



CITY OF LODI

COUNCIL COMMUNICATION

AGENDA TITLE: Review and Consider Approving Countywide Comprehensive Housing Affordability Strategy

MEETING DATE: December 1, 1993

PREPARED BY: Community Development Director

RECOMMENDED ACTION: That the City Council review and approve the Comprehensive Housing Affordability Strategy (CHAS), a required document, which enables the City to continue receiving funds under the Federal Community Development Block Grant (CDBG) and HOME programs.

BACKGROUND INFORMATION: In the first few years of the City's participation in the federally funded CDBG program, we were required to prepare a Community Housing Assistance Plan (CHAP) and a Housing Assistance Plan (HAP). These documents were basically goal statements for the provision of housing with funds to be received under the program.

The CHAS is the successor to CHAP and the HAP and is required by the Federal government in order to continue participating in the CDBG and the relatively new HOME programs. As the applicant and the direct recipient of the funds, San Joaquin County Neighborhood Preservation is the lead agency in the CHAS's preparation. All the agreement cities, of which Lodi is one, have assisted the county in drafting the CHAS and need to approve it in its final form before it can be approved by the County Board of Supervisors. This document specifies one year and five year housing goals under the program. The City's goals are listed below:

- o Continue funding the owner-occupied rehabilitation program approximately \$240,000 per year.
- o Continue funding fair housing related support services approximately \$10,000 per year.
- o Complete the Lodi Hotel rehabilitation project with \$150,000 of CDBG and approximately \$240,000 of HOME funds.
- o Fund a rental rehabilitation program with approximately \$100,000 of HOME funds per year.

FUNDING: Program Years 1993-94 through 1997-98
Fund - Community Development Block Grant (CDBG) and HOME
Allocation - Approximately \$500,000 CDBG and \$100,000 HOME per year

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JBS/EV/ck (Prepared by Eric Veerkamp)
Attachments

APPROVED

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CC-1

SAN JOAQUIN COUNTY*



November 1993

* SAN JOAQUIN COUNTY C.H.A.S. JURISDICTION : ESCALON,
LATHROP, LODI, MANTECA, RIPON, TRACY, AND THE
UNINCORPORATED COUNTY

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SUMMARY OF CHAS DEVELOPMENT PROCESS

The Comprehensive Housing Affordability Strategy (CHAS) was prepared by staff from the County Community Development Department, with the assistance of staff from the cities of Escalon, Lathrop, Lodi, Manteca, Ripon, and Tracy. Staff from the County's Human Services Agency and Mental Health Services, and staff from the Housing Authority of the County of San Joaquin, also provided significant input. Further detail about the process by which the Housing Strategy was developed is provided below and in Chapter IV of the CHAS, "Summary of Citizen Comments."

Consultations with Social Service Agencies and Organizations

In June 1993, in order to prepare for the development of the jurisdiction's housing strategy, a two-part questionnaire was developed and sent to 116 social service agencies and local government programs. The questionnaire requested general information regarding the agency/program, the services the agency provides, and the needs of the agency's clients. An addendum for agencies serving the homeless asked for specific data on clients. There were several purposes for this questionnaire:

- to gather information about the nature and full extent of services provided and the types of clients served;
- to collect data regarding the numbers of people served;
- to obtain input from the service providers about the housing needs of the clients they work with.

Although a review of the returned questionnaires showed that some agencies did not provide services related to housing programs, supportive housing, or the homeless, nevertheless, these organizations were able to provide information on the housing needs of the people they serve. The perspectives of all respondents are included in Section I of the CHAS, the Community Profile, under the section entitled "Needs Assessment."

Citizen Participation Process

Section I of the CHAS, the Community Profile was prepared during July, 1993. Approximately 140 copies of the draft document were mailed to "Interested Persons, Agencies, and Organizations" on August 9, 1993. These included agencies that had responded to the questionnaire noted above, as well as other individuals and civic groups who might wish to comment on the draft document. In addition, ninety notices of the availability of the draft were mailed to individuals and agencies who, though not directly involved in providing housing-related services, might be interested in reviewing and responding to it.

The draft document which was mailed included a cover letter and a flyer. Both indicated the date, time, and place of the public meeting. The cover letter also indicated that written comments would be accepted by the Department for an additional three weeks after the public hearing and that copies of the document were available for review at the Community Development Department, as well as at all branches of the County's public libraries.

Five days before the public meeting, a press release that had been prepared by staff and the County's Public Information Office was provided to all of the County's newspapers. It contained a description of the document and pertinent details of the public meeting. On the day before the public meeting, a public notice was published in The Stockton Record, the County's largest newspaper.

The public meeting for the Draft Community Profile was held on Wednesday, August 18, 1993, at 7:00 p.m. in the County Public Health Services auditorium. The meeting was staffed by five individuals from

In early October, 1993, a complete Draft CHAS was prepared by staff. Public review of the draft began on October 18th and ended on November 16, 1993. Notice of the availability of the draft CHAS was sent to local newspapers. The draft was available for review at all libraries in the County and at the Community Development Department.

Written notice of the document's availability and its public meeting was provided to interested persons, agencies, and organizations by the Community Development Department on October 15, 1993. A public notice regarding the availability of the draft document and the public meeting was published in The Stockton Record on October 17, 1993. A press release was prepared and released on October 29, 1993, to all of the County's newspapers announcing a public meeting on November 3, 1993, to receive the public's comments on the Draft CHAS. An article about the meeting was included in The Stockton Record on November 3, 1993.

The public meeting for the Draft CHAS was held at 7:00 p.m. in the County Public Health Services Auditorium. The meeting was staffed by three individuals from the Community Development Department and attended by five individuals from the community.

Revisions generated by this review process were included in the final CHAS that was reviewed by the cities within the CHAS Planning Area and adopted by the Board of Supervisors before it was submitted to HUD (the U.S. Department of Housing and Urban Development). Dates for the cities' review were: November 15, City of Manteca; December 1, City of Lodi; December 6, City of Escalon; December 7, Cities of Lathrop, Ripon, and Tracy. The Board of Supervisors reviewed the CHAS on December 7 and formally adopted it on December 14, 1993.

November, 1993

I. COMMUNITY PROFILE

The Community Profile is the first of the four required sections of the Comprehensive Housing Affordability Strategy (CHAS); the other three sections are the Five Year Strategy, the Annual Plan, and the Summary of Citizen Comments. The Community Profile is intended to provide a portrait of the jurisdiction by describing its population, housing stock, housing needs, and available resources to meet the identified needs.

The Community Profile is made up of three sections: Market and Inventory Characteristics, Needs Assessment, and Available Resources. Each section is summarized below.

Market and Inventory Characteristics

The first portion of this section is entitled Market and Inventory Characteristics and provides background information and a discussion of relevant trends in the CHAS Planning Area; a narrative which discusses the demographics of low-income and racial/ethnic concentrations in the CHAS; and maps to illustrate the narrative discussion; and the required Table 1A, "Population Groups."

The second portion of this section is entitled Market and Inventory Conditions and contains the following information: a description of the significant general market and inventory conditions in the CHAS; a narrative on the total number of housing units in the CHAS broken out by unit size, the number of vacant units, and the condition/rehabilitation needs of those units for public housing, Section 8, and other units; a description of the facilities and services that assist homeless individuals and families with children; and a description of the facilities and services that assist persons who are not homeless but who require supportive housing; and the required Table 1B, "Housing Stock."

Needs Assessment

This section addresses the housing needs of children, elderly persons, persons with disabilities, homeless persons, other persons served by social service agencies, and the citizen participation process. This assessment is based on data from the U.S. Census and consultation with involved social service agencies.

The section is further broken down into three subsections. The first subsection addresses current estimates and five-year projections for groups at specific income levels and contains Table 1C, "Current Needs." The second subsection describes the nature and extent of homelessness within the CHAS boundaries and includes Table 1D, "Homeless Populations." The third subsection contains a discussion of the those groups of people who are not homeless but who require supportive housing and includes Table 1E, "Special Needs."

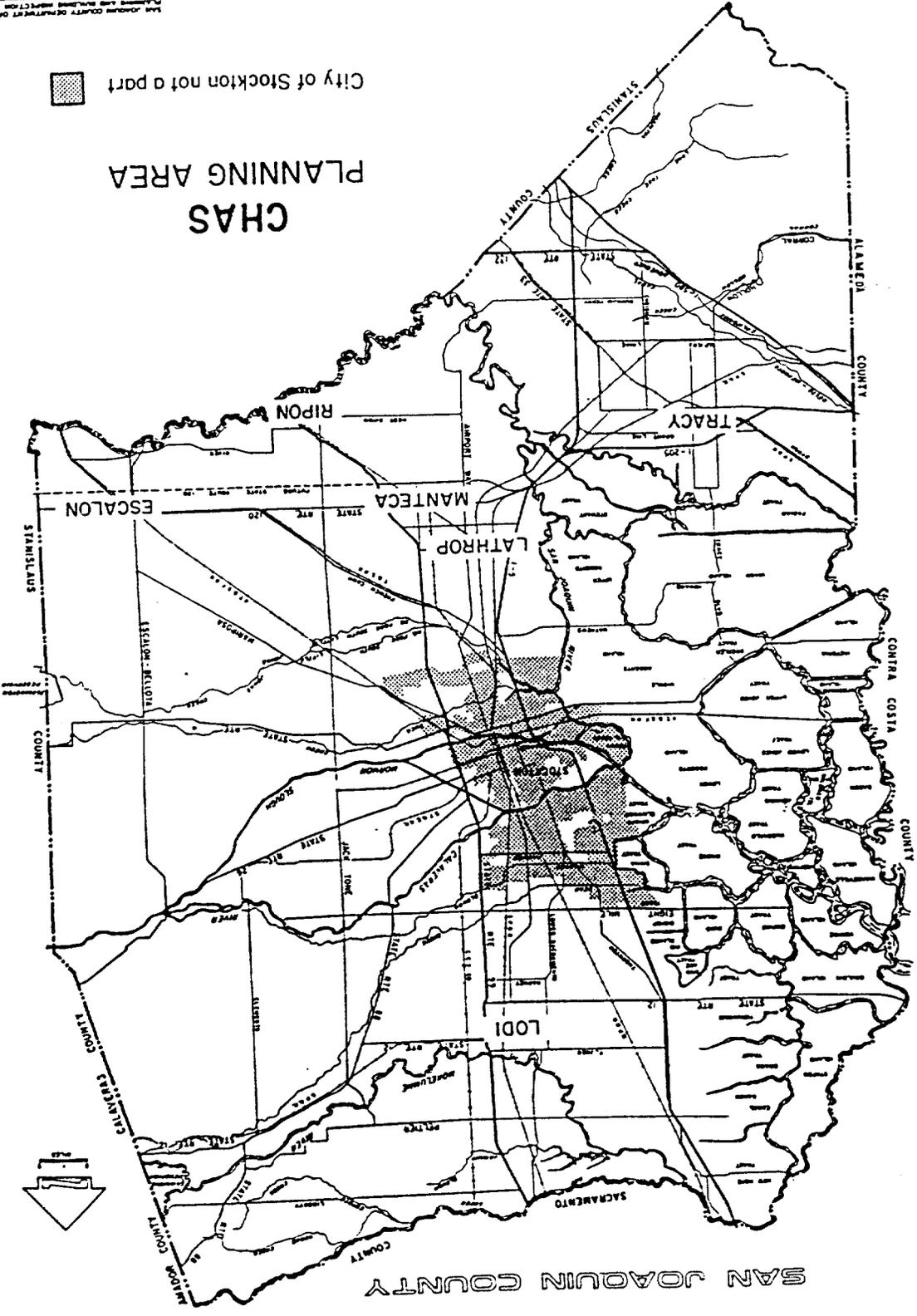
Available Resources

This final section of the Community Profile contains a listing by activity type of all resources and programs that are expected to be available to the CHAS from federal, non-federal public, and private sources.



City of Stockton not a part

CHAS PLANNING AREA



SAN JOAQUIN COUNTY

A. MARKET AND INVENTORY CHARACTERISTICS

1. Community Description

i. Background and Trends

The San Joaquin County Comprehensive Housing Affordability Strategy (CHAS) Planning Area is comprised of the unincorporated portions of San Joaquin County and the cities of Escalon, Lathrop, Lodi, Manteca, Ripon, and Tracy (see map). The City of Stockton is currently preparing its own CHAS.

Overview of CHAS Planning Areas

The CHAS area is located just east of the San Francisco-Oakland metropolitan region and northeast of the San Jose/Silicon Valley area. It is bordered to the north by Sacramento County, the east by Stanislaus, Calaveras, and Amador Counties, and the south by Stanislaus County. Positioned at the heart of the rapidly urbanizing Central Valley, the entire County is a focal point of an area that many forecasters believe will be the fastest growing region in the State of California in the coming decades.

State Route 99 and Interstate 5, two of the State's major north-south roadways, pass through the County, offering excellent access in both these directions. Interstates 205 and 580 provide direct connections to the San Francisco Bay Area to the west. Combined with three transcontinental railroads, with Amtrak Service, an intercity bus line, a metropolitan airport, and a port connecting to the Pacific Ocean, the County is strategically located to continue its major role in intra- and interstate trade. This regional transportation network in conjunction with relatively low land costs has attracted nonagriculturally-related industrial development. Historically, food processing has been one of the area's largest manufacturing activities. Now, a greater emphasis on durable goods, including electronics manufacturing, is being witnessed.

The increasingly closer linkages with the San Francisco Bay Area, the Sacramento metropolitan area, and the larger Central Valley have resulted in more inter-regional travel and has strained the County's roadways. Several deficiencies in the circulation system have become evident in recent years. Projections for the four-lane Interstate 205 indicate that it will need to be widened to eight lanes to handle the new commuters crossing the Altamont Pass each day. Growth has burdened the wastewater treatment systems and water supplies in the County, and the ability to upgrade and expand water supply systems and wastewater treatment plants to accommodate the new growth has been greatly hampered by their high costs. If the County is to sustain this growth and achieve a more diversified economic base, new financial and regulatory mechanisms must be established to ensure timely and cost-efficient provision of, and improvements to, the County's infrastructure.

Trends

Growth

The CHAS Planning Area has been experiencing significant changes in recent years. Population and employment growth have been high during the 1980's, exceeding growth rates of the State and the San Francisco Bay Area. Much of the population growth has come from Bay Area residents in search of more affordable single family housing. The Tracy-Lathrop-Manteca portion of the CHAS Planning Area has captured a substantial amount of this type of growth in San Joaquin County. In addition, warehouse and distribution users have been moving to the CHAS Planning Area because of the abundance of relatively inexpensive land and good transportation access to northern and central California, as well as access to southern California via Interstate 5 and State Route 99. Prime examples of such users include the huge

MARKET AND INVENTORY CHARACTERISTICS:
Community Description (cont.)

Safeway Distribution Center, the Foodmaker distribution center, and the Yellow Freight facility in the Tracy area.

The impact on housing costs of the increasing number of Bay Area residents coming to the Central Valley in search of affordable housing has been two-fold: one, home prices have risen in response to a greater demand for housing due to a willingness on the part of Bay Area workers to pay more for that housing; and two, local residents are less able to afford the increasingly expensive housing because local wages are lower than those in the Bay Area.

Historically, the economy of San Joaquin County, including the CHAS Planning Area, has been tied to agriculture. While agriculture is still a major industry in the County, it is no longer the only major driving force for economic growth. The CHAS Planning Area, along with the rest of the Central Valley, is experiencing major structural shifts in terms of new job growth. As population grows, more population-serving jobs are required in the retail and service industries. The CHAS Planning Area is witnessing such growth in these economic sectors. Examples include a regional mall planned for the Tracy area; Wal-Mart stores being opened or constructed in three of the cities of the CHAS Planning Area: Lodi, Manteca, and Tracy; and a factory outlet store area, known as The Crossroads, currently under construction in Lathrop. This population growth is also expected to generate significantly more growth in finance, insurance, and real estate services (as well as local governmental services) than previously existed.

This diversification of the local economy will help alleviate the unemployment situation that has affected the CHAS Planning Area. Although somewhat lower than the Countywide rate, the unemployment rate in the CHAS Planning Area has consistently been higher than the Statewide rate, reflecting the wide seasonal employment fluctuations normally attributed to agriculture and agriculturally-related employment in the CHAS Planning Area. For those who are unemployed and without other resources, no housing is affordable.

Even without the diversification of the economy in the CHAS Planning Area, agricultural employment is expected to decline over the next several years. According to the State Employment Development Department, the decline in agricultural employment will be triggered by a number of issues facing growers during the 1990's: increasing opposition to pesticide use; conversion of farmland to industrial, commercial, and residential use; increased government regulation; competition in the world markets; and increasing competition for water. However, there will still be a significant unmet need for housing for migrant farm workers for the foreseeable future.

Adoption of New General Plans

The cities of the CHAS Planning Area have recently adopted general plans to accommodate the population and employment growth expected to occur within the next twenty years. Additional development capacity in the CHAS Planning Area is anticipated to be generated by several new towns approved by the San Joaquin County Board of Supervisors as part of County's new General Plan. The General Plans of the Cities and the County, however, may be in conflict. Because the new towns are located at the gateways of the County, they could intercept growth that previously had been expected to occur in the existing cities of the CHAS Planning Area. Marketing and advertising for the proposed new towns would primarily be directed toward first-time homebuyers and move-up homebuyers, which are also the groups that are expected to locate in those areas shown for residential development in and around existing Cities, according to the Cities' General Plans. It is also possible, however, that the new towns would attract households and businesses that might otherwise have gone to nearby counties, resulting in an increase in future population and employment over what had previously been projected by the State to occur.

MARKET AND INVENTORY CHARACTERISTICS:
Community Description (cont.)

Growth Limitations Activities

Complicating the issue of affordable housing, is the fact that a number of cities in the CHAS Planning Area have adopted limits on the amount of housing permitted in their jurisdictions. The City of Escalon adopted a Growth Management Ordinance in 1978. The purpose of the Ordinance was to provide an equitable method of utilizing limited municipal services and utilities, to establish a mechanism to adequately meet the demand for all City services, and to control the future rate and distribution of growth in the City. The Ordinance has been revised several times, but the construction of residential units is still limited to seventy-five units per year. The latest revision to the Ordinance permits a developer to carry over building permits from one year to another. Since the Growth Management Ordinance was adopted in 1978 there has been only one year in which as many as seventy-five building permits for new dwellings have been issued by the City Building Department. The City Council has the discretion to set aside building permit allocations to provide housing for low income households. To date, six building permits have been set aside for this purpose.

The City of Lathrop was affected by a building moratorium between 1983 and 1987, due to a limited sewage treatment capacity. The moratorium was lifted upon completion of a sewer interceptor line between the Cities of Lathrop and Manteca. Residential development has been occurring at a steady pace over the past two years, with over 200 new single family dwellings being constructed. Continuing limitations in the City's sewerage system and the lack of residentially-zoned property, will limit the total number of new housing units to approximately 800 during the next three to five year period.

In an attempt to preserve its agricultural land and reduce the encroachment of housing into unincorporated farm and vineyard areas, Lodi voters in 1981 approved Measure A. That action removed unincorporated land from the City's future land use plan and established an agricultural greenbelt around the existing City limits. Annexation and rezoning of land within this greenbelt became subject to voter approval. The Measure was repealed by voters in 1987 and has since been replaced by a 2 percent annual growth cap. According to City Planning staff, the result of Measure A was that the restricted availability of land for development in Lodi artificially raised the cost of acquiring land, which in turn raised median home prices and rental rates. City staff also noted that even though Measure A was repealed, the market conditions that resulted from its approval have tended to persist.

The City of Manteca has a Growth Management Program in place that limits residential growth in the City to a maximum 3.9 percent increase in the housing stock each year. City staff have indicated that neither the Growth Management Program nor the City's development fees adversely affect the provision of or the incentive to construct affordable housing in the City.

A primary goal of the City of Ripon's 1988 General Plan is to stabilize population growth at a rate of 3 to 6 percent annually and to promote commercial and industrial development until a balanced relationship between jobs and housing is achieved. No ordinance has been adopted to implement this goal.

The City of Tracy's Residential Growth Management Plan (RGMP) allows an average of up to 1200 Equivalent Consumer Units (ECUs) to be used for residential construction per year, with limited exemptions. Allocation of ECUs is based upon the City's determination that adequate urban services are available for a project. The RGMP exempts up to 300 Residential Growth Allotments per year serving very low, lower, and moderate income households. According to information provided by City staff, no housing units have been constructed under this regulatory incentive.

MARKET AND INVENTORY CHARACTERISTICS:
Community Description (cont.)

Jurisdictions

Escalon

The City of Escalon, located approximately twenty-one miles southeast of downtown Stockton and ten miles north of downtown Modesto, had a population of 4,437 in 1990. On March 12, 1957, Escalon became the sixth incorporated city in San Joaquin County. Escalon was originally surveyed at right angles to the Atchison Topeka & Santa Fe Railroad, which traverses the City along a diagonal axis from northwest to southeast. The decline of the railroad and increase in traffic on State Route 120 has diverted commercial activity away from downtown and changed the pattern of development in the community. Most of Escalon's growth has been to the west along First Street and to the east along Yosemite Avenue and Main Street.

In 1987, the City of Escalon contained 612 acres of residential development and schools, 122 acres of commercial development, and 200 acres of industrial development. The City contains a distinct "east side" and "west side", with the two being divided by the railroad and the downtown area. Very little growth has occurred north or south of the downtown area. Land around the City limits is generally agricultural.

The City's General Plan 1987 provides a significant amount of land to the north and south for residential expansion. Higher residential densities are shown around the downtown area and industrial land uses are shown in the area south of the City along the west side of McHenry Avenue. Commercial uses are shown in the City's downtown area and along McHenry Avenue and State Route 120. Construction of the State Route 120 Bypass will increase the feasibility of locating additional industrial uses in this area.

Lathrop

Previously the largest unincorporated community in San Joaquin County, Lathrop is now San Joaquin County's newest city, having incorporated in July of 1989. Its population in 1990 was 6,800 and it encompassed 4,150 acres. Lathrop is located nine miles south of downtown Stockton and four miles west of downtown Manteca. Primary access to the City is from two interchanges along I-5.

Prior to construction of the Central Pacific Railroad around 1870, Lathrop consisted of a store and school house and was known as Wilson's Station. The town was initially founded by Leland Stanford, who conceived the town as a means of revenge against the Stockton City Council. The council had frustrated Stanford during his negotiations on the Central Pacific's alignment through the City. Subsequently, Stanford ordered construction of the railroad around the east side of Stockton, and attempted to deplete Stockton's commerce by giving special freight rates and passenger fares to his new town. Wilson's Station was renamed for Stanford's brother-in-law Charles Lathrop and became an important division point and major rail stop by 1871. The town grew steadily through the 1870s, reaching a population of 600 by 1879.

Lathrop entered a period of decline in the 1890s; a trend which would continue for nearly fifty years. With the transfer of the railroad roundhouse and machine shop to Tracy, the transfer of rural postal customers to Manteca, and a major fire in 1911, Lathrop's population and economy dwindled until World War II. The war brought Permanente Metals to town, producing aircraft parts and magnesium bombs, and Sharpe Army Depot, one of the major Army supply depots in the Western United States. The Depot is still one of the County's largest employers and is presently the Army's western distribution center for repair and spare parts.

MARKET AND INVENTORY CHARACTERISTICS:
Community Description (cont.)

During the 1940s, Lathrop expanded from its original townsite to an area of over five square miles. In addition to the housing tracts constructed during the postwar years, the town became home to some of the largest industrial employers in San Joaquin County. Best Fertilizer built its main chemical plant in Lathrop in 1953. The plant is now operated by Simplot and still produces fertilizer and pesticides. Libby-Owens-Ford, another large employer, produces auto glass at its Lathrop facility.

Residential growth in Lathrop was slow during the 1950s and 1960s, then accelerated during the 1970s and 1980s. Nearly all of the vacant land between the original townsite and Interstate 5 has been developed or is now committed to development. Lathrop had about 700 homes in 1970, 1,100 homes in 1980, and about 1,400 homes by 1983. The town was affected by a building moratorium between 1983 and 1987, which was lifted upon completion of a sewer interceptor between Lathrop and Manteca. Between 1987 and early 1989, another 450 units were built, making Lathrop one of the fastest growing areas in the County.

In the past, the prevalence of industry, absence of local services, lack of a civic center, flooding, groundwater problems, and an abundance of lower-cost housing have given Lathrop an image problem. Lathrop has been one of the heavy industrial centers of the County for the past five decades.

The City's General Plan shows major expansion of Lathrop to the north, south, and west. Industrial growth is directed north, east, south and southeast of the existing town. Residential growth is directed west, with approximately 2,000 acres west of I-5 designated for residential development. With a buildout capacity of over 18,000 housing units in the new residential areas, Lathrop could emerge as the County's fifth largest city by the year 2010.

Lodi

Lodi is located thirteen miles north of downtown Stockton and thirty-four miles south of Sacramento in the north central part of the County. Lodi is the County's second largest city, with 51,900 residents according to the 1990 Census. As of June, 1993 the City covered 11.8 square miles. It is surrounded by agricultural land and the adjacent unincorporated community of Woodbridge.

The City was first subdivided in 1869 by the Central Pacific Railroad Company and was incorporated in 1906. Its initial land use pattern was shaped by the railroad, with industrial uses developing near the railroad tracks, commercial uses developing near the depot, and residential development occurring in a piecemeal fashion around the core area. Lodi's Planning Commission was established in 1919 and the City was first zoned in 1936.

In 1987, the City of Lodi contained 4,974 net acres, about half of which was residential. About 10 percent of the City was industrial, 8 percent was commercial, 16 percent was public or institutional, 6 percent was in parks or permanent open space, and 11 percent was vacant or agricultural. Most development outside the City limits is located in Woodbridge. Roadside commercial uses extend along Highway 99 north of the Mokelumne River and there are scattered rural residences around the perimeter of the City. Southwest of the City, there is a small residential area consisting of about sixty homes, known as Henderson Village.

The physical setting of Lodi has traditionally not constrained development within the City, but has instead affected patterns of growth within the City. The Mokelumne River and its associated flood plain have limited expansion to the north. The prevalence of industry on the east side has caused most residential growth to shift to the west. Although not generally regarded as a constraint to development, the City lies

MARKET AND INVENTORY CHARACTERISTICS:

Community Description (cont.)

on some of the best farmland in the County. Since 1981, when a growth initiative was passed, the City has been limiting its growth.

Manteca

Manteca is located twelve miles south of downtown Stockton, fourteen miles northwest of Modesto, and seventy-five miles southeast of San Francisco. In 1988, the City of Manteca had approximately 38,200 residents, or nine percent of the County's total population.

In 1863, Joshua Cowell, known as "The Father of Manteca," settled in San Joaquin County and purchased a large ranch that included most of present-day Manteca. Following the completion of an irrigation network in the late 1910's, Manteca's population leaped from eighty to 2000 residents. The City incorporated in 1918.

In 1955 the City adopted its first zoning ordinance; in 1962, its first General Plan; and in 1970 its first subdivision ordinance. Manteca's General Plan was updated in 1975 and again in 1981. In 1988, the City completed a comprehensive revision of the General Plan. In 1986, a redevelopment plan was prepared and adopted for areas within and adjacent to the City.

Originally, Manteca functioned as an agricultural service center for the County. And although the City is surrounded by rich agricultural lands on the north, east, and south, the development of industry just west of Manteca has enabled the City to diversify economically. Reflective of the entire County, Manteca's population and housing experienced tremendous growth and development during the last decade. The City has indicated that there are continued signs of increasing pressure for housing and employment. Despite such pressure for growth, Manteca has maintained its small-town character.

In 1986, the City of Manteca covered 4,155 acres with about 78 percent, or 3,231 acres, developed. Almost two-thirds of the City is designated for residential uses, with about 86 percent of this land already developed. Approximately 75 percent of the housing in Manteca at that time was single-family; 22 percent multi-family, and 3 percent mobile homes.

Areas designated for commercial use covered 14 percent of the City and were concentrated along Yosemite Avenue and Main Street. Currently, about 60 percent of the commercial land has been developed. Public uses comprised about 12 percent of the City, including 24 parks, 3 fire stations, a library, golf course, and various corporation yards and utility facilities. Industrial development accounted for 6 percent of the land, and is generally located adjacent to and south of the Southern Pacific Railroad in the southeast portion of the City. To date, 65 to 70 percent of the City's industrially-zoned land has been developed.

The General Plan for Manteca indicates continued residential growth on all sides of the City, especially to the northwest and south. Over three square miles south of Route 120 are being designated for future urban use. Future residential and industrial uses will extend to the Lathrop Planning Area boundary on the west and to Northland Road on the north. The plan also reflects Manteca's desire to attract more jobs and services, particularly in the southeast part of the community (north of Woodward Avenue near the Route 99/ Route 120 junction).

MARKET AND INVENTORY CHARACTERISTICS:
Community Description (cont.)

Ripon originally developed along both sides of the Southern Pacific Railroad. State Route 99 was constructed parallel to the railroad, dividing the City into east and west halves. Commercial development is concentrated on the west side, while the east side is primarily residential. A substantial amount of land in the southwest part of the City has been designated for industry; however, little industrial development has taken place to date, in part due to access problems. For the most part, land adjacent to the City is planted in row crops and grapes, with scattered rural residences and roadside commercial uses.

The City's General Plan designates sufficient residential land to accommodate a buildout population of nearly 10,000. New residential areas are distributed throughout the City, with most of the growth expected to occur to the north and west. Commercial expansion is planned west of downtown along West Main Street and east of downtown at the freeway interchanges. Industrial development in the southwest part of the City can be facilitated by an extension of Doak Boulevard.

Tracy

In 1990, the incorporated boundaries of Tracy included about 12 square miles of land and about 33,373 people. Surrounding the City are the unincorporated communities of Banta, Chrisman, Lammersville, Vernalis, Stoneridge, and the "new towns" of New Jerusalem and Mountain House. The City has gained more than 10,000 residents during the 1980s, and has tripled in land area since 1960. Approximately one third of the City's housing stock has been built since 1987. These areas of new homes have broad arterial streets, new public facilities, relatively young landscaping and community shopping centers at key intersections. Approximately two-thirds of the City's housing supply was built prior to 1982. These neighborhoods are more mature, with large street trees, a variety of structure age, size, and architecture and neighborhood shopping.

Tracy and the surrounding area have been heavily affected by growth in the San Francisco Bay region, especially employment growth in the Tri-Valley cities of Livermore, Pleasanton, and San Ramon. Proximity to these job centers and relatively affordable housing have made Tracy one of the fastest growing communities in San Joaquin County. This growth has been facilitated by an excellent transportation network, including three Interstate Freeways (5, 205, and 580), and several major railroad lines. Growth pressures have affected both the City and the rural areas nearby, with a significant amount of large-lot subdivision occurring within the area.

Permanent settlement of the Tracy area began in 1869, following the construction of the Central Pacific Railroad through the Altamont Pass between San Joaquin County and the Bay Area. In 1878, a second rail line was constructed to the north, connecting the County with Martinez. In 1887, a third line was extended south from the junction of these two railways, connecting the Bay Area to Los Angeles. In 1882, Southern Pacific established the "Town of Tracy" around the junction of the three lines. The town's strategic location led to early prosperity, and Tracy quickly became an important commercial and service center. The City was incorporated in 1910.

During the last fifty years, the town's growth has been influenced by three factors: first, the establishment of the massive Tracy Defense Depot during World War II created thousands of jobs and brought many new residents to the area; second, major agricultural industries, including Heinz and Holly Sugar, located in Tracy after the war, further fueling the City's growth; and third, starting around 1980, escalating home prices and a shortage of land that could be easily developed in the Bay Area have caused a second and even more significant wave of growth in Tracy. Although the town remains an important agricultural processing center, new housing has been the City's most significant product during the 1980s.

The City of Tracy adopted its first General Plan in 1959, and revised it in 1970, in response to concerns about the rate of growth in the area and later added new State-mandated General Plan elements. A third

MARKET AND INVENTORY CHARACTERISTICS:

Community Description (cont.)

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The City of Tracy adopted its first General Plan in 1959, and revised it in 1970, in response to concerns about the rate of growth in the area and later added new State-mandated General Plan elements. A third plan was prepared in 1982. Because of the City's rapid growth and tremendous real estate speculation on the fringes of Tracy, the City began updating this plan in 1991, and adopted a new plan in 1993.

Growth pressures in the Tracy area probably exceed those of any community in San Joaquin County. The escalation of land prices in the Livermore Valley and the employment boom "over the hill" in developments like Bishop Ranch and Hacienda Business Park have triggered a surge of land speculation in the triangular area bounded by Interstates 5, 205, and 580.

To reduce impacts on agricultural land and provide adequate services for new development, the City's General Plan provides for growth adjacent to existing areas of development. The supply of vacant land within the areas planned for development is more than sufficient to accommodate projected growth during the next two decades.

MARKET AND INVENTORY CHARACTERISTICS:
Community Description (cont.)

ii. Demographics/ Low Income and Racial/Ethnic Concentrations

Population Characteristics

Change in Population

In April 1990, the population of the CHAS Planning Area was 269685. This represents an increase of almost 37 percent over the 1980 Census figure of 197563, or an annual rate of increase of 3.2 percent per year (See Table I, Appendix A). By contrast, the rate of increase for the State of California during this period was 2.6 percent per year. Not surprisingly, the rate of growth in the CHAS Planning Area has decreased during the past several years (from January 1990 to January 1993) owing to the persistent recession in California. However, by California standards it is still significant, 2.5 percent per year (See Table II, Appendix A).

Minority Population

From 1980 to 1990, there has been a dramatic increase in the minority population. Although comprising only 29 percent of the total population of the CHAS Planning Area in 1990, the minority population accounted for over 45 percent of the growth during this period. The most dramatic changes occurred in the Hispanic, Asian, and Black populations, which increased 79 percent, 71 percent, and 64 percent respectively. By comparison, the white (non-Hispanic) population increased 26 percent during the 1980-1990 period. These relationships are shown on CHAS Table 1A.

Areas of Minority Concentration

Areas of Minority Concentration are depicted on Maps 1 through 11, in Appendix A. By local definition, these are areas in which the total 1990 Census minority population exceeds 29 percent of the total population of a given census block group. The 29 percent figure represents the average minority percentage in the CHAS Planning Area. Their occurrence within the CHAS Planning Area is summarized as follows:

In the unincorporated portion of the Stockton urbanized area, areas of minority concentration are located primarily in the southern and eastern portions of the community with a significant area in the central western portion of the community along the north side of Smiths Canal. In Lodi areas of minority concentration occur in the central, southeastern and eastern portions of the city. In Manteca areas of minority concentration occur primarily in the central portion of the city, although there are also significant areas in the eastern portion of the city along Yosemite Avenue and in the north central portion of the city along Louise Avenue. In Tracy minority concentrations occur predominately in the southern, central and western portions of the city. In Ripon, there is only one area in the northern part of the city which qualifies as an area of minority concentration. In Lathrop, all of census tract 51.20, the entire city of Lathrop, is by definition an area of minority concentration. There is no area within the city of Escalon which qualifies as an area of minority concentration. Outside of the urban communities of the CHAS Planning Area, all of the Delta area (census tracts 39.00 and 40.00), portions of census tracts 36.02, 41.01, 41.02, 47.02 (around the community of Clements), 48.00 (outside of the community of Linden), 49.98, 51.06, 51.19, 52.03, and 55.00 qualify as areas of minority concentration.

The degree of minority concentration in terms of actual percentages by 1990 Census block group is given in Table III, Appendix A.

MARKET AND INVENTORY CHARACTERISTICS:
Community Description (cont.)

Areas of Low Income Concentration

Similar in geographic location to areas of minority concentration are areas of low-income concentration. Areas of low income concentration are defined as areas where at least 51 percent of the population of a 1990 Census block group consist of persons of low and moderate income. The distribution of these areas are shown on Maps 12 through 22 in Appendix A. Their occurrence within the CHAS Planning Area is summarized below:

Within the unincorporated portions of the Stockton urbanized area, low income concentrations are located in the eastern, southeastern, and southern portions of the community. In Lodi they occur in the eastern portion of the city, generally east of Hutchins Street and north of Lodi Avenue and east of the Southern Pacific Railroad tracks. In Manteca low incomes concentrations are primarily found in the central portion of the city. In Tracy they occur exclusively within the city between Eleventh Street and the Southern Pacific Railroad tracts. In Ripon low income concentrations within the city occur between State Route 99 and Milgeo Road west of Stockton Avenue. In Escalon there is only one area within the city located west of McHenry Avenue and south of Ullrey Avenue. There are no low income concentrations within the city of Lathrop, although block group 1 within the city approaches the 51 percent threshold at 50 percent. Outside of the urban communities of the CHAS Planning Area, all of the Delta (census tracts 39.00 and 40.00), and portions of census tracts 36.01, 36.02, 38.00 (including the community of French Camp), 41.02, 47.02 (including the community of Clements and most of the older portion of the community of Lockeford), 48.00, 49.98, 51.06, 51.19, 52.02 (including the area known as Larch-Clover adjacent to the city of Tracy on the north), and 55.00 qualify as areas of low income concentration.

The degree of low income concentration in terms of percentages by 1990 Census block group is shown on Table IV, Appendix A.

