CITY OF STOCKTON

2025-2029 CONSOLIDATED PLAN



Your Voice. Our Future.

DATE:
April 2025

City of Stockton
Economic Development Department
425 N. El Dorado St.
Stockton, California 95202

CITY OF STOCKTON

Table of Contents

Executive Summary 4

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) 4

The Process 10

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b) 10

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I) 11

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c) 25

Needs Assessment 33

NA-05 Overview 33

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c) 34

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2) 48

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2) 52

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2) 56

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2) 58

NA-35 Public Housing – 91.205(b) 60

NA-40 Homeless Needs Assessment – 91.205(c) 65

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d) 73

NA-50 Non-Housing Community Development Needs – 91.215 (f) 82

Housing Market Analysis 86

MA-05 Overview 86

MA-10 Number of Housing Units – 91.210(a)&(b)(2) 87

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a) 90

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a) 94

MA-25 Public and Assisted Housing – 91.210(b) 99

MA-30 Homeless Facilities and Services – 91.210(c) 102

MA-35 Special Needs Facilities and Services – 91.210(d) 105

MA-40 Barriers to Affordable Housing – 91.210(e) 111

MA-45 Non-Housing Community Development Assets – 91.215 (f) 112

MA-50 Needs and Market Analysis Discussion 119

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2) 122

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3) 124

Strategic Plan 127

SP-05 Overview 127

SP-10 Geographic Priorities – 91.215 (a)(1) 128

SP-25 Priority Needs - 91.215(a)(2) 130

SP-30 Influence of Market Conditions – 91.215 (b) 137

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2) 139

SP-40 Institutional Delivery Structure – 91.215(k) 146

SP-45 Goals Summary – 91.215(a)(4) 151

SP-50 Public Housing Accessibility and Involvement – 91.215(c) 154

SP-55 Barriers to affordable housing – 91.215(h) 155

SP-60 Homelessness Strategy – 91.215(d) 156

SP-65 Lead based paint Hazards – 91.215(i) 159

SP-70 Anti-Poverty Strategy – 91.215(j) 161

SP-80 Monitoring – 91.230 163

Executive Summary

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

1. Introduction

The City of Stockton's (City) Consolidated Plan (hereafter referred to as Consolidated Plan or the Plan) is designed to help the City 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 than can be used to align funding provided through the U.S. Department of Housing and Urban Development (HUD) grant programs, including the Community Development Block Grant (CDBG) Program, the HOME Investment Partnership (HOME) Program, and the Emergency Solutions Grant (ESG) Program.

The City prepares a Consolidated Plan every five years. The broader vision, needs, and goals outlined in the Consolidated Plan is implemented through Annual Action Plans, which provide a concise summary of the actions, projects (as defined by HUD), and specific federal and non-federal resources that will be used each year. At the end of each fiscal year, the City prepares a Consolidated Annual Performance and Evaluation Report (CAPER) that records the progress made each year toward the achievement of goals and objectives identified in the Consolidated Plan.

The Economic Development Department (EDD) of the City is responsible for the development and implementation of the Consolidated Plan, as well as oversight of the projects identified in Annual Action Plans. EDD consists of several divisions, which work together to administer the CDBG, HOME, and ESG programs, with the Housing Division serving as the primary lead. EDD staff also collaborate with an extensive network of governmental agencies, non-profit organizations, and community stakeholders to facilitate strategic planning and implementation of Consolidated Plan goals and objectives.

Much of the data referenced in the Consolidated Plan were provided by HUD and include data from the 2016-2020 and 2018-2020 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 supplemented with data from the U.S. Census Bureau, various departments of the State of California, and 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, a Strategic Plan, and an Annual Action Plan.

This Plan was developed through a collaborative process to identify community needs with a primary focus on low- and moderate-income persons in accordance with HUD guidance. EDD staff strive to find areas for collaboration and alignment to effectively utilize all available funding resources to conduct housing and community development activities that will serve the residents and communities of the City of Stockton.

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

All priority needs and goals identified in the Consolidated Plan will meet a CDBG national performance measurement objective through providing decent affordable housing, creating suitable living environments, or improving economic opportunity.

Through the consolidated planning process, the City has identified four priority needs, six associated goals, and one additional goal to support all needs:

1. Priority Need: Increase and Preserve Affordable Housing Opportunities
   Associated Goal 1: Develop & Rehabilitate Affordable Housing Units
2. Priority Need: Reduce Homelessness
   Associated Goal 2: Provide Funding to Services to Prevent & Reduce Homelessness
3. Priority Need: Resilient and Healthy Communities
   Associated Goal 3: Resilient Infrastructure & Public Facilities
   Associated Goal 4: Healthy Neighborhoods & Residents
4. Priority Need: Strengthen Local Economy
   Associated Goal 5: Support Businesses
   Associated Goal 6: Increase Access to Economic Opportunity

Goal 7 Supporting all Needs: Compliance

As these goals differ from the City's current priority needs, they will be incorporated into HUD's Integrated Disbursement and Information System (IDIS) reporting structure starting this program year, with a goal for full integration by 2027.

Throughout the 2025-2029 program years, the City will fund a variety of activities, including making additional decent and affordable housing available, providing homelessness and public services, and strengthening infrastructure and public facilities for the City's residents. The City will also fund business and job development programs and will continue its program compliance efforts.

3. Evaluation of past performance

The City's Consolidated Plan activities must meet one of the three national goals set by HUD for all but administrative activities. These national goals, known as National Objectives, are: benefit to low- and moderate- income (LMI) persons; aid in the prevention or elimination of slums or blight; and meet a need having a particular urgency (referred to as urgent need).

The City must ensure that its HUD-funded activities carried out under the Consolidated Plan meet its five-year priorities (SP-25) and strategies/goals (SP-45). The City will measure the effectiveness of its programs through four elements of its performance evaluation system.

1. **Five-Year Matrix:** This matrix (located in SP-45) quantifies and summarizes the City's five-year planned accomplishments in relation to the national performance measurement objectives, outcomes, and City's five-year priorities and strategies.
2. **Annual Plan Tables:** These tables (located in AP-15, AP-20, AP-35 and AP-38) contain measurable short-term objectives planned for the coming year along with the planned activities, unit of accomplishment, and the number of expected accomplishments upon completion of activities.
3. **Integrated Disbursement and Information System (IDIS):** This is a HUD computer system that reports accomplishments and other information to HUD. During the program year, EDD will enter its planned and actual accomplishments for each activity into IDIS. At the end of the program year, EDD will use IDIS to summarize its accomplishments, enter them into the Five-Year Matrix, and update the Annual Plan tables.
4. **Consolidated Annual Performance and Evaluation Report (CAPER):** EDD will publish the Matrix and Annual Plan Tables in each year's CAPER, which reports its accomplishment to HUD, to reflect its number of planned and actual accomplishments and how they relate to the long- and short-term objectives set in the Consolidated Plan and Annual Action Plan. Such updates will allow HUD, the City's partners, residents, and others to track performance.

During the previous five-year planning period (2020-2025), the City undertook a range of housing and community development activities to primarily benefit the extremely low-, very low-, low-, and moderate-income residents. This section only highlights some of the key accomplishments from the 2020-2025 program years (Note: the publishing of this plan is during the 2024-2025 program year, so accomplishments are aggregated from the first four years of the 2020-2025 Consolidated Plan period) . For more detailed information, please refer to the recent CAPER available on the EDD website at www.stocktonca.gov/housing.

Affordable Housing: The City utilized both CDBG and HOME funds to preserve and improve the County's affordable housing stock:

- About 89 rental units constructed or rehabilitated
- 11 homes received rehabilitation loans

Public Services: The City utilized CDBG funds and ESG funds to provide supportive services for its extremely low-, very low, low-, and moderate-income households:

- **Homeless Services**: 12,123 households assisted with emergency shelters; 22 households assisted with Rapid Re-Housing; and 107 households assisted with homeless prevention services
- **Public Services**: approximately 888,507 persons assisted with public services including, but not limited to, youth services, transition aged youth services, food pantry programs, fair housing services, and homebuyer education services.

Economic Development: The City assisted more than 400 local neighborhood businesses with technical assistance services, including ten businesses that received grants for exterior façade improvements under the Commercial Rehabilitation Program

4. Summary of citizen participation process and consultation process

EDD conducted a robust community participation process for its Five-Year Consolidated Plan and Assessment of Fair Housing. The City engaged in a multi-pronged approach to seek and obtain meaningful feedback from public agencies and service providers, along with members of the public.

The five methods of outreach were:

1. **Community Needs Assessment Survey:** The survey was open to the public from October 23, 2024, through January 17, 2025. The City received 609 responses. A Quick Response (QR) code was created for the survey and was printed on flyers and posters, which were posted in community centers and libraries. The survey was also shared on City's social media platforms, including Facebook, Instagram, and LinkedIn, and via email through various email list serves. Staff also attended over a dozen community events, providing an opportunity for residents to learn about the process, submit a survey, and identify their top community needs.
2. **Community Meetings:** EDD held six in-person and one virtual community meeting on different days and times of the week to accommodate various audiences. The six In-person meetings were held in each of the six Stockton City Council Districts. A Spanish interpreter was available at each meeting.
3. **One-on-One Stakeholder Consultations:** EDD conducted six consultations with local and regional service providers, representatives of various County departments, advocacy organizations, and local leaders during the months of November 2024 through February

2025. These stakeholder consultations were held with respective entities as required by HUD consultation requirements.

4. **Focus Groups:** EDD hosted four virtual focus group meetings focused on affordable housing, homelessness services, economic development, and public services. Twenty four (24) service providers and community-based organizations attended and provided feedback during these focus groups.
5. **Public Review and Public Hearing:** The City holds two public hearings to consider public comments regarding the Consolidated Plan and Annual Action Plan. The first public hearing is held by the City's Community Development Committee (CDC) and the second public hearing is held by the Stockton City Council. The 30-day public comment period began on March 14, 2025, and concluded on April 29, 2025, at the public hearing held by City Council.

The City will hold two public hearings to consider public comments regarding the Consolidated Plan and Annual Action Plan. The first public hearing was held on March 26, 2025 by the City's Community Development Committee (CDC) and the second public hearing was held on April 29, 2025 by Stockton City Council. The 30-day public comment period began on March 14, 2025, and will conclude on April 29, 2025, at the public hearing held by City Council.

5. Summary of public comments

The community meetings offered attendees an opportunity to provide feedback through polls, share their opinions on topics, and ask questions. Questions often centered around needs residents were seeing or experiencing in their communities, with the most common issues raised being rising rates of homelessness, the need for public services, and the cost of housing. Stakeholders cited rapidly rising rents and home sales prices, increasing utility and insurance costs, and the prevalence of low-wage jobs as the primary reason why many families are experiencing one or more of the following: housing cost burdens, homelessness, and being priced out of the region entirely. EDD staff responded to participants' concerns during the meetings and shared information on existing resources and programs.

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

The City has accepted all comments provided during the community engagement process.

7. Summary

The Stockton 2025-2029 Consolidated Plan and 2025-2026 Annual Action Plan represent refined and updated versions of the City's prior planning documents, and therefore do not represent a major shift in strategic direction. Programs to preserve, enhance, and increase the

supply of housing affordable to lower-income households and reduce homelessness remain a priority; however, emphasis is placed on a holistic approach to overall community development. The Consolidated Plan supports the City's residents by fostering a range of public 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 provide expanded business assistance and educational opportunities for workers and entrepreneurs will help to provide increased opportunities for residents to improve 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
CDBG Administrator	STOCKTON	Economic Development Department (EDD)
HOME Administrator	STOCKTON	Economic Development Department (EDD)
ESG Administrator	STOCKTON	Economic Development Department (EDD)

Table 1 – Responsible Agencies

Narrative

EDD is responsible for the implementation of the Consolidated Plan, as well as oversight of the activities identified in the Annual Action Plan. EDD consists of several divisions, which work together to administer CDBG, HOME, and ESG programs, with the Housing Division serving as the primary lead, providing coordination with other divisions as necessary and appropriate. In addition, the 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

The public can contact EDD staff with comments regarding the City's Consolidated Plan:

City of Stockton Economic Development Department
400 East Main Street, 4th Floor
Stockton, CA 95202
(209) 937-8539
Economic.Development@stocktonca.gov

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

1. Introduction

The planning process required by HUD regulations for Consolidated Plan development involves consultation with public and private agencies to assess needs, identify resource gaps, and coordinate service delivery. This section summarizes these consultation efforts and coordination between agencies.

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(l)).

The City of Stockton engaged in one-on-one consultations with various agencies throughout the city and county, including public and assisted housing providers, government departments, and private/public health, mental health, and social service organizations (these organizations are listed in the response to Question 2 of this section. These consultations build upon ongoing partnerships between the City and local service providers.

The stakeholders have expressed several critical concerns regarding the city of Stockton, focusing on housing, homelessness, service coordination, funding, employment, and public health. They highlighted the high demand for affordable housing, rising costs, and the insufficient supply, along with excessive encampments and the lack of safe and stable housing. Youth homelessness, particularly among those at risk for Commercially Sexually Exploited Children (CSEC), is a significant issue. There is a need for better coordination between service providers and government agencies to streamline services and avoid duplication, with an emphasis on leveraging HMIS programs and developing technology solutions to improve service delivery.

Funding and administrative burdens are also major concerns, with stakeholders noting the challenges in using federal dollars effectively due to administrative requirements and the competitive nature of securing awards for development projects. Employment opportunities for low-income residents are limited, and there are programs and policies that worsen disparities in access to housing and economic opportunities. Public health and safety issues, such as lead-based paint hazards, require effective abatement plans and coordination between public health and environmental health departments.

To address these concerns, stakeholders recommend increasing the supply of affordable housing and enhancing supportive services for individuals experiencing homelessness, including

mental health and substance abuse support. They suggest focusing on providing safe and stable housing for homeless youth and those at risk for CSEC. Improving coordination between service providers and government agencies, developing technology solutions, and creating a comprehensive list of programs to avoid overlapping eligibility criteria are also recommended. Advocating for more flexible funding buckets, simplifying documentation requirements for federal dollars, and including indirect funds to support administrative costs are crucial steps to reduce administrative burdens.

Enhancing job connection services, implementing strategies to focus on specific neighborhoods, and partnering with service providers to build up communities are essential for improving employment and economic opportunities. Strengthening coordination between public health and environmental health departments to address lead hazards and developing chronic disease management programs are necessary to improve public health and safety. By facilitating these recommendations, Stockton can significantly improve the quality of life for its residents and create a more efficient and effective service delivery system.

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

The City coordinates closely with the San Joaquin County Continuum of Care (CoC), where the San Joaquin County Human Services Agency serves as lead agency. The CoC brings together government agencies and non-profit organizations serving San Joaquin County's homeless population. Through regular consultation with CoC members and attendance at meetings, including San Joaquin County staff, and partners like, Central Valley Low Income Housing Corporation (CVLIHC), and homeless shelters at St. Mary's Community Services and PREVAIL, the City seeks to advocate for and strengthen individuals, families, and children through prevention and education driven services and programs.

CVLIHC plays a crucial role in managing the Homeless Management Information System (HMIS) for the San Joaquin Continuum of Care and provides various programs, including homelessness prevention, rapid re-housing, and permanent supportive housing. They emphasize the importance of layering services, such as rapid rehousing and housing authority vouchers, to ensure comprehensive support for homeless individuals. CVLIHC also highlights the need for data-driven approaches to prioritize matching programs with funding and improving service delivery.

San Joaquin County Public Health Services (SJC PHS) is heavily engaged in providing wraparound care services to individuals experiencing homelessness, including those with justice involvement and health issues. They operate under the Cal-AIM program, offering community

support services that help people retain their housing or place them in stable housing. SJC PHS collaborates with Stockton shelters and city partners to provide enhanced care management (ECM) and case management services for children and youth with special healthcare needs. They also work on initiatives to address food deserts and improve health quality, which are critical for the well-being of homeless individuals.

PREVAIL focuses on crisis intervention and support services for individuals experiencing domestic violence, sexual assault, sex trafficking, and homelessness. They operate emergency shelters, including Opportunity House, which provides emergency beds for homeless youth. PREVAIL partners with Child Protective Services (CPS) to provide advocacy for Commercially Sexually Exploited Children (CSEC) youth and has seen a significant increase in referrals. They emphasize the need for street outreach services, safe and stable housing, employment opportunities, and mental and physical wellness support for homeless youth.

The coordination between these organizations and the CoC involves several key efforts:

- **Data Sharing and Technology**: Leveraging HMIS programs to track and coordinate services, and developing technology solutions like apps to improve communication and resource allocation.
- **Comprehensive Services**: Providing a range of services, including homelessness prevention, rapid re-housing, permanent supportive housing, wraparound care, enhanced care management, and crisis intervention.
- **Targeted Support**: Focusing on the specific needs of chronically homeless individuals, families with children, veterans, and unaccompanied youth. This includes providing safe housing, mental health and substance abuse support, and employment opportunities.
- **Collaboration and Partnerships**: Working with various stakeholders, including CPS, behavioral health services, and city and county agencies, to ensure a coordinated approach to addressing homelessness.

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 a key member of the San Joaquin CoC, Stockton maintains active engagement with the CoC and participates in ongoing consultation about ESG funding coordination, performance standards, and evaluation. The CoC administrator coordinates ESG activities, while CVLIHC manages the Homeless Management Information System (HMIS). This structure ensures alignment between City ESG activities and broader CoC homeless assistance efforts. During the

Consolidated Planning process, the City of Stockton engages the CoC via Annual Action Plan and CAPER processes.

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

The City conducted individual consultations with agencies across Stockton and San Joaquin County, including CoC members, housing providers, developers, business support organizations, and health/social service organizations. Additionally, four focus groups were brought together: economic development stakeholders, affordable housing developers, public services providers, and homeless service providers.

Focus Group attendees:
A Tavola Together
African American Chamber of Commerce of San Joaquin County
Amelia Ann Adams Whole Life Center
Central Valley Low Income Housing Corp
Child Abuse Prevention Council
Delta Sculling Center
Downtown Stockton Alliance
Enterprise Community Partners
Greater Stockton Chamber of Commerce
Housing Authority of the County of San Joaquin
Huddle Cowork
Parents by Choice
Red Rabbit Advocacy Programs
San Joaquin Community Foundation
San Joaquin County Behavioral Health
San Joaquin Family Resource Center
San Joaquin County Public Health Services
Service First of Northern California
St. Mary's Community Services
STAND Affordable Housing
Stockton Emergency Food Bank
The Well
United Way of San Joaquin County
Visionary Home Builders of California, Inc.

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for
Central Valley Low Income Housing Corporation (CIVLIHC)	Housing Services – Homeless Other – Continuum of Care	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	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 anti-poverty strategies.
Housing Authority of the County of San Joaquin County (HACSJ)	Housing PHA Service- Housing Other Government – County Regional Organization	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homeless Strategy Market Analysis Anti-Poverty Strategy	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 anti-poverty strategies.

National Association for the Advancement of Colored People (NAACP), Stockton Chapter	Housing Advocacy Service - Coordination	Housing Needs Assessment Families with Children Homeless Strategy Market Analysis Anti-Poverty Strategy	This organization was invited to participate in the consultation process. The anticipated outcome was to collect information regarding resource distribution, regional partnerships, and community housing needs.
PREVAIL	Housing Services-Children Services-Victims of Domestic Violence Services-Homeless Services-Education	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-Poverty Strategy	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 anti-poverty strategies, among other areas.
San Joaquin County Environmental Health Department	Health Agency Services – Health Services – Children	Lead-Based Paint Mitigation Strategy Families with Children Non-Homeless Special Needs	This organization was invited to participate in the consultation process. The anticipated outcome was to collect information regarding the existing process in place for mitigating and amending child exposure to lead-based paint and other environmental hazards.

San Joaquin County Public Health Services	Health Agency Services - Health Services – Children Services – Elderly Persons Services – Persons with Disabilities Services – Persons with HIV/AIDS	Homeless Needs – Chronically Homeless Homeless Needs – Families with Children Homeless Strategy Non-Homeless Special Needs	This organization was invited to participate in the consultation process. The anticipated outcome was to collect information regarding the healthcare, housing, and social service needs of low-income and homeless individuals, as well as to improve coordination with the Consolidated Plan homelessness and antipoverty strategy, among other areas.
A Tavola Together	Services – Children Business Leaders	Homeless Needs – Families with Children Non-Homeless Special Needs Economic Development	This organization was invited to participate in the consultation process to provide information regarding programs that educate and empower disadvantaged women and children, including workforce development.
African American Chamber of Commerce of San Joaquin County	Business and Civic Leaders	Economic Development	This organization was invited to participate in the consultation process to provide information regarding services and advocacy that promotes economic vitality and education to underserved communities.
Amelia Ann Adams Whole Life Center	Services – Children	Housing Needs Assessment Homeless Needs - Families with Children Non-Homeless Special Needs Anti-Poverty Strategy	This organization was invited to participate in the consultation process to provide information regarding health, education, social justice, and faith-based programs.

Child Abuse Prevention Council	Services – Children	Housing Needs Assessment Homeless Needs - Families with Children Non-Homeless Special Needs	This organization was invited to participate in the consultation process to provide information regarding services that protect children and strengthens families through awareness and outcome-driven programs.
Delta Sculling Center	Services – Children	Non-Homeless Special Needs	This organization was invited to participate in the consultation process to provide information regarding fitness, health, and recreation programs.
Downtown Stockton Alliance	Business and Civic Leaders	Economic Development	This organization was invited to participate in the consultation process to provide information regarding efforts to strengthen the downtown district through public policies, economic development, and marketing.
Enterprise Community Partners	Housing Services - Housing	Housing Needs Assessment Market Analysis	This organization was invited to participate in the consultation process to provide information regarding efforts that invest in and advocate for affordable housing and community development.
Greater Stockton Chamber of Commerce	Business and Civic Leaders	Economic Development	This organization was invited to participate in the consultation process to provide information regarding efforts that promote an economically vibrant business community.
Huddle Cowork	Business Leaders	Economic Development	This organization was invited to participate in the consultation process to provide information regarding the needs of entrepreneurs and businesses to innovate and grow.

Parents by Choice	Services – Children	Housing Needs Assessment Homeless Needs - Families with Children Non-Homeless Special Needs Anti-Poverty Strategy	This organization was invited to participate in the consultation process to provide information regarding foster care, adoption, and family support services.
Red Rabbit Advocacy Programs	Services – Housing Services - Homeless	Housing Needs Assessment Chronically Homeless Homeless Needs – Homeless Needs - Families with Children Homelessness Strategy Non-Homeless Special Needs Anti-Poverty Strategy	This organization was invited to participate in the consultation process to provide information regarding advocacy and support services for unhoused and housing unstable populations.
San Joaquin Community Foundation	Other – Philanthropy	Housing Needs Assessment Homeless Needs – Chronically Homeless Homeless Needs - Families with Children Non-Homeless Special Needs Anti-Poverty Strategy	This organization was invited to participate in the consultation process to provide information regarding investments to support community development.
San Joaquin County Behavioral Health	Health Agency Other government - County	Housing Needs Assessment Homeless Needs – Chronically Homeless Homelessness Strategy Non-Homeless Special Needs	This organization was invited to participate in the consultation process to provide information regarding mental health and substance abuse services for vulnerable populations.
San Joaquin Family Resource Center	Services – Children Services – Health Services – Education	Housing Needs Assessment Homeless Needs – Families with Children Anti-Poverty Strategy	This organization was invited to participate in the consultation process to provide information regarding family support and community services.

Service First of Northern California	Services – Housing Services – Health Services – Education Services - Employment	Housing Needs Assessment Economic Development Homelessness Strategy Non-Homeless Special Needs Anti-Poverty Strategy	This organization was invited to participate in the consultation process to provide information regarding community and supportive services.
St. Mary's Community Services	Services – Housing Services – Health Services – Homeless	Housing Needs Assessment Homelessness Strategy Non-Homeless Special Needs Anti-Poverty Strategy	This organization was invited to participate in the consultation process to provide information regarding community and supportive services to unhoused persons.
STAND Affordable Housing	Housing Services - Housing	Housing Needs Assessment Market Analysis	This organization was invited to participate in the consultation process to provide information regarding efforts to develop and invest in affordable housing solutions.
Stockton Emergency Food Bank	Services – Health	Non-Homeless Special Needs Anti-Poverty Strategy	This organization was invited to participate in the consultation process to provide information regarding food assistance.
The Well	Business Leaders	Economic Development	This organization was invited to participate in the consultation process to provide information regarding community and supportive services.
United Way of San Joaquin County	Services - Education Services - Homelessness	Housing Needs Assessment Homeless Needs – Chronically Homeless Homelessness Strategy Non-Homeless Special Needs	This organization was invited to participate in the consultation process to provide information regarding efforts to support community development through fundraising and grant distribution.

Visionary Home Builders of California, Inc.	Housing Services - Housing	Housing Needs Assessment Market Analysis	This organization was invited to participate in the consultation process to provide information regarding affordable housing and supportive services.

Table 2 – Agencies, groups, organizations who participated

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

During Consolidated Plan development, the City of Stockton consulted a wide variety of agencies in-depth, including those listed in the table above. The City posted information on its website, Facebook page, sent out flyers to a mailing list of stakeholders, and advertised public hearings in the local newspaper. No agency types were intentionally excluded from participation.

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 Human Services Agency	As the largest city in the CoC, the City of Stockton seeks to coordinate with the CoC throughout the consolidated planning process as it relates to state and federal resource allocation.
City of Stockton 2023-2031 Housing Element	City of Stockton	The Housing Element and Consolidated Plan share goals of increasing affordable housing development, reducing barriers to housing, and promoting fair housing opportunities.

Envision Stockton 2040 General Plan	City of Stockton	The Envision Stockton 2040 General Plan is built around a series of goals, policies, and actions that describe what needs to be done to achieve the community's vision for the future. The Consolidated Plan and Annual Action Plans serve as one avenue of implementation of the General Plan actions.
Regional Homeless Action Plan	City of Stockton	Through this Action Plan, the County of San Joaquin, the City of Stockton, and the San Joaquin County Continuum of Care (SJCoC) commit to working jointly in a coordinated, regional fashion to make homelessness rare, brief, and non-recurring.
Economic Development Strategic Action Plan (EDSAP)	City of Stockton	The EDSAP's goals of strengthening local business climate, developing workforce capacity, and transforming downtown align with the Consolidated Plan's economic development and neighborhood revitalization objectives.
Housing Action Plan	City of Stockton	Infrastructure planning and funding in areas that will result in a public benefit to the community, including Downtown, Marina, South, and East Stockton. The plan also seeks to increase wealth building opportunities in Disadvantaged Areas, such as job training, education, and supportive services.

