

CITY OF STOCKTON

2015-2020

CONSOLIDATED PLAN

FOR THE

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

HOME INVESTMENT PARTNERSHIP (HOME)

EMERGENCY SOLUTIONS GRANT (ESG)

PROGRAMS

PREPARED BY THE CITY OF STOCKTON
ECONOMIC DEVELOPMENT DEPARTMENT
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Table of Contents

| | |
|--|----|
| Executive Summary..... | 1 |
| ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) | 1 |
| The Process | 5 |
| PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)..... | 5 |
| PR-10 Consultation - 91.100, 91.200(b), 91.215(l) | 6 |
| PR-15 Citizen Participation..... | 12 |
| Needs Assessment | 14 |
| NA-05 Overview | 14 |
| NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c) | 15 |
| NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2) | 32 |
| NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2) | 36 |
| NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)..... | 40 |
| NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2) | 42 |
| NA-35 Public Housing – 91.205(b) | 43 |
| NA-40 Homeless Needs Assessment – 91.205(c)..... | 48 |
| NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)..... | 52 |
| NA-50 Non-Housing Community Development Needs – 91.215 (f) | 56 |
| Housing Market Analysis..... | 60 |
| MA-05 Overview | 60 |
| MA-10 Number of Housing Units – 91.210(a)&(b)(2) | 61 |
| MA-15 Housing Market Analysis: Cost of Housing - 91.210(a) | 65 |
| MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)..... | 70 |
| MA-25 Public and Assisted Housing – 91.210(b) | 76 |
| MA-30 Homeless Facilities and Services – 91.210(c) | 79 |
| MA-35 Special Needs Facilities and Services – 91.210(d) | 83 |
| MA-40 Barriers to Affordable Housing – 91.210(e) | 87 |
| MA-45 Non-Housing Community Development Assets – 91.215 (f) | 89 |
| MA-50 Needs and Market Analysis Discussion | 98 |

| | |
|---|-----|
| Strategic Plan | 109 |
| SP-05 Overview | 109 |
| SP-10 Geographic Priorities – 91.215 (a)(1)..... | 110 |
| SP-25 Priority Needs - 91.215(a)(2)..... | 111 |
| SP-30 Influence of Market Conditions – 91.215 (b)..... | 116 |
| SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)..... | 118 |
| SP-40 Institutional Delivery Structure – 91.215 (k)..... | 122 |
| SP-45 Goals Summary – 91.215 (a)(4)..... | 125 |
| SP-50 Public Housing Accessibility and Involvement – 91.215(c)..... | 127 |
| SP-55 Barriers to affordable housing – 91.215(h)..... | 128 |
| SP-60 Homelessness Strategy – 91.215(d)..... | 130 |
| SP-65 Lead based paint Hazards – 91.215(i)..... | 133 |
| SP-70 Anti-Poverty Strategy – 91.215(j) | 135 |
| SP-80 Monitoring – 91.230 | 137 |

Table of Tables

| | |
|--|----|
| Table 1 - Assessment of Five Year Achievements | 3 |
| Table 2 – Responsible Agencies | 5 |
| Table 3 – Agencies, groups, organizations who participated | 7 |
| Table 4 – Other local / regional / federal planning efforts | 11 |
| Table 5 – Citizen Participation Outreach | 13 |
| Table 6 - Housing Needs Assessment Demographics | 15 |
| Table 7 - Total Households Table | 16 |
| Table 8 – Housing Problems Table | 19 |
| Table 9 – Housing Problems 2..... | 20 |
| Table 10 – Cost Burden > 30% | 21 |
| Table 11 – Cost Burden > 50% | 22 |
| Table 12 – Crowding Information – 1/2..... | 23 |
| Table 13 – Crowding Information – 2/2..... | 23 |
| Table 14 - Disproportionally Greater Need 0 - 30% AMI | 32 |
| Table 15 - Disproportionally Greater Need 30 - 50% AMI | 33 |
| Table 16 - Disproportionally Greater Need 50 - 80% AMI | 34 |
| Table 17 - Disproportionally Greater Need 80 - 100% AMI | 35 |
| Table 18 – Severe Housing Problems 0 - 30% AMI | 36 |
| Table 19 – Severe Housing Problems 30 - 50% AMI | 37 |
| Table 20 – Severe Housing Problems 50 - 80% AMI | 38 |
| Table 21 – Severe Housing Problems 80 - 100% AMI | 38 |
| Table 22 – Greater Need: Housing Cost Burdens AMI..... | 40 |
| Table 23 - Public Housing by Program Type | 43 |
| Table 24 – Characteristics of Public Housing Residents by Program Type | 44 |
| Table 25 – Race of Public Housing Residents by Program Type | 45 |
| Table 26 – Ethnicity of Public Housing Residents by Program Type | 46 |
| Table 27 – Unsheltered and Sheltered Homeless by Population Type..... | 50 |
| Table 28 – Unsheltered and Sheltered Homeless by Race and Ethnicity | 50 |
| Table 29 – Residential Properties by Unit Number | 61 |
| Table 30 – Unit Size by Tenure..... | 62 |
| Table 31 – Cost of Housing | 65 |
| Table 32 - Rent Paid | 65 |
| Table 33 – Housing Affordability..... | 66 |
| Table 34 – Monthly Rent..... | 66 |

| | |
|---|-----|
| Table 35 – Average Asking Rents | 69 |
| Table 36 - Condition of Units | 72 |
| Table 37 – Year Unit Built..... | 73 |
| Table 38 – Risk of Lead-Based Paint | 73 |
| Table 39 - Vacant Units | 74 |
| Table 40 - Risk of Lead-Based Paint by Income Category | 75 |
| Table 41 – Total Number of Units by Program Type..... | 76 |
| Table 42 - Public Housing Condition | 77 |
| Table 43 - Facilities and Housing Targeted to Homeless Households | 79 |
| Table 44 - Business Activity..... | 90 |
| Table 45 - Labor Force..... | 91 |
| Table 46 – Occupations by Sector..... | 91 |
| Table 47 - Travel Time..... | 91 |
| Table 48 - Educational Attainment by Employment Status | 92 |
| Table 49 - Educational Attainment by Age | 92 |
| Table 50 – Median Earnings in the Past 12 Months | 92 |
| Table 51 – Priority Needs Summary..... | 111 |
| Table 52 – Influence of Market Conditions..... | 117 |
| Table 53 - Anticipated Resources..... | 118 |
| Table 54 - Institutional Delivery Structure | 122 |
| Table 55 - Homeless Prevention Services Summary..... | 124 |
| Table 56 – Goals Summary..... | 125 |
| Table 57 – Goals Descriptions..... | 126 |

Table of Figures

| | |
|--|-----|
| Figure 1: Percent of Households with Housing Problems by Housing Problem Type, 2007-2011 | 26 |
| Figure 2: Percent of Households with Housing Problems by Income Category, 2007-2011 | 27 |
| Figure 3: Percent of Renter Households with Housing Problems by Income Category, 2007-2011 | 27 |
| Figure 4: Percent of Owner Households with Housing Problems by Income Category, 2007-2011 | 28 |
| Figure 5 - CCIP Quadrants | 71 |
| Figure 6 – Percent Low-Income, Census Tracts, 2007-2011 | 100 |
| Figure 7 – Percent Moderate-Income, Census Block Groups, 2007-2011 | 101 |
| Figure 8 – Percent Black/African American, Census Block Groups, 2007-2011 | 102 |
| Figure 9 – Percent Asian, Census Block Groups, 2007-2011..... | 103 |
| Figure 10 – Percent Hispanic, Census Block Groups, 2007-2011..... | 104 |
| Figure 11 – Percent Native Hawaiian/Pacific Islander, Census Block Groups, 2007-2011 | 105 |
| Figure 12 – Percent American Indian, Census Block Groups, 2007-2011 | 106 |
| Figure 13 – Percent Some Other Race, Census Block Groups, 2007-2011 | 107 |
| Figure 14 – Percent Two or More Races, Census Block Groups, 2007-2011 | 108 |

Executive Summary

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

1. Introduction

The City of Stockton Consolidated Plan is designed to help the jurisdiction assess its affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions. The consolidated planning process serves as the framework for the community-wide dialogue necessary to identify housing and community development priorities that can be used to align funding provided through the U.S. Department of Housing and Urban Development (HUD) Community Planning and Development (CPD) grant programs with other local planning efforts and needs. The three federal CPD formula block grant funding programs administered by HUD that are applicable to this Consolidated Plan include the Community Development Block Grant (CDBG) Program, the HOME Investment Partnership (HOME) Program, and the Emergency Solutions Grant (ESG) Program. HUD also administers the Housing Opportunities for Persons with AIDS (HOPWA) Program, though the City of Stockton does not participate, nor does it receive funds, through the HOPWA Program. The Consolidated Plan is implemented through the creation of Annual Action Plans, which provide a concise summary of the actions, activities, and specific federal and non-federal resources that will be used each year to address identified needs and goals, as described in the Consolidated Plan. At the end of each fiscal year, the City prepares a Consolidated Annual Performance and Evaluation Report (CAPER) that summarizes accomplishments and records the progress made each year toward the achievement of goals and objectives identified in the Consolidated Plan.

The Economic Development Department of the City of Stockton is responsible for the development and implementation of the Consolidated Plan, as well as oversight of the activities identified in Annual Action Plans. The Economic Development Department consists of several divisions, which work together to administer all CDBG, HOME, and ESG programs. The Housing Division functions as the primary lead, providing coordination with other divisions as necessary and appropriate. In addition, staff also collaborates with an extensive network of governmental agencies and non-profit organizations to facilitate strategic planning and implementation of Consolidated Plan goals and objectives. This Plan was developed in accordance with the HUD guidance and utilized the eCon Planning Suite (Version 11.8) and Consolidated Plan template provided in the Integrated Disbursement and Information System (IDIS). Much of the data referenced in the Plan were provided by HUD and include data from the 2007-2011 American Community Survey (ACS) and Comprehensive Housing Affordability Strategy (CHAS), as well as the Homeless Management Information System (HMIS), among other data sources. As necessary, the default data are augmented with data from the U.S. Census Bureau, various departments of the State of California, as well as assorted local datasets. The Plan is divided into six sections, including this executive summary, a review of the plan development process, a comprehensive Needs Assessment, a housing Market Analysis, and a Strategic Plan.

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

Priority needs are those that are addressed by goals outlined in the Strategic Plan. Priority is assigned based on the level of need, as demonstrated by the data collected during the preparation of the plan, and presented in the Needs Assessment and Market Analysis. Other important factors include information gathered through consultations and citizen participation, as well as the relative availability of necessary resources. Based on these factors, housing needs are considered “high” priority, while homelessness and community development needs are considered “low” priority. Note that a “low” priority designation does not indicate that the associated needs are unimportant. For example, improvements in the availability of affordable housing can, at least to some degree, ameliorate needs associated with homelessness, and correspond with emerging State and federal priorities for “housing first” and homelessness prevention. Furthermore, non-housing community development needs are also a clear priority for the City, as evidenced by the funding gaps identified in the Capital Improvement Plan (CIP), as well as the ongoing dialogue surrounding the Stockton Marshall Plan. As a result, the primary emphasis under the Consolidated Plan is to coordinate public improvements and service provision in such a way as to both give support to, and receive support from, the City’s housing programs and local and regional economic and community development efforts

Through the consolidated planning process, the City has identified five primary goals intended to guide efforts to address Stockton’s priority housing and community development needs over the next five years, including:

- Increase the supply of decent and affordable rental housing for lower-income households;
- Preserve and improve the existing affordable housing stock, both rental and ownership;
- Provide housing and services for the City’s homeless populations, including homelessness prevention;
- Provide housing and services necessary to meet the needs of the City’s non-homeless special needs populations; and
- Promote economic development activities that create, attract, and retain jobs and promote economic activity and vitality, especially those that provide economic opportunities for lower- and moderate-income persons.

During the five-year planning period, the City expects to receive approximately \$3.3 million in annual CDBG funding, based on the allocation received in FY 14/15. This would equal a five-year total of \$16.5 million. The City also anticipates receiving an annual allocation of approximately \$1.1 million in HOME funding for housing activities, which would equal a five-year total of \$5.5 million. The City also expects to receive an estimated \$256,000 in annual ESG funding, which would equal a five year total of \$1.2 million. Often the receipt of federal funds will facilitate the acquisition of funding from other sources, though the federal programs also require the use of matching funds. Although the HOME program guidelines require a 25 percent match, for the past ten years, the HOME match requirement has been waived for the City of Stockton, as it has for FY 14/15 and FY 15/16. Despite this, the FY 14/15 Action

Plan identifies an excess HOME match of more than \$78 million, indicating that the City has been successful in leveraging federal resources to generate additional funds.

3. Evaluation of past performance

Since the adoption of the prior Consolidated Plan in 2010, the City of Stockton, in partnership with other local and regional organizations, has made tremendous progress toward implementation and the achievement of identified goals and objectives. The projects and programs funded with CDBG, HOME, and ESG funds have contributed toward substantial improvements in the lives of Stockton residents, and in the wellbeing of many Stockton neighborhoods, particularly those with high concentrations of lower-income and/or minority residents. Table 1, below, provides a summary of the annual objectives identified in the 2010-2015 Consolidated Plan, as well as the progress made toward their achievement. Note that data on achievements are not yet available for FY 14/15.

| Specific Annual Objectives | Funds | Performance Indicators | Five-Year Goal | Year 1 FY10/11 | Year 2 FY11/12 | Year 3 FY12/13 | Year 4 FY13/14 |
|--|-----------|------------------------|----------------|----------------|----------------|----------------|----------------|
| Rental Housing | CDBG HOME | Housing Units | 90 | 0 | 110 | 91 | 71 |
| Owner Housing (Rehabilitation/DownPayment) | CDBG HOME | Housing Units | 50 | 8 | 8 | 8 | 1*** |
| Special Needs | CDBG | Housing Units | 12 | 5 | 12 | 7 | 2 |
| Public Facilities | CDBG | Public Facilities | 12 | 5 | 2 | 1 | 1 |
| Commercial Rehabilitation | CDBG | Businesses | 10 | 1 | 0* | 2 | 6 |
| Micro-Enterprise Assistance | CDBG | Jobs | 50 | 18 | 7 | 14** | 14 |
| Public Services | CDBG | People | 80,000 | 75,572 | 85,296 | 189,606 | 206,376 |
| Code Enforcement | CDBG | Housing Units | 2,000 | 1,930 | 2,632 | 4,420 | 1,615 |
| Homeless Shelter | CDBG ESG | People | 20,450 | 5,078 | 4,465 | 5,018 | 3,555 |
| Homeless Meals/Services | CDBG | People | 1.5 mil. | 537,361 | 573,591 | 515,099 | 539,626 |

Table 1 - Assessment of Five Year Achievements

* Five additional façade projects were funded by CDBG-R

** One additional loan funded by CDBG-R resulted in nine jobs

*** Seven additional owner housing projects funded by CalHome and 13 funded by NSP.

4. Summary of citizen participation process and consultation process

HUD regulations for the development of the Consolidated Plan require jurisdictions to reach out to, and consult with, other public and private agencies and organizations to collect information regarding need, to identify available resources and gaps in the institutional delivery structure, and to coordinate the development of funding allocation priorities, performance standards, and evaluation outcomes. To facilitate preparation of the Consolidated Plan, the City of Stockton consulted with various agencies and organizations located throughout the city and county, including public and assisted housing providers and developers, an assortment of government agencies, as well as private and public health, mental health, and social service agencies. In most cases, these consultations represent a continuation of ongoing interactions between the City and the organizations described. Consultation with the Continuum of Care (CoC) representatives is also a fundamental component of the plan development process. Efforts to address the needs of homeless persons are described in greater detail throughout the Consolidated Plan. The San Joaquin County Community Development Department is the lead agency for the San Joaquin County Continuum of Care (CoC), which represents a consortium of local government agencies and non-profit organizations, encompassing all jurisdictions in San Joaquin County, including the City of Stockton.

5. Summary of public comments

Pending.

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

Pending.

7. Summary

The Stockton 2015-2020 Consolidated Plan represents a refinement of the City's prior Consolidated Plan, rather than a major shift in strategic direction. Programs to preserve, enhance, and increase the supply of housing affordable to lower-income households remain a priority; however, emphasis is placed on a holistic approach to overall community development. This entails providing housing opportunities for vulnerable populations, and emergency shelter and transitional housing when necessary. The Consolidated Plan supports these residents by fostering a system of supportive services, and by directing public investments, such as improved public infrastructure, facilities, and services, where they can benefit the City's lower- and moderate-income populations. At the same time, efforts to revitalize commercial areas and expand local business sectors will provide increased opportunities for residents to increase their economic self-sufficiency, so that resources made available pursuant to the Consolidated Plan can be provided to those most in need of assistance.

The Process

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

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

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

| Agency Role | Name | Department/Agency |
|--------------------|----------|---------------------------------|
| Lead Agency | STOCKTON | Economic Development Department |
| CDBG Administrator | STOCKTON | Economic Development Department |
| HOME Administrator | STOCKTON | Economic Development Department |
| ESG Administrator | STOCKTON | Economic Development Department |

Table 2 – Responsible Agencies

Narrative

As during the prior planning period, the Economic Development Department of the City of Stockton is responsible for implementation of the Consolidated Plan, as well as oversight of the activities identified Annual Action Plan. The Economic Development Department consists of several divisions, which work together to administer all CDBG, HOME, and ESG programs. The Housing Division functions as the primary lead, providing coordination with other divisions as necessary and appropriate. In addition, staff also collaborates with an extensive network of governmental agencies and non-profit organizations to facilitate strategic planning and implementation of Consolidated Plan goals and objectives.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

The planning process required under HUD regulations for the development of the Consolidated Plan requires jurisdictions to reach out to, and consult with, other public and private agencies and organizations to collect information on need, to identify available resources and gaps in the institutional delivery structure, and to coordinate the development of funding allocation priorities, performance standards, and evaluation outcomes. The Plan itself must include a summary of the consultation process, including the identification of participating agencies and organizations, as well as a summary of efforts to enhance coordination between public and private entities.

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

To facilitate preparation of the Consolidated Plan, the City of Stockton consulted with various agencies and organizations located throughout the city and county, including public and assisted housing providers and developers, an assortment of government agencies, as well as private and public health, mental health, and social service agencies. In most cases, these consultations represent a continuation of ongoing interactions between the City and the agency or organizations described. For a complete list of those contacted for participation in Consolidated Plan consultations, please refer to Table 3, below.

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

Consultation and coordination with the Continuum of Care (CoC) representatives is a fundamental component of the plan development process. Efforts to address the needs of homeless persons are described in greater detail throughout the remainder of the Consolidated Plan. The San Joaquin County Community Development Department is the lead agency for the San Joaquin County Continuum of Care (CoC), which represents a consortium of local government agencies and non-profit organizations, encompassing all jurisdictions in San Joaquin County, including the City of Stockton. In addition to coordinating plan development with the available information from the CoC application, the City also conducted consultations with a variety of consortia members, including Central Valley Low Income Housing Corporation (CVLIHC), the Stockton Shelter for the Homeless, the Women's Center - YFS, the New Directions Drug and Alcohol Awareness Program, and Dignity's Alcove Veterans Housing, among other important organizations and agencies. Information obtained through these consultations was incorporated into the Needs Assessment, Market Analysis, and Strategic Plan portions of this document.

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

As the largest city within the San Joaquin CoC area, the City of Stockton maintains a seat on the CoC governing body and participates in consultation with the San Joaquin County Community Development Department, and other participating agencies and organizations, regarding the coordination of ESG funding, including how ESG funds are allocated and the identification of performance standards and evaluation outcomes. Under the CoC, the primary contact for the collaborative application is the Central Valley Low Income Housing Corporation (CVLIHC), which is also responsible for administration of the Homeless Management Information System (HMIS).

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

See list of agencies and organizations that were contacted to participate in consultations provided below.

Table 3 – Agencies, groups, organizations who participated

| | | |
|---|--|---|
| 1 | Agency/Group/Organization | HOUSING AUTHORITY OF THE COUNTY OF SAN JOAQUIN |
| | Agency/Group/Organization Type | Housing PHA Service- Housing Other Government - County |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs Market Analysis Lead-Based Paint Strategy Anti-Poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | This organization was invited to participate in the consultation process as the certified Public Housing Agency. The anticipated outcome was to collect information regarding public housing resources, conditions, and the needs of tenants, as well as to improve coordination with the housing, homelessness, community development, and antipoverty strategies. |
| 2 | Agency/Group/Organization | SAN JOAQUIN FAIR HOUSING ASSOCIATION |
| | Agency/Group/Organization Type | Housing Service-Fair Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis |

| | | |
|---|--|---|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | This organization was invited to participate in the consultation process. The anticipated outcome was to collect information regarding fair housing issues and identify barriers to affordable housing, as well as to improve coordination. |
| 3 | Agency/Group/Organization | CENTRAL VALLEY LOW INCOME HOUSING |
| | Agency/Group/Organization Type | Housing Services- Homeless Other- Continuum of Care |
| | What section of the Plan was addressed by Consultation? | Housing Needs Assessment Public Housing Needs Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homelessness Needs – Veterans Homelessness Needs – Unaccompanied Minors Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-Poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | This organization was invited to participate in the consultation process as a lead participant in the Continuum of Care. The anticipated outcome was to collect information regarding resources available for, and the needs of, homeless and at-risk populations, as well as to improve coordination with the housing, homelessness, and antipoverty strategies. |
| 4 | Agency/Group/Organization | ST. MARY’S INTERFAITH DINING ROOM |
| | Agency/Group/Organization Type | Services – Homeless Services – Health |
| | What section of the Plan was addressed by Consultation? | Housing Needs Assessment Homelessness Strategy Non-Homeless Special Needs Anti-Poverty Strategy |

| | | |
|---|--|--|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | This organization was invited to participate in the consultation process. The anticipated outcome was to collect information regarding the services provided and to identify gaps in service for homeless and at-risk populations, as well as to improve coordination with the housing, homelessness, and antipoverty strategies. |
| 5 | Agency/Group/Organization | WOMEN'S CENTER OF SAN JOAQUIN COUNTY |
| | Agency/Group/Organization Type | Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Education |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | This organization was invited to participate in the consultation process. The anticipated outcome was to collect information regarding the housing and social service needs of victims of domestic violence, as well as to improve coordination with the Consolidated Plan housing, homelessness and antipoverty strategies, among other areas. |
| 6 | Agency/Group/Organization | STAND AFFORDABLE HOUSING |
| | Agency/Group/Organization Type | Housing |
| | What section of the Plan was addressed by Consultation? | Housing Needs Assessment Market Analysis Economic Development Anti-Poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | This organization was invited to participate in the consultation process. The anticipated outcome was to collect information the housing market, barriers to affordable housing development, and the connection between housing and public safety, as well as to improve coordination with the Consolidated Plan housing and antipoverty strategies. |

| | | |
|---|--|---|
| 7 | Agency/Group/Organization | ALCOHOL & DRUG AWARENESS PROGRAM DBA NEW DIRECTIONS |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Victims of Domestic Violence Services-homeless |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | This organization was invited to participate in the consultation process. The anticipated outcome was to collect information regarding the housing and social service needs persons experiencing drug and alcohol addictions, as well as to improve coordination with the Consolidated Plan homelessness and antipoverty strategy, among other areas. |
| 8 | Agency/Group/Organization | DIGNITY'S ALCOVE |
| | Agency/Group/Organization Type | Housing Services – Housing Services - Homeless |
| | What section of the Plan was addressed by Consultation? | Housing Needs Assessment Homeless Needs – Chronically Homeless Homelessness Needs – Veterans Homelessness Strategy Market Analysis Anti-Poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | This organization was invited to participate in the consultation process. The anticipated outcome was to collect information regarding the housing and social service available to veterans, as well as to improve coordination with the Consolidated Plan homelessness and antipoverty strategies. |
| 9 | Agency/Group/Organization | EMERGENCY FOOD BANK |
| | Agency/Group/Organization Type | Services-Health |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs Market Analysis Anti-poverty Strategy |

| | | |
|----|--|---|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | This organization was invited to participate in the consultation process. The anticipated outcome was to collect information regarding met and unmet nutrition needs, as well as to improve coordination with the Consolidated Plan antipoverty strategy |
| 10 | Agency/Group/Organization | SECOND HARVEST FOOD BANK |
| | Agency/Group/Organization Type | Services-Health |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | This organization was invited to participate in the consultation process. The anticipated outcome was to collect information regarding met and unmet nutrition needs, as well as to improve coordination with the Consolidated Plan antipoverty strategy. |

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

All identified agencies and organizations were either consulted, or contacted and invited to participate in consultation and plan development. There was no decision to exclude any group.

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

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|---------------------|---|--|
| Continuum of Care | San Joaquin County Community Development Department | As the largest City in the CoC, the City of Stockton has a seat on the CoC governing body, ensuring coordination with the CoC and consolidated planning process. |

Table 4 – Other local / regional / federal planning efforts

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

Though included in the list of agencies and organizations included in Table 3, it is important to highlight that the Consolidated Plan was developed in consultation with the Housing Authority of the County San Joaquin (HACSJ) and other adjacent local government agencies and departments.

PR-15 Citizen Participation

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

Public participation in the Consolidated Plan development process is coordinated through the City of Stockton Community Development Committee (CDC). This body provides an advisory role to the City Council and reviews applicable data and project-related information to determine recommended funding levels under a variety of programs, including the review of HUD applications for Community Development funds. The CDC has, thus far, held two public meetings to discuss the 2015-2020 Consolidated Plan update. The initial project kick-off meeting was held on December 4, 2014 to provide information, answer questions, and receive public comments regarding the plan development process. A second public hearing was held on February 12, 2015, to collect feedback on the preliminary results identified through the Needs Assessment and Market Analysis processes. Following completion of the draft Consolidated Plan, the City will make the document available for the mandatory 30-day public review period, with a third public hearing scheduled for March 19, 2015, at which time the CDC will receive comments and questions, leaving additional time following the meeting for the submittal of additional questions and comments by the public, prior to the end of the 30-day review period.

Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|-------------------|-------------------------|------------------------------|---|---|---|----------------------------|
| 1 | Public Hearing | Non-targeted/broad Community | Attendance primarily included CDC members, with community members primarily in attendance due to FY 14/15 funding applications also appearing on the agenda | No public comments received | Not applicable | Not applicable |
| 2 | Public Hearing | Non-targeted/broad Community | Attendance included CDC members as well as one representative from Habitat for Humanity | Comments were primarily limited to questions regarding the data presented | Not applicable | Not applicable |

Table 5 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment portion of the Consolidated Plan, in conjunction with information gathered through consultations and the citizen participation process, provides a clear perspective on the needs of the City of Stockton with regard to affordable housing, special needs housing, homelessness, and community development. The analysis identifies the highest priority needs, which form the basis for the Strategic Plan section and the programs and projects to be administered over the five-year implementation period. As required by the Consolidated Plan Template, as provided in Integrated Disbursement and Information System (IDIS), the Needs Assessment is divided into six subsections, including:

- Housing Needs Assessment;
- Disproportionately Greater Need;
- Public Housing;
- Homeless Needs Assessment;
- Non-Homeless Needs Assessment; and
- Non-Housing Community Development Needs

Many of the data tables provided in this section are populated with the default values provided by HUD, based on the Comprehensive Housing Affordability Strategy (CHAS) dataset, which was developed by the Census Bureau using data from the 2007-2011 American Community Survey (ACS). Due to methodological factors associated with the default dataset, figures for the same variable may differ between tables. For example, the sum of the figures reported in Table 8 for households experiencing cost burdens greater than 50 percent of income is 18,060. The sum of figures reported in Table 7 for households experiencing cost burdens greater than 50 percent of income is 19,145. The difference is likely due to the estimation methodology applied by HUD and the Census Bureau, which relies on survey data. For this reason, much of the analysis provided in the following subsections focuses on the proportionate distribution of households by type and income level, rather than on the absolute household total counts.

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

Summary of Housing Needs

The following five subsections analyze housing needs within the City of Stockton based on household income level, household tenure, and household type. More specifically, the focus of the analysis is on the presence of certain housing problems amongst area households. Under existing HUD regulations, housing problems are defined to include:

- **Cost burden** – Calculated as the proportion of a household’s total gross income that is spent on housing. For renters, housing costs are assumed to include rent paid by the tenant to the property owner, plus applicable utilities. For owner households, housing costs include all mortgage payments, taxes, insurance, and associated utilities. A household’s housing cost burden is considered to be excessive if applicable housing costs exceed 30 percent of gross income. Cost burden is considered to be severe if it exceeds 50 percent of gross income.
- **Overcrowding** – Defined as the condition of having more than one person residing per room in a residence, excluding bathrooms, porches, foyers, halls, or half-rooms. Severe overcrowding is defined as the condition of having more than 1.5 persons per room.
- **Substandard housing conditions** – When a housing unit lacks hot and cold piped water, and/or a flush toilet and a bathtub or shower; and/or kitchen facilities that lack a sink with piped water, and/or a range, stove, or refrigerator.

Demographic Overview

| Demographics | Base Year: 2000 | Most Recent Year: 2011 | % Change |
|---------------|-----------------|------------------------|----------|
| Population | 243,809 | 289,926 | 19% |
| Households | 78,603 | 89,816 | 14% |
| Median Income | \$35,453.00 | \$47,365.00 | 34% |

Table 6 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Default)

The demographic summary data provided in Table 6 indicates that the City of Stockton gained nearly 46,120 new residents between 2000 and 2011, representing an increase of approximately 19 percent. This brought the total population within the City of Stockton to around 289,930 in 2011. More recent data (2013 ACS 1-Year Estimates) published by the US Census Bureau indicate that the population of the City of Stockton increased by 2.8 percent through 2013 to around 298,115 residents, while California Department of Finance (DoF) data indicate that the 2014 population has likely broken the 300,000 mark.

Between 2000 and 2011, the City of Stockton gained an estimated 11,210 households, which equals an increase of more than 14 percent. Household growth brought the total number of households in Stockton to nearly 89,820 in 2011. More recent data (2013 ACS 1-Year Estimates) indicate that the

number of households residing in the City continued to increase to around 90,880 in 2013, which represents an increase of 1.2 percent. Given that the household growth was lower than the population growth, there was a corresponding increase in average household size.

In nominal terms, the median income of households residing within the City of Stockton increased by around 34 percent between 1999 and 2011. However, once adjusted for inflation based Bureau of Labor Statistics' (BLS) Consumer Price Index (CPI) data, it appears that the area median income actually decreased by roughly \$600 over this period. However, more recent data (2013 ACS 1-Year Estimates) from the U.S. Census Bureau indicate that the Stockton median household income was estimated at \$58,566 in 2013, which equals an increase of nearly \$10,600, or 22.1 percent, over the inflation adjusted 1999 estimate.

Number of Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|--|----------------|------------------|------------------|-------------------|----------------|
| Total Households * | 11,505 | 11,225 | 15,200 | 9,105 | 42,785 |
| Small Family Households * | 4,530 | 4,650 | 6,020 | 3,955 | 21,590 |
| Large Family Households * | 1,775 | 2,014 | 3,790 | 1,655 | 6,885 |
| Household contains at least one person 62-74 years of age | 1,385 | 1,835 | 2,895 | 1,580 | 7,970 |
| Household contains at least one person age 75 or older | 1,115 | 1,455 | 1,785 | 910 | 3,490 |
| Households with one or more children 6 years old or younger * | 3,540 | 3,429 | 4,720 | 2,575 | 6,965 |
| * the highest income category for these family types is >80% HAMFI | | | | | |

Table 7 - Total Households Table

Data Source: 2007-2011 CHAS

Table 7 identifies the number of households that reside within the City of Stockton, by household type and income level. Income levels are based on the percentage difference between the reported household income and the HUD Adjusted Median Family Income (HAMFI). The HUD defined income levels presented in the table include:

- **Extremely Low-Income:** 0-30 percent
- **Very Low-Income:** more than 30 percent to 50 percent
- **Low-Income:** more than 50 percent to 80 percent
- **Middle-Income:** more than 80 percent to 100 percent
- **Upper-Income:** more than 100 percent

Base on the data reported above, which is from the HUD CHAS dataset, an estimated 37,930 households, around 42.2 percent of all households in the City of Stockton, qualify as lower-income, with incomes that are equal to 80 percent or less of the HAMFI. An estimated 25.3 percent of all households into the extremely low- or very low-income categories, representing some 22,730 households. Note

that the reported household figures may not sum to equal the total households figure reported in Table 6. This is likely due to rounding and other factors associated with the ACS methodology.

Small family households represent one of the dominant household types in Stockton. They account for 45.4 percent of the total, representing more than 40,750 households, and include those households that have between two and four members. The proportion of small family households that are lower-income (37.3 percent) is 4.9 percentage points below the average for all household types at 37.3 percent. The share that fall into the extremely low- or very low-income categories (22.5 percent) was also below average. Despite this, small family households represent a majority of all lower-income households, due to their larger numbers.

Large family households, which include five or more members, account for only 17.9 percent of all households in Stockton, representing around 16,120 households. The proportion of large family households that fall into lower-income categories (47.0 percent) is 4.8 percentage points above average for the city, while the proportion that are extremely low- or very low-income (23.5 percent) is below average.

The relative age of household members can be an important factor with regard to the sensitivity of a household to changes in housing costs. For example, households with children face additional childcare costs and healthcare expenses, while elderly households often have fixed incomes and above average healthcare costs, leaving less room to absorb high housing costs. Based on the data provided by HUD, households with children, age six or younger, account for 23.6 percent of all households in the City. Approximately 55.1 percent of households with children are lower-income, which is 12.8 percentage points above the average for all households. Households with children are also more likely to be extremely low- or very low-income, compared to other households.