Employment

From 1980 to 1990 the unemployment situation within the CHAS Planning Area improved significantly. In 1980, the unemployment rate was 10 percent; by 1990, the unemployment rate had dropped to 7.7 percent. (See Table V, Appendix A.) Although the 1990 unemployment rate was considerably better than the overall Countywide rate of 10.3 percent, it still exceeded the Statewide rate of 6.6 percent. This improved employment situation reflects the fact that the growth of two of the principal cities of the CHAS Planning Area, Manteca and Tracy, was fueled by Bay Area transplants who continued to commute to their jobs in the Bay Area. It is reasonable to assume, however, that the unemployment rate within the CHAS Planning Area has worsened significantly due to the current recession, the lower rates of growth of these cities during the 1990-1992 period, defense and local government cutbacks and layoffs, and the susceptibility of the remainder of the CHAS Planning Area to downturns in the economy. This unemployment indirectly has resulted in more people needing affordable or supportive housing.

Housing Characteristics

Change in Housing Units

Between 1980 and 1990 there was an increase of over 19,000 units in the CHAS Planning Area, from 74,700 housing units to 93,700 housing units. (See Table VI, Appendix A.) Multiple family units comprised nearly a fourth of this increase. From January 1990 to January 1993, however, multiple family units as a percentage of the total units added had fallen to less than 10 percent. (See Table VII, Appendix A.) The

MARKET AND INVENTORY CHARACTERISTICS:

Community Description (cont.)

decline in the percentage of multiple family units can largely be attributable to the change in the tax laws in 1986 and in commercial lending criteria.

Occupied Housing Units

The 1990 Census reported that there were over 89,700 occupied housing units in the CHAS Planning Area. Approximately eight out of ten of these units were occupied by white (non-Hispanic) households. Hispanic households comprised over 15 percent of all occupied housing units. (See CHAS Table 1A.)

Median Income, Median Housing Unit Value, Median Rent

Analysis of Census data reveals that the increase in median family income has not kept pace with the increase in median housing unit value and median rent. Between 1980 and 1990, median family income in the CHAS Planning Area increased by 92 percent. By contrast, median housing unit value increased by 139 percent and median rent by 136 percent. This fact indicates that housing has become less affordable during the 1980's. (See Table VIII, Appendix A.)

Minority households would appear to be more vulnerable to the impact of housing affordability than white (non-Hispanic) households. Examination of the 1990 Census data shows that minority households generally had lower incomes than white (non-Hispanic) households. While only a third of white (non-Hispanic) households had household incomes which were less than 81 percent of the County median family income, over 45 percent of minority households had household incomes which were less than this threshold. (See CHAS Table 1A.)

Percentage of Household Income Spent on Housing

Further evidence that housing has become a less affordable commodity during the 1980's comes from data showing the percentage of household income spent on housing. In 1980 the percentage of homeowners spending more than 35 percent of household income on housing in the CHAS Planning Area was 6 percent; for renters it was 30 percent. By 1990 the percentage of homeowners spending more than 35 percent of household income on housing had increased to 17 percent; for renters the percentage had increased to 32 percent. (See Table IX, Appendix A.) The extent to which these percentages have been affected by the phenomenon of lower interest rates for home mortgages in effect during the last several years is unknown. It is assumed, however, that for renters the effect would be minimal since rents generally have not fallen. For existing homeowners the housing cost burden is assumed to have improved somewhat since many have refinanced their higher interest rate mortgages. The effect probably would be greater if it were not for the uncertainty caused by the deep recession and the high level of unemployment in San Joaquin generally.

Household Composition

Census data show a continuing shift away from the traditional married couple family to other types of household relationships. In 1980 married couple families in the CHAS Planning Area comprised 66 percent of all households; in 1990 the percentage of married couple families declined to 63 percent. Single parent families and nonfamily households showed the most dramatic percentage change during this period. Female headed households increased by almost 50 percent (from 6,157 in 1980 to 9,213 in 1990); male headed household increased by 85 percent (from 1,885 to 3,487); and nonfamily households increased by over 30 percent (from 15,859 to 20,747). By contrast, the percentage change for married couple families was 24 percent (from 69,291 to 89,736). (See Table X, Appendix A.)

MARKET AND INVENTORY CHARACTERISTICS:
Community Description (cont.)

These changes in household composition have important implications for the number and types of housing units to be constructed. To adequately house the population, developers will have to design and market units which will address the needs of all groups, not just target the traditional married couple family.

Change in Owner/Renter Occupancy

The percentage mix between owner-occupied units and renter occupied units continues to change. In the CHAS Planning Area in 1980, owner occupied units as a percentage of total occupied units was 67 percent. By 1990, this figure had declined to 65 percent. More significantly, in terms of the change in the number of occupied housing units between 1980 and 1990, owner-occupied units accounted for 58 percent, while renter-occupied units accounted for 42 percent (See Table XI, Appendix A.) The Census numbers seem to indicate that the shortage of affordable for sale housing during the 1980's was driving more households into rental housing arrangements. As was noted above, because of the reduction in the number of multiple family units being constructed during the latter part of the 1980's and early 1990's, it is reasonable to assume that single family units are being converted from owner-occupied units to rental housing accommodations. Without a significant increase in the construction of multiple family units, there will be an increasing upward pressure on rents for both existing multiple family units and single family dwellings.

Population & Household Data

Comprehensive Housing Affordability Strategy (CHAS)
Instructions for Local Jurisdictions

Name of Jurisdiction:

San Joaquin County

A. Population	1980 Census Data (A)	1990 Census Data (B)	% Change (C)
1. White (non-Hispanic)	151,443	190,737	26%
2. Black (non-Hispanic)	3,457	5,673	64%
3. Hispanic (all races)	33,553	60,020	79%
4. Native American (non-Hispanic)	2,673	2,344	-12%
5. Asian & Pacific Islanders (non-Hispanic)	6,153	10,535	71%
6. Other (non-Hispanic)	284	376	32%
7. Total Population	197,583	269,685	37%
8. Household Population	192,271	258,184	34%
9. Non-Household Population	5,292	11,501	117%

D. Relative Median Income of Jurisdiction

MSA Median Family Income	Jurisdiction's Median Family Income (not available for urban counties and consortia)	National Median Family Income
\$34,700	\$0	\$35,939

B. Special Categories
(e.g. students, military, migrant farm workers, etc.)

C. Households	Total Households 1990 (A)	% of Total Households (B)	% Very Low Income 0-50% MFI* (C)	% Other Low Income 51-80% MFI* (D)	% Moderate Income 81-95% MFI* (E)	% Above 95% MFI* (F)
1. White (non-Hispanic)	70,541	79%	16%	15%	8%	59%
2. Black (non-Hispanic)	1,133	1%	23%	16%	9%	52%
3. Hispanic (all races)	13,721	15%	27%	21%	10%	41%
4. Native American (non-Hispanic)	1,165	1%	30%	15%	7%	48%
5. Asian & Pacific Islanders (non-Hispanic)	3,134	3%	16%	17%	6%	61%
6. All Households	89,736	100%	20%	13%	8%	56%

* Or, based upon HUD adjusted income limits, if applicable

MARKET AND INVENTORY CHARACTERISTICS (cont.)

2. Market and Inventory Conditions

i. General Market and Inventory

Supply of Housing

Total Housing Units

In 1990 there were 93,749 housing units in the CHAS Planning Area. Studio units and one bedroom units accounted for 13.8 percent; two bedroom units for 31.5 percent; and three or more bedroom units for 54.7 percent. (See CHAS Table 1B.) During the 1980's, the average number of units added to the housing stock was over 1,900 units per year. From January 1990 to January 1993, the average number of units added had declined to less than 1,500 units per year (See Tables VI and VII, Appendix A.) Putting this into perspective, the actual number of units added during the 1990-1993 period is comparable to the number added during the recessionary period of the early 1980's (from January 1980 to January 1983). This fact supports the argument that the current recession is severe and is generating pent-up demand for housing.

Tenure Status (Ownership or Rental)

Of the 89,362 occupied housing units in the CHAS Planning Area, 35% were renter-occupied and 65 % owner-occupied. Almost half of the renter occupied units (45.6 percent) were two bedroom units; over a fourth (27.2 percent) were studio and one bedroom units. With respect to owner-occupied units, seven out of ten were three or more bedroom units; almost a fourth were two bedroom units. (See CHAS Table 1B.)

Vacant Housing Units

Vacant housing units comprised 4.7 percent of the total housing stock in the CHAS Planning Area in 1990. Of the 4,387 vacant units, 1,200 were 'vacant for rent' and 1,147 'vacant for sale'. The distribution of vacant for rent units and vacant for sale units by number of bedrooms is given in CHAS Table 1B.

Of critical concern in this discussion of vacant housing units is the extremely low vacancy rates for both rental and ownership housing. The vacancy rate for rental housing in 1990 was 3.65 percent; for ownership housing it was 1.95 percent. In a healthy housing market, it is generally held that vacancy rates of at least six percent for rental housing and four percent for ownership housing are essential in order to provide for choice in selecting housing accommodations. Extremely low vacancy rates characteristically tend to drive up rents and the purchase price of ownership housing. Excessive competition for housing also has the distinction of pressing into service housing units that are substandard.

Overcrowding

Analysis of Census data shows that overcrowding within the CHAS Planning Area increased during the 1980's. In 1980 less than seven percent of all occupied housing units were overcrowded. By 1990 the percent of overcrowded housing units had increased to over nine percent. While the percent of overcrowded owner-occupied units remained fairly constant from 1980 to 1990, the percent of renter-occupied units showed a dramatic increase. The percent of overcrowded renter-occupied units went from less than 10 percent in 1980 to almost 17 percent in 1990. In terms of numbers, there were nearly 5300 overcrowded renter-occupied units in 1990. (See Table XII, Appendix A.)

MARKET AND INVENTORY CHARACTERISTICS:

Market and Inventory Conditions (cont.)

Housing Demand

The data previously presented indicate that demand for housing in the CHAS Planning Area is high. The decline in both the number and percentage of multiple family units; the increase in the incidence of overcrowding; the conversion of single family ownership housing to rental housing; the extremely low vacancy rates for both rental and ownership housing; all support the conclusion that there is a pent up demand for housing.

Housing Condition

There are over 8,700 substandard housing units in the CHAS Planning Area. (Note: This is a conservative estimate, based on extrapolations from a condition of housing windshield survey of primarily older housing units conducted during the 1970's.) The number of substandard units represents about 9 percent of the total housing stock. The remaining 91 percent of the housing stock is considered to be sound. Of the 8700 substandard units, 5600 are suitable for rehabilitation, while the remainder is not considered suitable for rehabilitation (See Table XIII, Appendix A). By local definition, a substandard housing unit is defined as one having a condition rating of 3 or more on a 1-to-5 scale. A housing unit considered suitable for rehabilitation is defined as having a condition rating of 3 or 4. A housing unit regarded as not suitable for rehabilitation is defined as having a condition rating of 4 or 5. The apparent overlap between categories (i.e. housing units considered suitable for rehabilitation and housing units not considered suitable for rehabilitation) occurs because generally half of housing units with a condition rating of 4 are regarded as economically capable of rehabilitation. A description of the deficiencies or characteristics associated with each condition rating is provided in the glossary.

Housing Cost (By Type and Number of Bedrooms)

The cost of housing can be expressed either in terms of the rent paid or purchase price required for housing, or in terms of the affordability of rental or homeownership housing.

Cost of rental housing. The HUD Section 8 Fair Market Rents (FMRs) provide an indication of relative rent levels. In 1990 the HUD established FMR for a no bedroom unit in the CHAS Planning Area was \$370; for a one bedroom unit it was \$450; for a two bedroom unit it was \$529; and for a three bedroom unit it was \$661 (See CHAS Table 1B). By the end of 1992, FMRs had increased eight percent over 1990 levels.

With respect to the affordability of rental units, the rents affordable to households earning 50 percent or less of the median family income in the CHAS Planning Area in 1990 were as follows: \$304 for a no bedroom unit; \$347 for a one bedroom unit; \$390 for a two bedroom unit; and \$451 for a three bedroom unit (See CHAS Table 1B). Examination of 1990 Census data shows that only about a third of no bedroom and one bedroom renter occupied units (combined), and less than a fourth of either two bedroom or three bedroom renter occupied units were affordable to households earning 50 percent or less of the median family income (See Table XIV, Appendix A). Vacant rental units were even less affordable to such households. Of the total vacant rental units identified in the 1990 Census, less than a fourth were affordable to these households. (See Table XIV, Appendix A.)

Cost of ownership of single family housing. Sales data on single family homes sold in the CHAS Planning Area show that the average purchase price of a single family home increased significantly from 1984 through 1990, and then experienced a 12 percent decline from 1991 through the first half of 1993. The average purchase price of a home in 1984 was \$67,400; in 1990, it was \$167,800; by July, 1993, the average sales price had dipped to \$148,300 (See Table XV, [to be completed] Appendix A). These figures

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

indicate that the cost of homeownership is still beyond the reach of most low and moderate income households.

With respect to the affordability of ownership housing, Census data show that households earning 50 percent or less of the 1990 median family income are much less able to afford a two or three bedroom home than a two or three bedroom rental unit. About a fifth of all two bedroom homes and less than three percent of all three or more bedroom homes are affordable to these households. (See Table XVI, Appendix A.)

Incidence of Lead Hazards

The incidence of lead hazards in housing is of critical concern to health practitioners. The National Center for Lead-Safe Housing notes that the ingestion of flaking or peeling lead-based paint or the inhalation of tiny lead particles in household dust have severe health consequences for children. In their publication Lead-based Paint Hazards, the Center states the following:

Children do not have to eat paint chips to become lead-poisoned. Most children become exposed to lead-based paint and dust hazards living in older homes. Young children most frequently become poisoned by inadvertently ingesting lead contained in household dust during the course of normal hand-to-mouth activity. Older, low income, privately owned rental housing that has not been adequately maintained is potentially the most hazardous to young children. In many older properties, windows have been allowed to deteriorate, resulting in peeling, chipping, flaking paint, frequently containing high levels of lead. This paint debris often accumulates in window wells and sills. Because children enjoy playing at or near windows, the debris represents a serious hazard to their health.

In addition, children are exposed to lead-based paint and dust hazards during the renovation, remodeling or repair of older homes when lead-based paint is disturbed. The "time honored" practices of burning, dry scraping, and sanding--especially power sanding--older paint can increase lead dust levels in the home 100-fold and result in the inadvertent poisoning of children, pets and workers.

Although lead was banned from residential paint in 1978, a significant number of pre-1978 housing units and some post-1978 housing units in the CHAS Planning Area contain lead-based paint. As noted by the Center, by itself the presence of lead-based paint does not constitute an exposure hazard, but lead in paint that is intact on non-impact, non-friction surfaces constitutes a latent problem that may in the future be released and cause harm. Therefore, in order to gauge the magnitude of the problem, Federal law requires that the CHAS contain an estimate of the number of pre-1980 occupied housing units that contain lead, particularly those occupied by very low and low income households.

Of the 47,800 occupied housing units in the CHAS Planning Area estimated to contain lead-based paint, 16,600 were renter occupied and 31,200 were owner-occupied. Of the renter occupied units, about 5,200 were occupied by very low income households and 8500 by low income households. In other words, over 80 percent of all renter-occupied housing units containing lead-based paint were occupied by poor households. In terms of owner-occupied housing units containing lead-based paint, very low income and low income households fared somewhat better (although this was more a function of their inability to afford homeownership than their wise choice of housing accommodations). Of the owner-occupied units containing lead-based paint, 3,400 were occupied by very low income households and about 2,600 were occupied by low income households. These numbers together account for less than a fifth of all owner-occupied housing units containing lead-based paint. (See Table XVII, Appendix A.)

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

Impediments/Opportunities Created by Market Conditions

The impediments and opportunities created by market conditions for providing housing affordable to all income groups, particularly very low and low income households, are summarized below.

Impediments

1. There is insufficient vacant land zoned for multi-family development. An analysis of the amount of vacant land in the CHAS Planning Area that is zoned for medium-high and high density residential development and that has the necessary infrastructure or the potential to obtain the necessary infrastructure shows that it is not adequate to alleviate housing demands, particularly for very low and low income households.
2. There is a lack of infrastructure to support residential development, particularly in the unincorporated towns and urbanized areas of the CHAS Planning Area. Residential development in the cities of Lathrop, Manteca, and Tracy has periodically been constrained by a lack of sufficient sewage treatment capacity, resulting in either moratoriums on housing construction or restrictions on the number of residential units permitted to be built on an annual basis. Some unincorporated towns of the CHAS Planning Area have no public sewage disposal system or water system sewer or both, or have systems which need substantial expansion in order to accommodate even modest residential growth. Other unincorporated urbanized areas around existing cities lack essential public sewage disposal and storm water drainage facilities.
3. Local growth control measures in some cities within the CHAS Planning Area have had the effect of escalating housing costs by placing more demand on existing housing supplies. Planning staff members of the City of Lodi note that Measure A, Lodi's growth limitation measure, had the effect of raising median home prices and rents, and that these results persisted even after the ordinance was repealed in 1987.
4. Housing production geared toward meeting the housing demand of Bay Area workers have produced unfortunate consequences. Because of competition from Bay Area workers, single family homes within the CHAS Planning Area have become increasingly less affordable in general, but especially for local workers and their families. Since wages generally are lower in the CHAS Planning Area than in the central Bay Area communities, a greater proportion of a local employee's income is required to pay for housing.

In addition, because there is a direct linkage between the housing markets of the Bay Area and the housing market of the CHAS Planning Area, the recessionary decline in housing sales in the Bay Area has produced a downturn in the sale of new single family homes targeted at Bay Area residents seeking more affordable housing in the CHAS Planning Area. The result has been a large unsold inventory of upper end housing and housing "auctions".

5. Exactions for development or improvement of infrastructure (e.g. freeway interchange improvements, arterial streets, intersection signalization, water and sewer trunk line extension, etc.) imposed by local jurisdictions within the CHAS Planning Area have increased the price of housing, in some cases significantly. Added to this expense are impact fees which have increased dramatically in numbers and amounts in recent years. These fees, since they have been developed by a multitude of taxing agencies (e.g., local governments, school districts, fire districts, air pollution control district, water districts, etc.) vary widely from jurisdiction to

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

jurisdiction. Both exactions and impact fees have adversely affected the ability of the market to provide affordable housing.

6. Changes in Federal tax laws and lending criteria for commercial banks and savings and loan associations have reduced the profitability and attractiveness of residential development. Because banks and S&L's now require developers to have a substantial equity component in their projects (normally 30 percent of the value of their project) before lending, fewer developers qualify for a loan. Those that do have experienced significantly reduced profit margins. In addition, because of the S&L crisis of the 1980's, commercial lending institutions now look to make "qualified asset loans" for projects with a high probability of success. Hence, those developers that have a proven record of successful development are much more likely to secure financing for their project than a developer with less experience.

These changes have had a particularly profound affect on the development of private multi-family projects. The reduction in the number of multi-family units within the CHAS Planning Area can be attributable to a large extent on these changes in Federal law.

7. The major components of the cost of producing housing--land, labor and materials--have been increasing, even during the current recession. Lumber prices, for example, have increased significantly because of increases in demand due to natural disasters (e.g. the rebuilding required after Hurricane Andrew, Midwest flooding) and to environmental concerns (e.g. spotted owl). The end result is a continuing squeeze on the profit margins of developers, who may decide not to build if they are unable to realize a decent return on their investment.
8. Environmental concerns in portions of the CHAS Planning Area have delayed residential development, thereby increasing the holding period, and hence the project cost, for developers. Concern over such endangered species as the swainson hawk, the kit fox, the giant garter snake, and the elderberry beetle have resulted in project delays while environmental studies are made and appropriate safeguards or mitigation measures are prepared.
9. The difficulty of obtaining reliable and sufficient surface water resources for several proposed major projects with significant residential components within the CHAS Planning Area has appeared. In the long term, potential water resource shortfalls could limit the growth potential of the CHAS Planning Area.
10. The cost of private housing rehabilitation often exceeds the selling price of the rehabilitated unit, particularly in lower income neighborhoods, further discouraging homeowners from maintaining or upgrading their homes.
11. Although mortgage rates have been reduced to their lowest levels in 20 years, many individuals seeking to purchase a home have experienced difficulty in obtaining a mortgage. This phenomenon is attributable to the reasons cited in Impediment No. 6 above and the related consequence that most lending institutions now sell their loans on the secondary market instead of portfolioing their loans.
12. Covenants, conditions, and restrictions (CC&Rs) placed on subdivisions within the CHAS planning area have, in certain instances, made it more difficult to develop housing for low income households. CC&Rs which impose square foot minimums, extensive design requirements and other restrictions may become so extensive that no housing for low income households would be feasible in the areas covered by the CC&Rs.

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

Opportunities

1. In response to the need for multi-family housing, some cities within the CHAS Planning Area have adopted policies requiring that on balance a specified percentage of new residential development be developed as multi-family housing. As written in the City's General Plan, Lodi's goal is to attempt to achieve the following mix: 65 percent low density, 10 percent medium density, and 25 percent high density. The City of Lathrop's General Plan calls for maintaining an adequate ratio of about 70 percent single family homes to 30 percent multi-family units.
2. The downturn in the demand for new single family homes from Bay area workers has caused some developers to reduce the price and size of their housing to accommodate more local housing demand.
3. The reduction in the number of multi-family units due to changes in Federal tax law and commercial lending criteria has provided an opportunity for local jurisdictions and nonprofit groups to enter into innovative financing arrangements with private developers and/or lending institutions using Federal, State, local and private housing programs to develop multi-family housing. Some of this has already been done. Developers of the Sycamore Village apartment complex in the City of Tracy received low interest Multi-family Mortgage Revenue Bond Financing from the City of Tracy to refinance their loan in exchange for setting aside 61 below market rate rental units for very low and low income households. Similar innovative arrangements have been used to secure homeownership opportunities for low and moderate income households.
4. State law now requires local jurisdictions adopt density bonus/incentive merit ordinances to encourage developers to provide housing affordable to low income households. Several jurisdictions within the CHAS Planning Area have already adopted such ordinances. The County of San Joaquin, for example, provides a 25 percent density bonus plus one or more other incentives to reduce development costs (e.g. reduction in processing fees, reduction in setbacks, reduction in lot width) to developers who set aside a specified percentage of their units for the elderly or low income groups.
5. The recent phenomenon of lower interest rates has resulted in a wave of home mortgage refinancing, thereby reducing the housing cost burden of participating homeowners. The lower interest rates have also meant that more households are able to afford a loan to purchase a home; private housing rehabilitation is more affordable; and public subsidy costs for housing is lower.
6. In an effort to promote housing preservation and private rehabilitation, some jurisdictions within the CHAS Planning Area have begun to focus their efforts and financial resources on selected neighborhoods. Infrastructure improvements, housing code enforcement, fee waivers/reductions and subsidized housing rehabilitation have all been part of this effort.

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

ii. Assisted Housing Inventory

Public Housing

The total number of public housing units in the CHAS Planning Area is 246. Of this total 45 are no bedroom or one bedroom units, 74 are two bedroom units, and 127 are three or more bedroom units. (See Table XVIII, Appendix A.) As of July, 1993, all were occupied.

The Housing Authority of the County of San Joaquin, which owns and operates these units, reports that their condition is excellent. The Housing Authority notes that it has recently completed the modernization of these units through the Comprehensive Improvement Assistance Program (CIAP), and that it does not anticipate any loss of any of its stock for any reason.

Section 8

The Housing Authority is also responsible for administering Section 8 Housing Assistance Payments. As of November, 1993, the Housing Authority reported that there was a total of 476 Section 8 assisted units under ACC contract within the CHAS Planning Area. Of this total, 321 were no bedroom and one bedroom units (for the elderly), 127 units two bedroom units, and 28 three or more bedroom units. (See Table XVIII, Appendix A.) All Section 8 units are existing units that meet the Housing Authority's criteria for standardness. The Housing Authority noted that as of April 30, 1993, it had no unused tenant-based rental certificates and vouchers, and that all units were occupied. An assessment of the Section 8 units administered by the Housing Authority shows that none are expected to be lost from the assisted housing inventory for any reason, including losses through prepayment or voluntary termination of a federally assisted mortgage.

Other Assisted Housing

The total number of other assisted units within the CHAS Planning Area is 1013. Of this total, 446 are no bedroom or one bedroom units, 293 are two bedroom units, and 259 are three or more bedroom units (See Table XIX, Appendix A.) The total number of Section 221 (f)(4) units is 15, all of which are one bedroom. The total number of Section 221 (d)(3) units is 242, distributed by size (i.e. number of bedroom per unit) as follows: 84 no bedroom or one bedroom units, 137 two bedroom units, and 10 three or more bedroom units.

There are a total of 126 Section 202 units (all of which are no bedroom or one bedroom units) and 282 236(j)(1) units. Of the Section 236 units, 184 are no bedroom or one bedroom units, 82 are two bedroom units, and 16 are three or more bedroom units. All of the Section 202 units and over half of the Section 236 units are also the recipients of Section 8 (existing) subsidies. These were not included in the count of Section 8 units in the previous section since they are not administered by the Housing Authority. There are a total of 160 of these Section 8/Section 236 units, distributed by size as follows: 112 one bedroom units, 32 two bedroom units, and 16 three bedroom units. All of these Section 8/Section 236 units are located in the City of Tracy. An assessment of the Section 8/Section 202, 236 units shows that none are expected to be lost from the assisted housing inventory for any reason.

There are a total of 42 Section 515 units, distributed by size as follows: 18 one bedroom units, 20 two bedroom units, and 4 three or more bedroom units. There are a total of 245 Section 502 units, 95 percent of which are three or more bedroom units.

In addition to these federally subsidized units, there are a total of 61 units subsidized by Multi family Mortgage Revenue Bond Financing from the City of Tracy. According to the conditions set forth in the

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

In addition to these federally subsidized units, there are a total of 61 units subsidized by Multi-family Mortgage Revenue Bond Financing from the City of Tracy. According to the conditions set forth in the bond agreement, 31 of the total set-aside units must be available for rent by very low income households; the remaining half must be rented to other low income households. Nineteen of the units are one bedroom units and 42 are two bedroom units. Current rents are \$510 and \$605 for the one and two bedroom units respectively. The restricted rents are \$40 less than comparable market rate units at the apartment complex, which is located in Tracy.

An estimate of the number of vacant "other subsidized" units was made in July, 1993, based on telephone calls to apartment managers and application of the vacancy rate figures from the 1990 Census for ownership housing for Section 502 units. By subsidy program, the results are as follows: Section 202 units: no vacancies; Section 221(d)(3): 11 vacancies; Section 221(d)(4): no vacancies; Section 236(j)(1): no vacancies (Note: all Section 236(j)(1) units have waiting lists of several years. Thus, although these units do turn over, they cannot really be considered as vacant.); Section 515: no vacancies; Section 502 units: 4 vacancies; Mortgage Revenue Bond Units: no vacancies.

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

iii. Inventory of Facilities and Services for the Homeless and Persons Threatened with Homelessness

In order to get an accurate view of the picture of homelessness in the CHAS Planning Area, it is important to first view San Joaquin County as a whole, including the Stockton CHAS area. There are three major reasons for this approach. First, San Joaquin County is the sole local governmental agency which provides services in the areas of homelessness, substance abuse, mental health, physical health, and public assistance. Programs are run and funds are dispensed on a county-wide basis. Second, all agencies based in Stockton accept clients from throughout the county. Many have branch offices or provide outreach in outlying areas. Third, the City of Stockton has historically been the hub of shelter facilities. Stockton is a "draw" to the homeless, and contains not only its own homeless, but also the homeless from outlying cities and rural areas, as well as transient homeless people.

Some of the reasons for the concentration of homeless in Stockton include the following:

- Stockton has half of the county's population;
- it is the location of most of the low cost housing in the County;
- Public Assistance can be accessed only in Stockton;
- the size and variation of the city allow some of the homeless to remain invisible; and
- there is limited transportation between the outlying cities and the City of Stockton.

Many of the agencies providing service to the homeless fall into more than one category. The most common overlap is between social service agencies serving the homeless and those that work with people in danger of becoming homeless. The agencies described in this section have been listed according to their chief function.

Number of Overnight Facilities for the Homeless

Estimates of the number of overnight shelter facilities, transitional housing for homeless persons, permanent housing for homeless persons with disabilities, and the sleeping capacity of each, are provided in Table XX, Appendix A. A brief description of the services provided by each facility is given below.

The Archway, Lodi

The Archway, run by the Salvation Army, is a 28-bed shelter for men. At the Archway meals are served three times a day and work training and AA meetings are offered. A medical clinic is offered one night a week.

DAWN House

Dawn House is a shelter for abused women and their children operated by the Women's Center of San Joaquin County, a multiple program agency offering services to women. This facility houses approximately 32 people, 18 adults and 14 children. The length of stay is 12-14 days, but may extend to as long as 5 weeks.

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

Gospel Center Rescue Mission

The Gospel Center Rescue Mission operates a 90-person shelter for singles. In addition, a 90-day rehabilitation plan (New Life Program) houses 24 men and 24 women; participants are substance abusers, parolees, and the disenfranchised. These persons have a case plan, receive counseling and training, and work within the Mission. In the New Life Plus Program, a transitional housing phase, 6 clients live in the program while seeking employment outside, paying room and board and saving funds to become reestablished in the community.

In addition, the Mission has a facility for families. It has 36 beds for transient families and 36 beds for families in the New Life Programs. The New Life Family Shelter closed June 1, 1993 because of a shortage of funds; the plan was to open it again in September 1993, but this has not occurred and there are no immediate plans to do so.

The Mission estimates they serve 105,525 meals a year, lodge 43,603 people, and serve 4,004 rehabilitation clients.

Haven of Peace, French Camp

The Haven of Peace is a temporary shelter for women and their children which houses 35 (25 adults and 10+ children) and provides meals, clothing, counseling, and social services. Many of the women are abused, homeless, substance abusers, and unemployed. This shelter is generally at capacity and reports that it turns people away daily because it is full.

Hope Family Shelter, Manteca

The Hope Family Shelter is a new program providing apartments for 6 families. Food, utilities and counseling are provided.

Jesus Saves Ministries

Jesus Saves provides emergency overnight shelter; it has six beds for women and children. It also distributes food baskets and provides services to young people.

McHenry House, Tracy

The McHenry House provides shelter and meals for single women, women with children, and couples, up to 17 people for a maximum stay of 15 days. The shelter typically serves 40 to 50 families a month. They distribute clothing and food, as well as provide job counseling and housing referral services.

McHenry House also has two units of transitional housing which have a capacity of 4 adults and 10 children. The maximum stay is 2 months; the head of household must be employed.

Ryan White House

The Ryan White House is a transitional housing program which houses 4 people who are HIV positive. It is funded by HUD's "Housing Opportunities for People with AIDS" (HOPWA) funds administered by the Ryan White Consortium, which authorized Public Health Services to contract with the Stockton Shelter for

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

the Homeless to manage the facility. It has a live-in house manager and each resident has a case manager from the either Public Health, the San Joaquin AIDS Foundation, or the Agricultural Workers Health Center. The Ryan White Consortium also receives funds to provide medicine, food and support services.

Safe House

Safe House provides temporary shelter, counseling and support services to up to 6 runaways at a time. Most of these are deemed to be drug abusers and victims of domestic violence. Safe House is a program of the Center for Positive Prevention Alternatives, an agency which provides services to youth.

Stockton Shelter for the Homeless

The Stockton Shelter for the Homeless operates a shelter for single adults, a family shelter, a transitional house and a drop-in center.

The singles shelter has a capacity of 111 men and 39 women. During this last year there has been an increased demand for space for men. In the winter the number rose to 170, and additional space was made available to house the overflow. During the summer up to 140 men have been sheltered nightly.

The family shelter has a capacity of 20 families, although because of the poor condition of the building at times some rooms are under repair and therefore uninhabitable. A new family shelter is under construction and should be open for winter 1993-94. It will increase the capacity by 9 - 10 families. Stockton Shelter also operates the winter overflow facility at Artesi 3, a migrant housing project in French Camp, which is funded by the county. It serves 10 - 11 families from the first of December through mid April.

Stockton Shelter operates a transitional housing program for 4 - 5 single persons who have obtained jobs. It also handles the payee program administered by Stockton Metropolitan Ministry and runs the Ryan White House (for information on both programs, see below). It provides 108,000 units of shelter per year for 4,000 persons; 114,000 meals are served. A case management program is integrated into all shelter programs, providing supportive services. The Shelter actively assists clients in obtaining permanent housing.

Transitional Care Facility

The Transitional Care Facility is a program which provides temporary supportive placement in Board and Care Homes for abused and/or abandoned seniors, and individuals who may be at physical or psychological risk, who are experiencing a life crisis. This emergency shelter can last up to 14 days. There are generally 4 - 5 such placements each month, about half made by Older Adult Services, County Mental Health, and half by Adult Protective Services, Human Services Agency.

Number of Less Than Overnight Facilities For the Homeless

The number and type of facilities (e.g. day shelters, soup kitchens, etc.) providing assistance to homeless persons on less than an overnight basis are provided in Table XX, Appendix A. A description of the services provided by each facility follows here.

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

St. Mary's Interfaith Dining Room

St. Mary's Interfaith Dining Room provides a hot meal to approximately 600 people a day - 240,000 meals a year. On weekdays they also provide showers, clothing, haircuts, medical and dental care, referral for jobs and housing, and mental health and substance abuse counseling. An estimated 75% of their clients are homeless. St. Mary's is located adjacent to the Stockton Shelter for the Homeless; this proximity enables them to serve those staying in the Shelter.

Salvation Army, Lodi

At the Archway (the homeless shelter), both residents and other needy persons receive three meals a day. Over 3,000 meals are served per month.

Stockton Shelter for the Homeless Drop-In Center

The Stockton Shelter for the Homeless Drop-In Center, adjacent to the Shelter, is a place where people can be protected from the elements, have coffee and sandwiches, and receive counseling and referral services.

Voucher Services for the Homeless

The names of the providers of voucher services are given in Table XX, Appendix A. A description of the extent and type of programs offered by providers of vouchers for food, shelter, and services is given below.

Crisis Intervention Center, Mental Health Services

The Crisis Intervention Center spends \$16,000 a year for food and hotel rooms for mentally ill homeless persons. The food voucher is \$25 and the hotel voucher is \$10 a night. They also have \$63,000 for Board and Care Homes which are utilized on a crisis basis.

General Relief

The General Relief Program provides eligible indigent adults with monthly vouchers for housing worth an average of \$222 and a food voucher or food stamps valued at \$72. (Changes are expected in 1994.) In September 1993, there were 1,606 one-person cases (up 32% from September 1992) and 40 family cases (up 74% from September 1992). Approximately 80% of the GR recipients live in congregate housing in Stockton, such as SRO hotels, halfway houses, or rented rooms in private residences. Therefore, General Relief supports approximately 350 persons residing in the CHAS area.

Homeless Assistance Program

The Homeless Assistance Program is a state program administered by the Human Services Agency whereby those who are homeless and eligible for AFDC can receive funds for temporary shelter. Upon finding permanent shelter, the families can receive the first month's rent and move-in costs, such as those to start utility services. For March, April and May 1992, the average number of cases for temporary and permanent assistance approved was 261 a month, with an average of 1398 days of shelter.

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

Larch Clover Community Center, Tracy

The Larch Clover Community Center, a program of the Community Action Agency/County Department of Aging, Children's and Community Services, budgets \$1,800 a year for motel vouchers. The average length of stay is three days, with efforts made to find shelter space for the homeless families. Emergency food is also provided, along with counseling and case management services. The Center works in cooperation with Tracy Interfaith Ministries and the Salvation Army.

Lodi Community Center

The Lodi Community Center, a program of the Community Action Agency/County Department of Aging, Children's and Community Services, budgets \$1,800 a year for motel vouchers. The average length of stay is three days, with efforts made to find shelter space for the homeless families. Emergency food is also provided, along with counseling and case management services.

Also, the City of Lodi provides travel vouchers for senior citizen and other low income residents to utilize Dial-A-Ride services. Tracy Interfaith Ministries

Tracy Interfaith Ministries, with funding assistance from the Tracy Ministerial Association and the Tracy unit of the Salvation Army, distributed 195 vouchers for hotel rooms in 1992, valued at \$4,000. They are able to assist only single women and families, and for only one night, because of funding limitations. They also provide vouchers for bus rides for those needing to keep appointments, and for gasoline for those stranded in the area.

McHenry House

McHenry House, in conjunction with the Salvation Army, provides motel and bus vouchers for approximately 10 adults and 20 children a month.

Ryan White Consortium

The Ryan White Consortium supplies food vouchers and bus passes for those who are HIV positive or who have AIDS and are without other resources.

Salvation Army

The Salvation Army has extension programs outside Stockton and Lodi to assist the needy. Money raised in each community is used to provide vouchers for emergency food, shelter and clothing. Some work in conjunction with local police departments and emergency food providers.

San Joaquin AIDS Foundation

The San Joaquin AIDS Foundation provides vouchers for food in \$10 increments on a limited basis to their clients who have a need.

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

Social Service Programs for the Homeless

A list of providers is given in Table XX, Appendix A. A description of the extent and type of social service programs for the homeless offered by each provider is given below.

