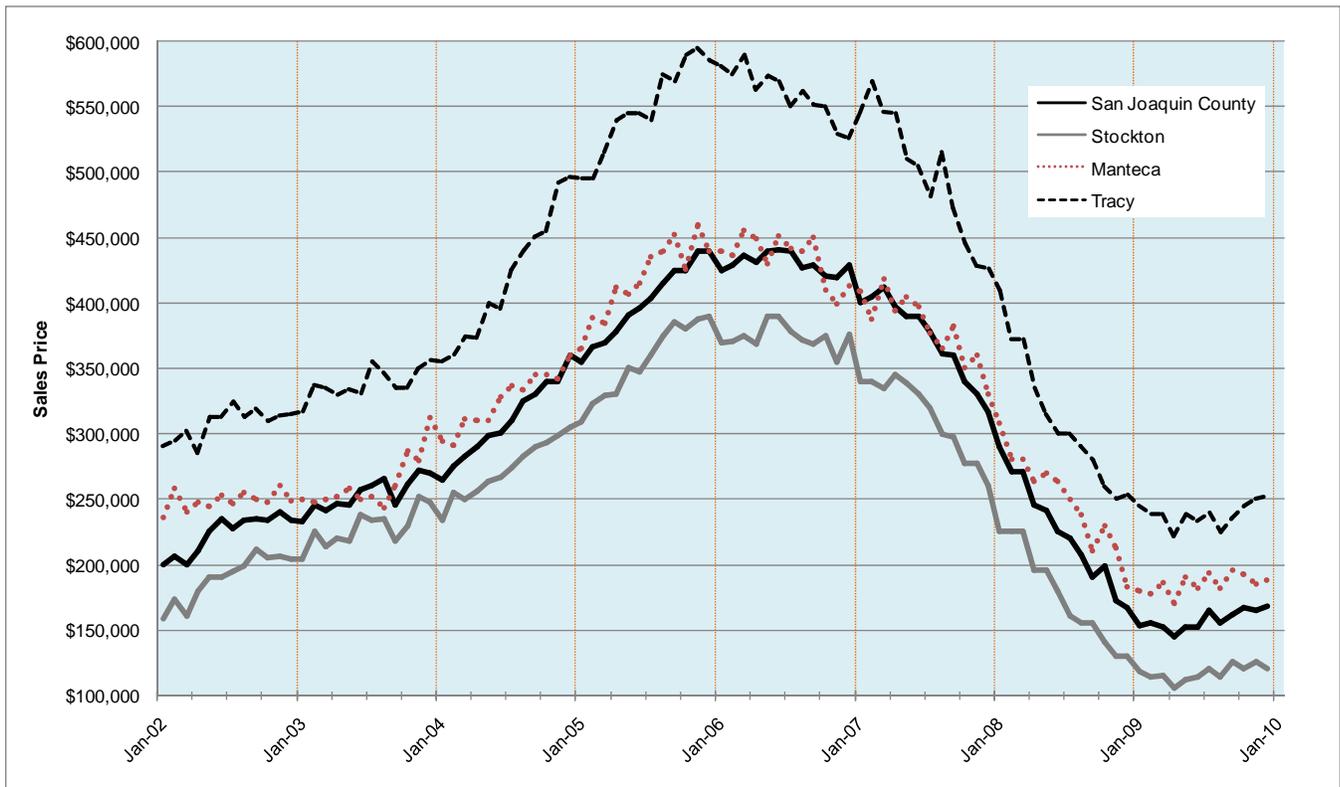
San Joaquin County and City of Stockton

Housing Prices

Between 1998 and 2009 there was a significant boom and then bust in local housing markets. Commonly referred to as the “housing bubble,” local markets exploded with construction and sales activity fueled by rampant speculation, loosening of credit requirements, and sub-prime loans for homeowners. According to data from the California Association of Realtors, from January 2002 to June 2006 the median home price in Stockton more than doubled, from about \$158,000 to \$390,000, and then fell to the lowest at \$105,000 in April 2009 (Figure 6). Since April 2009 sales prices have stabilized. This trend held for the other jurisdictions in the county.

While the drastic decline in median home prices occurred throughout California and San Joaquin County, Stockton was one of the hardest hit markets in the nation. According to HUD, as of June 2008, 12.3 percent of homes in Stockton and 10.5 percent of homes in San Joaquin County were in foreclosure. Figure 7 shows the distribution of foreclosures in the county as of December 2009. As shown, foreclosures are not only concentrated in areas of low- and moderate-income; the cities of Escalon, Ripon, Tracy, and Manteca all show high concentrations of foreclosures.

FIGURE 6
CHANGE IN HOME SALES PRICES
January 2002 to December 2009

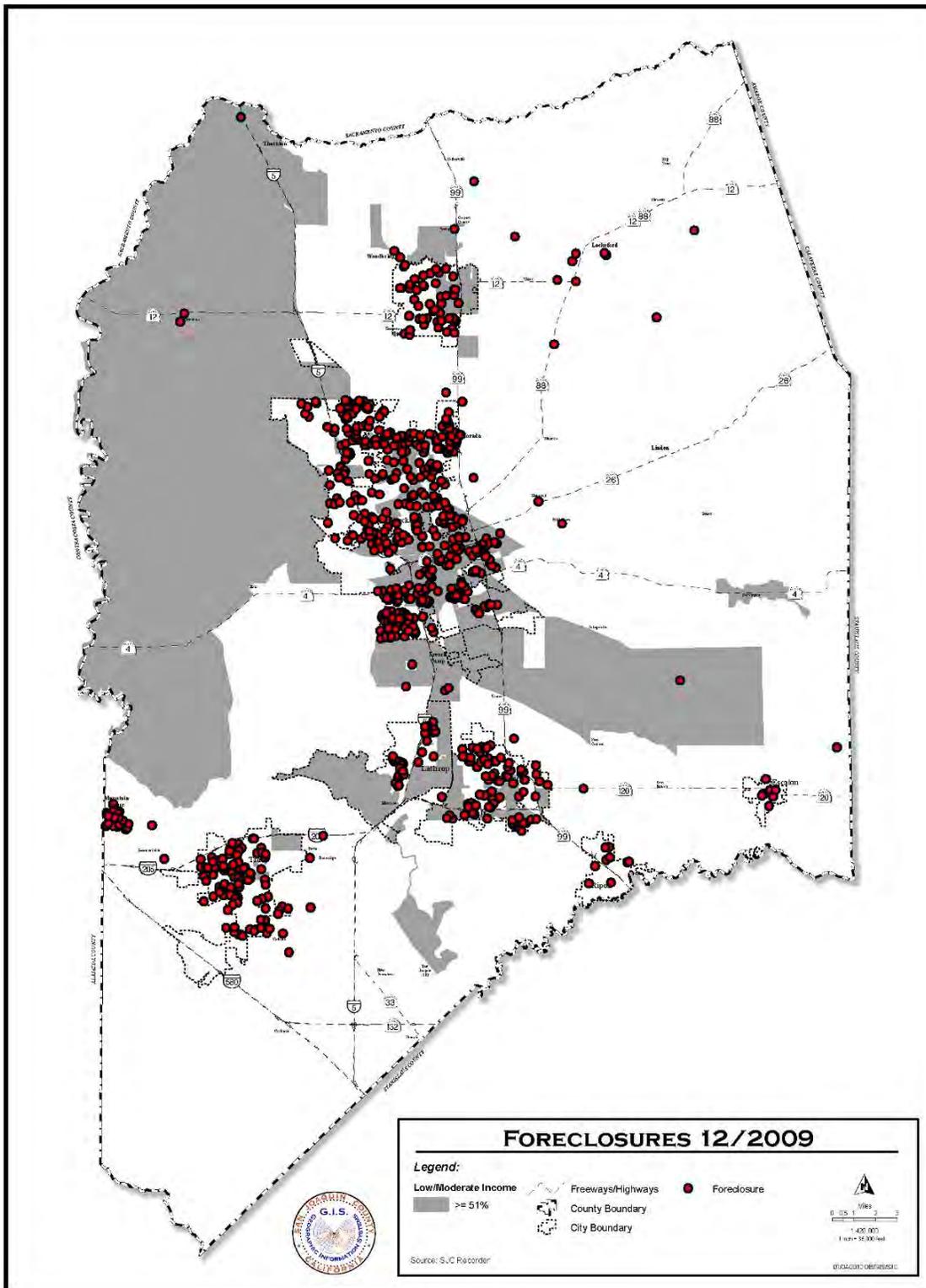


Source: California Association of Realtors, December 2009.

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FIGURE 7
FORECLOSURES FOR DECEMBER 2009
San Joaquin County, 2000



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Rents

Table 10 shows the average rent by jurisdiction. In general, the estimated average rental rates in San Joaquin County in 2009 averaged between \$586 for a studio to \$1,270 for a three-bedroom unit. Among the participating and entitlement jurisdictions, Tracy had the highest average, while Escalon, Stockton, and unincorporated areas had among the lowest average rental rates.

TABLE 10 AVERAGE RENTAL RATES San Joaquin County 2010							
	Entitlement Jurisdictions		Participating Jurisdictions ³				
	San Joaquin ¹	Stockton ²	Escalon	Lathrop	Manteca	Ripon	Tracy
Studio	\$586	\$629	N/A	N/A	\$775	N/A	\$690
One-Bedroom	\$631	\$732	N/A	N/A	\$738	\$733	\$815
Two-Bedroom	\$800	\$945	\$715	\$900	\$833	\$717	\$1,168
Three-Bedroom	\$1,270	\$1,020	\$1,269	\$1,319	\$1,214	\$1,314	\$1,389
All Sizes	\$822	\$833	\$661	\$1,110	\$890	\$921	\$1,354

¹San Joaquin County Housing Element, 2009.

²The weighted average as reported by RealFacts. RealFacts calculates the rent for each unit in the database and multiplies it by the numbers of units. Then RealFacts adds the total number of units and the total rent for all units. The total rent is divided by the total units to determine the weighted average.

³Rental rates are an average from a sample of rents found on Rent.com, Craigslist.com, Move.com, and Apartmenthunterz.com on 2/12/10 and include a mixture of both apartments and homes for rent.

2.6 Assisted Housing Resources

Public and Private Assisted Housing

The availability and location of public and private assisted housing may be a fair housing concern. If such housing is concentrated in one area of a community or a region, a household seeking affordable housing is limited in their choices. Public and private assisted housing and housing assistance must also be accessible to qualified households regardless of race/ethnicity, disability, or other special characteristics.

Section 8 Vouchers

The Housing Choice Voucher Program (Section 8) is a rent subsidy program that helps very low-income families and seniors pay rents for private units. Section 8 tenants pay a minimum of 30 percent of their income for rent. The local housing authority pays the difference up to a payment standard they establish based on HUD Fair Market Rents. The program offers very low-income households the opportunity to obtain affordable, privately-owned rental housing and to increase their housing choices. The owner's asking price must be supported by comparable rents in the area. Any amount in excess of the payment standard is paid by the program participant.

The San Joaquin Housing Authority administers the Section 8 voucher program and manages several public housing developments countywide. As of December 2009, 7,719 households received Section 8

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assistance (see Table 11). Participants in the Section 8 voucher program reside throughout San Joaquin County; however, the vast majority (92.2 percent) of participants live in Stockton. About 2 percent of voucher recipients live in Manteca (2.2 percent) and Tracy (2.1 percent); the remaining communities in the county have even fewer recipients.

TABLE 11 SECTION 8 VOUCHERS BY JURISDICTION San Joaquin County 2009		
	Number	Percent
Entitlement Jurisdiction		
Stockton	7,116	92.2%
Unincorporated county	26	0.3%
Participating Jurisdiction		
Escalon	11	0.1%
Lathrop	28	0.4%
Manteca	168	2.2%
Ripon	12	0.2%
Tracy	160	2.1%
TOTAL	7,719	100.0%

Source: San Joaquin County Housing Authority, 2010.