Elderly households, which contain at least one member age 62 or over, account for approximately 27.2 percent of all households in Stockton. The proportion of elderly households that fall into any of the three lower-income categories (42.9 percent) is roughly on par with the average for all households. The proportion of households with at least one person between the ages of 62 and 74 that are lower-income is 3.2 percentage points below average, while the proportion with at least one person age 75 or over that are lower-income is 7.5 percentage points above the average for all household types.

Housing Needs Summary Tables

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

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|--------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 280 | 360 | 265 | 140 | 1,045 | 10 | 30 | 20 | 0 | 60 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 310 | 370 | 444 | 115 | 1,239 | 35 | 10 | 180 | 90 | 315 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 915 | 960 | 1,050 | 330 | 3,255 | 50 | 225 | 520 | 440 | 1,235 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 6,125 | 3,765 | 1,070 | 130 | 11,090 | 1,340 | 1,490 | 2,720 | 1,420 | 6,970 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 510 | 2,115 | 3,345 | 1,205 | 7,175 | 265 | 375 | 1,395 | 1,110 | 3,145 |

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Zero/negative Income (and none of the above problems) | 490 | 0 | 0 | 0 | 490 | 260 | 0 | 0 | 0 | 260 |

Table 8 – Housing Problems Table

Data 2007-2011 CHAS
Source:

Table 8 identifies the number of households that reported at least one housing problem, by tenure and income category. Note that due to rounding, and other methodological factors associated with recent the Census Bureau and HUD data products, the figures reported above may differ from those reported elsewhere in this section. The table lists housing problems by their relative level of severity, with the most severe housing problems listed at the top of the table. If a household has more than one housing problem, they are included in the count of households with the more severe housing problem. For example, if a household is *both* cost-burdened and lives in substandard housing, they would be counted in the category of households living in substandard housing.

Based on these data, only around 3.0 percent of Stockton households experience some form of housing problem involving substandard housing conditions, defined as the lack of complete plumbing and/or kitchen facilities. This represents around 1,110 households. The vast majority of these households, around 94.6 percent, are renter households, with only 5.4 percent owning their own home. Around 87.3 percent are also lower-income, with household incomes equal to 80 percent or less of HAMFI.

An estimated 16.7 percent of the households reported in Table 8 experience some form of overcrowding. However, only 4.3 percent experience severe overcrowding, while 12.4 percent experience a lesser degree of overcrowding. According to data provided by HUD, roughly 1,550 households are impacted by the more severe condition, and 4,490 households experience less severe overcrowding conditions. Renter households account for the majority of households experiencing both levels of overcrowding. Overcrowded households are also more likely to be lower-income, regardless of tenure.

Approximately 78.2 percent of all households in Stockton experience housing cost burdens exceeding 30 percent of income, which equates to an estimated 28,380 households. Around 28.4 percent of the households reported in Table 8 experience a cost burden that is greater than 30 percent but less than 50 percent, of gross income, while 49.8 percent experience more severe cost burdens of greater than 50 percent of gross income. Overall, cost burdened households are more likely to be renters, with renter households accounting for 61.4 percent of all severely cost burdened households, and 69.5 percent of

households with less severe cost burdens. Regardless of tenure, the households most likely to experience excessive cost burdens are those in the extremely low- and very low-income categories.

Households with zero or negative incomes represent only a small minority of the households reported in Table 8. According to the data provided, there are only around 750 such households in Stockton, which account for only 2.1 percent of all households experiencing housing problems. Because these households have zero or negative incomes, they are categorized in the extremely low-income category.

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

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|--------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Having 1 or more of four housing problems | 7,630 | 5,450 | 2,825 | 715 | 16,620 | 1,440 | 1,750 | 3,445 | 1,955 | 8,590 |
| Having none of four housing problems | 1,240 | 2,710 | 5,580 | 3,490 | 13,020 | 455 | 1,309 | 3,350 | 2,935 | 8,049 |
| Household has negative income, but none of the other housing problems | 490 | 0 | 0 | 0 | 490 | 260 | 0 | 0 | 0 | 260 |

Table 9 – Housing Problems 2

Data 2007-2011 CHAS
Source:

Table 9 provides an alternative presentation of the data reported in the previous table. It displays the number of households with no housing problems, one or more housing problems, and negative income. Based on the data provided in Table 9, an estimated 25,210 households, around 53.6 percent, experience at least one of the four reported housing problems. The majority of these households, regardless of tenure, fall into the lower-income categories, with the largest percentages evident among very low- and extremely low-income renters. Around 21,070 households, 44.8 percent, experience none of the four reported housing problems. The majority of these households, regardless of tenure, are either low-income or middle-income. As reported in the prior table, 750 households, equal to only around 1.6 percent of the households reported in Table 9, had zero or negative incomes. This may be due to self-employment, or income derived from interest, dividends, and net rental income. Perhaps reflecting the greater prevalence of renter versus owner households citywide, renter households of all

incomes account for a majority (greater than 60 percent) of the households experiencing all three of the reported conditions (i.e., one or more housing problems, no housing problems, and zero or no income).

3. Cost Burden > 30%

| | Renter | | | | Owner | | | |
|-----------------------------|-----------|-------------|-------------|--------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 3,440 | 3,275 | 2,345 | 9,060 | 570 | 845 | 2,040 | 3,455 |
| Large Related | 1,435 | 1,425 | 1,230 | 4,090 | 210 | 320 | 1,405 | 1,935 |
| Elderly | 995 | 1,165 | 770 | 2,930 | 625 | 680 | 895 | 2,200 |
| Other | 2,125 | 1,465 | 1,145 | 4,735 | 265 | 205 | 295 | 765 |
| Total need by income | 7,995 | 7,330 | 5,490 | 20,815 | 1,670 | 2,050 | 4,635 | 8,355 |

Table 10 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

Table 10 provides additional detail regarding the characteristics of cost burdened households. Note that the households reported in the table include those with cost burdens greater than 30 percent, inclusive of those households with cost burdens of greater than 50 percent of income. Due to variation between the estimates provided in Table 10, and those reported elsewhere in this section, this portion of the analysis focuses on the proportionate distribution of households by type and income category.

Based on the available data, it appears that the majority of cost burdened households, around 42.9 percent, are small related households, with between two and four members. The remaining households are fairly equally divided between the three other household types, including large related households (with five or more members), elderly households (whose head, spouse, or sole member is at least 62 years of age), and “Other” households. Large related households account for around 20.7 percent, while elderly households account for 17.6 percent, and all other households account for 18.9 percent.

Among all four household types, the majority of lower-income cost burdened households are renters. Though consistent with this trend, elderly cost burdened households include an above average proportion of homeowners, at around 42.9 percent, compared to an overall average of 28.6 percent. The data also indicate that cost burdened renter households are primarily extremely low- and very low-income, while cost burdened homeowner households primarily fall into the low-income category.

4. Cost Burden > 50%

| | Renter | | | | Owner | | | |
|----------------------|-----------|-------------|-------------|--------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 3,310 | 1,875 | 705 | 5,890 | 540 | 740 | 1,430 | 2,710 |
| Large Related | 1,260 | 815 | 90 | 2,165 | 175 | 230 | 880 | 1,285 |
| Elderly | 800 | 800 | 290 | 1,890 | 470 | 455 | 515 | 1,440 |
| Other | 1,955 | 960 | 275 | 3,190 | 220 | 185 | 170 | 575 |
| Total need by income | 7,325 | 4,450 | 1,360 | 13,135 | 1,405 | 1,610 | 2,995 | 6,010 |

Table 11 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

Similar to above, Table 11 provides additional detail regarding the characteristics of households with cost burdens greater than 50 percent of household income. Again, the majority of the severely cost burdened households in Stockton, around 44.9 percent, are small related households, with between two and four members. The remaining households are fairly equally divided between the three other household types, with large related households accounting for around 18.0 percent, elderly households accounting for 17.4 percent, and all other households accounting for 19.7 percent.

Among all four household types, the majority of lower-income, severely cost burdened households are renters. The data indicate that severely cost burdened renter households are primarily extremely low- and very low-income, while severely cost burdened home owners are primarily low-income. Large related households and elderly households show above average proportions of homeowners, at 37.2 percent and 43.2 percent, respectively, compared to an overall average of 31.4 percent for all household types.

5. Crowding (More than one person per room)

| | Renter | | | | | Owner | | | | |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Single family households | 1,085 | 1,100 | 1,099 | 335 | 3,619 | 65 | 160 | 430 | 295 | 950 |
| Multiple, unrelated family households | 175 | 165 | 380 | 100 | 820 | 15 | 75 | 270 | 240 | 600 |
| Other, non-family households | 20 | 65 | 35 | 35 | 155 | 10 | 0 | 0 | 0 | 10 |

| | Renter | | | | | Owner | | | | |
|----------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Total need by income | 1,280 | 1,330 | 1,514 | 470 | 4,594 | 90 | 235 | 700 | 535 | 1,560 |

Table 12 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

Table 12 identifies the number of households experiencing overcrowding by household type, tenure, and income category. According to these data, individual families comprise an estimated 74.2 percent of overcrowded households. Households composed of multiple, unrelated families account for 23.1 percent of all overcrowded households, while other non-family households account for only 2.7 percent. Again, the large majority of the households experiencing this type of housing problem are renter households. For example, an estimated 79.2 percent of overcrowded individual family households are renters, as are 57.7 percent of unrelated family households, and 93.9 percent of overcrowded non-family households. The data indicate that approximately 83.7 percent of the reported overcrowded households are lower-income, while around 47.7 percent fall into the extremely low- and very low-income categories. This general distribution also applies to overcrowded households that include individual families, as well as those comprised of unrelated individuals (i.e., non-family households). Overcrowded households made up of multiple, unrelated families, however, are more likely to be made up of low-income individuals, rather than extremely or very low-income individuals.

| | Renter | | | | Owner | | | |
|----------------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Households with Children Present | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. |

Table 13 – Crowding Information – 2/2

Data Data not available
Source:

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

According to the ACS, there was an average of 19,430 single-person households living in the City of Stockton between 2007 and 2011, which represented around 21.6 percent of all households. More recent data from the 2013 ACS (1-year estimates), indicate that there are now closer to 20,580 single-person households in Stockton, which represent 22.6 percent of all households. In both time periods, more than 50 percent of all single person households rented their accommodations. According to the Census Bureau, there were approximately 14,090 studio and 1-bedroom housing units in Stockton between 2007 and 2011. Data from the 2013 ACS indicate that there are now closer to 15,050 studio and 1-bedroom units, which represent the most appropriate unit types for single-person households. Comparison between the figures discussed above indicates that there is a potential existing shortfall of

approximately 5,500 small housing units. While some of the single-person households may represent higher income households that have the resources to afford larger units that better suit their preferences, many are likely to be lower-income households that may struggle to afford the higher rents associated with larger housing units. As of 2013, there were also approximately 24,135 two-person households in Stockton. These households, particularly those that are lower-income, may also prefer smaller housing units, like studio and 1-bedroom apartments, due to affordability; however, this may result in utilization of smaller housing units that would otherwise be available for single-person households.

Additional data provided by the Central Valley Low Income Housing Corporation (CVLIHC) under the San Joaquin County Continuum of Care (CoC) indicates that there are approximately 129 unsheltered homeless adults living in the City of Stockton in 2013. According to 2014 shelter count data, approximately 2,139 adults utilized emergency shelter facilities and 430 utilized transitional shelter facilities within the City during the course of the year. Though some of these individuals were likely to be part of adult multi-person households (i.e., married couples, etc.), the majority were single-person households. Given the nature of homelessness, all of these individuals are assumed to fall into the extremely low-income category. Additional data from the CoC indicate that, as of 2014, there were 569 emergency shelter beds, and 499 transitional shelter beds, located at facilities in the City of Stockton. Because not all homeless individuals reside in emergency or transitional housing facilities at the same time, it is not possible to make direct comparisons between the number of unique homeless individuals and the number of available beds. However, based on consultations with area homeless service providers there is additional need for both increased capacity, as well as major renovation and rehabilitation oriented toward improving living conditions in existing emergency and transitional housing facilities.

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

While the available data do not permit a comprehensive evaluation of the number and type of households in need of housing assistance who are disabled or victims of domestic violence, there are a number of discrete data points available that help to highlight the general scope of the issue. For example, the 2009-2011 ACS indicates that there were an average of 36,079 persons with disabilities living in Stockton, which represented approximately 12.4 percent of the total population. According to the 2013 ACS, this figure has increased to include 40,340 individuals, which represents roughly 12 percent of the population. Applying the average household size for the greater population suggests that approximately 12,600 households, as of 2013, likely contain at least one person, with at least one disability. Assuming that households with at least one disabled member have the same household income distribution as all Stockton households, as reported in the 2007-2011 CHAS dataset, it can be concluded that around 42.2 percent of disabled households are likely to be lower-income, which represents approximately 5,300 households. Due to income constraints, many of these households may struggle to afford housing sufficient to accommodate their needs. This may be a conservative estimate of the number of households with disabled members that have lower incomes, since the households

may have diminished earning capacity, due to the reduced earning capacity of some disabled household members and/or the need for non-disabled members to work less, in order to provide care or assistance to disabled household members.

According to the Housing Authority of the County of San Joaquin (HACSJ), there were 4,277 persons residing in households enrolled in the Housing Choice Voucher (HCV) program in San Joaquin County in 2014. Of those, 3,824 were residents of the City of Stockton. Nearly 79 percent of the HCV participants, around 3,000 persons in total, reported having some kind of disability. Though the 2013 Point-in-Time Count (PIT) failed to identify any unsheltered homeless individuals with disabilities, there were at least 25 individuals with severe mental illness and/or drug addiction. The 2014 Shelter Count, by comparison, identified 528 individuals in emergency shelters and 155 individuals in transitional shelters who reported having a disability.

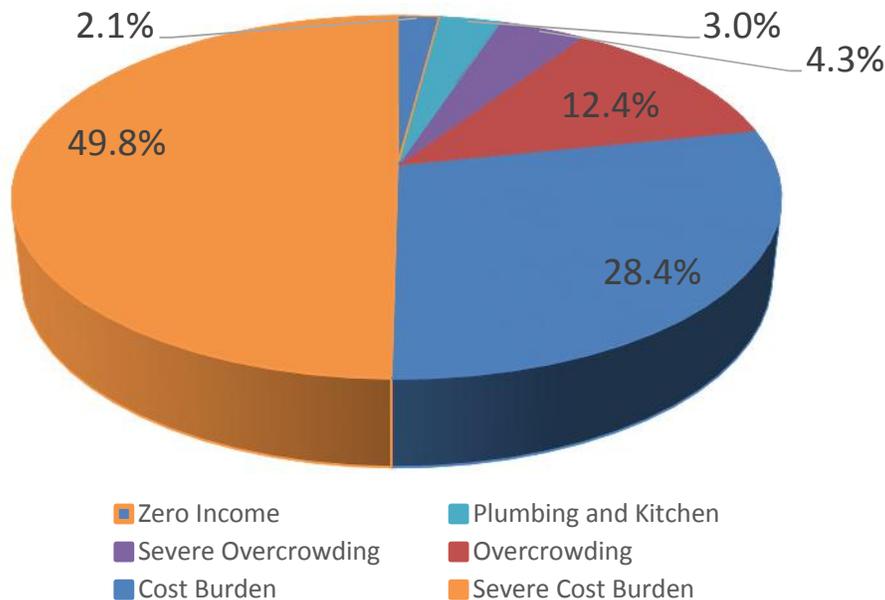
The available data on the prevalence of domestic violence, dating violence, sexual assault, and stalking is relatively limited. According to the California Department of Justice, there were a total of 2,365 domestic violence related calls for service placed to law enforcement agencies in Stockton in 2013. Based on estimates of the total 2013 population reported by the Department of Finance, this equals approximately 7.9 calls for service per 1,000 residents. Additional data provided by the Women's Center – Youth and Family Services (Women's Center), the leading provider of services to victims of domestic violence in San Joaquin County, indicates that the Women's Center provided assistance to 2,266 victims of domestic violence and 1,461 victims of sexual assault via their 24-hour help-line in 2014. While not all victims of domestic violence may require housing assistance, the Women's Center provided emergency shelter to 435 unique individuals at the DAWN House facility, with one-on-one counseling provided to 277 children through the *Just for Kids* program. The Women's Center also operates a facility known as Safe House, which represents the only emergency shelter and drop-in center in Stockton for homeless and runaway youth, aged 12 to 17 years. In 2014, the Women's Center housed 144 youth at Safe House, and assisted 250 homeless and runaway youth via their help-line. An additional 27 young adults and four children were also housed through the Opportunity House Transitional Living Program (TLP). Additional data from the 2013 PIT and 2014 Shelter Count indicate that there were two unsheltered homeless individuals who reported being victims of domestic violence, along with another 209 individuals residing in emergency shelter and 163 individuals residing in transitional shelter. Note that the emergency and transitional housing client counts may overlap with those figures reported by the Women's Shelter.

What are the most common housing problems?

Based on the data reported in the tables above, the most common housing problems among households residing within the City of Stockton are excessive cost burden and overcrowding. Among those households experiencing housing problems, 78.2 percent, or around 28,400 households, experienced housing cost burdens in excess of 30 percent of gross income. An estimated 28.4 percent of reported households, around 17,495 in total, experienced housing cost burdens of greater than 30 percent, but less than 50 percent, of gross income. By comparison, an estimated 49.8 percent of households experiencing housing problems, equal to an estimated 29,150 households in total, experienced severe

housing cost burdens exceeding 50 percent of gross income. Overcrowding represents a less prevalent, but still relatively common, housing problem among Stockton households, affecting around 16.7 percent of household reporting housing problems, or around 10,500 households in total. Incidences of households with greater than 1.0, but less than 1.5, persons per room account for 12.4 percent of the households reporting housing problems, while households with 1.5 persons per room or more account for 4.3 percent of those with housing problems. For additional detail regarding the breakdown of households by housing problem type, please refer to Table 8, as well as Figure 1, below.

Figure 1: Percent of Households with Housing Problems by Housing Problem Type, 2007-2011



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

The data reported in this section indicate that the prevalence of housing problems, regardless of household tenure, decreases as household income increases. For example, Figure 2 illustrates that an average of 19.3 percent of extremely low-income households experienced one or more housing problems between 2007 and 2011. This is compared to only 5.7 percent of middle-income households. On the whole, renter households are considerably more likely to experience housing problems. This is generally because they account for a larger overall proportion of lower-income households. For example, renter households account for 71.5 percent of all households with incomes equal to 80 percent of AMI or less, while owner households account for the remaining 28.5 percent.

As shown in Figure 3, renter households in the extremely low- and very low-income categories are more likely than their wealthier counterparts to experience severe housing problems. For example, an estimated 27.3 percent of renter households experiencing housing problems were extremely low-income and had housing costs that were greater than 30 percent of gross income. An estimated 25.2 percent were extremely low-income and experienced housing cost burdens that were greater than 50 percent of income. By comparison, an estimated 18.2 percent of renter households experiencing housing problems were low-income and experienced housing costs equal to greater than 30 percent of

gross income. However, only 4.4 percent of the reported renter households were low-income and experienced housing costs equal to greater than 50 percent of gross income. As shown in Figure 4, low-income owner households are generally more likely to experience severe housing problems. This is generally due to the relatively small numbers of extremely low- and very low-income owner households.

Figure 2: Percent of Households with Housing Problems by Income Category, 2007-2011

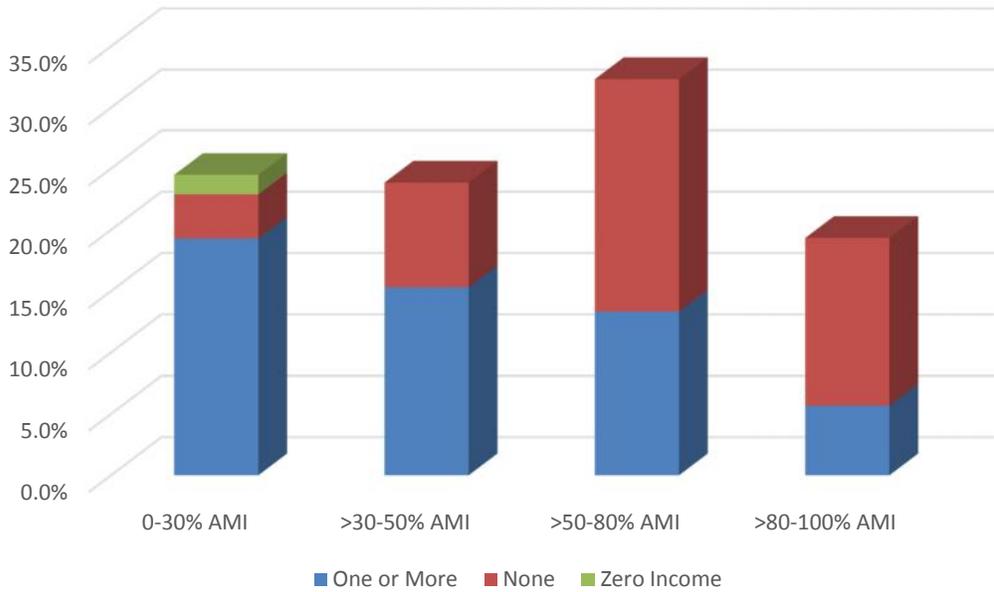


Figure 3: Percent of Renter Households with Housing Problems by Income Category, 2007-2011

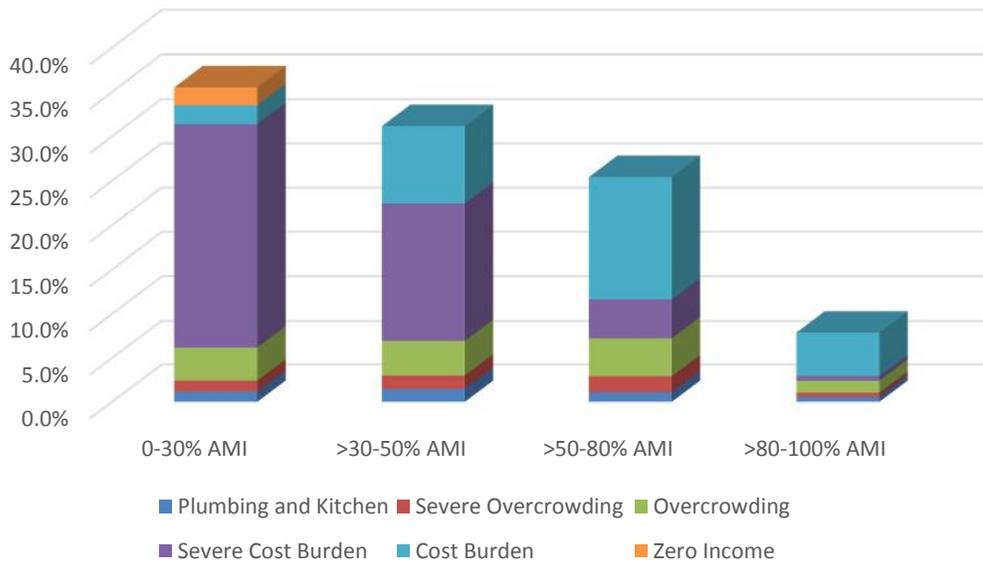
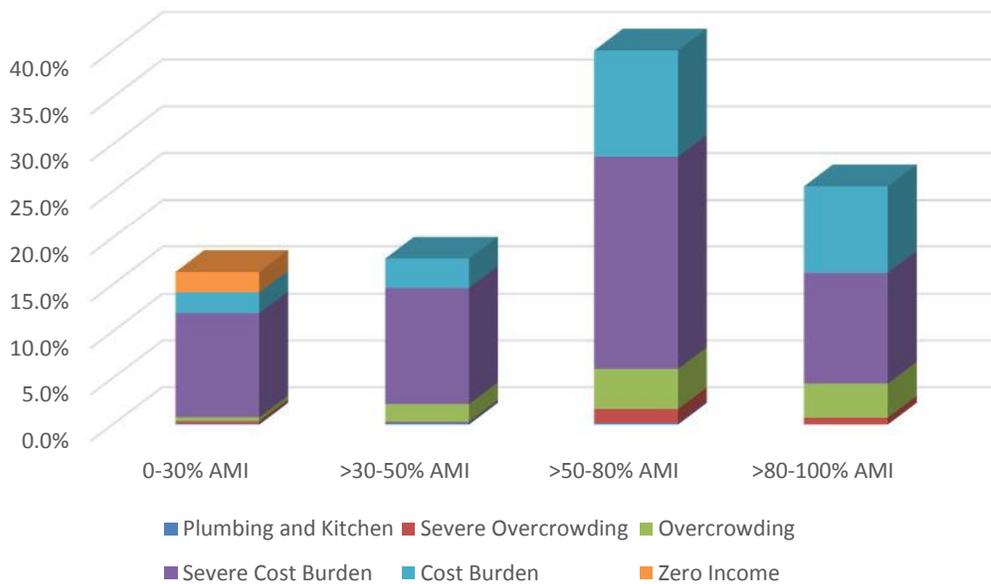


Figure 4: Percent of Owner Households with Housing Problems by Income Category, 2007-2011



The additional data provided in Tables 9 and 10 regarding the relative prevalence of housing cost burdens among households of various types indicate that large related family owner households, and elderly owner households, are somewhat more likely to experience excessive and severe housing cost burdens, when compared to all other households. The data indicate that low-income owner households in the large related-family category, in particular, had a notably above average prevalence of high housing cost burdens. Elderly renter households in the extremely low- and very low-income categories also have an above average prevalence of high housing costs. In terms of overcrowding, there are a number of household types, among a variety of income categories that had above average prevalence of overcrowding. However, for most of these groups, the percentage of households that experience overcrowding is only slightly above average. The exceptions include Low- and moderate-income owner households that include multiple unrelated family members, as well as very low- and middle-income, non-family, renter households.

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

While the availability of data quantifying the number and characteristics of individuals and families at-risk of homelessness is limited, the federal definition for at-risk persons, described in the following section, provides a useful foundation upon which to generate rough estimates using the available Census and HUD datasets. According to the data reported earlier in this section, there are approximately 11,505 households within the City of Stockton that have incomes equal to, or less than, 30 percent of the HAMFI. Based on the federal definition, these households meet the primary threshold

for being considered at-risk of homelessness. Roughly 45 percent of these households contain only a single individual, while 55 percent are families. Around 39 percent are small family households, while only 15 percent are large families, and 31 percent contain children that are six years old or younger. Around 22 percent are households with at least one member age 62 or over.

Other important indicators include the relative prevalence of housing problems, and other characteristics, that are often associated with instability and an increased risk of homelessness. For example, of the estimated 8,630 households reported in the extremely low-income category, around 75 percent experienced at least one of the four housing problems reported by HUD. Of those households, around 6,635 experienced housing costs exceeding 30 percent of income, while 1,225 experienced some form of overcrowding, 280 lived in substandard housing, and 490 had zero or negative incomes. This indicates that these households may be at increased risk of experiencing homelessness at some point in the future.

With funds received through the 2009 American Recovery and Reinvestment Act (ARRA), HUD set aside approximately \$1.5 billion for its Homeless Prevention and Rapid Re-Housing Program (HPRP). The purpose of this program is to 1) provide homeless prevention assistance to households who would otherwise become homeless, and 2) provide rapid re-housing assistance for persons who are currently homeless. Funds were awarded to all 540 grantees identified as eligible under the Emergency Solutions Grant (ESG) program. Under this formula, the City of Stockton was awarded \$1.7 million and San Joaquin County was granted nearly \$1.5 million. Under the ARRA grant terms, each HPRP grantee was required to expend at least 60 percent of the grant funds within two years, and 100 percent within three years, of the receipt of funds. With the significant increase in need experienced during the recent economic recession and housing crisis, the HPRP funds were utilized to great effect during the allowable period. However, with the depletion of ARRA funds, the resources available for local implementation were considerably reduced. As a result, the City has reduced the scope of the local HPRP program, compared to years past. For example, between January 1, 2014 and December 31, 2014, the ESG funds allocated by the City of Stockton for rapid re-housing have assisted just four households, with only one additional household assisted using ESG funds issued by the County of San Joaquin. ESG funds allocated by the City of Stockton for homeless prevention under the HPRP program assisted 54 households during this period, with nine additional households assisted using County funds. The homeless prevention funds were granted to households in need on a one-time basis, meaning that following receipt of the funds, the household is no longer eligible to receive additional monies under the program.

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:

For the purposes of this analysis, the City of Stockton utilizes the federal definition for individuals and families at-risk of homelessness, as defined under *24 CFR 576.2*. The methodology used to generate the estimates described in the prior section are described in that section. Per Federal regulations, persons at-risk of homelessness include:

Category 1 – Individuals and Families

Any individual or family who:

- (i) Has an annual income below 30 percent of median family income for the area, as determined by HUD;
- (ii) Does not have sufficient resources or support networks, e.g., family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter or another place described in paragraph (1) of the “homeless” definition; and
- (iii) Meets one of the following conditions:
 - (A) Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;
 - (B) Is living in the home of another because of economic hardship;
 - (C) Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
 - (D) Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by Federal, State, or local government programs for low-income individuals;
 - (E) Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 persons per room, as defined by the U.S. Census Bureau;
 - (F) Is exiting a publically funded institution, or system of care (such as a health care facility, a mental health facility, foster care, or other youth facility, or correction program or institution);
 - (G) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient’s approved consolidated plan;

Category 2 – Unaccompanied Children and Youth

A child or youth who does not qualify as “homeless” under this section, but qualified as “homeless” under another Federal statute, such as section 387(3) of the Runaway and Homeless Youth Act, section 637(11) of the Head Start Act, or section 41403(6) of the Violence Against Women Act of 1994, among others.

Category 3 – Families with Children and Youth

A child or youth who does not qualify as “homeless” under this section, but qualifies as “homeless” under section 725(2) of the McKinney-Vento Homeless Assistance Act, and the parent(s) or guardian(s) of that child or youth if living with her or him.

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

The characteristics of the housing market within the City of Stockton that are most closely linked with instability and an increased risk of homelessness among extremely low-income households include a lack of smaller, more affordable housing units. This results in an above average prevalence of high housing cost burdens and overcrowding among lower income households that may struggle to locate housing that is appropriately sized and affordable at their given income level. As a result, households often choose to occupy the housing units that represent the next best alternative, the occupancy costs of which often exceed the proportion of income generally considered reasonable. These households may also choose to share a housing unit with other unrelated lower-income individuals and households. While this often helps to improve the relative affordability of the available housing stock, it frequently results in overcrowded conditions. For extremely low-income households experiencing high housing costs and/or overcrowding, there are a variety of factors that can often result in an eminent risk of homelessness. Most notably, these include the loss of a job, persistent unemployment, and other personal circumstances, such as poor health, mental illness, substance abuse, and domestic violence or other trauma.

Discussion

Not applicable.

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

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

Introduction

A disproportionately greater need exists when member of a given racial or ethnic group, at a given income level, experience housing problems at a greater rate (10 percentage points or more), than do households within the same income level as a whole, regardless of race or ethnicity. For example, assume that 60 percent of all low-income households within the City have a housing problem, as do 70 percent of low-income Hispanic households. In this case, low-income Hispanic households have a disproportionately greater need for housing assistance. The following analysis uses the default data, provided by HUD for the City of Stockton, to identify households experiencing disproportionately greater need, by racial and ethnic group and income level, as required under 91.205(b)(2), 91.305(b)(2), and 91.405. The analysis is based on the estimated number of households experiencing each of the four housing problems, including those housing problems that are defined as both severe and less severe (e.g., both cost burdened and severely cost burdened households; both overcrowded and severely overcrowded households).

0%-30% of Area Median Income

| Housing Problems | Has one or more of four housing problems* | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|---|---------------------------------------|--|
| Jurisdiction as a whole | 11,305 | 1,275 | 755 |
| White | 2,825 | 450 | 210 |
| Black / African American | 2,500 | 90 | 60 |
| Asian | 1,799 | 435 | 119 |
| American Indian, Alaska Native | 105 | 40 | 0 |
| Pacific Islander | 75 | 0 | 0 |
| Hispanic | 3,680 | 215 | 330 |

Table 14 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

Table 14 reports the number of extremely low-income (30 percent of HAMFI or less) households, by racial and ethnic group, that experience one or more of the four housing problems discussed previously, as well as the number of households that experience none of the four housing problems, and the number of households with zero or negative income. According to these data, approximately 84.8 percent of extremely low-income households in Stockton experience one or more of the four housing

problems. Four out of the six reported racial and ethnic groups have a lower prevalence of housing problems, compared to the city as a whole. However, nearly all of the Pacific Islander households reported in the table experience at least one of the reported housing problems, indicating that these households experience a disproportionately greater need than other households within the city. Similarly, an estimated 94.3 percent of extremely low-income African American households experience at least one housing problem, which is 9.6 percentage points higher than the citywide average. Though this value does not meet the definition of disproportionately greater need (i.e., the percentage must be at least 10 percentage points higher than the citywide average for all racial and ethnic groups), the value is within 0.4 percentage points of that threshold. Because the CHAS data are based on the ACS, this value likely has a margin of error value that was not published by HUD, suggesting that this value could be somewhat higher, or lower, than the reported value. With this in mind, the conservative approach would be to consider extremely low-income African American households as having a high likelihood of experiencing a disproportionately greater need. By comparison, Hispanic households in this income category experience housing problems at a rate that is only 2.3 percentage points higher than the citywide average, which is well below the necessary threshold. Therefore, extremely low-income Hispanic households do not experience a disproportionately greater need, compared to other extremely low-income households.