Case Management Program, Stockton Shelter for the Homeless

The Stockton Shelter for the Homeless provides case management services as part of all their programs in both the singles' and family shelters. They also provide storage of personal belongings, laundry, mail drop, job counseling and life skill training. Mental health, drug and alcohol counseling are also available and referrals are made.

Community Works!, Office of Substance Abuse

Community Works! is a health access outreach program which provides risk reduction information about infectious diseases and enrolls clients in substance abuse programs. Its staff visits the shelters and the Emergency Food Bank, among other sites, making contact with approximately 50 adults and 5 juveniles a day. Once people are in treatment, they provide supportive services to them and to their families. One day a week a Health Van seeks out pregnant women to provide HIV and STD testing and to refer into the AIM program; those who are homeless or who need more appropriate housing are referred to the Inner Voice transitional/supportive housing program. Also, the Health Van also goes out one day a week under the auspices of the Public Health Department to search out and provide services to those with infectious diseases.

Homeless Outreach Program, Mental Health Services

The Homeless Outreach Program offers off-site counseling and intervention, and also brings severely mentally ill persons to the Mental Health Center for crisis intervention, day treatment, case management, inpatient services, and residential treatment. Approximately 2250 service contacts for 778 persons were made in FY 92-93.

St. Mary's Interfaith Transitional Learning Center

St. Mary's Interfaith Transitional Learning Center (TLC) is a school for elementary age homeless children from family shelters. A collaborative effort of St. Mary's, San Joaquin County Superintendent of Schools Office, and California State University, Stanislaus, the school teaches 49 youngsters reading and math skills, as well as self esteem, so they will have a smooth transition to a regular school.

Stockton Metropolitan Ministry

Stockton Metropolitan Ministry is an interfaith association which seek to improve the lives of people in the community. Through its Emergency Food and Housing Committee it raises funds for nonprofit organizations and oversees the fiscal portion of the Payee Program it operates in conjunction with the Stockton Shelter for the Homeless and St. Mary's Interfaith Dining Room. It provides an Emergency Travel Fund administered by the Stockton Shelter for the Homeless which assists those who are stranded in this area and need money to reach their destination. Without this help, they would need to avail themselves of local services. Also, tickets or gas are purchased to help with transportation to and from new jobs until the first paycheck arrives.

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

Programs For Preventing Homelessness

A description of the extent and type of general social service programs aimed at preventing low income people from becoming homeless is given below.

County Department of Aging

The County Department of Aging assists approximately 2,700 clients a year through the following programs:

- The In-Home Supportive Services Program is designed to allow those with limited ability to live in an independent home setting as long as possible. Blind, disabled, and aged persons who cannot fully care for themselves and cannot live safely at home without help are assisted through this program. It also helps those who, with care, are able to return to their homes from hospitals, nursing homes, or board and care homes.
- The Linkages Program is designed to serve frail elderly and functionally impaired adults at risk of institutionalization by linking them to services that foster and maintain independence, including counseling and service coordination.
- The Multipurpose Senior Services Program helps the frail elderly who are certifiable for placement in skilled nursing homes or intermediate care facilities or are already patients in such facilities, to live in a less restrictive environment. By providing support services and case management services, it may help such persons to live in their own homes, in the homes of relatives or friends, or in board and care facilities.
- Adult Protective Services investigates and deals with elder and dependent adult abuse, neglect, fiduciary abuse, abandonment, mental suffering and self-neglect. It also assists those who are lacking in necessary food, clothing, shelter, or who are unable to take advantage of the benefits due them.

The Agricultural Workers Health Center, Inc.

The Agricultural Workers Health Center, Inc. provides 50,000 medical/dental visits to low-income, uninsured, and Medi-cal patients each year. It also provides outreach, health screenings and education, and case management services for pregnant women, families, the elderly, farmworkers, substance abusers, the HIV positive. They focus on the Hispanic community; about half of their clients are farmworkers. They have clinics in Stockton, Lodi and Tracy.

Charterhouse Center

Charterhouse Center is designed to guide refugees to self-sufficiency. It offers services related to English as a Second Language, mental health, outreach, advocacy, resource and referral, and transportation. Charterhouse is working on a new project, My Sister's House, which will provide shelter for Asian women and children who are victims of domestic violence.

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

Child Abuse Prevention Council

The Child Abuse Prevention Council offers services in the areas of public education and crisis intervention. It works to prevent or reduce child abuse and neglect in families through early intervention, offers social services to families in crisis or an emergency, whose children are at risk of abuse, and operates a respite care nursery.

Child Care Coordinator

San Joaquin County and the County Office of Education fund the position of Child Care Coordinator. The Coordinator encourages employer-assisted child care, assists child care providers and potential providers, conducts needs assessments, and works to heighten public awareness and understanding for the need for a variety of child care programs. In prior years, this position has also received funding from the cities in the County and has operated under a contract with the Family Resource and Referral Center.

Commodities Program

The Commodities Program is run by the County Community Action Agency and distributes government surplus food, approximately 687 tons a year, through the seven Community Centers and other outreach sites.

Community Action Resources of Escalon (CARE)

CARE provides food and clothing to families throughout the Escalon Unified School District. It is supported by the Escalon Ministerial Association, which channels donations from churches, and it also serves as a brown bag and government commodities distribution site.

Community Centers

The Community Action Agency has 7 Community Centers around the county in unincorporated areas which provide a multitude of services which come under the headings of education, emergency services, nutrition, employment, housing, health, income management, family based case management, and linkage with other programs. About 5% of their clients are homeless; 90% are estimated to be in danger of becoming homeless.

In 1992, income management was provided to 2,524 persons; 17 persons received rent subsidies; 8,646 persons received commodities; 588 were served through the Brown Bag Program; 800 units were weatherized; 1,556 households received utility payment assistance.

County Conservator's Office

The County Conservator's Office manages finances for those who are not able to do so because of mental disability or physical problems. This program prevents problems leading to homelessness should the individual lose resources or fail to maintain obligations; it also prevents victimization.

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

Council for the Spanish Speaking

The Council for the Spanish Speaking offers legal, immigration, and family services, which include assistance with food and housing. They estimate that 20% of their 4,500 clients a year are in danger of becoming homeless.

Emergency Food Bank, Stockton

The Emergency Food Bank serves over 100,000 persons a year. They estimate that of these, 27% are homeless, 15% are housed by General Relief, and the remaining 58% are in danger of becoming homeless. They distribute over 1 million lbs. of food to individuals and families, some through other agencies such as the Women's Center, Safe House, halfway houses, etc. The Emergency Food Bank also provides information and referral to 40,000 a year to help them find longer-term solutions.

Expanded Food and Nutrition Education Program

The Expanded Food and Nutrition Program is run by the University of California Cooperative Extension. It assists low-income persons with food budgeting, shopping skills, meal planning, use of commodities, food safety and sanitation. It also provides education programs on nutrition, money management and parenting. Their Home Economist believes that 80% of the 5,000 people they work with in a year are in danger of becoming homeless.

Family Resource and Referral Center

The Family Resource and Referral Center is a program funded by the state to provide information about licensed child care. It also administers state contracts for subsidized care programs, assists providers and potential providers of child care, loans infant car seats and toys, sponsors the Employer Assisted Child Care Coalition, and serves as a clearinghouse for information on nutrition, parenting classes, and general resources.

Good Samaritan Community Services, Inc.

Good Samaritan Community Services, which is the parent organization for the San Joaquin County Food Bank, also provides services to the Tracy area. It sponsors the Brighter Christmas Program, contracts with Valley Mountain Regional Center to provide transportation for the developmentally disabled, and is working to establish an adult day care program in Tracy.

Good Samaritan Training Center

The Good Samaritan Training Center in east Stockton is a Christian-based organization that provides food and clothing, limited counseling, and referrals for shelter and other needs. The Center is open 3 days a week and assists up to 22 families each day. An affiliate of the Christian Life Center, it is largely supported by the listeners of radio station KCJH.

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

Health for All

Health for All is an adult day health care center located in Lodi which serves 38 seniors from the north county area. Its goal is to restore and maintain each participant's health and independence at maximum capacity, delaying or preventing placement in a skilled nursing facility/nursing home.

Jene Wah

Jene Wah provides a daily meal to seniors, primarily those of Chinese ancestry who live in the inner city area. The total is 15,600 per year. They provide home visiting and telephone assurance to 1,000 persons per year.

Love Thy Neighbor, Manteca

Love Thy Neighbor serves the residents of Manteca, Lathrop, Ripon and French Camp. Food is distributed to over 40 families each day. Clothing, furniture, blankets and household items are also supplied as available. Assistance with shelter is provided when financially possible.

Older Adult Services, County Mental Health

Older Adult Services offers several programs to assist those with mental health problems.

- The Case Management Program is designed for older adults who can no longer manage their financial affairs, have a history of mental illness or are under conservatorship. It provides counseling and help in managing finances and thereby assists those living independently to maintain their autonomy.
- The Mobile Evaluation Team assists older men and women who are having emotional problems, are at risk or in a crisis situation. It can be of special value to those who are homebound. Referrals for placement in more assisted living arrangements can be made if necessary.
- Day Treatment is a specialized program to assist adults living in the community by providing support and counseling in order to assist in maintaining independence and reducing the possibility of hospitalization.
- Senior Peer Counseling pairs volunteers with those facing challenges as they grow older. This can provide an important source of support in maintaining one's independent lifestyle. Although this program is not receiving funding after July 1, 1993, those currently in the program are continuing.

Pacific Gas and Electric Company

The Pacific Gas and Electric Company (PG&E) has a number of programs for low-income people, but is expecting a funding cut of \$20 to \$30 M in Customer Efficiency Programs as programs are downsized or eliminated this year.

- Low Income Rate Assistance (LIRA) provides a 15% discount on energy bills to qualified low-income households.

MARKET AND INVENTORY CHARACTERISTICS:

Market and Inventory Conditions (cont.)

- Relief for Energy Assistance Through Community Help (REACH) provides energy assistance to low-income people not eligible for federal assistance programs who are experiencing financial difficulty in paying their energy bills.
- Energy Crisis Intervention Program uses state funds to provide assistance to low-income persons facing an energy-related crisis.
- Home Energy Assistance Program provides energy assistance payments to low-income customers to help offset the high cost of heating and cooling their homes.
- The State Weatherization Program weatherizes homes and apartments for low-income people.
- Target Customer Appliance Program (TEACUP) offers refrigerator replacement, hot water heaters, furnaces and evaporative coolers to replace air conditioners. Microwaves are also available for those who receive Meals on Wheels.

Payee Program

The Payee Program, fiscally administered by Stockton Metropolitan Ministry and overseen by the Stockton Shelter for the Homeless and St. Mary's Interfaith Dining Room, provides management of personal funds for clients who need assistance in paying bills and making decisions on spending SSI checks. More than 50 people are currently being served. The Shelter and St. Mary's staff respond to the recipients' requests for their funds and provide social services to help the recipients into appropriate programs and keep them from becoming homeless.

Perinatal Services, County Office of Substance Abuse

AIM, for pregnant women, and FOCUS, for women and their drug-exposed babies, are programs which combine substance abuse counseling, health care for women and children, and educational services and support so that women can provide safe, nurturing homes for themselves and their children. About 10% of the women coming into these programs are homeless; 80% are considered in danger of becoming homeless. These programs have 85 clients; 85% have substance abuse problems and an additional 15% have substance abuse and mental illness problems.

Public Health Services' AIDS Program

The AIDS' Program at the Public Health Department provides nursing and social work case management, home nursing care, benefits counseling and subsidies for food, medical care, utility payments, housing and transportation - direct assistance to over 150 adults and children a year. They estimate that 5% of their clients are homeless and 10% in danger of becoming so.

This program is also the fiscal manager for HUD's "Housing Opportunities for People with AIDS" (HOPWA) and the Ryan White Comprehensive AIDS Resources (CARE) Act of 1990 funds, and contracts with non-profit community based organizations for services.

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

Ripon Interfaith Ministries

Ripon Interfaith Ministries provides food and clothing to those in need. Because it is open limited hours, it operates in conjunction with the Ripon Police Department to assist with emergency situations.

The Ryan White Consortium

The Ryan White Consortium is a partnership of public and private non-profit HIV health and support service providers, persons with HIV, and representatives of communities affected by HIV. CARE has provided funds for case management, benefits assistance, and reporting of unmet client needs. The Consortium administers funds received under the HOPWA program to assist those with AIDS who are homeless and to prevent people with AIDS who have a fixed residence from becoming homeless. These funds are supporting the Ryan White House described above. The funds are also used for rental assistance; short-term rent, mortgage, and utility payments; and operating costs for housing facilities.

Salvation Army, Lodi

The Salvation Army, at their Lockeford Street facility in Lodi, provides food for families (nearly 2,000 meals a month); help with energy bills; clothing (for about 350 persons a month); substance abuse and family counseling; and operates a youth game room.

Salvation Army, Stockton

The Salvation Army provides food to those who seek services at its Corps Community Center in Stockton. Because of funding limitations, families can be helped once every 4 months.

The Salvation Army also participates in PG&E's REACH program, assisting the low income, disabled, and those on Social Security with utility payments. The maximum amount provided is \$200.00, and is limited to once every three years.

In addition, the Salvation Army operates a youth center and provides social services.

San Joaquin AIDS Foundation

The San Joaquin AIDS Foundation has an active caseload of approximately 116 people. The caseworkers estimate that 4% of their clients are homeless and 40% are in danger of becoming so. They assist approximately 7 clients a year with housing, and are involved in the Ryan White Consortium and the Ryan White House. They also have a limited pantry of donated food to assist those in need.

San Joaquin County Food Bank, A Division of Good Samaritan Community Services, Inc., Tracy

The San Joaquin Food Bank collects, warehouses and distributes food from food processors, warehouses, and farmers. It distributes to 60 agencies, including food closets, homeless shelters, drug rehabilitation programs, 4 million pounds of food a year, valued at \$9 million. This provides approximately 3 million meals. Under the auspices of the County Department of Aging, the Food Bank also runs the Brown Bag Program for seniors, distributing bags containing at least 10 pounds of groceries with a value of over \$15 to over 2,500 seniors at twelve sites countywide.

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

SEARCH (Southeast Asian Refugee Community Health)

SEARCH helps Southeast Asians to access health care, using bilingual outreach workers to provide a bridge between the health practices of East and West. It provides basic health care services to individuals with complex chronic conditions (such as TB) and substance abuse. Over 9,000 contacts were made in 1992-93.

Senior Service Agency

The Senior Service Agency provides a daily meal for approximately 675 seniors at 20 fixed Nutrition Sites throughout the county and delivers a midday meal to another 675 low-income seniors, 5 days a week through the Meals on Wheels Program. The goal is to help seniors stay healthy so they can care for themselves and remain in their own homes.

Their Adult Day Care and Adult Day Health Care programs provide respite for families and socialization for seniors, both in an attempt to avoid institutionalization.

San Joaquin Valley SHARE

SHARE is a food-buying cooperative program which provides approximately \$35 to \$40 worth of food for \$14 monthly at sites throughout the County. There are no eligibility requirements. Approximately 2,000 participate each month from San Joaquin and Stanislaus Counties.

Stockton Shelter for the Homeless

When funds are available from the Emergency Shelter Grant or the Emergency Shelter Program, the Stockton Shelter for the Homeless manages a county-wide one-time rental assistance program, which provides money for those in danger of losing their residences because of a temporary inability, for example due to illness or job loss, to make a monthly payment.

Su Salud

Su Salud (To Your Health) is a non-profit health-care organization that holds an annual health fair for low-income families without health insurance. In 1993, 3,000 doctors, dentists, nurses and other volunteers treated 20,000 people. Offered were free medical, vision, hearing, and dental testing for adults and children; family counseling; health-care education; children's immunizations; and referrals for follow-up care.

Tracy Interfaith Ministries

Tracy Interfaith Ministries distributes bagged meals (156,236 in 1992), clothing (to 2733 people), and household items. As the main resource for those in danger of becoming homeless in the Tracy area, they estimate they serve 14,867 people a year. Approximately 10% are homeless; 65% are considered in danger of becoming homeless.

This agency is sponsored by a coalition of 20 churches and the Tracy unit of the Salvation Army. Its service area extends to the County line to the west, Interstate 580 to the south, Vernalis to the east and McDonald Island to the north.

MARKET AND INVENTORY CHARACTERISTICS:

Market and Inventory Conditions (cont.)

Women's Center of San Joaquin County

The Women's Center provides supportive services to victims and survivors of domestic abuse and sexual assault and their families. Services include: 24-hour crisis lines, 24-hr. response to hospitals; peer counseling; advocacy/court accompaniment; community presentations on related issues; information/referral services designed to assist clients who choose to establish new residence when escaping a violent situation. It also operated DAWN House, listed in the Shelter section, and provides emergency food and clothing.

In Lodi, the Women's Center has a facility at which they provide individual and small-group counseling for battered women and abused men. Approximately 400 people from northern San Joaquin County are helped each year. A clothes closet has apparel appropriate for interviews or court appearances.

WIC (Special Supplemental Food Program for Women, Infants and Children)

There are three Special Supplemental Food Programs for Women, Infants and Children (WIC) in San Joaquin County. They provide health care, nutrition education, and food vouchers for low income pregnant or breast feeding women and their children. While only a small percentage of these are homeless (perhaps 3%), 25 - 50% are in danger of becoming homeless. Many are migrants and refugees. Public Health's WIC Program serves about 7,000 people monthly. Delta Health Care serves 3,500 and operates in Stockton, Lodi and north rural county. The Agricultural Workers Health Center has clinics in Stockton, Lodi and Tracy.

Programs Related to Housing

Asian-Pacific Self-Development and Residential Association

APSARA is a membership non-profit organization dedicated to serving the needs of low-income renters living in run-down apartments.

Asociacion Campesina Lazaro Cardenas, Inc.

ACLIC is a non-profit organization whose goal is to develop low-cost housing. This includes such projects as rehabilitation of a substandard apartment building to house low income seniors, developing single-family self-help homes, construction of townhouses for low-income families, and construction of a single family home subdivision.

Cambodian New Generation, Inc.

Cambodian New Generation is a social service agency which works with youths and families, including neighborhood organizing and liaison with law enforcement in communities where residents do not speak English. CNG plans to become involved in housing services activities, since their clients have needs related to neighborhood safety, affordable housing, and knowledge of tenants' rights and grievance procedures.

MARKET AND INVENTORY CHARACTERISTICS:

Market and Inventory Conditions (cont.)

Central Valley Low Income Housing Corporation

CVLIHC's is a nonprofit community-based housing development agency whose goal is to increase the supply of affordable housing for low-income families. CVLIHC plans to initiate a FmHA mutual self-help housing program in rural San Joaquin County within the year. The agency is also involved in a variety of housing projects throughout San Joaquin County, including single-family and multi-family developments. All of CVLIHC's programs are designed to meet the housing needs of low and very-low income families in both rural and urban San Joaquin County.

Habitat for Humanity of San Joaquin County

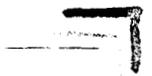
Habitat's goal is to provide decent, affordable housing through volunteer labor and donations of money and materials, and in partnership with home recipients. The homes are sold at no profit to partner families, and with flexible, no-interest mortgages.

Housing Affordability and Neighborhood Designs Trust

The HANDS Trust is an inner-city trust of the Land Utilization Alliance and is organized exclusively for charitable and educational purposes. Its goals are to promote affordable housing by supporting the development, building and planning of low cost housing; to assist in the rehabilitation and renewal of neighborhoods and depressed areas; to encourage neighborhood groups to sustain their cultural identity; to coordinate and disseminate information regarding cultural activities; and to provide mutual support in seeking economic development funds for such activities.

Stockton/San Joaquin Community Housing Resource Board (CHRB)

The purpose of the CHRB is to mediate landlord-tenant disputes and promote fair housing practices. The CHRB works to reduce the effects of discrimination and ensure that housing programs are not discriminating.



MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

iv. Inventory of Supportive Housing for Non-Homeless Persons with Special Needs

Number and Type of Housing with a Planned Service Component

A description of the services of the agencies involved in providing supportive housing (i.e. housing that includes a planned service component, such as group homes) is given below.

Acclimation, Inc.

Acclimation is a group of halfway houses, 3 for women and 1 for men, which assist persons with substance abuse problems. The capacity is 24 persons, some of whom may be the children of the residents. The program lasts up to a year, but people stay in the homes until they are ready for unassisted living. About 20% are homeless upon admittance. Currently all the Acclimation Homes are in the Stockton CHAS area.

Aspira Foster Family Services

Aspira Foster Family Services is a therapeutic foster care agency that recruits, trains and certifies foster parents and places children in their homes.

Bethany Home Society of San Joaquin County, Inc.

The Bethany Home Society of San Joaquin County, Inc. is a non-profit corporation comprised of a 74-bed skilled nursing facility, apartments for the independent elderly, a 49-bed adult residential care facility, and an adult day care center. It serves 120 elderly and 145 frail elderly a year. In the housing programs, 17% to 25% of the residents are below poverty level. Bethany Home is located in Ripon.

Case Management Program, County Mental Health Services

County Mental Health Services provide a case management program for the mentally ill who have been homeless. Most live in board and care homes and have a case worker. There is also a payee program component.

The Children's Home of Stockton

The Children's Home is a residential treatment program for 52 children and adolescents ages 9 to 18. The program includes an on-grounds school (which also accepts referrals from school districts) and 7 satellite homes, 3 of which are on the grounds of the Home and 4 of which are in the community.

Clark Foster Care

Clark Foster Care recruits and trains foster parents, supervises families, and provides therapy for children. A three-county agency, Clark is working with 32 children, 9 of whom are in San Joaquin County.

Hanot Foundation

The Hanot Foundation is a non-profit supportive housing provider for approximately 40 developmentally disabled adults. It also provides respite care for 35 people.

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

Human Services Projects, Inc.

Human Services Projects, Inc. is a non-profit organization involved with social services, supportive housing, and housing development and rehabilitation. It operates Teen Triumph, a long-term residential treatment approach for 24-30 adolescent sex offenders in five 6-bed homes.

The Indian Council

The Indian Council has a 15-bed 90-day social model treatment program in rural Manteca for Native American men, primarily those with alcohol problems.

Last Chance, Inc.

Last Chance operates 7 halfway houses for single men and women, recovering alcoholics and addicts, and offers a supportive environment as well as job training in the construction trades. Their capacity is 42, and they state that virtually all their clients are homeless upon admittance. Five of the homes are located in Stockton; 2 are in the CHAS area.

Lilliput Children's Services

Lilliput provides treatment foster care and adoption services for children of all ages. Foster and adoptive parents are recruited, trained, and certified.

Meadows Depot

Meadows Depot is a 6-home, one year program located on 14 acres in Acampo. It serves 17-20 women recovering from substance abuse, and their children. Participants are referred from the courts, Child Protective Services, County substance abuse programs, and shelters, and are required to participate in AA and/or NA.

Perinatal Services, County Office of Substance Abuse

The County contracts with the Women's Center of San Joaquin County to run Inner Voice, a program which provides transitional housing and counseling services to women dealing with substance abuse problems, and their children. They occupy a building with 14 apartments in central Stockton. Women can stay in this facility for up to 9 months while they are in the AIM or FOCUS programs. Once they successfully complete a program, they are assisted in finding independent housing.

Recovery House

Recovery house is an 85-bed facility for men and women age 14 and above who are dealing with alcohol problems; persons with both drug and alcohol problems are also admitted. Its 3-month program is run by the County Office of Substance Abuse.

Regional Youth Services

Regional Youth Services, formerly the Regional Adolescent Treatment Program, offers educational, mental health, and residential services, assisting children and adolescents, including those who are transitioning from locked facilities, and their families.

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

Residential Care Facilities for the Elderly

In San Joaquin County there are approximately 77 licensed Residential Care Facilities for the Elderly (age 60 and above), with a total of 1518 beds. 51 homes (874 beds) have Stockton addresses, but some of these are in this CHAS area. 26 homes (644 beds) are in the CHAS area.

Residential Care Facilities for Adults

There are 138 Adult Residential Facilities (age 18 to 59) in San Joaquin County with 1,036 beds. These facilities serve the mentally ill and the developmentally disabled. Of these, 27 homes (286 beds) are in the CHAS area. 11 homes (750 beds) have Stockton addresses, although some of these are outside the city limits and in the CHAS area.

Residential Drug Program

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

Salvation Army Adult Rehabilitation Center

The Salvation Army has a 78-bed facility and 6-month live-in program for substance abusers (which can be extended). Many of those entering the program are homeless; some are referred by the Courts. The Center provides counseling and work therapy; all the men work in the Thrift Shops, which endeavor to finance the program.

An after-care component, called Bridge House, is a facility for six graduates of the Center. They are expected to work and contribute to the running of the house.

Seeds of Hope

Seeds of Hope, also known as Community Alcohol/Drug Awareness Program (CADAP), is a halfway house for women recovering from substance abuse, and their children.

United Cerebral Palsy

United Cerebral Palsy works to help those who have cerebral palsy reach their highest level of independence. Most of their adult clients live in residential care facilities and wish to access a supported living environment. UCP has an Independent Living Program that prepares the individual to transition to and/or maintain an independent living lifestyle. They are in the process of developing a supported living program. They also run programs designed to provide support to parents and families so they can maintain their children who have cerebral palsy within their homes. One of their programs, an Adult Developmental Center, is located in Manteca.

Valley Mountain Regional Center

Valley Mountain Regional Center had 2,745 clients in San Joaquin County as of June 1993. Valley purchases residential services for developmentally disabled adults and children, most of whom need supportive housing. They have between 770 and 880 developmentally disabled persons living in licensed board and care homes. Another 100 - 120 persons receive supportive living services.

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

VMRC uses approximately 116 adult homes, 26 children's homes, 11 elderly homes, and 24 foster homes in San Joaquin County. (The Adult and Elderly homes are included in the Residential Care Facilities totals below.)

They plan to de-emphasize the use of licensed homes and to emphasize the use of non-licensed residential arrangements such as apartments, coupled with more supportive living, training and services. They have two supportive living programs: the Parent Assisted Program for families and the Assisted Personal Living Environment Program for singles operating through contract with a private vendor.

Victory Outreach

Victory Outreach is a non-profit, Christian-oriented residential program for substance-abusing men. Currently it operates 2 homes for approximately 20 men, and hopes to add to the number of residences and also house women in the future.

Willow House

Willow House is a social rehabilitation facility for those with mental health problems and legal issues who are being released from locked facilities and require a supportive living environment. Run by Carefilled Homes, Inc., it is expected to open in December 1993.

Other Programs

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

Efforts to Coordinate Programs

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

- The Stockton Developmental Center and Valley Mountain Regional Center work together in providing supportive housing to the developmentally disabled. See the description of the Delta Regional Program in the next section.
- Valley Mountain works with the Association for Retarded Citizens on housing issues. It is assisting United Cerebral Palsy in setting up and funding a program for supported housing.
- United Cerebral Palsy coordinates with the County's In-Home Supportive Services Program to enable cerebral palsy clients to remain in the least restrictive setting.
- Valley Mountain, United Cerebral Palsy and the Area VI Board on Disabilities have plans to provide 3 seminars over the next year for consumers and service professionals to foster dialogue and provide training for those interested in supportive housing.
- The Stockton Shelter for the Homeless, the Ryan White Consortium, and the AIDS Program of the Public Health Department work cooperatively in the running of the Ryan White House, a transitional housing program for those who are HIV positive.

MARKET AND INVENTORY CHARACTERISTICS:

Market and Inventory Conditions (cont.)

- The County's Office of Substance Abuse is contracting with the Women's Center to manage Inner Voice, a supportive housing program for recovering substance abusers and their children.
- The County Mental Health Services, Department of Aging, and Human Services Agency support the Transitional Care Facility program for abused/abandoned seniors and individuals experiencing a life crisis that provides a safe, temporary environment with food and physical supervision for up to 14 days.
- Adult Protective Services, Older Adult Services, the Ombudsman, Valley Mountain Regional Center, and a representative of the State Licensing Department meet regularly to monitor and assess the services provided by board and care homes and share any concerns or problems. This assures quality in the living situations of their clients.

Other Programs

- There are a number of day programs which provide special education and recreation for developmentally disabled adults, most of whom live in residential care facilities. Among these are Manteca CAPS, which serves 100 people a year, and The Activity Center, run by San Joaquin County Mental Health Services.
- There are Senior Centers throughout the County, most of which function as congregate meal sites. Some also include social and recreational programs as well as services for seniors, such as tax information, renters information, and limited health-related testing.

A partial listing of these Senior Centers in the CHAS area includes: Manteca, Lockeford, Loel (Lodi), Woodbridge, Lolly Hansen (Tracy), Escalon and Ripon. Some Centers are owned/managed by the cities in which they are located; others are privately operated.
- The Easter Seal Society, in addition to providing an outpatient rehabilitation center, is a community information and referral source for persons with disabilities.
- The Community Blind Center provides educational, recreational and social services aimed at independent living. The Center teaches daily living skills to the blind and visually impaired and assists with job training.

Supportive Housing for Persons Returning from Institutional Settings

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

County Mental Health Services

County Mental Health Services has two transitional programs.

- The Colonial Apartments (aka Satellite Apartments) provide transitional housing for those who have been in inpatient treatment. The University of the Pacific is under contract to provide a resident manager to assist the clients as needed.

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

- Grant House is a short term crisis residential treatment program on the grounds of the Mental Health Center for those who have been in the Psychiatric Health Facility or the Crisis Intervention Unit. It is run by Carefilled Homes, Inc.

It also offers:

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

Delta Regional Project, Stockton Developmental Center

The Delta Regional Project has three 6-bed homes on the grounds of the Stockton Developmental Center. These are seen as living "options" rather than transitional housing, but they are less restrictive than Developmental Center living and people do move on to more independent living when they show an ability and willingness to do so. The Center also places individuals in intermediate care and community care facilities, which are categorized according to the level of service needed and provided.

Hospice of San Joaquin

The Hospice of San Joaquin is a medically directed program which serves terminally ill persons and their families in their own homes. Some of these are persons who are released from hospital settings. Nurses, pharmacists, counselors, clergy, family visitors and volunteers work together to provide care to over 1,000 persons each year.

In-Home Nursing Services

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

New Directions

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

Positive Alternative Lifetreatment Services

P.A.L.S. is a program for recovering addicts and parolees that offers a 90-day treatment program, 2 program houses for clients in that program who need supportive housing, and a transition home which provides a safe, drug-free environment for those in the 9-month follow-up program who are returning to society. They currently house 20 and feed and provide social services for 22 people. P.A.L.S.' 4 homes are in Stockton but plans to expand into the CHAS area.

MARKET AND INVENTORY CHARACTERISTICS:
Market and Inventory Conditions (cont.)

Programs for Parolees

The State of California has parole programs for youthful and adult parolees.

The California Youth Authority has one group home which houses 6 young men being released from institutions. Most of the rest of the 250 parolees live with relatives, although about 4 at any one time are in foster homes licensed by CYA. The average age of parolees is 19 years.

The state parole program for adults had one halfway house during FY 1992-93, but its contract was not renewed for the current fiscal year. The state has a contract with New Directions, a relatively new private non-profit organization, to house 14 parolees who are dealing with drug problems and assist them in returning to the mainstream. The parole office also loans money to parolees who need help with housing. Some parolees stay in shelters until they have qualified for General Relief. Most parolees find places to stay with family members or friends.

Parole also has contract with PALS and with New Directions, programs described above.

Regional Youth Services

For information on this program, see p. I-42.

San Joaquin General Hospital Social Services

The County's General Hospital places indigent adults in board and care homes when they are ready for discharge, have no residence, and need a limited amount of assistance with daily living.

Market & Inventory Conditions

Comprehensive Housing Affordability Strategy (CHAS)
Instructions for Local Jurisdictions

Name of Jurisdiction: San Joaquin County
 Check One: 1990 Census Hsing Cond Survey
 Other Source: (specify) _____
 Data as of: (enter date) _____
 5 Year Period (enter fiscal yrs.)
 FY: 93-94 through FY: 97-98

Category	Total (A)	Vacancy Rate (B)	0 and 1 bedroom (C)	2 bedrooms (D)	3 or more bedrooms (E)
1. Total Year-Round Housing	93,749		12,943	29,513	51,293
2. Total Occupied Units	89,362		12,121	28,005	49,236
3. Renter	31,656		8,623	14,435	8,598
4. Owner	57,706		3,498	13,570	40,638
5. Total Vacant Units	4,387		822	1,508	2,057
6. For Rent	1,200	3.65%	404	575	221
7. For Sale	1,147	1.95%	25	169	953
8. Other	2,040		393	764	883

Category	% Substandard (A)	% Suitable for Rehabilitation (B)
1. All Renter	10.9%	64%
2. All Owner	8.6%	64%

Category	Total (A)	Vacancy Rate (B)	0 and 1 bedroom (C)	2 bedrooms (D)	3 or more bedrooms (E)
1. Total	245		45	104	127
2. Vacant	0	0%			

Rehabilitation Needs: Estimated Hard Costs -- Physical Improvements: \$2,136,469 | Grand Total PHA Needs: \$2,136,469

Unit Size	Applicable FMRs (A)	Rent Affordable at 30% of 50% MFI (B)
0 Bedrooms	370	304
1 Bedroom	450	347
2 Bedrooms	529	390
3 Bedrooms	661	451

HUD 40090-A (1/93)

B. NEEDS ASSESSMENT

1. Current Estimates/Five Year Projections

- i. Very Low Income
- ii. Other Low Income
- iii. Moderate Income

Renters

Elderly Households

Elderly renter households in general and low income elderly renter households in particular often have significant needs for housing assistance. Analysis of 1990 Census data shows that within the CHAS Planning Area over 70 percent of very low income elderly renter households experienced housing problems. This percentage declines somewhat for other low income elderly renter households, but it is still significant, 58 percent. For moderate income elderly renter households, the percentage who had housing problems was 44 percent. By comparison, only about one in eight above moderate income elderly renter households experienced housing problems. Overall, there were more than 2500 very low, low, and moderate income elderly renter households that had housing problems in 1990. This figure represents almost 60 percent of all elderly renter households. These relationships are provided in CHAS Table 1C. (See also Table XXIII, Appendix A.)

Small Related Households

For very low income and other low income small related renter households, the percent who experienced housing problems is even greater than for elderly renter households of the same income group. Data from the 1990 Census shows that almost seven out of eight very low income small related renter households and that nearly six out of ten low income small related renter households had housing problems. The situation for moderate income small related renter households was considerably better. Less than a third experienced housing problems. In terms of numbers, there were over 5500 very low, low, and moderate income households in the CHAS Planning Area that had housing problems in 1990. (See CHAS Table 1C; and Table XXIII, Appendix A.)

Large Related Households

Large related renter households are the most affected percentage wise by housing problems. According to the 1990 Census, over 95 percent of all very low income and other low income large related renter households experienced housing problems. In addition almost two thirds of moderate income large related renter households had housing problems. The situation for above moderate large related renter households was somewhat better, but even for this group the percent affected by housing problems was significant, 50 percent. Overall, there were 3300 very low, other low, and moderate income large related renter households, representing nearly 60 percent of all large related renter households, that had housing problems in the CHAS Planning Area in 1990. (See CHAS Table 1C; and Table XXIII, Appendix A.)

Other Renter Households

Renter households other than those noted above (e.g. nonfamily households, such as unmarried-partner households and unmarried-couple households) also had significant need for housing assistance. Data from the 1990 Census shows that eight out of ten very low income and over half of other low income other renter households had housing problems. Only about a fourth of moderate income other renter households had housing problems. In terms of numbers, there were almost 2100 very low, other low, and

NEEDS ASSESSMENT:

Current Estimates/Five Year Projections (cont.)

moderate income other renter households in the CHAS Planning Area that experienced housing problems in 1990. (See CHAS Table 1C; and Table XXIII, Appendix A.)

Cost Burden and Severe Cost Burden

Analysis of 1990 Census data shows that three fourths of very low income renter households (7100 households) were cost burdened and that nearly half (4,400 households) were severely cost burdened. Data on other low income renter households shows that although 44 percent (3,000 households) were cost burdened, the percentage that were severely cost burdened was relatively small, 6 percent. For moderate income renter households, the data shows a significant improvement--less than a fourth (700 households) were cost burdened, and less than two percent were severely cost burdened. By comparison, 37 percent of total renter households were cost burdened, and 16 percent severely cost burdened. (See CHAS Table 1C; and Table XXIV, Appendix A.)

Overcrowding

Overcrowding in the CHAS Planning Area continues to be a major problem, particularly for large related renter households. Census data shows that about a fifth of very low income households and other low income households experienced overcrowded housing conditions in 1990. The combined total for both groups in 1990 was about 3000 households. Large related renter households as a specific type of renter household was the most affected by overcrowded housing conditions. In 1990, over three-fourths of very low income large related renter households (1200 households) and over two-thirds of other low income large related renter households (1100 households) were overcrowded. By comparison, the incidence of overcrowding experienced by all renter households in the CHAS Planning Area in 1990 was 17 percent, or about one out of every six renter households. (See Table XXV, Appendix A.)

Substandard Housing Conditions

The number of renter households living in substandard housing conditions continues to be a source of concern, particularly with respect to very low and other low income renter households. Of the 3400 substandard housing units occupied by renter households in the CHAS Planning Area in 1990, an estimated 90 percent were occupied by very low income and other low income households (note: the estimated percentages were 41 percent for very low, and 47 percent for other low, income households). Over a third of very low income renter households experiencing substandard housing conditions (500 households) are estimated to have had "worst case" needs.