As shown in Table 12, Section 8 voucher recipients are primarily African American Non-Hispanic (30.8 percent), American Indian Non-Hispanic (20.8 percent), White Non-Hispanic (12.9 percent), and White Hispanic (10.3 percent). Compared to the overall racial/ethnic makeup of San Joaquin County, African American and Native American residents are significantly over-represented among Section 8 recipients. Of the 7,719 Section 8 voucher recipients approximately 36 percent (2,810) are persons with disabilities; of which 83 percent (2,331 persons) live in Stockton.

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San Joaquin County and City of Stockton

TABLE 12
SECTION 8 BY ETHNICITY
San Joaquin County
2009

Ethnicity	Entitlement Jurisdictions		Participating Jurisdictions					TOTAL ¹ (PERCENT)
	Unincorporated	Stockton	Escalon	Lathrop	Manteca	Ripon	Tracy	
White Hawaiian Non-Hispanic	0	4	0	0	0	0	0	0.1%
White Hawaiian Hispanic	0	6	0	0	1	0	1	0.1%
White African American Non-Hispanic	0	1	0	0	0	0	0	0.0%
Asian Hawaiian Non-Hispanic	0	4	0	0	0	0	0	0.1%
Native American Hawaiian Non-Hispanic	1	0	0	0	0	0	0	0.0%
Native American Asian Non-Hispanic	0	2	0	0	0	0	0	0.0%
African American Hawaiian Non-Hispanic	0	15	0	0	0	0	2	0.2%
White Hispanic	13	659	3	9	35	2	28	10.3%
African American Hispanic	0	667	0	0	0	0	1	8.7%
Native American Hispanic	0	23	0	0	0	0	0	0.3%
Asian Hispanic	0	15	0	0	0	0	0	0.2%
Native Hawaiian Hispanic	0	0	0	0	0	0	0	0.0%
White Non-Hispanic	7	723	7	5	84	8	41	12.9%
African American Non-Hispanic	4	2,261	0	12	31	2	60	30.8%
American Indian Non-Hispanic	1	1,590	0	0	3	0	3	20.8%
Asian Non-Hispanic	0	599	1	2	14	0	21	8.4%
Native Hawaiian Non-Hispanic	0	547	0	0	0	0	3	7.1%
TOTAL	26	7,116	11	28	168	12	160	100.0%

¹ Total includes data for the entire county, including Lodi.

Source: San Joaquin County Housing Authority, 2010.

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Public Housing

The San Joaquin Housing Authority owns and operates 1,103 units of conventional public housing (Figure 8) including Sierra Vista Homes and Conway Homes in Stockton; Tracy Homes, Diablo Homes, Burton Homes, and Kraft Homes in Tracy; and Mokelumne Manor in the unincorporated community of Thornton.

The Housing Authority also operates three State-owned migrant farm labor camps (288 units) in French Camp and Lodi and one 31-unit facility in Thornton. The State-owned housing is available to migrant workers annually from mid-March through the end of October and the facility in Thornton is open year-round. Daycare centers are provided for migrant workers as well as services from the California Employment Development Department, the U.S. Social Security Administration, and education and healthcare services. From mid-December through mid-March, one of the migrant camps in French Camp is used as a cold-weather overflow homeless shelter for families.

According to the San Joaquin Housing Authority, as of January 2010 there were over 12,956 families on the Housing Authority public housing waiting list (Table 13). This is a 22 percent increase from 2004, when there was a total of 10,600 families on the waiting list.

TABLE 13 PUBLIC HOUSING WAITING LIST (NUMBER OF APPLICANTS) San Joaquin County January 2010	
	Applicants
Entitlement Jurisdiction	
Unincorporated	186
Stockton	10,349
Participating Jurisdiction	
Escalon	31
Manteca	616
Lathrop	191
Lodi	499
Tracy	1,059
Ripon	25
TOTAL	12,956

Source: San Joaquin Housing Authority, January 2010.

The Housing Authority provides fair housing information to Section 8 voucher recipients and public housing residents. Information provided includes descriptions of types and examples of unlawful discrimination and avenues available to families who believe they are victims of a discriminatory act. Along with all applicable Fair Housing Information and Discrimination Complaint Forms, this information is made available as part of the voucher recipients briefing packet. In addition, all San Joaquin Housing Authority staff regularly attend fair housing training sponsored by HUD and other local organizations to keep current with new developments.

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Other Affordable Housing Projects

According to HUD and the U.S. Department of Agriculture (USDA), there are 39 privately-owned and Federally-subsidized rental housing developments in San Joaquin County (Figure 8). These units are available to households earning 80 percent or less of the County median family income, at a cost of no more than 30 percent of the occupant incomes. These facilities are all located in Stockton but vary in size; about 38 percent have capacity for less than 50 persons, 36 percent have capacity for 51 to 100 persons, and 26 percent have capacity for 100 to 200 persons.

Licensed Community Care Facilities

A community care facility is any building or location that provides non-medical care and supervision to residents. Community care facilities provide a supportive housing environment to persons with special needs in a group situation. In California these facilities are licensed by the Community Care Licensing Division of the California Department of Social Services. Restrictions that deter or prevent these types of facilities from locating in a community impede access to adequate housing for special needs groups requiring particular housing arrangements.

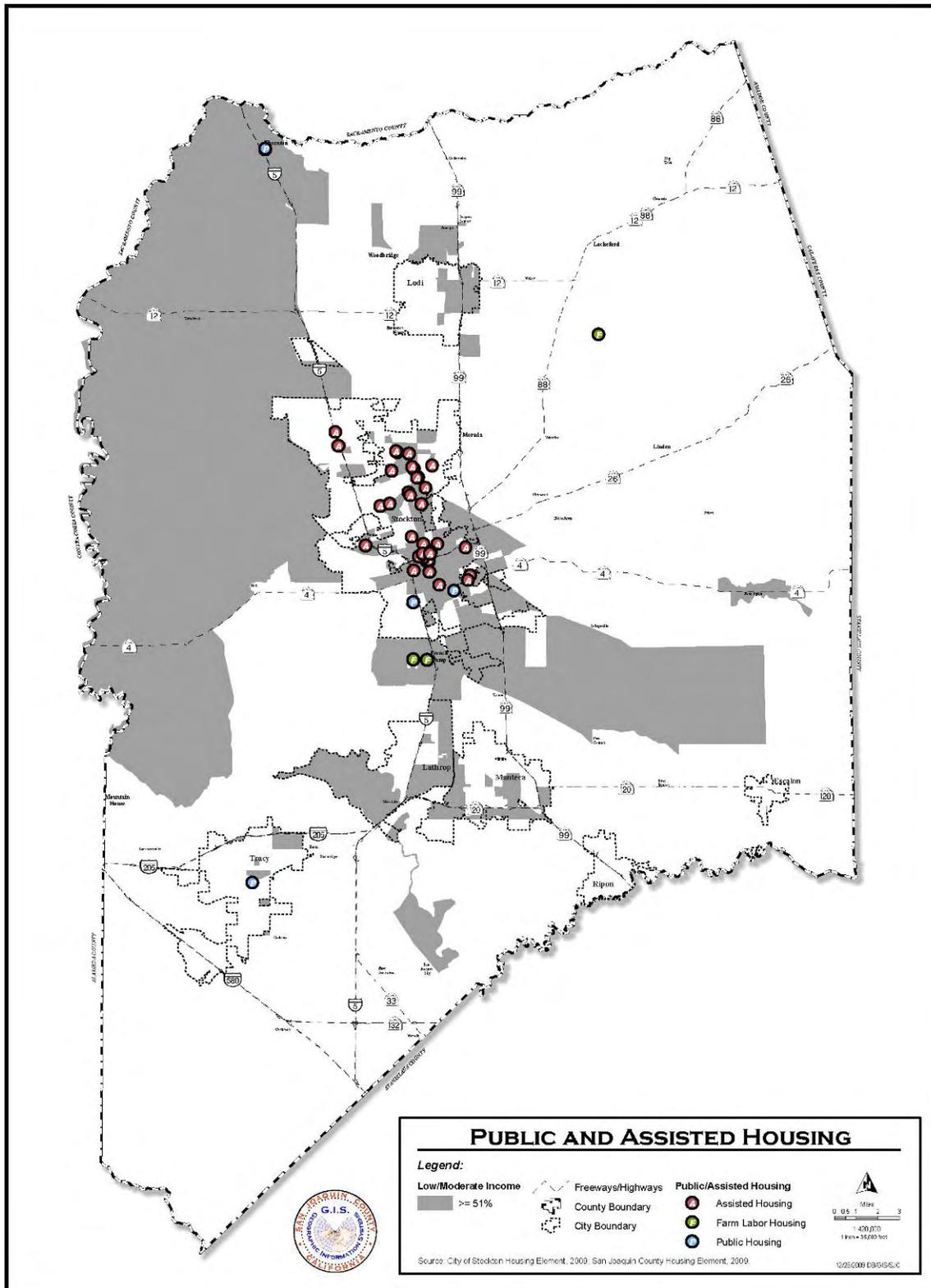
According to California's Community Care Licensing Division, 371 licensed community care facilities are located in San Joaquin County. This includes a diversity of facilities and specialized services such as adoption agencies, adult daycare, adult residential facilities, foster family/agencies, group homes, residential care for the elderly, small-family homes, and social rehabilitation facilities. Adult residential facilities (175) and residential care facilities for the elderly (103) comprise 75 percent of the community care facilities in the county. While a number of facilities accommodate persons with developmental and mental disabilities, care for disabled individuals is primarily provided within adult residential facilities.

As shown in Figure 9, community care facilities are distributed countywide, but tend to be concentrated in northern Stockton.