30%-50% of Area Median Income

| Housing Problems | Has one or more of four housing problems* | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|---|---------------------------------------|--|
| Jurisdiction as a whole | 9,540 | 2,345 | 0 |
| White | 2,090 | 800 | 0 |
| Black / African American | 1,425 | 225 | 0 |
| Asian | 1,800 | 415 | 0 |
| American Indian, Alaska Native | 80 | 4 | 0 |
| Pacific Islander | 60 | 0 | 0 |
| Hispanic | 3,880 | 835 | 0 |

Table 15 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

Table 15 reports the number of very low-income (between 30 and 50 percent of HAMFI) households, by racial and ethnic group, that experience one or more of the four housing problems introduced previously, as well as the number of households that experience none of the four housing problems, and the number of households with zero or negative income. According to these data, approximately 80.3 percent of very low-income households in Stockton experience one or more of the four housing problems. Nearly all of the Pacific Islander households reported in the table experience at least one of the reported housing problems, indicating that these households experience a disproportionately greater need than other very low-income households within the City. Similarly, an estimated 95.2

percent of very low-income American Indian households experience at least one housing problem, which is 15.0 percentage points higher than the citywide average, indicating that these households experience disproportionately greater need for housing assistance, compared to other very low-income households.

50%-80% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 10,390 | 5,245 | 0 |
| White | 2,819 | 1,685 | 0 |
| Black / African American | 1,685 | 450 | 0 |
| Asian | 1,955 | 740 | 0 |
| American Indian, Alaska Native | 90 | 10 | 0 |
| Pacific Islander | 10 | 0 | 0 |
| Hispanic | 3,600 | 2,220 | 0 |

Table 16 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

Table 16 reports the number of low-income (between 50 and 80 percent of HAMFI) households, by racial and ethnic group, that experience one or more of the four housing problems introduced previously, as well as the number of households that experience none of the four housing problems, and the number of households with zero or negative income. According to these data, approximately 66.5 percent of low-income households in Stockton experience one or more of the four housing problems. Nearly all of the Pacific Islander households reported in the table experience at least one of the reported housing problems, indicating that these households have a disproportionately greater need than other low-income households within the city. Similarly, an estimated 90.0 percent of low-income American Indian households experience at least one housing problem, which is 23.5 percentage points higher than the citywide average. Low-income African American households also have an above average prevalence of housing problems, with 78.9 percent experiencing one or more, which is 12.5 percentage points higher than the citywide average. This indicates that these households experience disproportionately greater need for housing assistance, compared to other low-income households.

80%-100% of Area Median Income

| Housing Problems | Has one or more of four housing problems* | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|---|---------------------------------------|--|
| Jurisdiction as a whole | 4,950 | 4,924 | 0 |
| White | 1,295 | 1,830 | 0 |
| Black / African American | 815 | 665 | 0 |
| Asian | 970 | 830 | 0 |
| American Indian, Alaska Native | 25 | 20 | 0 |
| Pacific Islander | 25 | 80 | 0 |
| Hispanic | 1,705 | 1,474 | 0 |

Table 17 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

Table 17 reports the number of middle-income (between 80 and 100 percent of HAMFI) households, by racial and ethnic group, that experience one or more of the four housing problems introduced previously, as well as the number of households that experience none of the four housing problems, and the number of households with zero or negative income. According to these data, approximately 50.1 percent of middle-income households in Stockton experience one or more of the four housing problems. Though middle-income households in four of the reported racial and ethnic groups have an above average percentage of households that experience one or more housing problems, none of these approach or exceed the threshold defined by HUD for disproportionately greater need.

Discussion

Using the default data for the City of Stockton provided in Tables 13 through 16, and the previously identified methodology for determining disproportionately greater need prescribed by HUD, the analysis discussed above identifies a disproportionately greater need for housing assistance among American Indian, African American, and Pacific Islander households. More specifically, the analysis indicates that extremely low-income Pacific Islander households experience housing problems at a disproportionately greater rate than other extremely low-income households. Among very low-income households, the analysis indicates that American Indian and Pacific Islander households experience housing problems at a disproportionately greater rate. Among low-income households, the analyses indicates that American Indian, African American, and Pacific Islander households experience housing problems at a disproportionately greater rate, compared to all low-income households within the City of Stockton. The data indicate that none of the identified racial or ethnic groups experience housing problems at a disproportionately greater rate within the middle-income category.

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

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

Introduction

As discussed in prior section, a disproportionately greater need exists when the members of a racial or ethnic group, at a given income level, experience housing problems at a greater rate than that of all households at the same income level. The following assessment expands on the analysis conducted under section NA-15, as required under 91.205(b)(2), 91.305(b)(2), and 91.405. This section focuses on those households that experience more severe housing problems, including those that lack complete kitchen and/or plumbing facilities, as well as severely cost burdened households (greater than 50 percent of income is spent on housing and related costs) and severely overcrowded households (greater than 1.5 persons per room).

0%-30% of Area Median Income

| Severe Housing Problems | Has one or more of four housing problems* | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|---|---------------------------------------|--|
| Jurisdiction as a whole | 10,120 | 2,465 | 755 |
| White | 2,415 | 855 | 210 |
| Black / African American | 2,355 | 240 | 60 |
| Asian | 1,599 | 645 | 119 |
| American Indian, Alaska Native | 50 | 95 | 0 |
| Pacific Islander | 75 | 0 | 0 |
| Hispanic | 3,340 | 560 | 330 |

Table 18 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

Table 18 reports the number of extremely low-income (30 percent of HAMFI or less) households, by racial and ethnic group, that experience one or more of the severe housing problems noted in the introduction. According to these data, approximately 75.9 percent of extremely low-income households in Stockton experience one or more of the four housing problems at a severe level. Nearly all of the Pacific Islander households reported in the table experience at least one of the reported severe housing problems, indicating that these households experience a disproportionately greater need than other households within the City. Similarly, an estimated 88.7 percent of extremely low-income African

American households experience at least one severe housing problem, which is 12.8 percentage points higher than the citywide average, which indicates that these households experience a disproportionately greater need, compared to other extremely low-income households.

30%-50% of Area Median Income

| Severe Housing Problems | Has one or more of four housing problems* | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|---|---------------------------------------|--|
| Jurisdiction as a whole | 7,000 | 4,890 | 0 |
| White | 1,290 | 1,595 | 0 |
| Black / African American | 1,115 | 530 | 0 |
| Asian | 1,355 | 860 | 0 |
| American Indian, Alaska Native | 25 | 60 | 0 |
| Pacific Islander | 30 | 35 | 0 |
| Hispanic | 3,020 | 1,695 | 0 |

Table 19 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

Table 19 reports the number of very low-income (between 30 and 50 percent of HAMFI) households, by racial and ethnic group, that experience one or more of the severe housing problems noted in the introduction. According to these data, approximately 58.9 percent of very low-income households in Stockton experience one or more of the four severe housing problems. Though three of the reported racial and ethnic groups have an above average percentage of households experiencing one or more severe housing problem, none of those exceed the threshold defined by HUD for disproportionately greater need. However, the percentage of very low-income African American households that experience severe housing problems is estimated at 67.8 percent, which is 8.9 percentage points higher than the citywide average. Though this value does not meet the definition of disproportionately greater need (i.e., the percentage must be at least 10 percentage points higher than the citywide average for all racial and ethnic groups), the value is within 1.1 percentage points of that threshold. Because the CHAS data are based on the ACS survey, this value likely has a margin of error value that was not published by HUD, suggesting that this value could be somewhat higher, or lower, than the reported value. With this in mind, the conservative approach would be to consider extremely low-income African American households as having a high likelihood of experiencing a disproportionately greater need.

50%-80% of Area Median Income

| Severe Housing Problems | Has one or more of four housing problems* | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|---|---------------------------------------|--|
| Jurisdiction as a whole | 5,310 | 10,325 | 0 |
| White | 1,094 | 3,409 | 0 |
| Black / African American | 900 | 1,230 | 0 |
| Asian | 1,100 | 1,590 | 0 |
| American Indian, Alaska Native | 50 | 50 | 0 |
| Pacific Islander | 0 | 10 | 0 |
| Hispanic | 2,055 | 3,765 | 0 |

Table 20 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

Table 20 reports the number of low-income (between 50 and 80 percent of HAMFI) households, by racial and ethnic group, that experience one or more of the severe housing problems noted in the introduction. According to these data, approximately 34.0 percent of low-income households in Stockton experience one or more of the four severe housing problems. American Indian households have the highest percentage of households experiencing severe housing problems at 50.0 percent, which is 16.0 percentage points higher than the citywide average, indicating that these households have a disproportionately greater need, compared to other low-income households.

80%-100% of Area Median Income

| Severe Housing Problems | Has one or more of four housing problems* | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|---|---------------------------------------|--|
| Jurisdiction as a whole | 2,585 | 7,295 | 0 |
| White | 495 | 2,625 | 0 |
| Black / African American | 440 | 1,040 | 0 |
| Asian | 615 | 1,200 | 0 |
| American Indian, Alaska Native | 10 | 40 | 0 |
| Pacific Islander | 25 | 80 | 0 |
| Hispanic | 990 | 2,189 | 0 |

Table 21 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

Table 21 reports the number of middle-income (between 80 and 100 percent of HAMFI) households, by racial and ethnic group, that experience one or more of the four severe housing problems. According to these data, only around 26.2 percent of middle-income households in Stockton experience a severe housing problem. Though three of the reported racial and ethnic groups have an above average percentage of middle-income households that experience a severe housing problems, none of these approach or exceed the threshold defined by HUD for disproportionately greater need.

Discussion

Again, using the default data for the City of Stockton provided in Tables 17 through 20, and the previously identified methodology for determining disproportionately greater need prescribed by HUD, the analysis discussed above identifies a disproportionately greater need for housing assistance among American Indian, African American, and Pacific Islander households. More specifically, this portion of the analysis focused on those households experiencing severe housing problems, mainly severe cost burdens (in excess of 50 percent of income) and severe overcrowding (greater than 1.5 persons per room). The analysis identifies a disproportionately greater need for housing assistance among African American and Pacific Islander households at the extremely low-income level, as well as among American Indian households in the low-income category.

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

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

Introduction:

As discussed in prior section, a disproportionately greater need exists when the members of a racial or ethnic group, at a given income level, experience housing problems at a greater rate than all households at the same income level. The following assessment expands on the analysis conducted under section NA-15, as required under 91.205(b)(2), 91.305(b)(2), and 91.405. This section focuses on the relative burden placed on households with regard to housing costs, by race and ethnic group.

Housing Cost Burden

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|--------------------------------|--------|--------|--------|-------------------------------------|
| Jurisdiction as a whole | 45,279 | 21,015 | 22,030 | 845 |
| White | 19,170 | 6,990 | 5,115 | 230 |
| Black / African American | 4,094 | 2,540 | 4,780 | 60 |
| Asian | 8,195 | 4,025 | 3,810 | 130 |
| American Indian, Alaska Native | 155 | 175 | 135 | 0 |
| Pacific Islander | 170 | 160 | 90 | 0 |
| Hispanic | 12,600 | 6,635 | 7,545 | 390 |

Table 22 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

The data reported in Table 22 identifies the number of households by race and ethnic category and categorizes them by the percentage of household income that is dedicated to housing and housing related costs. As discussed previously, households are considered cost burdened when their housing and related costs exceed 30 percent of the household income. Households are considered severely cost burdened when housing and related costs account for greater than 50 percent of household income. According to the default data provided by HUD, 50.8 percent of all households in Stockton have housing costs that are equal to, or less than, 30 percent of household income. By comparison, an estimated 60.8 percent of White households experience housing costs equal to, or less than, 30 percent of income. This indicates that these households are less likely to be burdened by high housing costs, compared to other households in Stockton. An estimated 23.6 percent of households in Stockton experience housing costs equal to between 30 and 50 percent of income. By comparison, approximately 37.6 percent of American Indian households and 38.1 percent of Pacific Islander households are burdened with housing costs that equal between 30 and 50 percent of income. These proportions are both approximately 14 percentage points higher than the citywide average, indicating that these racial groups experience a disproportionately greater need for assistance. An estimated 24.7 percent of households in Stockton

have housing costs equal to more than 50 percent of household income. African American households are the only racial or ethnic group that shows a disproportionately greater need in this regard, with an estimated 41.7 percent experiencing this condition, which is 17 percentage points higher than the citywide average.

Discussion:

Using the default data for the City of Stockton provided in Table 21, and the previously identified criterion for determining disproportionately greater need, the analysis provided above indicates that American Indian and Pacific Islander households residing within the City of Stockton experience excessive housing cost burdens at a disproportionately greater rate, compared to all households within the city. The analysis also identified African American households as experiencing a severe housing cost burdens at a disproportionately greater rate, compared to all households within the city.

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

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

The analysis discussed under sub-section's NA-15 through NA-25, provides evidence based on the most recent available data indicating a disproportionately greater need for housing assistance among extremely low-income African American and Pacific Islander households, very low-income American Indian and Pacific Islander households, and low-income African American, American Indian, and Pacific Islander households. In particular, there is a disproportionately greater prevalence of severe housing problems among extremely low-income African American and Pacific Islander households, and among low-income American Indian households. Lastly, the analysis indicates that American Indian and Pacific Islander households are disproportionately impacted by high housing cost burdens at all income levels, while African American households experience a disproportionate prevalence of severe housing cost burdens, at all income levels.

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

Not applicable.

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

With a relatively diverse minority population, a variety of areas throughout the City of Stockton contain notable, though often small, concentrations of minority residents. The relative concentration of minority residents is also, in part, a function of the share of the broader population. For example, African American residents account for a total of 11 percent of the total population, according to the 2007-2011 ACS. American Indian residents account for only 0.4 percent, while Pacific Islanders account for 0.5 percent. It is therefore easier to identify areas with higher concentrations of African American residents, compared to American Indian and Pacific Islanders. Despite this, certain areas within the city have higher concentrations, though none reach the HUD based threshold of 51 percent. For additional detail regarding the relative concentration of disproportionately impacted minority residents throughout the City of Stockton, please the figures provided in section MA-50.

NA-35 Public Housing – 91.205(b)

Introduction

The following section provides a concise summary of existing public housing resources and discusses the needs of public housing residents. Because the City of Stockton does not own or operate public housing, this task is delegated to the Housing Authority of the County of San Joaquin (HACSJ), which is designated as the certified Public Housing Agency (PHA). The data reported in the tables provided below is the default data provided to HUD by the PHA, and represents figures for the whole of San Joaquin County. Where possible, these data are supplemented below with additional information provided by the HACSJ that is specific to the City of Stockton.

Totals in Use

| | Program Type | | | | | | | | |
|----------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Special Purpose Voucher | | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers in use | 0 | 0 | 785 | 3,903 | 75 | 3,828 | 74 | 58 | 0 |

Table 23 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

The HACSJ owns and operates a total of 1,052 public housing units countywide, though more recent data provided by the HACSJ indicates that this total has decreased to 1,019 total units in four properties located throughout the county. Two of the public housing complexes owned and operated by the HACSJ are located within the City of Stockton, including Conway Homes and Sierra Vista. Combined, these properties include a total of 785 public housing units. Note that these two projects will be included as part of the Mountain View Revitalization Plan, which will demolish and redevelop units at both complexes, resulting in a net loss of eight public housing units. In addition to maintaining a large number of public housing units, the HACSJ also provides assistance through the Housing Choice Voucher (HCV) program. The HACSJ indicates that there are 4,488 households participating in the HCV program. As reported in Table 23, more than 3,900 HCV program households currently reside within the City of Stockton. The majority of the vouchers issued by the HACSJ are tenant-based, meaning that vouchers are issued to individual

households, who are then responsible for locating suitable housing. Table 23 also identifies a total of 74 vouchers issued through the Veterans Affairs Supportive Housing program and 58 vouchers issued through the Family Unification program.

Characteristics of Residents

| | Program Type | | | | | | | |
|---|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Special Purpose Voucher | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program |
| Average Annual Income | 0 | 0 | \$14,310 | \$14,213 | \$11,308 | \$14,270 | \$12,847 | \$12,567 |
| Average length of stay | 0 | 0 | 9.46 | 9.81 | 4.19 | 9.92 | 1.92 | 10.23 |
| Average Household size | 0 | 0 | 3.31 | 2.58 | 1.28 | 2.61 | 1.74 | 3.98 |
| # Homeless at admission | 0 | 0 | 18 | 104 | 3 | 101 | 13 | 7 |
| # of Elderly Program Participants (>62) | 0 | 0 | 152 | 916 | 25 | 891 | 14 | 3 |
| # of Disabled Families | 0 | 0 | 284 | 2361 | 65 | 2296 | 34 | 17 |
| # of Families requesting accessibility features | 0 | 0 | 13 | 11 | 0 | 11 | 0 | 0 |
| # of HIV/AIDS program participants | 0 | 0 | | | | | | |
| # of DV victims | 0 | 0 | 5 | 8 | 0 | 8 | 0 | 0 |

Table 24 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Table 24 provides additional detail regarding the characteristics of public housing tenants and HCV participants that reside within the City of Stockton. For example, the average annual income of most public housing tenants and voucher program participants is just over \$14,000, which was below the federal poverty level for a family of two in 2014. Project-based and special purpose voucher participants had even lower average

annual income values. Overall, public housing and voucher program participants had a similar average length of stay of between nine and ten years, with project-based and veterans’ affairs voucher participants corresponding to considerably shorter stays. A relatively small proportion of public housing tenants and voucher participants were homeless upon admission to the housing program at between two and three percent. However, veterans’ affairs and family unification program participants were notably more likely to be homeless at admission, with between 12 and 18 percent. Nearly 29 percent of public housing tenants and more than 23 percent of HCV program participants were elderly. An even larger percentage of participating households included persons with disabilities. For example, more than 36 percent of households residing public housing and 60 percent of households participating in the HCV program, included persons with disabilities. Project-based voucher participants were also much more likely to include persons with disabilities, which account for nearly 87 percent of all project-based voucher program participants. Participants in the special purpose voucher programs, by comparison, were less likely to include disabled persons.

Race of Residents

| Race | Program Type | | | | | | | | |
|-------------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Special Purpose Voucher | | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White | 0 | 0 | 328 | 1,374 | 45 | 1,329 | 44 | 39 | 0 |
| Black/African American | 0 | 0 | 268 | 1,886 | 27 | 1,859 | 29 | 10 | 0 |
| Asian | 0 | 0 | 151 | 540 | 2 | 538 | 1 | 6 | 0 |
| American Indian/Alaska Native | 0 | 0 | 10 | 61 | 1 | 60 | 0 | 2 | 0 |
| Pacific Islander | 0 | 8 | 7 | 20 | 0 | 20 | 0 | 1 | 0 |
| Other | 0 | 0 | 21 | 22 | 0 | 22 | 0 | 0 | 0 |

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

Table 25 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

According to the data provided in Table 25, more than 40 percent of the public housing tenants in Stockton are White, with the second and third largest sub-groups being African Americans and Asians. Combined, American Indians, Pacific Islanders, and persons of mixed race account for

only five percent of all public housing tenants. The racial characteristics of HCV program participants are somewhat different, with Whites and African Americans accounting for 38 percent and 48 percent, respectively.

Ethnicity of Residents

| Ethnicity | Program Type | | | | | | | | |
|--------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Special Purpose Voucher | | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic | 0 | 0 | 306 | 748 | 16 | 732 | 19 | 18 | 0 |
| Not Hispanic | 0 | 0 | 479 | 3,155 | 59 | 3,096 | 55 | 40 | 0 |

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

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

According to the data provided in Table 26, 61 percent of the public housing tenants in Stockton are non-Hispanic, with Hispanic residents accounting for the remaining 39 percent. Approximately 81 percent of HCV program participants are reportedly non-Hispanic, as are the majority of voucher recipients under the various sub-programs, such as the Veterans Affairs and Family Unification programs.

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

There are generally two types of affordable housing waiting lists managed by the HACSJ. These include wait lists for subsidized units, which require an income test to determine eligibility, and unsubsidized units that require no eligibility test, but are rented at market rates. Due to the way records are kept, it is not possible at this time to determine the number of households requesting accessible units.

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

According to the HACSJ, the most immediate needs of existing residents of public housing, as well as Housing Choice Voucher holders, include food security and employment opportunities.

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

The majority of the existing public housing residents possess incomes in the lowest reported income categories. In many cases, if they were not receiving rental subsidy, 50 percent or more of household income would go towards housing costs, greatly reducing the relative housing security experienced by these households.

Discussion

Not applicable.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The following section describes the nature and extent of unsheltered and sheltered homelessness within the City of Stockton. The data presented in this section were collected from the San Joaquin County/Stockton Continuum of Care (CoC), which represents a network of local government agencies, as well as non-profit and private organizations, that provide services and assistance to homeless individuals and families. The goal of the CoC is to coordinate local efforts to identify and address the needs of the homeless population, provide coordinated outreach services, and to identify gaps and shortfalls where additional resources and coordination may be necessary. Though the CoC effort is led by the San Joaquin County Community Development Department, it incorporates the resources and efforts of a wide variety of organizations and agencies. These include the Central Valley Low Income Housing Corporation (CVLIHC), the Stockton Shelter for the Homeless, the Women's Center - YFS, the Gospel Center Rescue Mission, the New Directions Drug and Alcohol Awareness Program, and Dignity's Alcove Veterans Housing, among other important organizations and agencies.

The tables provided below identify the estimated number of unsheltered and sheltered homeless individuals and families located within the City of Stockton. The data were provided by an authorized CoC representative and represent data collected through the 2013 Point-in-Time Count (PIT Count) and the 2014 annual shelter count. It should be noted that the CoC recently conducted the 2015 PIT Count, though estimates were not yet available as of this writing. However, consultation with the CVLIHC indicated that preliminary results suggest an increase in the total number of unsheltered homeless included in the 2015 count. The increase in identified unsheltered homeless is being primarily attributed to improvements in the survey method and increased outreach, though actual increases in the size of the unsheltered homeless population cannot yet be ruled out. The data on sheltered homeless residing within emergency and transitional housing facilities are those reported in the HMIS system for facilities located within the City of Stockton. Where the unsheltered count represents a point-in-time estimate, the sheltered count represents annual unduplicated clients served in each facility type, for the period from January 1, 2014 to December 31, 2014. Note that there may be some duplication between the figures reported for emergency shelters and transitional housing facilities.

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

While there are no data available indicating the number of persons entering and exiting homelessness each year, the 2011 PIT count identified 2,641 unduplicated homeless individuals countywide, including 347 unsheltered homeless, 1,519 persons in emergency shelter, 582 persons in transitional housing, and 193 persons receiving TANF housing assistance during the course of the year. The 2013 PIT count identified a total of 1,541 unduplicated homeless individuals, including 263 unsheltered homeless, 760

persons in emergency shelter, and 518 persons in transitional housing. Overall, this indicates a 42 percent decline in the number of homelessness individuals present countywide, though, for methodological reasons, the PIT count may not represent a complete census of the homeless population. Additional information collected from the 2014 shelter count indicates that 2,711 unique individuals utilized emergency shelter facilities within the City of Stockton during the 2014 calendar year. The reported average length of stay for these individuals was 270 days, with a median length of stay of 26 days. There were also 813 persons who resided in transitional housing in Stockton in 2014. Note that there may be some duplication of persons that resided in emergency shelter facilities, but then moved into a transitional housing facility, during the same calendar year. The reported average length of stay for persons residing in CHLIHC transitional housing facilities was 418 days, with a median length of stay of 487 days. The average length of stay for persons residing in non-CHLIHC transitional housing facilities was considerably shorter, at 222 days, with a median value of 245.

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

| Household Type | Unsheltered* | Sheltered | |
|--|--------------|--------------|----------------|
| | | Emergency** | Transitional** |
| Adults | 129 | 2,138 | 430 |
| Children | 5 | 567 | 382 |
| Unknown | 8 | 6 | 0 |
| Total | 143 | 2,711 | 813 |
| <i>Chronically homeless</i> | <i>38</i> | <i>229</i> | <i>85</i> |
| <i>Individuals</i> | <i>38</i> | <i>197</i> | <i>68</i> |
| <i>Families</i> | <i>n/a</i> | <i>32</i> | <i>16</i> |
| <i>Families with Children</i> | <i>7</i> | <i>211</i> | <i>173</i> |
| <i>Mentally Ill</i> | <i>25</i> | <i>62</i> | <i>61</i> |
| <i>HIV/AIDS</i> | <i>n/a</i> | <i>4</i> | <i>9</i> |
| <i>Substance Abuse</i> | <i>25</i> | <i>338</i> | <i>261</i> |
| <i>Disability</i> | <i>n/a</i> | <i>528</i> | <i>155</i> |
| <i>Elderly (62-84 years)</i> | <i>9</i> | <i>162</i> | <i>8</i> |
| <i>Frail Elderly (85 years and over)</i> | <i>n/a</i> | <i>2</i> | <i>0</i> |
| <i>Unaccompanied Youth</i> | <i>n/a</i> | <i>161</i> | <i>11</i> |
| <i>Victims of Domestic Violence</i> | <i>2</i> | <i>209</i> | <i>163</i> |

| Household Type | Unsheltered* | Sheltered | |
|--|--------------|-------------|----------------|
| | | Emergency** | Transitional** |
| <p>* Unsheltered count data is from the 2013 PIT count, provided by the Central Valley Low Income Housing Corporation (CVLIHC).</p> <p>** Emergency and transitional shelter count data are as reported by the Homeless Management Information System (HMIS) for the period from 01/01/2014 to 12/31/2014.</p> | | | |

Table 27 – Unsheltered and Sheltered Homeless by Population Type

Data Source: 2013 PIT, HMIS

Table 27 identifies the number of homeless persons identified in the 2013 PIT count and the 2014 annual shelter count. According to these data, the number of people that were members of families with young children include seven unsheltered individuals, 211 persons residing in emergency shelter, and 173 persons residing in transitional shelter. Though there is no information available regarding the number of veterans experiencing homelessness along with their families, the data do indicate that there were 16 unsheltered veterans in 2013. Data from the 2014 shelter count identified 88 veterans residing in emergency shelter facilities and 47 residing in transitional housing.

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

| Racial/Ethnic Group | Unsheltered* | Sheltered | |
|---------------------------------|--------------|-------------|----------------|
| | | Emergency** | Transitional** |
| American Indian | 5 | 47 | 13 |
| Asian | 2 | 62 | 30 |
| African American | 20 | 799 | 171 |
| Pacific Islander | 1 | 29 | 25 |
| White | 109 | 1,342 | 494 |
| Multi-Racial | 6 | 321 | 80 |
| Unknown | 0 | 111 | 0 |
| Total, All Racial Groups | 143 | 2711 | 1241 |
| Non-Hispanic/Latino | n/a | 1,718 | 499 |
| Hispanic/Latino | n/a | 901 | 313 |
| Unknown | n/a | 92 | 428 |
| Total, All Ethnic Groups | 143 | 2711 | 1241 |

* Unsheltered count data is from the 2013 PIT count, provided by the Central Valley Low Income Housing Corporation (CVLIHC).

** Emergency and transitional shelter count data are as reported by the Homeless Management Information System (HMIS) for the period from 01/01/2014 to 12/31/2014.

Table 28 – Unsheltered and Sheltered Homeless by Race and Ethnicity

Data Source: 2013 PIT, HMIS

Table 28 identifies the number of sheltered and unsheltered homeless present within the City of Stockton by racial and ethnic group. Based on these data, around 76 percent of the unsheltered homeless identified in the 2013 PIT count were White, with African American individuals making up the second largest sub-group, with nearly 14 percent of the total. Homeless persons living in emergency and transitional shelters in 2014 had similar characteristics, with nearly 50 percent of the population in emergency shelters being White and nearly 30 percent being African American. The population living in transitional shelters in 2014 was nearly 40 percent white, and 14 percent African American. Though there is not information available on the ethnic characteristics of unsheltered homeless, data on sheltered homeless indicate that persons of non-Hispanic or non-Latino descent account for more than 64 percent emergency shelter population and 40 percent of the transitional housing population. Persons of Hispanic and Latino decent account for 33 percent of the emergency shelter population and 25 percent of the transitional housing population. Note that ethnic heritage could not be determined for 34 percent of the transitional housing population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

As described previously, the data reported in Tables 27 and 28 indicate that there were approximately 143 unsheltered homeless within the City of Stockton as of 2013. The majority were single adults, with only five children identified in the count. The 2014 shelter count indicates that there were 2,711 individuals served in emergency shelter facilities and 1,241 persons served in transitional housing during the course of the year. Note that there may be some duplication between the emergency shelter and transitional housing numbers. Overall, the majority of those residing in emergency shelter facilities were adults, though the count identified 211 families that contained nearly 570 young children. Of those persons residing in transitional housing, just over half were adults. The remainder included some 382 children residing in an estimated 173 different family units.

Federal regulations provide special priority for four distinct sub-populations, including chronically homeless individuals and families, homeless veterans, and unaccompanied and transition age youth. The available data indicate that there were 38 chronically homeless individuals, with no family present, during the 2013 PIT count. The 2014 shelter count identified 197 chronically homeless individuals in emergency shelters and 68 in transitional housing. There were also 32 chronically homeless persons in families in emergency shelter facilities, and 26 in transitional housing. The 2013 PIT count did not identify any unaccompanied youth within the City of Stockton, though the 2014 shelter count did identify a total of 161 youth residing in emergency shelters and 11 in transitional housing. There was no distinction made between young children and those of transitional age. For a discussion of the available information regarding homeless families and veterans, please refer to the analysis provided above.

Discussion:

Not applicable.

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

Introduction:

The following section describes, to the extent practicable, the housing needs of persons who are not homeless, but require supportive housing. This is done through a brief analysis of the characteristics and housing needs of six special needs groups, including:

- Elderly (defined as 62 years of age and over)
- Frail elderly (defined as an elderly person who requires assistance with three or more activities or daily living, such as bathing, walking, and performing light housework)
- Persons with mental, physical, and/or developmental disabilities
- Persons with alcohol or other drug addiction
- Victims of domestic violence, dating violence, sexual assault, and stalking

The facilities and services available to meet the needs of these subpopulations are discussed in greater detail in the Market Analysis (MA-35) section of this plan.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly

For the purpose of the Consolidated Plan, HUD defines elderly to include the resident population age 62 years of age and over. According to the 2007-2011 CHAS data, provided by HUD, approximately 24,420 individuals age 62 and over reside within the City of Stockton. These persons account for approximately 27.7 percent of the total population. The data report 8,755 persons age 75 and over, which account for 9.7 percent of the population. With more advanced age, these persons are more likely to experience some sort of disability, and are more likely to experience difficulty pursuing activities of daily living. HUD defines frail elderly as elderly persons who are unable to perform at least three “activities of daily living” such as eating, bathing, grooming, dressing, or light housework. Data from the 2009-2011 ACS, the most comparable dataset available, indicate that approximately 42 percent of persons age 65 and over possess some form of disability. More recent data from the 2013 ACS indicate that this percentage has increased to more than 44 percent. Of the estimated 15,386 individuals age 65 and over with at least one reported disability, 19 percent have some type of ambulatory difficulty, while 22 percent have difficulty with independent living, 11 percent have a cognitive disability, and 11 percent have difficulty providing self-care. Roughly 19 percent have difficulty hearing, while around 11 percent have difficulty with their vision. Note that a single person may be included in more than one of these disability groups.

Persons with Disabilities

According to the 2009-2011 ACS, an average 12.4 percent of the population in Stockton possessed some form of disability, regardless of age. Data from the 2013 ACS indicate that this percentage has increased to 13.6 percent.

The largest subpopulation of disabled persons are those between the ages of 18 and 64, which account for 7.4 percent of the total population and more than 54 percent of all persons with disabilities. The second largest subgroup is those age 65 and over, who account for 5.2 percent of the population, and 38 percent of all persons with disabilities. Disabled children age five to 17 represent only one percent of the total population, but 7.6 percent of all persons with disabilities, while disabled children under five years of age represent only 0.02 percent of the population, and 0.1 percent of all persons with disabilities. The most common disabilities among all disabled persons include ambulatory difficulties, which affect approximately 56 percent of the disabled population. Cognitive and independent living difficulties are also fairly common, impacting 40 percent and 41 percent of disabled individuals, respectively. The remaining three disability categories, including hearing, vision, and self-care difficulties each impact a little over 20 percent of the all persons with disabilities within the city.

Persons with Alcohol/Drug Addiction

The U.S. Department of Health and Human Services conducts the National Survey on Drug Use and Health (NSDUH), which is the primary source of information on the prevalence, patterns, and consequences of alcohol, tobacco, and illegal drug use and abuse in the United States. The survey covers the national civilian, non-institutionalized population, age 12 years and over. National estimates based on the 2013 survey indicate that approximately 9.4 percent of the population has used illicit drugs, including marijuana, cocaine, inhalants, hallucinogens, heroin, and prescription drugs, during the prior month. Estimates for California, based on survey data for the period from 2012 to 2013, indicate that approximately 11.2 percent of the statewide population used illicit drugs during the month prior to taking the survey. Nationally, around 52 percent of the population are alcohol users, with 23 percent being binge drinkers. Binge drinking is defined as consuming five or more drinks on the same occasion on five or more days within the past 30 day period. In California, approximately 49 percent of the population are alcohol users, with 21 percent being binge drinkers. While no city-level data is available through the NSDUH, the 2013 PIT count identified at least 25 unsheltered homeless individuals who acknowledged suffering from alcohol and/or drug addiction. The 2014 shelter count identified 338 homeless individuals living in emergency shelters, and 261 served in transitional housing during the year, who also acknowledged similar difficulties.