Neighborhood Action Plan	City of Stockton	The main themes for the Neighborhood Actions Plans are oriented around housing development, homeownership opportunities/education, environmental cleanup, business support activities (equipment, facades), and infrastructure improvements.
Revised Displacement Avoidance Plan (RDAP)	City of Stockton	Intended to help the City better understand displacement risks, challenges and opportunities households face when trying to stay housed and access housing.
City Council goals and priorities	City of Stockton	Members seek to increase literacy, develop the workforce, expand youth programming, develop solutions to address homelessness, including increasing the affordable housing supply, and prioritize economic development to grow the local economy and create employment opportunities.

Table 3 – Other local / regional / federal planning efforts

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

The City of Stockton actively coordinates with various public entities in implementing the Consolidated Plan, including those listed in Table 2 and those that participate in the CoC.

The City's 2023-2031 Housing Element, required by California state law, provides a comprehensive analysis of housing needs and barriers to affordable housing development. The Housing Element's Assessment of Fair Housing (AFH) component follows the federal

Affirmatively Furthering Fair Housing (AFFH) framework, ensuring a commitment for the City of Stockton to take active steps to promote fair housing.

The City also coordinates with the California Department of Housing and Community Development (HCD) to ensure Housing Element compliance and alignment with state housing goals, while simultaneously meeting federal Consolidated Plan requirements. This multi-level coordination helps streamline planning efforts and creates more effective implementation strategies for housing and community development programs.

Narrative (optional):

No further discussion.

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

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

EDD conducted a robust community participation process for its Consolidated and Annual Action Plans, and in alignment with the 2016 Citizen Participation Plan. EDD engaged in a multi-pronged approach to seek and obtain meaningful feedback from members of the public, agencies, and service providers. The community outreach and community participation process started in October 2024 and included a mix of in-person and online community meetings, community needs survey, focus groups, consultations, and public hearings. After its initial drafting, the Consolidated and Annual Action Plan are released for a 30-day public comment period, in which the public can review and make suggestions based on their own knowledge and experiences. Public comments are included in the plan's content and many of them were fully incorporated.

The five methods of outreach were:

1. **Community Needs Assessment Survey**

   The Community Needs Assessment (survey) was deployed online starting on October 23, 2024, through January 17, 2025. Members of the public could access the online survey in both English and Spanish, as informed by the Language Access Plan. The survey interface was easily accessible for desktop, tablet, and mobile device users. Using a platform that functioned well on cell phones was important, since many low- and moderate-income individuals and families may not have access to a desktop computer. Persons who live, work, and own businesses in Stockton were invited to provide insight and feedback regarding housing, neighborhood, social services, and economic development needs. EDD advertised the survey on its website, social media platforms, during community meetings, stakeholder conversations, and focus groups, as well as through EDD mailing lists. Flyers (printed in English and Spanish) were shared during in-person meetings, at local community centers and bulletin boards, and at community events attended by EDD staff. They were also shared electronically with local service providers and partners. Community meeting materials and flyers also included a Quick Response (QR) code so that potential respondents could quickly navigate to the survey page. Printed copies of the survey were made available (in both English and Spanish) at the in-person community meetings. EDD received 609 responses and the resulting analysis informs

this Plan. The most common concerns shared by community members in the community needs assessment were the need for affordable housing, housing for vulnerable populations, and homeless prevention services.

2. Community Meetings

EDD held seven community meetings on the following dates:

- 11/6/2024: In-Person at Weston Ranch Library (Council District 6)
- 11/7/2024: In-Person at Seifert Community Center (Council District 3)
- 11/13/2024: In-Person at Oak Park Senior Center (Council District 4)
- 11/14/2024: In-Person at McNair High School (Council District 1)
- 11/20/2024: In-Person at Van Buskirk Community Center (Council District 5)
- 12/4/2024: In-Person at Arnold Rue Community Center (Council District 2)
- 12/11/2024: Virtual (City-Wide)

The meetings were advertised on EDD social media accounts, such as Facebook, Instagram and LinkedIn. Flyers (printed in English and Spanish) advertising the meetings were shared during in-person meetings, posted at local community centers and libraries, and over a dozen events attended by EDD staff. They were also shared electronically with local service providers and partners. The meetings were held on different days of the week and times to accommodate various audiences. Spanish interpreters were available at each meeting. EDD worked with a consultant who provided a web platform for users to obtain more information about the virtual meetings, as well as register for the virtual meeting.

To close the knowledge gap about the Consolidated Plan, EDD staff completed a short presentation at the beginning of every meeting to educate attendees on the uses of the CDBG, HOME, and ESG grants. The meeting presentation also included attendee polls, a short discussion of local data on housing, economic development, and homelessness, overview of the survey, and an opportunity for questions and answers. Meeting materials and the community needs assessment were made available to the public on the EDD website.

The community meetings offered attendees an opportunity to provide feedback through polls, share their opinions on topics, and ask questions. The lack of affordable housing routinely emerged as the top concern, with the rise in homelessness being

the second-most cited concern. The need for investment in public services was also a top concern. These concerns align with the results of the Community Needs Assessment described above.

3. **One-on-One Stakeholder Consultations**

   EDD conducted six consultations with local and regional service providers and representatives of various City and County departments during the months of November 2024 through February 2025. The organizations consulted were Central Valley Low Income Housing Corporation (CVLIHC), Housing Authority of San Joaquin County (HASJC), National Association for the Advancement of Colored People (NAACP) Stockton Chapter, PREVAIL, San Joaquin County Environmental Health Department, and San Joaquin County Public Health Services. The aim of the stakeholder consultations was to gain insight into the needs of their client communities in order to inform the goals and priorities of the Consolidated Plan. EDD staff prepared a series of questions for stakeholders based on their areas of work to facilitate the discussion and gather pertinent feedback.

4. **Focus Groups with Additional Community Organizations and Service Providers**
   EDD hosted four virtual focus group meetings focused on affordable housing, homelessness services, economic development, and public services in November and December of 2024. As required by HUD, the aim of the focus groups was to gain insight into the needs of local stakeholders and their constituents in order to inform the goals and priorities of the Consolidated Plan. To guide the focus group discussions, EDD staff prepared a series of questions for stakeholder groups to facilitate the discussion. Twenty-four (24) service providers and community-based organizations attended and provided feedback during these focus groups.

5. **Public Review and Public Hearing to consider approval of the Consolidated and Annual Action Plans**

   A 30-day public notice was published on March 14, 2025, in the Stockton Record in English and Spanish, advertising a public hearing on March 26, 2025 at the Community Development Committee meeting at the City Hall Council Chambers, as well as a public hearing at the April 29, 2025 Council Meeting, regarding the draft versions of the Consolidated and Annual Action Plan. The notice encouraged residents to review the draft Plans and to attend the public hearings to present oral and written comments to the City Council for consideration in approving the document. Residents unable to attend the public hearing are encouraged to submit written comments to EDD up to and including the day of the public hearings.

EDD hosted five in-person community meetings to present the draft plans:

- 3/13/2025 in-person at the Oak Park Senior Center
- 3/19/2025 in-person at the Van Buskirk Community Center
- 3/26/2025 in-person Community Development Committee meeting at the City Hall Council Chambers
- 4/2/2025 in-person at Sierra Vista Community Center
- 4/8/2025 in-person at Weston Ranch Public Library

EDD published draft versions of the Plans for public comment period between March 14 – April 29, 2025. The draft Plans were available for review online at www.stocktonca.gov/housing and at the EDD office.

EDD held the public hearings at the March 26, 2025 Community Development Committee meeting and at the April 29, 2025 Council meeting, respectively, where the City Council officially adopted the 2025-2029 Consolidated Plan and 2025-2026 Annual Action Plan, and directed staff to submit them to HUD.

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	Community Needs Assessment Survey	Non-targeted broad/ community outreach	EDD received 609 responses	Need for affordable housing, housing for vulnerable populations, and homeless prevention services.	EDD accepted all comments received.	
2	Public Meetings	Non-targeted/broad community outreach Non-English Speaking (Spanish)	EDD hosted seven public meetings and attended over a dozen community events, receiving 1,076 votes on investment priorities	Lack of affordable housing, rise in homelessness, and need for public services were the most cited concerns.	EDD accepted all comments received.	
3	Stakeholder Consultations	Non-targeted/broad community outreach Minorities Persons with Disabilities	EDD hosted six stakeholder consultations	Concerns about rising in housing costs and homelessness, need for supportive services and regional collaboration.	EDD accepted all comments received.	

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)
4	Focus Groups	Non-targeted/broad community outreach Persons with Disabilities	EDD hosted four focus groups with 24 organizations attending	Concerns about rise in housing costs and homelessness, lack of housing development funding, need for supportive services, regional collaboration and job training programs	EDD accepted all comments received.	
5	Public Hearing	Non-targeted/broad community outreach	Hearing and approval by City Council	[Pending Summary of comments received during hearing]	EDD accepted all comments received.	
6	Newspaper Ad	Non-targeted/broad community outreach Non-English Speaking (Spanish)	Ad for public hearing	None received.	Not applicable.	
7	Email Blast Campaigns	Non-targeted/broad community outreach	Ads to promote survey and public meetings	None received.	Not applicable.	
8	Social Media Posts	Non-targeted/broad community outreach Non-English Speaking (Spanish)	Ads to promote survey and public meetings	None received.	Not applicable.	

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)
9	Community Pop-Up Events	Non-targeted/broad community outreach	EDD staff attended 13 existing community events to promote the survey and public meetings and conducted an interactive voting activity for participants' top 3 priorities	Need for affordable housing, housing for vulnerable populations, and homeless prevention services.	EDD accepted all comments received.	

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)
10	Website Postings	Non-targeted/broad community outreach Non-English Speaking (Spanish)	A webpage dedicated to the Consolidated Plan including the survey, a schedule of the community meetings, and a timeline of the Consolidated Plan process was created and could be accessed by the public via the City's website.	None received.	Not applicable.	https://www.stocktonca.gov/business/economic_development/index.php https://stockton-ca.civilspace.io/en/projects/your-voice-our-future

Table 4 – 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 community 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 projects and activities to be administered over the five-year implementation period. The Needs Assessment is divided into six subsections, including:

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

Many of the data tables here use default values from HUD, based on the Comprehensive Housing Affordability Strategy (CHAS) dataset. This dataset was created by HUD using data from the Census Bureau's 2016-2020 American Community Survey (ACS). Because of the way the data is collected, numbers for the same item might be different in different tables. For example, cost burden data might vary slightly because of how HUD and the Census Bureau estimate using multi-year survey data. The analysis in the next sections focuses more on the percentage of households by type and income level, rather than the exact number of households. This analysis also adds data from other sources to the supplement default data from HUD, especially in areas where data was not made available by HUD.

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 among 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**, defined as units lacking 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: 2015	Most Recent Year: 2020	% Change
Population	299,725	311,105	4%
Households	92,435	95,235	3%
Median Income	$44,797	$58,393	30%

Table 5 - Housing Needs Assessment Demographics

Data Source: Note for IDIS 2011-2015 ACS (Base Year), 2016-2020 ACS (Most Recent Year)

The demographic summary data provided in Table 5 indicates that the City of Stockton gained nearly 11,380 new residents between the 2011-2015 and the 2016-2020 ACS survey periods, representing an increase of approximately four percent. This brought the total population within the City to an average of 311,105 between the years 2016 and 2020. More recent data (2018-2022 ACS 5-Year Estimates) indicates that the population of the City of Stockton has increased to 320,030, while the 2020 Decennial Census data indicate a population of 320,804.

The ACS indicates that the number of households residing in the City of Stockton increased from an average of 92,435 between 2011 and 2015 to an average of 95,235 between 2016 and 2020.

In nominal terms, the median income of households residing within the city of Stockton increased significantly by 30 percent between the 2011-2015 and 2016-2020 ACS survey periods, rising from $44,797 to $58,393.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	14,530	13,345	17,440	10,635	39,290
Small Family Households	4,485	5,550	7,430	4,970	17,890
Large Family Households	1,575	2,625	3,545	2,265	7,625
Household contains at least one person 62-74 years of age	3,030	2,645	3,540	2,460	10,905
Household contains at least one person age 75 or older	2,065	1,775	2,130	1,005	3,685
Households with one or more children 6 years old or younger	3,060	3,795	4,745	2,295	5,295

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Table 6 identifies the average number of households that resided within the City of Stockton, by household type and income level between 2016 and 2020. 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

Based on the data from the CHAS dataset, an average of 55,950 households had incomes up to the median (i.e., up to 100 percent of the HAMFI) between 2016 and 2020, representing 59 percent of Stockton households. Approximately 45,315 households, about 47 percent of all households in the City of Stockton, qualified as lower income, with incomes that were equal to 80 percent or less of the HAMFI between 2016 and 2020. Of that total, an estimated 29 percent

of all households fell into the extremely low- or very low-income categories, representing some 27,875 households. Note that the reported household figures may not equal the total households figure reported in Table 6 due to factors associated with the ACS methodology.

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	415	285	200	60	960	40	4	35	10	89
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	265	305	510	180	1,260	80	245	85	135	545
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	785	955	1,290	285	3,315	25	180	490	305	1,000
Housing cost burden greater than 50% of income (and none of the above problems)	7,090	3,490	905	55	11,540	2,240	1,570	1,090	225	5,125
Housing cost burden greater than 30% of income (and none of the above problems)	860	3,240	4,315	1,205	9,620	310	710	2,035	1,440	4,495
Zero/negative Income (and none of the above problems)	680	0	0	0	680	510	0	0	0	510

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

Table 7 identifies the number of households that earned up to the median income that reported experiencing at least one housing problem, by tenure and income category, between 2016 and 2020. Note that due to rounding, and other methodological factors, the figures 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 had more than one housing problem, they were included in the count of households with the more severe housing problem. For example, if a household was both cost-burdened and lived in substandard housing, they were counted in the category of households living in substandard housing.

Based on this data, only around 2 percent of Stockton households who earned up to the median income lived in substandard housing conditions, defined as the lack of complete plumbing and/or kitchen facilities. This included around 1,049 households. Most of these households, around 92 percent, were renter households, with only about 9 percent owning their own home. Around 93 percent were also considered lower income as defined by HUD, with household incomes equal to 80 percent or less of the HAMFI.

An estimated 11 percent of Stockton households, earning up to the median income, experienced some form of overcrowding. This included 6,120 households. Of this, nearly 30 percent experienced severe overcrowding, while the remaining 71 percent experienced less overcrowding. According to data provided by HUD, roughly 1,805 households were impacted by the more severe condition, and 4,315 households experienced less severe overcrowding. Renter households accounted for most households earning up to the median income that experienced overcrowding. Overcrowded households were also more likely to be lower income, regardless of tenure.

Approximately 55 percent of all Stockton households with incomes up to the median had housing cost burdens exceeding 30 percent of income, which equaled an estimated 30,780households. Of those, 46 percent experienced a cost burden that was greater than 30 percent but less than 50 percent of gross income, while 54 percent experienced more severe cost burdens of greater than 50 percent of gross income. Overall, cost burdened households with incomes up to the median were more likely to be renters. Renter households accounted for 69 percent of all severely cost burdened households with incomes up to the median, and 68 percent of households with less severe cost burdens and incomes up to the median. Regardless of tenure, the households most likely to experience excessive cost burdens were those in the extremely low- and very low-income categories.

Households with zero or negative incomes represented only a small minority of Stockton households. According to the data provided, there were only around 1,190 households in Stockton with zero or negative incomes between 2016 and 2020, which accounted for only 2

percent of households with incomes up to the median. Because these households had zero or negative incomes, they were 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	8,555	5,030	2,910	575	17,070	2,390	2,000	1,700	675	6,765
Having none of four housing problems	2,415	4,140	7,415	4,310	18,280	1,170	2,175	5,420	5,075	13,840
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS

Table 8 provides an alternative presentation of the data reported in Table 7. It displays the number of households with incomes up to the median without housing problems, with one or more of the four HUD-defined housing problems (i.e., the housing lacks complete kitchen facilities, the housing units lack complete plumbing facilities, the household is overcrowded, and the household is cost burdened), and households with negative income. Based on the data provided in Table 8, an estimated 23,835 households, or around 43 percent of all Stockton households with incomes up to the median, experienced at least one of the four reported housing problems. Most of these households, regardless of tenure, fell into the lower-income categories, with the largest percentages evident among very low- and extremely low-income renters. Around 32,120 households, 57 percent of households with incomes up to the median,

experienced none of the four reported housing problems. Most of these households, regardless of tenure, were either low- or middle-income. Renter households of all income categories up to the median accounted for a majority (approximately 72 percent) of the households experiencing one or more housing problems.

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	3,450	3,825	2,995	10,270	630	770	1,295	2,695
Large Related	1,205	1,480	855	3,540	220	680	645	1,545
Elderly	1,990	1,375	825	4,190	1,360	990	910	3,260
Other	2,585	1,315	1,260	5,160	485	170	445	1,100
Total need by income	9,230	7,995	5,935	23,160	2,695	2,610	3,295	8,600

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

Table 9 provides additional detail regarding the characteristics of lower-income households with incomes up to 80 percent of area median income (AMI) with cost burdens greater than 30 percent. This includes those households with cost burdens of greater than 50 percent of income. Because the estimates in Table 9 are different from those in other parts of this section, this analysis looks at the percentage of households by type and income category instead.

Based on the available data, most of the lower income cost burdened households, around 44 percent, were small, related households, with between two and four members. The households were similarly distributed 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 accounted for around 16.0 percent, elderly households accounted for 24 percent, and all other households accounted for 16.2 percent.

Among all four household types, most of the lower income cost burdened households were renters. Though consistent with this trend, elderly cost burdened households included an above average proportion of homeowners, at around 44 percent, compared to an overall average of 27 percent. The data also indicates that cost burdened renter households were primarily extremely low- and very low-income, while cost burdened homeowner households primarily fell 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	0	0	1,920	1,920	575	600	0	1,175
Large Related	0	0	520	520	205	465	45	715
Elderly	1,575	725	240	2,540	1,145	600	420	2,165
Other	0	2,410	625	3,035	430	0	0	430
Total need by income	1,575	3,135	3,305	8,015	2,355	1,665	465	4,485

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

Similar to above, Table 10 provides additional detail regarding the characteristics of lower-income households with cost burdens greater than 50 percent of household income. Again, the majority of the severely cost burdened households in this group, around 25 percent, were small, related households, with between two and four members. The remaining households were fairly equally divided between large, related households accounting for around 10 percent, elderly households accounting for 38 percent, and all other households accounting for 28 percent.

Among all four household types, the majority of lower income severely cost burdened households were renters. The data indicates that severely cost burdened renter households were primarily very low- and low-income, while severely cost burdened owner households were more heavily concentrated in the extremely low-income category. Elderly households showed above average proportions of homeownership, at 46 percent, compared to an overall average of 36 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	945	960	1,360	345	3,610	125	335	380	270	1,110

	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
Multiple, unrelated family households	75	290	455	105	925	0	95	195	170	460
Other, non-family households	35	50	75	15	175	0	0	0	0	0
Total need by income	1,055	1,300	1,890	465	4,710	125	430	575	440	1,570

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

Table 11 identifies the number of households with up to median incomes experiencing overcrowding by household type, tenure, and income category. According to these data, individual families comprised an estimated 75 percent of lower income overcrowded households. Households composed of multiple, unrelated families accounted for 22 percent of all overcrowded households with up to median incomes, while other non-family households accounted for only 3 percent. Again, most households with up to median incomes experiencing overcrowding were renter households. For example, an estimated 77 percent of overcrowded single-family households with up to median incomes were renters, as were 67 percent of multiple unrelated family households, and 100 percent of overcrowded non-family households.

The data indicates that approximately 86 percent of the reported overcrowded households were lower-income, with around 47 percent falling into the extremely low- and very low-income categories. Overcrowded single-family households generally follow this same income distribution pattern. Multiple unrelated family households were more likely to be in the low-income categories with 33 percent of these households falling into the extremely low- and very low-income categories. Overcrowded households made up of multiple, unrelated families were also more likely to be lower income but also had larger proportions of moderate-income households compared to the other household types.

	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								

Table 12 – Crowding Information – 2/2

NOTE: This data cannot be provided because it was not collected in the 2016-2020 CHAS nor the 2016-2020 ACS.

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

Based on the available 2018-2022 ACS data and CHAS data tables for 2016-2020, we can provide a more comprehensive analysis of single person households in need of housing assistance in Stockton.

According to recent ACS estimates, there are approximately 23,578 householders living alone in Stockton, representing roughly 23.6% of all households (99,937 total households). While the CHAS data tables do not directly break out single-person households, we can look at the "Other" household category in Tables 9 and 10 as an indicator of housing problems faced by non-family households, which includes single-person households. According to this data, approximately 5,160 lower-income "Other" renter households and 1,100 lower-income "Other" owner households experience cost burdens greater than 30% of their income. Of these, about 3,035 renter households and 430 owner households face severe cost burdens exceeding 50% of their income.

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.

Data on domestic violence is not available in the 2018-2022 ACS; however, local organizations provide critical support to victims. In their 2023-2024 fiscal year, PREVAIL assisted 2,114 domestic violence victims and 175 sexual assault victims through their 24-hour helplines. They provided emergency shelter to 245 adults and 159 children across their shelters, including DAWN House, which alone sheltered 172 adults and 113 children. Additionally, 209 children received one-on-one counseling through the Just for Kids program for issues related to domestic violence, child abuse, and neglect. The Safe House emergency shelter accommodated 92 youth aged 12-17, while the Opportunity House transitional living program housed 26 adults and 3 children. The Drop-In Center served 274 youth. Furthermore, PREVAIL supported 1,608 non-resident victims of domestic violence and 825 non-resident victims of sexual assault. These figures highlight the significant need for housing assistance among disabled individuals and victims of domestic violence, dating violence, sexual assault, and stalking in the community.

What are the most common housing problems?

According to the data reported in Table 7, the most common housing problems among Stockton households with incomes up to the median are excessive cost burden and overcrowding. Approximately 61 percent of households with incomes up to the median had housing cost burdens exceeding 30 percent of income, which equaled an estimated 32,484 households. Of those, 43 percent experienced a cost burden that was greater than 30 percent but less than 50 percent of gross income, while 57 percent experienced more severe cost burdens exceeding 50 percent of gross income. Overcrowding represents a less prevalent but still significant housing problem among Stockton households, affecting around 11 percent of households with incomes up to the median, or around 6,120 households. Of these overcrowded households, 30 percent experienced severe overcrowding, while the remaining 70 percent experienced less overcrowding.

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

The data shows that renters and extremely low-income households are disproportionately affected by housing problems. Renter households account for 72 percent of all severely cost burdened households with incomes up to the median, and 68 percent of households with less severe cost burdens. Based on Table 9, among lower income cost burdened households, small, related households represent the largest affected group at 44 percent. The remaining households are fairly equally divided between large, related households (16 percent), elderly households (24 percent), and “other” households (16 percent). While renters are generally more affected, elderly households show higher rates of homeownership among the cost-burdened, with 44 percent being homeowners compared to the overall average of 27 percent.

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 Table 6, there are approximately 14,530 households in the City of Stockton with 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. Around 31 percent are small-family households, while only 11 percent are large-families, and 21 percent contain children that are six years old or younger.

Around 35 percent are households with at least one member age 62 or over, an increase of 11 percent from the amount reported in the 2011-2015 CHAS.

Other important indicators include the prevalence of housing problems, and other characteristics that are often associated with housing instability and an increased risk of homelessness. For example, of the estimated 14,530 households in the extremely low-income category, around 59 percent experienced at least one of the four housing problems reported by HUD. Data presented in Table 7 indicate that around 49 percent of extremely low-income households had housing costs exceeding 50 percent of income, while five percent experienced some form of overcrowding, two percent lived in substandard housing, and five percent had zero or negative incomes. This indicates that these households may be at increased risk of experiencing homelessness.

While there are multiple models for housing and supportive service provision, the ESG and CoC regulations emphasizes the housing first model, which focuses on providing homeless persons with housing as quickly as is practicable and limiting supportive services to those that are critical to immediately supporting stable housing, while other needs are addressed through available existing mainstream resources. Consultations with homeless service providers indicate that individuals and families at risk of homelessness or residing in shelters are most in need of rapid rehousing assistance so they can remain in their home, or assistance finding an affordable alternative unit. For families that must move, finding quality units in safe neighborhoods that allow their children to remain in their existing or better schools is critically important.

The City provides funding and partners with Homeless Prevention and Rapid Re-Housing Program (HPRP) providers to provide homeless prevention assistance to households who would otherwise become homeless and provides rapid re-housing assistance for persons who are currently homeless. For individuals and families receiving rapid rehousing assistance but nearing the end of that assistance, consultations indicate their greatest need is ability to secure and maintain a steady source of income. In some cases, this may require vocational training or life skills training to prepare them for the workforce. In other cases, this may require assistance with transportation to and from work and/or assistance locating affordable childcare services which allow them to attend work.

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 and copied

below. The methodology used to generate the estimates described in the prior section are described in this regulatory definition.

24 CFR 576.2

(1) An 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 in this section; 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 reside per room, as defined by the U.S. Census Bureau;

(F) Is exiting a publicly 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); or

(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;

(2) A child or youth who does not qualify as "homeless" under this section, but qualifies as "homeless" under section 387(3) of the Runaway and Homeless Youth Act, section 637(11) of the Head Start Act, section 41403(6) of the Violence Against Women Act of 1994, section 330(h)(5)(A) of the Public Health Service Act, section 3(m) of the Food and Nutrition Act of 2008, or section 17(b)(15) of the Child Nutrition Act of 1966; or

(3) 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

In Stockton, the housing market has some issues that make it hard for very low-income households to find stable housing and avoid homelessness. Based on the CHAS data, the housing characteristics most closely linked to instability include severe cost burden (paying more than 50 percent of income for housing) and overcrowding. Because of these problems, low-income households often must choose housing that costs more than they can afford or share housing with others. According to Table 7, these problems disproportionately affect extremely low and very low-income households, with 7,090 extremely low-income renter households facing severe cost burdens. Overcrowding can lead to unstable living conditions, and 1,055 extremely low-income renter households experience this.

For very low-income households, high housing costs and overcrowding can lead to a high risk of homelessness. Factors that increase this risk include losing a job or being unemployed for a long time or personal issues like poor health, mental illness, substance abuse, and domestic violence.