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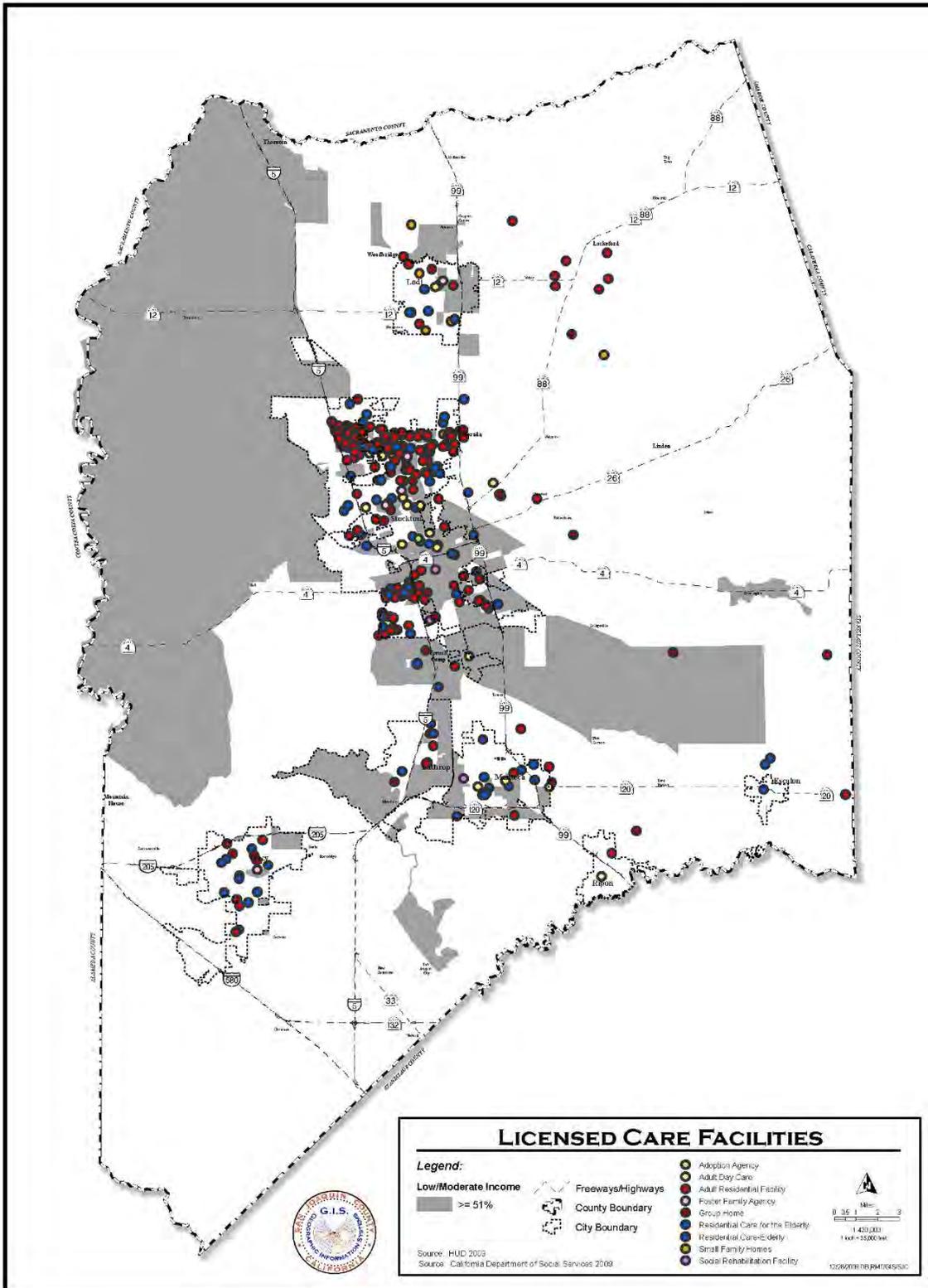
**FIGURE 8
LOCATION OF PUBLIC HOUSING
San Joaquin County, 2009**



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FIGURE 9
LOCATION OF COMMUNITY CARE FACILITIES
San Joaquin County, 2009



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San Joaquin County and City of Stockton

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Section 3. Identification of Impediments To Fair Housing Choice

3.1 Impediments in the Public Sector

Public policies established at the regional and local levels can affect housing development and, therefore, may impact the range and location of housing choices available to residents. Fair housing laws are designed to encourage an inclusive living environment and an assessment of public policies and practices can help determine potential impediments to fair housing opportunity. This section presents an overview of government regulations, policies, and practices enacted by San Joaquin County and incorporated cities in the county that may impact fair housing choice.

General Plan

A general plan establishes a vision and provides long-range goals and policies to help guide a jurisdiction achieve its vision and goals over the long term. Two of the seven State-mandated general plan elements, housing and land use, have direct impact on the local housing market in terms of the amount and range of housing choice.

Housing Element

As one of the seven State-mandated elements of the general plan, the housing element is subject to review by the California Department of Housing and Community Development (HCD) for compliance with State law. Housing element law assumes that for the private market to adequately address housing needs and demand, local governments must both provide opportunities for and not constrain development of housing for all income levels. Specifically, the housing element must do the following:

- Identify available sites that are appropriately zoned and that have adequate public infrastructure and services necessary to facilitate the development of a range of housing types.
- Encourage the development of adequate housing to meet the needs of low- and moderate-income households.
- Address, and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing.
- Conserve and improve the condition of the existing affordable housing stock.
- Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability.

The State requires that housing elements be updated on a regular basis. The jurisdictions in San Joaquin County are currently working within a seven and a half year planning cycle that started January 1, 2007, and will end June 30, 2014. Housing elements were due to the State for review by August 30, 2009. While San Joaquin County and the City of Stockton have prepared housing elements, completed the review process with the State, and have conditional approval of the Housing Elements (i.e., they are in compliance with State law as interpreted by HCD), the participating jurisdictions have draft documents

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and are still working with HCD to comply with State requirements. Many of the action items identified in the 2005 City of Stockton AI Report and the 2005 San Joaquin County AI Report are being addressed through the HCD review process as the entitlement and participating jurisdictions bring their housing policy and programs into compliance with State law.

Land Use Element

The land use element of a general plan designates the general distribution, location, and extent of uses for land planned for housing, business, industry, open space, community facilities, and other land uses. As it applies to housing, the land use element establishes a range of residential land use categories, describes the types of housing appropriate in a community, and specifies densities of development. Residential land use policy is implemented through zoning districts and development standards specified in the jurisdiction's zoning ordinance (or Development Title in the case of San Joaquin County). State law requires that the zoning ordinance be consistent with the jurisdiction's general plan.

Residential Land Use Densities

A number of factors, governmental and non-governmental, affect the supply and cost of housing in a local housing market. The governmental factor that most directly influences these market conditions is the allowable density range of residentially designated land. In general, higher densities allow developers to take advantage of economies of scale and reduce the per-unit cost of land, improvements, and construction.

Reasonable density standards ensure the opportunity for higher-density residential uses to be developed within a community and increase the potential for producing affordable housing. Minimum required densities in multi-family zones ensure that land zoned for multi-family use will be developed at higher densities.

While the land use elements of San Joaquin County, Stockton, and the participating jurisdictions allow a range of single-family (0 to 14 du/ac) and multi-family (6 to 50 du/ac) residential uses, most jurisdictions do not permit multi-family uses at a density greater than 30 du/ac. Given land and development costs in San Joaquin County, 30 units per acre should be an adequate density in most cases to allow for the production of affordable housing. All jurisdictions in San Joaquin County, except Escalon and Lathrop, allow densities greater than six du/ac in their single-family residential designations and greater than 20 units per acre in their multi-family designations.

Jurisdictions that do not permit single-family densities greater than 6 dwelling units per acre may impede the ability of homebuilders to provide moderate-cost single-family homes on small lots of less than 5,000 square feet, zero lot-line homes, attached homes, and other single-family unit types that could be affordable to low- or moderate-income households. This potential impediment would be decreased to the extent that localities permit single-family homes in the lowest-density multi-family category of 6 to 15 du/ac.

Most San Joaquin County jurisdictions have established minimum densities in each residential land use category. This increases the likelihood that a variety of housing types will be constructed. The City of Ripon is an exception in that its General Plan establishes maximum residential densities, but not minimum densities. Without reasonable minimum density standards, a land use designation nominally intended for multi-family residential uses could be developed for much lower intensity single-family uses.

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Nearly all of the San Joaquin County jurisdictions have created additional opportunities to accommodate housing by permitting multi-family residential uses in one or more commercial zones, either by right or with a conditional use permit. Jurisdictions in the county also have planned development processes that provide flexibility in the mix and density of residential uses. These provisions for housing allow localities to promote mixed-uses and “smart growth” alternatives for residential development.

Zoning Ordinance, Development Title, and Other Regulations

Zoning ordinances (for Stockton and the participating jurisdictions) and the Development Title (in San Joaquin County) implement each jurisdiction’s general plan by establishing zoning districts that correspond with general plan land use designations. Development standards and permitted uses in each zoning district are specified to govern the density, type, and design of different land uses for the protection of public health, safety, and welfare (Government Code, Sections 65800-65863). Several aspects of a zoning ordinance that may affect access to housing or limit the range of available housing choices are described below. Unless otherwise noted, most of these potential impediments have either been addressed or will be addressed during the current (for the 2007 to 2014 planning period) housing element update process carried out by each jurisdiction.

Restrictions on Single-Family Units in Multi-family Districts

Single- and multi-family housing types include detached and attached single-family homes, duplexes or half-plexes, townhomes, condominiums, and apartments. Zoning ordinances typically specify the districts in which each of these uses would be permitted by right. Zoning ordinances should avoid “pyramid” or “cumulative zoning” which permits lower-density single-family uses in multi-family zones. Such practice reduces the potential for multi-family residential development. Stockton, San Joaquin County, Escalon, Lathrop, and Manteca do not allow single-family housing in multi-family districts. Ripon and Escalon, however, do not restrict the development of single-family housing in multi-family or medium- and high-density designations, which has the potential to be an impediment to the development of higher-density, multi-family housing.

Density Bonus Provisions

State law (California Government Code Section 65915) requires local governments to grant a density bonus and/or financially equivalent incentives to developers who agree to provide a specified percentage of affordable housing or childcare facilities for lower-income families as part of a residential development. The amount of bonus units or incentives depends on the percentage of affordable housing units provided. Amendments to the Code in 2004 lowered the threshold for achieving density bonuses and increased the incentives and concessions that local governments must provide. Stockton, San Joaquin County, and the participating jurisdictions all have revised their zoning ordinance or Development Title to comply with State law regarding density bonus provisions.

Definition of Family

A zoning ordinance can potentially restrict access to housing by defining families in a restrictive manner. California Courts have ruled that an ordinance that defines a “family” as: 1) an individual; 2) two or more persons related by blood, marriage, or adoption; or 3) a group of not more than a certain number of unrelated persons as a single housekeeping unit, is invalid. Court rulings stated that defining a family does not serve any legitimate or useful objective or purpose recognized under the zoning and land

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planning powers of the jurisdiction and, therefore, violates rights of privacy under the California Constitution. A zoning ordinance also cannot regulate residency by relying on a definition of family inconsistent with State law.

Table 14 presents definitions of "family" as currently (2010) contained in each jurisdiction's zoning ordinance or Development Title. However, each jurisdiction, except Manteca, has indicated that the definition will be revised as a part of implementation of the current housing element to remove limitations on number of unrelated individuals.

TABLE 14 DEFINITION OF FAMILY San Joaquin County January 2010	
	Definition
Entitlement Jurisdictions	
San Joaquin County	"Family" means one (1) individual or more than one (1) individual related by blood or marriage or a group of not more than five (5) individuals not related by blood or marriage, excluding servants, living together in a dwelling unit.
Stockton	No definition.
Participating Jurisdictions	
Escalon	"Family" means one or more persons occupying a premises and living as a single housekeeping unit, as distinguished from a group occupying a hotel, club, fraternity, or sorority house. A family shall be deemed to include necessary servants.
Lathrop	"Family" means an individual, two or more persons who are related by blood or marriage, or a group of not more than five persons not necessarily related by blood or marriage, living together in a dwelling unit.
Manteca	"Family" means an individual or two or more persons related by blood, marriage or adoption, or a group of not more than five persons who need not be related by blood or marriage, living in a single housekeeping unit. Wards of the court or other dependent children placed with families under provisions of the laws of the state and county are considered as belonging to a family unit.
Ripon	"Family" means an individual, or two (2) or more persons related by blood, marriage or legal adoption, or a group of not more than five (5) persons, who are not related, living together as a single housekeeping unit.
Tracy	"Family" shall mean any number of persons living or cooking together on the premises as a single dwelling unit, but it shall not include a group of more than four (4) individuals not related by blood or marriage or legal adoption.

Sources: San Joaquin County Municipal Code: 9-110.4 Definitions; Escalon Municipal Code: 17.81.070 "F" definitions; Lathrop Municipal Code: 17.04.080 Definitions; Manteca Municipal Code: 17.61.030 Definitions; Ripon Municipal Code: 16.04.050 Rules of Construction; Tracy Municipal Code: 10.08.320 Family.

Second Dwelling Units

Second dwelling units are attached or detached dwelling units with completed living facilities located on the same lot as a single-family home (primary unit), but smaller than the primary unit. Second units can provide an affordable housing alternative for lower-income individual households and seniors.