Victims of Domestic Violence

The available data on the prevalence of domestic violence, dating violence, sexual assault, and stalking is relatively limited. As described earlier, the Women's Center provided assistance to 2,266 victims of domestic violence and 1,461 victims of sexual assault via their 24-hour help-line in 2014. While not all victims of domestic violence may require housing assistance, the Women's Center provided emergency shelter to 435 unique individuals at the DAWN House facility, with one-on-one counseling provided to 277 children. The Women's Center also operates Safe House emergency shelter and drop-in center for homeless and runaway youth, which housed 144 youth in 2014. An additional 27 young adults and four children were also housed through the Women's Center's transitional housing program. Additional data from the 2013 PIT and 2014 Shelter Count indicate that there were two unsheltered homeless individuals who reported being victims of domestic violence in 2013, and 209 individuals who utilized

emergency shelter and 163 individuals who resided in transitional shelter during 2014. Note that the emergency and transitional counts may overlap with those figures reported by the Women's Shelter.

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

Elderly and Frail Elderly

The Stockton Housing Element identifies four main concerns with regard to the ability of elderly households to secure and maintain adequate housing. These indicate a need for lower cost, lower maintenance housing in areas with easy access to transit, services, and health care. They include:

- **Health Care and Mobility** – Due to age, elderly persons often have higher rates of illness, often including limited and declining mobility, which can create a need for both accessible, and affordable, health care and supportive service.
- **Transportation** – In addition to limited physical mobility, many elderly persons no longer possess a vehicle of their own, or are unable to drive. As a result, many elderly persons depend on public transportation, or private transportation provided by others.
- **Income** – Persons age 62 and over are often at, or near, the point of retirement, meaning that they often rely on fixed income sources. As they age, many are forced to stretch retirement savings beyond the time period that was originally planned.
- **Housing** – Many elderly persons live alone and, due to both physical and ambulatory limitations, may require assistance with the maintenance of their property. Also, because many are lower-income, elderly households often require assistance locating affordable rental housing.

Persons with Disabilities

Persons with disabilities have different housing needs depending on the nature and severity of the disability. Physically-disabled persons generally require modifications to their housing units, such as the installation of wheelchair ramps, elevators or lifts, accessible cabinetry, handrails, etc., as well as the construction of wider doorways, and the modification of necessary fixtures and appliances. In those cases where a person's disability may prevent them from operating a vehicle, proximity to services and access to public transportation is critically important. In those cases where disability may prevent an individual from working, or otherwise limits income, then housing costs, and the costs of modifications to housing, become more of a challenge. Incomes of the elderly disabled, as well as those with employment and independent living difficulties, may also rely solely on Supplemental Security Income (SSI), which is often insufficient to reasonably afford market rate housing.

Persons with Alcohol/Drug Addiction

Individuals struggling with addiction to alcohol and other drugs tend to have special housing needs, particularly during treatment and recovery. Resident group quarters facilities typically provide the most

appropriate settings for these activities. One provider of this type of service is the New Directions Alcohol and Drug Awareness program, which provides resident group quarters housing for resident alcohol and drug treatment, with a total capacity of 95 beds. The program has historically worked closely with the Department of Corrections. However, under realignment, the program now works more closely with the San Joaquin County Reentry Court and Child Protective Services. Approximately one-third of the resident population is typically female. Racially White individuals account for the majority of program participants, with Hispanics accounting for around 25 percent, and African Americans and individuals of mixed race and ethnicity accounting for the remainder. Based on consultation with Executive Director Dale Benner, the addition of a third facility of similar size to that available through New Directions could easily be absorbed, based on existing demand for residential drug and alcohol treatment services. Current capacity limits the ability of existing providers to offer on-demand services, since most existing programs maintain a wait list of around 20 individuals. Roughly 60 percent of the participants in the New Directions program are either homeless or in need of supportive housing. Upon discharge, approximately 60 percent of program participants enter rental housing, while the remaining enter into medium- to long-term living arrangements with family members.

Victims of Domestic Violence

According to Joelle Gomez, Executive Director of the Women’s Center, there is no “typical client” as it pertains to the provision of services to persons experiencing domestic violence, sexual assault, and/or stalking. Persons finding themselves in such circumstances can require a wide array of housing assistance and social services. Housing needs can range from simple emergency shelter and transitional housing, to the need for protective shelter that provides safe housing at an undisclosed location. Social service needs can range from crisis counseling, group therapy, and educational programs to hospital response, accompaniment to law enforcement agencies and court proceedings, and assistance with filing restraining orders and other legal documents. Other important services for persons experiencing, or recovering from, domestic violence can include mental healthcare, child care, employment counseling and training, and transportation, though housing remains the most prevalent need. Victims of domestic violence, and related issues, can have a wide variety of housing needs. Some may benefit from emergency or transitional housing, while others require supportive housing and other services, such as down payment assistance, home ownership counseling, and other forms of assistance.

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

Not applicable.

Discussion:

Not applicable.

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

Describe the jurisdiction's need for Public Facilities:

The 2013-2018 Capital Improvement Program (CIP) identifies the City's need for the development and maintenance of public facilities. The CIP outlines necessary improvements associated with Police, Fire, Parks, Golf Courses, Libraries, and other City buildings. These improvements are typically supported through the General Fund, as well as dedicated funding sources, such as Public Facilities Fees. Due to funding shortages, moneys are primarily allocated to satisfy miscellaneous emergency maintenance needs, such as library repairs, roof repairs and replacements, HVAC upgrades and replacements, safety renovations, and repairs to Spectator Management Group (SMG) managed properties, like the Stockton Arena and the Bob Hope Theatre. In the event that the identified projects were fully funded, the estimated annual capital improvement program budget in this category would equal over \$5 million. However, in the 2013-2014 fiscal year, the CIP proposed the allocation of only \$1.2 million in General Fund revenues. The following highlights the potential funding shortfall projected in funds necessary to remediate existing deferred maintenance and improve the City's parks and other facilities.

The 2013-2018 CIP primarily allocates funding for emergency repair of existing City facilities only. Though the program estimates that more than \$13 million would be necessary in order for the City to fully account for existing deferred maintenance, without accounting for the maintenance and repair needs of City Hall. For example, the CIP indicates that approximately \$7 million would be needed in order for the City to catch up on necessary roof repairs and replacements, across the whole portfolio of municipal facilities. However, the 2013-2018 CIP allocates only \$227,000 for this purpose.

The 2013-2018 CIP allocates only \$50,000 for drinking fountain repairs during its first year of implementation (i.e., FY 2013/2014). Estimates provided in the CIP indicate that a total of approximately \$12 million would be needed to fully improve and maintain existing play areas, park furnishings, irrigation systems, buildings, courts, ball fields, and flatwork. In addition, the total estimated cost necessary bring all urban forest resources (i.e., street and park trees) up to acceptable standards is estimated at approximately \$2.1 million. An additional \$2.5 million would subsequently be needed annually to provide for regular maintenance functions, such as trimming, and to fund an appropriate removal and replacement program. The current CIP allocates no funding for these purposes.

In addition, consultations with representatives of various non-profit organizations identified existing unmet needs for renovation and expansion of existing homeless facilities, including emergency shelters and transitional housing facilities. For example, the Stockton Shelter for the Homeless originally moved into its current location in 1996, indicating that the facilities are now roughly 20 years old and may be in need of refurbishment and/or renovation. Though consultations identified a considerable need for expansion of the existing emergency shelter, transitional housing, and drug and alcohol treatment facilities, these and other facilities, could also benefit from refurbishment and/or renovation, including the resolution of deferred maintenance issues.

How were these needs determined?

The jurisdiction's need for public facilities, as described above, was primarily identified through an evaluation of the City of Stockton CIP, as well as various Stockton General Plan elements. Additional needs were identified through consultations with a variety of affordable housing stakeholders, homeless service providers, and other social service organizations in Stockton.

The CIP represents a five-year plan for the implementation of public projects necessary to maintain and improve the public works of the City and to implement the Stockton General Plan. This includes the development and maintenance of buildings, parks, golf courses, utilities, and the transportation system, among other components. The individual projects identified in the CIP have estimated costs in excess of \$50,000 each and represent long-term assets to the Stockton community. To identify needs to be incorporated into the CIP, Public Works staff consulted with other City departments, as well as a variety of external agencies, including the Council of Governments and the Regional Transit District. A public participation process was also utilized to solicit input from the community at large. Based on this input, staff from Public Works and the Department of Municipal Utilities developed a list of proposed projects, which was then coupled with available revenue projections in order to identify potential funding sources, including, but not limited to, the General Fund, Public Facilities Fees, Enterprise Funds, and various State and federal grants. Upon approval of the 2013-2018 CIP, the City estimated that implementation of the complete CIP would cost roughly \$705.8 million. Of that amount, only \$1.3 million could be funded through the General Fund, while an estimated \$489 million remained unfunded.

Describe the jurisdiction's need for Public Improvements:

The City's 2013-2018 CIP identifies improvements to the transportation system necessary to improve traffic flow, safety, and personal mobility. They are similarly intended to accommodate growth, foster economic development, promote diverse transit modes, reduce air pollution, and to preserve and expand the existing transportation network. Projects associated with the transportation component of the CIP are primarily focused on the modification and installation of traffic signals, the expansion of the Bus Rapid Transit system, safety upgrades at existing at-grade railroad crossings, maintenance of bridges and pavement, expansion of the emergency vehicle signal preemption system, expansion of the City's Traffic Calming Program, ADA accessibility improvements, and the installation of an adaptive traffic control system for the March Lane corridor. The Public Works Department has been successful in securing significant amounts of grant funding for transportation related projects. As a result, the CIP includes an aggressive list of transportation projects that have either already secured grant funding, or will be included in applications for grant funding in the future. However, the CIP also indicates that an annual budget of approximately \$10 million would be necessary to adequately resurface pavement in such a way as to simply maintain the roadway network in its existing condition. The potential cost could increase significantly if streets warrant reconstruction due to severe stress, among other factors. Despite this, the existing CIP allocates only \$2 million annual for roadway maintenance.

Improvement and expansion of the existing water, wastewater, and storm water utilities are primarily funded through utility user fees, connection fees, and Public Facilities Fees. According to the CIP, the

Wastewater Enterprise is currently planning for Phase II of its Capital Improvement and Energy Management Plan (CIEMP), which represents a \$150 million project intended to repair, replace, and upgrade the Regional Wastewater Treatment Facility, some components of which are over 60 years old and are running past their effective operating lifespans. To complement the CIEMP, the Wastewater Enterprise also proposes the use of funds for pump station and pipeline repair and replacement in areas with undersized and/or aged infrastructure. Need for such improvements was seconded by a number of affordable housing providers, including the HACSJ, which could benefit from water and wastewater replacement and rehabilitation targeted in areas planned for affordable housing development.

The CIP also indicates that unless the Stormwater Enterprise is permitted to increase the user fee rate, which has remained unchanged since 1992, the utility will be insufficiently funded to conduct permit compliance activities and needed capital improvements. For example, the CIP allocates \$200,000 for FY 2013/2014 for improvements and repairs resulting from infrastructure failures. All other projects are identified for implementation in later years, though without additional revenues, the utility is unlikely to be able to fund improvements necessary to correct existing pipeline and pump station deficiencies.

How were these needs determined?

The jurisdiction's need for public improvements, as described above, was primarily identified through an evaluation of the CIP, as described in detail above, as well as various other General Plan documents. Additional needs were identified through consultations with affordable housing stakeholders and developers, homeless service providers, and other social service agencies in Stockton.

Describe the jurisdiction's need for Public Services:

In addition to those non-housing community development needs identified above, such as infrastructure improvements and community facilities, the 2010-2015 Consolidated Plan identified anticrime programs as a high priority. With a long history of high crime rates, including violent crime, the City Council initiated a process in January 2012 to develop a plan to reduce crime and improve public safety. In order to fund the improvements, two measures were placed on the ballot for November 5, 2013. Both Measures A and B were approved, and the associated three-quarter cent sales tax officially took effect on April 1, 2014. On February 25, 2014, the City Council approved the appropriation of funds to hire additional police officers. Coinciding with these actions, the City Council also commissioned a report outlining a violence reduction strategy, known as the Stockton Marshall Plan. The Council subsequently directed staff to facilitate a community dialogue regarding the contents of the Marshall Plan. Consultations with a variety of community stakeholders, ranging from affordable housing developers to public service providers, indicated that public safety remains an important priority for Stockton residents. Additional needs include pro-active and sustained code enforcement, both for single-family housing, as well as market rate multi-family housing and publicly assisted housing projects. There is a need to pursue code enforcement, housing rehabilitation, and affordable housing development in close coordination with ongoing efforts toward violence reduction and improved public safety. For example, consultation with Fred Shiel of STAND Affordable Housing identified unmet needs for greater coordination between code enforcement activities and crime abatement activities. One suggested

approach was to place high quality, affordable housing at the center of the City’s anti-crime strategy. This could include, but should not necessarily be limited to, the strategic prioritization of housing and public service investments in neighborhoods identified in the Marshall Plan as “hot spots” for violence and illicit activity.

In addition to law enforcement and public safety, consultations identified a number of other important unmet needs with regard to public services. For example, multiple stakeholders identified case management as a crucial facilitating component to service provision. Simply by assigning a case worker, individuals and households working to achieve independence and stability are oftentimes able to more easily secure adequate housing and employment. This is due, at least in part, to the fact that the new landlord or employer has someone to call in the event that problems arise. Additional public service needs identified through consultation include additional emergency shelter and transitional housing capacity, as well as additional resources to address mental health and substance abuse issues. Ongoing mental health care was called out especially often as a primary need for individuals at-risk of homelessness. There is a perceived pattern through which homeless and at-risk persons facing mental health issues reach a point of crisis, receive assistance, only to repeat the cycle once they are determined to be “stabilized” and mental health services are reduced.

How were these needs determined?

The jurisdiction’s need for public services, as described above, was primarily identified through a review of applicable City planning documents, including the 2010-2015 Consolidated Plan and associated Consolidated Annual Performance Review (CAPER) documents, as well as applicable General Plan documents and the Stockton Marshal Plan. Additional needs were identified through consultations with a variety of affordable housing stakeholders, homeless service providers, and social service providers.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The following market analysis provides an overview of the socioeconomic and policy environment within which the City will administer its CDBG, HOME, and ESG programs over the course of the planning period. In accordance with HUD regulations, the analysis includes:

MA-10 Number of Housing Units

MA-15 Cost of Housing

MA-20 Condition of Housing

MA-25 Public and Assisted Housing

MA-30 Homeless Facilities

MA-35 Special Needs Facilities and Services

MA-40 Barriers to affordable Housing

MA-45 Non-Housing Community Development Assets

MA-50 Needs and Market Analysis Discussion

In conjunction with the Needs Assessment, the Market Analysis provides the basis for the goals and objectives identified in the Strategic Plan, and the programs and projects to be administered. Most of the data tables provided in this section are populated with default data provided by HUD, including the 2007-2011 ACS and CHAS datasets. As necessary, the default data is augmented with data from other assorted local datasets and administrative sources.

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

Introduction

The following section describes, to the extent practicable, the significant characteristics of the residential housing market in the City of Stockton. This done through a brief analysis of the available data regarding the types of housing units that exist within the city, as well as an inventory of the existing and planned public and assisted housing stock. More importantly, the analysis includes a comparison between the available housing stock, including public and assisted housing, and the existing needs of residents, and evaluates the anticipated need for specific types housing.

As noted in the Needs Assessment, Stockton is one of the more significant urban population centers located in California’s Central Valley and has experience robust population and household growth over the past decade. Driven, at least in part, by demand from Bay Area commuter households, much of the housing development that occurred in and around the City of Stockton prior to the housing market crash of 2008 was characterized by single-family for-sale housing located on the urban fringe. The majority of the City’s existing multifamily housing stock is somewhat older, and located within the City’s existing urban neighborhoods. Although the 2020 Housing Element identifies efforts to streamline the planning process and incentivize infill development, prior momentum continues to skew the market towards lower-density, larger housing units targeted to the upper-income for-sale market.

All residential properties by number of units

| Property Type | Number | % |
|---------------------------------|--------|------|
| 1-unit detached structure | 64,877 | 65% |
| 1-unit, attached structure | 7,189 | 7% |
| 2-4 units | 8,721 | 9% |
| 5-19 units | 10,124 | 10% |
| 20 or more units | 7,714 | 8% |
| Mobile Home, boat, RV, van, etc | 1,076 | 1% |
| Total | 99,701 | 100% |

Table 29 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

According to the ACS data presented in Table 29, single-family detached homes comprise roughly 65 percent of the housing stock in Stockton, with another seven percent characterized as attached single-family units. Around 27 percent of the housing stock is multifamily units, with 10 percent characterized as moderately-sized structures, with more than four, but less than 10 units. There are around 7,700 units located in apartment complexes that contain 20 or more units, which account for only around eight percent of the total housing stock. Non-conforming housing units, such as mobile homes, boats, recreational vehicles, vans, etc., account for only around one percent for the total.

Unit Size by Tenure

| | Owners | | Renters | |
|--------------------|--------|-----|---------|------|
| | Number | % | Number | % |
| No bedroom | 201 | 0% | 1,783 | 4% |
| 1 bedroom | 542 | 1% | 9,445 | 23% |
| 2 bedrooms | 6,718 | 14% | 15,094 | 36% |
| 3 or more bedrooms | 40,400 | 84% | 15,633 | 37% |
| Total | 47,861 | 99% | 41,955 | 100% |

Table 30 – Unit Size by Tenure

Data Source: 2007-2011 ACS

An analysis of the housing stock by size of unit, based on the data reported in Table 30, indicates that the majority of the housing units, around 62 percent in total, contain three or more bedrooms. Among owner occupied housing units, approximately 84 percent include three or more bedrooms, with one- or two-bedroom units comprising only around 15 percent. Less than 0.5 percent of owner occupied housing units are studios. Renter occupied housing units, by comparison, are more evenly distributed among one-, two-, and three-bedroom units. For example, 37 percent of renter units include three or more bedrooms, while 36 percent contain two bedrooms, and 22.5 percent contain only one bedroom. Studio units account for a little over four percent of the total renter occupied housing stock.

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

According to the 2010-2015 Consolidated Plan, 2010 Housing Element, 2013/2014 Consolidated Annual Performance Report (CAPER), and the City of Stockton AB 987 Affordable Housing Database, there are 39 publicly assisted housing projects that provided 2,895 units for lower-income households. Four additional housing projects have been developed more recently – including the Mariposa Apartments, Gleason Park, Vintage Plaza, and Case de Esperanza – which provide another 254 units that are affordable to lower-income households. There are also five recently completed rehabilitation projects – including the Community of All Nations, Diamond Cove I, Inglewood Gardens, San Joaquin Street Apartments, and Sutter Street Apartments – which provide 255 affordable units. In addition, there are three rehabilitation and adaptive reuse projects currently under way – including the Bradford Apartments, Coventry Apartments, and Cal Weber 40 – which will provide a total of 115 units, once completed. Lastly, there are three projects currently at various stages of proposal and planning –

including Zettie Miller’s Haven, El Monte Apartments, and Grand View Village – which, if developed, will provide a total of 195 units. There is one additional project – the Windstone Cottages – that has been approved for development, but is currently on hold. If developed this project would result in the creation of 66 new affordable housing units. Including all of the existing projects, as well as those that are both approved or under development, there are a total of 3,780 housing units, contained within 54 distinct properties, that publicly assisted and affordable to lower-income households.

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

The City of Stockton Housing Element identified four publicly assisted housing projects as at-risk for conversion to market rate, including the Hammer Lane Village, Inglewood Gardens, Mariners Pointe, and Silvercrest projects. These included a total of 340 lower-income housing units. All four properties have anticipated affordability covenant end dates of between 2016 and 2018. City staff conducted outreach to the respective property owners and concluded that three of the four projects were at relatively low risk for conversion to market rate housing, while the status of one project, Mariners Pointe, could not be determined. At least one project, the Inglewood Gardens, has subsequently been preserved. This project contains 84 units, which are leased under the Housing Choice Voucher program.

Based on the assisted housing inventory discussed above, there are currently seven assisted rental housing projects that are potentially at risk for conversion to market rate housing. Three of the six are properties that have affordability covenant end dates that are within the current Consolidated Plan planning period. These include the Hammer Lane Village, Mariners Pointe, and Silvercrest projects, which contain a total of 256 units affordable to lower-income households and reportedly have affordability end dates ranging from 2016 to 2018. The remaining four properties – including Phoenix House, Plymouth Place, Steamboat Landing, and Village East – contain a total of 561 units affordable to lower-income households and have affordability covenant end dates in 2022 or 2023.

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

The available data indicate that while the total population residing within the City of Stockton has continued to increase, growth in the number of households has occurred less rapidly, corresponding to sustained increase, since 2008, of the average household size, which was estimated in 2013 at 3.23 persons per household, according to the California Department of Finance (DoF). Additional information from the U.S. Census Bureau indicate that an average of 47 percent of households residing within the City of Stockton had between one and two members, between 2007 and 2011. Additional data from the ACS indicate that this percentage had increased to around 49 percent by 2013. By comparison, only 13 percent of the housing units located within the city were either studio or one-bedroom units, which constitute the types of units that would be most affordable to smaller lower-income households. As of 2013, this percentage had increased to around 15 percent, suggesting a moderate increase in availability. By comparison, an average of 33 percent of households within the city contained between three and four members, between 2007 and 2011. As of 2013, this proportion had decreased by around one percentage point to 32 percent. The units most likely to meet the needs of these households are

two- and three-bedroom units, which accounted for more than 63 percent of the total housing stock, between 2007 and 2011, which decreased to 61 percent as of 2013.

As a result of this general imbalance within the existing housing stock, many small, lower-income households likely reside within housing units that are larger than would otherwise be necessary to meet their needs. This dynamic may represent an important contributing factor in the high prevalence of excessive housing costs among lower-income households. In some cases, lower-income households are known to group together in order to better afford the costs associated with renting or purchasing larger housing units, which constitute the majority of the citywide housing stock. This may, in some cases, contribute to incidences of overcrowding, which has been identified as one of the more prevalent housing problems experienced by lower-income households in Stockton. With a relatively large average household size, and a notably high incidence of overcrowding, the 2010 Housing Element also identifies an undersupply of larger rental units within the Stockton housing market. Though large family households represent a relative minority within the city, accounting for an average of 18 percent of all households between 2007-2011, lower-income large family households often struggle to locate housing units that are large enough to meet their needs, but that are also affordable at their particular household income level.

Describe the need for specific types of housing:

Both the Needs Assessment, as well as the analysis provided above, identify an existing need for additional housing units that would be affordable and appropriately sized to suite single-person and small family households, as well as larger family households. More specifically, the analysis identified a need for an increase in the number of studio and one-bedroom housing units made available within the Stockton housing market. Due to their reduced bedroom counts and square footage, these smaller units are likely to be more affordable to lower-income households, even at market rates. Even in those cases where these smaller housing units are not affordable to lower income households, particularly those at the extremely low- and very low-income levels, they are likely to require less subsidy in order to make them affordable, compared to larger units. Although larger units account for a majority of the housing stock, there remains a relative undersupply of larger rental housing units that could be considered affordable to lower-income households. Due to their larger size, these units are likely to require a greater degree of subsidy in order to ensure affordability.

Discussion

Not applicable.

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

Introduction

HUD regulations require the evaluation and identification, to the extent practicable, the significant characteristics of the local housing market. The purpose of this is to identify the relative cost of housing and, more importantly, provide a comparison between housing costs and the ability of households to secure housing that is affordable at a range of income levels. Overall, the analysis provided below indicates that there is a relative shortage of housing affordable to lower-income households, with the greatest degree of need evident at the lowest income levels.

Cost of Housing

| | Base Year: 2000 | Most Recent Year: 2011 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value | \$117,500 | \$222,200 | 89% |
| Median Contract Rent | \$493 | \$800 | 62% |

Table 31 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Table 31 reports the change in the median home value and median contract rent between the year 2000 and 2011. According to these data, the median nominal home value has increased by approximately \$104,700, or 89 percent, during this period. After adjusting for inflation based on the Bureau of Labor Statistics (BLS) Consumer Price Index (CPI), it appears that the median home value in the year 2000 would equal approximately \$152,200. Comparing to the estimate for 2011, reported above, the inflation adjusted increase is approximately 46 percent, or around \$70,000. In nominal terms, the median contract rent increased by approximately \$310, or around 62 percent, between 2000 and 2011. After adjusting for inflation, the 2000 median contract rent would equal approximately \$640, which would equal an increase of approximately \$160, or 25 percent, between 2000 and 2011.

| Rent Paid | Number | % |
|-----------------|--------|--------|
| Less than \$500 | 6,143 | 14.6% |
| \$500-999 | 24,651 | 58.8% |
| \$1,000-1,499 | 8,564 | 20.4% |
| \$1,500-1,999 | 1,894 | 4.5% |
| \$2,000 or more | 703 | 1.7% |
| Total | 41,955 | 100.0% |

Table 32 - Rent Paid

Data Source: 2007-2011 ACS

Table 32 provides additional detail regarding the breakdown of contract rents. According to these data, nearly two-thirds of rental housing units within the City of Stockton have contract rents of less than \$1,000 per month. An estimated 59 percent fall into the range of \$500 to \$999 per month.

Housing Affordability

| % Units affordable to Households earning | Renter | Owner |
|--|---------|---------|
| 30% HAMFI | 1,290 | No Data |
| 50% HAMFI | 4,225 | 1,370 |
| 80% HAMFI | 20,570 | 5,930 |
| 100% HAMFI | No Data | 9,965 |
| Total | 26,085 | 17,265 |

Table 33 – Housing Affordability

Data Source: 2007-2011 CHAS

The data reported in Table 33 indicate the estimated number of housing units that would be affordable to households at an assortment of income levels. According to these data, nearly 80 percent of the reported rental units would require incomes of 80 percent of AMI or more, in order to be considered affordable. Only around 21 percent would be affordable very low-income households, and only five percent would be affordable to extremely low-income households. By comparison, approximately 58 percent of owner occupied housing units are affordable to households earning 100 percent of AMI or more, while 42 percent could be considered affordable to low-income households and only eight percent would be affordable to households in the very low-income category.

Monthly Rent

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | \$638 | \$760 | \$997 | \$1,469 | \$1,766 |
| High HOME Rent | \$663 | \$760 | \$948 | \$1,087 | \$1,193 |
| Low HOME Rent | \$581 | \$622 | \$746 | \$862 | \$962 |

Table 34 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Table 34 reports the FMR, as well as the high and low HOME rents, for housing units of different sizes. Based on HUD regulations, the Fair Market Rent (FMR) for a given area establishes the maximum gross rent that can be paid for a unit of a given size under the HCV program. The FMRs set the limits for which units can be rented under the program, as well as the amount of subsidy that can be provided to the household. More specifically, households participating in the voucher program cannot rent units with gross rents that exceed the FMR, nor can recipients receive a subsidy amount greater than the difference between the gross rent (which must be equal to or less than the FMR) and 30 percent of the gross household income. Based on the data presented, the HUD FMR for an efficiency, otherwise known as a “studio”, unit is \$638, while the FMRs for one- and two-bedroom units are \$760 and \$997. FMRs for larger rentals, including three- and four-bedroom units, range up to \$1,766.

HOME rents apply to housing units assisted under HUD's HOME program. Low HOME rents apply to rental housing projects with five or more HOME-assisted units and require that 20 percent of the units be occupied by very low-income households at rents not to exceed the low HOME rent. All other HOME-assisted units within a project must be leased to households at or below 80 percent of AMI at rents not to exceed the high HOME rents. Based on the values reported in Table 34, the high HOME rent ranges from \$663 for efficiency units, to \$1,193 for four-bedroom units. The low HOME rent ranges from \$581 for efficiency units, to \$962 for four-bedroom units. Note that the difference between the two values increased with unit size, from only \$82 for efficiency units, to \$231 for four-bedroom units.

Is there sufficient housing for households at all income levels?

While approximately 42 percent of Stockton households, regardless of tenure, are low-income (with incomes at or below 80 percent of AMI, as reported in the Needs Assessment), only 33 percent of the housing stock is estimated to be affordable to households at the same income level. This is based on the number of housing units reported in Table 7, by income level, and the total number of housing units within the City of Stockton, as reported in Table 32. Furthermore, the 2007-2011 CHAS data reported in the Needs Assessment indicate that more than one-quarter of all households within the City of Stockton fall into the very low- and extremely low-income categories. Emphasizing the need for greater affordability at the lowest income levels, the data provided in Table 32 indicate that only seven percent of the housing stock can be considered affordable to households in the two lowest income categories.

Data from the 2010 Housing Element indicate that homeownership opportunities are largely limited to households with incomes in the moderate-income category and above. For example, the median price for a new home in Stockton in the second quarter of 2008 was \$339,880, while the median price for a resale unit was \$180,000. Based on these sales values and the maximum purchase price that would be affordable to households within each income category, as defined by the HUD income limits, only households in the above moderate-income category (with incomes greater than 120 percent of AMI) would be able to afford the median priced new unit, while large (i.e., greater than three persons per household) low-income households and most moderate-income households could potentially afford the median priced resale unit.

According to data collected by RealAnswers, a private data vendor, the median monthly rental rate for housing in the City of Stockton is \$836, as of 2014. Based on the 2013 utility allowances for apartment units, published by HACSJ, the income necessary to afford a median priced unit, without exceeding 30 percent of income, is roughly \$39,300. Compared to the existing distribution of households by income, as reported by the 2013 ACS, the median price rental unit would likely be out of reach for approximately 42 percent of all households, and nearly 59 percent of renter households, within the City of Stockton. Similarly, the median price for an efficiency, or studio, apartment unit in Stockton was \$609 in 2014. The income necessary to afford such a unit, without exceeding 30 percent of income, would equal approximately \$29,240. Compared to the 2013 household income distribution, the median priced studio unit would likely be unaffordable to nearly 45 percent of all renter households in Stockton.

Data collected by CoreLogic, a private data vendor, indicate that the median price paid to purchase a home within the City of Stockton between May and October of 2014 was approximately \$180,250, including both new and resale units. Based on standard industry loan terms, the purchase of a median priced unit would require an annual household income of approximately 54,500. This assumes that all housing costs would not exceed 30 percent of income, a down payment value of 3.5 percent of the purchase price, an annual interest rate of 4.5 percent, a 30 year loan term, an upfront mortgage insurance rate of 1.75 percent of purchase price and an annual rate of 1.35 percent of purchase price, a property tax rate of 1.25 percent of purchase price, and an annual hazard insurance rate of 0.4 percent of purchase price. Compared to the existing distribution of households by income, as reported by the 2013 ACS, the median priced for-sale unit would likely be unaffordable to approximately 56 percent of households within the City of Stockton.

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

Between 1998 and 2009, the City of Stockton and surrounding areas, experienced a dramatic boom and bust cycle in the housing market. Driven by housing demand from households commuting into the San Francisco Bay Area for work, as well as relaxed underwriting standards that produced a sizable portion of sub-prime loans, the median home price escalated rapidly, more than doubling between January 2002 and June 2006, according to the California Association of Realtors (CAR). As of June 2006, the median home price had reached a high of \$390,000, but by February 2009, the median home price had fallen to \$113,500. Though similar trends were experienced throughout California and the nation, Stockton was among the markets most severely impacted by the rapid change in sales prices and the surge in foreclosures and other distressed sales.

Since the end of the housing crisis, the CAR reports that the median home price in San Joaquin County has recovered fairly strongly, increasing from \$160,000 in August 2009, to \$265,060 in August 2014, representing an increase of more than \$105,000, or 45 percent. Similarly, the CAR reports that as of August 2011, approximately 66 percent of all home sales in San Joaquin County were distressed. By November 2013, that percentage had decreased to only 11 percent. On the rental side of the equation, RealAnswers reports that average rental rate for all units in the City of Stockton increased from \$790 in the third quarter of 2012 to \$836 as of the third quarter of 2014. This represents an increase of \$46 per month, or around 4.5 percent. Occupancy has also improved considerably in both the ownership and rental housing markets. While overall vacancy remains at close to 10 percent, according to the 2013 ACS, RealAnswers reports a vacancy rate among surveyed multifamily complexes of 4.9 percent.

As housing costs in both the rental and for-sale markets continue to rise, affordability will be an ongoing concern, particularly among households at the lowest income levels. Often the lowest paid workers are among the last to experience income growth and, as such, are likely to be left behind by escalating housing costs. Also, because financial institutions significantly tightened loan underwriting requirements in the wake of the housing crisis, the availability of financing for home purchases has remained limited to those with good credit. This has driven a large number of households, who might otherwise be participants in the ownership market, into rental housing. As lending practices begin to

loosen, some households may be able to take advantages of opportunities for home ownership. Housing prices have not yet reached the levels seen during the prior economic expansion and, while affordability for lower-income households remains a challenge, the current market offers valuable ownership opportunities, particularly for households at the moderate- and above moderate-income levels. As renter households begin to transition to the ownership market, demand for rental housing may slacken, offering opportunities for improved affordability, or at least a slowdown in the pace at which rental rates increase over time.