Disproportionate Need of Minority Renters

Very, very low income minority renters experienced proportionately more housing problems than total very, very low income renter households. Data from the 1990 Census show that almost 91 percent of minority very, very low income renter households in the CHAS Planning Area experienced housing problems. By comparison, about 84 percent of all very, very low income renter households experienced housing problems.

Analysis of 1990 Census data concerning renter households with incomes below 51 percent of median family income also reveals that large families comprised a disproportionate share of minority renter households when compared to total renter households. Almost 30 percent of minority-headed households in the CHAS Planning Area were made up of large families. By comparison, large families made up less than 17 percent of total renter households.

NEEDS ASSESSMENT:
Current Estimates/Five Year Projections (cont.)

Owners

Elderly Households

The degree to which elderly homeowners need housing assistance is dependent, not surprisingly, on which income group they belong. According to the 1990 Census, 45 percent of very low income, 16 percent of other low income, 9 percent of moderate income, and 6 percent of above moderate income elderly homeowner households had housing problems. The number of very low, other low, and moderate income elderly homeowner households who had housing problems was nearly 3000 in 1990. (See CHAS Table 1C; and Table XXVI, Appendix A.)

Other Owner Households

As a group, owner households other than elderly owner households fared worse than elderly owner households in terms of needing housing assistance. Data from the 1990 Census shows that in the CHAS Planning Area two-thirds of very low income owner households, and over half of other low income and moderate income other owner households experienced housing problems. This amounted to almost 5500 households in 1990. (See CHAS Table 1C; and Table XXVI, Appendix A.)

Cost Burden and Severe Cost Burden

Census data regarding the extent to which cost burden and severe cost burden are being experienced by different owner household income groups shows, not surprisingly, that very low income owner households are the most affected. The data reveals that half (4100 households) of all very low income owner households in 1990 were cost burdened and that three out of ten very low income owner households (2400 households) were severely cost burdened. By comparison, about a fourth of total owner households were cost burdened, and less than a tenth were severely cost burdened. The percentages for other low income and moderate income owner households were similar to those of total owner households. About 29 percent of other low income owner households (2100 households) and 31 percent of moderate income owner households (1300 households) were cost burdened; 11 percent of other low income owner households (800 households) and 8 percent of moderate income owner households (350) were severely cost burdened. (See Table XXVII, Appendix A.)

Overcrowding

The extent of overcrowding for owner households was much less than that for renter households in the CHAS Planning Area. Overall, less than five percent of all owner households in 1990 were overcrowded. However, the situation for both very low income and other low income owner households other than elderly owner households was considerably worse. Nearly one in seven (1000 households) was overcrowded. This is more than four times the rate of overcrowding experienced by all owner households. (See Table XXVIII, Appendix A.)

Substandard Housing Conditions

There were almost 5000 owner households in the CHAS Planning Area living in substandard housing conditions in 1990. About one in six such households were very low or other low income owner households (eight percent and nine percent respectively of total owner households experiencing substandard housing conditions). It is estimated that almost 150 very low income owner households living in substandard housing conditions experienced "worst case" needs.

NEEDS ASSESSMENT:

Current Estimates/Five Year Projections (cont.)

Disproportionate Need of Minority Owner Households

Low income minority owner households experienced proportionately more housing problems than total low income owner households. In 1990, 80 percent of very, very low income; 55 percent of very low income; and 54 percent of other low income; minority owner households experienced housing problems. By comparison, 65 percent of very, very low income; 44 percent of very low income; and 34 percent of other low income; total owner households experienced housing problems.

Housing Authority Waiting Lists and Selection of Applicants

As of April 30, 1993, the Housing Authority reported 160 applicants on its waiting list for public housing units and 840 applicants on its waiting list for Section 8 housing units within the CHAS Planning Area. The Housing Authority notes that all program waiting lists are currently opened, and that 75 percent of applicants meet one of the three federally mandated preferences for admission.

With respect to the selection of applicants, the Housing Authority stated in a June 7, 1993, letter to the San Joaquin County Community Development Department the following:

Every applicant is given an opportunity to qualify for at least one (1) federally mandated preference category as follows:

- Involuntarily displaced
- Substandard Housing
- Paying over 50 percent of income for rent and utilities

Selection of preference holders for the issuance of Certificates/Vouchers are granted in conjunction with date and time of their application with equal weight. Special priority is applied for Veterans/Servicemen families. Also, 10 percent of those applicants applying for assistance in any one year may be selected out of said order to meet City/County needs (i.e. Rental Rehabilitation Program, displacement by local governmental action, or flood, fire disasters).

Need for Homeownership for First-Time Homebuyers

First time homebuyers as a group have become the largest segment of the homebuying market in recent years. A depressed housing market for existing homes in the Bay Area has meant that sales of upper end housing in the CHAS Planning Area (generated to a great extent by Bay Area workers in search of more affordable housing in the Central Valley) has declined and that developers have had to adjust both the price and size of their single family homes in order to be more responsive to the housing demands of local workers.

Discussions with housing professionals indicate that between 70 to 80 percent of all home purchases in the CHAS Planning Area are made by first time homebuyers. By contrast, a study of homebuyers in California shows that 42 percent of all homebuyers in 1992 were first time homebuyers. A typical profile of a first time homebuyer in the CHAS Planning Area reveals that the homebuyer is between 25 and 35 years of age and has a spouse who works. Childless couples are just as likely to purchase a home as couples with children. The price of housing most in demand is in the \$100,000 to \$120,000 range.

According to local realtors and mortgage lenders, the major obstacle faced by first time homebuyers is coming up with the money for the down payment and closing costs. Homebuyers often have sufficient

NEEDS ASSESSMENT:

Current Estimates/Five Year Projections (cont.)

income to afford the debt but don't have enough for the down payment. Of those that qualify, it is estimated that as many as 65 percent have received gifts of money from parents for the down payment.

All housing professionals that were contacted indicate that there is a "huge" demand for housing by first time homebuyers.

Five-Year Housing Needs Projection

During the five year period of the CHAS, it is estimated (based on the Fair Share Housing Allocation Plan prepared by the San Joaquin County Counsel of Governments) that 14,000 new households will reside in the CHAS Planning Area. Of this number, it is projected that there will be approximately 3300 very, very low income and very low income households (combined group), and 2300 other low income households. Of these new low income households, it is estimated that seven out of ten very, very low income and very low income households (combined group), and almost half of other low income households will need some form of housing assistance (1500 very, very low income and very low income renter households (combined group); 700 other low income renter households; 800 very, very low income and very low income owner households (combined group); and 400 other low income owner households). These numbers assume that the 1990 percentage mix between owner and renter low income groups are applicable to these new households, and that the percentages of owner and renter low income groups experiencing housing problems in 1990 are also applicable to such households.

CHAS Table 1C

Housing Assistance Needs of
Low & Moderate Income Households

U.S. Department of Housing and Urban Development
Office of Community Planning and Development
Comprehensive Housing Affordability Strategy (CHAS)
Instructions for Local Jurisdictions

Name of Jurisdiction: San Joaquin County
Sources of Data: CHAS Databook; 1990 Census
Data is current as of the following date:
Five Year Period: FY: 93-94 through FY: 97-98

Household by Type, Income, & Housing Problem	Renters					Owners			Total Households (I)
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly (F)	All Other Owners (G)	Total Owners (H)	
1 Very Low Income (0 to 50% MFI)*	2,570	3,717	1,570	1,574	9,430	5,133	3,126	8,259	17,689
2 0 to 30% MFI*	1,030	2,012	561	790	4,401	2,063	1,477	3,540	7,941
3 % with any Housing Problems	70%	80%	85%	79%	84%	60%	73%	65%	75%
4 % Cost Burden > 30%	68%	88%	75%	73%	78%	58%	67%	62%	71%
5 % Cost Burden > 50%	50%	77%	53%	66%	66%	38%	51%	43%	56%
6 31 to 50% MFI*	1,532	1,705	1,017	784	5,038	3,070	1,648	4,718	9,757
7 % with any Housing Problems	74%	83%	96%	81%	83%	35%	63%	44%	64%
8 % Cost Burden > 30%	73%	76%	64%	80%	73%	34%	52%	41%	57%
9 % Cost Burden > 50%	33%	30%	22%	33%	30%	12%	33%	19%	25%
10 Other Low-Income (51 to 80% MFI)*	972	3,021	1,555	1,254	6,802	3,618	3,771	7,389	14,191
11 % with any Housing Problems	58%	59%	85%	55%	64%	16%	52%	34%	49%
12 % Cost Burden > 30%	58%	48%	26%	47%	44%	15%	42%	29%	36%
13 % Cost Burden > 50%	11%	6%	2%	5%	8%	6%	16%	11%	8%
14 Moderate Income (81-95% MFI)*	257	1,613	733	515	3,118	1,465	2,737	4,202	7,320
15 % with any Housing Problems	44%	30%	64%	27%	39%	9%	51%	37%	38%
16 % Cost Burden > 30%	44%	21%	21%	23%	23%	8%	43%	31%	28%
17 % Cost Burden > 50%	9%	1%	0%	0%	1%	2%	12%	8%	5%
18 Total Households**	4,337	14,629	5,739	6,221	30,926	16,435	42,375	58,810	89,736
19 % with any Housing Problems	60%	42%	74%	40%	50%	20%	31%	20%	36%

* Or, based upon HUD adjusted income limits, if applicable.

NEEDS ASSESSMENT (cont.)

2. Nature and Extent of Homelessness

i. Needs of Sheltered and Unsheltered Homeless Individuals and Families

San Joaquin County and this CHAS area has a very high unemployment rate and a very low wage rate. Unemployment and underemployment, perhaps more than any other factors, contributes to a steadily increasing number of the homeless. Also, housing affordability indexes consistently rank this county as extremely low. Construction of moderate-cost homes has been limited, and building of multiple family units for rental has been negligible, despite the growing population.

San Joaquin County is an agricultural community, and migrants following the crops are a part of the local demographics. Agricultural workers, whether local, from other parts of the country or from Mexico, are at the mercy of the weather, the market, and the other seasonal variables that affect agribusiness. Farmworkers, except those with year-round positions with specific growers, tend to be very low income. Many are unable to find adequate, low-cost housing, and are homeless or reside in shelters.

As in other parts of the country, the struggling economy is contributing to an increasing number of homeless families. This is largely due to unemployment, under-employment, plant closures/job loss, rising rents, inability to manage available resources, personal crises related to illness or injury, mental health or substance abuse problems, or victimization.

An additional contributing factor to homelessness is the loss of single room occupancy hotels in Stockton. While there has been an effort at replacement, the need outstrips the supply. Migrant farmworkers and those on general relief must compete with more stable populations, such as elderly men living on social security, who call these hotels home.

Also, San Joaquin County is a transportation hub at the heart of the San Joaquin Valley. It is a rail center and houses an international port. State Route 99 to the east and Interstate 5 on the west provide corridors which connect the area to Sacramento, Los Angeles, and the Bay area. The greater Stockton area always has been a stopping-off point for transients.

Agencies Surveyed

Approximately 115 agencies were surveyed regarding the needs of the clients they serve; more than 70 responded. The following information on the needs of the homeless, the low income, and special populations reflects their answers to our inquiries.

General Needs of the Homeless

All homeless in San Joaquin County share key needs. These are:

- jobs;
- wages above minimum level;
- affordable housing and/or housing subsidies; and
- support services in areas related to life skills so they can manage their lives, homes and incomes.

Their chief other needs are:

- greater availability of food supplies;
- access to health care;
- improved education;

NEEDS ASSESSMENT:

Nature and Extent of Homelessness (cont.)

- funds for private transportation and/or access to public transportation;
- access to vocational training opportunities, GAIN and other programs;
- access to substance abuse treatment programs.

Need for Facilities and Services for Homeless Individuals, Sheltered & Unsheltered

In addition to the major needs listed above, unsheltered individuals need the following:

- More emergency housing for men. Providers are noting a trend toward increasing numbers of single men needing housing. A disproportionate number of these are Hispanic.
- In Tracy and Manteca there is a lack of shelters and related services such as showers for single persons. Hot meals also are needed.

Sheltered individuals need the following:

- Minors who are emancipating from Safe House, residential treatment, and other programs need help learning independent living skills such as how to live on their own within a budget; training for jobs and in life skills; and affordable housing with supportive services.
- Homeless individuals need more counseling while in shelters and more aftercare or transitional housing after leaving shelters.

Both sheltered and unsheltered individuals need more safe SRO housing.

Need for Facilities and Services for Homeless Families with Children, Sheltered and Unsheltered

For unsheltered families,

- There is a need for a family shelter, as well as transitional housing, in Lodi.
- There is a need for additional shelter facilities for families in the Stockton metropolitan area. An expansion of the Haven of Peace in French Camp is being sought by that facility.
- Women leaving abusive situations need resources for rental deposits, utilities deposits, etc. Families leaving shelters have this same need; it is one of the most significant problems case managers deal with.

Both sheltered and unsheltered families have the following needs:

- Safe, affordable child care so they can pursue training, school and jobs. They need respite care to prevent abuse induced by stress: the pressure of managing a family with limited income.
- Family planning, well-baby care, child health and disability prevention screenings are needs cited by professionals.
- Assistance with family communication problems, marriage counseling, and parenting training, are needed.
- Abused women and families need medical and dental services performed by professionals sensitive to their needs.

NEEDS ASSESSMENT:
Nature and Extent of Homelessness (cont.)

ii. Need for Facilities and Services by Subpopulations of Homeless

The Mentally Ill

Those who are severely mentally ill currently have a good array of services available to them, including outreach. One major problem is the unwillingness of some to accept these services.

Substance Abusers

There is not enough space in residential treatment facilities for all the homeless with substance abuse problems. It is probable that overall more beds or more facilities are needed.

The availability of more detoxification beds for women has been identified as a need.

Supportive housing, especially clean and sober living environments, are needed for those leaving treatment who do not have homes to return to.

Mentally Ill Substance Abusers

Those who are both severely mentally ill and substance abusers have limited services. Currently, there are special treatment groups at the Mental Health Center for this population.

Runaways

Safe House appears to meet most of the need for housing for runaway youth referred by parents or the police. As the population grows, another such facility may be required. Also, a facility may be needed for self-referring youths: those who are ejected from their homes or are involved in family disputes and need a temporary respite. This county does not seem to have numbers of youth living in the streets like larger metropolitan areas.

HIV/AIDS Patients

Those who are HIV positive or have AIDS could benefit from another transitional living facility for 6 people.

A clean and sober halfway house for HIV positive people coming out of treatment programs is a growing need.

Domestic Violence Victims

Victims of domestic violence need additional shelter space for themselves and their children. There does not appear to be adequate space throughout the county at this time.

Southeast Asian women who are victims of domestic violence need a shelter facility geared to their particular cultural situation.

NEEDS ASSESSMENT:

Nature and Extent of Homelessness (cont.)

Estimates of the Homeless Population

CHAS Table 1D requires numbers for homeless populations and subpopulations. The 1990 Census provides the following figures for the CHAS area: sheltered adults: 210; sheltered juveniles: 92; unsheltered adults: 46, for a total of 348. The San Joaquin County total is 924.

These census figures do not accurately portray the situation. A study of the homeless in San Joaquin County in 1986-87 by Mendelson & Associates found that there were approximately 2,650 people homeless in the summer months and 2,400 during the winter. Of these, an estimated 625 were unsheltered during the summer months. This figure is reduced during winter months when people more actively seek shelter because of the weather, or move to other areas or return to government assistance programs when the agricultural season and its jobs end.

According to these figures, .6% of the County's total population is homeless at any given time during the summer months, with a decrease to approximately .55% during the winter. Thus, using the Mendelson study, it can be estimated that the homeless population is currently 3,100 in the summer and 2,800 in the winter. Following Mendelson's assumption that 75% of the homeless are in Stockton, the homeless population in the CHAS area ranges between 700 in the winter and 770 in the summer.

Rather than using the current estimates noted above, we are choosing to use the 86-87 figures. They are a reasonable minimum base. The number of homeless has increased because of the economic situation of the country; California has been harder hit than many other states, and San Joaquin County has one of the highest unemployment rates in the state and the highest welfare rate in the nation.

The following is the methodology presented by Mendelson & Associates as the one used to arrive at the 86 - 87 figures.

Unsheltered Individuals and Families

Mendelson & Associates consulted with service providers and a number of formerly homeless people to determine probable locations throughout the county where unsheltered homeless individuals and families might be found.

Once possible locations were determined, Mendelson and Associates, both directly and by engaging the assistance of formerly homeless people, surveyed the possible locations and conducted both head counts and interviews with homeless people. The interviews were to determine gender, ethnicity, age and causes of homelessness.

In order to prevent duplication in the count, the interviews and count were conducted over a short period of time; duplication was also prevented through the use of the same people in conducting the count.

Service area sites (soup kitchens, clothing exchanges, etc.) were not used to count those population. All interviews and counts took place at locations where unsheltered homeless were living at night.

NEEDS ASSESSMENT:

Nature and Extent of Homelessness (cont.)

During the period that the count process was underway, 225 interviews were conducted. Based on the relatively short amount of time devoted to this effort, it was assumed 50% of the area's unsheltered homeless were contacted and counted.

Sheltered Individuals and Families

In order to count the number of sheltered homeless in San Joaquin County, the first step was to define who should be counted. Under the operating guidelines issued by HUD, the homeless were considered to be all those persons residing in emergency shelters, those temporarily housed through charitable organizations, those in institutions who were homeless on entry, and those being housed at the direct expense of local government agencies because they had no other resources.

Contact was made with all identifiable providers of housing to the defined population, public and private, and information was collected from each regarding the numbers served on a daily, weekly, and monthly basis going back over the proceeding year. Mendelson and Associates also determined average length of stay figures for the various service providers; by using this calculation, it was possible to avoid duplication the number of people being counted. Using these two sets of numbers, monthly averages of the number of sheltered individuals and families in San Joaquin County were determined.

NEEDS ASSESSMENT:
Nature and Extent of Homelessness (cont.)

iii. Characteristics and Needs of Persons Threatened with Homelessness

The following categories of people are in danger of becoming homeless:

- all who are on public assistance;
- the unemployed and underemployed;
- the functionally illiterate;
- all who earn less than \$7.50 per hour;
- all who are living in "double up" situations;
- those with little knowledge of basic life skills such as money management, nutrition, shopping skills, problem solving and decision making;
- those who do not have private transportation and do not have easy access to public transportation;
- elderly on limited income;
- severely mentally ill not receiving treatment;
- those with mental health problems not sufficiently severe to receive County mental health services and without funds or insurance to pay for private treatment;
- substance abusers;
- those who cannot make a monthly rent or house payment because of illness, job loss, etc.;
- the "working poor" who are without health insurance or who have inadequate insurance;
- those who need services but are unaware of their availability or unwilling to accept them;
- those who drop out of high school and those who become parents while teenagers.

Their needs are:

- job training;
- decent paying jobs;
- low cost housing;
- supplemental food supplies;
- life-skills training;
- basic coping skills: financial planning, food shopping, spending;
- safe, inexpensive child care;
- accessible, reliable public transportation;
- case management services or supportive housing after leaving a shelter;
- coordinated case management for those involved with a variety of public entities, such as the courts, parole, etc.;
- Southeast Asian former refugees need information regarding public housing and understanding of their rights;
- a safe environment, drug and gang free;
- recreational programs for adults;
- additional funds for Meals on Wheels and Senior Nutrition sites;
- chore services, including yard maintenance for the elderly;
- assistance with medication administration for the elderly;
- a short-term housing payment program for those with health problems or job loss.

Homeless Population & Subpopulations

Comprehensive Housing Affordability Strategy (CHAS)
Instructions for Local Jurisdictions

Name of Jurisdiction:

San Joaquin County

Five Year Period: (enter fiscal yrs.)

FY:

through FY:

Part 1: Homeless Population	Sheltered (A)	Unsheltered (E)	Total (C)
Homeless Families with Children			
1. Number of Homeless Families	120	138	258
2. Number of Persons in Homeless Families	480	550	1,030
Homeless Individuals			
3. Youth (17 years or younger)	35	0	35
4. Adults (18 years and older)	1,260	250	1,510
5. Total (lines 2+3+4)	1,775	800	2,575
Part 2: Subpopulations			
Homeless Persons with Service Needs Related to:	Sheltered (%)	Unsheltered (%)	
1. Severe Mental Illness (SMI) Only	2%	8%	
2. Alcohol/Other Drug Abuse Only	50%	50%	
3. SMI & Alcohol/Other Drug Abuse	2%	13%	
4. Domestic Violence	15%	25%	
5. Homeless Youth	< 1%	< 2%	
6. AIDS/Related Diseases	10%	20%	
7. Other (specify)			

HUD 40090-A (1/93)

NEEDS ASSESSMENT (cont.)

3. Populations Other Than Homeless With Special Needs

i. Need for Supportive Housing

CHAS Table 1E requires estimates of the number of households in need of supportive housing for each of the populations with special needs listed below. The estimates currently provided are very preliminary and will be modified as input from local professionals and providers of services is received.

The Elderly

The need for additional supportive housing for the elderly has not yet been determined. It is estimated, based on population figures, that 6,000 elderly in the CHAS area need supportive housing.

The Frail Elderly

The frail elderly need residential care facilities for those whose only income is SSI.

In-home health services for elderly living independently who are showing signs of dependence or have medical emergencies are needed.

Based on population figures, it is estimated that there are 950 frail elderly in the CHAS area needing supportive housing.

The Mentally Ill

Local mental health providers estimate that the mentally ill need approximately 100 more beds in supportive housing. Population figures suggest that between 175 and 640 mentally ill persons in the CHAS area need housing assistance. More beds would be needed if all those who need treatment were to acknowledge this.

There are not sufficient community treatment services. This lack will impact the need for supportive housing in the future.

The Physically Disabled

The need for supportive housing for those with physical disabilities has not yet been determined.

The Developmentally Disabled

There is a sufficient number of board and care homes available in San Joaquin County for the developmentally disabled population. However, there is a need for more community placements or supportive living arrangements - specifically, community-based residences with trained staff, a transitional step toward independent living. Also needed are affordable apartments for adults on SSI and residential care for the elderly developmentally disabled.

Based on population figures, it is estimated that 350 developmentally disabled persons in the CHAS area need supportive housing.

NEEDS ASSESSMENT:

Populations Other Than Homeless With Special Needs (cont.)

Persons with Substance Abuse Problems

Housing with a supportive environment for recovering addicts and alcoholics completing treatment programs is needed.

There is a need for supportive housing for those who have completed detox and are waiting to get into treatment programs.

Facilities where women can reside with their children as they recover from substance abuse are needed.

There is insufficient long-term drug- and alcohol-free housing, such as clean and sober SRO hotels.

Persons Diagnosed with AIDS and Related Diseases

AIDS patients in final stages need a hospice facility.

Farmworkers

Additional housing for farmworkers is needed. Farmworkers need more low cost housing and SRO facilities.

HUD 40090-A (1/93)

Line 1 -- Enter the estimated number of elderly households in need of supportive housing.

Specific instructions:

o The Public Health Service Center for Disease Control for persons with Aids.

o State or area agencies on aging for elderly people.

o State rehabilitation agencies or State or local Centers for Independent Living for people with physical disabilities.

o State or local agencies of mental retardation or State local developmental disabilities councils for people with developmental disabilities.

o State or local mental health agencies for persons with severe mental illness.

include:
Some potential resource agencies and client groups they serve housing for other (than homeless) populations with special needs.

Table 1E provides a format for estimating the need for supportive housing for other (than homeless) populations with special needs.

Refer to Appendix A, General Definitions Used with the CHAS, for additional definitions of terms used in this table.

Non-Homeless Special Needs Populations

Line 2 -- Enter the estimated number of frail elderly households in need of supportive housing.

Line 3 -- Enter the estimated number of households composed of at least one person with severe mental illness in need of supportive housing.

Line 4 -- Enter the estimated number of households composed of at least one developmentally disabled person in need of supportive housing.

Line 5 -- Enter the estimated number of households composed of at least one physically disabled person in need of supportive housing.

Line 6 -- Enter the estimated number of households composed of at least one person with alcohol/other drug addiction in need of supportive housing.

Line 7 -- Enter the estimated number of households composed of at least one person with AIDS and related diseases in need of supportive housing.

Line 8 -- Estimate for any other category of special need that the jurisdiction may identify the number of households in need of supportive housing.

CHAS Table 1E	
U.S. Department of Housing and Urban Development Office of Community Planning and Development	
Non-Homeless Special Needs Populations	
Comprehensive Housing Affordability Strategy (CHAS) Instructions for Local Jurisdictions	
Name of Jurisdiction:	Data Source: (specify) Five Year Period: (enter fiscal yrs.) FY: _____ through FY: _____
San Joaquin County	Current Data as of: (date) _____
1. Elderly	6,000
2. Frail Elderly	950
3. Severe Mental Illness	250
4. Developmentally Disabled	350
5. Physically Disabled	not determined
6. Persons with Alcohol/Other Drug Addiction	100
7. Persons with AIDS and Related Diseases	75
8. Other (Specify):	
Households in Need of Supportive Housing	

Instructions for Table 1E

C. AVAILABLE RESOURCES

This section provides brief descriptions of a wide variety of affordable housing assistance programs available from federal and state agencies and private lending institutions. This listing of available resources is a list of programs which provide funding for housing related activities. It is not an all inclusive list and does not include programs which provide resources primarily designated for public service related activities.

The following is a brief description of the major government agencies involved in affordable housing development and financing.

U.S. Department of Urban Development (HUD): HUD is the primary federal agency providing funding for the development of affordable housing. The purpose of HUD programs is to provide housing for those unable to afford safe, decent and sanitary housing. Since 1980, federal support for housing has declined by 75%, placing greater responsibility on state, local and private agencies for the provision of affordable housing.

Farmers Home Administration (FmHA): FmHA offers a number of programs that are available generally in rural areas only. Rural areas include open country and towns with fewer than 10,000 people that are located outside an urbanized area. Towns with up to 25,000 people can qualify for FmHA programs under some circumstances.

Federal Home Loan Bank Board (FHLB): The Federal Home Loan Bank is a congressionally-chartered central credit facility for real estate mortgage lending. FHLB members are federally-insured financial institutions with substantial mortgage, real estate and housing performance. There are 12 FHLB Districts in the country. San Joaquin County is located in the 11th District which includes California, Arizona and Nevada. The 11th District FHLB is headquartered in San Francisco.

California State Department of Housing and Community Development (HCD): HCD is the primary state agency in California which provides long-term subsidy funds for housing projects developed for low and moderate income persons.

California Housing Finance Agency (CHFA): CHFA has been the principal state agency to provide tax-exempt bond-financed amortized loans to developers for affordable rental and ownership housing. Most of CHFA's funds for financing housing activity are provided through the issuance of tax-exempt bonds, and are subject to federal and state requirements governing tax-exempt bonds.

California Tax Credit Allocation Committee (TCAC): Located within the State Treasurer's Office, TCAC allocates state and federal tax credits for qualifying affordable rental housing projects.

1. Federal Programs

U.S. Department of Housing and Urban Development (HUD) Programs

HOME (Renter and Owner)

A federal housing block grant intended to expand the supply of affordable housing. Eligible activities include moderate rehabilitation, substantial rehabilitation, new construction, site improvements, acquisition,

AVAILABLE RESOURCES:
Federal Programs (cont.)

tenant-based rental assistance, financing costs and relocation benefits. Funds may be used as loans or grants, interest rate subsidies, equity or other methods approved by HUD.

For rental housing, at least 90 percent of the funds must be used for units that serve households at or below 60 percent of the area median income. For homeownership programs, 100% of the funds must be used for units that serve households at or below 80% of the area median income.

During FY 92-93 San Joaquin County, and the Urban County jurisdictions, received a HOME allocation of \$781,000.

Supportive Housing for the Elderly

This program assists non-profit corporations sponsoring affordable housing offering supportive services for the elderly by providing interest-free capital advances and project rental assistance.

Repayment of capital advances is not required as long as housing remains available to very low income elderly. Project rental assistance is provided through an annual rental assistance contract which covers costs of units occupied by very low income elderly residents not met from project income.

Capital advances may be used for construction, reconstruction, rehabilitation, or acquisition from the Resolution Trust Corporation of any structure which will be used for supportive housing for the elderly.

Funding is provided on a competitive basis. In FY 1992 approximately \$409 million was available nationwide.

Supportive Housing for Persons with Disabilities

This program seeks to promote independent living among persons with disabilities. The method of subsidy is a combination of interest-free capital advances and project rental assistance.

Eligible activities include production, rehabilitation, and acquisition of small group and independent living homes.

Funding is provided on a competitive basis. In FY 1993 approximately \$266 million is available nationwide.

Emergency Shelter Grant Program (ESG)

The program seeks to improve availability of existing emergency shelters for the homeless, to help make available additional emergency shelters, to help meet operating costs of such shelters and provide specified social services to homeless individuals, and to help prevent the increase of homelessness through preventative programs.

Financial assistance is provided by formula grants to entitlement cities and counties. Funding requires equal matching funds. Eligible activities include rehabilitation, conversion, provision of essential services, operational expenses, homeless prevention and administration.

The County received \$38,000 in ESG funding during FY 1993.

AVAILABLE RESOURCES:
Federal Programs (cont.)

Supportive Housing for the Homeless (McKinney Act)
Supported Housing Program

This program provides funds for supportive housing and special support services for the homeless. The program specifically targets the de-institutionalized mentally ill, developmentally disabled, handicapped, and families with children.

The program provides grants to public and private non-profit entities to promote the development of supportive housing and services. Funds can be used for acquisition, rehabilitation, new construction, leasing of structures, operating costs and supportive services costs.

Funding is available through a national competitive selection process. \$100 million has been set-aside for this program.

Housing Opportunities for Persons with AIDS Program (HOPWA)

This program offers two types of grants, entitlement and competitive, for housing assistance and supportive services for low-income persons with AIDS, or related diseases, and their families.

Funds can be used for acquisition, rehabilitation, conversion, lease and repair of facilities, new construction, rental assistance, supportive services, operating costs and administrative expenses.

During FY 1993 \$90 million is available for entitlements and \$10 million for competitive grants nationwide.

Section 8 Rental Voucher and Rental Certificate Programs

This program provides rental assistance payments to private owners who lease their units to assisted families. Public Housing Authorities administer the program and eligible applicants to the program must be very low income (less than or equal to 50% of area median income).

Surplus Housing for Use to Assist the Homeless

This program makes available rent free, suitable federal properties that are leased to homeless organizations. These organizations must pay operating and any rehabilitation and/or renovation costs.

HUD publishes a notice of property determinations and availability.

Shelter Plus Care Program

This program is designed to provide housing and supportive services on a long term basis for homeless persons with disabilities, primarily those with serious mental illness, chronic problems with alcohol and/or drugs, AIDS or related diseases who are living in places not intended for human habitation or in emergency shelters.

Applicants must match the aggregate amount of Shelter Plus Care rental assistance with supportive services.

During FY 1993, \$300 million will be available nationwide for the program.

AVAILABLE RESOURCES:
Federal Programs (cont.)

Community Development Block Grant Program (CDBG)

A federal block grant intended to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally to persons of low and moderate income.

Eligible activities include acquisition, public facilities and improvements, demolition, public services, removal of architectural barriers, relocation, construction of housing, housing rehabilitation, special economic activities, planning and administration. Funds may be used as loans or grants. Sixty percent of funds received by grantees must be used for activities that benefit persons of low and moderate income.

During FY 93-94 San Joaquin County, and Urban County jurisdictions, received a CDBG allocation of \$3.2 million.

HOPE 1, 2, and 3

The programs provide funds for homeownership of public housing, multi-family units and single family houses, respectively. Grants for planning; which includes counseling, preliminary design, training and design, and implementation; legal work, relocation acquisition, rehabilitation and administration, are also available.

Eligible applicants include private non-profit organizations, public organizations, cities, counties, states, public housing authorities. Joint applicants are also accepted.

Awards are made by competitive grants. Planning grants are placed in a national pool, while implementation is done regionally. Matching funds equal to at least 33% of the grant amount must be provided by the applicant for multi-family activities.

Farmers Home Administration (FmHA) Programs

The FmHA 502 Home Ownership Loan Program

This program provides below-market rate loans to low and very-low income home buyers in rural areas. These loans are provided in two ways: directly and through a new loan guarantee program. Direct loans are available from the FmHA county office while the guarantee program works through commercial lending institutions.

The 502 program reaches low and very-low income families because the interest rate is as low as 1%, which increases the pool of qualified applicants. And, loans are amortized for up to 38 years, although most 502 loans are issued for a 33 year period. Further, loans can be made for 100% of appraised value, particularly for borrowers under the FmHA mutual self-help housing program.

The FmHA 523 Technical Assistance Grant Program

This program provides grant funds to public and private nonprofit agencies to plan, organize, direct and supervise the FmHA mutual self-help housing program. Through the self-help program low and very-low income families work in groups of 6-10 families to construct each others' home. The families must

AVAILABLE RESOURCES:
Federal Programs (cont.)

contribute at least 65% of the labor required to build the home. They work mutually on all the homes. No one gets into their home until the final house in the subdivision passes final inspection.

The 523 grant provides the agency with the funding required to direct and support the self-help efforts of the families. Funds may be used to supervise construction, empower the families to build the homes and to help the families pay their bills. Funding may not be used, however, to purchase the land.

FmHA Housing Rehabilitation Programs

FmHA offers the following housing rehabilitation programs:

- (a) **Home Improvement and Repair Loans:** The loans are made to bring substandard houses up to standard. Loans of up to \$10,000 are available for up to 25 years. These loans are usually issued at the FmHA county office level.
- (b) **Very-Low Income Repair Loans:** These loans are available to make houses safe and to remove health hazards. They are available only to very low income families who earn no more than 50% of the county median income adjusted for family size. The loan limit is \$15,000, with an interest rate of 1%. The maximum term for repayment of 20 years.

In addition, some grants are available under this program, but they are limited to very-low income elderly homeowners (62 years of age or older). Grants are limited to \$5,000 and are usually mixed with a loan to provide the financing required to do the repairs.

The FmHA 515 Rural Rental Housing Loan Program

This program is available to private for-profit, private nonprofit agencies, individuals, public agencies and cooperatives to construct apartment-style housing or to purchase and rehabilitate existing rental housing. FmHA issues these loans through their National Office. The interest rate is often below-market rate and the repayment period can be for as long as 50 years. This program is designed to provide rental housing for low and moderate income families in rural areas. FmHA is revising this program in response to a General Accounting Office (GAO) report issued last year.

The FmHA 514/516 Farm Labor Housing Loan and Grant Program

This program provides a mix of low-interest loans (the 514 program) and grants (the 516 program) to finance the construction of rental units for domestic farm laborers. The interest rate is 1% on the loan program. Eligible applicants include public agencies, private nonprofit agencies and individual farmers. Most of the projects that are built through this program are apartment-style complexes that provide year-round housing to farmworker families, although seasonal units can, and are, built through this program.

Rental Assistance

For both the 515 and Farm Labor Housing Programs, FmHA provides rental assistance to low and very-low income families, similar to HUD's programs. Through rental assistance, these families pay no more than 30% of their monthly income in rent.

AVAILABLE RESOURCES (cont.)

2. Non-Federal Public

i. State Programs

California Tax Credit Allocation Committee (TCAC)

Low Income Housing Tax Credit Program (LIHTC)

The LIHTC programs create additional housing units affordable to persons of low income through encouragement of investment of private capital.

The federal LIHTC program provides tax credit to owners of low income rental housing that may be claimed annually over a 10-year period. A companion state tax credit may be claimed over a 4-year period as a supplement to the federal credit.

Eligible activities include construction, rehabilitation, or acquisition and rehabilitation of low income rental housing units. Maximum rent limits are imposed and are based on target incomes and unit size. Eligible rental project owners apply to the California Tax Credit Allocation Committee. Applications are competitively ranked for reservation of credits. In each calendar year a limited number of federal tax credits (equal to a formula of \$1.25 multiplied by the state population) is available. The state credit ceiling formula is the same. However, a total allocation amount cannot exceed \$35 million.

California Department of Housing and Community Development (HCH): Renter Programs

California Housing Rehabilitation Program - Renter (CHRP-R)

The purpose of this program is to assist in the rehabilitation or acquisition and rehabilitation of substandard low income rental housing to bring the buildings into compliance with the California Health & Safety Code. Financial assistance includes low interest and long term loans.

Local government agencies, for-profit and non-profit organizations, and individual owners of eligible properties may apply. Awards are made on a competitive basis. This program is funded through Propositions 77, 84, and 107, until funds are exhausted.

Rental Housing Construction Program (RHCP)

This program assists new construction of rental units affordable to low income households. Financial assistance includes low interest long term loans with payments of principal and interest beginning 30 years from date of loan, with the full amount due and payable at the end of the loan term. Loan proceeds may be used for most normal project development costs.

Eligible applicants and sponsors include local government agencies, any individual, joint venture, partnership trust, corporation, cooperatives, local public entity qualified to own and manage or construct a rental housing development. Applicants may be for-profit, non-profit or limited profit.

RHCP is funded through Propositions 77 and 84 until funds are exhausted.

AVAILABLE RESOURCES:
Non-federal Public (cont.)