State law requires cities and counties to adopt ordinances that establish individual standards for second units (California Government Code Section 65852.2). A jurisdiction cannot adopt an ordinance that precludes the development of second units unless the ordinance contains findings acknowledging that allowing second dwelling units may limit housing opportunities in the region and result in adverse

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impacts on public health, safety, and welfare. State law also requires local governments to use a ministerial, rather than discretionary, permit process for approving second units that does not involve a conditional permit or public hearing. The zoning ordinances or Development Title for Stockton, San Joaquin County, and the participating jurisdictions all comply with State law regarding second dwelling units.

Manufactured Housing and Mobile Homes

State law requires cities and counties to permit factory-built homes in all single-family residential zoning districts so long as they meet Federal safety and construction standards and are placed on a permanent foundation (California Government Code Section 65852.3). Zoning ordinances must be compliant with this law. Manufactured homes are considered viable housing options for lower-income households. Therefore, restricting the location of such housing units is considered an impediment to fair housing choice. The zoning ordinances or Development Title for Stockton, San Joaquin County, and the participating jurisdictions all comply with State law regarding manufactured and mobile homes.

Emergency Shelters, Transitional Housing, and Supportive Housing

Senate Bill 2, passed in 2007 and in effect since January 1, 2008, amended State Housing Element law (California Government Code Sections 65582, 65583, and 65589.5) regarding shelter for homeless persons. This legislation requires local jurisdictions to strengthen provisions for addressing the housing needs of homeless persons, including the identification of a zone or zones where emergency shelters are allowed as a permitted use.

California Health and Safety Code Section 50801(e) defines “emergency shelters” as: “housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay.”

State Housing Element Law (Section 65583(a)(4)(A)) now requires cities and counties to identify:

“a zone or zones where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit. The identified zone or zones shall include sufficient capacity to accommodate the need for emergency shelter identified in paragraph (7), except that each local government shall identify a zone or zones that can accommodate at least one year-round emergency shelter. If the local government cannot identify a zone or zones with sufficient capacity, the local government shall include a program to amend its zoning ordinance to meet the requirements of this paragraph within one year of the adoption of the housing element. The local government may identify additional zones where emergency shelters are permitted with a conditional use permit. The local government shall also demonstrate that existing or proposed permit processing, development, and management standards are objective and encourage and facilitate the development of, or conversion to, emergency shelters.”

The provisions go on to state that emergency shelters “may only be subject to those development and management standards that apply to residential or commercial development within the same zone,” but include a list of exceptions. Local governments that already have one or more emergency shelters within their jurisdiction or are part of a multi-jurisdictional agreement that accommodates that jurisdiction’s need for emergency shelter are only required to identify a zone or zones where new emergency shelters are allowed with a conditional use permit.

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State Housing Element law also requires that “transitional housing and supportive housing shall be considered a residential use of property, and shall be subject only to those restrictions that apply to other residential dwellings of the same type in the same zone.” Transitional housing is designed to assist homeless individuals and families in moving beyond emergency shelters to permanent housing. California Health and Safety Code Section 50675.2(h) defines “transitional housing” and “transitional housing development” as: “buildings configured as rental housing developments, but operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months.”

The zoning ordinances or Development Title for Stockton, San Joaquin County, and the participating jurisdictions all comply with State law regarding emergency shelters, transitional housing, and supportive housing.

3.2 Impediments in the Private Sector

Equal Opportunity in Mortgage and Home Improvement Financing

The majority of potential homeowners within the United States require a home loan to finance the cost of purchasing a home. Under the Home Mortgage Disclosure Act (HMDA), most banks, savings associations, and many mortgage brokers must disclose the racial, gender, and income characteristics of all home loan applicants and how these applications were resolved. This data makes it possible to analyze lending experiences for different groups and the performance of individual lenders.

As shown in Table 15, 16,750 households applied for conventional loans to purchase homes in San Joaquin County in 2007. The majority of loan applicants (63 percent) were upper-income households at 120 percent or more of county median family income (MFI). Moderate-income (81 percent to 120 percent of MFI) and lower-income (less than 80 percent of MFI) households accounted for 6.7 percent and 5.1 percent of loan applicants, respectively.

Analysis of loan application disposition considers both approval and denial rates, primarily because withdrawal of applications can significantly affect these rates. Analyzing both approval and denial rates provides a clearer view of loan activity and trends by allowing multiple points of comparison. As expected, the approval rate of conventional loans increased with income. As shown in Table 7-72, loan applications from upper-income households had a 44 percent approval rate, with only 29 percent of applications denied. White applicants had higher approval rates (55 percent) and lower denial rates (20 percent) than Non-White applicant approval rates (39 percent) and denial rates (33 percent). Moderate-income applicants received a slightly higher approval rate of 56 percent, with 21 percent denied. Lower-income applicants received only a 43 percent approval rate, with 23 percent of applications denied.

For every income category White applicants had higher approval rates and lower denial rates than Non-White applicants. The 15 percent difference in approval rates between Whites and Non-White is greater than the difference in approval rates between the 1 percent difference between above-moderate income and low income applicants. This shows that race is a stronger factor of loan approval rates than income within San Joaquin County.

Federally-backed loans are those guaranteed or insured by a Federal government agency, such as FHA or VA home loans. Because these loans are Federally guaranteed, they offer additional means of acquiring

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financing for home purchases for those unable to qualify for conventional home loans. As shown in Table 15, 323 applications were made for government-backed loans to purchase homes within San Joaquin County in 2007. Upper-income applicants represented 48 percent of these loan applications, while moderate-income households represented 16 percent of the total and lower-income households comprised 13 percent of the total. More so than with conventional loans, the approval rate was higher for those of upper and moderate incomes (70 and 64 percent) than those of lower incomes (37 percent). The disparity between approval rates for Whites (74 percent) and Non-Whites (57 percent) is greater (17 percent difference) for government-backed loans than conventional loans. However, denial rates are lower for government-backed loans than conventional loans.

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**TABLE 15
DISPOSITION OF HOME LOANS¹
By Percentage Of Median Income (MI) And Race/Ethnicity
San Joaquin County
2007**

		Less than 50 percent MI		50 to 79 percent MI		80 to 99 percent MI		100 to 119 percent MI		120 percent or more MI		Total		Total
		White ²	Non-White ³	White ²	Non-White ³	White ²	Non-White ³	White ²	Non-White ³	White ²	Non-White ³	White ²	Non-White ³	
Conventional Home Purchase Loans	Total Applications Received	70	99	261	397	309	547	410	714	3,482	7,076	4,532	8,833	16,750
	Loans Originated ⁴	37	21	152	149	175	257	245	388	1,925	2,767	2,534	3,582	7,378
	Percentage Approved	53%	21%	58%	38%	57%	47%	60%	54%	55%	39%	56%	41%	44%
	Applications Denied ⁵	13	40	57	149	63	160	63	172	696	2,336	892	2,857	4,721
	Percentage Denied	19%	40%	22%	38%	20%	29%	15%	24%	20%	33%	20%	32%	28%
Government Insured Home Purchase Loans	Total Applications Received	3	8	9	21	20	31	17	36	71	84	120	180	323
	Loans Originated ⁴	1	3	5	6	14	20	13	21	56	52	89	102	200
	Percentage Approved	33%	38%	56%	29%	70%	65%	76%	58%	79%	62%	74%	57%	62%
	Applications Denied ⁵	1	2	1	7	3	6	2	8	11	9	18	32	54
	Percentage Denied	33%	25%	11%	33%	15%	19%	12%	22%	15%	11%	15%	18%	17%

¹Refinance loans are excluded from the analysis. Loans are also made by lenders that are not subject to HMDA. Data on these loans are unavailable.

²White, non Hispanic.

³Non-White, others including Hispanics.

⁴ Does not include applications approved but not accepted.

⁵ Does not include applications withdrawn or files closed for incompleteness.

Source: Home Mortgage Disclosure Act (HMDA) data, 2007.

3.3 Impediments in the Public and Private Sector

Fair Housing Practices in the Ownership Housing Market

On December 5, 1996, HUD and the National Association of Realtors (NAR) entered into a Fair Housing Partnership. Article VII of the HUD/NAR Fair Housing Partnership Resolution provides that HUD and NAR develop a Model Affirmative Fair Housing Marketing Plan for use by members of the NAR to satisfy HUD's Affirmative Fair Housing Marketing regulations. This section provides information about fair housing practices in the ownership market.

Central Valley Association of Realtors

The Central Valley Association of Realtors serves Stanislaus, San Joaquin and Merced Counties. As part of the National Association of Realtors ethics requirement, all new members of the Central Valley Association of Realtors must take an ethics course as part of their orientation. Standards within the code of ethics require that Realtors will not "volunteer information regarding the racial, religious or ethnic composition of any neighborhood"...nor will "they print, display or circulate any statement or advertisement with respect to the selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, or national origin." The Central Valley Association of Realtors also offers regular education classes, computer classes and training, and networking events on a monthly basis.

Homeownership

The process of purchasing a home is more challenging than that of renting. Finding a home typically takes more time and effort than finding a rental unit, and there are more legal and financial requirements. The process is costly, and fair housing issues may further complicate this process.

The most significant fair housing issue can arise before a house has been purchased. Language in real estate advertising can be a significant fair housing issue. Advertisers must also consider potentially discriminatory implications of marketing practices that can limit information to certain population groups. Even if an agent does not intend to discriminate in an advertisement, it would still be considered a violation to suggest to a reader whether or not a protected class is preferred. Advertisements should not include discriminatory references such as descriptions of:

Current or potential residents;

Neighbors or the neighborhood in racial or ethnic terms;

Adults preferred (e.g., perfect for empty nesters or ideal for married couples without kids); or

Proximity to churches.

Recent court decisions have held publishers, newspapers, multiple listing services, real estate agents, and brokers legally responsible for discriminatory ads. The Multiple Listing Service (MLS) now prompts a fair housing message when a new listing is added.

In the past, covenants, conditions, and restrictions (CC&Rs) have also been widely used to exclude certain groups from equal access to housing. Today, the California Department of Real Estate reviews CC&Rs for all subdivisions of five or more lots, or condominiums of five or more units to assure such

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discrimination does not occur and that the CC&Rs are compliant with fair housing law. While some communities with old subdivisions or condominium developments may still contain CC&Rs that do not comply with the fair housing law, these regulations are not enforceable.

Fair Housing Practices in the Rental Housing Market

A disproportionate number of fair housing complaints are filed by tenants as opposed to homebuyers. Tenant complaints are typically filed against property owners or managers. While a potential homebuyer may face discriminatory practices during the initial stages of purchasing a home, a renter may confront housing discrimination not only during the process of renting but throughout the tenancy.

San Joaquin County Rental Property Association

The San Joaquin County Rental Property Association serves all of San Joaquin County and provides property owners and managers access to educational courses, information, networking opportunities, and resources. The Association provides regular workshops and educational course offerings on topics such as rental forms, discrimination, ethics, marketing, resident screening and credit reports, and fair housing. The Association works with San Joaquin Fair Housing in its education programs, and members of the association serve on the SJFH Board of Directors.

The Rental Process

While the process of renting an apartment may be less expensive and burdensome than the home buying process, it is still time-consuming, and potential renters may face discrimination during various stages of the rental process. Similar to finding a home to purchase, the main sources of information for rentals are the classified advertisements in local newspapers, word-of-mouth, for rent signs, apartment guides, the Internet, and apartment brokers. The same types of discriminatory language previously described may be used by landlords or apartment managers to exclude members of protected classes.

Discrimination based on race, color, religion, sex, disability, familial status, national origin, age, ancestry, or sexual orientation can also occur either when the potential tenant is viewing the unit or at any point during tenancy.

Discrimination is often more overt during the application process. Typically, landlords require an application that includes a credit score, lists of previous addresses and landlords, and employment history/salary. The criteria for tenant selection, if any, are typically not known to those seeking to rent. Property owners or managers could use credit history as a reason to justify the exclusion of certain individuals.