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

Based on the data reported in Tables 31 and 34, the median contract rent, according to the 2007-2011 ACS is \$800, which is slightly higher than the FMR for efficiency, or studio, and one-bedroom units, but less than the reported FMR for units with two or more bedrooms. Similar, the median contract rent is lower than the high HOME rent for two-bedroom units, and lower than the low HOME rent for three-bedroom units. Additional data provided by RealAnswers, for third quarter of 2014, indicate the weighted average asking rents for all unit types (e.g., studio through three-bedroom) were below the FMR and HOME rents reported in Table 34. For additional detail regarding the average rent by unit type, please refer to Table 35, below. This suggests that many of the existing market rate housing complexes within the City of Stockton could be eligible for participation in the HCV program and other HOME rental assistance programs. As a result, there may be opportunities to expand the use of Federal funds for housing assistance to lower-income households without the construction of additional units. Though such a solution may represent only one component of a larger, more comprehensive, strategy.

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom |
|--------------------------|--------------------------------|------------------|------------------|------------------|
| Number of Units | 184 | 2,707 | 3,072 | 265 |
| Average Rental Rate | \$609 | \$741 | \$914 | \$1,056 |

Table 35 – Average Asking Rents

Data Source: RealAnswers

Discussion

Not applicable.

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

Introduction

The following assessment of housing conditions within the City of Stockton functions as the basis for goals and objectives intended to preserve and improve the quality of the existing housing stock. The analysis provided below reflects the robust housing growth that occurred in Stockton during the most recent economic expansion in the mid- to late-2000s. However, it also reflects the city's historic roots, and a large inventory of aging and substandard housing. While the city's newer housing stock is distributed around the urban fringe, particularly near the City's northwestern boundary, the city's older housing units are primarily concentrated in the Downtown area, and adjacent neighborhoods, as well as in South Stockton and in parts of northeastern Stockton, which also tend to be lower-income, with relatively high concentrations of minority residents, compared to the city as a whole.

Definitions

The City of Stockton relies on California Health and Safety Code Section 17920.3 to determine habitability of housing units within its jurisdiction. The code states, in part, that "substandard buildings, or portion thereof, including any dwelling unit, guest room or suite of rooms, or the premises on which the same is located, in which there exists any of the following conditions to an extent that endangers the life, limb, health, property, or welfare of the public or the occupants thereof, and the same shall be deemed and hereby is declared to be a substandard building." Substandard buildings are indicated to include inadequate sanitation facilities, such as the lack of hot and cold running water connected to an adequate waste disposal system; structural hazards, such as deteriorated or inadequate foundations, flooring or floor supports; faulty wiring, plumbing, mechanical equipment, or weather protection; and any building that is determined to be unsafe due to inadequate maintenance, in accordance with the latest edition of the Uniform Building Code and local modifications thereof; among other conditions.

The enforcement of codes, laws, and regulations for the abatement of substandard housing conditions and blight issues is carried out by the Neighborhood Services Division of the Stockton Police Department. The Neighborhood Services Division processed more than 10,000 housing code enforcement cases over the past five years, which equals an average of roughly 2,000 cases per year. The most common housing violations cited during this period were structural issues, exposed wiring, and exterior housing problems. Since the implementation of the rental inspection program, described in greater detail below, the majority of the code enforcement cases processed by the Neighborhood Services Division have involved multifamily properties and absentee property owners. Many of the code enforcement issues are geographically concentrated in the city's older neighborhoods, such as the downtown, midtown and South Stockton areas, due to the presence of many buildings that were constructed in the late 19th and early 20th centuries.

In addition to general code enforcement activities, the Neighborhood Services Division also implements the Residential Rental Inspection Program (RRIP), which is required under Stockton Municipal Code, Section 8.32. The purpose of the program is to proactively identify blighted and deteriorating housing and ensure rehabilitation or the removal of housing units that do not meet minimum housing standards.

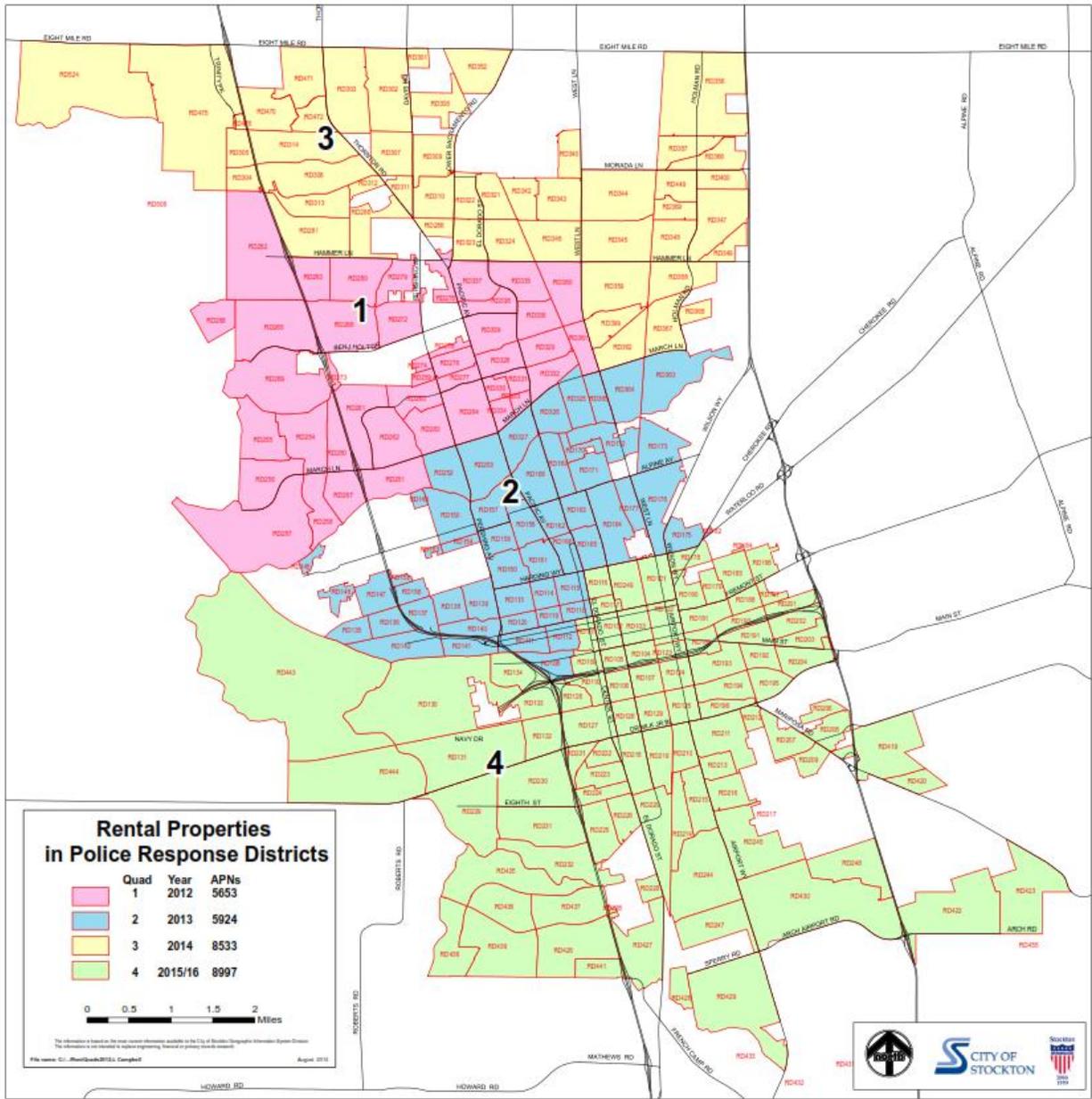


Figure 5 - CCIP Quadrants

Data Source: City of Stockton

Neighborhood Services began implementation of the RRIP in December 2006. The RRIP allows for the self-certification of qualifying properties. The self-certification option benefits property owners due to lower fees, and imposes fewer on-site inspections by City staff. Where code violations are identified, property owners are typically given between 10 and 30 days for remediation, depending on the number and severity of the deficiencies. The program is implemented in stages, with one of four quadrants within the City undergoing inspection each year. Quadrant 1, which represents an area of northwestern Stockton, between March Lane and Hammer Lane, was most recently inspected in 2012. The inspection included 5,600 unique properties, with approximately 6.9 percent failing to pass inspection. Quadrant 2,

which includes areas to the north of the Stockton Downtown, roughly between March Lane and Harding Way, was most recently inspected in 2013. The inspection included a total of 4,900 unique properties, with a total of 6.8 percent failing to meet applicable standards. Quadrant 3, located in upper north Stockton, roughly located north of Hammer Lane, was last inspected in 2014. The Quadrant 3 inspection included a total of 8,500 unique properties, with around 9.4 percent failing the inspection. Quadrant 4, which represents the majority of the City of Stockton to the south of Harding Way, including both South Stockton and Downtown, is undergoing inspection in 2015 and 2016 and is expected to include a total of approximately 9,000 units. Though the inspection has not yet occurred, Neighborhood Services anticipates identifying an above average proportion of properties presenting a variety of code violation. See Figure 5 for additional detail regarding the geographic extent of the various RRIP quadrants.

Condition of Units

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|----------------|------|-----------------|------|
| | Number | % | Number | % |
| With one selected Condition | 20,779 | 43% | 21,954 | 52% |
| With two selected Conditions | 1,250 | 3% | 3,933 | 9% |
| With three selected Conditions | 9 | 0% | 245 | 1% |
| With four selected Conditions | 0 | 0% | 15 | 0% |
| No selected Conditions | 25,823 | 54% | 15,808 | 38% |
| Total | 47,861 | 100% | 41,955 | 100% |

Table 36 - Condition of Units

Data Source: 2007-2011 ACS

Table 36 reports the number of housing units, by tenure, based on the number of “conditions” present within the unit. Selected conditions are similar to the housing problems discussed in the Needs Assessment and include occupied housing units which 1) lack complete plumbing facilities, 2) lack complete kitchen facilities, 3) house more than one person per room, and 4) house households experiencing cost burdens greater than 30 percent of gross income. Overall, an average of 54 percent of all occupied housing units exhibit at least one of the selected conditions, while 46 percent experience no selected conditions. Only six percent experience more than one selected condition. Renter-occupied units are more likely to be substandard, with 62 percent experiencing at least one condition and ten percent experiencing two or more selected conditions. Owner-occupied housing units are less affected, with 43 percent exhibiting one selected condition, and only three percent showing two or more.

Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|-----------------|----------------|------|-----------------|------|
| | Number | % | Number | % |
| 2000 or later | 11,063 | 23% | 4,585 | 11% |
| 1980-1999 | 14,175 | 30% | 11,029 | 26% |
| 1950-1979 | 15,843 | 33% | 20,007 | 48% |
| Before 1950 | 6,780 | 14% | 6,334 | 15% |
| Total | 47,861 | 100% | 41,955 | 100% |

Table 37 – Year Unit Built

Data Source: 2007-2011 CHAS

The data provided in Table 37 identify the number of occupied housing units, by tenure and year built. According to these data, approximately 17 percent of the existing housing stock was constructed since the year 2000, reflecting the robust housing growth that occurred in Stockton throughout the last decade. This is compared to an average of 11 percent statewide. While the 1980s and 1990s also experienced robust growth, housing units from this period account for 28 percent of the total, the bulk of the city’s housing stock was constructed between 1950 and 1979. Units build during this period account for around 40 percent of the total. Overall, renter occupied housing units are generally more likely to have been constructed during this period which, as will be discussed shortly, was prior to the passage of legislation banning the use of lead-based paint. In addition to the prevalence of lead-based paint among units built prior to 1980, these units are nearing 30 years old, and may require substantial rehabilitation or maintenance, even including major electrical, plumbing, roofing, and structural repairs.

Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|---|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| Total Number of Units Built Before 1980 | 22,623 | 47% | 26,341 | 63% |
| Housing Units build before 1980 with children present | 6,169 | 13% | 5,235 | 12% |

Table 38 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Lead-based paints were banned from use in 1978. As a result, all units constructed prior to 1980, which are occupied by households with children, are considered to pose potential lead-based paint hazards. According to the data presented in Tables 37 and 38, approximately 55 percent of the Stockton housing stock was constructed prior to 1980. Renter-occupied housing units are somewhat more likely to have been constructed prior to this cut-off point, with 63 percent built before 1980. Owner occupied housing units are somewhat less likely to have been constructed prior to 1980, with only around 47 percent. According to the data, approximately 13 percent of the housing stock was constructed prior to 1980 and is occupied by households that include children. Approximately 13 percent of owner households, and 12 percent of renter households are in housing units constructed during this period and include children.

Vacant Units

| | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|--------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units | n/a | n/a | n/a |
| Abandoned Vacant Units | n/a | n/a | n/a |
| REO Properties | n/a | n/a | n/a |
| Abandoned REO Properties | n/a | n/a | n/a |

Table 39 - Vacant Units

Data Source: n/a

According to the 2013 ACS, there were approximately 9,694 vacant housing units within the City of Stockton, which represented approximately 9.6 percent of the total housing stock. The relative vacancy rate among for-sale housing units was estimated at only 1.1 percent, while the vacancy rate among rental housing was estimated at 9.5 percent. Additional data collected from the Neighborhood Services Division of the Stockton Police Department indicate that there were a total of 174 properties sited for issues associated with vacancy and abandonment. This represents a notable decrease from 2012, when a total of 563 properties were sited. Information available from the California Association of Realtors estimates that approximately 13 percent of all single-family sales that occurred in December 2014 were distressed, including REOs, short sales and other distressed sales. Note that this rate is significantly lower than one year earlier, when approximately 23 percent of the total countywide sales volume consisted of distressed sales.

Need for Owner and Rental Rehabilitation

According to the 2007-2011 CHAS data reported in the Needs Assessment, there are approximately 1,105 households living in housing units that lack complete plumbing and/or kitchen facilities and would qualify as substandard under the Health and Safety Code. It should be noted that more than 1,000 of the reportedly substandard units are renter occupied. As the existing housing stock continues to age, the relative need for housing rehabilitation is likely to increase. During the prior planning period, the City of Stockton pursued a number of programs targeted toward the rehabilitation of residential housing, though only one, the Rental Housing Program, was targeted toward the rehabilitation of renter occupied housing. However, the City was able to successfully assist in the rehabilitation and preservation of the Inglewood Gardens property, which provides a total of 84 lower-income housing units. The HACSJ has initiated what has become known as the Mountain View Revitalization Project, which is described in greater detail in section MA-25.

Though only a small number of the substandard units identified in the Needs Assessment are owner occupied, the City currently offers multiple programs intended to assist lower-income home owners to rehabilitate or replace existing units, and to address costly repairs that would otherwise result in code violations. This is due, at least in part, to the fact that the 2007-2011 CHAS data do not report on other important unit characteristics that might otherwise impact a housing unit's relative habitability. The programs identified in the prior Consolidated Plan include the Emergency Repair Program, the Housing Rehabilitation Program, the Neighborhood Improvement Funds, the Housing Reconstruction Program,

and the federally funded Neighborhood Stabilization Program. According to the 2013-2014 CAPER, steady increases in for-sale home values have spurred new interest in the City’s Homeowner Housing Rehabilitation Program. However, limited equity among applicants constrained the City’s ability to approve rehabilitation loans. Where possible, the City referred applicant’s to the Emergency Repair Program, though with increased marketing and improvements in applicant equity, the quantity and quality of applications for the Rehabilitation Program have improved, resulting an increase in the number of households assisted.

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

As described earlier, HUD regulations require that the Consolidated Plan identify the number of housing units that may contain lead-based paint hazards and the number of such units that are subsequently occupied by lower-income households. Because there is no consistent data source available that quantifies the number of housing units containing lead-based paints, and because such paints were banned from use in 1978, all units constructed prior to 1980 that are occupied by households with children, are considered to pose potential lead-based paint hazards. According to the data provided in Table 37, above, there are approximately 28,960 occupied housing units in Stockton that were built before 1980, which accounts for approximately 55 percent of the total housing stock. Roughly 13 percent of the housing stock was both constructed during this period and is occupied by households that contain children. In order to estimate the proportion of these households who are likely to be lower-income, the proportionate distribution of all households by HUD defined income category was applied, as reported in the 2007-2011 CHAS data. Table 40, below, summarizes the results. According to these estimates, at least 42 percent of the identified households with children that reside in units built before 1980, are likely to have incomes equal to 80 percent of AMI or less. An additional 19 percent are estimated to have incomes that are between 80 and 100 percent of AMI. Note that these estimates likely represent the lower end of the potential range, since lower-income households are generally more likely to occupy older housing units, and housing units that are in greater need of repair, as a function of the quality of housing that may typically be accessible to lower-income households.

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|---|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| Housing Units build before 1980 with children present | 6,169 | 13% | 5,235 | 12% |
| <i>Above Moderate-Income</i> | 3,414 | 7% | 1,050 | 3% |
| <i>Moderate-Income</i> | 1,208 | 3% | 950 | 2% |
| <i>Low-Income</i> | 875 | 2% | 1,049 | 2% |
| <i>Very Low-Income</i> | 394 | 1% | 1,018 | 2% |
| <i>Extremely Low-Income</i> | 277 | 1% | 1,167 | 3% |

Table 40 - Risk of Lead-Based Paint by Income Category

Data Source: 2007-2011 CHAS (Units with Children present)

Discussion:

Not applicable

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

Introduction

Public housing within the City of Stockton is provided by the HACSJ, which operates two large single-family housing projects, including Conway Homes and Sierra Vista Homes. Both of these properties somewhat aged, with the last major modernization having been undertaken in the 1980s. In response, the HACSJ is pursuing the Mountain View Revitalization Plan, which proposes the demolition and reconstruction of a large number of public housing units, in order to begin a cycle of rejuvenation. In addition to these units, the HACSJ operates a number of market rate housing projects, which are, in some cases, also in need of repair and/or rehabilitation. Based on annual inspections conducted in compliance with HUD quality standards and the Quality Housing and Work Responsibility Act, the Housing Authority has developed a Capital Improvement Plan, which identifies a list of improvements aimed at preserving and improving the quality of the public housing offered within San Joaquin County.

Totals Number of Units

| | Program Type | | | | | | | | |
|---|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available | 0 | 0 | 785 | 3,903 | 75 | 3,828 | 74 | 58 | 0 |
| # of accessible units | 0 | 0 | 13 | 11 | 0 | 11 | 0 | 0 | n/a |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition | | | | | | | | | |

Table 41 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Founded in 1942, the HACSJ provides public housing throughout San Joaquin County, including within the City of Stockton, and currently serves approximately 19,000 individuals. The HACSJ operates two below market rate public housing communities within the City of Stockton. These include Conway Homes and Sierra Vista Homes. Conway Homes is a low-income residential community located at 741 Fling Avenue, which offers 428 detached single-family and duplex housing units. Sierra Vista Homes is a low-income residential community located at 2436 Belleview Street in South Stockton. The development offers 390 detached single-family and duplex housing units. Both communities offer on-site police patrols. As a result, both communities have been recognized for having significantly lower crime rates, compared to other nearby areas.

In addition to Sierra Vista and Conway Homes, the HACSJ also owns and operates a number of market rate properties geared toward lower-income and special needs populations. These include the Franco Center, Claremont Manor, Mourfield Avenue Apartments, and West Park Street Apartments. The Franco Center is an age-restricted (55 and over) housing complex that provides 110 studio, one- and two-bedroom units. Many of the Franco Center tenants are also HCV program participants. The Claremont Manor is also an age-restricted (55 and over) property that offers 52 studio, one- and two-bedroom units. The Mourfield Avenue Apartment is a small property that includes two single-family and two duplex units, while the West Park Street Apartments offers a total of 12 studio units.

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

As described above, the HACSJ is currently pursuing the redevelopment of 330 public housing units located at the two public housing complexes it operates within the City of Stockton. The revitalization project is being undertaken due to the relative age of the existing public housing stock. Note that the last major modernization undertaken at Sierra Vista Homes and Conway Homes was conducted in the 1980s, though a number of smaller projects have been conducted since that time.

Public Housing Condition

| Public Housing Development | Average Inspection Score | Inspection Date |
|-----------------------------------|---------------------------------|------------------------|
| Sierra Vista Homes – 390 units | 90 | 10/26/2010 |
| Conway Homes – 428 units | 80 | 08/16/2010 |

Table 42 - Public Housing Condition

The HUD Real Estate Assessment Center (REAC) conducts a program of annual physical inspections of public and assisted multifamily housing projects. Scores range from zero to 100. The physical inspection scoring is deficiency based, with all properties starting at 100 points. Each observed deficiency reduces the score by an amount dependent upon the importance and severity of the deficiency. For additional detail regarding how the scores are calculated, please refer to 24 CFR, parts 901-902 and 907. The available data report inspection scores collected through May 2011. Based on the data provided in Table 42, the most recent reported physical inspections occurred at Conway Homes in August 2010 and at Sierra Vista Homes in October 2010. At that time, Conway Homes was awarded an average inspection score of 80, while Sierra Vista Homes was awarded an average inspection score of 90. Both scores represent a decline in the overall condition of the housing units provided at each development. For example, in 2009, Conway Homes was awarded an average inspection score of 89 points, while Sierra Vista Homes was awarded an average inspection score of 93 points.

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

These two projects are part of the ongoing Mountain View Revitalization Plan. As identified in the Public Housing Agency (PHA) five year Plan, the Housing Authority intends to demolish 330 units in Sierra Vista Homes and eight units at Conway Homes. This will be coordinated with the development of 290 replacement units at the Sierra Vista site. An additional 40 single-family units will be constructed off-

site as part of a project known as Rose Creek. The project is being pursued in phases. For example, the first phase described in the PHA Plan includes the demolition of four units in Sierra Vista and eight units in Conway Homes. The HACSJ will then pursue construction of the 40 Rose Creek units that will be used for relocation purposes prior to the initiation of Phase III, which includes the demolition and reconstruction of 36 units at Sierra Vista Homes. The project will continue in this mannerr until all units have been replaced. According to the plan adopted in 2010, the total estimated time to completion is approximately 4.75 years.

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

As described in the PHA Plan, the HACSJ inspects public housing and HCV units on an annual basis to ensure compliance with HUD quality standards. The Quality Housing and Work Responsibility Act of 1998 requires that housing authorities establish a Capital Improvement Plan as one of the main components of the Annual Action Plan. Based on their review of the condition of all public housing units, the HACSJ has identified a list of Capital Improvement work items, including critical components necessary for implementation of the Mountain View Revitalization Plan.

Discussion:

Not applicable.

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

Introduction

The San Joaquin County Community Development Department is the lead agency for the San Joaquin County Continuum of Care (CoC), which represents a consortium of local government agencies and non-profit organizations, encompassing all jurisdictions in San Joaquin County, including the City of Stockton. Per HUD regulations, the CoC documents the demographics and needs of homeless individuals and families, as well as the available shelter and supportive services. Although homelessness is often viewed as a countywide, or regional, housing issue, the following analysis presents figures specific to the City of Stockton, where available. The data presented include the most recent available figures for the 2014 calendar year. The estimates were developed based on county-level data, in consultation with Bill Mendelson, Executive Director of the CVLIHC. For the purposes of this analysis, homeless facilities are considered to include:

- **Emergency Shelter:** Any facility, the primary purpose of which is to provide a temporary shelter for the homeless in general or for specific populations of the homeless, and which does not require occupants to sign leases or occupancy agreements.
- **Transitional Housing:** Includes projects designed to provide housing and appropriate supportive services to homeless persons to facilitate movement to independent living within 24 months, or a longer period approved by HUD.
- **Permanent Supportive Housing:** Permanent housing in which supportive services are provided to assist homeless persons with a disability to live independently.”

Facilities and Housing Targeted to Homeless Households

| | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Supportive Housing Beds | |
|---|---------------------------------|------------------------------------|---------------------------|-----------------------------------|-------------------|
| | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New | Current & New | Under Development |
| Households with Adult(s) and Child(ren) | 173 | 19 | 394 | 0 | 0 |
| Households with Only Adults | 377 | 0 | 105 | 0 | 0 |
| Chronically Homeless Households | 0 | 0 | 0 | 0 | 0 |
| Veterans | 8 | 0 | 40 | 0 | 0 |
| Unaccompanied Youth | 18 | 0 | 0 | 0 | 0 |

Table 43 - Facilities and Housing Targeted to Homeless Households

Table 43 provides an inventory of the available housing and facilities for homeless persons and households within the City of Stockton. As noted earlier, these estimates were developed based on county-level data, in consultation with Bill Mendelson, Executive Director of the CVLIHC. According to this information, there are a total of 192 emergency shelter beds open to all homeless persons within the City, while there are an additional 377 beds set aside for adults only and 18 beds reserved for unaccompanied youth. The data indicate that there are 394 transitional housing beds available to all persons, with 105 reserved for adults only and 40 set aside for veterans. While city-level data were not available for permanent supportive housing, countywide data indicate that there are 587 total year-round beds, of which 103 are reserved for veterans and 34 are reserved for youth. CVLIHC generally indicated that much of the permanent supportive housing available throughout the county is provided within the City of Stockton, primarily using a scattered sites approach. According to the available data, the dominant providers of permanent supportive housing include CVLIHC, San Joaquin County, Lutheran Social Services, and Catholic Charities.

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

Targeted homeless assistance programs, such as those described in the following section, are an important component of the social safety net. However, targeted programs alone cannot comprehensively address the ongoing needs of all homeless families and individuals, who also require access to mainstream programs that offer a wider range of supportive services, addressing needs such as housing, employment, income, child care, food, health, and mental health. To access these services, persons often must qualify based on a variety of potential criteria, most often including income, disability status, and family composition. Medicaid and Temporary Assistance for Needy Families (TANF) are two of the more prominent mainstream programs available to homeless families. Others include the Supplemental Nutrition Assistance Program (SNAP or CalFRESH, formerly the Food Stamp program), and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), as well as health and mental health programs (Community Health Centers and Medicare), Supplemental Security Income (SSI) and Social Security Disability Income (SSDI), Workforce Investment Act Programs, and subsidized housing programs. The list below provides a brief summary of the resources available, by provider agency, within San Joaquin County and the City of Stockton. Note that the list provided is not intended to represent a comprehensive inventory, but rather highlights some of the more prominent programs.

San Joaquin County Human Services Agency (HAS) – Provides State and federally-mandated public assistance and social service programs for the citizens of San Joaquin County. Programs include: California Work Opportunity and Responsibility to Kids (CalWORKs), Welfare-to-Work, CalFresh, General Assistance, Medi-Cal, Adoptions, Child Protective Services, Foster Care, Adult Protective Services, In-Home Supportive Services (IHSS), Refugee Assistance, and the Mary Graham Children’s Shelter.

San Joaquin County Health Care Services (HCS) – Responsible for administration of four major divisions of Health Care Services: San Joaquin General Hospital, Behavioral Health Services (including Mental Health, Public Guardian/Conservator, and Substance Abuse Services), Correctional Health Services,

Emergency Medical Services, Public Health Services, and Veterans' Services. Mental Health Services, managed under the Behavioral Health Services division, provides outpatient mental health counselling, education, rehabilitation and consultant services. The Office of the Public Guardian/Conservator is responsible for the care, supervision, and financial management of persons with severe disabilities, and those who are unable to manage their own affairs. Substance Abuse Services offers a wide array of alcohol and drug prevention and treatment services, including outpatient, residential, and co-occurring treatment options. The division also administers Proposition 36 based activities. Emergency Medical Services provides oversight and regulation of the delivery of emergency medical services. Public Health Services include maternal, prenatal care, child health, and nursing. In addition to health centers in Manteca and Lodi, Public Health Services also operates the Stockton Health Center, located at 1601 East Hazelton Avenue. Veterans Services provides a wide array of services including comprehensive benefit counselling, claim preparation and monitoring, requests for military records, educational benefits, vocational rehabilitation and employment counselling, home loans, life insurance and burial benefits, and transportation to and from VA facilities, as well as information and referrals for other employment and financial assistance programs.

San Joaquin County Employment and Economic Development Department (EEDD) – provides employment, training, education, and economic development services throughout the county. It serves as staff to the Workforce Investment Board (WIB), the San Joaquin County Economic Development Association (EDA), and the Revolving Loan Fund. Employment and training services for the California Work Opportunity and Responsibility to Kids Act (CalWORKs) program are also provided under a cooperative agreement with the Human Services Agency (HSA). The department also operates the Stockton WorkNet Center at 56 South Lincoln Street.

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

The following provides a brief summary of the targeted homeless assistance programs, by provider agency, which are available to meet the needs of homeless individuals and families in the City of Stockton. Where practical, the analysis also highlights how these programs address the needs of special needs populations, such as the chronically homeless, families with children, veterans, and unaccompanied youth. Note that the list provided is not indented as a comprehensive inventory, but rather functions to highlight some of the more prominent programs.

Stockton Shelter for the Homeless – The Stockton Shelter for the Homeless provides a safe and secure location for those in need of services and support. The goal of the Stockton Shelter is to create opportunities for homeless individuals and families to regain self-sufficiency by providing services including healthy meals, clothing, transportation, and job training, among others. The shelter also includes a transitional housing program for homeless individuals with HIV/AIDS, and homeless veterans. Additionally, the shelter assists families with children by providing transportation to and from school for children and by ensuring that every child between the ages of 5 and 17 is enrolled in school.

Women’s Center – Youth and Family Services – The Women’s Center – Youth and Family Services is San Joaquin County’s only provider of shelter and services specifically designed to meet the needs of victims of domestic violence, sexual assault, and homeless and runaway youth. The center focuses on preventing domestic violence and sexual assault by providing education programs and services to inform clients about techniques and skills to stop these acts of violence. The center also includes mentoring services and education for at-risk youth and young adults aged 16-24 through recreation activities and learning opportunities.

Gospel Center Rescue Mission – The Gospel Center Rescue Mission provides programs to assist specific groups of homeless individuals including homeless single men, homeless single women with children, men struggling with addiction, and homeless individuals recuperating from an illness or medical condition. These programs assist individuals and families by providing housing, meals, access to clothing, individual counseling, and chapel services, among others.

Haven of Peace – The Haven of Peace is an emergency homeless shelter for women and their children designed to help women become self-sufficient. The shelter offers domestic violence support as well as individual and group counseling for women and children. The shelter aids women in pursuing careers with resume writing workshops and job preparation programs. For women with babies and young children, the center provides parenting and nutrition classes in order to ensure the future health of their children.

St. Mary’s Dining Room – St. Mary’s Dining Room offers meals, showers, and clothing to those in need. St. Mary’s also has a medical and dental clinic to treat uninsured clients, as well as a social service center to assist clients with completing applications and forms for various benefit programs. The center aids children by providing schools supplies, backpacks, and uniforms, as well as a comprehensive preschool program for younger children 3-5 years of age.

Central Valley Low Income Housing Corporation – The Central Valley Low-Income Housing Corporation provides rent and deposit assistance for qualified families in order to prevent households from becoming homeless or to re-house households that have recently become homeless. The housing corporation also assists the head of the household with a plan toward self-sufficiency including education and job training.

New Directions – New Directions is an alcohol and drug awareness program for adult men and women. The treatment program includes individual counseling, as well as lectures and group sessions. Most clients enroll in a 6 to 12 month program that address substance abuse, as well as parenting, employment, and family reunification.

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

Introduction

Many lower-income non-homeless individuals and households may also require supportive housing and services that can help them to live independently and to avoid homelessness and/or institutionalization. Persons returning from mental health and physical health institutions, as well as those exiting incarceration, are often in acute need of such services. As previously discussed in the Needs Assessment section of this plan, some of the more prominent sub-populations requiring assistance include the elderly and frail elderly, the mentally or developmentally disabled, persons experiencing alcohol and drug addiction, and victims of domestic violence. This section provides a brief summary of the facilities and services available to these subpopulations. A detailed discussion of the relative housing needs of each of these populations is provided in section NA-45. The following section provides a brief discussion of the facilities and services available, and does not discuss the needs of each population. Similarly, what follows is not indented as a comprehensive inventory of the available resources, but rather functions to highlight some of the more prominent programs.

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

Elderly and Frail Elderly

Residential elder care or assisted living facilities provide supervision and assistance with activities of daily living, such as bathing, grooming, and preparing food, for persons age 60 and over. They often also provide incidental medical services. According to the California Department of Social Services (CDSS), Community Care Licensing Division, there are 88 licensed residential care providers for the elderly located within San Joaquin County, providing a total capacity of 3,167 beds. There are an additional five facilities pending licensure, featuring a total of 103 beds. Within the City of Stockton, there are 57 licensed facilities, providing a total of 1,868 beds, with an additional four facilities and 93 beds pending state licensure. Apart from housing, the San Joaquin County Aging and Adult Services provides supportive services for the elderly in accordance with the federal Older American Act (OAA) and the state's Older Californians Act (OCA). These services include adult protective services, in-home care, transportation services, food assistance, and long-term care.

Persons with Disabilities

Adult residential facilities provide ongoing care and supervision for persons with special mental health needs or physical or developmental disabilities. According to the CDSS, there are a total of 256 adult residential care facilities within San Joaquin County, providing a total capacity of 3,724 beds. There are an additional seven facilities currently pending licensure, which would provide a total of 81 additional beds. Within the City of Stockton, there are 202 facilities, providing 2,812 adult care beds. There are an additional five facilities currently pending licensure, which would provide a total of 32 additional beds.

In addition to housing, a variety of groups provide supportive services for residents with disabilities. One major entity is the Disability Resource Agency for Independent Living (DRAIL) located in Stockton. DRAIL provides tools for people with disabilities to live independently by providing services including peer support, community programs, housing and information referrals, and independent living skills training. The Valley Mountain Regional Center (VMRC) also provides services for a variety of persons with disabilities. VMRC ensures that persons with disabilities have access to alternative housing models and supportive living services. The center also creates individualized plans for children and adults along with providing a service coordinator to help implement, monitor, and review the progress of individuals. Another group providing supportive services is United Cerebral Palsy (UCP). UCP offers services for both children and adults living with cerebral palsy to help them live independently by providing the necessary skills training and support.