The COVID pandemic also drove higher income households to seek more affordable housing in surrounding markets, further exacerbating this trend and leading to fewer affordable housing options for low-income residents in Stockton.

Discussion

The 2016-2020 data reveal significant housing challenges in Stockton, particularly affecting extremely low and very low-income households. The prevalence of severe cost burdens and overcrowding among the lowest income households indicates a need for targeted interventions to address these issues. Renter households face disproportionate challenges, though elderly households show high rates of problems regardless of tenure. These patterns suggest a need for comprehensive strategies to address both affordability and overcrowding issues, with particular attention to the needs of the most vulnerable households.

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 members 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 that same income level. Using this threshold, the analysis examines 2016-2020 CHAS data provided by HUD for the City of Stockton to identify households experiencing disproportionately greater need. The assessment considers both severe and less severe housing problems across four main categories: lack of complete kitchen facilities, lack of complete plumbing facilities, overcrowding, and cost burden. This comprehensive approach allows for identification of disparities across different racial and ethnic groups within specific income levels.

0%-30% of Area Median Income (AMI)

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	12,115	2,405	0
White	2,710	585	0
Black / African American	2,675	395	0
Asian	1,970	650	0
American Indian, Alaska Native	30	4	0
Pacific Islander	40	25	0
Hispanic	4,175	700	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

Table 13 reports the number of extremely low-income (30 percent of AMI or less) households by racial and ethnic group that experienced 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. According to these data, approximately 83 percent of extremely low-income households in Stockton experienced one or more of the four housing problems. Four out of the reported racial and ethnic groups had a lower prevalence of housing problems, compared to

extremely low-income households citywide. Black/African American and Hispanic households were more likely to experience housing problems, though not to a disproportionate degree (i.e., less than 10 percent higher than the citywide average for all racial groups considered extremely low-income). The American Indian and Alaska Native population was also highly likely to experience housing problems (88 percent) but it is difficult to infer trends based on the small population size. This indicates that none of the identified racial and ethnic groups experienced a disproportionately greater need compared to all 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	10,980	2,360	0
White	1,880	495	0
Black / African American	2,095	185	0
Asian	1,630	405	0
American Indian, Alaska Native	4	4	0
Pacific Islander	65	0	0
Hispanic	4,850	1,230	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

Table 14 reports the number of very low-income (between 30 and 50 percent of AMI) households by racial and ethnic group that experience one or more of the four housing problems. Approximately 82 percent of very low-income households in Stockton experienced one or more of the four housing problems. Most racial and ethnic groups listed had similar rates of experiencing housing problems compared to the citywide average, with some variation. Hispanic households showed a higher prevalence, with an estimated 80 percent experiencing at least one housing problem, though not reaching the threshold of disproportionate need. Black/African American households had a rate of nearly 92 percent experiencing at least one housing problem, which is about 10 percent above the citywide average. American Indian, Alaska Native, and Pacific Islander households showed varying rates, but due to their small sample sizes, these percentages should be interpreted with caution.

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	10,965	6,480	0
White	2,125	1,840	0
Black / African American	1,610	370	0
Asian	1,285	1,005	0
American Indian, Alaska Native	15	15	0
Pacific Islander	20	19	0
Hispanic	5,210	3,025	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

Table 15 reports the number of low-income (between 50 and 80 percent of AMI) households, by racial and ethnic group that experienced one or more of the four housing problems. Approximately 63 percent of low-income households in Stockton experienced one or more of the four housing problems. Nearly 51 percent of low-income Pacific Islander households experienced at least one of the reported housing problems, indicating that these households had a lower prevalence of housing problems compared to other low-income households within the city. Low-income households belonging to Black/African American and Hispanic racial and ethnic groups experienced higher rates of housing problems than low-income households citywide, at 81 percent and 63 percent respectively. Low-income American Indian, Alaska Native households, on the other hand, showed a 50 percent rate of experiencing one or more housing problems. However, given the small sample sizes for Pacific Islander, American Indian, and Alaska Native households, these percentages should be interpreted with caution.

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	3,890	6,750	0
White	660	1,595	0

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
Black / African American	670	705	0
Asian	715	1,020	0
American Indian, Alaska Native	0	25	0
Pacific Islander	60	0	0
Hispanic	1,670	3,160	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

Table 16 reports the number of middle-income (between 80 and 100 percent of AMI) households by racial and ethnic group that experienced one or more of the four housing problems. Approximately 37 percent of middle-income households in Stockton experienced one or more of the four housing problems. Though middle-income households in three of the reported racial and ethnic groups had an above average percentage of households that experienced one or more housing problems, Black / African American households (at 49 percent) and Pacific Islander households (at 100 percent) exceeded the threshold defined by HUD for disproportionately greater need. All Pacific Islander households considered middle-income experienced one or more of the defined housing problems. However, due to the small sample size, this percentage should be interpreted with caution.

Discussion

Using the 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 shows varying levels of housing problems across income categories and racial/ethnic groups. The data indicates that extremely low-, very low-, and middle-income Pacific Islander households experienced notably higher rates of housing problems than other households in the same income categories. Black/African American households also showed consistently higher rates of housing problems across most income categories, though generally not meeting the threshold for disproportionate impact.

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 the 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. This section focuses on those households that experience the four severe housing problems, including lacks complete kitchen facilities, lacks complete plumbing facilities, severe overcrowding (more than 1.5 persons per room), severe cost burden (housing costs over 50% of income).

0%-30% of Area Median Income (AMI)

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	10,945	3,585	0
White	2,475	825	0
Black / African American	2,340	730	0
Asian	1,775	840	0
American Indian, Alaska Native	20	10	0
Pacific Islander	40	25	0
Hispanic	3,825	1,050	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

Table 17 reports the number of extremely low-income (30 percent of AMI or less) households by racial and ethnic group that experience one or more of the severe housing problems introduced. Approximately 75 percent of extremely low-income households in Stockton experienced one or more of the four severe housing problems. None of the racial and ethnic groups showed a disproportionately greater prevalence of severe housing problems compared to extremely low-income households citywide. Hispanic and Black/African American households

were more likely to experience severe housing problems than the citywide average for low-income households in Stockton, but only by 4 percentage points.

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	7,030	6,315	0
White	1,145	1,230	0
Black / African American	1,500	775	0
Asian	1,155	875	0
American Indian, Alaska Native	4	4	0
Pacific Islander	50	15	0
Hispanic	2,860	3,220	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

Table 18 reports the number of very low-income (between 30 and 50 percent of AMI) households by racial and ethnic group that experience one or more of the severe housing problems. Approximately 53 percent of very low-income households in Stockton experienced one or more of the four severe housing problems. Black / African American and Pacific Islander households showed a disproportionate prevalence of severe housing problems, with approximately 66 and 77 percent experiencing one or more severe housing problems, respectively. Asian households experienced a slightly higher rate of severe housing problems at 57 percent, though not reaching the threshold for disproportionate 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	4,610	12,835	0
White	1,000	2,975	0
Black / African American	925	1,050	0

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
Asian	720	1,575	0
American Indian, Alaska Native	15	15	0
Pacific Islander	0	45	0
Hispanic	1,750	6,480	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

Table 19 reports the number of low-income (between 50 and 80 percent of AMI) households by racial and ethnic group that experienced one or more of the four severe housing problems. Approximately 26 percent of low-income households in Stockton experienced one or more of the four severe housing problems. Among the racial and ethnic groups, American Indian, Alaska Native households experienced a higher rate at 50 percent, though the small sample size makes this statistic less reliable. Black/African American households experienced a rate of 47 percent, reaching the threshold for disproportionate need.

80%-100% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,250	9,385	0
White	205	2,045	0
Black / African American	85	1,290	0
Asian	370	1,375	0
American Indian, Alaska Native	0	25	0
Pacific Islander	45	20	0
Hispanic	545	4,285	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

Table 20 reports the number of middle-income (between 80 and 100 percent of AMI) households by racial and ethnic group that experienced one or more of the four severe housing

problems. Approximately 12 percent of middle-income households in Stockton experienced a severe housing problem. Pacific Islander households showed the highest rate of severe housing problems at 69 percent, exceeding the citywide average by 57 percentage points. However, due to the small sample size, these results should be interpreted with caution.

Discussion

Using the 2016-2020 CHAS data for the City of Stockton provided in Tables 17 through 20, and applying HUD's methodology for determining disproportionately greater need, the analysis shows varying experiences of severe housing problems across income categories. While Black/African American households in the low-income category experienced elevated rates of severe housing problems (66 percent compared to 53 percent citywide). American Indian, Alaska Native households showed high rates of severe housing problems in low-income categories (50 percent compared to 26 percent citywide), while Pacific Islander households in the middle-income category experienced severe housing problems at a notably even higher rate (69 percent compared to 12 percent citywide). However, it's important to note that small sample sizes for several racial and ethnic groups, particularly American Indian, Alaska Native, and Pacific Islander households, affect the statistical reliability of these findings.

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 sections, 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 (10 percentage points or more) than do all households citywide within that income level. The following assessment expands on the analysis conducted under section NA-15. This section focuses on the relative burden placed on households regarding 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	55,500	19,470	18,925	1,335
White	16,770	4,200	4,565	380
Black / African American	5,110	3,095	4,135	210
Asian	10,920	2,535	3,070	310
American Indian, Alaska Native	170	10	24	0
Pacific Islander	185	50	45	25
Hispanic	20,475	8,640	6,215	380

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

The data reported in Table 21 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 burdened when housing and related costs are greater than 30 percent of household income. According to the data provided by HUD, 59 percent of all households in Stockton had housing costs that were equal to or less than 30 percent of household income. By comparison, an estimated 21 percent of households spent between 30 and 50 percent of their income for housing costs. The remaining 20 percent of households have housing costs equal to more than 50 percent of

income. 1.4 percent of households had no or negative income. Across all households in Stockton, 40 percent of households are housing cost burdened.

Asian households showed a relatively similar distribution of cost burden compared to the jurisdiction, with about 66 percent paying less than 30 percent of income toward housing costs. By contrast, Black/African American households showed a notably higher rate of severe cost burden, with approximately 33 percent paying more than 50 percent of their income toward housing costs, compared to the citywide rate of 20 percent. Hispanic households also showed elevated rates of housing cost burden, with 23 percent paying between 30 and 50 percent of income toward housing costs.

Discussion

Using the data for the City of Stockton provided in Table 21 and the previously identified methodology for determining disproportionately greater need, the analysis indicates that Black/African American households experience housing cost burdens at a disproportionately greater rate, especially regarding severe cost burden (more than 50 percent of income). While several other racial and ethnic groups show elevated rates of housing cost burden compared to the jurisdiction, none exceed the 10 percentage point threshold required to be considered a disproportionately greater need.

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 2016-2020 CHAS data reveal several instances where racial and ethnic groups experienced disproportionately greater housing needs as discussed in sections NA-15, NA-20, and NA-25. An analysis of the aforementioned tables revealed the following:

- Black/African American households in the very low-income level were disproportionately affected by one or more of the four housing problems had a rate of nearly 92 percent experiencing at least one housing problem (92 percent compared to the Citywide average of 82 percent).
- Black/African American households experienced disproportionately higher rates of housing problems than low-income households citywide, at rate of 81 percent compared to the Citywide average of 63 percent.
- Black / African American households (at 49 percent) and Pacific Islander households (at 100 percent) at the middle-income level were disproportionately affected by one or more of the four housing problems compared to the Citywide average of 37 percent. However, due to the small sample size of Pacific Islander households, this percentage should be interpreted with caution.
- Approximately 53 percent of very low-income households in Stockton experienced one or more of the four severe housing problems. Black / African American and Pacific Islander households showed a disproportionate prevalence of severe housing problems, with approximately 66 and 77 percent experiencing one or more severe housing problems, respectively.
- Black/African American households (at 47 percent) and American Indian, Alaska Native households (at 50 percent) at the low-income level disproportionately experienced one or more of the four severe housing problems compared to the Citywide average of 26 percent. Though, given the small sample size of the American Indian, Alaska Native population it makes this statistic less reliable.
- Approximately 12 percent of middle-income households in Stockton experienced a severe housing problem. Pacific Islander households showed the disproportionately higher rates of severe housing problems at 69 percent, exceeding the citywide average by 57 percentage points. However, due to the small sample size, these results should be interpreted with caution.

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

The analysis focused specifically on housing problems (including substandard housing, overcrowding, and cost burden) and severe housing problems as defined by HUD. While these metrics captured significant housing challenges, they may not fully reflect other related needs such as transportation access, proximity/access to employment centers or quality schools, or other access to neighborhood amenities like grocery stores.

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 concentrations of minority residents. However, very few of these areas contain a concentration of racial or ethnic groups identified above as having a disproportionately greater need of housing assistance that reach the HUD based threshold of 51 percent. While the CHAS data does not provide neighborhood-level geographic distribution of housing needs, this information can be found in other sections of the Consolidated Plan, particularly the MA-50 section, which provides a more detailed analysis of residential patterns and concentrations of racial/ethnic groups within Stockton.

NA-35 Public Housing – 91.205(b)

Introduction

The following section provides a 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 information is provided by the Housing Authority of the County of San Joaquin (HACSJ). The data reported in the tables provided below are from HACSJ and HUD's Public and Indian Housing Information Center (PIC) dataset, an administrative system that manages financial and inventory controls over the Housing Choice Voucher and Public Housing programs.

Totals in Use

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

Table 22 - Units by Program Type

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

Data Source: Housing Authority of the County of San Joaquin

The HACSJ operates 890 public housing units and administers 4,396 project- and tenant-based vouchers in San Joaquin County. Most of these vouchers (3,349) are tenant-based, meaning they are issued to individual households who then locate suitable housing in the private market. The remaining vouchers are distributed across special purpose programs, including 190 Veterans Affairs Supportive Housing (VASH) vouchers, 65 Family Unification Program vouchers, and 116 vouchers for households with a person with a disability. Based on the information provided in Table 23, HACSJ operates 75 percent of its public housing units and 82 percent of its vouchers in the City of Stockton.

Totals in Use in the City of Stockton

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units/vouchers in use	0	0	663	3,621	544	2,791	133	55	98

Table 23 - Units by Program Type

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

Data Source: Housing Authority of the County of San Joaquin

Characteristics of Residents

Program Type								
	Certifi-cate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	$29,451	$20,438	$17,812	$22,729	$19,967	$25,170
Average length of stay (years)	0	0	7	3	3	5	3	2
Average Household size	0	0	3	2	2	3	1	3
# Homeless at admission	0	0	122	1,102	238	576	190	35
# of Elderly Program Participants (>62)	0	0	221	1,538	305	1,119	113	1
# of Disabled Families	0	0	263	2,319	360	1,721	114	8
# of Families requesting accessibility features	0	0	1,052	4,651	72	4,427	47	85

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: Housing Authority of the County of San Joaquin and PIC (PIH Information Center)

The data provided by the HACSJ and PIC reveal distinct characteristics across different housing programs. Public housing residents have an average annual income of $29,451, while voucher holders average $20,438, with some variation across voucher types. Project-based voucher holders have the lowest average income at $17,812.

Length of stay is consistent between public housing and tenant-based voucher holders at seven years, while project-based voucher residents average three years. Household sizes vary, with public housing averaging three members per household, compared to two members for voucher households.

The data shows homeless admissions across all programs. Elderly participation (age over 62) is significant, with 221 elderly residents in public housing and 1,538 elderly voucher holders, primarily in tenant-based programs (1,119). Disabled families represent a substantial portion of program participants, with 263 in public housing and 2,319 voucher holders, mainly in tenant-based programs (1,721).

1,052 families in public housing and 4,651 families in the voucher programs are documented as requesting accessibility features. The PIC data does not track HIV/AIDS program participants or domestic violence victims.

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	402	1,590	300	1,159	44	44	43
Black/African American	0	0	268	1,928	265	1,531	71	11	50
Asian	0	0	102	473	40	418	1	5	9
American Indian/Alaska Native	0	0	21	107	23	74	3	3	4
Pacific Islander	0	0	7	51	10	36	1	0	4
Other	0	0	90	247	38	131	70	2	6

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

Table 25 – Race of Public Housing Households by Program Type

Data Source: Housing Authority of the County of San Joaquin

The racial composition shows diversity across programs. In public housing, White households represent 45 percent (402), followed by Black/African American households at 30 percent (268), and Asian households at 11 percent (102). Among voucher holders, White households account for 36 percent (1,590), Black/African American households account for 44 percent

(1,928), and Asian households account for 11 percent (473). American Indian/Alaska Native and Pacific Islander households comprise smaller percentages across all programs.

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	378	1,065	198	778	42	23	24
Not Hispanic	0	0	512	3,331	478	2,571	148	42	92

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

Table 26 – Ethnicity of Public Housing Households by Program Type

Data Source: PIC (PIH Information Center)

According to the data provided in Table 26, public housing shows a relatively even distribution between Hispanic (42 percent or 378 households) and non-Hispanic (58 percent or 512 households) households. However, voucher programs show a different pattern, with non-Hispanic households representing a larger share at 76 percent (3,331) compared to Hispanic households at 24 percent (1,065).

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

Based on the available data, accessibility needs are significant among public housing residents and voucher holders. The data shows 1,052 public housing households and 4,651 voucher households are documented as requesting accessibility features. Additionally, there's a substantial presence of disabled families in both programs: 263 families in public housing and 2,319 in voucher programs. These numbers suggest a high demand for accessible units, though specific details about waiting list applicant needs are not captured in the current dataset.

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

The income data from Table 24 reveals the most pressing need is financial stability. Public housing residents have an average annual income of $29,451, while voucher holders average $20,438, with some variation across voucher types. Project-based voucher holders face the greatest financial challenges, with average incomes of just $17,812. Given typical household sizes (3 members for public housing and 2 for voucher programs), these income levels indicate most residents are living near the federal poverty guideline. Additionally, market rents in

Stockton currently average around $1,990, which would be unaffordable for any of the households currently assisted by the HACSJ. Households would need annual incomes of $79,600 to afford market rental rates. The data also shows significant needs among elderly residents (221 in public housing, 1,538 in voucher programs) and disabled families (263 in public housing, 2,319 in voucher programs), suggesting a need for specialized supportive services.

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

The financial challenges faced by public housing residents and voucher holders are substantially more severe than those of the general population in Stockton. While the citywide median income increased to $58,393 in 2020, HACSJ tenant incomes are much lower as discussed above. This stark contrast, where assisted housing residents earn roughly half of the median city income, illustrates the deep economic disparities these households face. Despite the city's 30 percent growth in median income between 2015-2020, the assisted housing population has not experienced similar economic gains. When considering that Stockton's overall population and household growth (four percent and three percent respectively) has been steady, the consistently low incomes of public housing and voucher participants suggest these programs serve a population facing persistent economic challenges that set them apart from broader economic trends in the city. The high proportion of elderly and disabled residents in these programs further indicates a population with specialized needs that differ significantly from the general population.

Discussion

The Housing Authority of the County of San Joaquin (HACSJ) provides housing assistance to over 5,000 households through its public housing and voucher programs in Stockton. Assisted households have incomes that are significantly lower than the city’s median income and would struggle to afford housing in the private market without rental assistance. Many residents are elderly or have disabilities, and waiting list information suggests a high need of units with accessibility features.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction

The Homeless Needs Assessment for Stockton provides a detailed overview of the nature and extent of homelessness in the city. This assessment includes data on both unsheltered and sheltered homeless populations, gathered from various local sources. The assessment aims to identify the specific needs of different groups within the homeless population, such as individuals, families, veterans, and those with disabilities. It also examines the availability and effectiveness of current services and resources to address these needs. The data presented in this section were collected from the Central Valley Low Income Housing Corporation (CVLIHC), which acts as the Homeless Information Management System (HMIS) manager for the San Joaquin County/Stockton Continuum of Care (SJCoC). The San Joaquin County/Stockton Continuum of Care (SJCoC) is a collaborative network aimed at addressing homelessness in the region. It brings together various stakeholders, including nonprofit organizations, local government, and community members, to coordinate services and resources effectively. The primary goal of the San Joaquin County/Stockton Continuum of Care (SJCoC) is to end homelessness in the region by ensuring it is rare, brief, and non-recurring.

The tables provided below identify the estimated number of unsheltered and sheltered homeless individuals and families in the City. The tables present data collected through the 2024 Point-in-Time (PIT) and annual shelter count. It should be noted that preliminary results indicate an increase in the total number of unsheltered homeless people included in the 2023 PIT Count. The data on the number of sheltered homeless residing in emergency and transitional housing facilities are those reported in the HMIS system for facilities located within the City.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year ^	Estimate the # becoming homeless each year ^	Estimate the # exiting homelessness each year ^ ""	Estimate the # of days persons experience homelessness **
	Sheltered *	Unsheltered ^				
Persons in Households with Adult(s) and Child(ren)	190	9	2,394	1,097	166	83
Persons in Households with Only Children	4	12	49	23	4	83
Persons in Households with Only Adults	327	2429	4,429	2,030	307	83
Chronically Homeless Individuals	104	546	1,414	649	98	83
Chronically Homeless Families	18	0	266	122	18	83
Veterans	21	139	283	130	20	83
Unaccompanied Child	25	171	343	157	24	83
Persons with HIV	4	9	49	23	4	83

Table 27 - Homeless Needs Assessment

Data Source: 2024 PIT, HMIS provided by Central Valley Low Income Housing Corporation

**Estimate is based on total number of sheltered homeless counted in the San Joaquin Continuum of Care and multiplying by 62.86%, the percentage of sheltered homeless counted in the Stockton jurisdiction during the 2024 Point in Time Count of Sheltered Homeless.*

Please note this DOES NOT include tenant-based non-congregate shelter beds that could have been located anywhere within the Continuum of Care on the night of the PIT Count, though the majority of these tenant-based non-congregate shelter beds were likely within the City of Stockton.

^Estimate is based on total number counted in the San Joaquin Continuum of Care and multiplying by 70.65%, the percentage of unsheltered homeless counted in the Stockton jurisdiction during the 2024 Point in Time Count of Unsheltered Homeless.

"" This number is likely much lower than the actual number of persons exiting homelessness, as many Emergency Shelters have extremely low rates responding to "Exit Destination" questions.
*** Average Length of Time Homeless for ES, TH, PH for ALL POPULATIONS COMBINED*

In 2024, the Point-in-Time Count (PIC) identified 4,732 unique homeless individuals in San Joaquin urban county. This total includes 3,469 unsheltered individuals and 1,263 people in emergency shelters and transitional housing. Comparatively, the 2019 Point-in-Time Count (PITC) recorded 2,629 unique homeless individuals across the county, with 1,558 unsheltered and 1,071 in emergency shelters and transitional housing. This data indicates an overall 80% increase in the homeless population countywide, with an 18% rise in sheltered homeless individuals and a substantial 122% increase in the unsheltered homeless population.

According to additional information from the CVLIHC, in Stockton, 2,450 unique individuals experienced homelessness on a given night, with 520 utilizing emergency shelters or transitional housing facilities within the city. The largest segments of unsheltered homeless individuals included those with mental illness (882), those suffering from substance abuse (980), and the elderly (368). Individuals with mental illness and substance abuse issues also constituted the largest segments in emergency shelters and transitional housing.

In 2024, 140 persons resided in transitional housing in Stockton. It's important to note that there may be some duplication of individuals who initially stayed in emergency shelters and later moved to transitional housing within the same calendar year. Additionally, 381 persons utilized emergency shelters in the city in 2024.

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):

	Estimate # of homeless on a given night		Estimate the # Experiencing Homelessness each Year	Estimate the # Becoming Homeless each Year	Estimate the # Exiting Homelessness each Year*	Estimate the # of Days Persons Experience Homelessness ^
	Unsheltered	Sheltered				
Persons in HH with Adult(s) and Child(ren)	190	9	2394	1,097	166	83
Persons in HH with Only Children	4	12	49	23	4	83
Persons in HH with Only Adults	327	2,429	4,429	2,030	307	83
Chronically Homeless Individuals	104	546	1,414	649	98	83
Chronically Homeless Families	18	0	266	122	18	83
Veterans	21	139	283	130	20	83
Unaccompanied Youth	25	171	343	157	24	83
Persons with HIV	4	9	49	23	4	83
Area Reported: *San Joaquin Urban County*						

Table 28 - Number of persons becoming and exiting homelessness each year

Data Source: PIT Count/HMIS Data provided by Central Valley Low Income Housing Corporation

* This number is likely much lower than the actual number of persons exiting homelessness, as many Emergency Shelters have extremely low rates responding to "Exit Destination" questions.

^ Average Length of Time Homeless for ES, TH, PH for ALL POPULATIONS COMBINED

Nature and Extent of Homelessness (Optional)

Racial/Ethnic Group	Unsheltered^	Sheltered	
		Emergency*	Transitional*
American Indian	26	5	2
Asian	61	6	2
African American	436	88	32
Pacific Islander	45	5	2
White	910	123	79
Total All Racial Groups	1,478	227	117
Non-Hispanic/Latino	1,693	258	95
Hispanic/Latino	757	141	51
Total All Ethnic Groups	3,315	507	186

Table 29 – Nature and Extent of Homelessness

Data Source: 2024 PIT, HMIS provided by Central Valley Low Income Housing Corporation

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	2,434	295	108
Children	16	86	32
Unknown	0	0	0
Total	2,450	381	140
Chronically Homeless (Adults and Head of Households)	546	82	30
Families with Children	4	56	20
Mentally Ill	882	106	39
Substance Abuse	980	118	43
Elderly (60 years and over)	368	44	16
Unaccompanied Youth	171	18	7
Veterans	139	15	6
Note: (a) Data presented as a subset of the total reported unsheltered population (e.g. families with children, mental health problems, etc.) and only represents information for the 469 unsheltered individuals who were surveyed as part of the PIT. Another 453 unsheltered individuals were observed, but not surveyed for the information provided in this section of the table.			

Table 30 - Unsheltered and Sheltered Homeless by Population Type

Data Source: 2024 PIT, HMIS provided by Central Valley Low Income Housing Corporation

**Estimate is based on total number of sheltered homeless counted in the San Joaquin Continuum of Care and multiplying by 62.86%, the percentage of sheltered homeless counted in the Stockton jurisdiction during the 2024 Point in Time Count of Sheltered Homeless.*
Please note this DOES NOT include tenant-based non-congregate shelter beds that could have been located anywhere within the Continuum of Care on the night of the PIT Count, though the majority of these tenant-based non-congregate shelter beds were likely within the City of Stockton.
^Estimate is based on total number counted in the San Joaquin Continuum of Care and multiplying by 70.65%, the percentage of unsheltered homeless counted in the Stockton jurisdiction during the 2024 Point in Time Count of Unsheltered Homeless.
""Estimates for some sub-population conditions (Mentally Ill, Substance Abuse, etc.) are estimated based on reported rates of conditions such as Serious Mental Illness/Substance Use Disorder, etc., in the 2024 Point in Time Count.
& Estimates for some sub-population conditions (Mentally Ill, Substance Abuse, etc.) are estimated based on reported rates of conditions such as Serious Mental Illness/Substance Use Disorder, etc., in the 2024 Point in Time Count combined with estimates from the 2024 Housing Inventory Count.