Once the tenancy has begun, tenants are protected by the lease agreement in two ways: 1) the tenant is assured a place to live for a specific period of time, and 2) the tenant has fixed rent during the lease period. Typically, the lease or rental agreement is standard for all units within the same building. However, the enforcement of the rules contained in the lease or agreement may not be standard for all tenants. During tenancy the most common forms of discrimination a tenant may face are based on familial status, race, national origin, sex, or disability. Usually these types of discrimination appear in differential enforcement of rules, overly strict rules for children, excessive occupancy standards, and refusal to make a reasonable accommodation for handicapped access, refusal to make necessary repairs, eviction, notices, illegal entry, rent increases, or harassment. These actions may be used as a way to force undesirable tenants to move on their own without the landlord having to make an eviction.

Section 4. Assessment of Current Fair Housing

4.1 Fair Housing Practices

Typically, fair housing services for renters and homebuyers include the investigation and resolution of housing discrimination complaints, discrimination auditing/testing, and education and outreach, including the dissemination of fair housing information such as written material, workshops, and seminars. Tenant/landlord counseling is another fair housing service that involves informing landlords and tenants of their rights and responsibilities under the California Civil Code and mediating conflicts between tenants and landlords.

San Joaquin Fair Housing Inc.

Since 1978 San Joaquin Fair Housing, Inc. (SJFH, formerly the Stockton Community Housing Resources Board) has provided fair housing services throughout San Joaquin County. Located in Stockton, SJFH provides education and outreach services, landlord/tenant mediation services, and fair housing investigations and complaint processing. The SJFH Board of Directors includes representatives from local government, Central Valley Association of Realtors, San Joaquin County Rental Property Association, and California Rural Legal Assistance, Inc. Each city within the county including Stockton provides funding, primarily Community Development Block Grant funds, to support SJFH's fair housing services.

The overall goal of the San Joaquin Fair Housing is to further fair housing by achieving the following annual performance objectives:

- Attain 50 percent successful resolution of tenant/landlord disputes on an annual basis by diverting disputes from the courts to the SJFH mediation program.

- Attain 50 percent successful resolution of disputes that would otherwise result in legal notices being served to tenants by landlords.

- Use best efforts to increase community participation at seminars and workshops.

To achieve these objectives, SJFH provides the following services on an annual basis:

- Provide fair housing information to both tenants and landlords about their rights and responsibilities under State and Federal housing laws.

- Conduct at least five Fair Housing seminars and/or workshops on rental issues and tenant/landlord laws.

- Receive and process discrimination complaints and submit complaints to the appropriate Federal and State agencies.

- Provide counseling services to tenants and landlords on safe and sanitary housing conditions, how to obtain home repairs, compliance with rental/lease agreements, and unit maintenance.

- Maintain a current referral portfolio of agencies providing a variety of housing related services that can be used as a reference in assisting clients and providing services.

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Refer existing or prospective homeowners or renters to housing agencies on matters of housing assistance programs and/or financial/real estate professional services and assistance.

Provide mediation and conciliation services in resolving tenant/landlord complaints and disputes.

As a service organization SJFH has multiple points of contact with county residents. One of SJFH's primary functions is responding to inquiries by fielding phone calls and mailing informational brochures, as well as taking formal cases. Each year for the past five years SJFH has had contact with anywhere from 34,000 to 27,000 people. In recent years this one-on-one contact has decreased mostly due to improvements in the SJFH website. In fiscal year 2008/2009 there were 2,757 website visitors and 6,400 page views.

The following describes other core functions of SJFH (i.e., training, education, and outreach; and tenant/landlord mediation) in greater detail:

Training, Education, and Outreach

As part of its fair housing services, SJFH has been actively involved in outreach activities, including the provision of informational materials, brochures, as well as frequent newspaper, television and radio advertisements, and public service announcements. SJFH distributes flyers to numerous agencies and community groups throughout San Joaquin County, with fliers available in Cambodian, Chinese, Hmong, Spanish, and English.

Since July 2004 SJFH has conducted 44 community presentations/workshops within San Joaquin County. These include workshops at conferences and fairs such as the Disability Awareness Fair held annually in Stockton and the AIDS Walk and Resource Fair. SJFH provided training and workshops on a range of subjects such as foreclosures, affordable housing and tenant rights, fair housing, and testing. These presentations and workshops have involved a range of organizations and institutions including:

Public Agencies and Local Government: CalWorks, San Joaquin Housing Authority, Head Start Child Development Council, and Santa Fe Head Start; and San Joaquin County, City of Stockton, City of Lathrop, and City of Tracy

Educational Institutions: San Joaquin Delta College

Private Sector: Farmers and Merchants Bank, San Joaquin Rental Property Association, Empire Corporation Property Management, Chesapeake Bay Apartments, Metzger Management

Social Service Providers: Stockton Family Shelter, The Haven of Peace Shelter, Gospel Rescue Mission, Central Valley Low Income Housing, San Joaquin Public Nursing

Advocacy and Community Groups: Bear Creek High School, Parents as Teachers, El Concilio, Kentfield Action Team, and NAACP

Ongoing public service announcements are broadcast in the following media outlets:

Local Television Access Channels 26 and 97 with ongoing broadcasting throughout the County

Stockton Record, Manteca Bulletin and Tracy Press: Notice To Readers within the Real Estate Classified Section—Daily

SJFH staff distributes fliers throughout the county, including city halls, public libraries, and Code Enforcement offices of the participating jurisdictions, as well as California Rural Legal Assistance, Cal-

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Works, San Joaquin Rental Property Association, El Concilio, California Human Development Corporation, and San Joaquin County Mental Health Services to advertise workshops and services.

Tenant/Landlord Mediation Services

As described above, SJFH also provides both informal and formal landlord/tenant mediation services for residents and landlords that need additional assistance beyond information and referrals. Informal mediation services are conducted over the phone in which both parties are contacted in an attempt to resolve the situation. Formal mediation services consist of a personal meeting with both parties and an SJFH staff member.

Table 15 displays the types of formal cases (i.e., mediation services) conducted by SJFH within Stockton and the county in fiscal years 2004/2005 to 2008/2009. The total number of formal cases fluctuated over this period, from a low of 357 in FY 2006/2007 to a high of 661 in FY 2008/2009. The most common cases deal with 3-day notices (16 percent), 30- or 60-day notices (14 percent), habitability (12 percent), and repairs (12 percent). Since FY 2007/2008 foreclosures have been a more common issue with over 238 cases in the past two years (FY 2007/2008 and FY 2008/2009). This is true for both San Joaquin County and Stockton, however, over 80 percent of the formal cases are based in Stockton.

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TABLE 16
SAN JOAQUIN FAIR HOUSING FORMAL MEDIATION SERVICES
(NUMBER OF CASES)
San Joaquin County and Stockton
FY 2004/2005 to 2008/2009

	FY 2004/2005		FY 2005/2006		FY 2006/2007		FY 2007/2008		FY 2008/2009	
	County ¹	Stockton	County	Stockton	County	Stockton	County	Stockton	County	Stockton
3-day notice	9	69	10	75	14	58	24	132	10	93
30/60-day notice	10	98	20	83	14	52	25	87	8	53
7-day notice	1	8	-	1	1	1	2	1	-	4
90-day notice	-	1	1	7	2	4	1	4	-	3
Abandonment	1	3	-	2	-	-	-	3	-	8
Breach of contract	2	21	6	21	4	20	14	46	2	9
Discrimination	3	6	3	7	1	2	-	4	3	5
Habitability	24	76	24	61	16	32	25	70	2	47
Housing Authority	5	29	2	14	0	6	4	15	2	15
Foreclosure	-	-	-	-	-	-	30	91	19	98
Illegal lockout/utility shutdown	2	9	3	10	-	3	5	16	2	17
Illegal rent increase	2	5	1	4	1	1	-	-	1	-
Other	-	-	1	16	-	-	-	-	2	9
Payment plan	4	27	3	17	-	6	-	8	1	4
Reasonable accommodation	3	7	1	11	-	8	1	9	2	7
Relocation assistance/homeless	15	45	6	29	-	17	3	16	2	6
Right to privacy	-	-	-	-	-	-	-	-	3	10
Rent increase	1	7	1	8	-	5	-	8	2	3
Rental agreement/lease	2	17	7	13	-	3	2	17	3	25
Repairs	5	62	6	48	8	41	19	79	12	84
Retaliation	1	2	-	1	-	4	2	2	-	2
Overpayment	-	-	-	6	1	4	-	6	-	5
Security deposit	5	19	5	12	-	10	12	40	6	29
Unlawful detainer	11	36	5	29	2	16	10	40	11	32
<i>Subtotal</i>	<i>106</i>	<i>547</i>	<i>105</i>	<i>475</i>	<i>64</i>	<i>293</i>	<i>179</i>	<i>694</i>	<i>93</i>	<i>568</i>
TOTAL²		653		580		357		873		661

¹ County includes all of the cities and unincorporated areas, but excludes Stockton.

² Total number of cases does not equal total types of service requests due to multiple service requests reported for single intake cases.

Sources: San Joaquin Fair Housing Performance Reports, FY 2004/2005 to FY 2008/2009.

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4.2 Fair Housing Complaints, Compliance Reviews, or Discrimination Suits

Fair Housing Agency Complaints

Complaints alleging housing discrimination can be filed at the Federal and State level. At the Federal level complaints can be filed with HUD's Office of Fair Housing and Equal Employment Opportunity (FHEO). FHEO administers the Fair Housing Assistance Program (FHAP) which awards and manages the Fair Housing Initiatives Program grants and proposes fair housing legislation. Complaints can be submitted to the central HUD office or to field offices located in each state.

Table 17 shows the number of cases filed and closed with HUD and FHAP from January 1, 2005, to December 31, 2009. Cases filed in one year are not necessarily closed in the same year. None of the complaints filed were based on color or religion. The majority of cases were filed for Stockton.

TABLE 17 TITLE VIII CASES FILED AND CLOSED – HUD AND FHAP San Joaquin County January 1, 2005 to December 31, 2009										
	Filed with:		Closed by:		Type of Complaint Filed ¹					
	HUD	FHAP	HUD	FHAP	Race	National Origin	Sex	Disability	Familial Status	Retaliator
Participating Jurisdictions										
Stockton	11	41	11	41	19	6	3	20	6	4
Unincorporated	1	1	1		1	1			1	
Subtotal	12	42	12	41	20	7	3	20	7	4
Entitlement Jurisdictions										
Tracy	1	6	2	5	1	1	-	4	2	
Lathrop	-	2	-	2	1	1	-	1	-	-
Manteca	-	5	-	2	1	1	-	3	-	-
Ripon	-	2	-	2	-		-	2	-	-
Subtotal	1	15	2	11	3	2		10	2	-
TOTAL	13	57	14	52	23	10	3	30	9	4

¹There were no complaints filed based on color or religion.

Source: San Francisco Regional Office, HUD Fair Housing, January 2010.

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At the State level, the California Department of Fair Employment and Housing processes fair housing complaints. From 2005 to 2009 there were a total of 75 complaints filed (Table 16).

TABLE 16 HOUSING COMPLAINTS FILED CALIFORNIA DEPARTMENT OF FAIR EMPLOYMENT AND HOUSING San Joaquin County 2005-2009	
Year	Complaints
2005	12
2006	22
2007	17
2008	17
2009	7
TOTAL	75

Source: CA Department of Fair Employment and Housing, Housing Cases by Respondent, February 2010.

Section 504 Compliance

Section 504 of the Federal Rehabilitation Act of 1973 prohibits discrimination based on disability in any program receiving Federal financial assistance. This includes provisions for providing reasonable modifications in all rules, policies, and procedures. Programs must be readily accessible to and useable by individuals with disabilities. Major alterations or construction of dwelling units must provide at least 5 percent of units accessible to people with mobility impairments and at least 2 percent of units accessible to people with visual or hearing impairments.