Persons with Alcohol/Drug Addiction

Facilities providing housing assistance specific to persons struggling with substance abuse and addiction include the New Directions, New Life program, Family Ties and the Recovery House. New Directions provides resident group quarters housing for resident alcohol and drug treatment, with a total capacity of 95 beds, including 75 for men and 20 for women. The New Life Program, coordinated by the Gospel Center Rescue Mission, also provides a 24-bed residential addiction treatment program. Family Ties is a residential treatment program for pregnant women and women with young children operated by the County Office of Substance Abuse. The facility can house up to 28 women and has a common area and playground for the children. The County of Office and Substance Abuse also runs the Recovery House, a facility for adult men and women with substance problems with both housing therapy and outpatient services.

Victims of Domestic Violence

The principal provider of supportive housing for victims of domestic violence is the Women's Center – YFS. Their primary location, known as DAWN house, is located in Stockton and can house up to 42 women and children. A second facility, known as Opportunity House, provides capacity for up to eight youth at a time, ages 16 to 21. The Women's Center also operates an emergency shelter and drop in center for youth, ages 12 to 17. The Women's Centers also recently opened a new location, known as Serenity House, in Tracy in early 2015, which provides housing for up to 12 women and children.

Persons Living with HIV/AIDS

Facilities housing persons and families living with HIV/AIDS offer supportive housing facilities for the challenges that come with the disease. The Stockton Shelter for the Homeless owns and operates the Holman House, a six bedroom home dedicated to persons and families living with HIV/AIDS, and five condominium units utilized for HIV/AIDS transitional housing.

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

Agencies throughout San Joaquin County and the City of Stockton that have responsibility for client discharge primarily maintain individual discharge policies that are not closely coordinated. The Interagency Council to End Homelessness initiated a process in February 2009 to develop a Ten Year Plan to End Homelessness. One of the priority objectives of the Ten Year Plan is to implement a coordinated discharge policy. Though preliminary discussions are underway with applicable discharging entities, as well as supportive housing and social service providers, the dialogue is ongoing and has not yet resulted in a unified and broadly implementable approach. The remainder of this analysis identifies the current discharge policies of the two primary institutions that are most active in providing mental and physical health services within the City of Stockton.

San Joaquin General Hospital (SJGH) is the primary provider of quality medical care for residents of the City of Stockton and San Joaquin County. As a publicly funded institution, it often provides medical services to the homeless and other at-risk persons, generally through emergency room and other short term acute care facilities. SJGH has policies to identify high risk patients discharged from acute care facilities, including the homeless, and does employ specialized staff to develop individualized plans for release, which include the identification of appropriate supportive housing. The primary policy is to ensure an appropriate level of after-care that is sufficiently coordinated with supportive services and medical assistance. Legislation passed by the State of California mandates that health care providers, working with all impacted stakeholders, develop and implement protocols designed to prevent persons leaving acute care from directly entering, or reentering, homelessness. One ongoing challenge is that SJGH does not possess the authority to mandate placement, nor to prevent persons leaving acute care from voluntarily seeking services from homeless services providers, such as emergency or transitional housing, including those service providers that are recipients of McKinney-Vento funds. At the same time, homeless service providers are often mandated to provide services to all persons in need, and cannot deny services to persons recently discharged from physical health institutions, such as SJGH.

San Joaquin County Behavioral Health Services mental health programs aim to coordinate appropriate transitions from mental healthcare programs in such a way as to encourage appropriate adjustment and behavior modification in a structured and safe environment. The department implements policies designed to prevent persons from being released to emergency shelter facilities, or onto the streets. McKinney-Vento programs are not used as a funding source for housing persons leaving institutional settings. The Mental Health Services division uses non-federal funds to facilitate housing in transitional settings or other appropriate care facilities, and has secured housing opportunities through exclusive use agreements with private housing projects to assist qualified persons to secure adequate permanent and supportive housing. For example, patients discharged from the 40-bed inpatient Psychiatric Health Facility are encouraged to participate in follow-up outpatient services, adult case management, and/or day treatment services. In addition, patients in need of housing assistance are referred to post-hospital facilities, including the residential programs at Grant House and Mourfield House, as well as at Bright House, which offers residential post hospitalization group home treatment. The department works

closely with CoC members, primarily transitional and permanent supportive housing providers, to implement protocols that codify current practices preventing persons leaving institutional settings from entering directly into homelessness. Similar to the SJGH, the Behavioral Health Department does not possess the authority to mandate placement, nor to prevent persons leaving acute care from voluntarily seeking services from homeless services providers, such as emergency shelter. This includes those service providers that are recipients of McKinney-Vento funds. Meanwhile, homeless service providers are often mandated to provide services to all persons in need, and cannot deny services to persons recently discharged from mental health institutions, such as such as the County Psychiatric Health Facility.

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

Some of the housing and supportive service needs are addressed strategically through funding categories that meet multiple needs. For example, the City has prioritized the creation of affordable housing. Units that are created with funds allocated to affordable housing often include social services that are coordinated with organizations providing services to lower-income households and special needs populations.

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

See response provided above.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

It is often in the public interest for local governments to impose regulations concerning the scope and characteristics of development as a method for protecting public health and general welfare. However, government regulations, policies and procedures, can also act to constrain the development of otherwise desirable land uses. Regulations designating the type and location of housing, for example, can potentially constrain the ability of housing developers to provide higher density housing that would be more affordable to lower-income households. Similarly, building codes and other requirements can significantly increase the cost to develop housing, or make the development process so arduous as to discourage potential housing developers. California housing law requires that each jurisdiction include an analysis of governmental constraints to affordable housing development as a required component of the adopted General Plan Housing Element. The remainder of this section presents a summary of the major findings identified under the Potential Housing Constraints Section of the City of Stockton Housing Element. To the degree practicable, the analysis also includes a discussion of the actions to be taken to overcome these constraints, as identified in the Housing Element.

The Housing Element of the City of Stockton General Plan, adopted in May 2010, provides a thorough analysis of the existing policy barriers to affordable housing development. An analysis of the permitted densities and development standards identified that the adopted Code facilitates the production of a variety of housing types, with residential development permitted in non-residential and mixed-use zones, with permitted densities up to 87 units per acre in the Downtown. Though the Housing Element identifies that the City applies flexible development standards for infill housing projects in order to encourage the development of underutilized properties, consultations indicated that some affordable housing developers have struggled to receive approval of modified development standards for small infill projects, though this constraint may best be overcome through more consistent implementation of existing policies, rather than creating new policies or modifying existing ones. The existing Code permits second dwelling units in all residential zones, with administrative approval, so long as the proposed project meets all adopted development standards. The Housing Element determined that the City's overall parking standards did not constitute a constraint. While it indicates that processing and permitting do not constitute a development constraint, the Housing Element found that the City could do more to streamline the permitting process for affordable housing projects. In response, Housing Element Policy 5.2 directs the City to review existing permitting procedures to identify possible opportunities to streamline the local permit approval and review process for affordable and infill housing projects.

The Housing Element analysis of governmental constraints to housing also identified four items that could potentially represent barriers to affordable housing development. Code Section 16.315, which refers to incentives for affordable housing, was identified as inconsistent with applicable state laws pertaining to density bonuses. Under Goal HE-5, the Housing Element identifies a program that directs the City to update the density bonus provision in such a way as to be in compliance with state laws. The Housing Element also identifies the expiration of the City's Article 34 authorization as a potential

constraint, though voters in the City of Stockton approved the ten year extension of the City's Article 34 powers in the November 2010 election. Lastly, the Housing Element identified that the City's Development Code was inconsistent with recent changes to California State law regarding emergency shelters, since it did not identify a zone in which emergency shelters were permitted "by-right", without the need for a conditional use permit. Program 29, under Goal HE-7, directs the City to amend the Development Code to allow emergency shelters "by-right" in the IL, IG, and PF zones.

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

Introduction

The following section summarizes Stockton’s priority non-housing community development needs, including the city’s economic development opportunities and needs. For example, the Stockton Economic Development Strategic Plan (EDSP), identifies a number of core business clusters that provide opportunities for industrial recruitment and economic growth. The EDSP also identifies a wider array of Core Economic Development Initiatives, Quality of Life Initiatives, and Foundational Initiatives, all intended to provide a holistic strategy for economic vibrancy. Other regional plans, such as the San Joaquin County Comprehensive Economic Development Strategy (CEDS) provide an additional layer of guidance for the pursuit of coordinated economic and community development activities. Highlighted in the analysis provided below are various initiatives underway within the City of Stockton, and San Joaquin County more broadly, that seek to address the workforce training needs of the local workforce, including, but not limited to those on offer through the regional Workforce Development Board, known as San Joaquin County WorkNet. The analysis also highlights recent events that may have a considerable impact on the City’s ability to pursue community development objectives. These include the dissolution of Redevelopment as a tool for urban revitalization and economic development, as well as the recent resolution of bankruptcy proceedings involving the City of Stockton, which officially emerged from Bankruptcy on February 25, 2015.

Economic Development Market Analysis

Business Activity

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|-------------------|----------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction | 3,743 | 1,863 | 5 | 2 | -2 |
| Arts, Entertainment, Accommodations | 8,371 | 7,664 | 11 | 10 | -1 |
| Construction | 3,313 | 2,379 | 4 | 3 | -1 |
| Education and Health Care Services | 15,248 | 20,710 | 20 | 26 | 7 |
| Finance, Insurance, and Real Estate | 3,499 | 3,819 | 5 | 5 | 0 |
| Information | 1,186 | 1,065 | 2 | 1 | 0 |
| Manufacturing | 7,420 | 6,418 | 10 | 8 | -1 |
| Other Services | 5,518 | 5,506 | 7 | 7 | 0 |
| Professional, Scientific, Management Services | 4,676 | 4,017 | 6 | 5 | -1 |
| Public Administration | 0 | 0 | 0 | 0 | 0 |
| Retail Trade | 10,565 | 11,643 | 14 | 15 | 1 |
| Transportation and Warehousing | 3,867 | 3,463 | 5 | 4 | -1 |
| Wholesale Trade | 4,115 | 4,394 | 5 | 6 | 0 |
| Total | 71,521 | 72,941 | -- | -- | -- |

Table 44 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

| | |
|--|---------|
| Total Population in the Civilian Labor Force | 130,596 |
| Civilian Employed Population 16 years and over | 110,065 |
| Unemployment Rate | 15.72 |
| Unemployment Rate for Ages 16-24 | 33.01 |
| Unemployment Rate for Ages 25-65 | 9.41 |

Table 45 - Labor Force

Data Source: 2007-2011 ACS

| Occupations by Sector | Number of People |
|--|------------------|
| Management, business and financial | 17,624 |
| Farming, fisheries and forestry occupations | 5,699 |
| Service | 12,979 |
| Sales and office | 27,521 |
| Construction, extraction, maintenance and repair | 14,057 |
| Production, transportation and material moving | 7,631 |

Table 46 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

| Travel Time | Number | Percentage |
|--------------------|---------|------------|
| < 30 Minutes | 71,621 | 70% |
| 30-59 Minutes | 18,056 | 18% |
| 60 or More Minutes | 12,328 | 12% |
| Total | 102,005 | 100% |

Table 47 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment | In Labor Force | | Not in Labor Force |
|---|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Less than high school graduate | 17,239 | 4,166 | 13,759 |
| High school graduate (includes equivalency) | 21,787 | 3,814 | 9,123 |
| Some college or Associate's degree | 32,711 | 4,151 | 10,152 |

| Educational Attainment | In Labor Force | | Not in Labor Force |
|-----------------------------|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Bachelor's degree or higher | 19,406 | 1,131 | 3,472 |

Table 48 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

| | Age | | | | |
|---|-----------|-----------|-----------|-----------|---------|
| | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 1,409 | 3,595 | 5,684 | 8,942 | 6,107 |
| 9th to 12th grade, no diploma | 5,944 | 6,367 | 4,325 | 6,251 | 3,704 |
| High school graduate, GED, or alternative | 9,179 | 11,559 | 9,566 | 13,599 | 6,471 |
| Some college, no degree | 12,644 | 10,438 | 9,179 | 15,052 | 4,751 |
| Associate's degree | 1,846 | 3,163 | 2,916 | 6,310 | 1,693 |
| Bachelor's degree | 1,468 | 4,140 | 4,535 | 7,695 | 3,144 |
| Graduate or professional degree | 46 | 1,351 | 1,788 | 4,541 | 1,678 |

Table 49 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate | 16,920 |
| High school graduate (includes equivalency) | 27,558 |
| Some college or Associate's degree | 35,386 |
| Bachelor's degree | 48,496 |
| Graduate or professional degree | 66,971 |

Table 50 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

Per the data provided in Table 44, the top three employment sectors include:

- Education and Health Care Services (15,248 jobs; 26 percent of total employment)
- Retail Trade (10,565 jobs; 15 percent of total employment)
- Arts, Entertainment, and Accommodations (8,371 jobs; 10 percent of total employment)

In addition to the data discussed above, the EDSP – which was presented to the City Council for adoption on February 24, 2015 – identifies seven core business clusters that also generally align with the countywide economic development targets identified by the San Joaquin Partnership. These include:

- Manufacturing
- Food Processing
- Agricultural Technologies
- Energy Resources and Technologies
- Office and IT Professional Services
- E-Commerce and Logistics
- Construction Materials

In addition, the EDSP identifies a “short-list” of 50 detailed industry sectors as potential targets for industrial recruitment and development. These are then grouped into 12 categories, including:

- Agriculture and supportive activities
- Energy
- Construction
- Manufacturing
- Wholesale Trade
- Distribution
- Information
- Financial Services
- Professional Services
- Private Educational Services
- Health Care and Social Assistance
- Recreation and Tourism

Describe the workforce and infrastructure needs of the business community:

The majority of the information presented below, and in the remainder of this section, was obtained from the draft EDSP. The EDSP identifies three primary areas of focus, including Core Economic Development Initiatives, Quality of Life Initiatives, and Foundational Initiatives. As one of the proposed Core Economic Development Initiatives, Action A.5 recommends the establishment of a City-facilitated group of executive-level representatives from Stockton’s institutions of higher education, including San Joaquin Delta College, University of the Pacific, and the California State University, Stanislaus-Stockton Center. The purpose of this group will be to inventory the available resources available through the existing higher education system and to strategically implement new ways in which these institutions can serve as resources for economic development, including the possible development of new programs aligned toward the workforce needs, as well as providing unique intuitional expertise toward implementation of other strategic priorities identified in the EDSP. Action A.6 similarly recommends developing an inventory of resources for both K-12 and higher education such that the City can become a clearinghouse for information regarding existing and planned educational resources relevant to economic development. Lastly, Action A.7 identifies the need to establish a system for facilitated information exchange between the business community and the educational/workforce development system. This action item is designed to encourage ongoing, direct interaction between the core business clusters identified above, and education/workforce development service providers.

A number of the strategies identified in the EDSP, in particular those identified as Foundational Initiatives, reflect the importance of the interface between economic development and land use (e.g., downtown revitalization, neighborhood revitalization, creation of shovel-ready development sites, alignment with the General Plan, etc.). In order to promote development readiness within identified target areas, it is essential to ensure that the available and planned infrastructure capacity is sufficient

to meet the needs of the desired and anticipated land uses. The EDSP proposes the establishment of an infrastructure interface strategy that can promote ongoing information exchange between economic development staff and the various entities responsible for infrastructure development, so as to ensure that infrastructure issues affecting economic development are appropriately and efficiently addressed. The EDSP goes on to identify four associated action items. These include 1) the alignment of proposed General Plan revisions with the EDSP, in recognition of the Plan's role in coordinating relevant aspects of General Plan implementation; 2) alignment of the annual CIP process with the EDSP to ensure that prioritization of planned infrastructure improvements is consistent with established economic development priorities; 3) coordinate economic development initiatives with infrastructure investments and opportunities at the Port of Stockton; 4) ensure alignment of infrastructure investments at the Stockton Metropolitan Airport with economic development priorities, such as the inclusion of improvements targeted toward the expansion of cargo and freight capacity as part of the Stockton Metropolitan Airport Capital Improvement Plan.

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

There are a variety of ongoing projects and proceedings that may have an economic impact to the City of Stockton. The recent dissolution of the Stockton Redevelopment Agency has resulted in the reallocation of funds previously available for the implementation of strategic economic development initiatives. In addition, the City of Stockton, under Resolution No. 11-0251, has identified itself as the Successor Agency to the Stockton Redevelopment Agency and, as such, will be responsible for the disposition of former redevelopment assets, which may have an impact on the overall Citywide economic climate. For example, one estimate of the anticipated impact of the loss of redevelopment identified a potential loss of \$68 million in tax increment financing revenues over a five year period, coupled with a loss of \$170 million of additional funding that could have been leveraged using redevelopment funds.

Another important economic consideration is City's recent exit from bankruptcy protection. After spending more than two years under bankruptcy protection, the U.S. Bankruptcy Court stated on October 30, 2014, that the Plan of Adjustment was adequate. Based on that ruling, the City formally exit bankruptcy as of February 25, 2015. The adopted Plan of Adjustment includes various agreements reached with employees, retirees, capital market creditors, and numerous others. Through this process, the City of Stockton has addressed more than two billion dollars in long-term debt obligations that have overburdened the General Fund and caused both fiscal and service insolvency. With the implementation of the Plan of Adjustment, the City has regained solvency.

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

As identified in the 2014 CEDS, the San Joaquin County Workforce Investment Board (WIB) conducted a comprehensive labor force analysis in October 2013 that identifies the ways in which the workforce aligns with projected employment and occupational growth. The analysis focused on the skills and employment needs of the unemployed and underemployed, as well as veterans, the disabled, and workers among major racial and ethnic groups. The analysis compared the relative education and skills of these workers with the projected workforce needs of three key industry clusters, including Agriculture, Health and Wellness, and Logistics. On the whole, the analysis concluded that the underutilized labor force within San Joaquin County already possesses, in many cases, the educational experience and training necessary to capitalize on projected future employment opportunities. However, in most cases, the anticipated new employment opportunities are primarily lower-earning and require minimal to moderate education and training. Below is a more detailed description of the conclusions identified for each sector.

Agriculture – The unemployed labor force with previous experience in the agricultural industries matches closely with the anticipated educational and training requirements for jobs in that industry cluster. However, the educational requirements of this industry are such that individuals must pursue only limited education and workforce training in order to be well prepared to fill vacant positions. Due to the limited need for specialized training, the analysis identified that of the 44 occupations that are anticipated to experience growth, 75 percent have no established training program.

Health and Wellness – The majority of the occupational categories associated with the health and wellness cluster that are anticipated to experience growth require only a moderate level of educational attainment or training, mainly a high school diploma or some college experience, such as home health aides and medical assistants. Most of the underutilized labor that already possess experience in this sector would have little trouble meeting the minimum educational requirements. However, the analysis identified a relative shortage of more skilled labor among the underutilized workforce, such as would be necessary to fill openings among more highly skilled occupations, like skilled nurses, dental hygienists, and diagnostic technicians, among others. Among the 19 occupations anticipated to experience growth in the near future, a total of seven have no related training program offered within the county.

Logistics – The majority of the projected employment growth in this sector was identified among lower skilled occupations, such as those requiring only short-term, on-the-job training. Of the 20 growth occupations identified within this sector, 15 had no related training programs available.

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

The following section provides a brief summary of workforce training initiatives underway in San Joaquin County and the City of Stockton. Please note that the list below is not indented as a comprehensive inventory, but rather functions to highlight some of the more prominent programs.

San Joaquin County WorkNet – This agency represents the Workforce Investment Board for San Joaquin County and acts as a clearinghouse for employment and workforce training opportunities countywide. Staffing is provided by the San Joaquin County Employment and Economic Development Department (EEDD). WorkNet is the lead agency in the development of the Local Strategic Workforce Plan, which is currently available for the period from 2013 to 2017. The agency acts as a clearing house for employment and workforce training opportunities and administers a wide variety of local, state, and federal employment and workforce development programs. This includes providing job listings under the CalJobs, Careers in the Valley, and San Joaquin WorkNet iMail systems. WorkNet staff can also assist job seekers with applying for unemployment insurance and disability benefits. Workforce training is primarily done through referral to area educational institutions, though WorkNet does provide typing certification, resume and cover letter writing assistance, interview preparation, as well as General Education Development (GED) certification and college consultations. WorkNet operates offices throughout San Joaquin County, including the Stockton WorkNet Center at 56 South Lincoln Street.

San Joaquin Delta College – An accredited two-year educational institution, Delta College provides a variety of career technical education and workforce development programs. It works closely with the California Work to Opportunity and Responsibility to Kids (CalWORKS) program as one of the state-funded Welfare-to-Work programs designed to facilitate the transition from dependency to self-sufficiency. The Delta College CalWORKS program is coordinated with the San Joaquin County Human Services Agency and, as such, assists participants in their progress toward county-approved goals and works with County case managers to ensure compliance. Services include intake, assistance with filing for financial aid, advising, work study, needs assessment and referral services, verification of enrollment, a Jobs Specific Basic Skills lab and Supervised Study Time.

Delta College also operates the CTE Transitions Program, which was developed in the early 1980s as a way to provide students with training and education necessary to prepare them for a career in a technical field. Participation can begin as early as ninth grade. As a result, a major benefit of the CTE Transitions program is the provision of a cohesive connection between high school, higher education, and employment. The program is generally focused on skills training for careers in engineering technology, applied science, agriculture, healthcare, law enforcement, culinary programs, business, and the mechanical and industrial trades.

In addition to traditional education services, San Joaquin Delta College also offers contract education and training services to businesses, government agencies, and industry and community-based organizations. Through their Training Resource Center Delta College connects businesses and other

institutions with educations who can facilitate workshops and seminars, or conduct customized trainings, tailored to the workforce development needs of the client. These often include computer training, communication skills, job aids and testing tools, management training, human resources and customer services, and technical training, as well as accredited degree and certificate programs.

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

Yes.

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

The San Joaquin County CEDS identifies a wide variety of capital improvement projects in the 2014 Action Plan that can be coordinated with projects funded under the Consolidated Plan. The CEDS also identifies a variety of business improvement and entrepreneurship programs for implementation as part of the San Joaquin County Partnership. As a member of the Partnership, the City can coordinate their participation in these programs, as appropriate, to support implementation of the Consolidated Plan.

Discussion

Not applicable.

MA-50 Needs and Market Analysis Discussion

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

As described in the Needs Assessment, Housing problems typically impact low- and moderate-income households disproportionately, relative to above moderate-income households.

A low- and moderate-income concentration is defined as a Census Tract where at least 46.5 percent of households are low-income and at least 64.4 percent are moderate-income. The maps provided at the end of this section identify the geographic concentration of low- and moderate income households by Census Tract. A large proportion of low- and moderate-income households are located in the Downtown and surrounding neighborhoods, bounded generally by Harding Way to the north, CA-26 to the east, Dr. Martin Luther King Jr. Blvd to the south, and I-5 to the west. In this area, over half of the Census Tracts have a high concentration of low- or moderate-income households. The region south of the downtown area, bounded by Dr. Martin Luther King Jr. Blvd to the north and city limits to the east, south, and west, contains a large number of Census Tracts featuring relatively high concentrations of low- and moderate income households.

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

According to the 2007-2011 ACS, the racial/ethnic composition of Stockton's population includes 40.0 percent Hispanic; 23.3 percent Non-Hispanic White; 21.23 percent Non-Hispanic Asian; 11.1 percent Non-Hispanic African American; 0.5 percent Native Hawaiian or Pacific Islander; and 0.4 percent American Indian or Alaskan Native.

Based on these figures, it is evident that above average concentrations of certain minority groups occur most commonly in the low- and moderate-income areas. For example, various census tracts in the downtown and southeast portion of Stockton have an above average percentage of African Americans and Hispanics. However, Asian residents tend to be more highly dispersed and do not seem to be as highly concentrated in low- or moderate-income areas. Similarly, Pacific Islander and American Indian residents display no trend of being concentrated in low- or moderate-income areas, however their share of the population is small and thus is unlikely to be closely linked with the characteristics of the larger area.

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

As discussed elsewhere in the Market Analysis, the majority of the City's multifamily housing stock is concentrated in lower-income neighborhoods, with South Stockton accounting for disproportionately large percentage of the total rental housing stock. The available code enforcement and rental inspection program data also indicate that the housing units in many of the lower-income, high minority neighborhoods can be characterized as substandard or in need of rehabilitation. Due to these

conditions, and other social characteristics associated with these neighborhoods (e.g., high crime rates), the relative cost of housing in these areas tends to be notably lower than in other parts of the city.

Are there any community assets in these areas/neighborhoods?

The City has a variety of community groups and organizations that provide services in low- and moderate-income, as well as high minority neighborhoods. In terms of housing resources, the two existing public housing projects, including Sierra Vista Homes and Conway Homes, are located in primarily low- and moderate-income neighborhoods, with high concentrations of African American and Hispanic residents. South Stockton also features two USDA rural housing projects that are located in low-moderate income areas with high concentrations of Hispanic residents. The majority of the HUD assisted multifamily properties and Low-Income Housing Tax Credit (LIHTC) properties are located in Downtown Stockton, and neighborhoods to the north. The majority of these properties are located in predominantly low- and moderate income Census Tracts. The properties located in the central city are in areas with high concentrations of African American and Hispanic residents, while those properties located farther north, near March Lane and Hammer Lane, are in areas with relatively high concentrations of African American and Asian residents.

Are there other strategic opportunities in any of these areas?

Because these neighborhoods represent areas of high and concentrated need, they represent the most important areas for targeted intervention. However, because these areas of low-income and minority concentration also coincide with the high crime, or “hot spot”, areas identified in the Stockton Marshall Plan, they represent opportunities for coordinated crime abatement and prevention activities, which may also be coupled with anti-poverty and affordable housing strategies. Under the Consolidated Plan, the City will also continue to collaborate with agencies and community based organizations in low- and moderate-income neighborhoods, as well as areas of high minority concentration, to identify additional opportunities for enhanced service provision and the production of affordable housing.

CPD Maps - Consolidated Plan and Continuum of Care Planning Tool

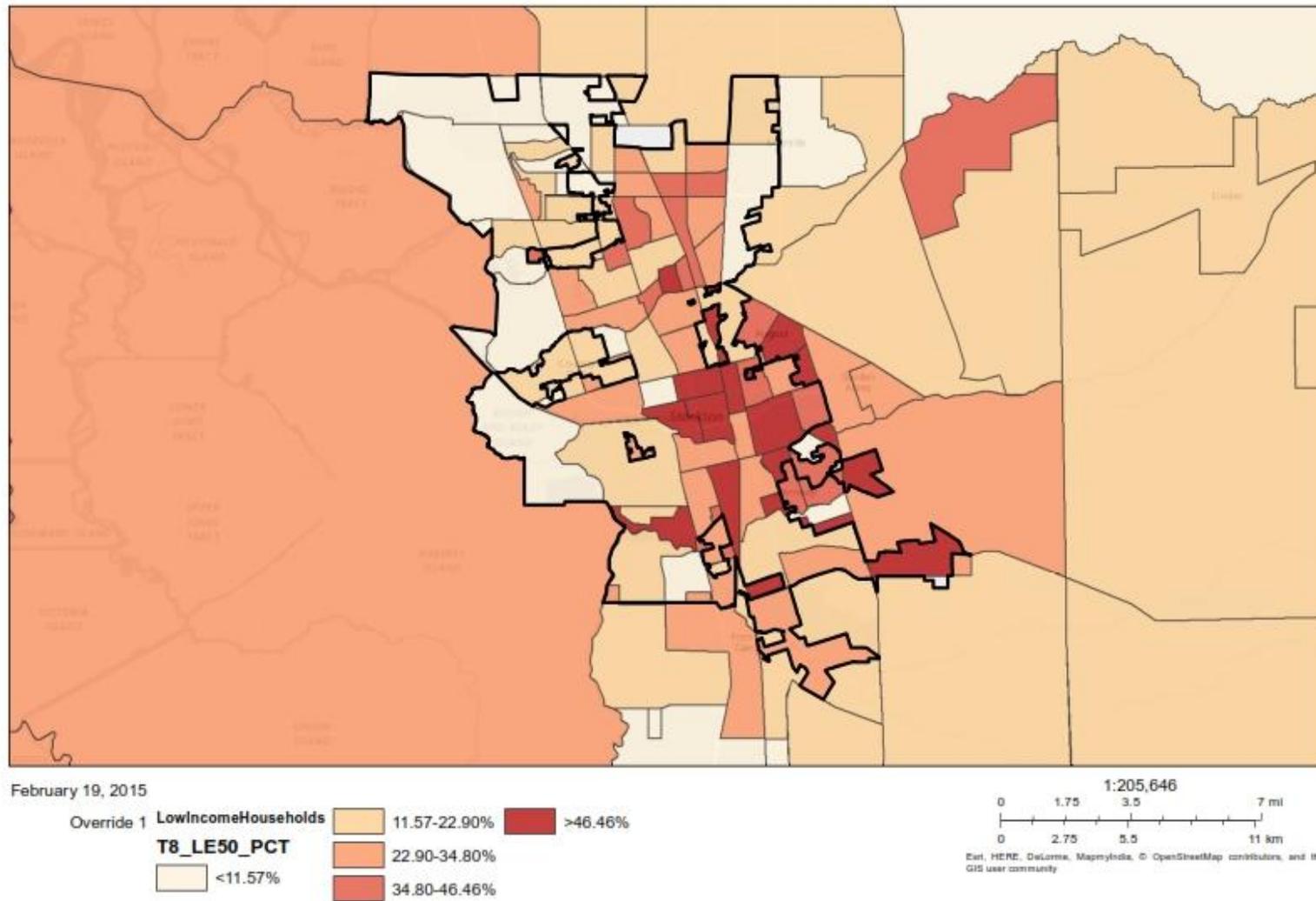


Figure 6 – Percent Low-Income, Census Tracts, 2007-2011

CPD Maps - Consolidated Plan and Continuum of Care Planning Tool

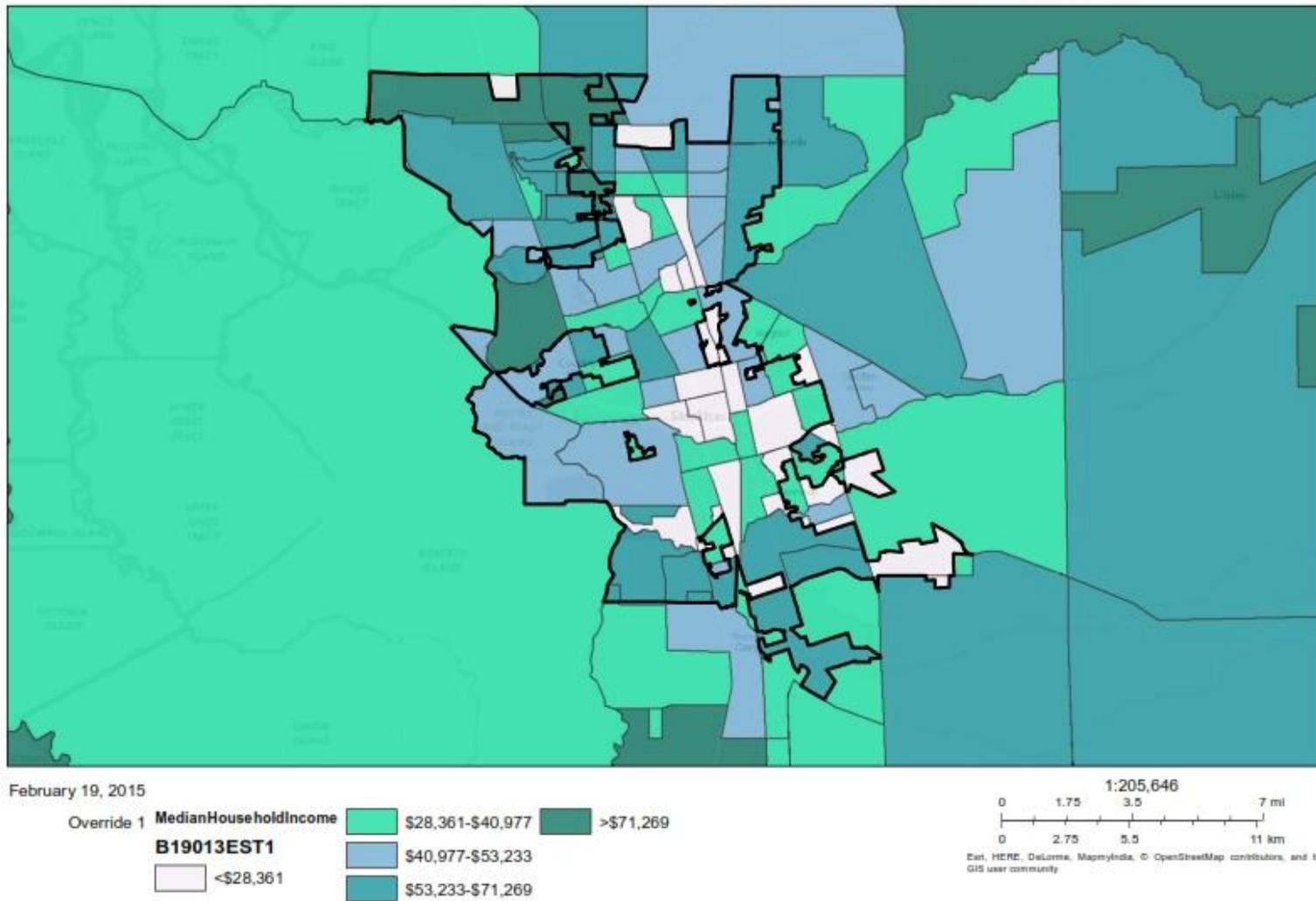


Figure 7 – Percent Moderate-Income, Census Block Groups, 2007-2011

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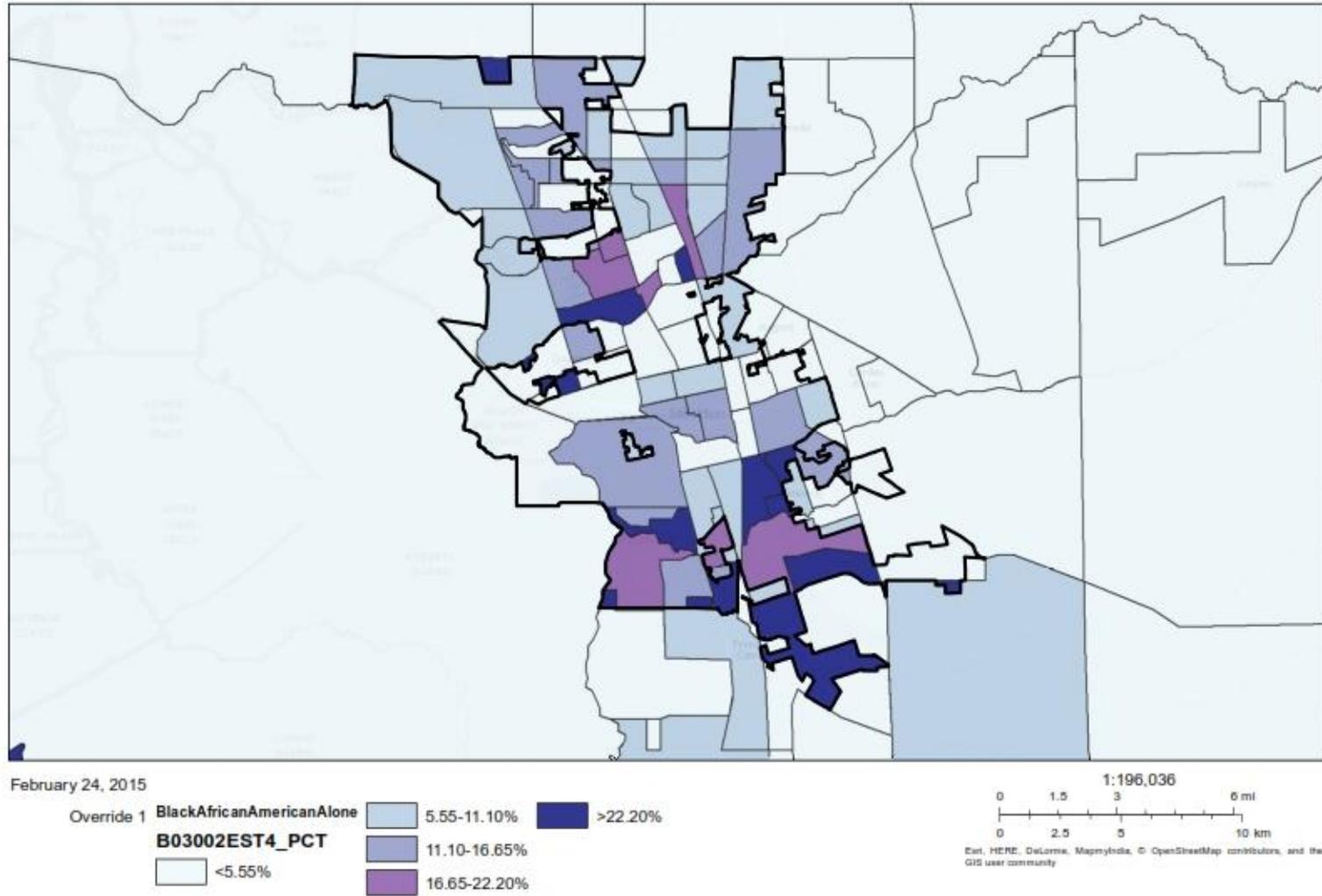