There are several types of families with children who are in need of housing assistance. These include low-Income families who often struggle to afford stable housing due to limited financial resources, homeless families who require immediate housing solutions, and families who are at risk of becoming homeless due to financial instability or other crises.

Similarly, there are several types of veteran families who are in need of housing assistance. The types of families of veterans who are in need of housing assistance include, homeless veterans or those veterans who are at risk of homelessness, low-income veteran families who may struggle with housing costs, and veterans in transitional housing who require temporary housing solutions.

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

Based on the 2024 Census estimate, the White population is 26.6 percent of the population of the City of Stockton and represents 40 percent of the homeless population. The Black population alone is 11.6 percent of the population and represents 20 percent of the homeless population. The Hispanic/Non-Latino population is 45.6 percent of the City's population and represents 34 percent of the homeless population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness

Homelessness is a significant issue in Stockton, with both unsheltered and sheltered populations facing various challenges. The PIT Count conducted on January 29, 2024, revealed a significant increase in the homeless population in San Joaquin County. The Stockton Record reported a total of 2,996 homeless individuals in Stockton, with 545 sheltered and 2,451 unsheltered. This is the highest in among San Joaquin County's seven incorporated cities.

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.

In 2023, the City created a Homeless Strategic Initiatives Manager position to support activities that increased homeless housing and support services. In addition, there are organizations that offer several services and facilities to meet the needs of homeless persons, including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

Services for homeless veterans include **Vetfam, a Catholic Charities program** with two locations in Stockton. Vetfam serves homeless veterans and those at risk of becoming homeless by providing wrap-around supportive services such as rental assistance, utility payments, household items, childcare, transportation, medical/mental health referrals, affordable health care, housing navigation, money management, food/nutrition assistance and much more. Another program that supports homeless veterans is HUD-VA Supportive Housing (VASH), a joint program administered by HUD and the Department of Veterans Affairs (VA) that combines case management services with tenant-based rental assistance for homeless veterans. Victory Gardens is a 49-unit development built in 2022 to provide deeply affordable housing to homeless veterans.

Services for homeless families include **St. Mary's Community Services**, which houses an average of 350 individuals daily. They provide shelter, clothing, and personal hygiene items. In addition, they offer assistance with employment, vocational skills training, and affordable housing.

Family Promise of San Joaquin County works to help reduce homelessness and support low-income families in San Joaquin County to achieve sustainable independence through a community-based response. Family Promise specifically targets families with children. In addition to providing emergency shelter, it works with families facing homelessness through education and support.

Additional facilities include:

- **Haven of Peace Inc** (a shelter for women and children located in Unincorporated San Joaquin County);
- Stockton's Men Shelter, New Hope Family Shelter (separate housing for women or women with children, and for men);
- **Central Valley Low Income Housing Corporation** provides rent and deposit assistance for qualified families to prevent households from becoming homeless or to re-house

households that have recently become homeless. CVLIHC also assists with a plan toward self-sufficiency including education and job training.

PREVAIL is another organization that serves youth experiencing homelessness. PREVAIL provides a variety of programs and supportive services to youth at risk, runaway or experiencing homelessness to heal, grow, and thrive. Services include:

- Food and clothing
- Shower and laundry facility
- Emergency shelter and transitional living program
- Therapy and support groups
- Substance prevention and intervention counseling
- Education support, life skills training, and employment readiness
- Case management and referral services
- Recreational opportunities

Discussion

N/A

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 special needs groups, including:

- Artists
- Elderly (defined as 62 years of age and over)
- Farmworkers
- 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)
- Households in the workforce (households earning between 80% and 100% area median income)
- Low/Moderate Income Individuals and Families (includes families with children and large families)
- Persons with mental, physical, and/or developmental disabilities
- Persons with alcohol or other addictions
- Veterans
- Victims of domestic violence, dating violence, sexual assault, and stalking

These housing needs were identified through a review of City and local plans and through consultations with various organizations and service providers representing each of the special needs groups. The facilities and services available to meet the needs of these subpopulations are discussed in the Market Analysis (MA-35) section of this plan.

Describe the characteristics of special needs populations in your community

Artists: Artists are underpaid relative to housing prices, part of the City's priorities for placemaking, and at high risk of displacement. Within this subgroup, there is a need for flexible and affordable living/workspaces.

Elderly and Frail Elderly: According to the 2018-2022 American Community Survey (ACS) 5-Year Estimates, 39,596 individuals in Stockton are aged 65 and over, representing approximately 12.5% of the total civilian noninstitutionalized population. Among this group, 16,808 individuals (42.4%) reported having a disability. The most common disabilities among elderly individuals typically include ambulatory difficulties, independent living challenges, cognitive impairments, and sensory disabilities. These challenges can significantly impact their ability to maintain stable housing and access essential supportive services. The high percentage of elderly individuals with disabilities indicates a critical need for accessible housing and in-home care services to support aging in place.

Moreover, the 2024 City of Stockton Housing Element cites seniors as a key population with special housing needs. Senior households make up 21.6% of Stockton households and nearly 30% of senior households in Stockton have an income of less than $25,000.

Farmworkers: The updated 2024 City of Stockton Housing Element cites farmworkers as a key population with special housing needs. The plan states that farmworkers are an essential component of Stockton's economy and according to the 2016-2020 American Community Survey 5,010 Stockton residents work in agriculture, forestry, fishing and hunting, or mining. Moreover, according to the 2017 Census, 19,741 farmworkers worked in San Joaquin County. Programs 11, 12, 16, 22, 23, and 30 of the Housing Element commit to actions to support developing new homes and rehabilitating existing homes for farmworkers, along with prioritizing outreach and programs for farmworkers. While farmworkers are important to the local economy, many are low-income workers and are often subject to substandard housing.

Households in the workforce (households earning between 80% and 100% area median income): Households in workforce housing typically earn too much to qualify for programs under HUD. At the same time, they are also unable to afford most quality market-rate apartments. Development of workforce housing will be subject to the availability of public or private resources tailored to this population.

Low/Moderate Income Individuals and Families (includes families with children and large families): The updated 2024 City of Stockton Housing Element cites large families as a key population with special housing needs. HUD defines a large household or family as consisting of five or more members. Large families are cited as a special housing needs population because 21.2% of households in Stockton are considered large households compared to 19.6% in the County and 13.8% in California.

Moreover, the San Joaquin County 2024 Point in Time Count collected data on four subpopulations that the federal government determined to face particular challenges related to housing. One of the key subpopulations identified by the federal government was families with children experiencing homelessness. Of the 4,732 persons experiencing homelessness in San Joaquin County, 454 individuals were identified as being members of homeless families with children

Persons with Disabilities: According to the 2018-2022 ACS, 43,627 Stockton residents (13.7%) have a disability. Among the 190,618 individuals aged 18 to 64, 23,114 individuals (12.1%) have a disability. This group constitutes the majority of disabled individuals in Stockton and often faces employment barriers, healthcare access issues, and housing affordability challenges. In addition, 3,705 individuals (4.2%) under the age of 18 have a disability, highlighting the need for specialized education programs and family support services.

According to the 2024 City of Stockton Housing Element persons with disabilities are cited as a key population with special housing needs. The report cites “14.6 percent of the total population in Stockton five years and older had one or more disabilities in 2020, compared 13.3 percent countywide, and 8.0 percent in California.”

Using HMIS data, the 2024 Regional Homeless Action Plan identified statistically significant vulnerable populations withing the San Joaquin Continuum of Care district. The HMIS data revealed that people with serious mental illness (SMI) and people with substance use disorders (SUD) were a significant population that faced housing insecurity

The data and corresponding local plans underscore the need for accessible housing, employment opportunities, and transportation services to support individuals with disabilities in Stockton.

Persons with Alcohol/Drug Addiction: While the 2018-2022 ACS does not provide city-specific data on substance use disorders, national surveys indicate that substance abuse remains a significant issue. According to the 2017 National Survey on Drug Use and Health (NSDUH), approximately 11.2% of individuals aged 12 and over in the U.S. reported using illicit drugs in the past month. In California, this figure was slightly higher at 13.1%. Alcohol use was reported by 50% of Californians, with 24% engaging in binge drinking. Substance abuse remains a pressing issue in Stockton, particularly among homeless individuals. The 2019 Point-in-Time Count (PITC) identified 280 unsheltered homeless individuals, 125 individuals in emergency shelter, and 44 individuals in transitional housing who reported struggles with alcohol and/or drug addiction. The need for residential treatment programs, outpatient counseling, and harm reduction initiatives remains critical to addressing substance abuse in the community.

Veterans: The San Joaquin County 2024 Point in Time Count collected data on four subpopulations that the federal government determined to face particular challenges related to housing. One of the key subpopulations identified by the federal government was veterans. Of the 4,732 persons experiencing homelessness in San Joaquin County, 249 individuals were homeless veterans. Moreover, the report cites that 79% of the homeless veteran population were unsheltered.

Using HMIS data, the 2024 Regional Homeless Action Plan identified statistically significant vulnerable populations within the San Joaquin Continuum of Care district. According to HMIS data, veterans were a significant population that faced housing insecurity. The plan states that “while veterans had the highest rate for permanent housing placement, they also have a higher than-average rate of returning to homelessness after placement, suggesting that veterans' housing programs might benefit from additional support for clients (perhaps trauma or PTSD-

specific).” The plan also outlines that one of the four funding priorities of HHAP round 5 involves targeted outreach and support services for vulnerable populations such as veterans.

Victims of Domestic Violence: Data on domestic violence is not available in the 2018-2022 ACS; however, local organizations provide critical support to victims. In their 2023-2024 fiscal year PREVAIL, formerly referred to as the Women’s Center Youth and Family Services assisted 2,114 domestic violence victims and 175 sexual assault victims through their 24-hour help-lines. They provided emergency shelter to 245 adults and 159 children across their shelters, including DAWN House, which alone sheltered 172 adults and 113 children. Additionally, 209 children received one-on-one counseling through the Just for Kids program for issues related to domestic violence, child abuse, and neglect. The Safe House emergency shelter accommodated 92 youth aged 12-17, while the Opportunity House transitional living program housed 26 adults and 3 children. The Drop-In Center served 274 youth. Furthermore, PREVAIL supported 1,608 non-resident victims of domestic violence and 825 non-resident victims of sexual assault. These figures highlight the significant need for housing assistance among disabled individuals and victims of domestic violence, dating violence, sexual assault, and stalking in the community. These services demonstrate a substantial need for emergency shelters, transitional housing, and legal advocacy programs for survivors of domestic violence in Stockton.

The 2024 Regional Homeless Action Plan utilized HMIS data to identify statistically significant vulnerable populations within the San Joaquin Continuum of Care district. According to HMIS data, people fleeing domestic violence was a significant population that faced housing insecurity. The plan outlines that one of the four funding priorities of HHAP round 5 involves targeted outreach and support services for vulnerable populations such as victims of domestic violence.

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

Artists: Because artists are underpaid relative to housing prices and at high risk of displacement, there is a need within this subgroup for flexible and affordable living/workspaces.

Elderly and Frail Elderly: The Stockton Housing Element Background Report and consultations with local agencies identify three main factors that impact the ability of elderly households to secure and maintain adequate housing: transportation, income, and housing availability. Many elderly individuals cannot drive and rely on public transportation, rides from family members, or walking to access essential services. Fixed incomes, such as Social Security or Supplemental Security Income (SSI), often do not cover market-rate housing costs, making affordability a key issue. Consultations confirm that the elderly population is one of the fastest-growing groups

accessing food assistance. Many seniors live alone or as couples and require smaller, more affordable, low-maintenance housing. Elderly homeowners who do not reside in such housing may require assistance with household maintenance.

Farmworkers: According to the Stockton Housing Element, migrant farmworker households earn incomes lower than the AMI. This forces the farm working community to compete for the lowest-cost housing, which is typically substandard. The San Joaquin County Housing Element also identified farmworkers as a population with a significant barrier to housing citing that the farmworker community have very high rates of overcrowding, living in structures that posed health and safety risks, and low homeownership rates. The US Census conducted in 2017 cites 19,741 farmworkers residing in San Joaquin County. Currently, there are three state-funded farmworker housing facilities in the County, however, across those three facilities, there are only 220 units which is far lower than the housing need of this population. The typical supportive services offered at these facilities include, but are not limited to, day care centers, connections to services from the Employment Development Department and the Social Security Administration, and education and health care services.

Households in the workforce (households earning between 80% and 100% area median income): Households in workforce housing typically earn too much to qualify for programs under HUD. At the same time, they are also unable to afford most quality market-rate apartments. According to table 7 “Housing Problems Table,” 13% of renter households and 32% of owner households within the 80 to 100% AMI level experienced a housing cost burden greater than 30% of income. Allowing for workforce housing will increase access to affordable housing for working class families that earn between 80 and 100% AMI.

Low/Moderate Income Individuals and Families (includes families with children and large families): The updated 2024 City of Stockton Housing Element cites large families as a key population with special housing needs. Multifamily rental housing units typically consist of one or two bedrooms, not the three or more bedrooms that are required by large families. As a result, the large families that are unable to rent single-family homes may be overcrowded in smaller units. The Housing Element recommends that amenities for this subpopulation should include safe outdoor play areas for children and a central location to provide convenient access to schools and childcare facilities.

Persons with Disabilities: The housing needs of individuals with disabilities depend on the nature and severity of their condition. Physically disabled persons require modifications to their homes, including wheelchair ramps, elevators, accessible appliances, handrails, and other supportive infrastructure. For those unable to drive, proximity to services and reliable public transportation is essential. Additionally, disabled individuals may experience employment limitations or rely on SSI benefits, which are often insufficient to afford market-rate housing.

Supportive housing, nursing facilities, or long-term care facilities are often necessary for individuals with severe physical or mental disabilities who require continuous assistance. Expanding accessible and affordable housing options for persons with disabilities remains a critical priority in Stockton.

Persons with Alcohol/Drug Addiction: Organizations that provide supportive housing and services for individuals recovering from substance use disorders emphasize the need for intensive intervention, treatment, and case management. Residential group quarters facilities often provide the most appropriate settings for rehabilitation. The Gospel Center Rescue Mission (GCRM) New Life Program (NLP) offers residential addiction treatment with a capacity of 100 beds for men, women, and families. Additionally, New Directions Alcohol and Drug Awareness Program provides 30 inpatient beds and 45 outpatient treatment spots. However, a lack of affordable housing is a major barrier for individuals completing addiction treatment programs. Many struggle to secure stable housing, sometimes leading to relapses or returns to unsafe and unhealthy environments. Expanding transitional housing options and long-term supportive housing for individuals in recovery remains a key housing need.

Veterans: Using HMIS data, the 2024 Regional Homeless Action Plan identified statistically significant vulnerable populations within the San Joaquin Continuum of Care district. According to HMIS data, veterans were a significant population that faced housing insecurity. The plan states that “while veterans had the highest rate for permanent housing placement, they also have a higher than-average rate of returning to homelessness after placement, suggesting that veterans' housing programs might benefit from additional support for clients (perhaps trauma or PTSD-specific).”**Victims of Domestic Violence:** According to Prevail staff, domestic violence survivors require a wide range of housing and social services. Some victims need emergency shelter and transitional housing, while others require long-term protective housing. Supportive services include crisis counseling, group therapy, hospital response, and legal assistance, as well as accompaniment to law enforcement agencies and court proceedings. Many survivors also need mental health counseling, childcare, employment assistance, and transportation. However, housing remains the most urgent need, as victims fleeing domestic violence often lack safe, stable housing options. Expanding emergency shelters, transitional housing, and permanent supportive housing for domestic violence survivors is essential to preventing homelessness and providing stability.

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

Not Applicable. City does not operate a Housing Opportunities for Persons With AIDS (HOPWA) Program.

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

A HOME Tenant-Based Rental Assistance (TBRA) program can be an essential tool in addressing the housing challenges faced by individuals with disabilities, including those with HIV/AIDS or chronic mental illness. Many jurisdictions allocate a portion of their HOME funding to TBRA programs, which support individuals who struggle to secure permanent housing due to financial limitations or additional support service needs.

Despite the availability of HOME TBRA funding, there remains a significant gap in affordable, supportive housing for persons with HIV/AIDS and chronic mental illness. Many individuals in these groups rely on SSI or disability benefits, which are often insufficient to afford housing at market rates. Barriers to stable housing for these populations include:

- Limited affordable rental units that meet HUD's Fair Market Rent (FMR) standards.
- Landlord reluctance to accept rental assistance due to administrative requirements and perceived risks.
- Need for supportive services such as case management, mental health treatment, and substance abuse recovery programs in conjunction with rental assistance.
- Lack of long-term housing stability once TBRA assistance ends.

During this Consolidated Plan period, the City of Stockton will may consider adopting a TBRA program as part of its strategy to addressing housing challenges faced by individuals with disabilities. If a TBRA program is developed, the City may consider the following, or a combination of, the following strategies:

1. Prioritize High-Need Individuals
    a. Establish preferences for individuals with chronic mental illness and those living with HIV/AIDS in the TBRA eligibility criteria.
    b. Implement a referral process through healthcare providers, mental health agencies, and housing assistance organizations to ensure proper targeting.
2. Funding Allocation for TBRA Assistance
    a. The amount allocated to TBRA will be evaluated annually, subject to funding availability and commitments to other HOME eligible activities.
    b. Provide rental subsidies for a minimum of one year, with the possibility of renewal based on ongoing need and progress toward self-sufficiency.
3. Expand Supportive Services

a. Integrate case management, medical assistance, mental health treatment, and substance use services with TBRA to ensure participants maintain stable housing.
b. Partner with local non-profits and healthcare agencies to deliver wraparound services.

4. Encourage Landlord Participation
    a. Offer financial incentives (e.g., signing bonuses, damage mitigation funds, or higher rental caps) to encourage more landlords to accept TBRA vouchers.
    b. Implement a dedicated landlord liaison program to build relationships and streamline the rental process for voucher holders.

Discussion

Regardless of special needs status, consultations with public and private service providers indicate that one of the most pressing challenges for individuals who are not homeless but require supportive housing is the difficulty in securing landlords willing to accept Housing Choice Vouchers (HCVs). According to the Housing Authority of the County of San Joaquin (HACSJ), of the 5,237 HCVs available countywide, only 80% were utilized as of November 2024, leaving 993 HCV recipients unable to secure housing despite having a voucher. This shortfall is attributed to several factors, including the stigma associated with HCV recipients and the difficulty in finding landlords who have vacant units that meet HUD's quality standards and rent limits.

Stakeholders report that many landlords are reluctant to accept HCVs due to operating costs and rental restrictions that exceed the Fair Market Rents (FMRs) set by HUD, often resulting in financial losses for the property owners. To address this issue, the Central Valley Low-Income Housing Coalition (CVLIHC) implemented an incentive program in 2018 that provides one-time cash payments of $1,500 for units rented below FMR and $500 for units rented above FMR. Additionally, CVLIHC hired a housing specialist whose primary role is to build relationships with landlords and encourage them to accept voucher holders. While these efforts have expanded the pool of willing landlords, the demand for HCVs still far exceeds the supply. For more information on the financial constraints faced by landlords accepting HCVs, refer to MA-15: Housing Market Analysis: Cost of Housing.

Beyond HCV accessibility, stakeholders identified the need for proactive and sustained code enforcement in both single-family and multi-family rental housing and the strengthening of renter protections. Many low-income tenants living in substandard conditions hesitate to file code enforcement complaints out of fear of retaliatory eviction by their landlords. This issue is particularly pronounced among undocumented migrant residents, who face additional risks of deportation and housing instability.

While enhanced code enforcement is a necessary measure to improve housing conditions, stakeholders advocating for elderly residents caution that punitive code enforcement measures, such as fines, should consider the limited physical and financial capacity of elderly homeowners to comply with code requirements. Efforts to assist elderly residents with home repairs and maintenance rather than penalizing them would prevent unnecessary financial hardship and housing displacement.

Addressing these systemic challenges requires expanding landlord participation in HCV programs, improving code enforcement strategies that protect vulnerable renters, and increasing support for elderly homeowners. Strengthening these policies will be critical in ensuring that Stockton's special needs populations have access to stable, safe, and affordable housing.

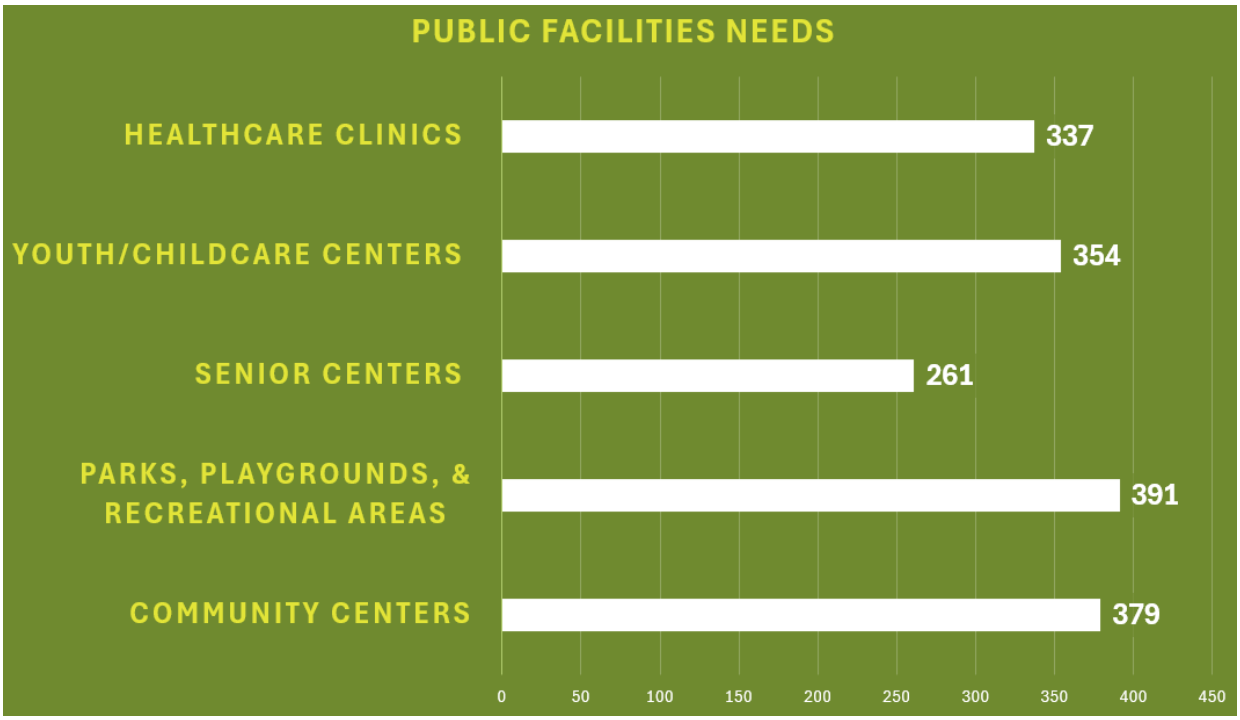
NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities

The CDBG program regulations identify a broad range of eligible activities, including but not limited to acquisition and disposition of real property, construction of public facilities and improvements, and the provision of public services. However, certain ineligible activities include buildings used for general government activities, general government expenses, political activities, purchases of equipment, and operating and maintenance expenses. Although public facilities is an eligible use of the CDBG programs, there are several restrictions that come into play when identifying eligible projects including but not limited to: depending on the type of planned public facility, 1) the project may need to be located within a primarily residential area, 2) the service area must be specifically identified, 3) at least 51 percent of the persons being served must have incomes at or below 80 percent of the area median income (AMI).

Buildings and infrastructure open to the general public, whether owned by the government or nonprofits, may be considered public facilities under the CDBG program. When asked about the top three public facilities needs in Stockton, survey respondents in the City of Stockton ranked public facility needs in the community as follows:

The exclusion of operating and maintenance expenses is particularly significant in Stockton, which faces a substantial deferred maintenance burden. According to the 2022-2027 Capital Improvement Program (CIP), the Facilities Conditions Assessment identified over $700 million in deferred maintenance costs for City facilities, not including maintenance and repair needs for City Hall. Nonetheless, the CIP highlights various capital improvement needs eligible for CDBG funding, including the construction and reconstruction of police and fire facilities, parks, libraries, and other City infrastructure. The 2022-2027 CIP allocates approximately $1.03 billion over five years, with $139.3 million committed to the Fiscal Year 2022-2023.



Of the 609 respondents, 64 percent rated parks, playgrounds, and recreational areas as a public facility need. Community centers (62 percent), youth/childcare centers (58 percent), and healthcare clinics (55 percent), were also in high demand. 43 percent of respondents ranked senior centers as a necessary public facility improvement area.

Public facility goals in the City of Stockton's 2040 general plan and other local plans include:

- Ensure that all neighborhoods have access to well-maintained public facilities and utilities that meet community service needs.
- Design public facilities and infrastructure to maintain and improve the visual quality of the urban environment.
- Evaluate and implement adjustments to the Public Facilities Fee structure to encourage development in the downtown and areas where infrastructure is already present and ensure that non-infill development pays its fair share of anticipated citywide capital facilities and operational costs.

How were these needs determined?

The jurisdiction's need for public facilities was identified through input from the stakeholders consulted through surveys, interviews, meetings, an evaluation of the City of Stockton 2022-2027 CIP, the 2020-2025 Consolidated Plan, and various elements of the Stockton General Plan.

Additional needs were identified through consultations with affordable housing stakeholders, homeless service providers, City officials, and social service organizations.