There have been no Section 504 complaints filed for any of the participating or entitlement jurisdictions in the county from April 2005 to December 2009.

Hate Crimes

Fair housing violations due to hate crimes occur when people will not consider certain neighborhoods, or have been run off from their homes for fear of harassment or physical harm. To a certain degree, hate crimes can also be an indicator of discrimination. Hate crimes are committed because of a bias against race, religion, disability, ethnicity, or sexual orientation. Examples of hate incidents include name-calling, epithets, and the display or distribution of hate material in public places, and the display of offensive hate-motivated material on one's property. Freedom of hateful speech is constitutionally protected as long as it does not interfere with the civil rights of others.

In an attempt to determine the scope and nature of hate crimes, the Federal Bureau of Investigation (FBI) Uniform Crime Reporting Program collects statistics on these incidents. According to the FBI, hate crimes take place in San Joaquin County, Stockton, and Manteca, on an average of 11 times per year. Between 2005 and 2008 (the most recent data available), 44 hate crimes were committed based on race (48 percent), ethnicity (30 percent), religion (11 percent), and sexual orientation (11 percent); there were

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no crimes committed based on disability. Four out of the five total crimes based on sexual orientation or religion occurred in Stockton.

Of the total crimes committed, 68 percent were committed in Stockton and 23 percent were committed in Manteca. There were only one to two crimes reported for Tracy, unincorporated San Joaquin County, and Ripon over the same time period. From 2005 to 2008 the number of hate crimes in Stockton ranged from five to ten. The largest number of hate crimes occurred in 2007, with 10 hate crimes taking place, 9 of which were related to race or ethnicity. During this same period two to three hate crimes occurred per year in Manteca. Eight of the ten total hate crimes committed in Manteca were based on race or ethnicity.

In 2008, of the 18 cities with populations over 200,000, Stockton ranked 13 in terms of number of hate crimes. Stockton was below other similar cities such as Sacramento, Modesto, and Riverside. This low level of activity is consistent with statements made by fair housing stakeholders that discrimination is not a major issue in the county or Stockton. While there are a higher number of hate crimes in Stockton than in other areas of the county, there is no evidence that these are from a specific neighborhood or community.

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4.3 Evaluation of 2005-2010 AI Report Actions

The City of Stockton and San Joaquin County conducted separate Analysis of Impediments to Fair Housing Choice (AI) Report for the 2005-2010 reporting period. As such, the evaluation of the action items for each AI Report is shown below. Responses were written by City and County staff responsible for the implementation of the AI Report over the previous reporting period.

Evaluation of San Joaquin County 2005-2010 Action Items

Expanding Affordable Housing Opportunities

Action 1: The San Joaquin County and participating jurisdiction will continue to provide homeownership opportunities and assistance by promoting First Time Homebuyer programs and Down-payment Assistance programs. The County and participating jurisdictions will focus outreach efforts toward households earning between 50 percent and 80 percent of median income, particularly to Hispanic, Asian, and Black households who face difficulties in obtaining financing.

***Response:** From 2005 to 2010 the County and participating jurisdictions have continued to promote homeownership programs for moderate- and lower-income residents. The County and City of Lathrop provided funding through CBDG and HOME funds; the Cities of Tracy, Ripon, and Manteca provided funding through their Redevelopment Agencies. The County and participating jurisdictions worked with community groups that represent minority populations to conduct workshops and classes at their regularly-scheduled meetings. Information about the First Time Homebuyer program and Down-payment Assistance programs is also available on the County's website.*

From 2005 to 2008 there was lower interest in homebuyer assistance programs than in the past ten years. Where it used to be difficult to get a loan without income verification and substantial down payments, the increased availability of creative mortgage packages allowed more moderate- and lower-income households to purchase homes. During this time the County did not support non-traditional loans; it supported only fixed-rate 30-year packages. As a result the County's lending portfolio has a very low foreclosure rate.

From 2008-2010 interest in the Down-payment and Homeownership Assistance programs has once again increased, mostly due to the collapse of a mortgage/lending system that supported non-traditional loans. Potential buyers are now having difficulty purchasing properties, not because of financing, but because it has become a competitive market for foreclosed properties.

Action 2: The County and participating jurisdictions will continue to facilitate the development of housing for all income groups within the community through the implementation of its General Plan Housing Element. To the extent feasible, the County and participating jurisdictions will facilitate the development of housing affordable to lower- and moderate-income households according to the Regional Housing Needs Allocation identified in each Housing Element. The County and participating jurisdictions will facilitate affordable housing through a combination of financial and regulatory assistance, depending on each jurisdiction's administrative capacity and access to funding from outside sources.

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Response: *San Joaquin County adopted an updated Housing Element in January 2010. The other participating jurisdictions are currently (February 2010) in the process of completing updates to their Housing Elements. Both the County and the participating jurisdictions will continue to provide financial assistance and remove regulatory barriers as identified in the Housing Elements. In addition to down payment assistance programs, many jurisdictions are funding programs through other State and Federal funding sources like the Federal Neighborhood Stabilization Program (NSP), tax credits, and fee deferrals.*

Action 3: The County and participating jurisdictions will support fair housing service providers (such as San Joaquin Fair Housing) and other housing service agencies in providing credit counseling and education services for households entering or re-entering the rental market, such as formerly homeless households and those entering the home ownership market.

Response: *The County and each participating jurisdiction continue to financially support San Joaquin Fair Housing (SJFH) with CBDG funds. The County and participating jurisdictions also fund two non-profit HUD-certified agencies (i.e., Visionary Homebuilders and Clear Point Counseling) and Central Valley Low Income Housing Corporation (CVLIHC) to provide counseling services, homebuyer training, and credit counseling. CVLIHC, Lutheran Social Services of Northern California, and New Directions work with the County to implement the Shelter-Plus-Care and Supportive Housing programs which help homeless persons transition to permanent housing.*

Rehabilitation Assistance

Action 4: Each participating jurisdiction, through the County's housing rehabilitation program and/or local redevelopment agency programs, will continue to provide financial assistance to home owners for rehabilitation, emergency repairs, and the correction of code violations through applicable rehabilitation programs. The County and participating jurisdictions will ensure that information about these programs is provided through brochures and advertisements in local public access cable television in English, Spanish, and other appropriate languages.

Response: *From 2005 to 2010 the County and participating jurisdictions have continued to promote rehabilitation programs for homeowners through a variety of methods. The County maintains a waiting list of qualified households for the rehabilitation programs. Printed descriptions of these programs are distributed by door hanger campaigns to targeted neighborhoods and through local advertising flyers such as Penny Saver. This information is also posted on the County and participating jurisdiction websites. The County and participating jurisdictions have held an annual Housing Fair to promote homeowner resources like the rehabilitation programs.*

Funding for these programs is provided by CBDG and HOME funds (from the County and cities of Lathrop and Lodi) and Redevelopment Agencies (from the cities of Tracy, Ripon, and Manteca).

Access to Information

Action 5: The County and participating jurisdictions will provide links through its website to housing services, and resources, and consumer information on housing choices. The County and participating

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jurisdictions will make available such information at local service centers and city offices, public libraries, and other public facilities.

***Response:** In 2005 to 2007 the County worked with SJFH to update their website with information about housing services and resources and consumer information. SJFH is contractually obligated to conduct at least seven workshops (one per entitlement and participating jurisdiction) per year to raise awareness in the community about their services. The County will continue to work with participating jurisdictions to ensure that there are links to SJFH on each city's website.*

Public Policies and Programs

Action 6: As discussed in Section 6.6, San Joaquin County and all of the participating jurisdictions have various impediments identified within public policies and regulations contained within their Development Title and zoning ordinances. Specifically, each community, as part of the preparation and implementation of its housing element, will review its policies and regulations to address the potential impediments identified by the county or city.

Escalon: The Escalon Zoning Ordinance should be amended to address the placement of emergency shelters and transitional housing. The City should also prohibit single-family dwellings in multi-family zoning districts.

Lathrop: The Lathrop Zoning Ordinance should be amended to remove the definition “family.” The City should also prohibit single-family dwellings in multi-family zoning districts.

Lodi: The City of Lodi should amend its zoning ordinance uses to comply within State law. Specifically, the City should adopt density bonus provisions in compliance with State law; allow the placement of emergency shelters and transitional housing; explicitly permit mobile homes or manufactured housing; permit by right licensed residential care facilities for six or fewer persons within residential zones; and permit second units through an administrative approval process within appropriate zones. The City should also prohibit single-family dwellings in multi-family zoning districts.

Manteca: The City of Manteca should revise the zoning ordinance to remove the definition of “family”; allow the placement of emergency shelters and transitional housing; and permit second units according to an administrative approval process. The City should also prohibit single-family dwellings in multi-family zoning districts.

Ripon: The Ripon Zoning Ordinance should be amended to remove the definition of “family”; revise the local density bonus ordinance; remove the conditional use permit process for multi-family residential uses; require second units through an administrative approval process; permit the siting of mobile homes or manufactured housing; and allow the siting of emergency and transitional housing. The City should also prohibit single-family dwellings in multi-family zoning districts.

Tracy: The Tracy Zoning Ordinance should be amended to remove the definition of “family”; amend the local density bonus ordinance to comply with State law; permit by right licensed residential care facilities for six or fewer persons in residential zones; and allow the siting of transitional housing and emergency shelters. The City should also prohibit single-family dwellings in multi-family zoning districts.

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San Joaquin County: The County Development Title should be amended to remove the definition of “family” and prohibit single-family dwellings in the multi-family zoning districts.

Response: San Joaquin County adopted an updated Housing Element in January 2010. The other participating jurisdictions are currently (February 2010) in the process of completing updates to their Housing Elements. Many of these action items have been completed through the Housing Element update process.

- **Escalon:** All actions will be completed as part of the 2009-2010 Housing Element Update.
- **Lathrop:** All actions will be completed as part of the 2009-2010 Housing Element Update.
- **Lodi:** All actions will be completed as part of the 2009-2010 Housing Element Update. The City is also updating the General Plan and will revise land use designations to restrict single-family housing in multi-family zones.
- **Manteca:** The actions have been partially completed in the 2009-2010 Housing Element Update. The City updated the second unit permit process to only require administrative approval and will revise the Zoning Ordinance to allow emergency and transitional housing in General Commercial zones by right. The City must still revise the Zoning Ordinance to remove the definition of “family” (the current definition limits occupancy of non-related individuals to five or fewer). While the City does not reserve multi-family zones for multi-family housing only, the high- and medium-density land use designations in the general plan have minimum densities (i.e., 15 and 8.1 units per acre, respectively) that support the construction of multi-family housing. The General Plan Designations imply that single-family residential is not allowed because the minimum density cannot be reached based on the minimum lot size for single-family residential. The City has a pending zoning amendment to reduce single-family lot size to achieve the minimum densities for each zone and allow attached single-family.
- **Ripon:** The actions have been partially completed since 2005. The City updated the local density bonus ordinance to comply with State law; allows second units to be approved through an administrative process; and permits the siting of manufactured housing. The City has not removed the definition of “family” (the current definition limits occupancy of non-related individuals to five or fewer); still requires site plan approval by the Planning Commission for emergency shelters; and allows single-family dwelling units in multi-family districts (i.e., R3 and R4).
- **Tracy:** The actions have been partially completed since 2005. The City amended the density bonus code to comply with State law in 2008-2009. The City will amend the zoning code as part of the 2009-2010 Housing Element Update to revise the definition of family, permit licensed residential care facilities for six or fewer persons in residential zones, and allow the siting of transitional and emergency shelters. While the City does not have multi-family zones, the medium- and high-density zones allow single-family units.