Figure 8 – Percent Black/African American, Census Block Groups, 2007-2011

CPD Maps - Consolidated Plan and Continuum of Care Planning Tool

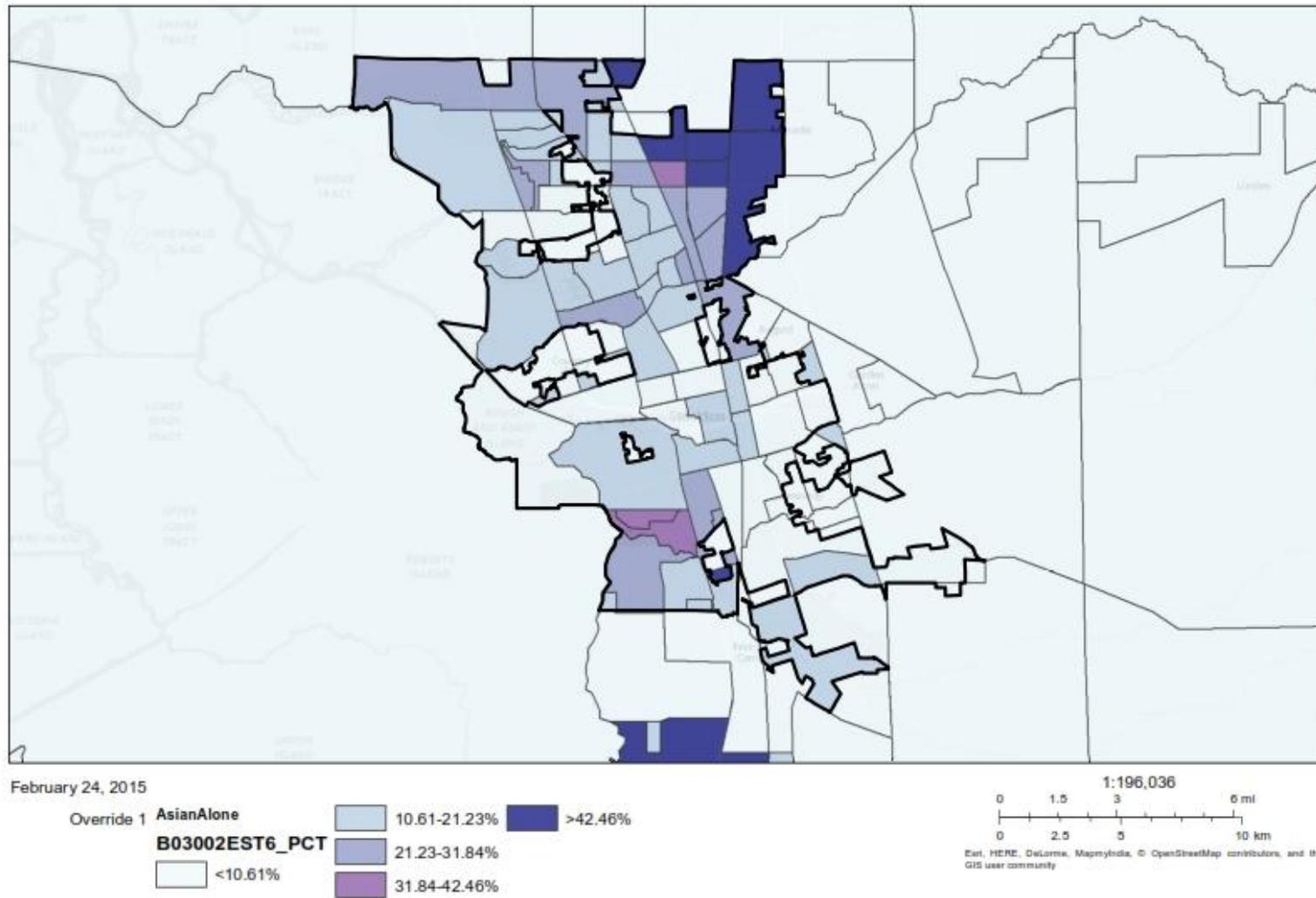


Figure 9 – Percent Asian, Census Block Groups, 2007-2011

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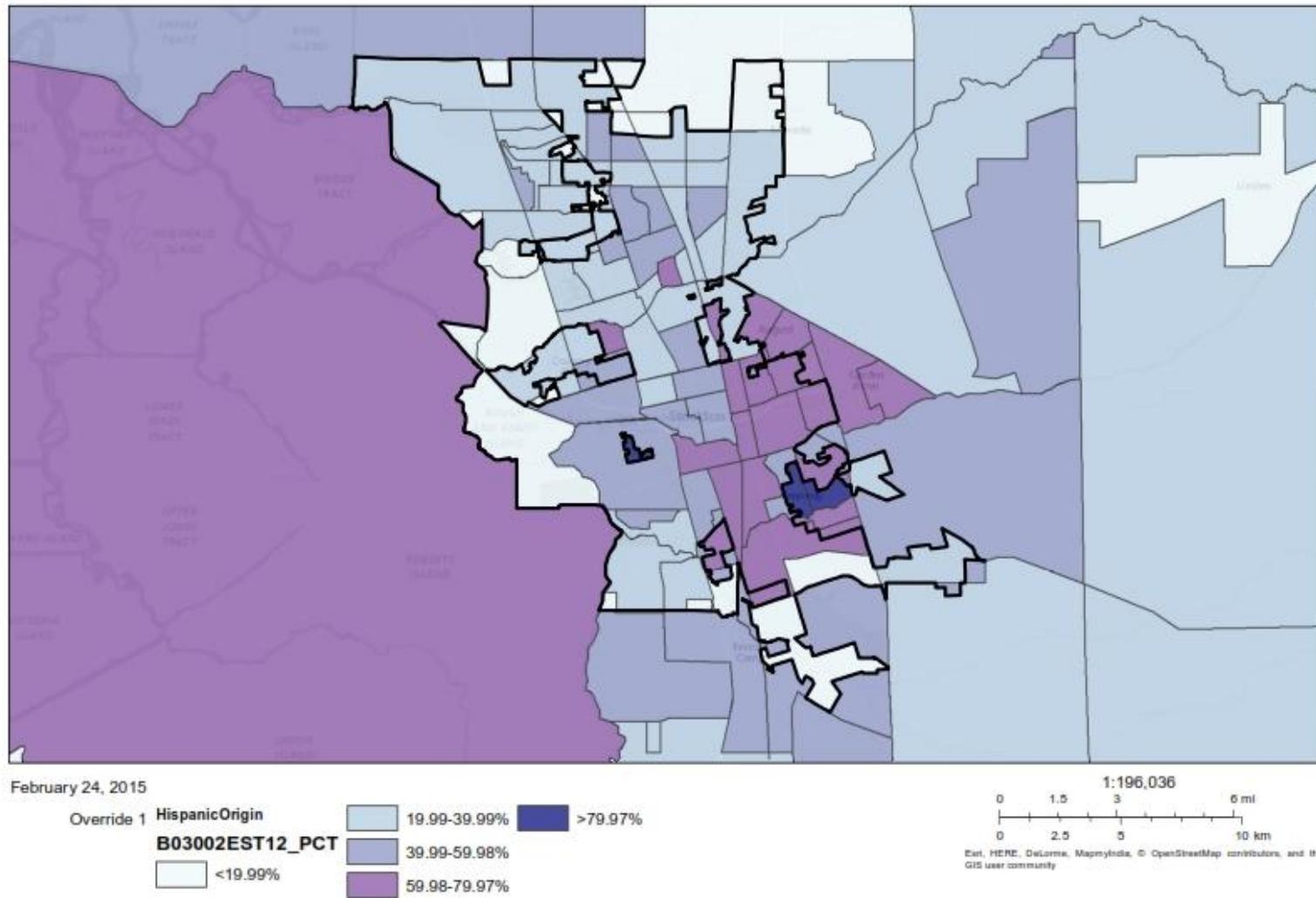


Figure 10 – Percent Hispanic, Census Block Groups, 2007-2011

CPD Maps - Consolidated Plan and Continuum of Care Planning Tool

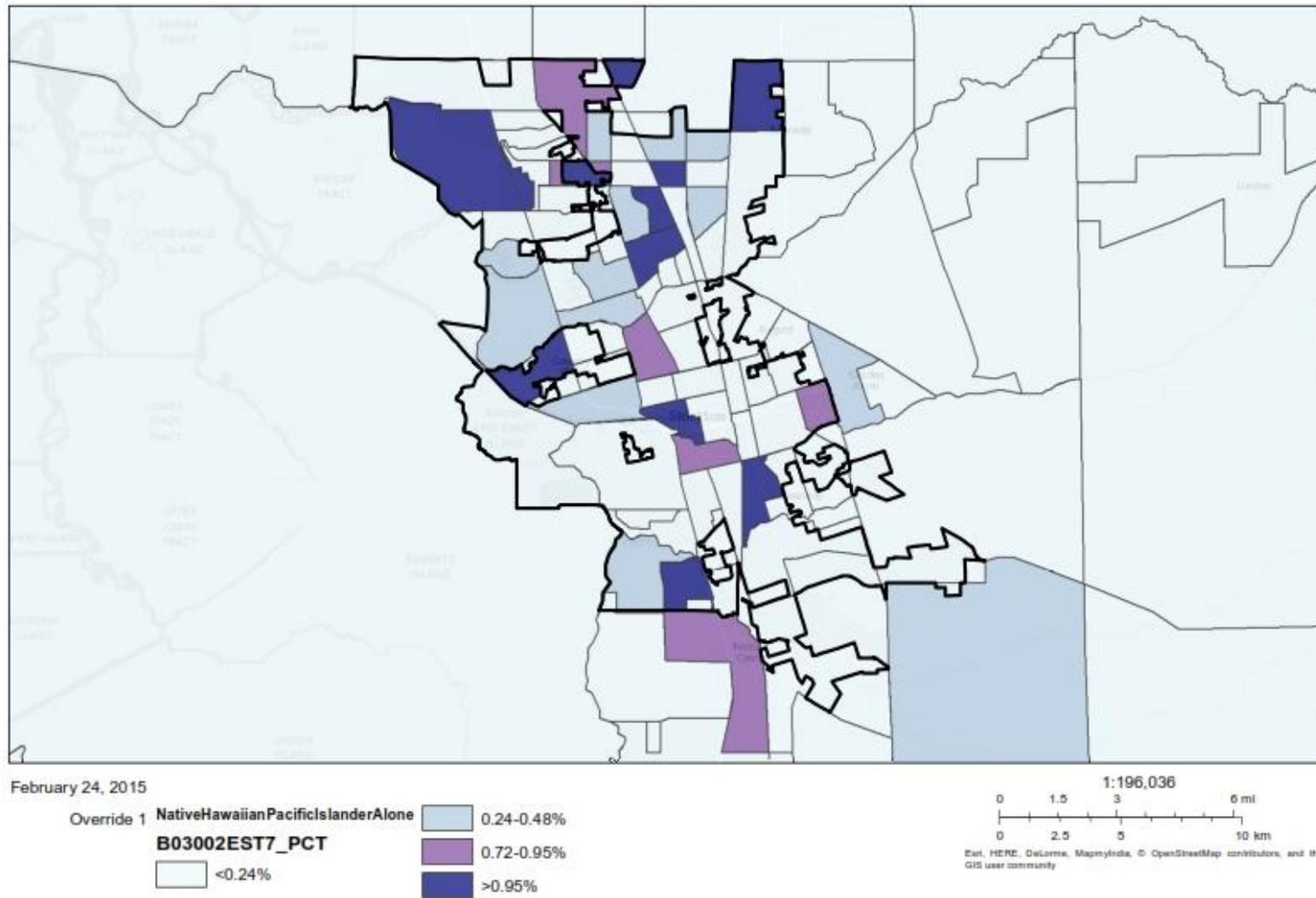


Figure 11 – Percent Native Hawaiian/Pacific Islander, Census Block Groups, 2007-2011

CPD Maps - Consolidated Plan and Continuum of Care Planning Tool

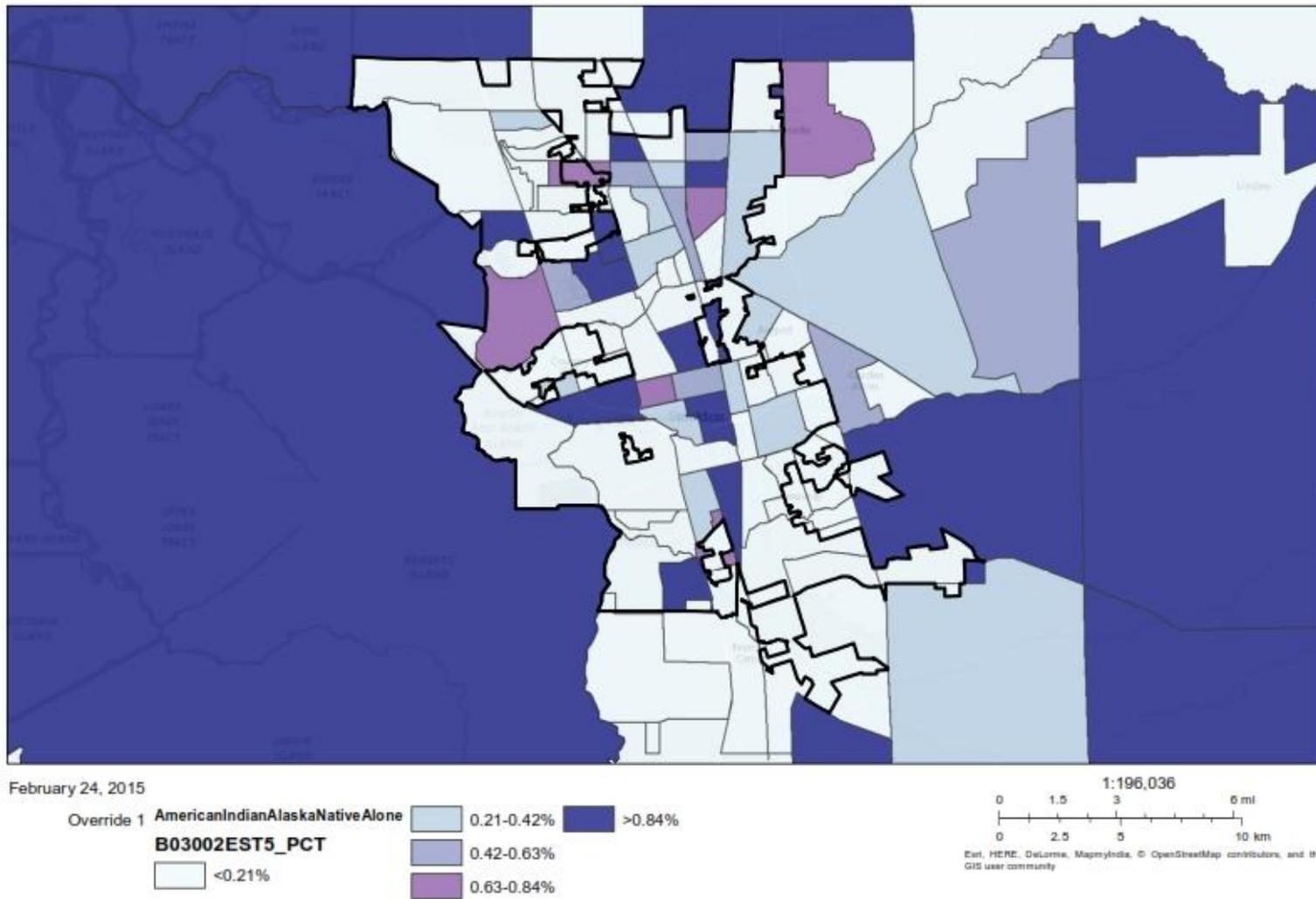


Figure 12 – Percent American Indian, Census Block Groups, 2007-2011

CPD Maps - Consolidated Plan and Continuum of Care Planning Tool

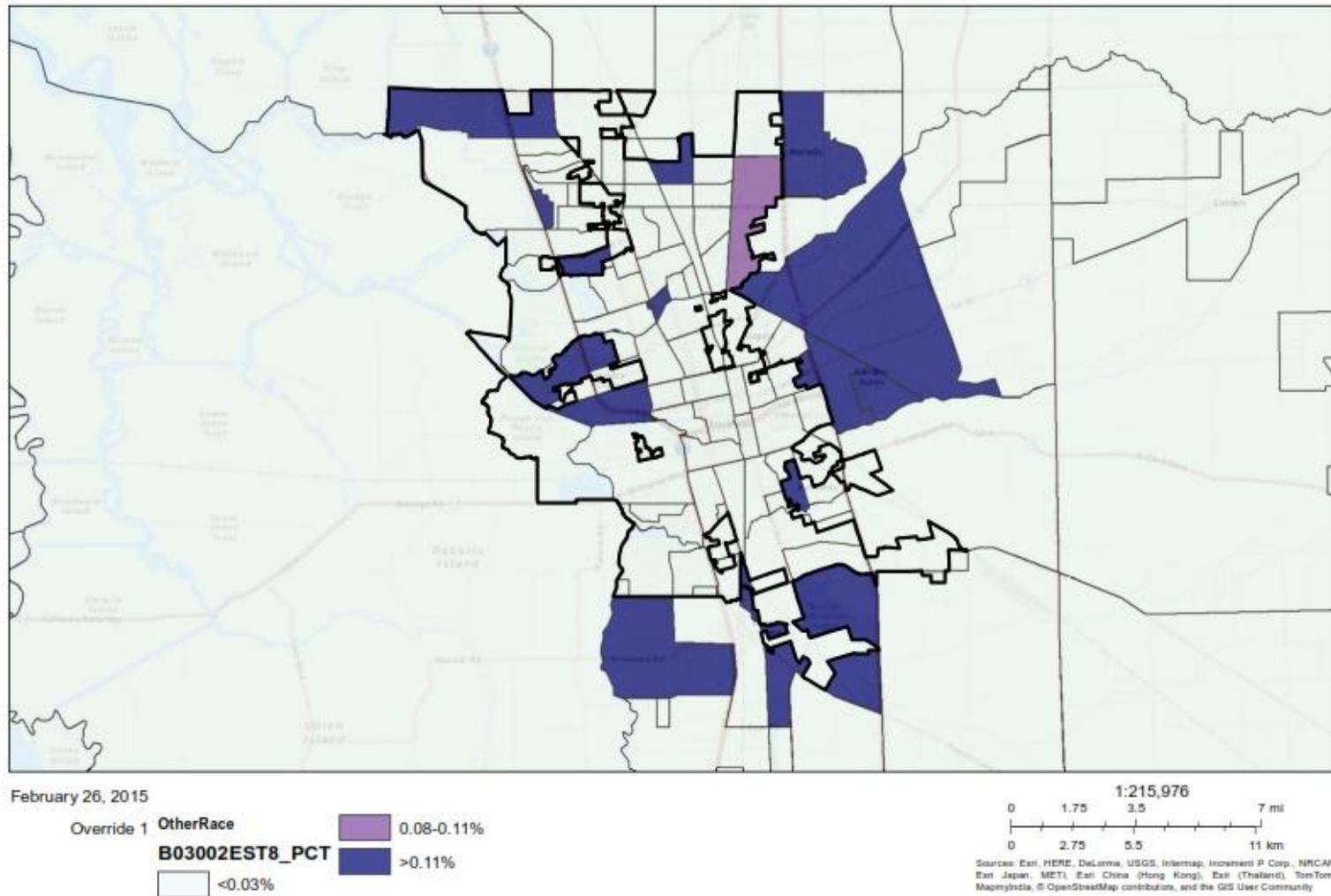


Figure 13 – Percent Some Other Race, Census Block Groups, 2007-2011

CPD Maps - Consolidated Plan and Continuum of Care Planning Tool

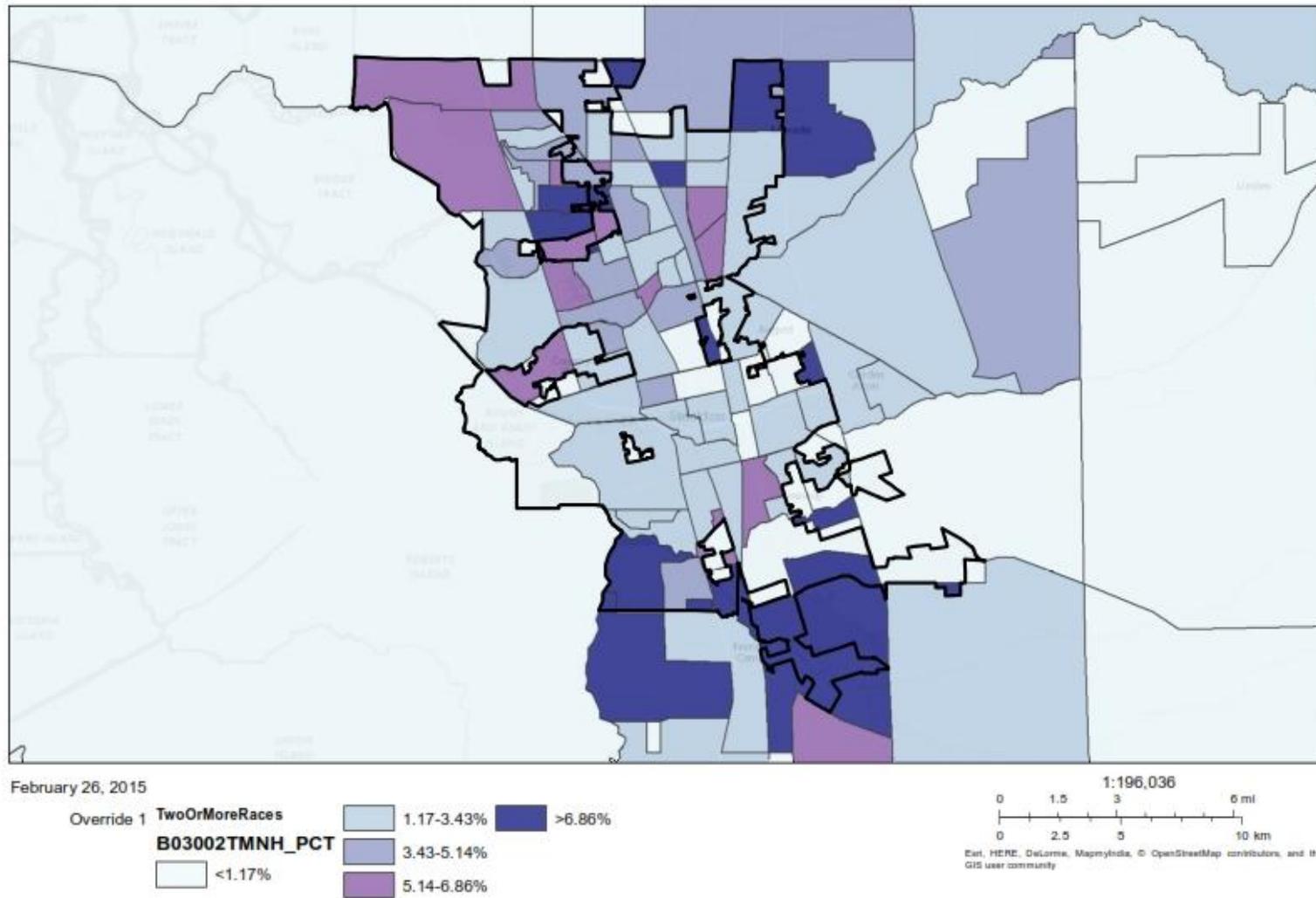


Figure 14 – Percent Two or More Races, Census Block Groups, 2007-2011

Strategic Plan

SP-05 Overview

Strategic Plan Overview

In conjunction with the Needs Assessment and Market Analysis sections, the Strategic Plan identifies the City's priorities and describes strategies that the City will undertake to assuage the previously identified needs and to achieve the objectives identified herein. In addition to this overview, the Strategic Plan includes the following sub-sections:

- SP-10 Geographic Priorities
- SP-25 Priority Needs
- SP-30 Influence of Market Conditions
- SP-35 Anticipated Resources
- SP-40 Institutional Delivery Structure
- SP-45 Goals
- SP-50 Public Housing Accessibility and Involvement
- SP-55 Barriers to Affordable Housing
- SP-60 Homelessness Strategy
- SP-65 Lead-Based Paint Hazards
- SP-70 Anti-Poverty Strategy
- SP-80 Monitoring

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

Geographic Area

The geographic priorities table has been deleted as the City does not allocate funds to specific geographic target areas; rather, the City makes resources available on a citywide basis, but provides additional outreach and recruitment in areas with high concentrations of unmet needs.

General Allocation Priorities

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

The City of Stockton allocates resources on a citywide basis. For example, the housing rehabilitation programs and down-payment assistance programs are equally available to qualifying residents in all geographic subareas, with eligibility being determined based on the income of the household receiving assistance. Households with the greatest demonstrated unmet need generally receive higher priority for assistance. Additional preference is given to households residing in areas with disproportionately high concentrations of low- and moderate-income households, minority households, and/or households experiencing HUD-defined housing problems, such as those areas identified under subsection MA-50. Projects located in areas that correspond with other related or complementary programs and/or projects also receive additional preference or priority consideration. For example, funding for the rehabilitation of existing rental housing, that would be affordable to low- and moderate-income households, and that would be located in areas targeted for crime abatement activities under the Stockton Marshall Plan would receive higher priority than projects located in other areas.

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

Priority Needs

Table 51 – Priority Needs Summary

| | | |
|----------|----------------------------------|--|
| 1 | Priority Need Name | Affordable Housing |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence |
| | Geographic Areas Affected | Citywide |
| | Associated Goals | Affordable Housing Services for Special Needs |
| | Description | Provide decent housing opportunities for low- and moderate-income households. |

| | | |
|----------|------------------------------------|--|
| | Basis for Relative Priority | Priority is assigned based on the level of need demonstrated by the data collected during the preparation of the Plan, and presented in the Needs Assessment and Market Analysis (NA-05 through NA-50; and MA-05 through MA-50). Other important factors taken into consideration with regard to the assignment of priorities include information gathered through consultation and citizen participation, and the relative availability of necessary resources. |
| 2 | Priority Need Name | Homelessness |
| | Priority Level | Low |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth |
| | Geographic Areas Affected | Citywide |
| | Associated Goals | Housing and Services for the Homeless |
| | Description | Provide housing and services for the City's homeless populations, including rapid rehousing and homelessness prevention. |
| | Basis for Relative Priority | Priority is assigned based on the level of need demonstrated by the data collected during the preparation of the Plan, and presented in the Needs Assessment and Market Analysis (NA-05 through NA-50; and MA-05 through MA-50). Other important factors taken into consideration with regard to the assignment of priorities include information gathered through consultation and citizen participation, and the relative availability of necessary resources. |

| | | |
|----------|----------------------------------|---|
| 3 | Priority Need Name | Non-Housing Community Development |
| | Priority Level | Low |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development |
| | Geographic Areas Affected | Citywide |
| | Associated Goals | Support Economic Development Public Services |
| | Description | Ensure the ongoing provision of high-quality public services and support economic development activities that create, attract, and retain jobs, as well as promote economic activity and vitality. |

| | |
|------------------------------------|--|
| Basis for Relative Priority | Priority is assigned based on the level of need demonstrated by the data collected during the preparation of the Plan, and presented in the Needs Assessment and Market Analysis (NA-05 through NA-50; and MA-05 through MA-50). Other important factors taken into consideration with regard to the assignment of priorities include information gathered through consultation and citizen participation, and the relative availability of necessary resources. |
|------------------------------------|--|

Narrative (Optional)

Priority needs are those that will be addressed by goals outlined in the Strategic Plan (discussed in greater detail in SP-45), according to the structure presented in the regulations at 24 CFR 91.215:

- Affordable Housing
 - Rental Assistance
 - Production of new units
 - Acquisition of existing units
 - Rehabilitation of existing units
- Homelessness
 - Outreach
 - Emergency shelter and transitional housing
 - Rapid re-housing
 - Prevention
- Non-Housing Community Development
 - Public facilities
 - Public improvements and infrastructure
 - Public services
 - Economic development

Priority is assigned based on the level of need demonstrated by the data collected during the preparation of the Plan, and presented in the Needs Assessment and Market Analysis (NA-05 through NA-50; and MA-05 through MA-50). Other important factors taken into consideration with regard to the assignment of priorities include information gathered through consultation and citizen participation, and the relative availability of necessary resources. Based on all of these factors, housing needs are considered “high” priority, while homelessness and community development needs are considered “low” priority (per the table provided above). Note that a “low” priority designation does not indicate that the associated needs are unimportant. For example, improvements in the availability of affordable housing can, at least to some degree, ameliorate needs associated homelessness. Additional supporting actions can then help to address the needs of the remaining at-risk population, as well as the ongoing symptoms of housing instability, such as homelessness. Furthermore, non-housing community development needs are also a clear priority for the City, as evidenced by the funding gaps identified in the CIP, as well as the ongoing dialogue regarding the Stockton Marshall Plan. As a result, the primary

emphasis under the Consolidated Plan is to coordinate public improvements and service provision in such a way as to both give support to, and receive support from, the City's housing programs.