Emergency Shelter Program (ESP)

This program assists in the provision of emergency shelters for homeless individuals. Terms of financial assistance are grants. Grants may be used for rehabilitation, renovation or expansion of existing facilities, site acquisition, and equipment purchase.

Each county in the state receives a grant allocation, based generally on a formula of population and unemployment rate. The program is funded through Propositions 77, 84, and 107, until funds are exhausted.

Predevelopment Loan Program (PLP)

This program provides predevelopment or "seed" money to non-profit corporations and local government agencies in the form of loans for projects in urban and rural areas.

Loans may be used for costs associated with land purchase, bonding, permit fees, repayment of a predevelopment loan and site acquisition. Housing assisted with the urban portion of loan fund must be assisted housing at least 15% of which is designated for low income households. All housing assisted by the rural portion of a fund must be assisted housing designated for low income persons.

Local government agencies, non-profit corporations, cooperative housing corporations may apply.

California Department of Housing and Community Development (HCD)

California Housing Rehabilitation Program - Owner (CHRP-O)

This program provides for rehabilitation of substandard homes owned and occupied by lower income households.

Financial assistance includes low interest deferred payment loans, (5 year term for non-elderly with possible 5 year extension) with a maximum deferred loan amount of \$20,000 per unit, \$30,000 with room addition.

The target population for this program is lower income households. Local government entities or non-profit corporations apply competitively for funds. The program is funded through Proposition 77, until funds are exhausted.

California Homeownership Assistance Program (CHAP)

This program assists lower and median income families in the first-time purchase of homes. Terms of financial assistance include equity sharing mortgage participation loan, loans of up to 49% of home purchase price and purchaser responsible for at least 3% down payment and closing costs. Households receiving assistance must pay 35% of their gross income toward housing costs.

Local government agencies apply for CHAP funds. However, the agencies may use CHAP funds to assist eligible households, non-profit corporations, or stock cooperative corporations.

AVAILABLE RESOURCES:
Non-federal Public (cont.)

The program's source of funding is through loan repayments and are available when repayments justify an RFP.

California Housing Finance Agency (CHFA): Renter Program

State/Local Rental Housing Program

This program assists non-profit sponsored multi-family developments and multi-family developments to which a local jurisdiction has made a loan or grant in the minimum amount of 10% of total development cost. Financial assistance includes first permanent financing loan and second deferred interest-write-down loan.

Eligible activities include new construction and substantial rehabilitation. Forty-nine percent of the units must be affordable to households whose incomes are below 90% of county median income. CHFA funds are generally provided through the issuance of bonds.

Small Multi-family Mortgage Program

This program involves low-interest loans to developers to help finance small low income multi-family housing projects. Financing is meant to be used as "gap" financing. Thirty percent or more of all units must be set-aside for households below 80% of area median income.

Tax Exempt Affordable Mortgage Program (TEAM)

This program assists in the provision of multi-family rental housing for low income households. Financial assistance consists of first permanent mortgage at below market interest rates. Eligible activities include new construction, rehabilitation and acquisition of multi-family housing between 20-150 units.

Twenty percent of units must be occupied by persons having incomes of 80%, 20% of units must be occupied by persons having incomes of 50% or less of county median income.

For-profit, non-profit and public agency developers may apply. CHFA funds are generally provided through the issuance of bonds. Bonds are usually issued for a pool of projects.

California Housing Finance Agency (CHFA): Owner Program:-

Single Family Housing/Home Mortgage Purchase Program First-time Homebuyer

This program assists first-time homebuyers of low and moderate income in purchasing new or resale single family homes through mortgage financing.

Permanent mortgage loans are made at fixed interest rates generally below market rates. Sales prices may not exceed limits established by CHFA. The target population is first-time homebuyers with incomes ranging up to 140% of median income. Income eligible first-time homebuyers may apply for financing through CHFA approved lenders.

AVAILABLE RESOURCES:
Non-federal Public (cont.)

Single Family Housing/Home Mortgage Purchase Program Developer Builder

This program enables low and moderate income households to purchase new single family homes on affordable terms and stimulates the housing construction industry by making attractive financing available to have builders and developers.

Home site prices may not exceed limits established by CHFA. The program targets first time homebuyers with incomes of 140% of median, or less, depending upon area of development. Developers apply to CHFA for a mortgage financing commitment through participating lenders. Information on availability of funds is available through CHFA listed lenders.

Mortgage Credit Certificate Program (MCC)

This program assists first-time homebuyers in the purchase of homes. The MCC operates as an IRS credit. The qualified homebuyer is eligible to take an annual credit of 20% of annual interest paid on the mortgage. The MCC tax credit reduces the Federal income taxes of homebuyers purchasing homes. As a result, homebuyers have use of more of their income to spend on the purchase of a home.

The MCC is in effect for the life of the mortgage loan as long as the home remains the principal residence. Income-eligible first-time homebuyers may apply to the local administering agency, which in San Joaquin County is the Housing Authority. Mortgage credit certificates are obtained from participating lenders. Homebuyers apply for a certificate at the same time they make a formal application for a mortgage loan.

AVAILABLE RESOURCES:
Non-federal Public (cont.)

ii. Local Programs

Deferred Fee Programs

The County has an established deferred payment program of Traffic Mitigation Impact Fees for qualified low/moderate income residential developments. Payment of fees can be deferred up to five years with 20 percent down at time of building issuance and equal payment installments for remaining balance over five years.

Density Bonus

The County provides a density bonus of 25% for proposed projects that provide at least one of the following:

- (a) 20% of the dwelling units are affordable to low income households;
- (b) 10% of the dwelling units are affordable to very low income households; or
- (c) 50% of the dwelling units are for senior citizens.

The developer must agree to maintain these units as affordable for at least 10 years.

Second Unit Dwelling

Local codes amended to liberalize the allowability of second unit dwellings. These dwellings do not have age restrictions thus they are available to all. Therefore, the allowance of second units results in lower development costs.

Section 108 Loans

This program enables grantees to borrow against future Community Development Block Grant allocations. Section 108 loans are borrowed at the federal treasury rate applicable at the time of loan funding. The funds can only be used to assist low-income households.

SB-308 (Tax Increment)

Senate Bill 308 allows jurisdictions to create Infrastructure Finance Districts for the purpose of using property tax revenues to finance various infrastructure needs of new development.

Redevelopment Agencies

The cities of Tracy, Manteca and Ripon have established redevelopment agencies. Redevelopment agencies capture property tax increments and use these revenues within redevelopment projects in support of affordable housing. Twenty percent of all tax increments captured must be dedicated specifically to low and moderate income housing. Eligible uses of these funds range from predevelopment loans, acquisition construction financing and long term assistance for both rehabilitation and new construction for either single or multi-family projects.

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AVAILABLE RESOURCES (cont.)

3. Private Resources

i. For Profit

Community Reinvestment Act (CRA) Lender Programs

Community Reinvestment Act (CRA)

The Community Reinvestment Act requires federally chartered or insured financial institutions provide for the community credit needs of low income and minority neighborhoods, including the construction rehabilitation, bridge and acquisition financing needs of developers of affordable rental housing and for-sale housing, as well as first time, low and moderate income homebuyers.

The terms and types of financial assistance vary from institution to institution. Subsidies tend to be shallow, if present at all. Typically, affordable housing lending from financial institutions requires public subsidy.

Income groups targeted by CRA will vary by lender and by loan program. Applicants may be for profit or non-profit entities. Amounts available vary widely by lender.

Savings Associations Mortgage Company (SAMCO)

SAMCO is a private, for profit lending consortium of thrifts created to increase community reinvestment and provide long-term financing for affordable housing projects. SAMCO was established in 1971 and has 52 savings and loan institution members.

SAMCO has been involved in the financing of a wide range of innovative housing projects from homeless shelters to single family housing. A minimum of 51% of the units must be made available at rents not to exceed 30% of 80% of area median income.

Requests for permanent financing are reviewed by the Board members. Once approved, the project is offered for sale to shareholders, with subsequent origination and servicing of the loan by SAMCO.

Bank of America State Bank

This bank is a wholly-owned subsidiary of the Bank of America formed to provide financing for affordable housing projects throughout the bank's service area. They provide below-market rate financing for a wide variety of purposes. They will even do portfolio loans although they prefer to sell most of their loans to the secondary market. They are headquartered in San Francisco.

AVAILABLE RESOURCES:
Private Resources (cont.)

ii. Non-Profit

California Community Reinvestment Corporation (CCRC)

CCRC is a non-profit banking corporation which serves as a consortium of banks that pools resources to reduce lender risk in financing affordable housing and meet community lending opportunities. CCRC provides long term financing and technical assistance.

Community Investment Fund (CIF)

The Community Investment Fund was extended by the Financial Institutions Reform, Recovery and Enforcement Act of 1989 (FIRREA) and is designed to encourage member institutions to increase their participation in community revitalization and development activities and undertake community-oriented mortgage lending.

CIF offers interest rates at 20 basis points below the 11th District cost of funds. Eligible activities include:

- Home purchases by families whose incomes do not exceed 115 percent of the area median income;
- Purchase or rehabilitation of housing for occupancy by families whose income does not exceed 115 percent of the area median income;
- Commercial and economic development activities that benefit low and moderate income families or activities that are located in low and moderate income neighborhoods;
- Projects that further a combination of the above purposes.

Projects funded have ranged from 20% to 100% affordable units. Generally housing costs must not exceed 30% of 115% of area median income. Applicants must be financial institutions who are members of the Federal Home Loan Bank.

Affordable Housing Program (AHP)

The Affordable Housing Program (AHP), was also created by FIRREA, to increase member bank participation in and support for efforts to expand the supply of affordable housing. The intent of the program is to provide funds to qualified projects that would not meet customary criteria or existing secondary mortgage market requirements or for which there is no secondary market.

Applications must meet four basic threshold requirements:

- Compliance with fair housing laws;
- Project feasibility;
- Ability of member bank to qualify for an advance to fund the project; and
- Ability of the project to begin using bank assistance with twelve (12) months.

Eligible activities include home purchase by eligible families; purchase or rehabilitation of federally-owned or held housing for use as affordable housing; or nonprofit or publicly sponsored purchase, construction and rehabilitation of rental or ownership affordable housing. AHP funding requires affordability restrictions.

AHP applicants must be financial institutions who are members of the Federal Home Loan Bank. Applications are typically for individual projects or activities.

Eligible activities include existing acquisition, rehabilitation or new construction of multi-family rental projects with five or more units. Minimum affordability requirements are in place, with priority given to projects which exceed these limits.

Applicants may be for-profit developers, non-profit entities, or public agencies.



II. FIVE-YEAR STRATEGY

This Section of the CHAS establishes general priorities for assisting low income residents, based on the analysis of the needs and market and inventory conditions described in Section I. It also sets forth the strategy to be followed and the actions to be taken over the five-year period of the CHAS to address the imbalances between the needs for housing assistance and the affordable housing and supportive services inventory.

A. PURPOSES/OBJECTIVES OF THE FIVE YEAR STRATEGY

The purposes/objectives of the Five-Year Strategy are summarized below:

1. To increase the supply of housing affordable to low income households.
2. To maintain safe and sanitary housing for low income households.
3. To ensure long-term affordability of units for low income households.
4. To promote homeownership.
5. To provide shelter for the homeless.
6. To provide support services and facilities for the following groups:
 - a. The homeless;
 - b. Persons threatened with homelessness;
 - c. Those with special needs;
 - d. Low income households.
7. To increase the supply of transitional housing.
8. To increase the resources available to address housing-related needs identified in the CHAS, including the number of community based housing organizations (nonprofit and for profit).

B. PRIORITY ANALYSIS AND STRATEGY DEVELOPMENT

The rationale for establishing priorities of need among categories of residents, and for identifying which activities and programs (i.e., strategies) should be pursued to address that need, is provided below.

1. Priority a: Renter Households: Very, Very Low Income; Very Low Income; and Other Low Income

i. Analysis

Need for Housing Assistance

1990 Census data show that within the CHAS Planning Area low income renter households have significant needs for housing assistance. Over 80 percent of very, very low income and very low income renter households and almost two thirds of other low income renter households experienced housing problems. The problems are even greater for low income renter households within the cities of Lodi, Manteca, and Tracy.

Overcrowding

With the exception of large related renter households, overcrowding for low income renter households affects about one-fifth of all such households. For large related renter households, the problem of overcrowding is more significant: over three-fourths of very, very low income and very low income large related renter households, and over two-thirds of other low income large related renter households, were overcrowded in 1990.

Meeting Federal Preferences

In terms of meeting Federal Preferences for housing assistance, over half of very, very low income elderly renter households would qualify, while a third of very low income and about one-ninth of other low income elderly renter households would qualify. For small related renter households, the percentage of very, very low income households meeting Federal Preferences for housing assistance is relatively high: 77 percent. About 30 percent of very low income and six percent of other low income small related renter households would meet Federal Preferences for housing assistance.

Very, very low income large related renter households are similar to elderly renter households of the same income group with respect to meeting Federal Preferences for housing assistance. Over half of very, very low income large related renter households would qualify. A number of jurisdictions within the CHAS Planning Area have recorded even higher percentages. For the cities of Lodi, Manteca, and Tracy, the percentages for very, very low income large related households are 80 percent, 67 percent, and 100 percent respectively. With respect to very low income and other low income large related renter households, the percentages meeting Federal Preferences for housing assistance are even lower than that recorded for small related renter households: 22 percent and two percent respectively.

For all other renter households, the percentages meeting Federal Preferences for housing assistance is comparable to those of small related renter households. Sixty-six percent of very, very low income, 30 percent of very low income, and six percent of other low income all other renter households would qualify.

PRIORITY ANALYSIS AND STRATEGY DEVELOPMENT:
Priority a - Renter Households (cont.)

Housing Condition/Vacancy Rates

Coupled with the problem of the affordability of rental units for low income households are the problems of the condition and the vacancy rate of such units. It is estimated that over 40 percent of very, very low income and very low income renter households occupy substandard housing units. Almost 50 percent of other low income renter households occupy units which are considered substandard.

The low vacancy rates recorded in 1990 for rental units further exacerbates the problem of finding standard housing accommodations. For two bedroom units, typically needed by small related renter households, the vacancy rate was less than four percent. For three bedroom or larger units, which are needed by large related renter households, the vacancy rate was less than three percent. For efficiency and one bedroom units, needed by elderly and all other renter households, the vacancy rate was somewhat better—nearly five percent. It is generally held that a vacancy rate of at least six percent is required for rental housing to provide a degree of choice in selecting housing accommodations.

There is a perception among apartment managers and other housing professionals that the vacancy rate for rental housing has increased since 1990, even for units that are presumed to be affordable to low income households. At the same time, there is a general impression that overcrowding of rental units has increased. An explanation given for this phenomenon is that the unemployment situation has worsened due to the current recession and that more and more low income households are being forced to seek housing with relatives or friends or to double up.

Relationship to Jobs

The critical element in this discussion of housing units which are both available and affordable to low income households is jobs. In particular, it is not only unemployment which obviously exacerbates the housing and other problems faced by low income households but the lack of jobs which provide a reasonable level of support for such households. To illustrate, to support a two bedroom apartment renting at \$573 per month, the HUD-established fair market rent in October 1992, an individual or household would have to be earning a minimum of \$3.92 per hour. For a one bedroom unit renting at a fair market rent of \$487 per month, the minimum wages would have to be at least \$8.43 per hour; for a three bedroom unit renting at a fair market rent of \$716 per month, the minimum wages would be \$12.39 per hour. A significant percentage of the jobs within San Joaquin County pay at rates below \$7.50 per hour.

Priorities

Priority 1: For the reasons cited above, a relative numerical priority of 1 was assigned to the following categories of renter households:

- Very, very low income: elderly; small related; large related; and all other; renter households.
- Very low income: elderly; small related; large related; and all other; renter households.

Priority 2: A relative priority of 2 was judged to be suitable for the following renter households:

- Other low income: elderly; small related; large related; all other; renter households.

PRIORITY ANALYSIS AND STRATEGY DEVELOPMENT:
Priority a - Renter Households (cont.)

ii. Strategy Development - Investment Plan

Activities

Analysis of the housing problems experienced by low income renter households indicates that rental assistance, new construction, and rehabilitation are the primary activities that should be pursued over the next five years. Although the Housing Authority provides rental assistance (in the form of Section 8 housing assistance payments) to nearly 500 households in the CHAS Planning Area, there are nine times as many households which need and which qualify for that type of assistance. Rental assistance by local jurisdictions and agencies within the CHAS Planning Area should, therefore, be a major focal point of the Five-Year Strategy. Since the need for housing assistance payments is so critical, the construction of rental units affordable to low income households should also be pursued on a tandem track. Finally, since almost 90 percent of low income households occupy units which are considered substandard to some degree, both moderate and substantial rehabilitation should be pursued, together with such ancillary (secondary) and important activities as the construction of essential infrastructure (e.g., curbs, gutters, sidewalks; storm drainage; water systems; and sanitary sewer facilities), neighborhood code enforcement, weatherization, and neighborhood clean-up/paint-up efforts. These ancillary activities often act as stimuli to private rehabilitation efforts and as deterrents to further neighborhood deterioration. To provide local residents with jobs which offer reasonable levels of support, local jurisdictions within the CHAS Planning Area should, whenever possible, hire local contractors to do the work.

If local jurisdictions within the CHAS Planning Area propose to acquire existing housing units for eventual rental to low income households, they should have the organizational structure, staff, and fiscal resources necessary. If the unit is to be purchased and then sold to a nonprofit sponsor or to the Housing Authority, it must be brought up to the standards required by that entity (Note: these standards are generally those specified by Federal or State regulations). Housing rehabilitation specialists have noted that this process is both time consuming and expensive, and that this approach may not be the most cost effective method of increasing the supply of rental units affordable to low income households. (It also may not be preferred by the Housing Authority or the nonprofit, because of the additional complication involved.)

Programs

The following programs and resources (Federal, State, local, and private) will be pursued over the Five-Year Strategy period. All programs identified as available for the above activities in Section I.C of this CHAS will be pursued. San Joaquin County will generally support applications for these programs and resources from eligible nonprofits and other entities when application is limited to such entities. However, when the County is also an eligible applicant, it will take the lead and apply directly for funding, financial capacity and staffing resources permitting. (Note: For a description of the programs, see Section I.C.)

PRIORITY ANALYSIS AND STRATEGY DEVELOPMENT:
Priority a - Renter Households (cont.)

I. Primary Activities

Rental Assistance

- A. **Federal:** HOME - Tenant-based rental assistance
Section 8 - Rental certificates
Section 8 - Rental vouchers
Supportive Housing for the Elderly (Section 202) Utility Payment Assistance (ECIP)
Section 515 (FmHA) Rental Assistance

Rehabilitation

- A. **Federal:** HOME
Low Income Housing Preservation Program
CDBG (Section 108 Loan Guarantee)
Comprehensive Grant Program
Section 515 - (FmHA) Rural Rental Housing Loan Program, Rehab
- B. **State:** Low Income Housing Tax Credit Program (LIHTC) - Rehab
Calif Housing Rehab Program - Renter (CHRP-R)
Predevelopment Loan Program (PLP)
State/Local Renter Housing Program
Small Multi-family Mortgage Program
Tax Exempt Affordable Mortgage Program (TEAM)
- C. **Local:** Redevelopment agencies - Rental/Multi-family Rehab
Fee Modification Programs (e.g., deferral, reduction, waiver, etc.)
- D. **Private:** Community Reinvestment Act - Rental Rehab
Calif Community Reinvestment Corporation (CCRC) - Rental Rehab
Community Investment Fund (CIF) - Rehab

New Construction

- A. **Federal:** HOME
Supportive Housing for the Elderly (Section 202)
CDBG - New construction
Section 515 (FmHA) Rural Rental Housing Loan Program
Section 514/516 (FmHA) Farm Labor Housing Loan and Grant Program
- B. **State:** Low income Housing Tax Credit Program (LIHTC) - New Construction
Rental Housing Construction Program (RHCP)
Predevelopment Loan Program (PLP)
State/Local Rental Housing Program
Small Multi-Family Mortgage Program
Tax Exempt Affordable Mortgage Program (TEAM)

PRIORITY ANALYSIS AND STRATEGY DEVELOPMENT:
Priority a - Renter Households (cont.)

- C. Local: Redevelopment agencies - New Construction
Mortgage Revenue Bond programs
Fee Modification programs (e.g., deferral, reduction, waiver, etc.)
Developer Incentive programs
Infrastructure Financing Districts (SB 308)
Marks-Roos Financing programs
- D. Private: Community Reinvestment Act (CRA) - Gap and Acquisition Financing
Savings Associations Mortgage Company (SAMCO)
California Community Reinvestment Corporation (CCRC) - New Construction
Affordable Housing Program (AHP) - New Construction

II. Secondary Activities

Infrastructure Installation/Improvements

- A. Federal: CDBG
- B. State: Revolving Loan Program

Neighborhood Code Enforcement/Clean-up

- A. Federal: CDBG
- B. Local: General Fund

Weatherization

- A. Federal: Department of Energy Weatherization Program
Dept of Economic Opportunity LI-HEAP WX (Low Income Home Energy Assistance) Program

2. Priority b: Owner Households: Very, Very Low Income; Very Low Income; and Other Low Income

i. Analysis

Need for Housing Assistance

As a group, low income owner households are susceptible to a lesser degree to housing problems than low income renter households. However, low income owner households still have significant needs for housing assistance.

For very, very low income owner households, except elderly owner households of the same income group, over two-thirds experienced cost burden greater than 30 percent in 1990; over half experienced severe cost burden. By contrast, 59 percent of elderly households experienced cost burden greater than 30 percent, while 38 percent experienced cost burden greater than 50 percent.

Very low income owner households, except very low income elderly owner households, was somewhat better off than very, very low income owner households in terms of the percentages experiencing housing problems, although these percentages were still significant. Sixty-three percent of such households experienced housing problems in 1990 (compared with 73 percent of very, very low income owner households); over half experienced cost burden greater than 30 percent; a third experienced severe cost burden.

Very low income elderly owner households were significantly less affected as a group in terms of the percentages experiencing housing problems than other very low income owner households. Thirty-five percent of this group experienced housing problems in 1990; 34 percent experienced cost burden greater than 30 percent; 12 percent experienced severe cost burden.

For other low income owner households, except other low income elderly households, the percent needing housing assistance was still relatively significant. Over half experienced some housing problems in 1990; 42 percent experienced cost burden greater than 30 percent; 16 percent experienced severe cost burden. By contrast, other low income elderly owner households were the least impacted of any household group in terms of the percentage needing housing assistance. Only 16 percent of this group experienced housing problems; 15 percent experienced cost burden greater than 30 percent; only six percent experienced severe cost burden.

Moderate income owner households mirror other low income owner households in terms of the percentage needing housing assistance, although to a somewhat lesser degree. Only nine percent of moderate income elderly owner households experienced housing problems in 1990; eight percent were characterized by cost burden in excess of 30 percent; only two percent experienced cost burden in excess of 50 percent. For all other moderate income owner households, over half experienced some housing problems; 42 percent experienced cost burden over 30 percent; 12 percent experienced severe cost burden.

PRIORITY ANALYSIS AND STRATEGY DEVELOPMENT:

Priority b - Owner Households (cont.)

Housing Condition

An analysis of the data concerning the extent to which low income owner households live in substandard housing reveals some interesting results. While there are about 5,000 owner units that are substandard, only about one in six (17 percent) are occupied by low income households. This is still a significant number (over 800 units) and a significant problem, particularly when it is realized that low income owner households are the least able to afford the expense of home repair. The finding that the majority of substandard owner units are occupied by moderate income and higher income households is not surprising. Homeownership in past years has not been attainable for most low income households.

First Time Homebuyers

With regard to first time homebuyers, the current low interest rates for home mortgages have the potential of allowing more low income households to become homeowners. However, even in this current market it is estimated that, without some form of public subsidy, only a small percentage of prospective low income first time homebuyers will be able to purchase a home. The basis for this conclusion is provided in the discussion which follows.

As a group, first time homebuyers accounted for over half of all single family home purchases in the first half of 1993. Home purchases by first time homebuyers were evenly split between those with children and those without children. The fact that first time homebuyers now account for the majority of housing sales reflects the recent dynamics of the housing market (i.e., the lackluster sales of upper end housing in the CHAS Planning Area because of the downturn in home sales in the Bay Area; the downsizing of new units to attract local residents into the housing market; the consequent lowering of home prices; and the reduction in home mortgage interest rates to their lowest levels in 20 years). It is a remarkable reversal of past trends, and even more noteworthy because first time homebuyers face significant obstacles in purchasing a home.

Discussions with lenders reveal that perhaps the greatest impediment faced by first time homebuyers in purchasing a home is coming up with the down payment. Lenders report that many first time homebuyers have been able to become homeowners only because relatives have made gifts of money to cover the down payment. Another obstacle in realizing the goal of homeownership is qualifying for a mortgage. Because of changes in lending criteria imposed by the Federal government on banks and savings and loan associations after the banking crisis of the 1980's, commercial lenders seek to make loans only to the most qualified applicants. Finally, there is the problem of earning enough money to pay the monthly house payment. (This problem is often associated with the problem of qualifying for a home mortgage.)

Because of these problems, many prospective low income first time homebuyers have been unable to purchase a home. While many new and existing homes currently on the market are priced between \$85,000 and \$110,000, few low income households can overcome the impediments to homeownership just noted. To illustrate the problem, consider the following example: a \$100,000 mortgage for 30 years at seven percent interest. Assuming that the applicant has good credit and can make the required down payment, the monthly house payment would be \$865 (i.e. \$665 for principal and interest on the mortgage; \$30 for insurance; \$90 for taxes; and \$80 for utilities). If a prospective first time homebuyer is to pay no more than 30 percent of household income on housing, the total yearly income needed by that homebuyer to make that house payment would be \$31,100. For an \$80,000 mortgage at the same rate and term and given the same assumptions as before, the monthly house payment would be \$715 and the yearly income needed to support that payment would be \$25,700. In both examples, the only low

PRIORITY ANALYSIS AND STRATEGY DEVELOPMENT:

Priority b - Owner Households (cont.)

income households which could afford the monthly house payment are those in the other low income household group, and, in particular, those in the upper end of that group. The primary beneficiaries of these low home mortgage rates and home prices would appear to be moderate income and higher income households.

Priorities

Priority 1: Given the above analysis, a relative priority of 1 has been assigned the following categories of owner households:

- Very, very low income: existing homeowners; first time homebuyers with or without children.
- Very low income: existing homeowners (except existing elderly homeowners); and first time homebuyers with or without children.

Priority 2: A relative priority of 2 was judged suitable for the following categories of owner households:

- Very low income: existing elderly homeowners.
- Other low income: existing homeowners (except existing elderly homeowners); and first time homebuyers with or without children.

Priority 3: A relative priority of 3 was assigned to existing, other low income elderly homeowners.

PRIORITY ANALYSIS AND STRATEGY DEVELOPMENT:
Priority b - Owner Households (cont.)

ii. Strategy Development - Investment Plan

Activities

An assessment of the housing problems experienced by low income owners and low income first time homebuyers and an appraisal of the availability, condition, and affordability of existing and new units lead to the conclusion that debt management assistance and refinancing assistance, homebuyer assistance, and rehabilitation are the primary activities which should be pursued and used over the next five years. Secondary activities which should be pursued include new construction, infrastructure installation and improvements, neighborhood code enforcement/clean-up, and weatherization

Since a large proportion of low income homeowners and prospective first time homebuyers are adversely affected by cost burden and in many instances severe cost burden, the possibility of developing a program to assist such homeowners to restructure their debt or to refinance their existing mortgages should be explored. Because prospective low income first time homebuyers are largely excluded from the housing market, various gap financing techniques should be investigated and implemented. Finally, in view of the financial limitations of low income owner households to rehabilitate their homes, and the relatively large number of homes within the CHAS Planning Area which are substandard and occupied by low income homeowners, both moderate and substantial rehabilitation is recommended.

Secondary activities such as infrastructure installation and improvement is recommended as a means of fostering private rehabilitation efforts among moderate and higher income households, deterring neighborhood deterioration, and stimulating new construction activity. New construction of homes for sale to low income households should be investigated as a cost effective secondary activity, since a number of low income households who wish to become homeowners would be excluded from homeownership under other named activities.

Programs

The following programs and resources (Federal, State, local, and private) will be pursued over the Five-Year Strategy period, depending on the availability of funding. All programs identified as available for the above activities in Section I.C of this CHAS will be pursued. (New programs which become available during the Five-Year period of the CHAS will also be pursued if they have relevance to the activities identified.) San Joaquin County will generally support applications for these programs and resources from eligible nonprofits and other entities when application is limited to such entities. However, when the County is also an eligible applicant, it will take the lead and apply directly for funding, financial capacity and staffing resources permitting. (See Section I.C. for a description of the programs listed.)

I. Primary Activities

Debt Management-Assistance/Refinancing

- A. Federal: HOME
HOPE 1,2,3
CDBG
FmHA Section 502 Program

First Time Homebuyer Assistance

- A. Federal: HOME (Gap Financing)
- B. State: California Homeownership Assistance Program (CHAP)

PRIORITY ANALYSIS AND STRATEGY DEVELOPMENT:

Priority b - Owner Households (cont.)

CHFA Single Family Housing/Home Mortgage Purchase Program First
Time Homebuyer
Mortgage Credit Certificate Program (MCC)

- C. Local: Redevelopment Agencies - Homebuyer Assistance
Fee Modification Programs (e.g., deferral, reduction, waiver, etc.)

Rehabilitation

- A. Federal: HOME
CDBG
FmHA Section 502 Program
- B. State: California Housing Rehabilitation Program - Owner (CHRP-O)
- C. Local: Redevelopment Agencies - Rehabilitation
Fee Modification Programs (e.g., deferral, reduction, waiver, etc.)
- D. Private: Community Reinvestment Act (CRA) - Rehabilitation
Savings Associations Mortgage Company (SAMCO)

II. Secondary Activities

New Construction

- A. Federal: HOME
CDBG - New Construction
FmHA Section 502 Program
- B. State: Predevelopment Loan Program (PLP)
CHFA Single Family Housing/Home Mortgage Purchase Program
Developer Builder
- C. Private: Community Reinvestment Act (CRA)
Savings Associations Mortgage Company (SAMCO)

Infrastructure Installation/Improvement

- A. Federal: CDBG
- B. State: Revolving Loan Program

Neighborhood Code Enforcement/Clean-up

- A. Federal: CDBG
- B. Local: General Fund

Weatherization

- A. Federal: Dept of Energy Weatherization Program
Dept of Economic Opportunity LI-HEAP WX Program

PRIORITY ANALYSIS AND STRATEGY DEVELOPMENT (cont.)

3. Priority c: Homeless Individuals and Families

i. Analysis

An analysis of the needs of the homeless population was provided in Section I.B of the CHAS. Deficiencies in services were also identified in Section I.B. In accordance with that assessment, the following priorities were developed.

Priorities

Priority 1: A relative priority of 1 was given to the following categories of homeless:

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

Homeless individuals and homeless families, who have immediate and transitional shelter needs, have been given a relative priority of 1 because there is a shortage of shelter facilities for these groups and because the number of homeless has been increasing in recent years, with this trend expected to continue. Homeless persons who are victims of domestic violence were assigned a relative priority of 1 because existing facilities for this group are overcrowded and because more counseling services and training opportunities are needed by them.

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

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

Homeless persons who are both severely mentally ill and have substance abuse problems were assigned a relative priority of 2 because of two counterbalancing reasons: (1) the need for access into substance abuse facilities which recognize that such individuals have mental health problems as well as substance abuse problems; and (2) the possibility that members of this group could receive income assistance (e.g. SSI) for their mental health problems.

Homeless persons whose only disability is a substance abuse problem were given a relative priority of 2 because there is currently insufficient space in residential treatment facilities for them; and supportive housing, especially clean and sober living environments, are needed by a number of them leaving treatment.

Homeless persons with AIDS and related diseases were assigned a relative priority of 2 because, although there are funding sources available to adequately house such individuals at this time, there are deficiencies in supportive housing services (e.g., outreach, case management) available to them.

PRIORITY ANALYSIS AND STRATEGY DEVELOPMENT:
Priority c - Homeless Individuals and Families (cont.)

Priority 3: A relative priority of 3 was judged appropriate for the following groups of homeless:

- Homeless persons with severe mental illness
- Homeless youth

The severely mentally ill homeless were assigned a relative priority of 3 because currently there is a good array of services available to them, including outreach, and because such individuals are eligible for SSI income assistance. Homeless youth were assigned a relative priority of 3 because currently there is adequate housing available to meet the needs of runaways referred by parents or police. Although self-referring homeless youth (e.g. those who are ejected from their homes or who are involved in family disputes) may need temporary housing, there does not appear to be the numbers of such runaways living on the streets of this County as in other areas.

PRIORITY ANALYSIS AND STRATEGY DEVELOPMENT:
Priority c - Homeless Individuals and Families (cont.)

ii. Strategy Development - Investment Plan

Activities/Programs

The following activities/programs should be pursued over the next five years to meet the needs of homeless individuals and families, and for preventing low individuals and families from becoming homeless.

Activities/Programs to Address Emergency Shelter/Transitional Housing Needs. To address the emergency shelter and transitional housing needs of homeless individuals and homeless families with children, the following activities/programs will be pursued:

- Continued support of existing shelters (e.g. maintenance; operation, including rent, but excluding staff; insurance; utilities; and furnishings).
 - A. Federal: CDBG
ESG
McKinney Act
FEMA
Runaway and Homeless Youth Fund
 - B. Private: Donations (e.g. businesses, organizations, individuals)
- Development of additional shelters. When funds become available, additional shelters should be developed. In Lodi, there is a need for a family shelter. In Tracy and Manteca, shelters for single individuals need to be provided. In the Stockton metropolitan area, there is a need to increase the capacity of existing shelters via expansion or to build new shelter facilities. Southeast Asian women are in need of a shelter for victims of domestic violence. Throughout the CHAS Planning Area, transitional housing is needed.
 - A. Federal: CDBG
ESG
FEMA
 - B. State: ESP
 - C. Private: Donations
- Provision of emergency housing and food to homeless persons and families through vouchers.
 - A. Federal: McKinney Act
 - B. State: Homeless Assistance Grant
Mental Health Vouchers
 - C. Local: General Relief

PRIORITY ANALYSIS AND STRATEGY DEVELOPMENT:
Priority c - Homeless Individuals and Families (cont.)

- Provision of food packages and hot meals to homeless persons and families from non-shelter providers.
 - A. Federal: CDBG
FEMA
Congregate Nutrition Program (Title III-C1)
Golden Age Harvest Program (Title III-B)
USDA Emergency Food Assistance Program
 - B. Local: Donations
Private Providers
- Provision of assessment, treatment, and referral services to homeless persons and families.
 - A. State: Mental Health Funds
 - B. Local: County Matching Funds
- Provision of temporary housing for individuals with special needs (e.g., abused and/or abandoned seniors; individuals who may be at physical or psychological risk; mentally ill homeless; etc.) in board and care homes.
 - A. Federal: Title III Funds (Older Americans Act)
 - B. State: Mental Health Funds
 - C. Local: County Matching Funds
- Provision of housing for homeless individuals who are HIV positive or who have AIDS.
 - A. Federal: HOPWA

Activities/Programs Needed to Achieve Independent Living. To help homeless persons (including persons with special needs who require services to achieve and maintain independent living) make the transition to permanent housing and independent living, the following activities/programs should be pursued.

- Provision of case management services to homeless individuals and families in shelters.
 - A. Federal: SAMHSA (Substance Abuse, Mental Health Service Administration) Grant
McKinney Act
- Provision of case management services to homeless individuals outside of shelters.
 - A. State: Mental Health funds
 - B. Local: County Matching Funds

PRIORITY ANALYSIS AND STRATEGY DEVELOPMENT:
Priority c - Homeless Individuals and Families (cont.)

- Provision of outreach services to the severely mentally ill homeless to enable them to obtain long term supportive housing and other needed services.
 - A. Federal: PATH Grant
- Provision of housing on a long term basis, together with supportive services, to homeless persons with disabilities, including serious mental illness.
 - A. Federal: Shelter Plus Care Grant
- Provision of transitional schooling for elementary age homeless children in family shelters.
 - A. State: Office of Education Funds
- Provision of housing assistance funds to homeless families who are eligible for AFDC to enable them to obtain temporary and (later) permanent housing.
 - A. State: AFDC Funds
 - B. Local: County Matching Funds (State AFDC Funds)
- Provision of safe, affordable child care to enable single parents and families to pursue training, school, and jobs.
 - A. State: Office of Education Funds
 - B. Local: County General Fund; County Office of Education
- Provision of family planning services, well-baby care, child health, and disability prevention screenings.
 - A. Federal: Various Federal programs
- Provision of individual counseling, marriage and family counseling, and parenting training.
 - A. No know source of funds at this time.

Activities/Programs for Preventing Homelessness. To prevent low income individuals and families with children (especially very, very low income families) from becoming homeless, the following activities/programs should be pursued.

- Distribution of packaged (bagged) meals, hot meals for seniors, and clothing to low income households.
 - A. Federal: CDBG
Congregate Nutrition Program (Title III-C1)
Golden AGE Harvest Program (Title III-B)
USDA (Temporary Emergency Food Assistance Program)
FEMA

PRIORITY ANALYSIS AND STRATEGY DEVELOPMENT:
Priority c - Homeless Individuals and Families (cont.)