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- **San Joaquin County:** All actions will be completed as part of the 2010 Housing Element Update.

Outreach for Lenders

Action 7: The County will continue to work with local lenders and government institutions to provide outreach to lower-income residents about government-backed financing, particularly for home improvement financing. The County and each participating jurisdiction will encourage local lenders to conduct home buying workshops and provide information in English, Spanish, and other appropriate languages.

Response: The County will continue to meet with local branches of major banks (e.g., Chase, Wells Fargo, MBNA), local lenders, and title companies to ensure their involvement in future Annual Housing Fairs. Many of the banks hold their own community meetings to council potential homebuyers, or persons with poor credit. The County will continue to encourage local branches of major banks to conduct home buying workshops and provide information in English, Spanish, and other appropriate languages.

Fair Housing Services and Outreach

Action 8: The County and each participating jurisdiction will continue to work with the fair housing service providers (such as San Joaquin Fair Housing), the Housing Authority, and local apartment and realtor associations to reach out to managers and property owners of smaller rental properties. This outreach may include updating mailing lists of smaller rental property owners and managers to provide informational material regarding fair housing rights and responsibilities.

Response: The County and each participating jurisdiction (along with the City of Stockton) provide 100 percent of the funding for San Joaquin Fair Housing (SJFH). One of SJFH's main objectives is to work with property managers and property owners to educate them on fair housing rights and responsibilities. SJFH also allows property managers and property owners to advertise properties on their website. Neither the County nor SJFH works very closely with local realtors associations. This will be continued as an action in 2010-2015.

Action 9: The County and participating jurisdictions will continue to support the primary fair housing service provider, San Joaquin Fair Housing (SJFH), in conducting fair housing workshops for residents, apartment owners, and property managers, particularly during Fair Housing Month in April of each year. Workshops will include translators who speak Spanish and other languages. The County shall work with SJFH to update and provide brochures for distribution at local service centers and at city and county offices. Each city and the County will provide phone numbers and referral information to the SJFH on their websites and will make referrals to SJFH as issues/cases come to their attention. The County will encourage the fair housing service provider to coordinate with the real estate and apartment associations regarding fair housing training.

Response: As discussed above, SJFH is required to hold at least seven workshops to educate the public on fair housing rights and responsibilities. SJFH also conducts training sessions for property managers and rental property owners to help them understand their rights and responsibilities as landlords. They often work with volunteer translators for specific ethnic/minority groups. The County purchases space on billboards during each April to advertise Fair Housing Month and the services provided by SJFH.

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In 2005, following the previous AI Report and Consolidated Plan, the County distributed flyers to all of the primary phone receptionists for each participating jurisdiction to help them answer questions about where to refer fair housing questions. This action should be repeated following the 2010 AI Report and Consolidated Plan with updated resources and information. SJFH operates a 1-800 number that is answered Monday to Friday 9:00 a.m. to 4:00 p.m. to field questions from the community about fair housing rights.

Action 10: The County will offer fair housing training through SJFH for city and county staff members who administer and oversee housing programs and code enforcement activities.

Response: The County needs to continue to work on this action in the 2010-2015 AI.

Action 11: The County and participating jurisdictions will continue to comply with antidiscrimination requirements including all applicable Federal regulations as demonstrated in the County's application for Community Development Block Grant, HOME, and other Federal funds.

Response: The County and participating jurisdictions will continue to comply with anti-discrimination requirements.

City of Stockton: 2005-2010 Action Items

Expanding Affordable Housing Opportunities

Action 1: The City will continue to provide homeownership opportunities and assistance by promoting a Down Payment Assistance Program. As currently structured, the Program may be used by lower-income (low- and moderate-income) households who have lived within the City of Stockton for a minimum of 12 months to purchase or purchase/rehabilitate homes. The program provides up to \$50,000 to help with the down payment portion of a home purchase and closing costs. It also contains a rehabilitation component of up to \$50,000, which a homeowner can use to improve the house, if he or she meets the underwriting criteria. This newly revised program has built-in flexibility and may be adjusted to meet market conditions. The City will focus outreach efforts on households earning between 50 percent and 80 percent of median income, and in particular to reach Hispanic, Asian, and Black households who face difficulties in obtaining financing.

Response: Between July 2005 and June 2009 the City assisted over 60 households through the Down Payment Assistance Program. The Program has been modified throughout this time period to meet the changes in the housing market, and continues to be successful in providing homeownership opportunities for low-income households. The City plans on continuing to operate the Program.

Action 2: The City will continue to facilitate the development of housing for all income groups within the community through the implementation of its General Plan Housing Element. Programs to implement the Housing Element are described in Chapter 3 of the Element and include the following:

Designating adequate sites for housing for all income levels and monitoring the development of those sites;

Revising the Zoning Ordinance to preclude single-family development in multi-family zones;

Complying with State law regarding second units;

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Rezoning land for residential uses, particularly higher-density residential uses;

Amending the Zoning Ordinance to establish a process for designating newly annexed land for a variety of residential densities and uses; and

Monitoring the provision of utilities needed to serve new residential development and redeveloped areas in the central city.

***Response:** As part of the 2009 Housing Element Update, the City will complete each of the items listed under Action 2. Prior to 2009 the City amended the Zoning Ordinance to establish a process for designating newly annexed land for a variety of residential densities and uses.*

Action 3: The City will support fair housing service providers (e.g. San Joaquin Fair Housing) and other housing service agencies in providing credit counseling, homebuyer counseling and education, and education on tenant rights and responsibilities for households entering or re-entering the rental market, such as formerly homeless households and those entering the homeownership market.

***Response:** The City has provided funding on an annual basis to support San Joaquin Fair Housing. Contact information for Fair Housing is available at City Hall and on the City's website. Information is also available regarding organizations that provide homebuyer counseling and foreclosure prevention counseling. Much of the information is available in both English and Spanish.*

Rehabilitation Assistance

Action 4: The City will continue to provide financial assistance to homeowners for rehabilitation, emergency repairs, and the correction of code violations through the City's current Emergency Repair, Housing Rehabilitation, Neighborhood Improvement Fund, Housing Reconstruct, and Rental Housing programs. These new and revised programs can be adjusted to meet market conditions. The City will ensure that information about these programs is provided through brochures and advertisements in local public access cable television in English, Spanish, and other appropriate languages. The City will promote its programs to rental property owners to improve the quality of rental housing.

***Response:** Between July 2005 and June 2009 the City assisted 74 homeowners rehabilitate their homes, provided 112 loans through the Emergency Repair Program, and assisted 25 households through the Neighborhood Improvement Program. Information regarding the City's programs is available through brochures that are available at City Hall and on the City's website and are available in English and Spanish.*

Access to Information

Action 5: The City will continue to provide links through its website to housing services and resources, along with consumer information on housing choices. The City will make available such information at local service centers and City Hall, public libraries, and other governmental facilities.

***Response:** The City provides links through its website to a variety of housing services and resources including information regarding the housing projects developed with City assistance, a list of Restricted Income housing developments, links to low-income housing developers, and links to the Housing Authority. This information is also available at City Hall and in the offices of several of the low-income housing developers.*

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Public Policies and Programs

Action 6: As an ongoing effort the City will continue to pursue affordable housing development programs and funding for affordable housing providers as identified in the Housing Element and Consolidated Plan. To the extent feasible the City will facilitate the development of housing that is affordable to lower- and moderate-income households according to the Regional Housing Needs Allocation identified in the Housing Element.

Response: City staff continually researches and applies for additional funding through State and Federal programs and supports individuals and organizations seeking funding to develop affordable housing in Stockton. During the past five years the City has applied for and received funding through the CalHome and HELP programs to provide additional funding for the City's down payment assistance and housing rehabilitation programs. The City has assisted housing developers with applications for Low Income Housing Tax Credits to help finance the construction and rehabilitation of several multi-family complexes. The City also received over \$1.4 million in Infill Infrastructure Grant funds which will help finance the construction of infrastructure needed for a 93-unit apartment complex which will provide housing for low- and very-low income households.

Outreach for Lenders

Action 7: The City will continue to work with local lenders and government institutions to provide outreach to lower-income residents about government-backed financing, particularly for home improvement financing. The City will encourage local lenders to conduct home buying workshops and provide information in English, Spanish, and other languages.

Response: The City provides information to various lenders regarding the City's programs. The City also provides information regarding the rehabilitation programs to Code Enforcement officers that they can provide to low-income homeowners who are residing in structures that are not in compliance with building codes.

Fair Housing Services and Outreach

Action 8: The City will continue to work with the fair housing service providers (e.g., San Joaquin Fair Housing), the Housing Authority, and local apartment and realtor associations to reach out to managers and property owners of smaller rental properties. This outreach may include updating mailing lists of smaller rental property owners and managers to provide informational material regarding fair housing rights and responsibilities.

Response: The City has provided funding on an annual basis to support San Joaquin Fair Housing who conducts outreach to property owners and managers.

Action 9: The City will continue to support the primary fair housing service provider, San Joaquin Fair Housing (SJFH), in conducting fair housing workshops for residents, apartment owners, and property managers, particularly during Fair Housing Month in April of each year. Workshops will include translators who speak Spanish and other appropriate languages. The City will continue to make referrals to SJFH as issues/cases come to the City's attention. The City will work with SJFH to update brochures for distribution at local service centers and at City Hall. The City will encourage the fair housing service provider to coordinate with the real estate and apartment associations regarding fair housing training.

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Response: *The City has provided funding on an annual basis to support the San Joaquin Fair Housing fair housing workshops. City staff makes referrals to SJFH on a regular basis. Information regarding San Joaquin Fair Housing is available at City Hall and on the City's web site.*

Action 10: The City will continue to provide fair housing training for City staff members who administer and oversee housing programs and code enforcement activities.

Response: *Additional periodic training of City staff regarding fair housing issues, especially for those who answer the telephones, would be beneficial and could improve the quality of service provided to the public.*

Action 11: The City will continue to comply with anti-discrimination requirements including all applicable Federal regulations as demonstrated in the City's application for Community Development Block Grant, HOME, and other Federal funds.

Response: *The City has continued to comply with anti-discrimination requirements. In addition, the City also includes a requirement in all loan agreements with developers who receive financial assistance from the City that requires preparation and approval of a marketing plan that includes a commitment to affirmative marketing efforts and compliance with fair housing laws.*

Section 5. Recommended Actions

5.1 Basis for Recommended Actions

To develop a basis for recommended actions for the 2010-2015 reporting period and understand more about fair housing issues in the area, Consultants and Staff reviewed progress addressing the 2005-2010 action items, held a public workshop, and conducted over 20 interviews with community representatives.

Workshop participants, including representatives from San Joaquin Fair Housing, San Joaquin County Environmental Health Department, City of Tracy, California Rural Legal Assistance, Valley Mountain Regional Center, San Joaquin Farm Bureau Federation, and Campaign for Common Ground, identified increasing tenant and landlord education as the most important action to be taken to further fair housing practices in the county. Participants discussed how foreclosures have not only made the housing market more affordable, but also that re-sales have increased the supply of rental housing. They identified that an increase in rental properties is a positive trend, but that additional funding is needed for landlord education and rental rehabilitation. Participants agreed that discrimination is generally not a problem in Stockton or the County, and while there are pockets of high minority concentration, these are based on affordability of certain neighborhoods. They expressed that the special needs population and farmworkers have the most significant barriers to fair housing choice.

Interviews with representatives from the County and participating cities, the Housing Authority of the County of San Joaquin, City of Stockton Mayor's Task Force on Persons With Disabilities, Disability Resource Agency, Salvation Army, St. Mary's Interfaith Community Services, Valley Mountain Regional Center, San Joaquin County Rental Property Association, Central Valley Board of Realtors, Stockton Shelter for the Homeless, Central Valley Low Income Housing Corporation, and the Board of Directors of San Joaquin Fair Housing helped refine actions from the 2005-2010 reporting period and identify new recommended actions for 2010-2015.