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

Influence of Market Conditions

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|---------------------------------------|--|
| Tenant Based Rental Assistance (TBRA) | While there is a clear need for tenant-based assistance, the HACSJ already provides these services through their public housing and HCV programs. As a result, the City does not intend to utilize funds for TBRA activities, though ESG monies may be utilized for homelessness prevention and rapid rehousing. |
| TBRA for Non-Homeless Special Needs | See the discussion provided above. The City does not intend to utilize HOME funding for TBRA activities, although ESG monies may be utilized for homelessness prevention and rapid rehousing. In such cases, the programs are designed in such a way as to provide assistance to low-income households of all kinds, and may or may not assist special needs households, though such households would receive priority consideration under the existing guidelines. |
| New Unit Production | Market characteristics that influence the use of HOME and CDBG funds for the development of new housing units that are affordable to low- and moderate-income households include the costs relating to land, infrastructure improvements, development impact fees (e.g., school fees, transportation fees, park fees, etc.), construction requirements (e.g., seismic standards, accessibility standards, etc.), and general economic conditions, such as household incomes, market interest rates, the availability of mortgage financing, the type and volume of existing home sales (e.g., number of REOs, short sales, and foreclosures), etc. Though CDBG funds may not be used for new housing development, except under limited circumstances, such funds may be used for site acquisition, infrastructure improvements, and other activities that reduce the cost of development and improve the potential affordability of resultant housing units. HOME funds, by comparison, may be used in a variety of ways to facilitate new unit production, including site acquisition and improvement, demolition, and new unit construction, as well as the relocation of existing households, such as is being pursued under the Mountain View Revitalization Plan. |

| | |
|-------------------------------------|---|
| Rehabilitation | <p>Market characteristics that influence the use of funds for the rehabilitation of existing for-sale and rental housing include the age and condition of the existing citywide housing stock, as well as the age and condition of existing public and publicly-assisted housing units. Based on the analysis conducted as part of the Needs Assessment and Market Analysis, approximately 55 percent of the housing stock was constructed prior to 1980 and may contain lead-based paint hazards. An estimated 54 percent of households are also estimated to occupy sub-standard housing units, as reported by HUD. Due to the often high cost of housing rehabilitation, particularly for older housing units, rehabilitation assistance for lower-income homeowners represents a relatively effective method for both maintaining affordability and improving housing quality. Also, with a concentration of code violations among rental housing projects, funds may be used for enhancement of the existing rental housing program, targeting assistance for the rehabilitation of properties rented to lower-income households. If appropriately coordinated with applicable law enforcement programs, rehabilitation assistance, may also prove a valuable tool in the City’s broader anti-crime/anti-violence strategy. Also, with the Mountain View Revitalization Project underway, the City may seek to use funds to support complementary projects, such as the use of CDBG funds to provide off-site improvements that would facilitate the successful redevelopment and/or rehabilitation of existing units. This would not only facilitate the work underway by the HACSJ, but could also facilitate the work of other private and non-profit affordable housing developers, like STAND Affordable Housing, among others.</p> |
| Acquisition, including preservation | <p>Due to the high costs of development, the City often works in partnership with developers to create, maintain, and preserve affordable housing for low- and moderate-income households. During the past five-year planning period, the City utilized funds, primarily HOME and NSP, to facilitate acquisition and rehabilitation of lower-income housing projects. Recently completed and ongoing projects include, but are not limited to, \$3.5 million in NSP funding for the acquisition and rehabilitation the Coventry Apartments, \$1.6 million in HOME funds for acquisition and predevelopment costs associated with the Zettie Miller’s Haven project, and \$1.7 million in NSP loan funds to purchase the Bradford Apartments. Other important projects include the use of HOME funds for the preservation of the Inglewood Garden Apartments, which previously faced an affordability end date of 2018. However, the Market Analysis identified three remaining properties with anticipated affordability end dates that fall between 2016 and 2018, with three additional projects facing affordability end dates between 2022 and 2023.</p> |

Table 52 – Influence of Market Conditions

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

Introduction

During the five-year planning period, the City expects to receive approximately \$3.3 million in annual CDBG funding, based on the allocation received in the FY 14/15. This would equal a five-year total of \$16.5 million. The City also anticipates receiving an annual allocation of approximately \$1.1 million in HOME funding for housing activities, debt service, and administrative costs, which would equal a five-year total of \$5.5 million. The City also expects to receive an estimated \$265,000 in annual ESG funding, which would equal a five year total of \$1.3 million. Table 53, below, provides a breakdown of these anticipated resources, which are based on FY 14/15 allocations.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|-----------------|---|----------------------------------|--------------------|--------------------------|----------------|---|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | Public-Federal | Housing rehabilitation, public services, economic development, Section 108 loan repayment | \$3.3 million | \$220,000 | \$1.8 million | \$5.32 million | Similar | Expected amount available to City based on 14/15 allocation |
| HOME | Public-Federal | Affordable housing – ownership and rental | \$1.1 million | \$25,000 | \$360,000 | \$1.71 million | Similar | Expected amount available to City based on 14/15 allocation |
| ESG | Public-Federal | Assistance to emergency shelters, homeless prevention | \$265,000 | \$0 | \$0 | \$265,000 | Similar | Expected amount available to City based on 14/15 allocation |

Table 53 - Anticipated Resources

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

The drawdown or use of HOME and ESG funds often requires the application of matching funds from assorted local and state sources, the proportion of which can vary according to the respective CPD grant program requirements and the intended use of the funds. For example, under 24 CFR 92.218, all participating jurisdictions must contribute, or match, no less than 25 cents for each dollar of HOME funds spent on affordable housing. ESG grants require a one-for-one match. As jurisdictions draw on the HOME Investment Trust, they incur a *match liability*, which must be satisfied by the end of each Federal Fiscal Year. Eligible sources of match funds can include: cash; donated materials, labor, land or other real property; foregone interest, taxes, fees, or levies; the value of infrastructure investments and on- or off-site improvements; and bond proceeds; among other potential sources. While investments from State or local governments, as well as the private sector, can qualify as matching contributions, Federal funds generally do not qualify. The following is a brief summary of additional funding sources that will be used to leverage federal funds, used to satisfy federal match requirements, or simply as a compliment to other federal resources.

Leveraging Funds

The availability of federal funds facilitates the acquisition of funding from other sources. For example, contributions from local governments often make LIHTC applications more competitive. However, with the elimination of Redevelopment as a potential resource for housing projects, HOME funds are now one of the only resources with which to support new affordable housing construction projects. Also, in the absence of CDBG and HOME funding, many sources of private financing, for construction and/or rehabilitation projects, are unavailable to both private and non-profit affordable housing developers. Similarly, but at a smaller scale, the City's Downpayment Assistance Program, which is made possible through the use of CPD grant funds, makes it possible for low-income households to obtain mortgages from private sector lenders.

Matching Funds

As noted above, both the HOME and ESG programs require the use of matching funds. Although the HOME program guidelines require a 25 percent match, HUD has the authority to reduce the match requirement for jurisdictions experiencing fiscal distress and in those areas that are under a presidentially declared state of emergency. For the past ten years, the HOME match requirement has been waived for the City of Stockton, as it has for FY 14/15 and FY 15/16. Prior to the receipt of the 100 percent waiver, the City had a reduced match obligation of 12.5 percent. Despite this, the FY 14/15 Action Plan identifies an excess HOME match of more than \$78 million.

Private Resources

Affordable Housing Program (AHP) – The AHP is a semi-annual competitive grant program offered by financial institutions associated with the twelve local FHL Banks. Through the program, member banks partner with developers and community-based organizations to finance the purchase, construction, or

rehabilitation of owner-occupied and rental housing. Grant funds can be used to lower interest rates or to cover downpayment and closing costs. Requirements are flexible and can be used in combination with other programs and funding sources.

Private Mortgages – Many of the larger multifamily housing projects, as well as some CDBG projects undertaken within the City have been financed, at least in part, using mortgages provided by private lenders. In some cases CDBG or HOME funds have provided gap financing necessary to make projects feasible. In other instances, municipal funds are the first source of financing, which helps to leverage other private-sector resources, including mortgages and other forms of lending.

Local Government Resources

Lease-To-Own Program – Through a joint powers authority comprised of multiple California cities, the City of Stockton is able to offer long-term financing for new, and resale, single-family homes to qualified homebuyers on a three-year lease-to-own basis. At the conclusion of the three-year period, the lease payments are applied towards down payment and closing costs. The program is designed for compatibility with the FHA 203K program for existing homes that are in need of repair.

State Resources

Low Income Housing Tax Credit (LIHTC) – Administered by the Office of the State Treasurer, the LIHTC program provides federal tax credits to owners of low-income rental housing that can be claimed on an annual basis for a period of ten years. A supplemental state tax credit can be claimed over a four year period. Eligible activities include new construction and rehabilitation of low-income housing units.

Tax Exempt Bonds - Administered by the Office of the State Treasurer, this program provides the proceeds from the issuance of private activity bonds for use in the development of affordable housing. Bond proceeds are often combined with four percent LIHTCs to facilitate project financing.

CalHome - Administered by the California Department of Housing and Community Development (HCD), the program provides grant funds to local agencies and nonprofit developers to assist low-income households to participate in home ownership through deferred-payment loans, as well as forgivable loans to assist projects involving multiple ownership units, including single-family subdivisions.

Federal Resources

McKinney-Vento Homeless Assistance Act – The San Joaquin County Community Development Department, the lead agency in the CoC, is also the lead agency in the application for S+P and SHP funds. Approximately \$4 million is available through these programs for FY 14/15. The S+P program currently provides housing and supportive services on a long-term basis for some 240 persons with disabilities, including those with serious mental illness, chronic alcohol and/or drug addiction, and AIDS or related diseases. SHP provides housing for 200 homeless individuals and families with associated services.

Housing Choice Voucher Program (HCV) – Administered by the HACSJ, the HCV program provides low-income households with the ability to select decent and affordable privately-owned rental housing

through the provision of vouchers which close the gap between market rate rents and the maximum amount deemed affordable, based on the household's size and income level.

Neighborhood Stabilization Program (NSP) – Through the Housing and Economic Recovery Act of 2008, Congress allocated \$4 billion for the establishment of a Neighborhood Stabilization Program, designed to provide emergency assistance to communities experiencing high rates of abandoned and foreclosed homes. Through the first round of funding (NSP1) provided during the 2008-2009 program year, the City of Stockton received \$12.1 million. The City also received an allocation of just over \$4 million through the third round of funding (NSP3). During the 2014-215 program year, the City is continuing to utilize funds to purchase, rehabilitate, and resell foreclosed homes to qualified households. Program income generated by home sales are used to purchase additional units.

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

Not applicable.

Discussion

Not applicable.

SP-40 Institutional Delivery Structure – 91.215 (k)

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

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|--|-------------------------|--|------------------------|
| City of Stockton | Government | Economic Development Homelessness Special Needs Ownership/Rental Public Facilities/service | Jurisdiction |
| Housing Authority of the County of San Joaquin | Government | Public Housing Rental Assistance | Region |
| San Joaquin County | Government | Homelessness Non-Homeless Special Needs Public Services | Region |
| San Joaquin Fair Housing Association | Non-Profit | Fair Housing Mediation | Region |
| Central Valley Low Income Housing Corporation | Continuum of Care | Homelessness Home Ownership Rental Assistance | Region |
| St. Mary's Interfaith Dining Room | Non-Profit | Homelessness Public Services | Jurisdiction |
| Women's Center/Youth and Family Services | Non-Profit | Homelessness Public Services | Region |
| New Directions | Non-Profit | Homelessness Public Services | Jurisdiction |
| Dignity's Alcove | Non-Profit | Veterans Homelessness Public Services Non-Homeless Special Needs | Region |
| STAND Affordable Housing | Non-Profit | Home Ownership Rental Assistance | Jurisdiction |
| Visionary Home Builders | Non-Profit | Ownership/Rental | Region |
| Service First | Non-Profit | Public Services Ownership/Rental | Region |
| Emergency Food Bank | Non-Profit | Public Services | Region |
| Second Harvest Food Bank | Non-Profit | Public Services | Region |

Table 54 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The above table identifies the lead agencies and organizations that are influential in the administration and implementation of CDBG, HOME, and ESG funded activities. The list was compiled based on previously established partnerships. Note that this is not intended as a comprehensive list, given that some organizations may, or may not, be selected to participate in funded activities during the planning period. Similarly, the City reserves the right to establish partnerships with new agencies and organizations, on an as-needed basis, in order to achieve the objectives laid out in this plan.

The City of Stockton Economic Development Department is responsible for implementation of the Consolidated Plan and oversight of funded activities. The department consists of several divisions which work together to administer CDBG, HOME, and ESG programs. The Housing Division takes primary responsibility for leadership and coordination with the other divisions of the Economic Development Department. These staff also collaborate with staff from other departments, as well as an extensive network of other governmental and non-profit agencies for strategic planning and implementation. Coordination and consultation is ongoing and, where appropriate, conducted on an as-needed basis.

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

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

| Other | | | |
|-------|--|--|--|
| Other | | | |

Table 55 - Homeless Prevention Services Summary

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

While many service providers are limited in scope toward the provision of a certain category of services, the full complement of service providers provides a fairly comprehensive suite of supportive services, ranging from homeless prevention, to outreach, and supportive services. Aside from those with specific missions, most provide mainstream services, such as healthcare, mental health care, food assistance, counseling, and job training, not just to low-income populations, but in many cases, to homeless persons and families, as well as others including special needs groups.

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

The primary strength of the existing service delivery system is the quality and dedication of the service providers. All strive to provide the highest quality services possible and often go to great lengths to fill any gaps in service that may be identified using what limited resources they may possess. The most significant gap, or deficiency, in the existing service delivery system is a lack of sufficient resources to provide with at the scope and quality that is necessary to fully address existing needs.

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

While all service providers are functioning with limited resources, this strategy aims to maintain existing service levels and support to crucial programs, while expanding support, where possible, in other underfunded service categories. To accomplish this aim, the City must prioritize funding of its limited resources, providing sustained and, where possible, improved funding within strategic service categories, while pursuing additional supplemental funding. Additional resources may also be made available through gains in service efficiency attained through consolidation and by eliminating the duplication of services. In this way, the City can ensure a minimum level of service while providing resources for limited expansion both in terms of the breadth and scope of services, where possible.

SP-45 Goals Summary – 91.215 (a)(4)

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---------------------------------------|------------|----------|---|-----------------|--|--|---|
| 1 | Affordable Housing | 2015 | 2020 | Affordable Housing Homelessness Non-Homeless Special Needs | Citywide | Affordable Housing Homelessness | CDBG: \$1,500,000 HOME: \$4,000,000 | Rental Units Constructed: 140 Direct Financial Assistance to Homebuyers: 20 Rental Units Rehabilitated: 30 Homeowner Housing Rehabilitated: 60 |
| 2 | Housing and Services for the Homeless | 2015 | 2020 | Affordable Housing Homelessness Non-Homeless Special Needs | Citywide | Affordable Housing Homelessness | CDBG: \$160,000 ESG: \$1,250,000 | Public facility or infrastructure activities other than low/moderate-income housing benefit: 4 Homeless person overnight shelter: 15,000 Homelessness prevention and Rehousing: 1,000 |
| 3 | Services for Special Needs | 2015 | 2020 | Non-Homeless Special Needs Non-Housing Community Development | Citywide | Homelessness Non-Housing Community Development | CDBG: \$450,000 ESG: \$1,000,000 | Rental Units Rehabilitated or Constructed: 80 Homeowner Housing Rehabilitated: 30 Public facility or infrastructure activities other than low/moderate-income housing benefit: 3 |
| 4 | Support Economic Development | 2015 | 2020 | Non-Homeless Special Needs | Citywide | Non-Housing Community Development | CDBG: \$2,000,000 | Façade treatment/business-building rehabilitation: 15 Jobs Created: 50 |
| 5 | Public Services | 2015 | 2020 | Non-Housing Community Development | Citywide | Non-Housing Community Development | CDBG: \$1,500,000 | Persons Served: 750,000 |

Table 56 – Goals Summary

Goal Descriptions

| | | |
|---|------------------|--|
| 1 | Goal Name | Affordable Housing |
| | Goal Description | Preserve, improve, and expand the supply of decent affordable rental housing for lower-income households. |
| 2 | Goal Name | Housing and Services for the Homeless |
| | Goal Description | Provide housing and services for the City’s homeless population, including homelessness prevention. |
| 3 | Goal Name | Services for Special Needs |
| | Goal Description | Provide housing and services for non-homeless special needs populations. |
| 4 | Goal Name | Support Economic Development |
| | Goal Description | Promote economic development activities that create, attract, and retain jobs and promote economic activity and vitality, especially those that provide economic opportunities for lower- and moderate-income persons. |
| 5 | Goal Name | Public Services |
| | Goal Description | Provide high quality public services to support ongoing community development, including the provision of funding for fair housing services, among other activities activities. |

Table 57 – Goals Descriptions

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

The City anticipates the construction or rehabilitation of 1,170 rental housing units, and the rehabilitation of 90 owner-occupied housing units, occupied by lower- and moderate-income households during this planning period. In addition, the City expects to provide homebuyer assistance to 20 lower- and moderate-income households.

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

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

The HACSJ is not under a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvement

The HACSJ issues a quarterly resident newsletter to help keep tenants informed regarding housing authority business and to provide information that may be useful, such as how and where to access services and participate in housing authority management activities. The newsletter also functions as one method for advertising the Housing Authority meeting schedule and upcoming event. The HACSJ also recruits public housing residents for service on a Resident Advisory Board (RAB), which assists staff in the development of the Annual Public Housing Plan and Five-Year Plan. These plans include the review and approval of Housing Authority policies and operational budgets, and function as the basis upon which the authority prioritizes public housing capital projects.

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

The HACSJ is not designated as “troubled” by HUD.

Plan to remove the ‘troubled’ designation

The HACSJ was last assessed for performance by HUD on August 31, 2011 at which time it received an assessment score of 91, indicating that it qualifies as a “high performer” agency.

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

Barriers to Affordable Housing

The California Department of Housing and Community Development (HCD) found the Housing Element of the City of Stockton General Plan, adopted in May 2010, to be in substantial compliance with applicable state. The Housing Element document provides a thorough analysis of the existing policy barriers to affordable housing development within the jurisdiction. An analysis of the permitted densities and development standards concluded that the adopted Code facilitates the production of a variety of housing types, with residential development permitted in non-residential and mixed-use zones, with permitted densities up to 87 units per acre in the Downtown. Though the Housing Element states that the City applies flexible development standards for infill housing projects in order to encourage the development of underutilized properties, consultations indicated that some affordable housing developers have struggled to receive approval of modified development standards, though this can be overcome through more consistent implementation of existing policies. The existing Code permits second dwelling units in all residential zones with administrative approval. The Housing Element indicates the City could do more to streamline the permitting process for affordable housing projects, though the process, in and of itself, does not constitute a constraint. In response, the Housing Element directs the City to review existing permitting procedures to identify possible opportunities to streamline the local permit approval and review process for affordable and infill housing projects. Additional issues in the Housing Element that represent governmental constraints to housing include density bonus provisions that were inconsistent with applicable state laws, the expiration of Article 34 authority, and the lack of zoning that permits emergency shelters for “by-right” development. The Housing Element also identifies actions necessary to remove these constraints.

In addition, an Analysis of Impediments to Fair Housing Choice (AI) was completed in concert with the preparation of this plan. The AI examined the practices of both the public and private sector housing industry, as well the housing market conditions that may expose certain populations to housing discrimination. In general, the analysis indicates that discrimination based on race and ethnicity is not a significant impediment to fair housing choice in Stockton, which supports an ethnically and racially diverse population. While foreclosures and predatory lending practices once presented notable fair housing issues, tightening lending practices that took effect in the wake of the housing crisis have significantly reduced their prevalence. The analysis also identified a need for additional landlord and tenant mediation and education. The AI also indicated that persons with disabilities face barriers to fair housing choice, due in large part to the relative lack of existing housing units offering necessary accessibility features, such as doorways and hallways that are wide enough for wheelchair access.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The following actions will be taken throughout the course of the planning period to remove and prevent barriers to affordable housing:

- Continue to take actions to streamline the approval and review processes for affordable and infill housing projects, working to provide timely and accurate information to developers;

- Conduct trainings to the ensure efficient and consistent application of existing provisions providing flexible development standards for affordable and infill housing projects;
- Strive to ensure that application and development fees do not unnecessarily constrain the production of affordable housing, including small infill and single family ownership housing projects as well as larger multifamily housing developments;

Additional items identified through the AI include:

- Maintain and improve access to information regarding housing programs, services, and resources, as well as fair housing laws and consumer information on housing choice;
- Continue to educate staff members who administer and oversee housing programs and code enforcement activities regarding fair housing requirements and issues;
- Continue to support San Joaquin Fair Housing (SJFH), and other related housing service agencies, to maintain and expand access to services, including fair housing moderation, credit counseling, homebuyer counseling, and education on tenants' rights and responsibilities;
- Continue to support San Joaquin Fair Housing (SJFH), and other related housing service agencies, to provide workshops and information sessions for residents, property owners, and property managers on fair housing laws, rights, and requirements, being sure to provide phone numbers and referral information, as appropriate;

Continue to comply with applicable antidiscrimination requirements, including all applicable federal regulations associated with the use of CPD grant funds under the CDBG, HOME, and ESG programs.

SP-60 Homelessness Strategy – 91.215(d)

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

As noted previously, the San Joaquin County Community Development Department is the lead agency for the San Joaquin County Continuum of Care (CoC), which represents a consortium of local government agencies and non-profit organizations, encompassing all jurisdictions in San Joaquin County, including the City of Stockton. The CoC recently conducted the 2015 Point-in-Time Count (PIT) which utilized methods of outreach that were considerably improved over prior years. As a result, the PIT identified a notably larger population of unsheltered homeless, compared to prior years. With a significantly improved response rate, the CoC can prepare more detailed and comprehensive estimates of need, including analysis of needs by type (e.g., housing, social services, etc.), as well as needs based on the characteristics of the respondent (e.g., age, race/ethnicity, veterans status, disability status, etc.). These data can subsequently be used to better assess the needs of unsheltered homeless and can be used to direct changes in service provision. This is particularly valuable since unsheltered homeless are frequently among the hardest-to-reach service populations. Additional outreach is undertaken with homeless persons and families residing in emergency shelters and transitional housing. However, because these persons are entering a facility, it is much easier to access these individuals using existing tools, such as entrance and exit surveys, and one-on-one education regarding available services.

The following represents a list of actions to be taken during the five-year planning period designed to improve outreach to homeless persons, especially unsheltered persons, as well as those who are at-risk of homelessness. Note that these actions are not only designed to promote outreach that both identifies and quantifies needs, but also offer opportunities to inform the homeless regarding available resources.

- Develop and operate a coordinated point of entry for all households who are entering the homeless service system, including those accessing services for persons at-risk of homelessness;
- Evaluate and improve existing tools for assessing the needs of sheltered and unsheltered homeless, including entry and exist surveys;
- Improve the accessibility of existing services through improved street outreach to homeless persons, with an emphasis on outreach to unsheltered persons;
- Develop and implement tools for assessing the needs of homeless persons participating in outreach activities;
- Engage in outreach to lower-income households at-risk of homelessness, as well as those being discharged from institutional settings, to inform them of available resources.

Addressing the emergency and transitional housing needs of homeless persons

Short-term strategies include, but should not be limited to, the following:

- Continue to provide material, financial, and technical assistance to maintain and preserve existing shelter programs;

- Provide assistance for near-term rehabilitation and improvement of existing shelter facilities;
- Continue to provide support to emergency and transitional housing providers for the coordination and provision of complementary supportive services;
- Maintain and improve coordination between emergency, transitional, and permanent supportive housing to ensure a smooth and supported transition for persons and families striving to exist homelessness;
- Maintain the existing inventory of housing for homeless persons and, where necessary, provide resources to ensure consistent or improved capacity;

Long-term strategies include, but should not be limited to, the following:

- Support the acquisition, rehabilitation, or construction of emergency shelter facilities, providing priority to projects that substantively expand or improve the inventory;
- Support the acquisition, rehabilitation, or construction of transitional and supportive housing, providing priority to projects that substantively expand or improve the inventory;
- Implement a mechanism to promote the availability of permanent housing for homeless persons and persons at-risk of homelessness, including, but not limited to, providing assistance for rental deposits, utility deposits, and referral services.

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

The ESG and CoC interim regulations encourage providing homeless persons and households with housing as quickly as is practicable, and only availing supportive services that are of greatest need to support stable housing, while other needs are addressed through existing mainstream resources available within the community. This reflects a new emphasis on both homelessness prevention and rapid rehousing. Below are actions intended to facilitate the rapid transition of homeless persons from an unsheltered or sheltered condition, toward permanent and independent living.

- Maintain and expand support to existing programs with proven track records of encouraging the transition from emergency or transitional shelters to permanent and supportive housing;
- Provide resources for expanded case management services, including lengthening the amount of time that persons may receive case management, as a method for improving eligibility for rental housing and applicable supportive services;
- Coordinate rapid re-housing needs assessment with coordinated intake strategy and case management strategy.

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

As noted in the Market Analysis, the availability of HPRP funds greatly expanded the availability of resources for homelessness prevention. While the City continues the programs established under HPRP, the lack of resources severely limits the efficacy of the program and the number of households assisted. The following include several actions intended to preserve and expand the existing programs and ensure the future availability of homeless prevention services and assistance.

- Identify and secure alternative funding sources for programs previously funded through HPRP;
- Coordinate with existing housing and assistance programs to provide priority, and a streamlined or expedited applications process, for persons at imminent risk of becoming homeless;
- Provide coordinated diversion and referral services to persons at-risk of homelessness;
- Coordinate diversion services with rapid rehousing efforts to shorten the length of stay.

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

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

Under the Residential Lead-Based Paint Hazard Reduction Act of 1992, also known as Title X of the Housing and Community Development Act of 1992, the State of California requires that residential construction and renovation activities involving lead, such as those that would cause the disturbance of lead-based paint (LBP), be performed in such a manner as to eliminate the existing lead hazard, and avoid the creation of a new lead poisoning hazard, particularly for children and other occupants, but also for the individuals conducting the work. The City of Stockton and the HACSJ comply with all federal requirements related to the prevention of lead-based paint poisoning as provided under Title X, as well as additional the guidelines that took effect in September 2000 under Sections 1012 and 1013, which appear under 24 CFR 35.

The HACSJ, which provides public housing and administers the HCV program, pursues an active program designed to identify, evaluate, and abate LBP hazards in public housing units and units involved in the HCV program. At the time a household is certified for participation in the HCV program, they are issued a “Notice to Housing Choice Voucher Participants – The Danger of Lead Poisoning” form. This notice must be signed by a responsible member of the household, with both the household and the housing authority retaining a copy. Once the participating household has selected their desired housing unit, it is inspected by a Housing Authority representative. If the unit was built prior to 1978 and contains peeling or chipped paint the property owner is immediately notified. If the participating household contains a child, or children, under the age of six, the unit is immediately rejected from participation. If the owner desires to pursue participation, they must remediate the hazard, in accordance with HUD standards, before the HCV contract is executed, or within thirty days of the housing authority’s notification of the LBP hazard identified during the inspection. If the household does not contain children under the age of six, the owner is typically requested to remediate the hazard, though this often depends on the overall condition of the unit and the severity of the hazard.

The City implements actions similar to those utilized by the Housing Authority. The Housing Division provides each program participant with an EPA-approved information pamphlet regarding the identification and management of potential LBP hazards. Staff conducts inspections and lead hazard evaluations for all units being considered for participation in any of the City’s housing programs and notifies program participants regarding the results of these inspections and evaluations. The City uses only certified professionals for inspection, risk assessment, and other related activities. The California Department of Public Health provides an index of lead certified professionals, including project designers, inspectors/assessors, project monitors, sampling technicians, supervisors, and workers. If a potential LBP hazard is identified based on the age of the unit and a visual inspection, appropriate testing is performed by a certified paint inspector, and risk assessments are conducted by risk assessor certified under applicable state programs, or by the EPA. In those cases where an LBP hazard is identified, the City notifies the San Joaquin Public Health Services, Environmental Health Division (EHD), which manages the Childhood Lead Poisoning Prevention (CLPP) Program.

In those cases where a child has been identified with elevated blood lead levels above the state standards, the child is referred to the EHD by the Public Health Nurse in charge of the CLPP. Subsequently, a home inspection is conducted using x-ray florescent (XRF) instruments loaned to the EHD by the California Childhood Lead Poisoning Prevention Branch (CLPPB), which is able to detect and quantify lead levels in paint, soil and dust. If hazards are detected, then instructions are given to the family on methods for reducing exposure. If the family resides in public housing, is a HCV participant, or a participant in one of the City's housing programs, assistance is provided to identify alternative housing options, in order to better contain the hazard and allow for abatement activities to occur. As appropriate, the EHD may enlist the aid of the building department. After appropriate lead hazard control work has been completed, in accordance with HUD guidelines for the Evaluation and Control of Lead-Based Paint Hazards, as well as Title 17 of the California Code of Regulations, the EHD conducts a final lead clearance inspection using the XRF instrument.

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

The City will continue to take action, as necessary, to reduce LBP hazards in accordance with HUD regulations. Housing units with LBP hazards, as identified, will have appropriate actions taken to remove, or otherwise abate, the hazard to legally permissible levels. Due to difficulties, and the potential lack of cost effectiveness, associated with the prospect of developing a comprehensive inventory of lead hazards, the City has chosen to pursue an approach through which actions are taken to actively seek out and identify potential hazards, with abatement taking place as promptly and thoroughly as possible, in compliance with all applicable legislation and guidance.

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

The actions described above have been incorporated into the applicable policies, procedures, and guidelines that govern implementation of the City's housing programs, as well as the code enforcement activities undertaken by the Neighborhood Services Division of the Stockton Police Department, and the inspection criteria and response procedures of the Residential Inspection Program.

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

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

The City 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 industries and employers which can offer valuable employment opportunities. Priority, or preference, is given to those opportunities that will result in new employment opportunities offering wages that are above the minimum established by the State of California. The City has given economic development and neighborhood revitalization a high priority status and will dedicate resources, as appropriate, to activities being undertaken through the implementation of the Stockton Capital Improvement Plan, the Economic Development Strategic Plan and the San Joaquin County Comprehensive Economic Development Strategy. By supporting these initiatives, the City can 1) address existing needs for public facilities and services that serve businesses and the general public, including the remediation of existing deferred maintenance, 2) provide resources and coordination for workforce training initiatives that are both targeted toward lower-income households and geared toward meeting the needs of projected growth industries, and 3) support efforts and improvements to facilitate business recruitment and growth in strategic industries.

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 nutrition gap created when schools and subsequent free and reduced price lunch programs are unavailable during the summer months. Although not a comprehensive list, the City is committed to supporting and actively collaborating with a wide variety of antipoverty organizations and agencies to ensure the availability of adequate food, shelter, medical care, skills training, and job placement resources for lower-income residents. These may include, but may not be limited to, the Stockton Shelter for the Homeless, St. Mary's Interfaith Dining Room, Emergency Food Bank, Second Harvest Food Bank, San Joaquin County Office of Education, Delta College, San Joaquin WorkNet, Housing Authority of the County of San Joaquin, and the San Joaquin County Human Services Agency, among a wide variety of other agencies and organizations.

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

By continuing to fund the acquisition, rehabilitation, and development of housing affordable to lower-income households, as well as the coordination of rental housing assistance provided by the HACSJ, the City of Stockton is taking considerable steps to ensure the availability of housing that is affordable to persons living at, or near, the federal poverty level. By implementing housing programs to impact the availability and affordability of housing, the City can impact the relative welfare of low-income households by reducing the prevalence of housing overpayment (i.e., excessive housing costs burdens) and improve the availability of income necessary to meet other every day needs. Note, also, that housing represents one of the most significant components of the average household budget over which local government policies have direct influence, making housing a strategic point of intervention. Due to

nature of the existing need for both housing assistance and antipoverty programs, many of the households targeted by the poverty reduction strategies and programs, described above, are the same households targeted by the City's housing programs and homelessness strategy. For this reason, the City can provide coordinated or synchronized outreach for all of the housing, homelessness, and antipoverty programs, since these programs serve comparable and/or similar populations.

SP-80 Monitoring – 91.230

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

The City utilizes a three-tiered compliance monitoring approach to ensure conformity with all applicable regulations and guidelines concerning the receipt and use of Federal funds. These include periodic formal site visits, ongoing communication (e.g., telephone calls and email communication) between City staff and sub-recipients or grantees throughout project implementation, and the submittal and review performance reports and organizational audits submitted prior to, and following, the allocation of funds. The City maintains a regular schedule for site visit-based monitoring, which includes all sub-recipients and organizations receiving allocations of CPD-based funds.

For affordable housing projects, prospective tenants are screened, and their income verified, at or around the time they submit their formal program application, as well as annually thereafter for the term of the affordability period. The affordability period for rental products is dependent on the amount of, and sources of, funds invested, and whether or not the project was acquired, rehabilitated, or newly constructed. Income determinations are based on the household income limits and definitions provided by HUD for HCVs, and other applicable programs.

Rental housing projects are monitored to ensure compliance with all applicable housing quality standards, including those adopted for the HCV program. Prior to the inclusion of any rental unit in the HCV program, it must be inspected for quality and is then inspected on an annual, or bi-annual, basis for the term of the affordability period. Projects containing more than 25 rental units are inspected annually, while projects containing between five and 25 units are inspected every two years. Projects with fewer than five rental housing units are inspected every three years.

The City takes a proactive approach to outreach and technical assistance, with the intent of facilitating rapid and high-quality implementation. In those cases where participating non-profits and partner organizations lack the training or capacity to successfully plan the logistics associated with proposed projects, the City will provide ongoing technical assistance from the point of application to ensure that plans are fully developed and that the organization can demonstrate that the additional funds necessary to complete the project have been secured and can be competently managed. This typically involves the provision of assistance on plan design, project scheduling, and facilitated interactions with applicable City or County planning departments and other outside agencies, as appropriate.