Describe the jurisdiction's need for Public Improvements

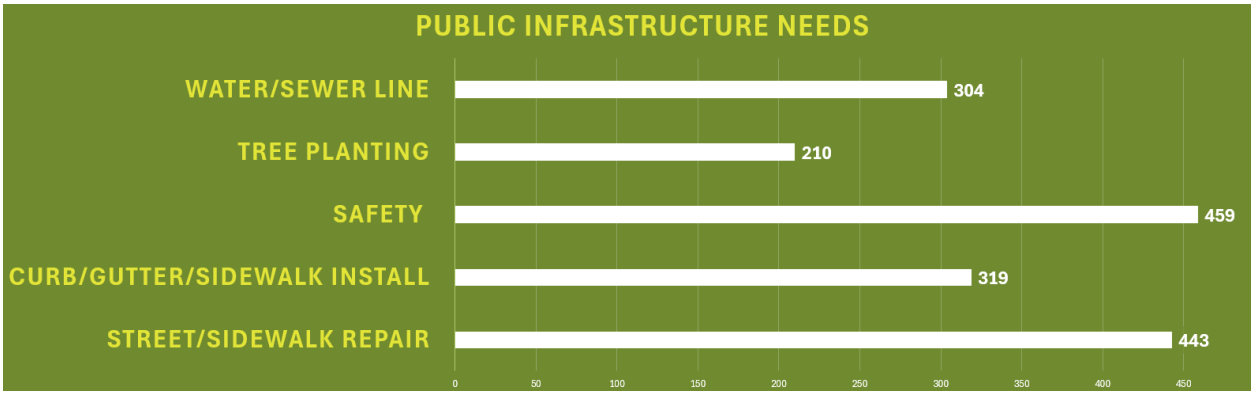
When asked about the top three public infrastructure needs, survey respondents rated safety improvements as the highest public infrastructure improvement need in the city. 75% percent of respondents identified these improvements as a high-priority need. Street/sidewalk repairs were also rated as a high need by 73% percent of respondents. Curb/gutter/sidewalk installations, as well as water/sewer line improvements were also high priorities of survey respondents, with 52% percent of respondents identifying curb/gutter/sidewalk improvements as a priority, and exactly half of all respondents identified water/sewer improvements as a top three need priority. Just over a third of respondents identified tree planting as a top three public infrastructure priority.

In addition to the survey, the City's 2040 General Plan identifies needs for:

- Pedestrian-scale street lighting
- Maintenance of walking/wheeling facilities and park access
- Establishment of Transit Oriented Development (TOD) Overlay Zones
- Increased efficiency of multi-modal transit routes such as clear pedestrian and bicycle routes that connect to destinations and sheltered transit stops.

How were these needs determined?

The jurisdiction's need for public improvements were identified through input from stakeholders consulted through surveys and interviews and meetings, as well as evaluations of the adopted CIP and Stockton General Plan.



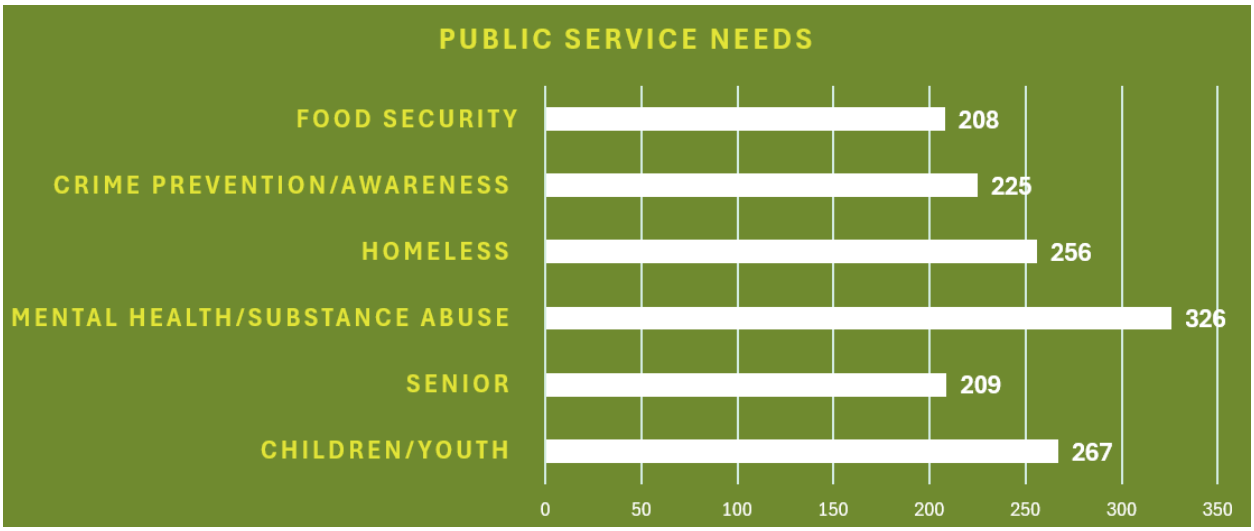
Describe the jurisdiction's need for Public Services

Public services such as case management, childcare, transportation assistance, job training, and programming for youth and senior centers are important to the City's community development strategy. Community members were asked to identify their top three public service needs. Needs identified by respondents to the Housing and Community Needs Survey were ranked as follows, with one as the highest priority:

- Mental health/substance abuse (54% identified)
- Children/youth (44% identified)
- Homeless (42%)
- Crime prevention/awareness (37% identified)
- Senior (34% identified)
- Food security (34% identified)

Stakeholders also identified the need for the following services, including:

- Landlord incentives to help place folks in need of housing
- Transportation for youth to access extracurricular activities and services
- Mental health/wellness services directed specifically toward youth and young adults
- Employment assistance for those attempting to enter/re-enter the workforce



How were these needs determined?

The jurisdiction's need for public services were identified through input from stakeholders, input from the public through surveys and interviews and meetings, and various elements of the Stockton General Plan and Neighborhood Action Plans. Additional needs were identified through consultations with affordable housing stakeholders, homeless service providers, City officials, and social service organizations.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview

The following Market Analysis provides an overview of the socioeconomic and policy environment in which the City of Stockton will administer its Community Development Block Grants (CDBG), HOME Investment Partnership (HOME), and Emergency Solutions Grant (ESG) funding over the course of the planning period. This 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 and Services
- 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
- MA-60 Broadband Needs of Housing Occupied by Low- and Moderate- Income Households
- MA-65 Hazard Mitigation

In partnership with the Needs Assessment, the Housing Market Analysis provides the foundation for the goals and strategies defined in the Strategic Plan, and the programs and projects to be administered over this planning period. Many tables in this section are populated with default data from HUD, including 2016-2020 American Community Survey (ACS) and Comprehensive Housing Affordability Strategy (CHAS) data sets. As necessary, additional data is supplemented from more recent ACS data sets.

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

Introduction

The following section describes the significant characteristics of the City of Stockton's residential housing market. This is accomplished by a brief analysis of available data regarding the type and amount of housing units within the city, units by tenure, federal, state, and local targeting, expected loss of units, and the needs for specific housing and populations.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	68,415	67%
1-unit, attached structure	6,140	6%
2-4 units	8,180	8%
5-19 units	8,670	9%
20 or more units	9,375	9%
Mobile Home, boat, RV, van, etc.	1,185	1%
Total	***101,965***	***100%***

Table 31 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Table 31 reports pre-populated HUD data from the 2016-2020 ACS 5-Year Estimates. According to this data, single-family detached homes represented 67 percent of Stockton's housing supply. The remaining units were roughly evenly split between 1-unit attached, 2-4 units, 5-19 units, and 20 or more units. Mobile homes, boats, RVs, vans, etc. accounted for one percent of Stockton's housing units.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	330	1%	12,735	6%
1 bedroom	390	1%	8,255	17%
2 bedrooms	6,295	13%	16,490	35%
3 or more bedrooms	40,470	85%	20,270	42%
Total	47,485	100%	47,750	100%

Table 32 – Unit Size by Tenure

Data Source: 2016-2022 ACS

An analysis of the housing stock by size of unit, based on data reported in Table 32, indicates most housing units (owner and renter occupied) are 3 or more bedroom units. Among owner-occupied units, only 1 percent were 1 bedroom or less, while 85 percent were 3 or more-

bedroom units. Among renter-occupied units, there was an even distribution with a higher occupancy rate of 0-, 1- and 2- bedrooms with 6 percent, 17 percent, and 35 percent rates

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

According to data reported in the City of Stockton's Housing Element, there are 56 publicly assisted rental housing projects within the city. These projects include a total of 4,335 affordable housing units and are funded by Low Income Housing Tax Credits (LIHTC), Housing and Community Development (HCD), United States Department of Agriculture (USDA), California Housing Finance Agency (CalHFA), HUD, local dollars, or a mixture of multiple funding sources. They are targeted to low-income families, large families, working families, individuals, homeless or at-risk of homelessness, seniors, Single Room Occupancy (SRO), developmentally disabled, mental illness, chronic illness, special needs, and veterans.

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 three publicly assisted housing projects that are near-term risk for conversation to market rate (less than ten years). These include the Filipino Center, Villa de San Joaquin, and Inglewood Gardens. The Filipino Center and Villa de San Joaquin, which both target families, have affordability expirations of 2025 and 2026, respectively. Inglewood Gardens, which targets seniors, expires in 2033. Together, these three projects total 242 affordable units. The estimated cost of acquisition/rehabilitation of these properties is $24,236,142 according to the San Joaquin County Assessor's Office.

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

The availability of housing units in Stockton meets some but not all the needs of the population. The demands of specific types of housing depend on several factors, including income levels, family types, and specific needs of residents. The Housing Authority of the County of San Joaquin (HACSJ), the only entity that maintains a regional waiting list for its programs, has approximately 7,773 families on its Public Housing waiting list and 3,511 families for the voucher programs. The HACSJ reports seeing an increasing need for accessible and adaptable housing, particularly for the elderly and people with disabilities. Other housing providers also report that Stockton's current housing stock does not fully meet the diverse needs of the population.

Describe the need for specific types of housing

The need for affordable housing is critical in Stockton, as evidenced by the 56 publicly assisted rental projects. These units target a wide range of populations, notably low-income, large families, seniors, veterans, individuals with special needs, and those who are homeless or at risk of homelessness. However, the potential expiration of contracts for projects such as Filipino Center, Villa de San Joaquin, and Inglewood Gardens, poses a threat to long-term availability of affordable housing. A conversion of these projects to market-rate housing would further exacerbate the need for affordable housing in Stockton.

The largest segment of Stockton's housing stock is 2- and 3-bedroom units, which meet the needs of most families. However, there is also a significant demand for 4+ bedroom units for large families. Among owners, 37.9 percent of the housing units are 4-bedroom or larger, but the percentage of rental units with 4+ bedrooms is much lower (12.4 percent). This imbalance indicates that there is unmet demand for larger rental units for families.

Senior housing needs are a growing concern as the population ages. The Inglewood Gardens project, which targets seniors, is set to expire in 2033, representing a key resource for the senior community. A large number of seniors may face displacement if this unit is converted to market rate, making it essential for the city to explore additional senior housing options to meet future demand.

There is a noticeable proportion of renter-occupied units in Stockton (about 32.6 percent of total housing units). The fact that a significant portion of rental units (17.8 percent) are 1-bedroom units indicates a need for smaller units, particularly for individuals, couples, or smaller families. While renters occupy a broad range of unit sizes, the city should focus on providing an appropriate mix of smaller and larger rental units to accommodate various family types and income levels.

Discussion

Stockton has a variety of housing types and sizes, but there are still some important needs that aren't fully met. There is a big need for affordable housing, especially for large families, seniors, and people with special needs. Some affordable housing units might be lost soon because of contracts ending, which makes it even more important to find ways to keep these homes affordable. The city also needs smaller rental units for individuals and couples, as well as larger ones for bigger families. To meet the needs of all its residents, Stockton should invest more in affordable housing and make sure the housing it already has remains affordable.

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

Introduction

HUD regulations require the evaluation and identification of the significant characteristics of the local housing market. The purpose of this is to provide the relative cost of housing in comparison to the ability of households to afford housing at a range of income levels. Household income levels referred to in this section are HUD defined income categories which are based on HUD Area Median Family Income (HAMFI). The categories are as follows:

Extremely Low-Income: <30 percent of HAMFI

Very Low-Income: >30 percent of HAMFI <50 percent of HAMFI

Low-Income: >50 percent of HAMFI <80 percent of HAMFI

Moderate-Income: >80 percent of HAMFI <120 percent of HAMFI

Above Moderate-Income: >120 percent of HAMFI

Cost of Housing

	Base Year : 2009	Most Recent Year: 2020	% Change
Median Home Value	$172,500	$298,200	73%
Median Contract Rent	$807	$973	21%

Table 33 – Cost of Housing

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

Rent Paid	Number of Units	%
Less than $500	4,835	10%
$500-999	21,020	44%
$1,000-1,499	15,425	32%
$1,500-1,999	4,960	10%
$2,000 or more	1,520	3%
Total	47,760	99%

Table 34 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
<= 30% HAMFI	10,270	3,625
>30% to <= 50% HAMFI	8,175	3,745
>50% to <= 80% HAMFI	10,065	6,635
>80% to <= 100% HAMFI	4,970	5,390
>100% HAMFI	13,505	29,835

Table 35 – Housing Affordability

Data Source: 2017-2021 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
2022 Fair Market Rent	$891	$992	$1,305	$1,854	$2,234
2022 High HOME Rent	$891	$989	$1,189	$1,365	$1,504
2022 Low HOME Rent	$725	$776	$932	$1,076	$1,201
2024 Fair Market Rent	$1,122	$1,245	$1,607	$2,265	$2,727
2024 High HOME Rent	$1,078	$1,156	$1,388	$1,595	$1,760
2024 Low HOME Rent	$843	$904	$1,085	$1,253	$1,398

Table 36 – Monthly Rent

Data Source: 2022 and 2024 HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

In comparing the number of housing units to each HAMFI income group to the total number of households in each HAMFI income group (NA-10, Table 6), there are clear shortfalls in the demand for housing and the supply available, particularly for extremely low-income (<=30 percent HAMFI) and very low-income (>30 percent to <= 50 percent HAMFI).

The most significant housing gaps are found among households earning <=30 percent HAMFI and 30-50 percent HAMFI, where both rental and homeownership options are severely limited. For households earning <=30 percent HAMFI, there are 14,530 total households in need, but only 10,270 rental units and 3,625 owner units are available. This results in a 635-unit gap overall, but the shortfall in affordable rental units (9,230 households in need from Table 6 units) is particularly concerning, indicating that many in this income group may struggle to find stable housing. The large gap in affordable homeownership options for this group indicates most of these households will continue to seek housing in the rental market, where they may be competing against others from higher HAMFI brackets (2,695 households in need from Table 6).

For those earning 30-50 percent HAMFI, the gap is larger, with 13,345 households needing affordable housing, but only 8,175 rental units and 3,745 owner units available. This creates a 1,425-unit total gap, with a much larger shortfall in rental units (7,995 households in need from Table 9) than homeownership options (2,610 households). In comparison, households earning 50-80 percent HAMFI (with 17,440 total households) face a 740-unit gap in total, with 5,935 more rental units and 3,295 homeownership units needed. Households earning 80-100 percent HAMFI (with 10,635 total households) have a 275-unit gap overall. Finally, households earning >100 percent HAMFI (with 39,290 total households) have a surplus of 4,050 units, as more affordable units are available than needed, particularly for ownership. The most pressing need remains within rental options for households earning less than 80 percent HAMFI, and where targeted intervention is critical to ensure affordable housing availability.

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

The affordability of housing is likely to worsen as home values and rents continue to rise, especially in areas with high demand and limited supply. As home values increase, the cost of purchasing a home becomes more out of reach for many households, particularly those in lower income brackets. This could push more people into the rental market, increasing competition for available rental units and driving rents even higher, further squeezing the budgets of low- and middle-income families. For households in the <=30 percent and 30-50 percent HAMFI ranges, where affordability is already a challenge, rising rents could force more people into housing instability or even homelessness, especially if wages don't keep pace with these increases.

In areas experiencing gentrification or economic growth, rent increases are often the most immediate concern, pricing out lower-income renters and contributing to displacement. For those in the 50-80 percent HAMFI range, rising home values could make homeownership increasingly unattainable, leading to a shift toward higher rental demand. This higher demand for rentals, combined with rising rents, would likely create a cycle where households are stuck paying a growing portion of their income for housing.

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

The analysis of Stockton's housing market reveals significant affordability challenges, especially for low- and very low-income households. There is a clear shortage of affordable housing options for households earning less than 50 percent of the Area Median Family Income (HAMFI), with the most critical gaps in rental housing. For those with annual incomes less than 30 percent HAMFI group (Table 6), there are far fewer rental units available than needed,

creating a substantial shortfall of 9,230 rental units. Similarly, for households with incomes between 30 and 50 percent HAMFI, the gap in rental units is 7,995 rental units. This shortage is causing increased competition for the limited available units, leading to housing instability and a growing affordability crisis.

Comparing Fair Market Rent (FMR) and HOME rents with the area's median rent in both 2022 and 2024 shows that in many cases, the FMR is higher than even the High HOME Rents. This comparison also highlights the increases in rents in the last few years. In 2022, the FMR for a 2-bedroom unit was $1,305. Just two years later, the FMR for the same size unit was $1,607, an increase of 23 percent.

The analysis of Stockton's housing market underscores the urgent need for the City of Stockton to develop a robust strategy to produce and preserve affordable housing. The significant affordability challenges, particularly for low- and very low-income households, highlight the critical shortage of rental units for those earning less than 50 percent HAMFI. As home values and rents continue to rise, the situation is expected to worsen, pushing more households into the rental market and driving up rents further. This trend disproportionately affects lower-income households, increasing their cost burden and potentially leading to higher homelessness rates. To address these challenges, the City of Stockton must prioritize the creation and preservation of affordable housing, with a particular focus on rental units for those earning less than 50 percent HAMFI, to mitigate the impact on vulnerable populations and ensure housing stability for all residents.

Discussion

Addressing Stockton's housing affordability crisis requires urgent and targeted interventions, particularly in the rental market, to ensure that low-income households have access to stable, affordable housing. Without these interventions, the gap between housing costs and household incomes will continue to widen, leading to more displacement and hardship for the city's most vulnerable residents.

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

Introduction

The following analysis offers a detailed examination of the current state of housing in the city, with a particular focus on the physical condition of both owner-occupied and renter-occupied units. This analysis explores factors such as the age of housing stock, the need for rehabilitation, the overall maintenance and livability of homes across Stockton, as well as households who are cost burdened. A significant portion of the city's housing was built several decades ago, and as a result, many homes are in varying states of disrepair. This has led to a growing need for both owner-occupied and rental property rehabilitation to preserve the existing housing stock and improve living conditions for residents. The section aims to assess the extent of deterioration, identify neighborhoods that require immediate attention, and highlight areas where investments in repair and renovation could significantly improve housing quality. By understanding the age and condition of housing throughout the city, the analysis provides insight into the scale of rehabilitation required.

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

The City of Stockton relies on the California Health and Safety Code Section (CHSCS) 17920.3 to determine the habitability of housing units. Pursuant to this code, substandard buildings include "any building 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 listed conditions at CHSCS 17920.3 to an extent that endangers the life, limb, health, property, safety, or welfare of the public or the occupants thereof and the same shall be deemed and hereby is declared to be a substandard building." The full definition can be found on the California Legislative Information website.

Housing Problems Overview

The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30 percent.

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected condition	14,360	30%	25,575	54%
With two selected conditions	715	2%	3,275	7
With three selected conditions	55	0%	220	0
With four selected conditions	4	0%	0	0
No selected conditions	32,345	68%	18,685	39%
Total	47,479	100%	47,755	100%

Table 37 - Condition of Units

Data Source: 2016-2020 CHAS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	12,480	26%	5,940	12%
1980-1999	13,795	29%	13,020	27%
1950-1979	15,095	32%	21,145	44%
Before 1950	6,115	13%	7,650	16%
Total	***47,485***	***100%***	***47,755***	***99%***

Table 38 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	21210	45	28795	60
Housing units built before 1980 with children present	9850	21	4,755	10

Table 39 – Risk of Lead-Based Paint

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

Vacant Units

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

Table 40 - Vacant Units

Note: As of the date of publication, this data was not available

Need for Owner and Rental Rehabilitation

Stockton's housing stock faces significant challenges, with a large percentage of both owner-occupied and rental units exhibiting one or more housing problems, such as substandard conditions, overcrowding, and high housing cost burdens. Specifically, 61 percent of rental properties in Stockton are affected by at least one of these issues, highlighting the acute need for rehabilitation efforts in the rental market.

A key factor contributing to these housing problems is the aging of Stockton's housing supply. A significant portion of the city's rental units—88 percent—were built before the year 2000, with 60 percent constructed before 1979. This aging housing stock is more prone to structural deterioration, outdated systems, and energy inefficiencies, all of which can exacerbate issues such as high maintenance costs and unhealthy living conditions. Older rental units are often more susceptible to these issues compared to owner-occupied units, which are generally better maintained. Homeowners tend to invest in ongoing maintenance and repairs, protecting their homes' condition, whereas renters may not have the same incentives or resources to address maintenance problems, leaving rental units in a more deteriorated state over time.

Stockton does offer two rehabilitation programs aimed at addressing housing problems, but these programs are currently limited to owner-occupied homes, leaving a critical gap for rental properties. The two programs are the Single Family Housing Repair Loan Program and the Emergency Housing Repair Loan Program, the latter of which caps funding at $30k and is intended to address safety issues for seniors or disabled individuals. These programs provide much-needed financial support for homeowners to repair and improve their properties, helping to preserve and enhance the quality of the city's housing stock. However, without similar rehabilitation resources available to landlords, many rental properties in need of repair continue to deteriorate, placing a greater burden on low- and moderate-income renters.

The lack of rehabilitation support for rental properties not only exacerbates housing quality issues but also contributes to the overall affordability crisis in Stockton. As rental units fall into

disrepair, landlords may increase rent to cover rising maintenance and repair costs, further stretching the financial capacity of renters. To effectively address Stockton's housing challenges, there is an urgent need to expand rehabilitation programs to include rental properties, ensuring that both renters and homeowners benefit from improved living conditions and reduced housing burdens.

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

The risk of lead-based paint (LBP) hazards is a significant concern in Stockton, particularly for low- and moderate-income families who are more likely to reside in older housing units. Lead-based paint was commonly used in residential properties until its ban by the federal government in 1978, meaning that homes built before this year are at heightened risk for LBP hazards. In Stockton, 45 percent of owner-occupied units and 60 percent of rental units were built before 1980, which increases the likelihood that these homes may contain lead-based paint that poses a risk to children, pregnant women, and other vulnerable individuals.

Low- and moderate-income families, who often face greater housing instability and cost burdens, are disproportionately affected by this risk. Renters are particularly at risk, as they are more likely to live in older housing that has not been adequately maintained or renovated to remove lead-based paint. In fact, renters in Stockton are more likely to occupy housing units built before 1980 compared to homeowners, which significantly increases their exposure to lead hazards. These families, already struggling with limited financial resources, may have fewer options for relocation or for addressing lead-related issues in their homes.

The presence of lead-based paint in older homes is especially dangerous for children, who are more likely to ingest lead dust or paint chips due to their hand-to-mouth behavior. The health risks associated with lead exposure include developmental delays, learning difficulties, and a host of other long-term health issues. These risks are compounded for low- and moderate-income families, who may lack the financial means to test for lead, remove lead hazards, or move to safer housing.

Discussion

Stockton's housing stock faces significant challenges, with many homes in poor condition due to age, lack of maintenance, and overcrowding. A large percentage of both owner-occupied and rental units are affected by housing problems, such as substandard conditions and high housing costs. Many rental properties, particularly those built before 1980, are at risk for lead-based paint hazards, which is a major concern for low- and moderate-income families. Although Stockton offers rehabilitation programs for homeowners, rental units do not have similar support, exacerbating housing quality issues and contributing to the affordability crisis.

Expanding rehabilitation programs to include rental properties is crucial to improving living conditions and reducing housing burdens for all residents.

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

Introduction

Public housing in Stockton is managed by the Housing Authority of the County of San Joaquin (HACSJ). Through a variety of federal, state and local affordable housing programs, as well as partnerships with other agencies and businesses, HACSJ is currently assisting approximately 19,000 people in San Joaquin County. HACSJ offers several rental assistance programs and manages almost 900 public housing units across the County.

Total 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	890	4,396	676	3,349	190	65	116
# of accessible units***									

Table 41 – Total Number of Units by Program Type

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

** HUD allows for up to 20 percent of tenant-based vouchers to be utilized to be used on a project basis, with an additional 10 percent allowed if the vouchers are dedicated for a special population.

*** HACSJ does not track the number of accessible units in its portfolio.

Data Source: Housing Authority of the County of San Joaquin

Describe the supply of public housing developments

HACSJ operates two large housing projects in Stockton. Conway Homes offers 395 single-story family homes and duplexes, and Sierra Vista Homes offers 268 single-story and two-story duplexes, triplexes, and four-plex family homes. The Sierra Vista Homes community has resident counseling and on-site community police.

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:

HACSJ operates 663 public housing units in Stockton. The HUD Real Estate Assessment Center (REAC) conducts a program of annual physical inspections of public and assisted multifamily housing projects. Scores for this assessment 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. Based on the data provided in Table 42, the most recent reported physical inspections occurred

at Conway Homes and Sierra Vista Homes in in 2017. At that time, Conway Homes was awarded an average inspection score of 85, while Sierra Vista Homes was awarded an average inspection score of 80, a significant improvement from a score of 60 in 2017.

Public Housing Condition

Public Housing Development	Average Inspection Score
Sierra Vista Homes	80
Conway Homes	85

Table 42 - Public Housing Condition

Data Source: Housing Authority of the County of San Joaquin

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

The Housing Authority plans to reposition its public housing portfolio through mixed finance transactions that will include Low-Income Housing Tax Credit (LIHTC), project-based vouchers, and will seek additional funding when applicable from other grant sources such as HOME Investment Partnerships Program, Community Development Block Grant (CDBG), Mental Health Services Act (MHSA), or Veterans Housing and Homeless Prevention (VHHP) funding. Planned development activities in the City of Stockton include:

1. Develop additional phases of Sierra Vista Homes, which has already converted 46 public housing units to Project-Based Vouchers through the Rental Assistance Demonstration program.
2. Create a phased redevelopment of Conway Homes to include a KIPP charter school, uninhabitable units pending demolition, and 30 units offline pending redevelopment
3. Acquire a maintenance facility and administrative space for use by Sierra Vista Homes and Conway Homes due to redevelopment efforts of both communities. The acquisition will be funded through capital funds or Public Housing reserves. The facility will also provide housing for maintenance functions as well as training space for community and staff.
4. Continue to seek out affordable housing projects for development and acquisition for unused Low Income Public Housing units as well as Housing Choice Project-Based Vouchers. HACSJ will pursue funding from the City of Stockton for rehabilitation and modernization of existing units at a. Satellite Apartments.