- B. State: Dept of Social Services Emergency Feeding Organization
Dept of Aging Brown Bag Program
CSBG
- C. Private: Donations
Private Providers
- Continued involvement in the Special Supplemental Food Programs for Women, Infants, and Children (WIC) in San Joaquin County.
 - A. Federal: WIC
- Provision of income management services for those who are not able to do so (because of mental illness or physical problems).
 - A. State: Mental Health Funds
 - B. Local: County Matching Funds
 - D. Private: Donations
- Provision of educational services, emergency services, health and nutrition services, employment placement services, housing subsidies, income management and family based management services to low income households via Community Centers.
 - A. Federal: CSBG
 - B. Local: County Matching Funds
- Provision of health-care services to low income individuals and families.
 - A. State: Medi-Cal
Medicare
 - B. Local: San Joaquin General Hospital Enterprise Fund
 - C. Private: Services donated by health care professionals

PRIORITY ANALYSIS AND STRATEGY DEVELOPMENT (cont.)

4. Priority d: Non-Homeless Persons with Special Needs

i. Analysis

An analysis of the supportive housing needs of non-homeless persons with special needs was provided in Section I.B. of the CHAS. Deficiencies in existing services were also identified in Section I.B. In accordance with that assessment, the following priorities were developed.

Priorities

Priority 1: The only non-homeless group assigned a priority 1 ranking are farmworkers. Analysis of available information suggests that more low cost housing and SRO facilities are needed for this group.

Priority 2: The following groups of non-homeless persons with special needs were assigned a relative priority of 2:

- Frail elderly
- Persons with severe mental illness
- Persons who are developmentally disabled
- Persons with alcohol/other drug addiction problems

The frail elderly were given a priority 2 ranking for the following reasons: (1) individuals of this group have more critical health problems than the general elderly population; (2) there is a need for additional residential care facilities for those frail elderly whose only income is SSI; and (3) there is a need for in-home services for those who show signs of dependence or who require emergency medical assistance.

Persons with severe mental illness were given a priority of 2 because there is a need for more beds in supportive housing facilities (Note: mental health providers estimate that an additional 100 beds are needed), and because there are not sufficient community treatment services available.

The Developmentally disabled were assigned a priority of 2 because, although there are a sufficient number of board and care homes available to them, there is a need for more supportive living arrangements (e.g., community-based residences with trained staff) to assist such individuals achieve independent living.

Persons with substance abuse problems were given a priority 2 ranking because such individuals are particularly at risk of losing their housing and because there is a need for housing with a supportive environment for those who are in recovery.

Priority 3: The following groups of non-homeless persons with special needs have been given a relative priority of 3:

- Elderly persons
- Persons who are physically disabled

PRIORITY ANALYSIS AND STRATEGY DEVELOPMENT:
Priority d - Non-Homeless Persons with Special Needs (cont.)

- Persons with AIDS and related diseases

The elderly were given a priority of 3 because significant resources are already being committed to meeting the housing and health needs of this group. In fact, many affordable housing projects have focused on this group, primarily because of the absence of public control.

The physically disabled were given a priority 3 ranking because generally such individuals have the intellectual and emotional capacity to manage their own affairs and have income resources available to them. Their primary problem is to adapt the physical environment to allow them to function, a remedy which is usually low cost and available.

Non-homeless persons with AIDS and related diseases have been assigned a priority of 3 because currently there is fairly responsive mechanism in place to deal with their problems. There is, however, difficulty in providing case management to these individuals. There is also a need for a hospice facility for such individuals in the final stages of the disease.

PRIORITY ANALYSIS AND STRATEGY DEVELOPMENT:
Priority d - Non-Homeless Persons with Special Needs (cont.)

ii. Strategy Development - Investment Plan

Activities/Programs

The following activities/programs should be pursued over the next five years to meet the supportive housing needs of non-homeless persons and families with special needs.

- Provision of substance abuse counseling, health care, educational services, transitional housing and support services to women dealing with substance abuse problems, and to their children.
 - A. Federal: FOC'JS and AIM grants
 - B. State: MediCal
- Support of housing and supportive living services to developmentally disabled adults and children.
 - A. State: State General Fund
 - B. Private: Private Grants
- Provision of in-home care and nursing services, counseling services, money management services, and other support services to the elderly, blind, and disabled to enable them to live in an independent home setting.
 - A. State: Title XX Funds
 - B. Local: County Matching Funds
- Support of adult day care and adult day health care facilities for the elderly.
 - A. State: Medi-Cal Program
 - B. Private: Private Insurance
Private pay
- Support of halfway houses for women recovering from substance abuse and their children.
 - A. Federal: AFDC
SSI
 - B. Local: General Fund
 - C. Private: Donations

PRIORITY ANALYSIS AND STRATEGY DEVELOPMENT:
Priority d - Non-Homeless Persons with Special Needs (cont.)

- Support of halfway houses for single individuals recovering from substance abuse problems.
 - A. Federal: SSI
 - B. Local: County General Fund
 - C. Private: Donations

- Provision of support services (e.g., case management; home nursing care; counseling; rental/mortgage payment assistance) for persons who are HIV positive or who have AIDS.
 - A. Federal: HOPWA
Mental Health AIDS Service Grant
Ryan White Title II Allocation

CHAS Table 2

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Priorities for Assistance
5-Year Plan

Comprehensive Housing Affordability Strategy (CHAS)
Instructions for Local Jurisdictions

Name of Jurisdiction:

San Joaquin County

Five Year Period: (enter fiscal yrs.)

FY: 93-94 through FY: 97-98

	Renters				Owners			Homeless Persons		Non-Homeless Persons with Special Needs
	Elderly 1 & 2 Member Households (A)	Small Related Households (5 or more) (B)	Large Related Households (5 or more) (C)	All Other Households (D)	Existing Homeowners (E)	1st-Time Homeowners with Children (F)	All Others (G)	Indvls. (H)	Families (I)	(J)
A. Household Income										
1. Very Low 0 to 30% MFI*	1	1	1	1	1	1	1	SEE NARF	ATIVE	
2. Very Low 31 to 50% MFI*	1	1	1	1	1	1	1			
3. Other Low 51 to 80% MFI*	2	2	2	2	2	2	2			
B. Activity										
1. Acquisition										
2. Rehabilitation	p	p	p	p	p	p	p			
3. New Construction	p	p	p	p	s	s	s			
4. Rental Assistance	p	p	p	p				
5. Homebuyers Assistance	p	p	p			
6. Support Facilities & Services	s	s	s	s	s	s	s	p	p	p

* Or, based upon HUD adjusted income limits, if applicable.

C. RELEVANT PUBLIC POLICIES, COURT ORDERS, AND HUD SANCTIONS

I. Relevant Public Policies

Description/Assessment

The discussion which follows describes the various public policies (i.e., those policies implicit in statutes, ordinances, regulations, and administrative procedures/processes) in place affecting the provision of affordable housing in the CHAS Planning Area and assesses to what extent the development of affordable housing is influenced by those policies. For purposes of organization, these policies are reviewed for each of the jurisdictions within the CHAS Planning Area. The discussion of each jurisdiction's policies includes a brief narrative on the availability of vacant land designated for multi-family uses in October of 1991. For the purposes of this section of the CHAS, multi-family designation is defined as Medium High and High Density Residential General Plan designations.

San Joaquin County

The Development Title is the document that implements the County's General Plan. Contained within the Development Title are zoning and subdivision regulations, as well as specific provisions to reduce housing costs and promote housing opportunities. Each of these regulations is described below.

Second Unit Dwellings: The intent of this Chapter of the Development Title is to provide a method for permitting additional housing options for the elderly or for those who are ill or infirm. It is intended that second unit dwellings allow such individuals to maintain independent living situations and encourage housing arrangements that prevent their isolation. Second unit dwellings may be permitted in any zone which allows a single-family dwelling as a permitted use.

Dwelling Cluster: The intent of this Chapter is to allow for the placement of two or more primary dwelling units, or two or more structures containing dwelling units, on the same parcel, consistent with General Plan policies and zoning density requirements, in order to achieve a more efficient use of land, provide a means of developing difficult sites, promote a more affordable living environment, and encourage the use of common open areas and other amenities in project design. Dwelling clusters may be permitted in any residential zone.

Mixed-Use Zoning: The intent of this Chapter is to provide for activity centers containing a variety of compatible and integrated land uses (including large multi-family uses consisting of ten or more dwelling units within one or more buildings) under a coherent plan.

Planned Development: The intent of this Chapter is to permit greater flexibility and innovation in the design and processing of projects than would otherwise be allowed under conventional zoning regulations. The goals of the Chapter include: encouraging the efficient use of land; simplifying the processing of proposed projects by providing a method of concurrent review of land use, subdivision, public improvements, and citing considerations; allowing mixed use projects, containing residential, commercial, and/or civic uses, that are desirable and compatible with surrounding uses; lowering project costs by permitting increases in density beyond those normally allowed for standard projects and by reducing the costs associated with road and utility networks; and encouraging diversity in housing types, styles, and price ranges.

RELEVANT PUBLIC POLICIES, COURT ORDERS, AND HUD SANCTIONS (cont.)

Density Bonus: The intent of this Chapter is to provide a method by which a major subdivision, minor subdivision, a mobile home park, or a multi-family complex that provides affordable housing shall receive a density bonus and other development incentives. The developer of a project that provides affordable housing shall receive a twenty-five percent density bonus plus one or more additional incentives if the proposed project will result in any one of the following:

twenty percent of the dwelling units affordable to low income households;

ten percent of the dwelling units affordable to very low income households; or

fifty percent of the dwelling units for senior citizens.

The incentives that may be provided to developers of affordable housing projects are reduction in setback, reduction in lot width, reduction in square footage requirements of the lot, reduction in yard dimensions, increase in building height, increase in building intensity, reduction of ratio of vehicular parking spaces per unit, reduction in open space requirements, and reduction in fees.

The developer of such a project shall agree to ensure continued affordability of all lower income density bonus units for either:

thirty years, or a longer period of time if required by the construction or mortgage financing assistance program, mortgage insurance program, or rental subsidy program; or

ten years if the county does not grant at least one of the additional incentives and if government financing with a longer designated preservation period is not used for the project.

The developer shall also enter into a formal agreement with the County to ensure compliance with the provisions of this Chapter.

Over the last three years, the County has undertaken a series of steps designed to increase the efficiency of the development process and to reduce the amount of time needed to process development applications. The list of measures taken include: consolidating planning, building, engineering, environmental health, and fire protection personnel in a single location; establishing a "one-stop" public counter; reducing the required level of administrative review for action on development projects to the lowest permissible level; using preapplication conferences to facilitate the processing of large, complex projects; setting up an appointment system for filing discretionary applications; establishing a permit tracking system to ensure timely processing of applications and permits; consolidating the collection of processing and development fees (where possible); and developing an integrated computer system.

The County collects both building permit fees and development impact mitigation fees for residential projects. The former would typically total \$1,425.00 for a 1,500-square foot residence with a 500-square foot garage. The latter include fees for traffic, fire, water, and school impacts. Because the County collects fees for a large number of special districts, whose fees vary widely, it is not possible to a single typical figure for total fees or even a single range of fees. However, the typical ranges for each impact fee is as follows: traffic impact fees range from \$2,364 to \$3,612 for a single family-residence and from \$1,551 to \$2,369 for each multi-family residential unit, fire fees range from \$.08 to \$.29 per square foot of structure for residences, and water impact fees (including administrative costs) for a single-family

RELEVANT PUBLIC POLICIES, COURT ORDERS, AND HUD SANCTIONS (cont.)

residence are \$1,182.76, with \$354.83 for each additional residence in a multi-family residential project. School fees collected by the County generally total \$2.65 per square foot of liveable area; although some of the County's school districts collect additional fees on their own.

The unincorporated portion of the County contains 899 acres of vacant multi-family designated land. Of that amount, 236 acres are located within the New Communities of Mountain House, New Jerusalem, and Riverbrook, with the remaining 663 acres located in the County's existing communities. For incorporated communities, residential densities are those planned by the cities. The 899 acres represents approximately 3 percent of the County's total vacant, planned residential land. That figure is surpassed only by the figures for the Cities of Lathrop and Tracy. The County's General Plan does not include policies requiring a specific ratio of single-family units to multi-family units.

Prior to development of each new community, a community-wide Master Plan and area-specific Specific Plans must be approved. The Master Plan, by General Plan policy, must contain a discussion of the provision of affordable housing.

City of Escalon

The City of Escalon adopted a Growth Management Ordinance in 1978 to provide an equitable method of utilizing limited municipal services and utilities; to provide a method to adequately meet the demand for all city services to the citizens of the community; and to control future rate and distribution of growth. The Ordinance has been revised several times, but the construction of residential units is still limited to seventy-five units per year. The latest revision to the Ordinance permits a developer to carry over building permits from one year to another. Since the Growth Management Ordinance was adopted in 1978, there has been only one year that at least seventy-five building permits for new dwelling have been issued by the City Building Department. The City Council may set aside building permit allocations for low income housing.

The City's Zoning Ordinance is consistent with the noted goals and policies of the Growth Management Ordinance. It also contains specific provisions to permit duplexes on corner lots with an approved use permit in the R-1 (Single Family Residential) Zone and to allow second dwelling units on residential lots. The City is currently collecting impact fees for residential construction. The impact fees collected by the City for an average 1,600-square-foot single-family residence total \$8,554, or \$11,541 for a home in an area with special development impact fees. School fees are collected separately by the local district.

The City has 50 acres of vacant residentially designated land. None of that land is designated for multi-family residential development. The City's General Plan does not include policies requiring a specific ratio of single-family units to multi-family units.

City of Lathrop

The first two goals of the City's General Plan Housing Element are to provide and ensure provision of adequate housing for all persons regardless of age, race, sex, marital status, ethnic background, income or other arbitrary factors and to promote and ensure the provision of housing selection by location, type, price and tenure.

To implement those goals, the City has adopted a Zoning Ordinance which permits the placement of low and moderate income housing sites, allows manufactured housing as an alternative to stick-built housing as a means to improve housing affordability for low and moderate income groups, permits the development of single-family housing on small lots under 6,000-square feet in areas as an alternative to

RELEVANT PUBLIC POLICIES, COURT ORDERS, AND HUD SANCTIONS (cont.)

meeting affordable housing needs otherwise requiring apartment development, and grants density bonuses for low-moderate, low, and very low income households. The Zoning Ordinance contains provisions for waiving or permitting modification of selected development standards under Planned District zoning procedures for affordable housing projects. Finally, the Zoning Ordinance includes provisions for second unit dwellings and the allowance for residential development within Professional Office zoning districts. The City is collecting impact fees for residential development in the following categories: transportation, cultural & leisure, City services, administration, sewer collection, and water connection. The total fee for a single-family residence is \$11,036 per dwelling unit and \$7,068 for each multiple-family dwelling unit. The fees do not include school and fire district impact fees that are collected by the responsible districts.

The City has 9 acres of vacant multi-family designated land included in its 234 acres of vacant residentially designated land. The 9 acres represents 3.8 percent of the total vacant residential land. The City's General Plan policies require that a 70:30 ratio be maintained between new low density and medium/high density residential development.

City of Lodi

In an attempt to preserve its agricultural land and reduce the encroachment of housing into unincorporated farm and vineyard areas, Lodi voters in 1981 approved Measure A. That action removed unincorporated land from the City's future land use plan and established an agricultural greenbelt around the existing City limits. Annexation and rezoning of land within this greenbelt became subject to voter approval. The Measure was repealed by voters in 1987 and has since been replaced by a Growth Management Ordinance with an Allocation Schedule which prescribes a maximum two percent annual residential growth rate.

Two of the Goals of the City's General Plan Housing Element are to provide a range of housing types and densities for all economic segments of the community while emphasizing high quality development and home ownership, and to promote equal opportunity to secure safe, sanitary, and affordable housing for all members of the community regardless of race, sex, or other arbitrary factors. The Housing Element also states that its policies, regulations, and procedures shall, while assuring the attainment of City objectives, not add unnecessarily to the costs of producing housing.

To implement those Goals, the City's Zoning Ordinance contains specific provisions to assure that affordable housing is available to effected populations within the City. These include granting density bonuses of at least twenty-five percent along with other concessions on development requirements for qualifying affordable housing projects, requiring buyer/renter eligibility screening and resale/rent controls for at least thirty years to maintain the affordability of housing units to the originally targeted income groups, and allowing the installation of mobile homes and factory-built housing on permanent foundations.

The City is currently collecting development impact mitigation fees for residential construction projects. The fees, which are calculated for each residential project, are based on project acreage and include individual fees for water, sewer, storm drainage, streets, police, fire, parks and recreation, and general fees. The total fees per acre range from \$40,170 for low density residential development to \$107,210 per acre for high density residential development. Building permit fees are reduced to a flat fee of \$100 for the rehabilitation of single-family residences, using Community Development Block Grant funds.

RELEVANT PUBLIC POLICIES, COURT ORDERS, AND HUD SANCTIONS (cont.)

The City has 12 acres of vacant residentially designated land. None of that land is specifically designated for multi-family residential development, however, applications may be made for multi-family projects in the single-family areas. The City's General Plan policies require that a 65:25:10 ratio be maintained between new low density, medium density, and high density residential development. Under the Growth Management Ordinance, the 10 percent is provided by density bonuses.

City of Manteca

The City has a Growth Management Program which limits residential growth in the City to a maximum of 3.9 percent of the housing stock per year. The City has revised its Zoning Ordinance to provide for a density bonus of at least twenty-five percent for projects in all residential zoning districts if the project reserves at least twenty-five percent of its units for low- or moderate-income households, or at least ten percent of its units for lower income households, or at least fifty percent for qualifying senior citizens. The City has worked with the San Joaquin County Housing Authority in developing procedures and guidelines for establishing income eligibility for the "reserved" units and for maintaining the units as affordable units over a stipulated period of time. The point rating system of the City's growth management program includes special incentives for the inclusion of housing that is affordable to low- and moderate-income households and qualifying seniors.

Under special circumstances, the City may waive its development impact fees for housing projects that are affordable to lower-income households. The total fee on an average 1,500-square-foot residence would come to approximately \$7,814, and include fees for building permits, sewer and water hook-ups, parks and recreation, road and highway improvements, and other City administrative costs. The Redevelopment Agency actively involves itself in the production and rehabilitation of housing units for the benefit of very low, lower, and median income households. The Cedar Glen project, currently under construction, will provide 66 units of single-family detached housing for sale to persons of very low, lower, and median income households. The Redevelopment Agency has the ability to participate with land write-down, payment of development fees, Down Payment Assistance, and moderate to minor rehabilitation. The City also has entered into an agreement with the San Joaquin County Housing Authority to participate in the Mortgage Credit Certificate Program for first time homebuyers.

To increase the availability of affordable housing, the City has amended its Zoning Ordinance to provide for the development of mobile homes and mobile homes parks in all residential zones and may also consider allowing mixed residential-commercial projects in commercial designations and zoning districts. The City also allows mobile home and factory-built housing that is installed on permanent foundations and that meets all zoning requirements on any residentially-zoned parcel. Finally, the City evaluates the effect of existing and proposed fees on the cost of new housing, when revising the development fee structure.

The City is embarking on a comprehensive Public Facilities Implementation Plan to identify infrastructure needs that will be required for all new development over the next fifteen to twenty years. This should help development of all types of housing, as well as commercial and industrial by identifying improvements and associated costs up front. Also the City, through its Redevelopment Agency attempts to actively expedite and recruit affordable housing projects and these projects include some units set aside for very low, lower, and median income households.

The City has 49 acres of vacant multi-family designated land included in its 1098 acres of vacant residentially designated land. The 49 acres represents 2.5 percent of the City's total vacant residential

RELEVANT PUBLIC POLICIES, COURT ORDERS, AND HUD SANCTIONS (cont.)

land. The City's General Plan policies require that a 80:20 ratio be maintained between new single-family and multi-family residential development.

City of Ripon

The Housing Element of the City of Ripon's General Plan states that it is the goal of the City to provide decent housing and a quality living environment for all resident regardless of race, religion, sex, marital status, ancestry, national origin, color, or economic level. To attain this goal, the City has developed a housing strategy and zoning ordinance to provide housing opportunities by means of designating lands for residential use which will promote affordable housing for all segments of the community and to participate in programs which will conserve and rehabilitate the City's existing housing stock. The City permits mobile homes and manufactured housing units in residential zones, subject to meeting existing zoning requirements. The City of Ripon has adopted a density bonus program that permits up to a twenty-five percent increase in allowable residential units along with other incentives for qualified affordable projects. Zoning regulations have been amended to allow placement of duplexes on corner lots within new subdivisions without the requirement for special permits in an effort to better integrate affordable housing into such developments. Development impact fees are being collected by the City for single-family and multi-family construction projects. The fees are based on building permit (based on project valuation, plan check fees, energy compliance, and plumbing, mechanical, and electrical fees), park, garbage, traffic, capital improvement, and school fees, as well as sewer and water hook-up fees. The local fire district also collects fire impact fees for all covered structures.

The City has 16 acres of vacant residentially designated land. None of that land is designated for multi-family residential development. The City's General Plan policies require that a 80:20 ratio be maintained for the number of acres of land developed with new single-family and multi-family residential development.

City of Tracy

The City of Tracy recently adopted a new Housing Element for its General Plan that places a greater emphasis on the provision of affordable housing than the previous document. In order to implement that Plan, the City will develop a density bonus program for affordable housing, make revisions to its second unit provisions, and has exempted affordable housing projects from the City's Growth Management Ordinance, which established a residential growth allotment permit process. The City will also give priority to senior citizen and affordable housing projects as they are submitted for processing. The City is collecting impact fees for residential development.

The City has 38 acres of vacant multi-family designated land included in its 638 acres of vacant residentially designated land. The 38 acres represents 6 percent of the total vacant residential land in the City. The City's General Plan does not include policies requiring a specific ratio of single-family units to multi-family units.

RELEVANT PUBLIC POLICIES, COURT ORDERS, AND HUD SANCTIONS (cont.)

Strategy to Address Negative Effects

San Joaquin County

The County has identified a number of constraints to development, in general, and providing affordable housing, in particular. These include inter- and intra-governmental coordination, consistency of the process, duplication of permit and inspection services, the cost of streamlining, impact fees, lack of coordination between State departments, new regulations, and California Environmental Quality Act (CEQA) evaluation. Those items that are beyond the ability of the County to influence (e.g., lack of coordination between State departments, new State regulations, and required CEQA evaluation) have been noted and the nature of the problems affecting the County have been outlined to the State. The problems relate to the inconsistent application of State regulations by different agencies and personnel in those agencies, lack of timely response by the State to requests for information and comment, and detachment of State personnel from the process and as a result they are insulated from complaints about regulations and functions. Those constraints over which the County has influence are included in the five-year strategy and are discussed in the following paragraphs.

Inter- and Intra-governmental Coordination: In spite of its efforts to consolidate permitting authority into a single authority in a single place, a number of County and non-County (school, fire, water, and sewer districts) agencies have chosen not to participate in the process. For that reason, the concept of "one-stop" permitting remains a somewhat elusive goal. Efforts to improve the efficiency of and bring more agencies into the process will still be made, however, through continued work by County administrative staff working in conjunction with representatives of the permitting authorities.

Consistency of the Process: Experience has shown that there exists a general lack of consistency and unevenness in the application of regulations throughout the permitting process. Specifically, there are differences between the way that individual cities and the County administer what are essentially the same regulations. Having to learn how to operate within multiple permitting systems leads to difficulties and confusion on the part of the development community. To alleviate this problem, County staff will continue to meet with developers and other users of the permitting system on an on-going basis to improve the operation of the system.

Duplication of Permitting and Inspection Services: The County Community Development Department has completed the first round of coordinating and consolidating, where possible, those permits required for development that are under its control. As noted, after three years, deficiencies still exist and areas for improvement can still be found. Integrating this process with the permits of other agencies (e.g., septic tank permits, sewer hook-ups, fire permits, hazardous materials storage permits, air pollution permits, as well as permits required by State agencies) and reducing duplication of effort will continue to be a goal of the County. As an example of continuing efforts being made in this area, the County is currently in the process of taking over a number of responsibilities that have previously been given to local fire districts.

The Cost of Streamlining: Although certain efficiencies and savings are realized through reorganization, many of the improvements to the permitting system that have been identified result in the need for increased staffing levels. The cost of providing additional staff in these recessionary times is becoming an increasingly difficult problem. The solution to this problem, at this point, can only come in one of two ways: either by increasing the fees charged for the services that are being provided or by decreasing the level of service to other programs and divisions within the organization.

RELEVANT PUBLIC POLICIES, COURT ORDERS, AND HUD SANCTIONS (cont.)

Impact Fees: The number and amount of impact fees has increased dramatically in most jurisdictions over the last few years, including in San Joaquin County. These fees, since they are developed by a large number of taxing agencies (i.e., local governments, school districts, fire districts, air pollution control districts, water districts), vary widely. According to the development community, a more uniform and consistent way of paying for the cost of development is needed. To alleviate this problem, County staff will continue to meet with developers and other users of the system on an on-going basis in an effort to standardize the amount and application of impact fees.

The San Joaquin County Board of Supervisors in December of 1991 appointed a sixteen-member task force, known as the San Joaquin County Affordable Housing Task Force, to review the issues and constraints related to affordable housing in the County and report back to the Board. The Task Force has finalized its recommendations and will present them to the Board of Supervisors in November of 1993. Depending on the action taken by the Board, additional actions may be taken by the County to eliminate constraints to providing low income housing and increase the availability of this type of housing to specific identified populations in the County.

City of Escalon

The most obvious constraints to providing affordable housing in the City are the lack of provisions in the zoning ordinance for density bonuses and other incentives. Escalon's overall goal over the next five years is to balance social, environmental, economic, cultural, and aesthetic concerns to create and maintain the best possible living environment for all residents. More specifically, the City's General Plan is due to be updated in the next two years and it is tentatively planned to include many items addressing policy constraints to affordable housing, such as fast-track processing for housing projects affordable to low and moderate income households, revision of the number of permits allowed under the Growth Management Ordinance or to set aside permits for projects for low income households, amendments to the General Plan and zoning for parcels suitable for medium and high density residential development, rezoning of suitable commercial parcels for high density residential use which includes lower income housing, facilitating building permits for rehabilitation of existing residences, providing assistance in preparing plans and obtaining building permits. The City will also provide density bonuses to residential developers of five or more units which provide at least twenty-five percent of the units for low and moderate income households, provide reductions in minimum required lot widths/sizes and street widths for pedestrian-oriented projects with affordable housing components, and require fewer other development improvements (e.g., allowing hammerheads instead of cul-de-sacs for non-through streets) for affordable housing projects.

City of Lathrop

In order to ensure that the City maintains an environment that is conducive to affordable housing, the City will on an on-going basis consider the impact of zoning/subdivision regulations and development fees on the provision of affordable housing. The City will monitor their effect on housing costs and take such additional steps as may be necessary to alleviate these costs. The most important housing-related program planned by the City for implementation is the creation of a Redevelopment Agency, the adoption of a Redevelopment Plan, the designation of project areas, and the preparation of plans for the systematic elimination of blighted conditions within existing residential areas and the provision of replacement housing where necessary. It is anticipated that the Redevelopment Agency will be involved in the rehabilitation of rental and owner-occupied housing units, as well as other affordable housing programs

RELEVANT PUBLIC POLICIES, COURT ORDERS, AND HUD SANCTIONS (cont.)

for low and very low income residents. This action, though being started in the first year of the CHAS, will be on-going throughout the five-year CHAS. The actual funding of the Redevelopment Agency is not anticipated until the third year of CHAS.

Although the City does not have a provision for deferring or waiving the payment of Capital Facility Fees (impact fees) in most cases, it is considering a provision for loans that can be made from the Capital Facility Fee Fund for "up front" payment of the fee and then repaid over time by the developer of projects that provide affordable housing. The City is also investigating the use of a Below Market Rate Housing Program to stimulate new affordable housing units by offering incentives for developers who sell or rent at least twenty-five percent of their units under the prevailing market value.

City of Lodi

Given the stated provisions of the General Plan and zoning standards, the City believes it has no policy constraints to the development of affordable housing. While the City has no Redevelopment Agency or other agency mechanisms with which to actively pursue the provision of affordable housing, there are no identified public policy barriers to the development of such housing.

The City will continue to maintain its policies which allow the provision of high density housing.

City of Manteca

While the City has a Growth Management Program which limits residential growth in the City to a maximum of 3.9 percent of the housing stock per year, it does not believe that this program, nor the City's development fees, building codes, or zoning ordinance, adversely affects the provision of affordable housing or acts as a disincentive to the development of affordable housing. Through the use of redevelopment funds, the development of affordable housing is actually encouraged by providing financial assistance to developers. The City's Growth Management Program also encourages the development of affordable housing by providing extra points to projects that are point-rated and to those that provide affordable housing. The City actively uses development agreements to provide affordable housing. In exchange for entering into these agreements, developers are provided access to sewer allocations and building permits. Those projects with development agreements that do not provide affordable housing are charged an Affordable Housing In Lieu Fee of \$500 per unit, which is then pooled to help provide affordable housing elsewhere in the City.

The City has no strategy to remove negative effects of the public policies, since no negative effects have been identified. During the next five years the City will continue its existing policies that support the provision of affordable housing.

City of Ripon

In spite of not having any vacant land specifically designated for multi-family development, the City has taken actions to provide opportunities for the construction of affordable housing. The City has formed an affordable housing committee, consisting of members from the Planning Commission, City Council, and staff, to monitor progress of the programs in the Comprehensive Housing Affordability Strategy and to assist project proponents in identifying funding sources and potential project sites. Renter and owner-occupied residential rehabilitation programs have been implemented throughout the community using

RELEVANT PUBLIC POLICIES, COURT ORDERS, AND HUD SANCTIONS (cont.)

Community Development Bloc Grant and Redevelopment funds. The above-noted actions will continue to take place during the five years of the CHAS.

City of Tracy

Given the noted General Plan and zoning provisions, the City believes it is dealing with the constraints to providing affordable housing in the City of Tracy. The City will continue to cooperate with the San Joaquin County Housing Authority and non-profit providers of affordable housing to provide rental units or assistance to eligible tenant households, to identify preference buyers for assisted units and to develop financing strategies to retain those units as affordable, to review and revise existing ordinances to ensure that none discriminate against any residential development because of method of financing or intended occupants, and to coordinate with agencies that address housing issues. The City will also give priority to senior citizen and affordable housing projects as they are submitted for processing and continue to exempt them from the Growth Management Ordinance.

RELEVANT PUBLIC POLICIES, COURT ORDERS, AND HUD SANCTIONS (cont.)

ii. Court Orders and HUD Sanctions

San Joaquin County

The County is not under any court orders or sanctions.

City of Escalon

There are no court orders, consent decrees, or sanctions imposed on the City of Escalon.

City of Lathrop

There are no sanctions or court orders that have been levied against the City of Lathrop.

City of Lodi

The City is not under any court orders or sanctions regarding the provision of affordable housing.

City of Manteca

The City has received no court orders or HUD-imposed sanctions that affect the provision of assisted housing or fair housing remedies.

City of Ripon

The City is not under any court orders or sanctions.

City of Tracy

There are been no court orders, consent decrees, or sanctions against the City pertaining to the provision of affordable housing.

D. INSTITUTIONAL STRUCTURE AND INTERGOVERNMENTAL COOPERATION

i. Description

Public Institutions, Nonprofit Organizations, and Private Industry: Their Roles, Programs, and Relationships

Each organization that plays a part in the institutional structure which carries out the affordable and supportive housing strategy is named and identified by type and purpose in TABLE 2A.

In this CHAS Planning area, San Joaquin County and the cities of Escalon, Lathrop, Lodi, Manteca, Ripon and Tracy work together as a CDBG Entitlement area. In this capacity they prepare a Community Development Plan with both short and long term community development objectives. These entities have also been cooperatively involved in the preparation of this CHAS, as has the Housing Authority of San Joaquin County, the major provider of low-cost housing in this area.

What follows is a description of the roles of each of these entities and the programs they are implementing. Because these are governmental agencies with discrete physical boundaries, each is primarily responsible to deal with housing issues within its own borders. That is, each city and the county is charged with accomplishing the objectives of the Five-Year Strategy within its jurisdiction.

Unless otherwise noted, each entity may engage in rehabilitation, infrastructure installation/improvements, weatherization, neighborhood code enforcement/clean-up, homebuyer assistance, rental assistance, new construction, and debt restructuring/refinancing within its jurisdiction. Such activities are implemented according to the availability of funds and local priorities.

Included in the discussion of each governmental agency are the community organizations with which it contracts to help achieve its housing goals. Funding is provided by a wide array of federal, state and local sources. (Further information on each of these organizations, as well as information on funding sources, can be found in the Community Profile.)

Also included are those private businesses which work with the governmental agency as part of that agency's housing strategy.

County of San Joaquin

The County is the lead agency in the CDBG Entitlement area with the cities of Escalon, Lathrop, Lodi, Manteca, Ripon and Tracy. It is also the lead agency in the preparation of this CHAS.

For the last several years San Joaquin County has allocated a portion of CDBG funds through contracts with local nonprofit organizations, because each of these is in a unique position to provide a specific needed service: the Stockton Housing Authority in Joaquin Community Housing Resource Board (CHRB) for a fair housing program, the Central Valley Food Bank, the Senior Service Agency for a new central kitchen, and the Stockton Family Homeless.

The County is also engaged in a new venture with the San Joaquin Housing Authority. The County, in conjunction with a local contractor, will be constructing single family homes which will be sold to the Housing Authority. The Housing Authority, in turn, will rent these homes to its higher-income tenants, thus freeing space in the public housing units.

INSTITUTIONAL STRUCTURE AND INTERGOVERNMENTAL COOPERATION (cont.)

- Community Development Department

The Community Development Department is charged with the responsibility to monitor and respond to the housing needs of those who reside within the unincorporated area of the county, and, to a lesser extent, the entire county. This Department takes the lead among the six cities in responding to federal and state requirements and opportunities, such as the HOME and CHDO programs. It operates the Neighborhood Preservation Division, which deals with housing rehabilitation for both owners and renters; the upgrading of neighborhoods; the utilization of grant funds for innovative programs, such as those which leverage non-County public and private sector investments in housing acquisition and rehab programs; and the involvement of private sector lenders in construction, bridge and permanent financing. Currently the Department is working with the Stockton Savings Bank on a gap financing program for first-time homebuyers.

- Mental Health Services

The County's Mental Health Services has the primary responsibility for the severely mentally ill. With state and local funds, it contracts with several local agencies for services for the homeless: the Archway Shelter, the Haven of Peace, the Hope Family Shelter, Jesus Saves Ministries, McHenry House, Safe House, St. Mary's Interfaith Dining Room, and the Stockton Shelter for the Homeless.

Mental Health contracts with Crestwood Manor for day treatment and for inpatient services for the elderly mentally ill. It works with a system of licensed board and care homes, and has a contract with the University of the Pacific to manage the Colonial Apartments, a transitional housing program for those who have been in inpatient treatment.

- Office of Substance Abuse

The County's OSA manages a spectrum of programs, among which are those which provide services to people with problems with drugs and/or alcohol. It has contracted with the Women's Center of San Joaquin County to provide housing for substance-abusing women and their children in its FOCUS and AIM programs.

- Public Health Services

The Public Health Services, Community Services AIDS Program, has 11 state and federal HIV/AIDS grants to provide both direct and indirect services for its clients who are HIV positive or who have AIDS. In turn, it contracts with the Stockton Shelter for the Homeless, the San Joaquin AIDS Foundation, the Agricultural Workers Health Center, Planned Parenthood, and Berryman House to provide housing and casework-related services.

- Department of Aging & Community Services

The Department of Aging dispenses McKinney funds to house families during the winter months in the Artesi 3 Migrant Camp; the migrant camps are owned by the State and managed by the Housing Authority. Community Services contracts with the Stockton Shelter for the Homeless to provide casework services for these families.

INSTITUTIONAL STRUCTURE AND INTERGOVERNMENTAL COOPERATION (cont.)

- The University of California Cooperative Extension

The Cooperative Extension, which is partially funded by San Joaquin County, operates an expanded Food and Nutrition Education program for the low income. It is also working with the Housing Authority to provide services to their residents.

City of Escalon

Escalon has utilized CDBG funds for the Stockton/San Joaquin Community Housing Resource Board for several years, and has provided funds to assist the Senior Service Agency. It also constructed a sidewalk to increase the accessibility of the downtown area for the seniors and the handicapped, and renovated an existing facility for access by the disabled.

City of Lathrop

Lathrop has utilized CDBG funds to contract for services with the CHRB, the San Joaquin Food Bank, and the Senior Service Agency. It also initiated a low income lighting project. The City has operated a Housing Rehabilitation program for homeowners under the direction of and in cooperation with the San Joaquin County Neighborhood Preservation Division of the Community Development Department, utilizing both CDBG and HOME funds. Lathrop also is creating a Redevelopment Agency which will involve various housing related activities, including rental and homeowner rehabilitation and affordable housing programs for low and very low income residents.