In general, the interview respondents felt that in San Joaquin County discrimination based on race/ethnicity is not a significant problem. The area is diverse and there is a broad acceptance of the diverse population. However, there are reports of some discrimination against working single mothers because of their lack of income and difficulty taking care of and supervising their children.

Most respondents said that SJFH has been doing a good job publicizing and delivering its services. However, some thought that the organization should increase its visibility in the community and broaden its activities (e.g. to persons with disabilities). Many of the respondents mentioned the need to begin a testing program to assess the level of discrimination in the community as well as a means of encouraging compliance with fair housing laws.

The participants were asked to identify the biggest fair housing problems and to suggest actions to address the problems. The responses are summarized below.

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Biggest Fair Housing Problems

1. Foreclosure and Predatory Lending

Many of the current fair housing issues concern owners of foreclosed homes who are renting them without notifying the tenants that they are in foreclosure. Some clients are being evicted because the house they are renting is foreclosed and taken back by the lender. This results in emergency relocation for those tenants.

Banks are slowly advertising foreclosed properties, and when they do, often first-time homebuyers lose out to investors with cash offers.

2. Landlord/Tenant Mediation

Some property owners feel that SJFH is not neutral in its mediation and that landlords do not get equal treatment. They believe there is a bias in favor of tenants.

3. Education and Outreach

Better education on fair housing rights for city and county staff to enable them to better respond to inquires from the public about eviction and code violation notices.

The community needs better education about fair housing rights (e.g., what it does and what it covers).

4. Need for Testing

- The extent of the fair housing problem in the County is unknown because the only information is from complaints. A testing program that compares the results of paired applicants (testers) for evidence of discrimination by landlords would provide more information.

5. Assistance for Persons With Disabilities

The community is not aware of the barriers that the persons with disabilities encounter with housing choice and independent living.

There is a lack of housing with features enabling accessibility by persons with disabilities, such as hallways wide enough for wheelchair access.

Suggested Actions to Consider

1. Begin a Testing Program

Fair housing testing is a way of measuring the quality, quantity, and content of information and customer service given to potential renters, homebuyers, etc., by a housing provider based on a protected class (e.g., race, national origin, sex, disability) under fair housing law. Testers as similar as possible in all characteristics, except protected class characteristic, visit the site of a housing provider (within an appointed time period) and inquire about the availability of housing. Afterwards, the testers objectively record in detail everything that happened during the test including what was said, what was offered, and what price was quoted for an available apartment. Later, the test coordinator compares the testers' objective reports to determine whether a difference in treatment based on the protected class occurred.

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Testing would help put the spotlight on the primary purpose of SJFH, furthering fair housing and addressing discrimination rather than just landlord/tenant mediation. Testing would give SJFH an additional tool in dealing with property owners who are not complying with the law.

Testing is an important tool and would help SJFH learn if there are systematic problems and where. Then the organization could target its programs to address the problems identified.

Include education as part of any testing program.

If there is not enough funding to carry out a testing program, seek additional funds from grants or develop partnerships with University of the Pacific or WorkNet (Federal stimulus funds).

2. Education, Outreach, and Access

SJFH should increase its educational activities, both to tenants and landlords. Education should include better outreach to the Rental Property Association and help tenants to understand their rights.

SJFH should decrease the amount of time spent on tenant/landlord mediation so that other fair housing activities such as increasing outreach and education can be given more consideration.

To the extent possible with limited funding, SJFH should increase access to its services by expanding the hours the office is open and phones are answered. (Currently, SJFH is not open all the time during the regular workday.)

SJFH should become more visible in the community by working with community organizations, such as St. Mary's Interfaith Community Services, to take the fair housing message directly to residents. SJFH staff should periodically attend to St. Mary's daily lunch to be available to answer questions and provide information. It is often difficult for people to attend the SJFH workshops (timing, lack of transportation, etc.)

The County and participating jurisdictions should assist SJFH in its outreach efforts by informing SJFH about upcoming community events where it would be appropriate for SJFH to participate and provide fair housing information.

3. Expand Outreach to Persons With Disabilities

Increase awareness of rights for persons with disabilities, ADA issues, and services available. Many landlords and managers do not understand the requirements of reasonable accommodation. With increased education clients with disabilities will understand how to assert their reasonable accommodation rights.

Widen participation in the subcommittees of the Stockton Mayor's Task Force on Persons With Disabilities, including designating a SJFH representative to participate on its Housing subcommittee.

Work with the staff of agencies working with persons with disabilities so that they understand discrimination laws and are aware of available resources.

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5.2 Recommended Actions

The recommended actions for the 2010-2015 reporting period combine the actions items from the 2005-2010 reporting period from the City of Stockton and San Joaquin County into one comprehensive set (as opposed to maintaining separate action items for each entitlement jurisdiction). The recommended action items address issues and opportunities related specifically to fair housing issues, as they are only one component of housing policy and programs that are implemented by the City and County. Where some action items have been carried over from the previous reporting period, many are new actions to address new challenges that have arisen in Stockton and San Joaquin County over the past five years.

Access to Information

Action 1: The County, City of Stockton, and each participating jurisdiction will provide links through their websites to housing services and resources, fair housing, and consumer information on housing choices. The County, City of Stockton, and each participating jurisdiction will make available such information at local service centers and city offices, public libraries, and other public facilities.

Action 2: The County, City of Stockton, and each participating jurisdiction will provide education on fair housing to County and City staff members who administer and oversee housing programs and code enforcement activities so that they can respond to phone calls from the public about fair housing and landlord/tenant issues.

Action 3: To the extent possible with limited funding, the County, City of Stockton, and each participating jurisdiction will support SJFH in expanding access to its services by increasing the number of hours the office is open and number of hours that the phones are answered. *[Source: New Action]*

Action 4: The County, City of Stockton, and each participating jurisdiction will support fair housing service providers (e.g., San Joaquin Fair Housing) and other housing service agencies in providing credit counseling, homebuyer counseling and education, and education on tenant rights and responsibilities for households entering or re-entering the rental market, such as formerly homeless households and those entering the homeownership market. *[Source: City of Stockton, 2005-2010 AI, Expanding Affordable Housing Opportunities, Action 3]*

Fair Housing Services and Outreach

Action 5: The County, City of Stockton, and each participating jurisdiction will work with SJFH or a similar organization to design and implement a comprehensive testing program in San Joaquin County to identify the extent of fair housing problems in the county. The results will allow SJFH to target its programs to address the problems identified. SJFH shall seek additional funding, such as special grants, to carry out the testing program as well as pursue partnerships with other organizations, such as University of the Pacific or WorkNet. *[Source: New Action]*

Action 6: The County, City of Stockton, and each participating jurisdiction will continue to work with the fair housing service providers (e.g., San Joaquin Fair Housing), the Housing Authority, and local apartment and realtor associations to reach out to landlords and managers of smaller rental properties. This outreach may include updating mailing lists of smaller rental landlords and managers to provide informational material regarding fair housing rights and responsibilities. *[Source: San Joaquin County, 2005-2010 AI, Fair Housing Services and Outreach, Action 8]*

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Action 7: The County, City of Stockton, and each participating jurisdiction will continue to support the primary fair housing service provider, San Joaquin Fair Housing (SJFH), in conducting fair housing workshops for residents, apartment owners, landlords, and property managers. Workshops will include translators who speak Spanish and other appropriate languages. The County shall work with SJFH to update and provide brochures for distribution at local service centers and at city and county offices. The County, City of Stockton, and each participating jurisdiction will provide phone numbers and referral information to the SJFH on their websites and will make referrals to SJFH as issues/cases come to their attention. The County will encourage the fair housing service provider to coordinate with the real estate and apartment associations regarding fair housing training. *[Source: San Joaquin County, 2005-2010 AI, Fair Housing Services and Outreach, Action 9]*

Action 8: The County, City of Stockton, and each participating jurisdiction will work with SJFH to increase awareness of the rights of persons with disabilities, ADA issues, reasonable accommodation, and available services. *[Source: New Action]*

Action 9: The County, City of Stockton, and each participating jurisdiction will continue to comply with antidiscrimination requirements including, all applicable Federal regulations as demonstrated in the County's application for Community Development Block Grant, HOME, and other Federal funds. *[Source: San Joaquin County, 2005-2010 AI, Fair Housing Services and Outreach, Action 11]*

Public Policies and Programs

Action 10: The County, City of Stockton, and each participating jurisdiction will continue to implement policies and programs identified in the Housing Element of each jurisdiction. In addition, the following actions need to be taken:

- The City of Manteca should amend the zoning ordinance to revise the current definition of "family" to remove the restriction on the number of non-related individuals. *[Source: San Joaquin County, 2005-2010 AI, Public Policies and Programs, Action 6, Manteca]*
- The City of Ripon should amend the zoning ordinance to remove the current definition of "family" to remove the restriction on the number of non-related individuals; allow the siting of emergency and transitional housing by right in at least one zoning district; and restrict the development of single-family units in multi-family zoning districts. *[Source: San Joaquin County, 2005-2010 AI, Public Policies and Programs, Action 6, Ripon]*
- The Tracy Zoning Ordinance should be amended to restrict the development of single-family units in medium- and high-density (i.e., multi-family) zoning districts. *[Source: San Joaquin County, 2005-2010 AI, Public Policies and Programs, Action 6, Tracy]*

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**TABLE 17
ACTION PRIORITY MATRIX
San Joaquin County
2010-2015**

Action		Responsible Jurisdiction	Partner/Other Agency	Time frame	Funding Source	Priority
Access to Information						
1	Provide website links to housing services and resources, fair housing, and consumer information.	All	Various	FY 2010/2011	-	Medium
2	Provide education on fair housing to County and City staff members who administer and oversee housing programs and code enforcement activities.	All	Various	FY 2010/2011	-	High
3	Support SJFH in expanding access to its services by increasing the number of hours the office is open and number of hours that the phones are answered.	All	SJFH	FY 2010/2011 to FY 2013/2014	-	Medium
4	Support fair housing service providers and other housing service agencies in providing credit counseling, homebuyer counseling, and education on tenant rights and responsibilities for households entering or re-entering the rental market	All	Various	FY 2010/2011 to FY 2013/2014	-	Medium
Fair Housing Services and Outreach						
5	Design and implement a comprehensive testing program in San Joaquin County to identify the extent of fair housing problems in the county.	All	SJFH and similar organizations	FY 2010/2011	Grants, partnerships	High
6	Reach out to landlords and managers of smaller rental properties to provide informational material regarding fair housing rights and responsibilities.	All	Various	FY 2010/2011 to FY 2013/2014	-	Medium
7	Continue to support the primary fair housing service provider, San Joaquin Fair Housing (SJFH), in conducting fair housing workshops for residents, apartment owners, landlords, and property managers including providing phone numbers and referral information to the SJFH on websites and making issue/case referrals to SJFH as needed.	All	SJFH	FY 2010/2011 to FY 2013/2014	-	High
8	Work with SJFH to increase awareness of the rights of persons with disabilities, ADA issues, reasonable accommodation, and available services.	All	SJFH	FY 2010/2011 to FY 2013/2014	-	Medium
9	Continue to comply with antidiscrimination requirements, including all applicable Federal regulations as demonstrated in the County's application for Community Development Block Grant, HOME, and other Federal funds.	All	Various	FY 2010/2011 to FY 2013/2014	-	Medium
Public Policies and Programs						
10	Continue to implement policies and programs identified in the Housing Element of each jurisdiction.	All	Various	FY 2010/2011 to FY 2013/2014	-	High