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

The restoration and revitalization of public housing in Stockton are crucial to improving living conditions and ensuring long-term sustainability. HACSJ is currently focused on the following efforts:

- System Modernization - Many public housing units require updates to essential systems such as plumbing, electrical, and HVAC to meet current standards and improve energy efficiency.
- Structural Repairs - Addressing issues like roof leaks, foundation problems, and outdated building materials is essential to ensure the safety and habitability of units.
- Accessibility Improvements - Enhancing accessibility features for residents with disabilities, including installing ramps, elevators, and accessible bathrooms.
- Community Spaces - Revitalizing common areas and community centers to provide safe and engaging spaces for residents to gather and participate in activities.
- Safety Enhancements - Implementing security measures such as improved lighting, surveillance systems, and community policing to ensure a safe living environment.
- Resident Services - Expanding support services such as job training, educational programs, and health services to help residents achieve greater self-sufficiency.

These efforts are part of a broader strategy to not only maintain but also enhance the quality of public housing in the County, ensuring it remains a viable option for low-income families, the elderly, and persons with disabilities.

Discussion

HACSJ manages 663 public housing units in Stockton. Physical conditions at its developments in Stockton have improved in the last decade. HACSJ plans to continue its improvements and increase the number of affordable housing units available using a variety of funding sources. HACSJ aims to modernize systems, make structural repairs, improve accessibility, enhance community spaces, increase safety, and provide more services to residents. These efforts will create better and more sustainable housing conditions for low-income families, the elderly, and people with disabilities.

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

Introduction

There are a range of facilities and services to support individuals experiencing homelessness in Stockton. These services include emergency shelters, transitional housing, and supportive programs aimed at helping people regain stability. The San Joaquin Human Services Agency is the lead agency for the San Joaquin County Continuum of Care (SJCoC), which represents a consortium of local government agencies and non- profit organizations, encompassing all jurisdictions in San Joaquin County, including the City of Stockton. These organizations work collaboratively to address the complex needs of the homeless population and strive to create pathways to permanent housing and improved quality of life. The SJCoC and the Central Valley Low Income Housing Corporation (CVLIHC) play pivotal roles in addressing homelessness in Stockton, with both organizations actively involved in collecting county-wide data to better understand and address the needs of the homeless population.

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)	343 CoC Shelter Beds 148 City Shelter Beds	272 CoC Voucher beds 117 City Voucher beds	163 CoC 94 City	287 CoC 203 City	*Not in HIC, PIT, and HMIS scope*
Households with Only Adults	392 CoC Shelter Beds 169 City Shelter Beds	424 CoC Voucher beds 183 City Voucher beds	195 CoC 112 City	535 CoC 378 City	*Not in HIC, PIT, and HMIS scope*
Chronically Homeless Households	0	0	0	352 CoC 249 City	*Not in HIC, PIT, and HMIS scope*
Veterans	10 CoC Shelter beds 0 City Shelter beds	0	15 CoC 9 City	329 CoC 232 City	*Not in HIC, PIT, and HMIS scope*
Unaccompanied Youth	8 CoC Shelter beds 8 City Shelter beds	0	0	34 CoC 24 City	*Not in HIC, PIT, and HMIS scope*

Table 43 - Facilities and Housing Targeted to Homeless Households

Data Source: 2024 PIT, HMIS

**Estimate is based on total number of beds in the San Joaquin Continuum of Care and multiplying by 43.15%, the percentage of shelter beds in the Stockton jurisdiction during the 2024 Housing Inventory Count.*

Please note that CoC-wide numbers are more accurate and reliable than City of Stockton-specific numbers, as data and inventory for many of these project types do not collect data at a city-specific level, and therefore City-specific numbers are based on estimates from HIC data.

^Estimate is based on total number of unsheltered homeless in the San Joaquin Continuum of Care and multiplying by 70.65%, the percentage of unsheltered homeless in the Stockton jurisdiction during the 2024 Point in Time Count of Unsheltered Homeless, as more than 84% of all PSH beds in the CoC are tenant-based vouchers, and tenant-

based voucher use patterns tend to reflect the communities from which people are located previously to obtaining a voucher.

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.

Stockon uses a comprehensive approach to addressing homelessness by leveraging mainstream services that complement specialized homeless programs. The San Joaquin Continuum of Care (SJCoC) and Central Valley Low Income Housing Corporation (CVLIHC) work collaboratively with various service providers to ensure homeless individuals and families receive coordinated support across multiple domains.

Health/Mental Health Services: Local healthcare providers partner with homeless service organizations to deliver medical and mental health care, creating an integrated approach that addresses physical and psychological barriers to housing stability. Substance use treatment and recovery services are also available to support individuals with co-occurring disorders.

Employment and Economic Opportunity: Mainstream workforce development programs, vocational training, and employment services help homeless individuals develop skills and secure income sources necessary for long-term housing sustainability. These services are particularly important for transitioning from temporary to permanent housing solutions.

Benefit Access and Case Management: Dedicated case managers help homeless individuals navigate and access mainstream benefits including SSI/SSDI, CalFresh, Medi-Cal, and other public assistance programs. This coordination ensures that homeless persons can leverage available resources while working toward housing stability.

The City's approach recognizes that homelessness requires addressing multiple needs simultaneously. Housing alone is insufficient without the complementary mainstream services that support overall wellbeing and self-sufficiency.

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.

Stockton offers several services and facilities to meet the needs of homeless persons, including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

Services for homeless veterans include Vetfam, a Catholic Charities program with two locations in Stockton. Vetfam serves homeless veterans and those at risk of becoming homeless by providing wrap-around supportive services such as rental assistance, utility payments, household items, child care, transportation, medical/mental health referrals, affordable health care, housing navigation, money management, food/nutrition assistance and much more. Another program that supports homeless veterans is HUD-VA Supportive Housing (VASH), a joint program administered by HUD and the Department of Veterans Affairs (VA) that combines case management services with tenant-based rental assistance for homeless veterans. Victory Gardens is a 49-unit development built in 2022 to provide deeply affordable housing to homeless veterans.

Services for homeless families include **St. Mary's Community Services**, which houses an average of 350 individuals daily. They provide shelter, clothing, and personal hygiene items. In addition, they offer assistance with employment, vocational skills training, and affordable housing. Family Promise of San Joaquin County works to help reduce homelessness and support low income families in San Joaquin County to achieve sustainable independence through a community-based response. Family Promise specifically targets families with children. In addition to providing emergency shelter, it works with families facing homelessness through education and support.

Additional facilities include Haven of Peace Inc (a shelter for women and children), Stockton's Men Shelter, New Hope Family Shelter (separate housing for women or women with children, and for men), and the Central Valley Low Income Housing Corp (CVLIHC). Programs provided by CVLIHC help homeless individuals and families move from shelters and the streets into permanent housing and assists households at risk of homelessness with remaining in permanent housing. In conjunction with the direct support for clients, CVLIHC provides clients with support services to improve financial, emotional, and physical wellness. Haven of Peace also offers transitional and supportive housing programs designed to assist residents in building a secure and self-sufficient future by providing temporary housing solutions and long-term support, including life skills training and access to community resources.

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

Introduction

Stockton offers a variety of facilities and services to support individuals with special needs. These include specialized housing, educational programs, and health services. These facilities and services are designed to create a supportive environment for individuals with special needs, helping them lead fulfilling lives. The County's 2-1-1 program also connects Stockton residents to help in a wide variety of areas, including housing, health care, mental health services, and substance abuse treatment facilities and supportive services.

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

The City recognizes the need to meet the diversity of housing needs, particularly for persons with special needs, through a variety of housing types. Persons with special needs may have a variety of mental and physical disabilities or circumstances that require a wide range of supportive service needs. These special needs populations can also include the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with mental health issues, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and other categories. The City has a strong commitment to helping people with special needs or disabilities by providing funding to developers and non-profit organizations that provide housing and services special needs populations. HOME funds can also be used to assist in the development and renovation of special needs housing in partnership with developers and service providers.

Elderly and Frail Elderly: For the elderly, poor health is a more significant contributor to housing instability compared to other age groups. Seniors often need help not only with making monthly housing payments but also with costs for utilities, maintenance, repairs, and accessibility upgrades. Some are also not physically able to handle the repairs. Chronic health conditions present a serious barrier to independence for seniors. Often, frail elderly (75 years and above) may be able to remain living independently in their homes with the help of special services. The increased prevalence of health issues and disability among the senior population is exacerbated by limited access to health care that many low- to moderate-income elderly face.

There are many supportive services for the elderly and frail elderly, including in-home supportive services that help pay for services so that individuals in these populations can remain safely in their own homes, meals and nutritional programs for older adults and families,

supportive service programs to promote and maintain independent living, family caregiver support to provide support to unpaid caregivers caring for elderly relatives, and community senior centers operated by the Community Services Department that provide a wide range of in-person services. The Salvation Army provides many services to seniors, including adult daycare centers for older individuals with both mental and physical disabilities, a Community Center, and affordable housing at the Salvation Army Silvercrest Residence in Stockton.

The Affordable Housing Program for Seniors and the Disabled offers affordable low-income housing to seniors (ages 62 and older) and individuals with disabilities within the cities of Escalon and Stockton. Studios and one-bedroom apartments are available, with several units equipped to accommodate those who are mobility impaired. Ancillary services include Meals-on-Wheels and Home Health Services. A social worker coordinator is available for residents' personal needs. The San Joaquin County Department of Aging and Community Services supports older adults, adults with disabilities, family caregivers, and residents in long-term care facilities. The Department's services help older and disabled individuals live as independently as possible in the community, promote healthy aging and community involvement, and assist family members in their vital caregiving roles.

Persons with Disabilities: Persons with disabilities in the City are twice as likely to experience poverty than those without disabilities. They also face more frequent discrimination from landlords refusing to rent to them and must rely on the advocacy of fair housing services or accommodating owners/managers to secure housing. While this population often has limited incomes, those with disabilities often need a range of supportive services, independent living assistance, accessibility modifications, adaptive equipment, or other features in their home. Furthermore, as much of the housing stock in the City was constructed prior to 1990 (before the passage of the Americans with Disabilities Act), accessible housing is also limited in supply. The Housing Authority of the County of San Joaquin (HACSJ) provides units with accessible features through its public housing program and plans. In collaboration with non-profit agencies and developers, the City has worked to foster independence, personal growth, and to promote the opportunity for community integration based on the individual needs of adults with developmental disabilities**.**

The Housing and Disability Advocacy Program (HDAP), established in 2016, assists people experiencing or at risk of homelessness who are likely eligible for disability benefits by providing advocacy for disability benefits as well as housing supports. HDAP targets individuals experiencing homelessness who are likely eligible for disability benefits. Services provided by HDAP include, but are not limited to, interim shelter assistance, rental assistance, housing navigation, case management, security deposits, utility payments, moving costs, legal services, and credit repair. Winslow Village Apartments is a 40-unit gated apartment complex for

disabled adults with support services. This affordable housing tax credit project, built by Service First of Northern California in partnership with the State of California, City of Stockton, and San Joaquin County Housing Authority, is a designated living complex for disabled adults who live independently with support services.

People with Mental Health Issues: For individuals with mental health issues, the City has partnered with Care Solace, which helps Stockton residents find licensed mental health providers and substance use treatment services regardless of insurance coverage. The San Joaquin County Behavioral Health Services (BHS) also provides mental health and supportive services for residents with serious mental illness. These mental health services are offered either through directly operated or contract agencies throughout the County. Services typically provided are assessment, therapy, medication, case management/brokerage, crisis intervention, and other supportive services related to housing and employment. These services are intended to reduce psychiatric symptoms, increase independent functioning and self-reliance so that individuals can achieve the fullest and most productive life. The strategy of these programs is to create a full continuum of care for clients' specific level of mental health needs and recovery goals. Some of the program offerings include prevention and early intervention services, clinical services, recovery-focused wellness centers, and client-run services that are designed to support clients who are in later stages of recovery and specialty services to support veterans.

Park Center Apartments, a downtown in-fill development, will provide permanent supportive housing to about 50 San Joaquin County residents experiencing homelessness with severe mental health disorders. It is scheduled to be completed in December 2025.

People with Alcohol or Other Drug Use Issues: People who suffer from substance abuse often require special housing services while they are being treated and recovering. The continuum of care for persons with substance abuse problems consists of four levels of assistance. Public inebriate reception centers, detoxification recovery facilities, recovery homes, and outpatient support networks offer varying levels of care to those with substance abuse issues willing to receive treatment. A public inebriate reception center is a 24-hour facility allowing people to undergo immediate help without being jailed. A detoxification recovery facility allows persons to stay up to 30 days. Persons who need extended assistance may require a stay in a recovery home for 30 to 90 days. Outpatient support networks, such as Alcoholics and Narcotics Anonymous, provide support groups, counseling, and other programs on an ongoing basis.

Substance Abuse Services (SAS) within the BHS is responsible for the coordination of alcohol and drug treatment efforts in County. They provide a range of drug and alcohol treatment services for residents of San Joaquin County, including outpatient, and residential treatment services. SAS provides a wide array of alcohol and other drug prevention, treatment, and

recovery programs and services for individuals through contracts with community-based organizations. The primary recipients of City-funded alcohol and drug treatment, recovery, and intervention services are County residents, particularly those who are uninsured and/or underinsured.

New Directions is an alcohol and drug awareness program for adult men and women. The core treatment program lasts six months and includes individual counseling, as well as lectures and group sessions that address substance abuse, parenting, employment, and family reunification. The California Department of Corrections and Rehabilitation contracts with New Directions for treatment beds. These beds are for parolees with long-term substance abuse and criminal issues. Parolees are placed here by their parole agent. Those funded by grants may be self-referred. Other clients are placed in New Directions by the San Joaquin County Parole Reentry Drug Court, San Joaquin County Post Release Court Supervision Program, and the San Joaquin County Child Protective Services Agency. The Magnolia House, operated by Lily Pad Living, LLC, provides transitional recovery homes for women and children under the age of eight. Magnolia House offers a sober, safe living environment and connects clients to community resources for additional support.

People with HIV/AIDS and their Families: Stable, affordable housing offers the best opportunity for persons living with HIV/AIDS to access drug therapies, treatments, and supportive services that will enhance the quality of life for themselves and their families. For many of those living with HIV/AIDS, short-term assistance with rent, mortgage, or utility costs alone will provide the necessary support to remain healthy and in stable housing. Additionally, a large majority of persons living with HIV/AIDS in the City may have low incomes and need support in the form of financial assistance for medical care, transportation, legal services, and other general support services. The City encourages the coordination of housing-related resources and services for people living with HIV/AIDS in Stockton. Holman (funded by the County's Housing Opportunities for Persons with AIDS/HIC program) House has 10 beds and houses individuals with HIV or AIDS for up to 18 months. Five different HOPWA-funded condominiums and the Greenfield House have 25 beds and offer temporary housing for families whose parents have HIV or AIDS. Holman House is operated by Stockton Shelter for the Homeless.

Foster Youth and Transitional Housing: Hundreds of foster youth age out of the San Joaquin County child welfare system each year. Most have difficulties when looking for jobs, housing, higher education, or support. The goals of the transitional housing programs for former foster youth are to develop affordable apartments, transitional housing, and emergency shelters in Stockton, in conjunction with supportive services to help youth become independent adults. In addition to housing, the programs offer job training, computer training, educational assistance, and other social services.

Children's Home of Stockton (CHS) provides housing for at-risk youth in San Joaquin County and throughout California for 140 years. Each year, CHS serves approximately 100 at-risk youth. Children's Home of Stockton (CHS) operates two programs: a licensed 16-bed Short-Term Residential Therapeutic Program (STRTP) for foster youth 12- to 18-years old and Catalyst, an 18-bed housing and homeless prevention program for unsheltered and at-risk youth 18 to 24 years old.

PREVAIL is another organization that serves youth experiencing homelessness. Prevail provides a variety of programs and supportive services to youth at risk, runaway or experiencing homelessness to heal, grow, and thrive. PREVAIL operates two emergency shelters that provide supportive services for youth at risk or experiencing homelessness, Safe House for youth ages 12-17 and Opportunity House for youth 18-21 and emancipated youth ages 16-17. In addition to the youth shelters Prevail runs a Drop-in Center that provides critical services such as meals, showers and laundry facilities for youth ages 12-25 and a case management program, TAY (Transitional Age Youth) to assist youth with basic needs.

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

In September 2018 the State Legislature passed SB 1152, the "Dignity in Discharge" law, which requires acute care hospitals and acute psychiatric hospitals to have a written homeless patient discharge planning policy and procedure. Several programs support the implementation of SB 1152 to ensure individuals returning from health institutions receive the necessary resources to transition successfully back into the community.

- Hospital Discharge Planning: Hospitals in Stockton are required to develop comprehensive discharge plans that include securing a sheltered discharge location, providing transportation, offering appropriate weather clothing, and ensuring patients receive a meal and referrals to health and mental health resources.
- Collaboration with Community Resources: Hospitals collaborate with local shelters, mental health providers, and supportive services to ensure a smooth transition for discharged patients. This includes working with organizations like the Central Valley Low Income Housing Corporation (CVLIHC) and the Housing Authority of the County of San Joaquin (HACSJ).
- Supportive Housing Programs: Programs like the Crossway Residences, in partnership with San Joaquin County Behavioral Health Services (SJCBHS), provide supportive housing for individuals with mental health issues, ensuring they have a stable place to live post-discharge.

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 making more affordable housing units to Stockton residents. Units that are created with funds allocated to affordable housing often include social services targeted to lower-income 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))

During the five year plan period, the City of Stockton plans to undertake several key activities to address the housing and supportive services needs of, including but not limited to, persons with special needs, including the elderly, person with disabilities, transition-aged youth, those with mental health or substance use disorders, and persons with HIV or AIDS and their families. These activities include expanding affordable housing options, including exploring the creation of an Affordable Housing Trust, enhancing in-home supportive services and nutritional programs for the elderly, and increasing the availability of accessible housing units for persons with disabilities. The City will also support the development of transitional and supportive housing for individuals with mental health issues and substance use disorders, ensuring they receive comprehensive case management and access to necessary health services. Additionally, the City will collaborate with non-profit organizations to provide stable, affordable housing and supportive services for persons living with HIV or AIDS, promoting their health and well-being. These initiatives reflect Stockton's commitment to fostering an inclusive community where all residents can thrive.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

California housing law requires that each jurisdiction include an analysis of governmental constraints to affordable housing development as a required component of its adopted General Plan Housing Element. Based on Stockton's 2023-2031 Housing Element, several key policies and regulations may affect housing development and investment, though the City has worked to minimize these constraints where possible.

The City's General Plan and Development Code promotes diverse housing development, with residential uses allowed in nonresidential zones and densities up to 136 units per acre permitted in the Downtown Core. However, development standards outside downtown, including density limits of 30 units per acre and parking requirements, can impact housing feasibility. Parking standards, while relatively low compared to other jurisdictions, still require two spaces per single-family home and one to one-and-a-half spaces per multifamily unit.

Processing and permit procedures represent another potential constraint. While most housing projects are allowed by-right and only require site plan and design review, processing times can range from one to four weeks for design review to 12 – 24 weeks for General Plan amendments. Development fees also impact housing affordability, with total impact fees of approximately $61,725 for single-family and $33,028 per multifamily unit, representing about 15.3 percent and 6.1 percent of total development costs respectively.

Stockton has implemented several measures to reduce these constraints. In 2022, it adopted Density Waivers for Small Infill Lots, allowing modification of underlying zoning requirements to facilitate development. The City’s Economic Stimulus Plan provides fee reductions for both single-family and multi-family projects. Infrastructure requirements, while necessary, are reduced where possible for infill development.

Stockton continues to evaluate and update its policies to encourage housing development through ongoing code updates, process simplification, and fee reduction programs.

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

Introduction

This section examines Stockton's key non-housing community development needs, focusing on economic development opportunities and workforce needs. The City's Economic Development Strategic Action Plan outlines several core business areas that could create jobs and support economic growth. The Plan identifies various initiatives to improve economic opportunity, including programs to enhance quality of life and strengthen the local business environment. Regional efforts, including partnerships with San Joaquin County and neighboring communities, are also working to address local workforce training needs. This analysis considers both current conditions and recent economic trends that affect the City's ability to meet its community development goals.

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	4,022	1,322	4%	2%	-2%
Arts, Entertainment, Accommodations	11,910	9,832	13%	13%	0%
Construction	6,545	3,525	7%	5%	-2%
Education and Health Care Services	20,528	23,551	22%	31%	9%
Finance, Insurance, and Real Estate	3,983	3,636	4%	5%	1%
Information	1,475	940	2%	1%	-1%
Manufacturing	9,555	5,467	10%	7%	-3%
Other Services	3,633	2,935	4%	4%	0%

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Professional, Scientific, Management Services	5,926	4,102	6%	5%	-1%
Public Administration	0	0	0%	0%	0%
Retail Trade	13,282	11,464	14%	15%	1%
Transportation & Warehousing	7,393	4,832	8%	6%	-2%
Wholesale Trade	5,643	5,590	6%	7%	1%
Total	93,895	77,196			

Table 44 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	140,360
Civilian Employed Population 16 years and over	128,955
Unemployment Rate	8.13
Unemployment Rate for Ages 16-24	15.11
Unemployment Rate for Ages 25-65	5.33

Table 45 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	22,115
Farming, fisheries and forestry occupations	5,485
Service	15,840
Sales and office	26,350
Construction, extraction, maintenance and repair	15,425
Production, transportation and material moving	10,230
	95,445

Table 46 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number of People	Percentage
< 30 Minutes	76,144	64
30-59 Minutes	21,468	18
60 or More Minutes	21,029	18
Total	118,641	100

Table 47 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 25 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	18,005	2,055	11,895
High school graduate (includes equivalency)	31,530	2,690	12,690
Some college or Associate's degree	33,895	2,590	10,120
Bachelor's degree or higher	22,655	820	4,260

Table 48 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	790	2,610	5,430	9,815	7,180
9th to 12th grade, no diploma	3,710	4,165	3,70	6,230	3,460
High school graduate, GED, or alternative	13,230	16,745	12,300	17,895	9,425
Some college, no degree	11,575	9,720	8,120	14,850	7,325
Associate's degree	1,330	3,950	3,950	6,020	3,330
Bachelor's degree	1,990	5,755	4,785	8,390	4,920
Graduate or professional degree	145	2,190	2,750	3,875	2,965

Table 49 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	$26,178
High school graduate (includes equivalency)	$32,654
Some college or Associate's degree	$38,426
Bachelor's degree	$54,324
Graduate or professional degree	$73,342

Table 50 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

According to the data, the major employment sectors in Stockton are:

- Education and Health Care Services (23,551 jobs; about 31% of total employment)
- Retail Trade (11,464jobs; about 15% of total employment)
- Arts, Entertainment, Accommodations (9,832 jobs; about 13% of total employment)
- Manufacturing (5,467 jobs; about 7% of total employment)

Describe the workforce and infrastructure needs of the business community

The workforce needs center around education and skills-training to support the growing healthcare, technology, and professional service sectors. There is demand for technical training in healthcare and educational services, which represent the largest employment sector. Stockton's Economic Development Strategic Action Plan (EDSAP) identifies a critical need for enhanced life skills training and workforce readiness programs to better prepare workers. Infrastructure needs include improved broadband capabilities to support the internet-based economy, enhanced transportation networks, and improved public transit to connect workers with employment centers. Stockton has identified downtown development as a priority, including amenities and facilities that can attract and retain businesses and skilled workers.

One key focus is creating a Workforce Alliance with San Joaquin County, local businesses, community groups, and educational institutions to identify skills needed for the future of work. This includes developing targeted outreach strategies and actionable roadmaps for job seekers in high-impact industries and organizations.

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.

Several significant developments are affecting Stockton's economic landscape. The city has seen significant commercial development since 2016, with over 500,000 square feet of new retail and office space. The 2021 EDSAP outlines strategic goals including building a thriving entrepreneurship ecosystem, attracting high-caliber businesses, and strengthening the local business climate through data-driven decision making.

In terms of physical development, the City is working to transform downtown through multiple coordinated efforts. Two landmark projects contributing to these efforts include the development of the Town Center Studios and the South Pointe development project. Town Center Studios transformed 40 motel rooms into studio apartments and mostly serve "high

need" individuals. South Pointe is a city-owned site located along the downtown waterfront. The City was awarded federal and state grant funds to assess and cleanup the 9-acre site to prepare for the development of a mixed-use commercial / multigenerational housing project. The City Council adopted the Envision Stockton 2040 General Plan, reflecting a significant shift away from greenfield development toward urban infill development and redevelopment.

Additionally, major projects include the development and leasing of the Norcal Logistics Center and Airpark 599 in South Stockon, which represent significant local investment. Downtown revitalization efforts aim to create a more vibrant urban core that can attract new businesses and residents. Retaining small businesses through improvements of business façades, equipment purchases, and entrepreneurship support programs has been a major focus.

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

The workforce data shows opportunities for better alignment between skills and job opportunities. The unemployment rate is 8 percent overall, with a higher rate of 17 percent for ages 16 through 24. This indicates a need for enhanced workforce development. To address this, Stockton's EDSAP emphasized the creation of partnerships and internship opportunities through Stockton Unified School District's Career Pathways program and establishing partnerships with educational institutions to develop relevant training programs. These initiatives aim to expose Stockton's youth to various vocational opportunities while building a skilled workforce for the city's growing sectors.

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.

Key workforce development programs in Stockton include partnerships with San Joaquin Delta College, which provides career technical education and workforce development programs. The city benefits from WorkNet Center services and collaborations with the regional Workforce Development Board. These programs offer job search assistance, skills training, and career development services to help bridge the gap between workforce skills and employer needs. The EDSAP emphasizes establishing a Workforce Alliance with the County, local businesses, community groups, and educational institutions to identify skills needed for future work opportunities and advance workforce development initiatives.

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 that can be coordinated with projects funded under the Consolidated Plan. Through the EDSAP, the City is implementing strategic initiatives that align with both the CEDS and Consolidated Plan, including downtown revitalization, workforce development programs, and business support services. These coordinated efforts focus on creating economic opportunities while ensuring equitable development throughout the city.

Discussion

Stockton's major employment sectors include education and health care services, retail trade, arts and entertainment, and manufacturing. The city needs more education and skills training to support growing sectors like healthcare and technology. Infrastructure improvements, such as better internet and transportation, are also needed.