City of Lodi

Lodi has utilized CDBG funds for the CHRB, the San Joaquin Food Bank, the Senior Service Agency, and for the Women's Center's Lodi branch. It also provides funds to the Lodi Community Center run by the County for vouchers for Dial-A-Ride for seniors and other low income residents. The Lodi City Council created the Eastside Improvement Committee to empower citizens to fight crime, drugs and blight; CDBG funds cover its basic expenses. Also, CDBG funds have been used to rehabilitate the historic structure which houses the Archway Shelter, improve parks, and replace curbs for handicapped accessibility.

City of Manteca

Manteca has utilized CDBG funds for the CHRB, San Joaquin Food Bank, and the Senior Service Agency.

Manteca has a Redevelopment Agency which provides services through several programs. The Senior Housing Rehabilitation Program provides health- and safety-related repairs to seniors in their owner-occupied homes. The Down Payment Assistance Program provides low-interest loans to qualified first-time buyers to purchase single family residences. The Agency is participating in the Cedar Glen Affordable Housing Project, a 66-unit single-family residential development for very-low to moderate income residents.

The Agency contributed toward the purchase of the Hope Family Shelter; loaned funds to the Manteca Historical Society for purchase of a historical building for a newly established museum; provided funds for the relocation and expansion of the Manteca CAPS program for the developmentally disabled; and assisted the Manteca Adult School with the purchase of equipment for satellite transmission of classes from California State University, Stanislaus. The Redevelopment Agency also funds Manteca's contribution to the San Joaquin Partnership, a county-wide economic development program.

INSTITUTIONAL STRUCTURE AND INTERGOVERNMENTAL COOPERATION (cont.)

City of Ripon

Ripon has utilized CDBG Funds to fund ACLC, a nonprofit housing developer, the CHRB, the San Joaquin Food Bank, and the Senior Service Agency. It funds a Senior Adult Day Care program operated in conjunction with the Bethany Home Society, a provider of residential services for seniors.

Ripon recently formed an Affordable Housing Committee, consisting of members from the City Council, the Planning Commission, and staff; its goal is to assist project proponents in identifying funding resources and potential project sites, and to monitor the progress of the programs of the CHAS. Ripon also has a Redevelopment Agency which will provide housing services for seniors and the low income.

City of Tracy

The City of Tracy utilizes CDBG funds for a variety of community projects. Among these have been: Boys & Girls Club Gang Intervention Program, Boys & Girls Club Scholarships, the CHRB, Good Samaritan Brown Bag Program, Good Samaritan Senior Day Care, Larch Clover Day Care Center, McHenry House, San Joaquin Food Bank, Senior Service Agency, and Tracy Interfaith Ministries.

Tracy also has a Redevelopment Agency which provides 20% of its funds to assist in the provision of low income housing.

Currently Tracy is exploring the possibility of a joint venture with ACLC to develop a 37-unit apartment complex with a day care center for low income families.

Housing Authority of the County of San Joaquin

The Housing Authority is responsible for over a thousand units of public housing and 2,650 units of Assisted Housing - Section 8; administers a Family Self-Sufficiency Program; operates the Mortgage Credit Certificate Program; and manages four migrant housing projects. The Housing Authority also has a cooperative agreement with each city and with the county, authorizing it to carry out its Section 8 housing program within each jurisdiction.

The Federal Emergency Management Act (FEMA) Board.

FEMA allocates approximately \$400,000 to San Joaquin County annually; these funds play a critical role in the provision of services to the homeless, hungry and poor in this CHAS Planning area. The funds are distributed through a local Board which is set up and administered by the local United Way of San Joaquin County. This Board has established criteria for distribution of the funds and over the years has been a vehicle for interagency cooperation.

Agencies which currently receive assistance through this program are: St. Mary's Interfaith Dining Hall; Stockton Shelter for the Homeless; Haven of Peace; Gospel Center Rescue Mission; Lodi Salvation Army; Emergency Food Bank; the County Department of Aging, Children's and Community Services' Community Centers; Stockton Salvation Army; San Joaquin Food Bank; Mc Henry House; Women's Center of San Joaquin County; Tracy Interfaith Ministries.

Other Agencies

It is noted that a number of programs listed in the Community Profile which provide housing-related services and supportive housing do so apart from any formalized relationship with local government. Some examples of these programs include many of the halfway houses, most services for the developmentally disabled, and nonprofit organizations that depend solely on philanthropic donations.

INSTITUTIONAL STRUCTURE AND INTERGOVERNMENTAL COOPERATION (cont.)

These programs play a vital role in the community and their goals tie in with this CHAS strategy but at this time they are not part of the institutional structure.

Intergovernmental Coordination and Cooperation

Coordination and cooperation can be classified in three categories of relationships: between public agencies, between public agencies and nonprofit organizations, and between nonprofit organizations.

In the public-public category,

- the Mortgage Credit Certificate Program was established and is administered by the Housing Authority; it is operated through a cooperative agreement with the cities and the County.
- The operation of the CDBG Program is undertaken by the cities and the county as cooperative venture.
- The Ripon Redevelopment Agency and the County of San Joaquin are exploring methods of working together for programs for the elderly and low income persons.
- The Housing Authority has cooperative agreements with each of the cities and with the county for the operation of its Section 8 housing program.
- The San Joaquin County Community Development Department, Neighborhood Preservation Division, administers Lathrop's, Lodi's, and Ripon's housing rehabilitation programs for homeowners, utilizing both CDBG and HOME funds.
- The County currently is assisting the City of Ripon by administering its Redevelopment Agency funds.

In the public-nonprofit category, there are a multitude of examples of working relationships expressed through contracts between governmental agencies and nonprofit organizations for the provision of services. Most of these are listed above in the organizational structure.

In the nonprofit-nonprofit category, the Affordable Housing Coalition and the Emergency Food & Shelter Coordinating Committee are prime examples of coordination and cooperation. Each has an open membership which is composed of representatives from the key agencies and organizations involved in providing the service.

- The Affordable Housing Coalition has brought together representatives from the building and construction industries, financial institutions, community groups and affordable housing advocates to share ideas, generate interest in affordable housing, educate the community, and encourage innovative partnerships.
- The Emergency Food and Shelter Coordinating Committee has actively worked to more clearly define roles, eliminate duplication, foster cooperation and the sharing of resources and information, and improve the delivery of services to the needy.

INSTITUTIONAL STRUCTURE AND INTERGOVERNMENTAL COOPERATION (cont.)

II. TABLE 2A INSTITUTIONAL STRUCTURE: PARTICIPATING ORGANIZATIONS

NAME	TYPE	PURPOSE
ACLC	Nonprofit	Public Housing
Archway Shelter	Nonprofit	Social Services
Bethany Home Society	Nonprofit	Social Services
California, State of	Public	Public & Mental Health Funding
Community Housing Resource Board	Nonprofit	Housing Services
Eastside Improvement Committee (Lodi)	Public	Community Development
Escalon, City of	Public	Planning Agency
Haven of Peace	Nonprofit	Social Services
Hope Family Shelter	Nonprofit	Social Services
Jesus Saves Ministries	Nonprofit	Social Services
Lathrop, City of	Public	Planning Agency
Lathrop Redevelopment Agency	Public	Community Development
Lodi, City of	Public	Planning Agency
Manteca, City of	Public	Planning Agency
Manteca Redevelopment Agency	Public	Community Development
McHenry House	Nonprofit	Social Services
Ripon, City of	Public	Planning Agency
Ripon Redevelopment Agency	Public	Community Development
Safe House	Nonprofit	Social Services
San Joaquin County	Public	Planning Agency
SJC Housing Authority	Public	Public Housing
San Joaquin Food Bank	Nonprofit	Social Services
St. Mary's Interfaith Dining Room	Nonprofit	Social Services
Senior Service Agency	Nonprofit	Social Services
Stockton Savings Bank	Private	Financial Institution
Stockton Shelter for the Homeless	Nonprofit	Social Services
Tracy, City of	Public	Planning Agency
Tracy Interfaith Ministries	Nonprofit	Social Services
Tracy Redevelopment Agency	Public	Community Development
United Way of SJC	Nonprofit	Social Services
University of California Extension	Public	Educational Institution
University of the Pacific	Private	Educational Institution

iii. Overcoming Gaps

Assessment of the Capacity of the Structure to Carry Out the Housing Strategy

The current organizational structure for CDBG consists primarily of a Technical Advisory Committee and a Policy Advisory Committee which report to the City Councils and the Board of Supervisors regarding the allocation of CDBG funds. This structure is modified as needed for other cooperative ventures, for example, the preparation of this CHAS.

The Technical Advisory Committee is comprised of a representative of each city's and the county's professional planning or administrative staffs. The members present needs from their jurisdictions and make recommendations for the allocation of their share of CDBG funds. For the preparation of the CHAS, this committee was augmented by representatives of the Housing Authority, Mental Health Services, and the Human Services Agency.

The Policy Advisory Committee consists of one elected official from each jurisdiction. The PAC meets with representatives from the TAC, reviews their recommendations, and takes them to their respective full bodies for action.

The method of allocating CDBG funds for the CHAS area basically consists of independent decisions made by each of the cities and by the county. While County staff review these decisions to assure their appropriateness under HUD standards, nevertheless, each entity has its own internally-set goals determined by the professional assessment of staff and the input of elected officials who know the preferences of their constituents. Within this process each entity also makes its own decisions about contracts with nonprofit organizations.

Identification of Strengths and Gaps

The system outlined above has many positive benefits. These include:

- Autonomy in decision-making. Each city is in the best position to assess and determine the principal needs its community faces. The county has a comprehensive view of the unincorporated area, as well as first-hand understanding of the health and human welfare needs of the entire population, since it is the principal provider of these types of services.
- The development of relationships and joint ventures between governmental and nonprofit agencies. Contracts with nonprofit organizations have the benefit of maximizing public funds by blending them with private sources within the community. This process also leads to fuller cooperation and increased understanding of the mutual challenges faced by both the private and public sectors.

It is notable that over the last several years it has frequently been the case that several governmental entities contributed CDBG funds to a nonprofit organization providing services throughout the county, such as the Senior Services Agency with its congregate Meals Program and Meals-on-Wheels, and the San Joaquin Food Bank, which gathers food and distributes it to agencies serving the poor throughout the county. Such "pooling" of funds has enabled agencies to complete their capital projects within a shorter time frame, greatly increasing their ability to be responsive to community needs.

INSTITUTIONAL STRUCTURE AND INTERGOVERNMENTAL COOPERATION (cont.)

- The creation of effective public-private partnerships. We have the flexibility to leverage non-County public and private sector investments in affordable housing, housing acquisition and rehab programs. We have been able to seek the involvement of private sector lenders in construction, bridge and permanent financing.

Several gaps have been identified in the way this system is currently operating.

- Decisions on funding, because they are made independently by each jurisdiction, may not have the benefit of a full assessment of all the needs of the community. Certain needs could be overlooked or not given their due importance.
- Many nonprofit organizations are unfamiliar with the CDBG process, are unaware of what is available in terms of federal programs and grants, and in general do not know how to access the system. A very limited number of nonprofits have applied for CDBG funds within the last several years.
- Because of HUD's 15% cap on funding for community programs with CDBG funds, if one entity chooses to allocate a significant amount of funds to nonprofit organizations, the remaining entities are limited in the funds they can distribute for public service activities.
- We need to provide an outreach and education component for private for-profit and non-profit developers, providing information, training, and technical assistance.
- The current system of distribution of governmental funds in general tends to encourage agencies to be grant-driven in their direction, rather than basing their programs primarily on their own assessment of what is needed. What tends to emerge is an agency-by-agency approach, a grant-by-grant approach, to dealing with community problems such as homelessness. More broad-based grants which allow greater flexibility will encourage a more accurate response to community needs.
- Some available funds may not be utilized because the cities and county are unaware of them, and consequently cannot apply for them or encourage other entities to do so. It would be helpful to have a specific office or individual responsible for researching and preparing grant applications, as well as for providing technical assistance to nongovernmental agencies.
- Ways need to be found to encourage public/private partnerships such as joint ventures between for-profit and non-profit housing developers.
- There are a limited number of non-profit and for-profit organizations which are involved in the development of affordable housing. Methods of encouraging a broader range of participation need to be identified.
- A number of nonprofit organizations provide supportive housing and housing-related services but they are not included in this institutional structure because no funding links connect them to the local government entities who are responsible for the CHAS. Communication with them is extremely limited and needs to be enhanced.

INSTITUTIONAL STRUCTURE AND INTERGOVERNMENTAL COOPERATION (cont.)

Identification of any gaps that may result in homelessness

- The insufficient amount of shelter space, especially for families but also for singles to some degree, is a paramount problem.
- The absence of funded transitional housing programs, especially for families leaving shelters, is a serious gap.
- A change in regulations (June 1993) governing General Relief, a public assistance program for indigent adults whose funding source is exclusively the County's General Fund, is threatening the survival of halfway houses which rely on each participant's contribution of his/her GR check in order to meet basic costs.

A cutback in staffing has increased the length of time persons must wait to receive assistance.

In addition, funding cutbacks are expected during the first half of 1994 which will reduce the total grant to each recipient and lead to greater reliance upon private agencies for supplemental assistance.

- The State's decision that local Mental Health programs are exclusively for the severely mentally ill means that many of those with lesser but still significant problems will not receive County services. Those described as "in need of mental health services" are in danger of becoming more ill and less able to cope without professional assistance. For those who have housing, deterioration of their condition could lead to homelessness. For the homeless, reduction in the availability of services may prevent them from reentering the main stream of the community.
- There is not a regular source of funding in this CHAS area for those in danger of losing a residence because of lack of funds due to job loss, illness, etc. In addition, only very limited funds are available for rental and utility deposits needed by those moving from shelters or other temporary housing to a more permanent residence.

Actions

In order to deal effectively with the gaps in this delivery system and develop a comprehensive plan to meet our community's needs, the principal deficiencies need to be identified and agreed upon and strategies formulated to correct them. An improved system to better assess the needs of the entire CHAS Planning Area needs to be developed in order to facilitate decisions on priorities and funding distributions. To gain a broader and clearer picture, both the cities and the County could benefit from input by the county's mental health and social service professionals and by the private organizations who work with the homeless, those in danger of becoming homeless, and special housing needs populations. This information would be coupled with the cities' first-hand knowledge of their more geographically circumscribed communities. The cities can add information on not only lacks/gaps but also private resources for the provision of services; they can also identify possibilities for interagency coordination.

Therefore, the Policy Advisory Committee and the Technical Advisory Committee will look at new roles and possibly additional membership in order to further strengthen, coordinate and integrate the priority-setting and decision-making structure. Following the completion of this CHAS, both groups will meet to begin to recommend changes to accomplish the following goals:

INSTITUTIONAL STRUCTURE AND INTERGOVERNMENTAL COOPERATION (cont.)

- to further develop/utilize the PAC's role in formulating the policies and setting the guidelines which determine the allocation of CDBG funds. Closer coordination between policy makers and the Technical Advisory Committee, which will have an increased amount of input from the community, will broaden the base of information available to the PAC members.
- to establish a mechanism through which the TAC can receive input from a wide range of service providers on the principal needs of the homeless, those in danger of becoming homeless, and those with special housing needs. The information received can be formulated into preliminary priorities to be presented to the Policy Advisory Committee for consideration.

It will be the role of these committees to analyze community needs, prioritize them, set forth a description of the types of programs to be funded, and recommend the percentage of funds to be allocated to each type of program and each geographic area. While the PAC and TAC now meet primarily to determine the allocation of funds, they would need to meet more regularly to perform other related functions, such as to determine what grants should be pursued; analyze how to bring resources to bear on the main problems; consider how to coordinate the services provided, minimizing overhead and duplication of administration; decide how most appropriately to encourage citizen participation.

The communication begun during the preparation of this CHAS between governmental agencies and community organizations which provide housing-related services and services to the homeless, those in danger of becoming homeless, and populations with special needs for housing, will be continued and expanded upon.

E. PUBLIC HOUSING IMPROVEMENTS

i. Management and Operation

The Housing Authority's plan to improve the management and operation of the public housing units located within San Joaquin County is contained in its Annual Statement and Five-Year Action Plan of its Comprehensive Plan. These are included in Appendix C.

ii. Living Environment

The Housing Authority's plan to improve the living environment of public housing residents is contained in its Annual Statement and Five-Year Action Plan of its Comprehensive Plan. (See Appendix C.)

F. PUBLIC HOUSING RESIDENT INITIATIVES

i. Management

The Housing Authority does not purpose to take any actions during the five-year period of the CHAS to encourage public housing residents to become more involved in the management of public housing.

ii. Homeownership

Activities to be undertaken during the five-year period of the CHAS to encourage public housing residents to become home owners consists of providing first-time homebuyer assistance to these residents using Mortgage Credit Certificates.

G. MONITORING STANDARDS AND PROCEDURES

The County has established monitoring procedures in compliance with applicable federal program requirements. The County will monitor on a regular basis all activities undertaken with funds received from HUD. Monitoring will occur to ensure that statutory and regulatory requirements are being met and that information submitted to HUD is accurate and complete.

H. LEAD-BASED PAINT HAZARD REDUCTION

Several agencies operating in the CHAS Planning Area are actively engaged in activities to evaluate and reduce lead-based paint hazards. The principal participants in this effort include the Housing Authority, the Environmental Health Division of the San Joaquin County Public Health Services Department, and the Neighborhood Preservation Division of the San Joaquin County Community Development Department.

The Housing Authority has recently completed testing all of its housing units for lead-based paint hazards. Approximately half of its 1075 units were found to have lead-based paint hazards. A large majority of affected units were found to have lead paint only on exterior trim and fascial details. Hazard reduction, in most of these cases, will consist of encapsulating the lead-based painted surfaces, generally by building new soffits around these wood trim and detail pieces. A minority of affected units had indoor lead-based paint hazards. Treatment in these instances generally will consist of relocating the residents of the units, removing the painted surfaces, and replacing them with lead-free surfaces and coatings. As of September 1993, contracts had been awarded to eliminate lead hazards from all of the affected units. Completion of the work is expected by February of 1994.

The Housing Authority also has an active program of evaluating and reducing lead-based paint hazards in housing units involved in the Section 8 Rental Assistance Program. Key features of the program are summarized below:

- At the time all persons are certified for the Section 8 Rental Assistance Program, they are issued a "Notice to Section 8 Participants--The Danger of Lead Poisoning" form. This Notice is signed by the family, with the family and the Housing Authority each retaining a copy.
- If a Housing Authority representative inspects a unit built prior to 1978 which has peeling or chipping paint and a child or children under the age of 7, the unit is immediately rejected for participation (or continued participation) in the Section 8 Program. If the owner of the unit still wishes to participate in the Program, he must remediate the lead-based paint hazard in accordance with HUD standards. Abatement must be performed before the Section 8 contract is executed or within 30 days of the Housing Authority's notification to the owner of the lead-based paint hazard detected at the inspection.
- If a Housing Authority representative inspects a unit built prior to 1978 which has peeling or chipping paint and no children under the age of 7, the owner of the unit may be requested to remediate the lead-based paint hazard, depending on the overall condition of the unit.

The Environmental Health Division becomes involved in actions to evaluate and remediate lead-based paint hazards as a consequence of testing for elevated levels of lead in children's blood. Medical reports are generated through testing at the Public Health Services clinic and from local doctors. Instances of elevated levels of lead in children result in the testing of the child's residence for existing lead levels. Remediation, if required, is then undertaken through appropriate public health programs.

LEAD-BASED PAINT HAZARD REDUCTION (cont.)

The Neighborhood Preservation Division becomes involved in lead-based paint hazard evaluation and reduction as a result of its involvement in housing rehabilitation activities. Housing units that are to be rehabilitated are routinely tested for lead-based paint hazards and remediated, where necessary.

Actions to evaluate and reduce lead-based paint hazards over the five-year period of the CHAS include those on-going actions enumerated above. In addition, the following activities should be pursued:

- Formation of a Task Force to consider ways of providing incentives to reduce lead-based paint hazards in housing and to identify resources that could be utilized in this effort.
- Inclusion of lead-based paint hazard reduction as a priority activity in all subsidized housing rehabilitation programs.
- Assessment of the extent of lead-based paint hazards in neighborhoods targeted for improvement.

III. ANNUAL PLAN

This section constitutes the Annual Plan of the CHAS. In brief, the Annual Plan provides a specific plan for investment or use of affordable and supportive housing funds that are expected to be available during the coming Federal fiscal year (e.g., October 1st through September 30th). The Annual Plan also specifies the goals for individuals and households to be served, and describes the implementation plan guiding the activities and other actions to be undertaken.

A. STRATEGY IMPLEMENTATION

1. Priority a: Renter Households: Very, Very Low Income; Very Low Income; and Other Low Income

I. Investment Plan

Activities/Programs

The following activities and programs will be undertaken during the coming Federal fiscal year on behalf of low income renter households. For purposes of organization, these activities and programs are arranged by jurisdiction for each jurisdiction within the CHAS Planning Area.

City of Escalon

Activity: Rental Assistance (Citywide)
Funding: \$29,400
Source of Funding: Section 8 Certificates and Vouchers
Responsible Agency: Housing Authority
Goals: 8 elderly households, 2 small related households. All very low income.

Activity: Support Services (Fair Housing)
Funding: \$900
Source of Funding: CDBG
Responsible Agency: CHRB
Goals: Not known at this time.

City of Lathrop

Activity: Rental Assistance (Citywide)
Funding: \$7100
Source of Funding: Section 8 Certificates and Vouchers
Responsible Agency: Housing Authority
Goals: 2 small related very low income households.

Activity: Support Services (Fair Housing)
Funding: \$1,400
Source of Funding: CDBG
Responsible Agency: CHRB
Goals: Not known at this time.

STRATEGY IMPLEMENTATION:
Priority a - Renter Households (cont.)

City of Lodi

Activity: Rental Assistance (Citywide)
Funding: \$551,300
Source of Funding: Section 8 Certificates and Vouchers
Responsible Agency: Housing Authority
Goals: 156 elderly households, 24 small related households, 7 large related households. All very low income.

Activity: Rehabilitation
Project: Lodi Hotel
Funding: \$425,000
Source of Funding: CDBG (\$150,000); HOME (\$275,000)
Responsible Agency: City of Lodi (Administered by San Joaquin County Neighborhood Preservation Division).
Goals: 60 rental units for very low income elderly households.

Activity: Support Services (Fair Housing)
Funding: \$10,000
Source of Funding: CDBG
Responsible Agency: CHRB
Goals: Not known at this time.

City of Manteca

Activity: Rental Assistance (Citywide)
Funding: \$273,200
Source of Funding: Section 8 Certificates and Vouchers
Responsible Agency: Housing Authority
Goals: 36 elderly households, 37 small related households, 8 large related households. All very low income.

Activity: Support Services (Fair Housing)
Funding: \$7,900
Source of Funding: CDBG
Responsible Agency: CHRB
Goals: Not known at this time.

City of Ripon

Activity: Rental Assistance (Citywide)
Funding: \$25,392
Source of Funding: Section 8 Certificates and Vouchers
Responsible Agency: Housing Authority
Goals: 6 elderly households and 2 large related household. All very low income.

STRATEGY IMPLEMENTATION:
Priority a - Renter Households (cont.)

Activity: Rehabilitation (Citywide)
Funding: \$225,000
Source of Funding: Ripon Redevelopment Agency
Responsible Agency: Ripon Redevelopment Agency (Administered by San Joaquin County Neighborhood Preservation Division).
Goals: 1 small related very, very low income household; 1 very low income elderly household; 2 very low income small related households; 1 other low income elderly household; 1 other low income large related household.

Activity: Support Services (Fair Housing)
Funding: \$1,400
Source of Funding: CDBG
Responsible Agency: CHRB
Goals: Not known at this time.

City of Tracy

Activity: Rental Assistance (Citywide)
Funding: \$103,700
Source of Funding: Section 8 Certificates and Vouchers
Responsible Agency: Housing Authority
Goals: 17 elderly households, 17 small related households, 2 large related households. All very low income.

Activity: New Construction (Multi-Family)
Project: Mountain View
Funding: \$1,333,000
Source of Funding: AHP (\$333,000); HOME-CHDO (\$180,000); HOME (\$420,000); Tracy Redevelopment Agency (\$400,000)
Responsible Agency: Tracy Redevelopment Agency
Goals: Very, very low income households: 4 small related households, 4 large related households; Very low income households: 9 small related households, 9 large related households; Other low income: 6 small related households, 5 large related households.

Activity: Support Services (Fair Housing)
Funding: \$6,500
Source of Funding: CDBG
Responsible Agency: CHRB
Goals: Not known at this time.

San Joaquin County

Activity: Rental Assistance (Countywide)
Funding: \$472,100
Source of Funding: Section 8 Certificates and Vouchers
Responsible Agency: Housing Authority

STRATEGY IMPLEMENTATION:
Priority a - Renter Households (cont.)

Goals: Very low income: 98 elderly households, 45 small related households, 9 large related households.

Activity: Rehabilitation (Unincorporated - Areawide)
Funding: \$100,000
Source of Funding: HOME
Responsible Agency: Community Development Department
Goals: Other low income: 2 elderly households, 4 small related households.

Activity: New Construction
Project: Mourfield
Funding: \$312,000
Source of Funding: HOME
Responsible Agency: Community Development Department
Goals: 4 large related, very, very low income households.

Activity: Support Services (Fair Housing)
Funding: \$24,100
Source of Funding: CDBG
Responsible Agency: CHRB
Goals: Not known at this time.

Areawide Activities.

Activity: Rental Assistance
Funding: \$305,800
Source of Funding: ECIP (Utility Payment Assistance Program)
Responsible Agency: San Joaquin Co. Dept of Aging and Community Services
Goals: Low income households: 255 elderly, 319 small related households, 319 large related households, 255 all other households.

Activity: Weatherization
Funding: \$60,000
Source of Funding: Dept of Energy Weatherization Program
Responsible Agency: San Joaquin County Department of Aging and Community Services
Goals: 30 elderly low income households, 60 small related low income households.

Activity: Weatherization
Funding: \$142,500
Source of Funding: Department of Economic Opportunity LI-HEAP WX (Low Income Home Energy Assistance Program)
Responsible Agency: San Joaquin County Department of Aging and Community Services
Goals: 80 elderly low income households, 160 small related households.

STRATEGY IMPLEMENTATION (cont.)

2. Priority b: Owner Households: Very, Very Low Income; Very Low Income; and Other Low Income

I. Investment Plan

Activities/Programs

The following activities and programs will be undertaken during the coming fiscal year on behalf of low income homeowners. For purposes of organization, these activities and programs are arranged by jurisdiction for each jurisdiction in the CHAS Planning Area.

City of Escalon

Activity: First Time Homebuyer Assistance (Citywide)
Funding: \$112,000
Source of Funding: MCC Program
Responsible Agency: Housing Authority
Goals: 2 other low income first time homebuyers, 4 moderate-to-above moderate income first time homebuyers.

City of Lathrop

Activity: First Time Homebuyer Assistance (Citywide)
Funding: \$187,500
Source of Funding: MCC Program
Responsible Agency: Housing Authority
Goals: 3 other low income first time homebuyers, 6 moderate-to-above moderate income first time homebuyers.

Activity: Rehabilitation (Citywide)
Funding: \$116,600
Source of Funding: CDBG (\$65,100); HOME (\$51,500)
Responsible Agency: City of Lathrop (Administered by San Joaquin County Neighborhood Preservation Division)
Goals: 3 other low income existing homeowners.

Activity: Infrastructure Installation/Improvement (Citywide)
Project: Citywide Low Income Lighting Program
Funding: \$4,500
Source of Funding: CDBG
Responsible Agency: City of Lathrop
Goals: Very, very low income: 25 elderly households, 15 small related households, 10 large related households. (Note: These numbers also include renter households.)

STRATEGY IMPLEMENTATION:
Priority b - Owner Households (cont.)

City of Lodi

Activity: First Time Homebuyer Assistance (Citywide)
Funding: \$337,500
Source of Funding: MCC Program
Responsible Agency: Housing Authority
Goals: 5 other low income first time homebuyers, 12 moderate-to-above moderate first time homebuyers.

Activity: Rehabilitation (Citywide)
Funding: \$225,000
Source of Funding: CDBG
Responsible Agency: City of Lodi (Administered by San Joaquin County's Neighborhood Preservation Division)
Goals: 2 very low income existing homeowners, 2 other low income existing homeowners.

City of Manteca

Activity: First Time Homebuyer Assistance (Citywide)
Funding: \$337,500
Source of Funding: MCC Program
Responsible Agency: Housing Authority
Goals: 5 other low income first time homebuyers, 12 moderate-to-above moderate first time homebuyers.

Activity: First Time Home Buyer Assistance
Project: Cedar Glen
Funding: \$466,500
Source of Funding: Manteca Redevelopment Agency Down Payment Assistance Program
Responsible Agency: Manteca Redevelopment Agency
Goals: 4 other low income first time homebuyers, 62 moderate-to-above moderate first time homebuyers.

Activity: Rehabilitation (Minor; Citywide)
Funding: \$246,000
Source of Funding: HOME (\$146,800); Manteca Redevelopment Agency Rehabilitation Program
Responsible Agency: Manteca Redevelopment Agency
Goals: Very low income: 15 elderly households, 20 other existing homeowners; Other low income: 25 elderly households, 35 other existing homeowners.

Activity: New Construction (Single Family)
Project: Cedar Glen
Funding: \$500,000
Source of Funding: Manteca Redevelopment Agency New Construction Program

STRATEGY IMPLEMENTATION:
Priority b - Owner Households (cont.)

Responsible Agency: Manteca Redevelopment Agency
Goals: (Note: number specified under Down Payment Assistance Program)

Activity: Infrastructure Installation/Improvement
Project: Drain 5 Modification Project
Funding: \$141,000
Source of Funding: CDBG
Responsible Agency: City of Manteca
Goals: Project to benefit 700 low income individuals and 1900 moderate-to-above moderate individuals.

City of Ripon

Activity: First Time Homebuyer Assistance (Citywide)
Funding: \$187,500
Source of Funding: MCC Program
Responsible Agency: Housing Authority
Goals: 3 other low income first time homebuyers, 6 moderate-to-above moderate first time homebuyers.

Activity: Homebuyer Assistance
Funding: \$500,000
Source of Funding: Ripon Redevelopment Agency Gap Financing Program
Responsible Agency: Ripon Redevelopment Agency (Administered by San Joaquin County Neighborhood Preservation Division)

Goals: Very low income: 1 elderly household, 2 first time homebuyers; Other low income: 2 first time homebuyers; Moderate income: 1 elderly household, 4 first time homebuyers.

Activity: Rehabilitation (Citywide)
Funding: \$586,000
Source of Funding: CDBG (\$80,000); HOME (\$206,000); Ripon Redevelopment Agency Rehabilitation Program (\$300,000)
Responsible Agency: Ripon Redevelopment Agency (Administered by San Joaquin County Neighborhood Preservation Division)

Goals: Very, very low income: 2 elderly households, 3 other owner households; Very low income: 2 elderly households; Other low income: 2 elderly households; Moderate income: 2 elderly households, 2 other owner households.

City of Tracy

Activity: First Time Homebuyer Assistance (Citywide)
Funding: \$262,000
Source of Funding: MCC Program
Responsible Agency: Housing Authority

STRATEGY IMPLEMENTATION:
Priority b - Owner Households (cont.)

Goals: 4 other low income first time homebuyers, 9 moderate-to-above moderate first time homebuyers.

Activity: Rehabilitation (Citywide)
Funding: \$300,000
Source of Funding: CDBG (Small Cities)
Responsible Agency: City of Tracy
Goals: 1 very, very low income elderly household.

San Joaquin County

Activity: First Time Homebuyer Assistance (Unincorporated - Areawide)
Funding: \$75,000
Source of Funding: MCC Program
Responsible Agency: Housing Authority
Goals: 1 other low income first time homebuyer, 3 moderate-to-above moderate first time homebuyers.

Activity: Rehabilitation (Unincorporated - Areawide)
Funding: \$426,000
Source of Funding: CDBG (\$272,000); HOME (\$154,000)
Responsible Agency: San Joaquin County Neighborhood Preservation Division.
Goals: 1 very, very low income household, 5 very low income households, 4 other low income households, 3 moderate income households.

Activity: Rehabilitation
Project: Taft/Mosswood
Funding: \$250,000
Source of Funding: CDBG
Responsible Agency: San Joaquin County Neighborhood Preservation Division.
Goals: 3 very, very low income households, 3 very low income households, 2 other low income households.

Activity: First Time Homebuyer Assistance
Project: Ram Estates
Funding: \$300,000
Source of Funding: HOME (Gap financing)
Responsible Agency: San Joaquin County Neighborhood Preservation Division.
Goals: 40 other low income first time homebuyers, 19 moderate-to-above moderate first time homebuyers.

Activity: New Construction (Single Family)
Project: Hinkley/Main
Funding: \$130,000
Source of Funding: HOME
Responsible Agency: San Joaquin County Neighborhood Preservation Division.
Goals: 4 other low income households.

STRATEGY IMPLEMENTATION:
Priority b - Owner Households (cont.)

Activity: Infrastructure Installation/Improvements (Utility Connections)
Project: Taft/Mosswood
Funding: \$100,000
Source of Funding: CDBG
Responsible Agency: San Joaquin County Neighborhood Preservation Division.
Goals: 6 very low income households, 12 other low income households.

Activity: Neighborhood Code Enforcement/Paint/Clean-up
Project: Taft/Mosswood Program)
Funding: \$65,000
Source of Funding: CDBG
Responsible Agency: San Joaquin County Neighborhood Preservation Division.
Goals: Project to benefit: 590 low income persons, 440 moderate-to-above moderate income persons.

Areawide Activities

Activity: Debt Management-Assistance/Refinancing
Funding: \$34,000
Source of Funding: ECIP
Responsible Agency: San Joaquin County Department of Aging and Community Services
Goals: 125 other low income existing homeowners.

Activity: Weatherization
Funding: \$80,000
Source of Funding: Dept of Energy Weatherization Program
Responsible Agency: San Joaquin County Department of Aging and Community Services
Goals: 30 low income existing homeowners.

Activity: Weatherization
Funding: \$47,500
Source of Funding: Department of Economic Opportunity LI-HEAP WX (Low Income Home Energy Assistance Program)
Responsible Agency: San Joaquin County Department of Aging and Community Services
Goals: 80 low income existing homeowners.

STRATEGY IMPLEMENTATION (cont.)

3. Priority c. Homeless Individuals and Families

i. Investment Plan

Activities/Programs

The following activities and programs will be undertaken during the coming Federal fiscal year on behalf of homeless individuals and families, and to prevent low income individuals and families from becoming homeless.

Activity:	Support of Exiting Shelters
Source of Funding:	CDBG; ESG; FEMA; McKinney Act; Runaway & Homeless Youth Fund; Private donations.
Responsible Agency(s):	Shelter providers (See Table XX), San Joaquin County Mental Health Services, San Joaquin County Department of Aging and Community Services
Goals:	2000 individuals, 300 families.
Activity:	Emergency Housing and Food Through Vouchers
Source of Funding:	General Relief; Emergency Life Support Program; McKinney Act; private donations.
Responsible Agency:	San Joaquin County Mental Health Services; San Joaquin County Department of Aging and Community Services; San Joaquin County Human Services Agency; private non-profit agencies.
Goals:	14,400 voucher payments made to individuals, 600 voucher payments made to families.
Activity:	Food Packages/Hot Meals Provided by Non-Shelter Providers
Source of Funding:	CDBG, FEMA, State Dept of Social Services Emergency Feeding Organization, State Dept of Aging Brown Bag Program, Federal Title III-C1 (Congregate Nutrition Program) funds, Federal Title III-B (Golden Age Harvest Program) funds, private donations.
Responsible Agency(s):	San Joaquin County Department of Aging and Community Services, non-profit providers (e.g. Senior Services Agency, Emergency Food Bank, St. Mary's Interfaith Dining Room, San Joaquin County Food Bank), United Way.
Goals:	Unable to determine at this time.
Activity:	Assessment, Treatment, and Referral Services to Homeless Persons and Families
Source of Funding:	State Mental Health funds, County matching funds (10%).
Responsible Agency:	San Joaquin County Mental Health Services
Goals:	500 individuals, 10 families served.
Activity:	Temporary Housing for Homeless Individuals With Special Needs in Board and Care Homes.
Source of Funding:	Federal Title III (Older Americans Act) funds, State Mental Health funds, County General Fund.
Responsible Agency:	San Joaquin County Mental Health Services
Goals:	500 individuals served.

STRATEGY IMPLEMENTATION:

Priority c - Homeless Individuals and Families (cont.)

Activity: Housing For Homeless Individuals Who Are HIV Positive or Who Have Aids
Source of Funding: HOPWA
Responsible Agency: San Joaquin County Public Health Services.
Goals: 50 individuals served.

Activity: Case Management Services to Homeless Individuals and Families in Shelters.
Source of Funding: SAMHSA Grant, McKinney Act
Responsible Agency: San Joaquin County Mental Health Services; Stockton Shelter for the Homeless
Goals: 800 individuals, 200 families served.

Activity: Case Management Services To Homeless Individuals and Families Outside of Shelters
Source of Funding: State funding, County matching funds
Responsible Agency: San Joaquin County Mental Health Services
Goals: 160 individuals served.