Stockton is focusing on downtown development to attract businesses and skilled workers. Significant changes include new commercial developments and downtown revitalization projects like Town Center Studios and the South Pointe project. These efforts aim to create a vibrant urban core and attract new businesses.

Workforce development programs, partnerships with educational institutions, and initiatives like the Workforce Alliance are helping to align skills with job opportunities. Stockton's strategic plans, including the Economic Development Strategic Action Plan and the Comprehensive Economic Development Strategy, support these efforts to ensure economic growth and equitable development.

MA-50 Needs and Market Analysis Discussion

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

Housing problems typically impact lower and moderate-income households disproportionately, compared to above moderate-income households. A low- and moderate-income concentration is defined as a Census Tract where at least 54.2 percent of households are low-income and at least 70.2 percent are moderate-income. Large concentrations of low- and moderate-income households are located in the Downtown and South Stockton neighborhoods, bounded generally by Harding Way to the north, Airport Road to the east, Dr. Martin Luther King Jr. Blvd to the south, and I-5 to the west.

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 census data, above average concentrations of certain minority groups occur most commonly in low- and moderate-income areas. Various census tracts in the Downtown and southeast portion of Stockton have an above average percentage of African Americans and Hispanics. Eleven census tracts within the City of Stockton qualify as Racially/Ethnically Concentrated Areas of Poverty (R/ECAP), which HUD defines as areas having a non-white population of 50 percent or more and a poverty rate of either 40 percent or more, or three times the metropolitan area average. R/ECAP tracts are generally concentrated in Downtown and South Stockton.

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

Areas with high concentrations of racial or ethnic minorities and low-income families tend to have some of the highest concentrations of rental housing. These areas, particularly in and around Downtown also have high concentrations of the City's multifamily housing stock. Available code enforcement and rental inspection program data indicate that housing units in many of these lower-income, high minority neighborhoods can be characterized as substandard or in need of rehabilitation. Due to these conditions and other social characteristics, the relative cost of housing in these areas tends to be notably lower than in other parts of the city.

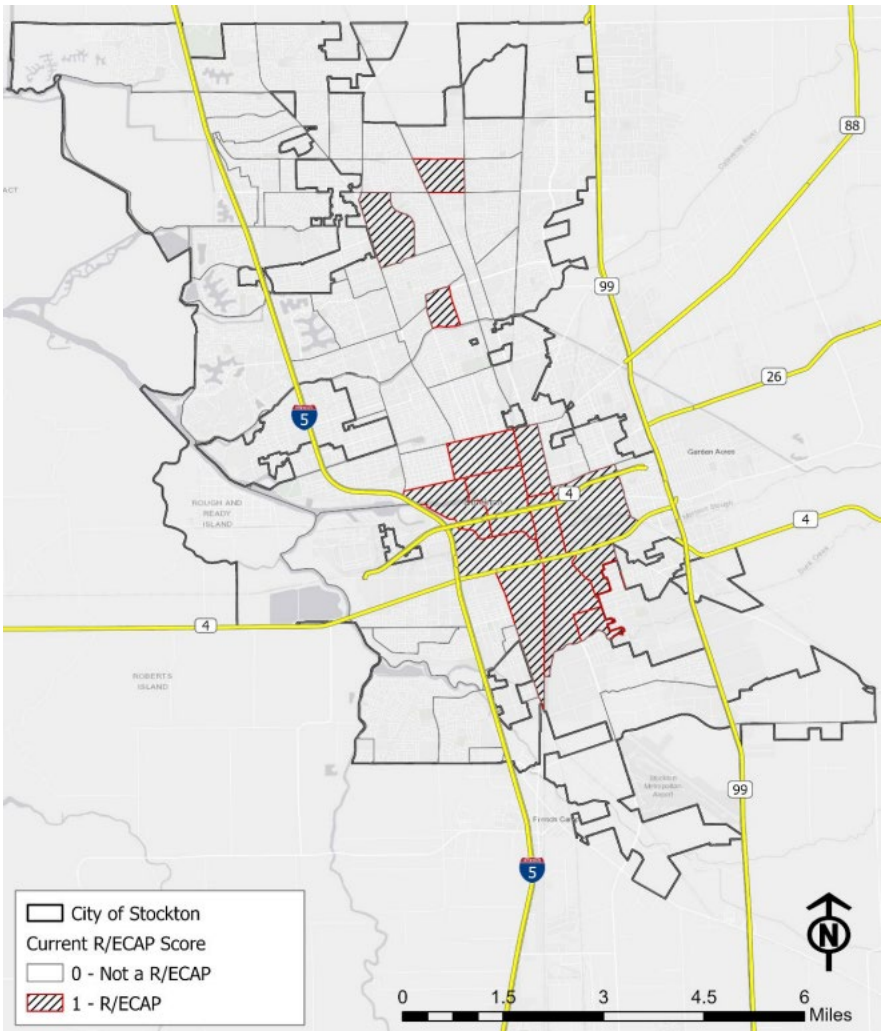


Figure 1 - Racially and/or Ethnically Concentrated Areas of Poverty by Census Tract, 2018
Source: 2014-2018 ACS and HUD

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 areas. Two existing public housing developments, Sierra Vista Homes and Conway Homes, are in primarily low- and moderate-income neighborhoods with high concentrations of African American and Hispanic residents. The majority of HUD-assisted multifamily properties and Low-Income Housing Tax Credit (LIHTC) properties are in Downtown Stockton and neighborhoods to the north, predominantly in low- and moderate-income Census tracts.

Are there other strategic opportunities in any of these areas?

Located near the City's southern areas, the Stockton Metropolitan Airport represents an important strategic asset as the region continues to develop as a hub for distribution and

logistics. These opportunities could attract higher skill and higher wage jobs to serve nearby residents as well as residents from other lower-income and minority neighborhoods throughout the city. While improved public transportation facilities and service will be needed to connect workers to new employment opportunities, development around the airport area could provide significant economic benefits to surrounding neighborhoods.

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

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

The term “broadband” is commonly used to refer to a high-speed, always-on connection to the global internet. As such, broadband connectivity is also commonly referred to as “high-speed broadband” or “high-speed internet.” In an age when information technology drives much of the local, state, and global economies, broad connectivity is critical for all households in order to facilitate access to information and employment opportunities. This is particularly true for low- and moderate-income households who may lack alternative channels for access to information, education, and employment. For these reasons, HUD recently introduced a new requirement to incorporate an analysis of access to broadband internet into the Consolidated Planning process and requires that jurisdictions consider approaches to “bridging the digital divide” as part of their goal and priority-setting process, though falls short of requiring that actions be taken. HUD indicates that the evaluation should be conducted using readily available data sources developed by Federal, State, and local government agencies and other available data, and that HUD will not require grantees to incorporate these new requirements into their Consolidated Plan process until HUD is able to make the data available to all grantees. As of this writing, no such data or guidance has been made available; however, a December 16, 2016 notice in the Federal Register (Docket No. FR 5891-F-02) identifies possible sources of information, including the National Broadband Map (NBM) created by the National Telecommunications and Information Administration (NTIA) and the Federal Communications Commission (FCC) Form 477.

According to the 2022 ACS 5-Year Estimates for the City of Stockton (Table S2801), approximately 91.6% of households have an internet subscription, including 85.5% with a cellular data plan and 77.4% with broadband such as fiber optic, cable, or DSL, while satellite internet service accounts for 8.1% of connections. Despite widespread broadband availability, 8.4% of households lack an internet subscription, with disparities based on income level. Among households earning less than $20,000 annually, 74.0% have broadband access, while 25.7% remain unconnected, and only 0.2% rely on dial-up connections. For households earning between $20,000 and $74,999, 87.6% have broadband, leaving 12.2% without an internet subscription. In contrast, 96.6% of households earning $75,000 or more have broadband access, with only 3.3% lacking an internet subscription. These figures indicate that low-income households face significant barriers to internet access, likely due to affordability constraints.

However, free broadband access is available through public libraries, the City Permit Center, and other public locations, while Xfinity's Internet Essentials program provides low-cost broadband for qualifying households, including those receiving SNAP, SSI, Medicaid, and National School Lunch Program benefits. Expanding affordable broadband programs and digital literacy initiatives is crucial to closing Stockton's digital divide and ensuring equitable access to high-speed internet for all residents.

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

The need for increased broadband choice and competition helps to reduce the "digital divide," a term that refers to the growing gap in access to computers and the internet between different groups. Having multiple service providers helps to ensure that households, particularly low- and moderate-income residents, have access to affordable broadband service that enables their participation in today's digital economic, social, and educational opportunities.

According to the broadband data shown above, there are still significant disparities in broadband access and adoption among lower-income households in Stockton. Increased competition among providers could help reduce costs and improve service quality, making internet access more affordable and reliable for all residents. This is particularly important given that households earning less than $20,000 annually show significantly lower broadband adoption rates compared to higher-income households.

Since 2021, the American Connectivity Program (ACP), a $14 billion initiative, has provided monthly broadband discounts of $30 per month for qualifying households. In Stockton, this program aims to help bridge the digital divide by making internet service more affordable for eligible households. However, increased competition among providers would further support these affordability efforts and help ensure that low-income households have access to quality broadband service.

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

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

The City's 2014 Climate Action Plan (CAP) established an inventory of emissions, reduction targets, and implementation measures to mitigate climate change risks. California State Senate Bill (SB) 379 mandates that jurisdictions update their General Plan Safety Element to incorporate climate adaptation and resilience strategies. These requirements have also been integrated into the Envision Stockton 2040 General Plan, particularly in the Land Use, Safety, and Community Health elements section.

The 2022 San Joaquin County Local Hazard Mitigation Plan (LHMP) was approved by FEMA and the County Board of Supervisors in April 2023. This plan identifies hazards, assesses risks, and proposes mitigation strategies to reduce or eliminate future risks. In January 2024, the County initiated the development of a Multi-Jurisdiction Hazard Mitigation Plan (MJHMP), which aimed to collaboratively address natural hazard risks exacerbated by climate change in cities and special districts. The 2022 LHMP highlights that climate change will likely intensify flooding, drought, extreme heat, and wildfire risks, significantly impacting public health, infrastructure, and agriculture. Stockton's General Plan Safety Element update will incorporate these adaptation measures to enhance community resilience. In addition, the 2023 San Joaquin County Hazard Mitigation Plan also clearly identifies many of the natural hazard risks that the community may be vulnerable to due to climate change based on those identified in the California Adaptation Planning Guide (APG), including:

- Ecosystem and Biodiversity – Climate change and new development patterns affect both natural and built environments. These changes create stress on local ecosystems and species, particularly impacting regional habitats that support vulnerable populations.
- Extreme Temperatures – Climate change continues to influence significant increases in average annual temperatures, with particular impact during summer months. The heat island effect in developed areas poses increased health risks, especially for vulnerable populations who work or spend significant time outdoors.
- Public Health - Rising temperatures can disproportionately affect vulnerable populations, including low-income residents and those working outdoors. These impacts are particularly significant in urban areas where the heat island effect is strongest.
- Future Development - Development patterns will need to consider climate resilience, particularly in addressing increasing demand for housing and infrastructure. More compact, mixed-use developments that help residents avoid heat exposure and provide efficient access to services will become increasingly important.

The San Joaquin County Hazard Mitigation Plan indicates that while climate change has not been directly attributed as a causal factor for any declared disasters, the likelihood that climate change will be a significant contributing factor to future natural disasters in San Joaquin County and the City of Stockton is relatively high.

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

The degree to which low- and moderate-income households are vulnerable to increased natural hazards associated with climate change is an important consideration for the City of Stockton. According to the City's 2023 Revised Displacement Avoidance Plan (RDAP)and the San Joaquin County Hazard Mitigation Plan, vulnerable populations, including low-income households, the elderly, the homeless, and other marginalized groups, have a reduced capacity to prepare for and cope with extreme weather and climate-related hazards.

The County's Hazard Mitigation Plan indicates that while climate change has not necessarily resulted in significantly increased risks to any declared disasters, the likelihood that climate change will be a significant contributing factor to future disaster declarations and risks for the City of Stockton and its residents is strong.

Low- and moderate-income neighborhoods often face greater exposure to climate hazards due to factors such as:

- Older housing stock with less efficient heating and cooling systems
- Limited resources for weatherization and climate adaptation improvements
- Higher concentration in areas with less tree coverage and more heat island effects
- Reduced access to transportation options during extreme weather events

The RDAP provides a comprehensive analysis of the risks and vulnerabilities faced by housing occupied by low- and moderate-income households in Stockton. These households are at higher risk during floods due to their location in flood-prone areas and heatwaves, as they often lack access to air conditioning and other cooling mechanisms. Poor air quality is another significant concern, especially for households located near industrial areas or major highways. These households are more likely to be exposed to pollutants, which can lead to respiratory issues and other health problems. Economic vulnerabilities also pose a substantial risk to low- and moderate-income households. The RDAP emphasizes that these households are more likely to spend a higher percentage of their income on housing, leaving them with less financial flexibility to address emergencies or make necessary repairs. Many residents in these households work in low-wage, unstable jobs, making it difficult for them to afford housing and other necessities. The document highlights the need for economic support and job training programs to improve their financial stability. Social vulnerabilities further compound the

challenges faced by low- and moderate-income households. The RDAP identifies a lack of access to essential services, such as healthcare, education, and public transportation, as a significant vulnerability. This lack of access can hinder their ability to improve their living conditions and overall quality of life. Social isolation and a lack of community support networks are also highlighted as vulnerabilities. Strengthening community ties and providing social services can help mitigate these risks. To assess these vulnerabilities, the RDAP utilized a variety of data sources, including census data, housing surveys, and environmental assessments. Geographic Information System (GIS) mapping was used to visualize the distribution of these households and their proximity to environmental hazards, such as flood zones and industrial areas. The study also involved input from various stakeholders, including community organizations, local government agencies, and residents, to gain a comprehensive understanding of the challenges faced by low- and moderate-income households. Public meetings and surveys were conducted to gather feedback and identify priority areas for intervention. Risk assessment methodologies were employed to evaluate the potential impact of environmental, economic, and social risks on these households, including assessing the likelihood of different hazards occurring and their potential consequences on housing stability and residents' well-being. The RDAP provides several recommendations to address these vulnerabilities and help reduce environmental risks. Investing in infrastructure upgrades, such as flood defenses and cooling centers, expanding affordable housing programs, and providing housing rehabilitation funding can help minimize these risks. Implementing job training and economic support programs can improve financial stability and reduce housing cost burdens.

As these populations are less able to adapt to and absorb the impacts associated with climate change, it is critical for the community to prioritize actions that reduce and/or mitigate the impacts of climate change on the most vulnerable populations, particularly in areas identified as having concentrations of low- and moderate-income households. By addressing these vulnerabilities and risks through targeted interventions and comprehensive planning, Stockton can improve the resilience and quality of life for its low- and moderate-income residents.

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 address 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 and areas within the adopted Slum/Blight Area Map.

General Allocation Priorities

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

The City allocates resources on a citywide basis. For example, the housing rehabilitation and program is 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 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. Though qualifying households are also encouraged to consider housing options in areas with greater access to opportunity. Projects located in areas that correspond with other related or complementary programs and/or projects also receive additional preference or priority consideration.

For activities meeting the Slum Blight Area national objective, the City of Stockton uses the State definition of Slum/Blight which was used in the establishment of Redevelopment Project Areas. The City's current slum/blight area is primarily composed of the downtown and Neighborhood Action Plan Areas, specifically the Cabral/East Cabral Station Area, Little Manila/Gleason Park, and South Airport Way neighborhoods; bounded by Harding Way to the north, the San Joaquin River to the west, Wilson Way to the east, and MLK Blvd to the south. The City conducted a lot by lot survey in 2023 for these areas. Staff has carefully reviewed the data and maps and have found that the following conditions still exist, in compliance with HUD's requirement to re-determine eligibility for slum/blight designation every ten years. This review indicated that the slum/blight area features unsafe/unhealthy/deteriorated buildings, vacant/abandoned properties, and significantly depreciated property values compare to other parts of the city. In addition, the downtown waterfront area features high vacancy rates and environmental contamination.

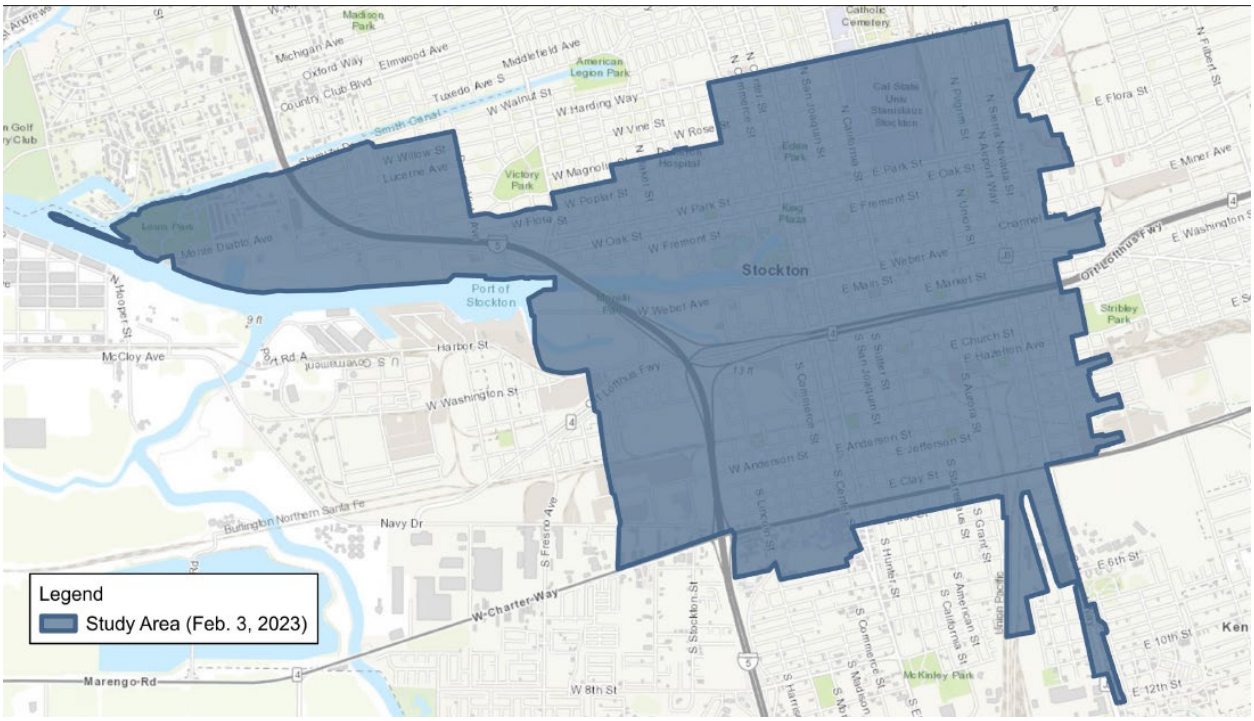


Figure 2 – 2023 Stockton Slum-Blight Area Map

Data Source: City of Stockton GIS

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

Priority Needs

Table 51 – Priority Needs Summary

1	**Priority Need Name**	Increase and Preserve Affordable Housing Opportunities
	Priority Level	High
	Population	Extremely Low-Income Very Low-Income Low-Income Moderate Income Individuals Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness 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	Develop & Rehabilitate Affordable Housing Units

	Description	Preserve, improve, and expand the supply of decent affordable housing for the City's lower income households. Increase the supply of affordable multifamily housing units targeting households at extremely low- and very low-income levels. Provide homeownership opportunities for low-income first-time buyers. Assist existing low-income owner-occupied households keep their homes safe and well maintained by providing rehabilitation funding and other needed assistance.
	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. Other important factors taken into consideration include information gathered through consultation and resident participation, and the relative availability of necessary resources.
2	**Priority Need Name**	Reduce Homelessness
	Priority Level	High
	Population	Extremely Low-Income Very Low-Income Low-Income Large Families Families with Children Elderly Frail Elderly Public Housing Residents Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse Veterans 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 Unaccompanied Youth Non-housing Community Development

	Geographic Areas Affected	Citywide
	Associated Goals	Provide Services to Prevent & Reduce Homelessness
	Description	Provide supportive services for the City's unhoused populations, including emergency, transitional, and permanent supportive shelter, as well as rapid rehousing and homelessness prevention. Increase and maintain transitional housing opportunities with supportive services to improve outcomes and stability and promote successful transitions into permanent housing. Expand the housing first model to provide permanent housing units with intense wrap around services on-site.
	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. Other important factors taken into consideration include information gathered through consultation and resident participation, and the relative availability of necessary resources.
3	**Priority Need Name**	Resilient & Healthy Communities
	Priority Level	Low

	Population	Extremely Low-Income Very Low-Income Low-Income Moderate-Income Individuals Large Families Families with Children Elderly Frail Elderly Public Housing Residents Chronic Homelessness Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth 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	Resilient Infrastructure & Public Facilities Healthy Neighborhoods & Residents
	Description	Resilience is the sustained ability of a community to use available resources to respond to, withstand, and recover from adverse situations, whether these situations be physical, social, economic, or health related. Communities across the City need improvements in infrastructure, public facilities, and resources to narrow disparities and mitigate the increased risk of natural disasters. Vulnerable populations, particularly persons experiencing and those at-risk of homelessness, low-income families, seniors, persons with a disability, and survivors of domestic violence, are often most impacted by these shifts and rely heavily on public services for basic life necessities, such as food and shelter.

	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. Other important factors taken into consideration include information gathered through consultation and resident participation, and the relative availability of necessary resources.
4	**Priority Need Name**	Strengthen Local Economy
	Priority Level	Low
	Population	Extremely Low-Income Very Low-Income Low-Income Moderate-Income Individuals Large Families Families with Children Public Housing Residents Chronic Homelessness 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 Businesses Increase Access to Economic Opportunity

	Description	Promote economic development activities that create, attract, and retain jobs and promote economic activity and vitality, especially those that provide economic opportunities for low- and moderate-income persons. Prioritize and expand job readiness programs targeting low-income youth, disabled persons, and unhoused persons.
	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. Other important factors taken into consideration include information gathered through consultation and resident participation, and the relative availability of necessary resources.

Narrative (Optional)

Priority needs will be addressed by their associated goals discussed in greater detail in SP-45.

1. Priority Need: Increase and Preserve Affordable Housing Opportunities
   Associated Goal 1: Develop & Rehabilitate Affordable Housing Units
2. Priority Need: Reduce Homelessness
   Associated Goal 2: Provide Funding for Service Providers to Prevent & Reduce Homelessness
3. Priority Need: Resilient and Healthy Communities
   Associated Goal 3: Resilient Infrastructure & Public Facilities
   Associated Goal 4: Healthy Neighborhoods & Residents
4. Priority Need: Strengthen Local Economy
   Associated Goal 5: Support Businesses
   Associated Goal 6: Increase Access to Economic Opportunity

Goal Supporting all Needs: Compliance

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. Other important factors taken into consideration in priority assignment include information gathered through consultation and resident participation, and the relative availability of necessary resources. Based on these factors, homelessness resources and housing needs are considered “high” priorities, while community and economic 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 housing and community development.

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)	Consultations with stakeholders revealed that many landlords view Housing Choice Voucher (HCV) participants as high-risk tenants, and that the Fair Market rents set by HUD are lower than the true market rental rates they could collect. This has caused a shortage of landlord willing to rent to HCV recipients. The City may consider utilizing funds to support ongoing efforts by service providers to secure and incentivize HCV acceptance. Additionally, the City may consider utilizing ESG monies for homelessness prevention and rapid rehousing.
TBRA for Non-Homeless Special Needs	See the discussion provided above. The City may consider utilizing HOME funding for TBRA activities, as well as ESG monies for homelessness prevention and rapid rehousing. These programs are designed to help all types of low-income households. Special needs households may receive assistance, with priority given under existing guidelines. However, the maximum allowable HOME rents are typically below the market average, which discourages property owners from accepting HOME based assistance.
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 extremely low-, very low-, 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. Both CDBG and HOME funds may be bundled with other financial resources to facilitate new development.

Rehabilitation	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 54 percent of the housing stock was constructed prior to 1980 and may contain lead-based paint hazards. An estimated 49 percent of households are also estimated to occupy sub- standard housing units. Due to the 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. 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 Sierra Vista and potential Conway Homes redevelopment project underway, the City could 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 other private and non-profit affordable housing developers.
Acquisition, including preservation	Due to the high costs of development, the City often works in partnership with developers to create, maintain, and preserve affordable housing for extremely low-, very low-, low-, and moderate-income households. While acquisition and rehabilitation can be an effective strategy for the preservation of affordable housing, recognizing the high cost of new development, the program is still constrained based on the current market price for housing units in Stockton. Also, in some cases, property owners are known to inflate the price of a given unit if it is publicly known that the City is a prospective buyer. While there are ample opportunities to purchase lower cost housing units in lower-income neighborhoods, there are limited opportunities to purchase and rehabilitate housing units in higher opportunity areas and doing so implies a greater cost.

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 $3.2 million in annual CDBG funding, based on the allocation received in program year (PY) 2024. This would equal a five-year total of $16.1 million. Additionally, the City anticipates $1,864,610 in program income, and $462,500 of prior year resources will be made available as part of (PY) 2025, for a grand total of $18.4 million. The City also anticipates receiving an annual allocation of approximately $1.38 million in HOME funding for housing activities, and administrative costs, which would equal a five-year total of $7.0 million. Additionally, the City is estimating $100,000 in program income for (PY) 2025, for a grand total of $7.1 million. The City also expects to receive an estimated $284,000 in annual ESG funding, which would equal a five-year total of $1.4 million. Table 53, below, provides a breakdown of these anticipated resources, which are based on PY 2024 allocations. Final award amounts and distribution among the different projects/activities identified in this Consolidated Plan, Annual Action Plan, and sources and uses will be proportionately adjusted (increased or decreased) upon HUD's official announcement of the PY 2025 allocations.

Anticipated Resources

Program	Sources of Funds	Use of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan: $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	**Public-Federal**	**Acquisition, Administration and Planning, Economic Development, Public Facilities, Infrastructure**	$3,229,216	**$1,864,610**	**$462,500**	$5,556,326	$12,916,864	**Expected amount available to City based on 24/25**

		Improvements, Public Services, Environmental Cleanup, Homeowner Rehab						**allocation**
HOME	**Public-Federal**	**Administration & Planning, Acquisition, Homebuyer Assistance, Multifamily Rehab, Multifamily Rental, Multifamily Rental Rehab, New Construction for ownership, TBRA**	$1,382,561	**$100,000**	**$0**	$1,482,561	$5,530,244	**Expected amount available to City based on 24/25 allocation**
ESG	**Public-Federal**	**Administration and Planning, Homeless Prevention, Rapid Rehousing, Emergency Shelter Operations, Street Outreach, HMIS**	$284,821	**$0**	**$0**	$284,821	$1,139,284	**Expected amount available to City based on 24/25 allocation**

Table 53 - Anticipated Resources

Source: City of Stockton

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

Existing HUD resources allow the City to leverage additional local, state, and private funding sources to maximize impact. The City identifies additional funds during the project planning phase and prior to project award to complement the goals in the five-year Consolidated Plan. For example, the City applied for and has received five concurrent rounds of Homeless Housing, Assistance and Prevention (HHAP) funding from the State of California to build regional coordination and a unified regional response to reduce and end homelessness, informed by a best-practices framework focused on moving homeless individuals and families into permanent housing and supporting the efforts of those individuals and families to maintain their permanent housing. Another State source of funding is Project Homekey grant funding for the construction or renovation of permanent housing units for homeless individuals. Permanent Local Housing Allocation (PLHA) funds from the State provide resources to complement Federal and local resources allocated to a wider range of affordable housing projects. It is important to note that HHAP and Homekey funds are not permanent sources of funding, however the City will continue to use these resources to leverage HUD funds as they continue to become available.

The use of HOME and ESG funds often requires matching funds from local and state sources. While investments from State or local governments and the private sector can qualify as matching contributions, Federal funds generally do not qualify. The following is a brief summary of additional funding sources used to leverage federal funds, satisfy federal match requirements, compliment to other federal resources.

Leveraging Funds

Federal funds facilitate the acquisition of other funding sources. In the absence of CDBG and HOME funding, many public/private financing sources may unavailable to private and non-profit affordable housing developers.

Matching Funds

HOME and ESG programs require the use of matching funds. The HOME program guidelines require a 25 percent match. However, the HOME statute provides for a reduction of the matching contribution requirement under three conditions: 1) fiscal distress; 2) severe fiscal distress; and 3) for Presidentially declared major disasters covered under the Stafford Act. The current HOME match requirement for the City of Stockton is 0 percent, meaning a 100 percent reduction in the matching requirement, per the match reduction guidelines published by HUD November 2023. HUD has not released updated match reductions since then.

HUD requires a 100 percent match for the City's ESG grant. ESG match requirements are passed on to subrecipients. The City closely assesses that this requirement is met during its review of program application review and enforced during the project period.

Private Resources

Affordable Housing Program (AHP) is a semi-annual competitive grant program offered by financial institutions associated with the eleven Federal Home Loan Banks.

Private Mortgages provided by private lenders have financed many of the larger multifamily housing projects, as well as some CDBG projects undertaken within the City.

Private Industry companies and groups have established funds that can be leveraged to facilitate affordable and workforce housing development.

State Resources

California offers numerous funding programs, listed below, which could be used as matching funds for HOME and ESG funds. More information about these programs is available through the California Department of Housing and Community Development:

- Low Income Housing Tax Credit (LIHTC)
- Affordable Housing and Sustainable Communities (AHSC)
- Tax Exempt Bonds
- CalHome
- Homeless Emergency Aid Program (HEAP)
- Local Housing Trust Fund Program (LHTF)
- Golden State Acquisition Fund (GSAF)
- Housing for Health California (HHC)
- Infill Infrastructure Grant Program (IIG)
- Joe Serna, Jr., Farmworker Housing Grant Program (FWHG)
- Mobile Home Park Rehabilitation and Resident Ownership Program (MPRROP)

- Supportive Housing Multifamily Housing Program (SHMHP)
- Multifamily Housing Program (MHP)
- No Place Like Home
- Predevelopment Loan Program (PDLP)
- Section 811 Project Rental Assistance
- Transit Oriented Development Housing Program (TOD)
- Veterans Housing and Homeless Prevention Program (VHHP)
- Permanent Local Housing Allocation (PLHA)
- Mixed-Income Program
- California Emergency Solutions Housing (CESH)
- SB 2 Planning Grants Program
- Prohousing Incentive Program (PIP)
- Homeless Housing, Assistance and Prevention (HHAP)
- Homekey

Federal Resources

McKinney-Vento Homeless Assistance Act established the CoC as the lead agency in the application for S+P and SHP funds.

Housing Choice Voucher Program (HCV) administered by the HACSJ provides low-income households the ability to select affordable privately-owned rental housing through the use 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.

National Housing Trust Fund offers deferred payment or forgivable loans to assist in the construction of permanent housing for extremely low-income households.

Opportunity Zones allow investors to defer capital gains taxes in exchange for investments made in Qualified Opportunity Funds (QOFs). It is currently unclear exactly how much investment can be secured through partnership with a QOF.

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

The City of Stockton was awarded $5.2 million from the Department of Toxic Substances Control (DTSC) under the Equitable Community Revitalization Grant (ECRG) to remediate a nine-acre City-owned site along the waterfront. The four (4) parcels, collectively known as South Pointe, are located at 705, 833, and 855 West Weber Avenue. On February 6, 2024, City Council approved a Disposition and Development Agreement with RBH Stockton OZ Project, with Phase 1 including no fewer than 300 units (including independent living senior housing), 4,000 square feet of educational space, 16,00 sf of retail and/or community serving facility space. Phase 2 will include 220 units of housing, including market rate and affordable housing. No fewer than fifteen percent (15%) of the total units in Phase 1 and Phase 2 shall be reserved as affordable for lower income households. Depending on the results of the remediation efforts, Phase I is expected to begin construction in 2026 or 2027.

In addition, the State Surplus Land Act requires the city to identify surplus and excess local public lands to be declared surplus by City Council and issue a Notice of Availability to housing developers and local agencies. All dispositions must be approved by HCD before a sale or lease can be finalized. Three areas of City-owned properties have been deemed surplus and are available and suitable for housing: Lafayette/Stanislaus (four parcels), Weber Avenue (four parcels, known as South Pointe), and South Airport (one parcel). The address and acreage of each property is listed below.

530 Lafayette - 0.11 acres
534 Lafayette - 0.09 acres
536 Lafayette - 0.14 acres
411 S Stanislaus – 1.66 acres
833 W Weber – 3.73 acres
705 W Weber – 3.08 acres
Weber Avenue – 0.29 acres
855 W Weber – 1.97 acres
2135 South Airport – 0.33 acres

The City of Stockton will be partnering with Visionary Home Builders Inc (VHB) for the development of affordable housing on a State-owned site located at 601 East Miner Avenue/ 622 E. Lindsay in Downtown Stockton.

Discussion

No further discussion.

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	The City of Stockton's Economic Development Department (EDD) oversees the implementation of the Consolidated Plan, including the allocation of Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), and Emergency Solutions Grant (ESG) funds	Jurisdiction
Housing Authority of the County of San Joaquin	Government	Manages public housing and administers rental assistance programs such as the Housing Choice Voucher program	Region
San Joaquin County	Government	Collaborates with the city on regional housing and community development initiatives. The Human Services Agency of the county serves as the CoC lead entity.	Region
San Joaquin Fair Housing Association	Non-Profit	Ensures that all members of the community have equal access to safe affordable housing and to eliminate discrimination in housing	Region
Central Valley Low Income Housing Corporation	Continuum of Care	Help homeless people move into housing and also provide fast, effective prevention services for extremely low-income people who are at risk of becoming homeless.	Region
St. Mary's Community Services	Non-Profit	Provides hot meals every day to more than 500 individuals, the staff, partner agencies and volunteers create individualized pathways to achieve enhanced personal wellbeing and housing solutions	Region
PREVAIL (Women's Center/Youth and Family Services)	Non-Profit	PREVAIL provides a range of supportive services for individuals and families affected by domestic violence, sexual assault, and youth homelessness	Region
New Directions	Non-Profit	The mission of New Directions is to guide men and women who have lost control of	Jurisdiction

		their lives due to their addictions how to overcome their substance use disorder and lead healthy, happy, and productive lives.	
Dignity's Alcove	Non-Profit	Dignity's Alcove provides essential services to homeless veterans, offering 24-month transitional housing, meals, and various support programs	Region
STAND Affordable Housing	Non-Profit	STAND is a nonprofit organization that focuses on community policing, affordable housing, and various community activities in South East Stockton	Jurisdiction
Visionary Home Builders	Non-Profit	Visionary Home Builders of California is a nonprofit affordable housing developer that provides housing for families, seniors, and individuals of low and moderate income.	Region
Service First	Non-Profit	Service First of Northern California is a 501(c)(3) Non-profit Public Benefit Corporation that provides supportive services to individuals that are developmentally disabled, mentally ill, physically disabled, homeless Veterans, Social Security Beneficiaries, and those struggling with addiction	Region
Emergency Food Bank	Non-Profit	The Emergency Food Bank of Stockton/San Joaquin is a nonprofit organization dedicated to providing food assistance to residents in need throughout San Joaquin County	Region
Second Harvest of the Greater Valley	Non-Profit	Second Harvest of the Greater Valley serves Stockton and the surrounding areas by providing healthy food, education, and leadership to combat hunger	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, to achieve the objectives laid out in this plan.

The City's 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.

Based on consultations with service providers and other stakeholders, one of the strengths of the Institutional Delivery System in Stockton and San Joaquin County are the strong collaborations among agencies and nonprofits, the City of Stockton Housing Action Plan that aims to address housing needs and improve the overall housing landscape and, pursuing funding programs (i.e. Homeless Housing, Assistance, and Prevention (HHAP) Program) which provide significant funding to support permanent housing solutions, emergency shelters, and interim housing operations. Some of the gaps include barriers to accessing and maintaining housing, gaps in healthcare accessibility, and gaps in home and community-based services for older adults and individuals with disabilities.

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

Homelessness Prevention Services	Available in the Community	Focused on Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach	X	X	

Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X

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)

The service delivery system in Stockton is designed to address the diverse needs of homeless individuals, including chronically homeless persons, families with children, veterans and their families, and unaccompanied youth. The organizations providing services have variety of service scopes and missions. While some organizations have narrow scopes, other provide broad mainstream services. When combined, the service delivery system provides significant support in the community. These supports include essential services such as emergency shelter, meals, and recovery programs, ensuring immediate relief and support. For those living with HIV, offerings include crucial testing, treatment, and educational services. Mainstream service providers further support these populations by providing mental health care, housing assistance, and other specialized programs. Together, these organizations and agencies create a comprehensive network aimed at improving the quality of life and fostering stability for vulnerable individuals and families in Stockton.

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

One of the primary strengths of the service delivery system in Stockton is the comprehensive network of services available. In addition, the existing service delivery system is dedicated to supporting the special needs population and persons experiencing homelessness with the high

quality of the service provision. The most significant gap/deficiency in the existing service delivery system is a lack of sufficient resources to provide at the scale that is necessary to fully address existing needs. There is also a need for improved coordination and collaboration between service providers and agencies. Overall, while Stockton's service delivery system provides a robust foundation of support, addressing these gaps is essential to ensure that all individuals, particularly those with special needs and experiencing homelessness, receive the comprehensive care and assistance they require.

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

The City is actively pursuing several strategies to overcome gaps in its institutional structure and service delivery system to address priority needs. One key approach is enhancing coordination and collaboration among service providers to ensure a seamless and integrated support network for individuals in need. Based on the Stockton in Transition Report, published in 2019, Stockton has been focusing on securing increased funding and resources from various sources to expand the capacity of existing programs and develop new initiatives, particularly in affordable housing and supportive services. In addition, the City is working to leverage current funding through efficiencies in service and enhanced collaboration among service providers, and by eliminating the duplication of services.

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	Develop & Rehabilitate Affordable Housing Units	2025	2029	Affordable Housing Homelessness	Citywide	Increase and Preserve Affordable Housing Opportunities	CDBG: $5,968,513 HOME: $5,571,524.46	250 new multifamily rental units constructed 25 units acquired 155 multifamily rental units rehabilitated/converted 25 homeowner housing units rehabilitated
2	Provide Services to Prevent & Reduce Homelessness	2025	2029	Affordable Housing Homelessness	Citywide	Reduce Homelessness	ESG: $1,317,295	225 persons served with homeless prevention 125 homeless persons served at overnight shelters
3	Resilient Infrastructure & Public Facilities	2025	2029	Non-Housing Community Development	Citywide	Resilient & Healthy Communities	CDBG: $3,000,000	1,000 persons served by public facility/infrastructure improvements 250 persons served in targeted revitalization 3 acres of contamination cleaned-up
4	Healthy Neighborhoods & Residents	2025	2029	Non-Housing Community Development Non-Homeless Special Needs	Citywide	Resilient & Healthy Communities	CDBG: $2,675,461	125,000 persons served
5	Support Businesses	2025	2029	Non-Housing Community Development Non-Homeless Special Needs	Citywide	Strengthen Local Economy	CDBG: $1,200,000	15 façade treatment/business buildings rehabilitated 10 businesses assisted 10 micro-enterprises assisted
6	Increase Access to Economic Opportunity	2025	2029	Non-Housing Community Development Non-Homeless Special Needs	Citywide	Strengthen Local Economy	CDBG: $400,000	25 persons assisted 25 micro-enterprises assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Compliance	2025	2029	All	Citywide	All	$6,777,304	

Table 56 – Goals Summary

Goal Descriptions

1	**Goal Name**	Develop & Rehabilitate Affordable Housing Units
	Goal Description	Preserve, improve, and expand the supply of decent affordable housing for lower-income households. Provide homeownership opportunities for low-income first-time buyers. Assist existing low-income owner-occupied households keep their homes safe and well maintained by providing rehabilitation funding and other needed assistance.
2	**Goal Name**	Provide Funding to Direct Services Providers to Prevent & Reduce Homelessness
	Goal Description	Provide funding for housing and supportive services for the City's homeless populations, including emergency, transitional, and permanent supportive shelter, as well as rapid rehousing and homelessness prevention. Increase and maintain transitional housing opportunities with supportive services to improve outcomes and stability and promote successful transitions into permanent housing.
3	**Goal Name**	Resilient Infrastructure & Public Facilities
	Goal Description	Prioritize the maintenance and improvement of municipal services, facilities, and infrastructure and prepare additional sites to serve the needs of City residents.
4	**Goal Name**	Healthy Neighborhoods & Residents
	Goal Description	Ensure the provision of high-quality public services to support ongoing community development, including the provision of funding for fair housing services, among other activities.
5	**Goal Name**	Support Businesses
	Goal Description	Promote economic development activities that create, attract, and retain jobs and promote economic activity, especially those that provide economic opportunities for low- and moderate-income persons.
6	**Goal Name**	Increase Access to Economic Opportunity

	Goal Description	Prioritize and expand job and business readiness programs targeting low-income youth, disabled persons, and homeless persons.
7	**Goal Name**	Compliance
	Goal Description	Efficient use of administrative funding for general management, oversight, coordination, and subrecipient monitoring.

Table 57 – Goal 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 does not directly provide affordable housing, but partners with other public and private affordable housing service providers, most notably the Housing Authority of the County of San Joaquin. Nonetheless, the City anticipates facilitating construction of 225 new deed restricted rental housing units and rehabilitation/conversion of 155 deed restricted rental housing units for extremely low- and low-income households. The City is planning the acquisition and deed restriction and/or preservation of 25 affordable housing units. The City also anticipates providing 25 homeowner rehabilitation loans for low- 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 Involvements

The City of Stockton is actively engaging residents through various initiatives aimed at increasing community involvement. Currently, 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. In addition, Stockton has developed Neighborhood Action Plans which were created in collaboration with residents and housing developers through community events, focusing on improving housing opportunities and overall neighborhood conditions. The city also regularly hosts public workshops, meetings, and study sessions to gather input from residents on various projects and initiatives. These events provide a platform for residents to voice their opinions and contribute to the decision-making process

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

The most recent HUD-approved 5-Year Action Plan for HACSJ was approved on August 20, 2023. At that time, the Housing Authority of the County of San Joaquin (HASJC) is not designated as troubled under 24 CFR Part 902. This designation is based on the Public Housing Assessment System (PHAS), which evaluates public housing The Housing Authority of the County of San Joaquin (HACSJ) was last assessed for performance by HUD as part of their annual review process. In addition, the HACSJ was designated as a high performer on both the Public Housing Assessment System (PHAS) and the Section Eight Management Assessment Program (SEMAP) assessments1. This designation indicates that HACSJ has met or exceeded HUD's performance standards in areas such as physical condition, financial condition, management operations, and the Capital Fund program.

Plan to remove the ‘troubled’ designation

HASJC does not have a ‘troubled’ designation.

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

Barriers to Affordable Housing

California housing law requires that each jurisdiction include an analysis of government constraints to affordable housing development as a required component of the adopted General Plan Housing Element. The City's analysis, based on the 2023-2031 Housing Element, identifies both constraints and recent efforts to reduce barriers to housing development.

While the City's General Plan and Development Code generally facilitate housing production, certain standards affect development feasibility. Outside downtown, density limits of 30 units per acre may restrict multifamily development, though higher densities up to 136 units per acre are allowed in the Downtown Core. The City's parking standards, while relatively low, still require two spaces per single-family home and one to one-and-a-half spaces per multifamily unit.

Development fees represent another barrier, with total impact fees of approximately $61,725 for single-family and $33,028 per multifamily unit according to the 2023-31 Housing Element. These fees amount to about 15 percent of single-family and 6 percent of multifamily total development costs. Infrastructure requirements for complete street improvements, though necessary, also add to development costs.

Strategy to Remove or Diminish 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:

- Streamline approval and review processes for affordable and infill housing projects including implementing the Density Waivers for Small Infill Lots program and providing clear information to developers.
- Maintain flexible development standards for affordable and infill housing projects through consistent application of existing provisions.
- Ensure application and development fees don't unnecessarily limit affordable housing production, including both infill and larger multifamily developments.
- Reducing parking requirements for affordable housing and Transit Oriented Development projects.
- Providing comprehensive permit process guidance.
- Maintaining clear development standards and requirements.
- Supporting housing service agencies’ education and outreach efforts.

SP-60 Homelessness Strategy – 91.215(d)

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

As part of the City's homelessness initiatives, it employs a comprehensive outreach strategy to connect with homeless individuals, particularly those who are unsheltered, and assess their needs. This strategy includes collaboration with San Joaquin County the COC and various local organizations and service providers to ensure a coordinated approach.

Outreach and Engagement: Stockton's outreach teams, often in partnership with organizations like St. Mary's Community Services and the San Joaquin Continuum of Care, actively engage with unsheltered individuals in their living environments. These teams provide essential services such as food, hygiene supplies, and basic medical care, while also building trust and rapport. Each interaction is an opportunity to connect individuals with additional services, including shelter and housing options.

Assessment of Needs: To accurately assess the needs of homeless individuals, Stockton conducts regular surveys and data collection efforts, such as the annual Point-in-Time Count. This count helps identify the number of homeless individuals and gather information on their specific needs, including health, mental health, and substance abuse issues. The data collected informs the development of targeted programs and services to address these needs effectively.

Navigation Centers and Low Barrier Shelters: Facilities like the Henry and Carol Zeiter Navigation Center provide a centralized location where homeless families can access a range of services, from emergency shelter to case management and housing placement. Pathways aimed at providing shelter for individuals and is designed to reduce barriers to entry, ensuring that even those with complex needs can receive support.

By combining direct outreach, comprehensive needs assessment, and accessible services, the City aims to provide effective support to its unhoused population and work towards long-term solutions.

Addressing the emergency and transitional housing needs of homeless persons

The City has embraced the Housing First approach to address homelessness, focusing on providing immediate access to housing without preconditions. This approach recognizes that a person experiencing homelessness must first be able to access a decent, safe place to live, that does not limit length of stay (permanent housing), before stabilizing and improving health, reducing harmful behaviors, or increasing income.

The key elements in the City's strategy to meet the needs of this population include emergency housing, transitional housing, support services and rapid rehousing programs. For emergency housing, facilities such as St. Mary's Community Services, the Gospel Center Rescue Mission, the Stockton Men's Shelter and other low barrier shelters provide emergency shelter, food, and essential services to homeless individuals and families. Transitional housing is supported by organizations and programs that include: the Henry and Carol Zeiter Navigation Center which provides shelter and support services to help families transition into permanent housing; GLOM Transitional Housing which provides screening, accessing, evaluating, planning, implementation, follow-up, transitional care, and post-transition support for individuals experiencing homelessness; the Central Valley Low Income Housing Corp (CVLIHC) assists homeless individuals in transitioning from shelters to permanent housing by providing short-term rental assistance and case management services; Project Homekey increases the supply of increasing transitional housing capacity by converting motels into permanent housing for the homeless; and Haven of Peace which offers transitional and supportive housing programs and comprehensive case.

In addition, the city is working to increase the supply of affordable housing for low- and moderate-income households. Rapid rehousing is an evidence-based strategy that provides short-term rental assistance and case management services to help people obtain housing quickly, increase self-sufficiency, and stay housed. This service is provided by a variety of organizations including CVLIHC, Stockton Shelter for the Homeless, Delta Community Developers Corp, the Housing Authority of the County of San Joaquin, and Lutheran Social Services of Northern California.

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 practices 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 recognizes that while there are multiple models for housing and supportive service provision for the homeless, the housing first model, as well as rapid rehousing and preventative services, have emerged as important implementation strategies, among other industry best practices. 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.
- Encourage the establishment of new permanent, and permanent supportive, housing for homeless individuals and households with children.

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

The City of Stockton has several initiatives and programs aimed at preventing homelessness among low-income individuals and families, particularly those at high risk of becoming homeless after being discharged from institutions or receiving assistance from various agencies. This includes homelessness prevention programs like Emergency Rental Assistance and the Homeless Housing, Assistance, and Prevention grant program. Support for extremely low-income individuals is anchored by partnerships with local social service nonprofits and healthcare providers to create a coordinated and engaged regional system of care.

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 proven programs
- 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, 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.

The HACSJ pursues an active program designed to identify, evaluate, and abate LBP hazards in public housing units and units involved in the Housing Choice Voucher (HCV) program. At the time a household is certified for participation in the HCV program, they are issued a notice on the danger of lead poisoning which must be signed by a responsible member of the household. Once the participating household selects 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 participate, they must remediate the hazard, in accordance with HUD standards. If the household does not contain children under the age of six, the HACSJ requests remediation, though this often depends on the overall condition of the unit and the severity of the hazard.

The City implements actions like those utilized by the Housing Authority. The Housing Division provides each program participant with an Environmental Protection Agency (EPA) 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. The City uses only certified professionals for inspection, risk assessment, and other related activities. 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 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. A home inspection is conducted using x-ray florescent (XRF) instruments. 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. 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 state requirements, 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 act, as necessary, to reduce LBP hazards in accordance with HUD regulations. Housing units with LBP hazards 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

Many factors contribute to poverty, including low levels of education, low-wage jobs, lack of job skills, language barriers, health issues, as well as a shortage of affordable childcare that prevents single parents from joining the work force. The Consolidated Plan describes how the City of Stockton's goals, programs, and policies for producing and preserving affordable housing and community development activities contribute to 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 lower priority status compared to the provision of affordable housing and housing for persons experiencing homelessness, but will still dedicate resources, as appropriate, to activities being undertaken through the implementation of the City and County economic development plans.

The City will continue to support its job training programs and economic development activities to expand employment opportunities. The Economic Development Department is adopting Section 3 policies together with this Consolidated Plan, which will hopefully become a model for other City departments. The Section 3 program helps low-income residents gain the skills and jobs needed to become self-sufficient.

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, child care, skills training, and job placement resources for lower-income residents. These may include St. Mary's Community Services, St. Mary's Interfaith Dining Room, Ready to Work, Emergency Food Bank, Second Harvest Food Bank, San Joaquin County Office of Education, Delta College, San Joaquin WorkNet, and the San Joaquin County Human Services Agency, among a wide variety of other agencies and organizations.

The Housing Authority of the County of San Joaquin (HACSJ) is also an important partner in alleviating poverty in the region. HACSJ operates a Family Self-Sufficiency (FSS) program that assists its voucher and public housing participants to move towards self-sufficiency and homeownership. The FSS program requires PHAs to develop strategies, such as job training,

homeownership programs, scholarships, tuition reimbursement, childcare, and transportation, to help residents obtain employment, economic independence, and self-sufficiency. The LACDA's FSS participants receive career development, life skills, job training, and homeownership and financial literacy counseling as they continue the path to financial self-reliance. HACSJ also operates the Resident Opportunities Self Sufficiency (ROSS) program enables increased income for public housing residents, reduces and/or eliminate the need for assistance, and helps make progress toward achieving economic independence and self-sufficiency. Some of the benefits for these two self-sufficiency programs include obtaining the education or training needed to earn a living wage, case management and support services, preparation for homeownership, and receiving an escrow check upon successful completion to help achieve life changing goals.

Stockton supports the State's overall anti-poverty strategy of moving low-income people to self-sufficiency in part by funding activities with CDBG, HOME, and ESG. The City consults with many public, private, and nonprofit organizations to help ensure that its goals, programs, and policies for activities such as producing and preserving affordable housing are effectively coordinated to best reduce the number of families living in poverty.

How is 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 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. Housing payments represent 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 are the same households targeted by the City's housing programs and homelessness prevention and reduction strategy, allowing the City to coordinate its outreach these programs.

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 uses a three-step process to make sure it follows all rules when using federal funds. This includes:

1. Regular visits to check on projects.
2. Ongoing communication (like phone calls and emails) with project partners.
3. Reviewing reports and audits before and after giving out funds.

The City has a schedule for these visits, covering all groups that get funds provided through the Consolidated Plan.

For affordable housing projects, potential tenants are checked to make sure they qualify based on their income when they apply and every year after that for the duration of the affordability period. The length of the affordability period is based on how much money was invested and whether the project was bought, rehabilitated, or newly built. Income checks follow the Housing Choice Voucher (HCV) program rules, and other applicable programs.

Rental housing projects are checked to meet quality standards, including those for the HCV program. Before a rental unit joins the HCV program, it is inspected for quality and then inspected again based on the following schedule:

- Projects with more than 25 units: inspected every year.
- Projects with 5 to 25 units: inspected every two years.
- Projects with fewer than 5 units: inspected every three years.

The City also helps non-profits and partners with planning and managing projects. If these groups need help, the City provides ongoing support from the application stage to ensure plans are complete and funds are managed well. This includes help with designing plans, scheduling projects, and working with City or County planning departments and other agencies.