Activity: Outreach Services to Severely Mentally Ill Homeless for Purpose of Obtaining Long Term Supportive Housing
Source of Funding: Federal PATH Grant
Responsible Agency: San Joaquin County Mental Health Services
Goals: 770 individuals, 30 families served.

Activity: Long Term Housing and Supportive Services to Homeless Persons with Disabilities
Source of Funding: HUD Shelter Plus Care Grant
Responsible Agency: San Joaquin County Mental Health Services
Goals: 60 individuals served.

Activity: Transitional Schooling for Elementary Age Homeless Children in Shelters
Source of Funding: State Department of Education funds
Responsible Agency: St. Mary's Interfaith Dining Room
Goals: 50 children served.

Activity: Housing Assistance Funds to Homeless Individuals Eligible for AFDC
Source of Funding: State AFDC funds, County matching funds
Responsible Agency: San Joaquin County Human Services Agency
Goals: 2520 families served.

Activity: Supplemental Food Program for Women, Infants, and Children
Source of Funding: Federal WIC Program funds
Responsible Agency: Delta Health Care, Agricultural Workers Health Center, San Joaquin County Public Health Services
Goals: Not known at this time.

STRATEGY IMPLEMENTATION:
Priority c - Homeless Individuals and Families (cont.)

Activity: Income Management Services to Mentally Ill or Physically Disabled
Source of Funding: State Mental Health funds, County Matching funds (10%), private donations
Responsible Agency: San Joaquin County Mental Health Services; Stockton Metropolitan Ministry
Goals: 1400 individuals served.

Activity: Support Services to Low Income Households via Community Centers
Source of Funding: State CSBG funds, County matching funds (33%)
Responsible Agency: San Joaquin County Dept of Aging and Community Services
Goals: Not able to be determined at this time.

Activity: Health Care Services to Low Income Individuals and Families
Source of Funding: San Joaquin General Hospital Enterprise Fund, Federal funds, Medi-Cal, Medicare
Responsible Agency: San Joaquin County Health Care Services, Agricultural Workers Health Services, Delta Health Care Center, St. Mary's Clinic, Su Salud, SEARCH
Goals: Not able to be determined at this time.

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STRATEGY IMPLEMENTATION (cont.)

4. Priority d: Non-Homeless Persons with Special Needs

i. Investment Plan

Activities/Programs

The following activities and programs will be undertaken during the coming Federal fiscal year on behalf of non-homeless persons with special needs.

Activity: Supportive Services and Transitional Housing for Women with Substance Abuse Problems
Sources of Funding: FOCUS, AIM grant funds
Responsible Agency: San Joaquin County Office of Substance Abuse
Goals: 85 women, 15 families served.

Activity: Supportive Living Services to the Developmentally Disabled
Sources of Funding: State General Fund; Federal, State, and private grants
Responsible Agency: Valley Mountain Regional Center
Goals: Not able to determine at this time.

Activity: In-Home Supportive Services to the Elderly, Blind, and Physically Disabled
Sources of Funding: State and Federal Title XX funds; County matching funds (25%)
Responsible Agency: San Joaquin County Dept of Aging and Community Services
Goals: 3000 individuals served.

Activity: Adult Day Care Facilities for the Elderly
Source of Funding: Not known at this time.
Responsible Agency: San Joaquin County Dept of Aging and Community Services, private providers
Goals: Not able to be determined at this time.

Activity: Support Services for Persons HIV or with AIDS
Source of Funding: HOPWA, Federal Mental Health AIDS Services Grant, Ryan White Title II funds
Responsible Agency: San Joaquin County Public Health Services
Goals: Not able to be determined at this time.

Activity: Disabled Access Renovations
Source of Funding: CDBG
Responsible Agencies: City of Escalon (Escalon-Bellota Road Sidewalk); City of Lodi (Curb Replacement for Handicap Accessibility, Lawrence Park Rest Room, Emerson Park Rest Room); City of Manteca (Disabled Access Renovations); City of Ripon (Disabled Access Renovations); City of Tracy (Downtown Handicap Ramp Installation)
Goals: Not able to be determined at this time.

5. All Priorities

i. CHAS Requirements Applicable to All Priorities

Programs in Five Year Investment Plan Not Pursued in Annual Plan

The Five Year Investment Plan contains an comprehensive listing of activities and programs which the County and the other jurisdictions and agencies within the CHAS Planning Area will be pursuing. Because these activities and programs necessitate the hiring and/or training of staff for program administration and management, the development (in some instances) of administrative structures, and coordination with existing programs, during the first year of the CHAS only a selected number of programs will be accessed. During the second through fifth year of the CHAS, the County and the other jurisdictions and agencies within the CHAS Planning Area expect to expand their administrative and management capacity to access available resources.

Support of Applications for Funding by Other Entities

San Joaquin County will generally support applications for funding during fiscal year 93-94 from eligible nonprofits and other entities when application is limited to such entities. However, when the County is also an eligible applicant, it will take the lead and apply directly for funding, financial capacity and staffing resources permitting. The County will not certify the applications of other entities when such applications do not address the needs of low income household groups, the homeless, or special needs groups, which have a relative numerical priority ranking of 1, 2, or 3; or when such entities, in the County's judgment, lack the capacity to undertake the activity or program.

Plan for Leveraging Private/Non-Federal Funds by Using Federal Funds

The County is very supportive of the concept of leveraging private and non-Federal funds to expand the availability of funding for low income housing. Several strategies have been developed to build the capacity of public and private participants to enhance their coordination and to maximize the use of limited Federal resources. Strategies include nonprofit capacity building; the provision of technical assistance to private developers and lenders; and involvement of a local lender consortium.

To this end, the County has entered into an agreement with a local bank to provide financing for its first-time homebuyer program. With this agreement, the County anticipates that for every \$1.00 in Federal assistance provided, approximately \$8.00 of private funding will be generated to assist low income first-time homebuyers. Without this Federal assistance in the form of gap financing, it is doubtful whether private funding would be available to assist low income first-time homebuyers. The County is pursuing additional similar agreements with other lending institutions to maximize choices and to increase participation.

Several other jurisdictions within the CHAS Planning Area have established redevelopment agencies. The County is currently reviewing the requirements related to the use of redevelopment funds in order to design programs that maximize the use of such funds with private, Federal, and State funds.

The County is currently working with several developers of low income housing, who are being considered for assistance, to prepare and submit applications for both Federal and State low income housing tax credits (LIHTC). The availability of LIHTC's on a given project will greatly enhance the project's capacity to encourage the investment of private funds, thus reducing the project's reliance on Federal funds.

STRATEGY IMPLEMENTATION (cont.)

To facilitate the use of funds from programs with matching fund requirements, the County has identified potential match sources. To meet the matching fund requirements of the HOME program, the County committed to fee waivers and density bonus allowances on one affordable housing development, resulting in approximately 25 percent more units being proposed for the development. Additionally, where applicable the County will apply cash equivalents of below market rate loans as match.

The County will continue to seek additional matching fund sources for programs with matching fund requirements and to explore all possibilities for maximizing the leveraging of non-Federal sources of funding. The County is committed to maximizing the "bang" for Federal dollars by exploring the availability of other funding sources for all low income housing proposals being considered.

STRATEGY IMPLEMENTATION (cont.)

ii. Geographic Distribution

A total of seven specific geographic areas, identified by project name, have been targeted for receiving housing assistance and related activities for low income households: 1) Taft/Mosswood (census tract 24, block groups 4 and 6 and census tract 38, block group 3); 2) Mourfield (census tract 24, block 617); 3) Hinkley/South Main (census tract 27.01, block 311); 4) Ram Estates (census tract 22, block 208); 5, Lodi Hotel (census tract 42.02, block 703); 6) Cedar Glen (census tract 51.13, block 201A); and 7) Mountain View (census tract 52.05, block 101A). A map location of each of these areas is provided in Appendix A, Maps 23 through 29B. The rationale for the selection of these areas and/or a description of the nature of the impact which is hoped to be achieved through such investment is provided below.

Taft/Mosswood

Taft/Mosswood is an unincorporated area located in the southern part of the Stockton urban area. It is generally bounded by Homestead Canal, El Dorado Street, Clayton Avenue and I-5. The area has been targeted for housing assistance and related activities because of the following reasons: 1990 median income for the area was approximately two thirds of the Countywide median, with almost 60 percent of the population identified as low income; 1990 median value of owner occupied units was less than half of the Countywide median; over a fifth of the housing units were built prior to 1950, with a number of these needing rehabilitation; over a fifth of the housing units were overcrowded in 1990; public facilities, principally sewer facilities, are absent; unemployment is high, over two and a half times the Countywide rate in 1990. The investment program initiated by the County is intended to arrest further neighborhood deterioration, foster neighborhood pride, and promote private rehabilitation efforts. The components of this investment program consist of: installing sewer facilities; providing low interest loans (deferred or amortized) to assist low income households in rehabilitating their homes and in financing hook-ups to the public sewer facilities being installed; a paint program; a clean-up program; and a code enforcement program.

Mourfield

Mourfield is a half acre site owned by San Joaquin County in the Taft/Mosswood area, located on the west side of Mourfield Avenue, north of Clayton Avenue. The site has been selected for a pilot project to increase the number housing units available for very, very low income renters. The project consists of constructing four single family units as a dwelling cluster using HOME financing for approximately \$75,000 per unit, and then selling the units (at a low interest rate) to the Housing Authority. The Housing Authority will rent out these units using Section 8 certificates and vouchers and will report annually to the County regarding tenants and upkeep for the term of the deed restrictions.

Hinkley/Main

Hinkley/South Main is a 1.3 acre unincorporated parcel, located at the northeast corner of Hinkley Avenue and Main Street in south Stockton. To assist very low income first time homebuyers purchase a home, the San Joaquin County Neighborhood Preservation Division is working with a local contractor to build four new homes for approximately \$85,000 per unit at this location for sale to such prospective homebuyers. The County will process the lot splits and represent the contractor in meetings with the County Planning Division. Fees required by the Planning Division will be reduced or waived. To further reduce the cost of housing, the County will provide construction financing to the contractor using HOME funds. In order to assist qualified low income first time homebuyers obtain a loan from the bank with whom the County has an agreement, the County will provide gap financing utilizing the HOME money rolled over from the construction loan into deferred loans.

STRATEGY IMPLEMENTATION (cont.)

Ram Estates

Ram Estates is an eleven acre unincorporated parcel, located east of B Street and south of Thirteenth Street, in southeast Stockton. The site is the proposed location of a 59 unit single family subdivision. It is anticipated that units will sell for \$80,00 to \$85,000. The intent of the development is the same as the Hinkley/Main project: to provide low income first time homebuyers with the opportunity of purchasing a home. To this end, the County has committed HOME moneys to be used for gap financing to assist low income first time homebuyers in qualifying for a home mortgage.

Lodi Hotel

Lodi Hotel is the site of the Lodi Hotel, located at the southwest corner of School Street and Pine Street in the City of Lodi. The Lodi Hotel is situated in an area where according to the 1990 Census more than half of the population is low income. To increase the supply of rental units available to low income elderly households, the City of Lodi is proposing the rehabilitation of the structure and conversion of the upper floors of the building into approximately 60 units of senior housing. The City has committed CDBG funding and HOME moneys for this purpose.

Cedar Glen

Cedar Glen is an 18.7 acre site, located at the northwest corner of Vasconcellos Avenue and State Route 120 in the City of Manteca. The site is currently being developed as a 66 unit single family subdivision. The project represents the first major involvement of the City in stimulating the production of affordable housing for sale to low and moderate first time homebuyers. To accomplish this purpose, the City's Redevelopment Agency is contributing \$500,000 toward the project. In addition, the Redevelopment Agency is setting aside \$466,000 to help qualified homebuyers make the down payment, paying up to 75 percent of a 10 percent down payment. It is anticipated that the units will range in price from \$90,000 to \$98,000. As of September 30, 1993, the Redevelopment Agency reported that it had received over 130 applications from City residents interested in purchasing a home.

Mountain View

Two sites are being considered. Alternative "A" is a two acre site located at the southwest intersection of Schulte Road and MacArthur Road in the southeastern portion of the City of Tracy. Alternative "B" is a three acre site located on the north side of Mt. Diablo Avenue and west of West Street in the southwestern portion of the City of Tracy. Either alternative "A" or alternative "B" will be selected by the City as the location of a multi-family rental complex for very low income households. If alternative "A" is selected, it is anticipated that 31 units will be built; if alternative "B" is selected, 37 units will be built. Financing for the project will come from a variety of sources: AHP (\$333,000), HOME-CHDO funds (\$180,000), HOME (\$420,000), and Tracy Redevelopment Agency funds (\$400,000). The project will include a day care facility for the residents. Construction costs are anticipated to be \$100,000 per unit.

STRATEGY IMPLEMENTATION (cont.)

iii. Service Delivery and Management

The governmental and other entities that will deliver and manage the specific housing assistance programs noted in the Annual Plan's Investment Plan are identified in said Investment Plan.

U.S. Department of Housing and Urban Development
 Office of Community Planning and Development
 Comprehensive Housing Affordability Strategy (CHAS)
 Instructions for Local Jurisdictions

CHAS Table 3A

Investment Plan

Name of Jurisdiction:

San Joaquin County

FY:

Funding Source	Amount Received by the Jurisdiction Last Fiscal Year (\$000s) (A)	Plan to Apply/ Submit (B)	Planned Use of Resources Expected to be Received During the FY						Support Services (I)	Operating Costs (J)	Amount Received by Other Entities Last Fiscal Year (\$000s) (K)	Support Application by Other Entities (L)
			Acquisition (C)	Rehabilitation (D)	New Construction (E)	Rental Assistance (F)	Home Buyer Assistance (G)	Planning (H)				
A Formula/Entitlement Programs												
1 HOME	\$761	X		43%	43%							
2 CDBG	\$900	X		80%					10%			
3 ESG	\$38	X							100%			
4 HOPWA	\$65	X				75%			25%			
5 DOE/Other Energy Programs												
6 Public Hg. Comprehensive Grant												
7 Subtotal - Formula Programs	\$1,800									\$2,800	X	
B Competitive Programs										\$2,800		
8 HOME												
9 HOPE 1												
10 HOPE 2												
11 HOPE 3												
12 ESG												
13 Supportive Housing												
14 HOPWA												
15 Shelter Plus Care		X				0						
16 Safe Havens												

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* Eligible only under certain circumstances

CHAS Table 3A Investment Plan - Continued

Funding Source	Amount Received by the Jurisdiction Last Fiscal Year (\$000s) (A)	Plan to Apply/ Submit (B)	Planned Use of Resources Expected to be Received During the FY							Amount Received by Other Entities Last Fiscal Year (\$000s) (K)	Support Application by Other Entities (L)
			Acquisition (C)	Rehabilitation (D)	New Construction (E)	Rental Assistance (F)	Home Buyer Assistance (G)	Planning Services (H)	Operating Costs (J)		
B. Competitive Programs Continued											
17 Rural Homesites Housing											
18 Sec 202 Elderly											
19 Sec 811 Handicapped											
20 Moderate Rehab SRO											
21 Rental Vouchers										\$1,278	
22 Rental Certificates										\$194	
23 Public Housing Development											
24 Public Housing MRDP											
25 Public Housing CRP											
26 DOE/Other Energy Programs	\$610	X									
27 LIHTC											
28 FmHA											
29 Lead-Based Paint Abatement											
30 Other										\$2,500	
31 Subtotal Competitive Programs	\$610									\$3,970	
C 32 Total - Federal	\$2,500										
33 Total - State	\$585										
34 Total - Local	\$2,166			14%		42%				50%	
35 Total - Private						100%					
36 Total - All Sources	\$5,251									\$4,776	

Form HUD-60990-A (1/83)

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FY:

93-94

Assistance Provided by Home Group	Renters				Owners				Total Section 215 Goals (N)	Total Goals (M)	Total (N+M)
	(A) Elderly Households (2 to 4)	(B) Small Related (5 or more)	(C) Large Related (6 or more)	(D) All Other Households	(E) Total Renters	(F) 1st-Time Homebuyers	(G) All Other Homeowners	(H) Total Homeowners			
1. Very Low-Income (0 to 30% of MFI)*	5	8	13	10	0	0	0	0	23	23	23
2. Very Low-Income (31 to 50% of MFI)*	302	138	37	13	557	2	18	18	572	572	572
3. Other Low-Income (51 to 80% of MFI)*	3	10	8	40	19	43	66	66	825	825	825
4. Total Low-Income (Lines 1+2+3)	305	153	51	42	569	35	111	111	1,420	1,420	1,420

* Based on HUD adjusted income limits, if applicable.

Form HUD-40090-A (1/93)

B. OTHER ACTIONS

i. Public Policies

The five-year strategy discussed and assessed the policies related to affordable housing of the County and the cities that make up the CHAS Planning Area. It also identified any negative effects that the policies have on affordable housing and discussed the five-year strategy to deal with these effects. This section identifies specifically what is to be done during the next year to remove or ameliorate the negative effects.

San Joaquin County

The County will continue efforts to improve inter- and intra- governmental coordination, to improve consistency of regulations in the permitting process, to integrate various permitting and inspection services to avoid duplication, and to work to standardize the amount and application of impact fees. These efforts are explained more fully in the Five-Year Strategy.

In addition to the above, the issue of affordable housing will be considered in the Master Plan that is now being prepared for the new community of Mountain House. Residential densities planned within the community are to be higher than those planned for other communities of the County. In addition, specific provisions are being considered to encourage second unit dwellings. The Master Plan will also specifically address affordable housing and include provisions in it.

It is expected that upon receipt of the report of the County's Affordable Housing Task Force, the Board of Supervisors may direct that additional actions be taken to address constraints to providing housing for low income households and to increasing the availability of such housing.

City of Escalon

Those actions from the Five-Year Strategy that the City of Escalon plans to consider during the first year include the following: working with the Housing Authority to provide rent supplements to low income households; fast-track processing of housing projects for low and moderate income households; amending the zoning ordinance to permit the Planned District zone to be used for multi-family projects when more than four units are proposed; revising the Growth Management Ordinance to increase the number of permits set aside for housing for low income households; amending the General Plan to permit the rezoning of suitable commercial parcels for high density residential uses; facilitating the processing of building permits for the rehabilitation of existing residences; and providing assistance in the preparation of plans and the issuance of building permits for affordable housing projects.

City of Lathrop

The most significant housing-related activities planned by the City during the first year of the CHAS include the creation of a Redevelopment Agency; the adoption of a Redevelopment Plan; the designation of project areas; the preparation of plans for the systematic elimination of blighted conditions within existing residential areas; and the provision of replacement housing where necessary. It is anticipated that the Redevelopment Agency will be involved in the rehabilitation of rental and owner-occupied housing units, as well as other affordable housing programs for low and very low income residents. Due to the amount of time required to establish the Redevelopment Agency and make it operational, rehabilitation programs and other affordable housing programs requiring Redevelopment Agency participation will be initiated during the second through fifth year of the CHAS.

OTHER ACTIONS (cont.)

City of Lodi

Since there are no identified public policy barriers to the development of affordable housing in the City of Lodi, the City is anticipating no changes to existing policies during the coming year. The City will continue to maintain its General Plan and Growth Management Ordinance which allow for the provision of high density housing.

City of Manteca

No negative effects of policies on affordable housing have been identified. During the coming year the City will continue its existing policies that support the provision of affordable housing.

City of Ripon

The newly formed Affordable Housing Committee will monitor progress of the programs in the CHAS and assist project proponents in identifying funding sources and potential project sites. The City will continue existing rehabilitation programs.

City of Tracy

No negative effects of policies on affordable housing have been identified. The City will continue to cooperate with the San Joaquin County Housing Authority and non-profit providers of affordable housing to provide rental units or assistance to eligible tenant households; to identify preference buyers for assisted units; to develop financing strategies to retain assisted units as affordable; to review and revise existing ordinances to ensure that none discriminate against any residential development because of method of financing or intended occupants; and to coordinate with agencies that address housing issues. The City will also give priority to senior citizens and affordable housing projects as they are submitted for processing and continue to exempt them from the Growth Management Ordinance.

ii. Institutional Structure

The actions and steps to be undertaken during Federal fiscal year 93-94 to eliminate the gaps in the housing delivery system identified in the Five-Year Strategy and to strengthen, coordinate and integrate the institutional structure responsible for carrying out the affordable and supportive housing strategy, include the following:

- Expanding the membership and roles of the Policy Advisory Committee and the Technical Advisory Committee (a strategy described more fully under Section III D of the Annual Plan, under the heading entitled "Coordination Efforts");

- Utilizing the information gathered during the preparation of the Community Profile and obtaining further input from community based organizations so that all jurisdictions can benefit from the perspective of service providers in determining priorities for funding;

- Developing an outreach and educational capability in the County's Community Development Department Neighborhood Preservation Division to acquaint developers, non-profit organizations, public agencies, and other interested parties, with Federal, State, and private affordable and supportive housing programs;
- Conducting a feasibility study concerning the establishment of a grants coordinator position responsible for researching and preparing grant applications, providing technical assistance to nongovernmental agencies, and keeping informed of changes in Federal and State affordable and supportive housing programs;

- Encouraging the development of new public/private partnerships to leverage scarce Federal, State, and private housing and supportive housing resources;

- Investigating new sources of funding for programs/facilities for the homeless and near homeless which have had funding cut or which need to be initiated.

iii. Public Housing Improvements

The actions and steps to be taken by the Housing Authority to improve the management and operation of public housing, and the living environments of public housing residents, are identified in the Housing Authority's Annual Statement and Five-Year Action Plan of its Comprehensive Plan. These are to be found in Appendix C.

iv. Public Housing Resident Initiatives

The Housing Authority does not intend to take any actions during Federal fiscal year 93-94 to encourage public housing residents to become more involved in the management of public housing. Actions over the coming year to encourage public housing residents to become homeowners consist of offering first-time homebuyer assistance to qualified residents using HOME (gap financing) funds and Mortgage Credit Certificates.



OTHER ACTIONS (cont.)

v. Lead-Based Paint Hazard Reduction

Actions to be undertaken during Federal fiscal year 93-94 to evaluate and reduce lead-based paint hazards include the following:

- On-going testing/remediation of residences for lead-based paint hazards by San Joaquin County Public Health Services upon confirmation of elevated levels of lead in children's blood samples.
- On-going inspection of Section 8 rental units by Housing Authority representatives for lead-based paint hazards, with mandatory remediation of detected hazards required of owners who wish to participate (or continue participation) in the Section 8. Program.
- On-going testing for lead-based paint hazards (and remediation where necessary) of housing units undergoing rehabilitation by the San Joaquin County Neighborhood Preservation Division.
- Assignment of top priority status to applications for housing rehabilitation for pre-1978 housing units which have peeling or chipping paint and a child or children under the age of seven.

C. ANTI-POVERTY STRATEGY

This jurisdiction has numerous programs in place which have as their goal the reduction of the number of households with incomes below the poverty line. Several statistics which highlight the necessity of such actions and which have led to the development of these programs are reiterated here.

The unemployment rate in San Joaquin County in August 1993 was 12.1 per cent, down from 14.5 per cent in July and 15.7 in June. This is the lowest rate since September 1992, when the rate stood at 12 per cent. A high of 16.8 per cent occurred in November 1992. The State Employment Development Department reported that 27,200 county residents were unemployed in August 1993. These numbers do not reflect the "discouraged-worker effect", those who have dropped out of the system.

The county's population has increased nearly 43% since 1980; the number of jobs has increased less than 24%. In 1992, immigrants accounted for about one quarter of the 12,000 new residents in San Joaquin County. The county is home to 38,000 Southeast Asian refugees and thousands of immigrants from other countries.

Given these statistics, it has become clear to both the government and business sectors that in order to solve housing problems in the CHAS Planning Area, the issue of jobs must be tackled. Increasing the number of people with adequately-paying jobs has been approached on two parallel tracks: increasing the quantity and quality of jobs through the solicitation of new businesses and the expansion of existing ones; and preparing low income individuals for employment through the development of job skills and the building of life skills.

Increasing the Quantity and Quality of Jobs

There are number of organizations which focus on bringing jobs to San Joaquin County.

- The San Joaquin County Employment and Economic Development Department (EEDD)

This County Department provides employment, training, education and economic development services countywide, focusing on business retention, expansion and the joint City of Stockton/County of San Joaquin Enterprise Zone. In addition, it is responsible for providing staff and administration for the Economic Development Association, a nonprofit corporation which operates under the authority of the Board of Supervisors, and for programs which include: the federal JTPA program and its Private Industry Council Board; the State Greater Avenues for Independence (GAIN) Program, under agreement with the Human Services Agency; the State funded Rural Economic Development Promotion Program (Rural Renaissance Program). This Department also provides staffing for the Tracy/San Joaquin Certified Development Corporation, overseeing SBA 504 financing programs in San Joaquin County.

The EEDD operates the Economic Development Center, which includes its Business Retention and Expansion program, Revolving Loan Fund, Small Business Loan packaging programs, and the Economic Development Association program. The Small Business Development Center of San Joaquin Delta College is co-located in the Economic Development Center.

The following are some of the EEDD's accomplishments:

In FY 1992-93, the EEDD funded 11 business loans totalling \$9 M, saving or creating 337 jobs. It also packaged 13 SBA Loans. The EEDD created an additional 2,640 jobs through 20 plant locations or expansions valued at \$215 M, facilitated by the Economic Development Association.

ANTI-POVERTY STRATEGY (cont.)

- The San Joaquin Partnership - Business Council Inc

The San Joaquin Partnership was created in 1991 to implement San Joaquin County's regional economic development recommendations detailed in the Vision 2000 - A Blueprint for the Future planning process. Organized by a group of business, civic and public sector leaders, the San Joaquin Partnership is a private-public, non-profit economic development corporation managed by a joint private-public board. It was initiated for a single purpose: to attract job-creating investment to San Joaquin County. In a major action of commitment and cooperation, San Joaquin County committed \$75,000 a year to this venture; the cities of Escalon, Lodi, Manteca, Ripon, Stockton, Tracy also have contributed, as has private industry.

The Business Council was founded to develop strategies and advocate public policies to improve the business climate and to enrich public educational services. It focuses on human resource development and regional growth management. It has its own Board of Directors and is entirely privately funded.

In 1993 the Partnership and the Business Council reorganized and merged operations with a single administrative staff in order to achieve maximum impact and effectiveness. Together they have undertaken Targeted Public Policy Initiatives program which will concentrate on retention and expansion of local firms, state relations and business climate programs, human resource development and public education, and product development.

- Chambers of Commerce

Each of the cities has a Chamber of Commerce which focuses on improving its business climate as well as welcoming new businesses and retaining existing ones.

In addition, there are organizations representing ethnic groups, including the Mexican-American Chamber of Commerce, the Black Chamber of Commerce, and the Filipino Chamber of Commerce. These seek to promote business opportunities for their members and foster equal opportunity.

- Enterprise Zone

The City of Stockton and the County of San Joaquin were successful in the spring of 1993 in winning an Enterprise Zone designation from the State. This 27-square-mile area extends from central Stockton to the unincorporated area south and east of the city. This zone is intended to encourage commercial and industrial development and to secure jobs for the economically disadvantaged or unemployed.

- The Cities' Economic Development Programs

Escalon

The City of Escalon has recently formed an Economic Development Committee. Its Mission Statement expresses its goal to promote, support and improve the economic growth, economic diversity, business climate, job creation, and quality of life in the City of Escalon.

ANTI-POVERTY STRATEGY (cont.)

Lathrop

The City of Lathrop is currently creating a Redevelopment Agency plan. An economic development component will be included. Lathrop has been working with the San Joaquin Partnership in securing new businesses for the city.

Lodi

The City of Lodi has an Economic Development Coordinator who plans, organizes, coordinates and directs the Economic Development Plan for the City. The Coordinator also provides assistance in the retention and expansion of existing businesses; in marketing and outreach programs for the attraction of commercial and industrial development to the Lodi community; and assists in redevelopment of the downtown area.

Manteca

The City of Manteca's Redevelopment Agency, in conjunction with the City Manager's Office, is responsible for economic development. The Agency staff provide resource referral for business assistance inquiries; ombudsman services between the developer and City departments; expediting and tracking; and consideration for financial participation in projects.

For new business development, preliminary staff review meetings are set up; special meetings are held with those considering business location, relocation or expansion to Manteca; and on-site visits to identify site constraints are provided.

Since the Agency's inception in December 1986, a number of projects have been undertaken, including nine (9) commercial projects and six (6) affordable housing programs. With its redevelopment funds Manteca is able to promote new construction, rehabilitation of existing businesses, and loans to small businesses in order to improve the city's economic climate and provide an increased number of jobs. It is also able to assist with single- and multi-family and senior housing rehabilitation, and provide a down payment assistance program.

Manteca has a Vocational Education Training Agreement with the San Joaquin County Superintendent of Schools for a Regional Occupational Program/Career Office Training program which places students in city departments and provides work experience.

The City of Manteca distributes a "Resource Guide to Starting and Operating a Small Business in Manteca," prepared by the Small Business Development Center at San Joaquin Delta College.

Ripon

The Ripon City Council established an Economic Development Commission to act as an advisory body regarding economic development matters. The six-member commission consists of representatives from the Chamber of Commerce, Business Improvement District, and local residents. It has been tasked with developing an economic development element to be incorporated into the current general plan revision. The Commission also acted as the liaison between the city and the proponents for a wireless cable business which will be located in Ripon and will employ 60 - 80 persons from the area.

Ripon has contracted with an economic development consulting firm to develop market strategy program for the attraction of new job-based development to the community. It has also submitted an application for an economic development grant for the extension of public utilities to the north

ANTI-POVERTY STRATEGY (cont.)

side of the Jack Tone Road/Highway 99 interchange which currently contains approximately 80 acres of prime commercial/industrial properties within the city limits. One project already approved for this area is an auto/truck travel plaza which will employ approximately 100 persons.

Tracy

The Tracy Economic Development Committee is a partnership between the City of Tracy and the Tracy of Commerce. Its purpose is to attract new businesses and to retain the existing commercial and industrial companies.

Efforts at Coordination

The San Joaquin Partnership, the San Joaquin County Economic Development Association, the Greater Chamber of Commerce, and the Business Council have entered into a Cooperation Agreement in order to clarify roles and responsibilities, avoid duplication of efforts, and enhance the coordination of the organizations' complimentary programs and activities.

As noted above, the San Joaquin Partnership and the Business Council reorganized recently to form a single unified organization. Also, the City of Stockton, and San Joaquin County have cooperative agreements in place for purposes of facilitating the success of the Enterprise Zone.

Preparing Low Income Individuals for Jobs

In order for individuals to cross the threshold from poverty to a more moderate income, they need to be able to procure jobs which pay them a modest wage, in this area at least \$7.50 an hour. In order to earn such an income, there is an obvious need for skills training. Programs that provide this are listed below. For some who have not previously been consistently employed, there is also a need for training in general job-related skills, such as punctuality, appropriate attire, conflict resolution, etc.

In the preparation of the Community Profile, groups who work with the homeless pointed out that finding a family a new residence and a job is not sufficient. People often need training in life skills so they can deal with stressful situations related not only to their employment but also to their family situation. Therefore, this aspect of training is also included below.

- Job Training Partnership Act Programs/Private Industry Council

As mentioned above, the County's Employment and Economic Development Department has the responsibility for the Job Training Partnership Act programs administered through the Private Industry Council and its Board. These programs listed the following accomplishments:

- In FY 1992-93, the EEDD assisted 627 persons to find jobs maintained an adult entered employment rate of 76%, increased wages at placement from \$7.37 to \$7.56 per hour, and exceeded performance standards for the 10th consecutive year, earning a bonus;
- finalized and approved job competencies by the Private Industry Council for 22 occupations;
- increased length and quality of training with 327 clients completing training and 86% placed in occupations with good wages and benefits;
- served 2,400 participants in the Summer Youth Employment & Training Program and earned national awards.

ANTI-POVERTY STRATEGY (cont.)

In compliance with federal JTPA amendments, major changes are underway to shift emphasis to target services to hard-to-serve clients, while increasing job retention requirements from 3 to 6 months.

- **GAIN**

GAIN is a mandatory job-training program for certain recipients of public assistance. EEDD contracts with the Human Services Agency for Pre-Employment Preparation, Job Search, and Assessment training for GAIN participants. In 1992 - 93, 1066 persons were served.

- **Food Stamp Employment & Training Program**

This program provides reimbursement for transportation, child care, or other costs up to \$25 per month for a maximum of two months to food stamp recipients who are actively seeking employment. It is expected that this program will be used in conjunction with GAIN during this fiscal year.

- **Refugee Assistance Program**

As noted above, this county has a large population of refugees, especially from southeast Asia. The Federal government provides funds for training, especially in language skills, necessary in almost all cases before employment can be obtained. Most of this training is provided by Mutual Assistance Agencies, local groups which assist in the acculturation process of its members. Among these are The Cambodian Community of Stockton and the Vietnamese Voluntary Foundation.

- **County Community Action Agency and Community Centers**

The seven Community Centers in the CHAS area, and their programs, provide the primary access to those who are low income; they are also good sources for the dissemination of information and for the integration of services.

The Centers operate an Adopt-A-Family Program which aids families originally seen in crisis on a longer-term basis. The program provides access to such assistance as finance-managing classes, trade-training programs, Headstart, and Section 8 housing. It gives the families an extra "push" toward self-sufficiency.

- **Senior Employment Services**

This program of the County Department of Aging provides work experience, job counseling and services to people 55 years of age or older.

There are a myriad of other programs, many of which are included in the Inventory of the Community Profile, to assist people with developing life skills and help them as they find and maintain employment. Examples of these include the Child Abuse Prevention Council's In-Home program, where family crisis workers visit individual families on a weekly basis for up to twelve months, working with each family on budgeting, home management, nutrition, and alternative discipline techniques; and the respite program, which allows parents a "time out" during which they can leave their children at the Council.

Another important service is the Adult Literacy Program operated by the Stockton-San Joaquin Public Library. Many adults who are unable to read have participated in this program in order to obtain employment or promote into jobs that are above minimum wage.

ANTI-POVERTY STRATEGY (cont.)

Coordination and Results

The "Institutional Structure and Intergovernmental Cooperation" section of the Five Year Strategy sets forth a plan for new membership and new roles for the Policy Advisory Committee and the Technical Advisory Committee which oversee both the CDBG and the CHAS processes. This restructuring includes developing a process for involving people-serving agencies and establishing improved communication. The result will be improved coordination of housing-related strategies with social service and job finding and job-creating programs.

We do not believe that it is possible to project at this time the extent to which our efforts will assist in reducing the number of households with incomes below the poverty line.

D. COORDINATION EFFORTS

The process of preparing the CHAS involved soliciting input on the needs for affordable housing, supportive housing, and services for those with special needs from community groups and organizations, as well as from governmental agencies.

The information received was very useful and has begun a dialogue which will benefit both the governmental entities which make decisions regarding prioritizing and funding programs, and the programs themselves and the people they serve.

The Institutional Structure and Intergovernmental Cooperation section of the Five Year Strategy sets forth a plan for expanded membership and new roles for the Policy Advisory Committee and the Technical Advisory Committee. This restructuring includes developing a process for involving people-serving agencies in order to create an ongoing dialogue through which the governmental agencies can learn what these providers are experiencing and what they see the most critical needs to be.

The Policy Advisory Committee and the Technical Advisory Committee will meet early in 1994 to discuss augmenting their memberships and to begin the process of allocating specific roles and goals for each body. In general, the effort will be to:

- widen the base of information being solicited and received from community-based organizations;
- analyze the existing needs and prioritize them;
- develop policies for the allocation of funds;
- determine the amount of funds to be allocated to each category of program and each geographic area.

It is expected that the PAC and TAC will need to meet more regularly than in the past, when their primary function has been the allocation of funds. They are expected to expand their functions to include consideration of what grants should be pursued; analyze how to bring resources to bear on the main problems; appraise how to coordinate the services provided, minimizing overhead and duplication of effort; determine how in general to be of assistance to community based organizations; decide how most appropriately to encourage citizen participation.

E. CERTIFICATIONS

The CHAS required certifications that the County will affirmatively further fair housing and that it has in effect and is following a residential antidisplacement and relocation assistance plan are contained in Appendix D.

IV. SUMMARY OF CITIZEN COMMENTS

Two public meetings were held during preparation of the CHAS. The first public meeting was held on Wednesday, August 18, 1993, to consider Section I of the CHAS, the Community Profile, and to receive input for preparation of the Five-Year Strategy and the Annual Plan.

The comments made at the public meeting included general remarks on the Community Profile and the sources of information it contained. Topics of interest included:

- employment trends in the County,
- housing costs and the affordability of housing for local residents,
- the diversification of the area's economy,
- the jobs/housing balance within the County's planned new communities,
- vacancy rates for rental housing stock,
- the need for additional Section 8 housing,
- facilities/services for the homeless and persons threatened with homelessness,
- the categories of people in danger of becoming homeless,
- the need for supportive housing, and
- the resources available to meet the needs identified in the draft Community Profile.

Revisions to the text of the draft Community Profile were made based upon the comments received concerning the above, as well as those that were received on the telephone and in writing. Virtually all suggestions were incorporated into the document. A letter was received from Tom Sullivan, Outreach coordinator for San Joaquin County Mental Health Services. Mr. Sullivan does not believe that the numbers of homeless provided by the Mendelson study accurately reflect the existing situation and has more confidence in the 1990 census data. Therefore, the census numbers are also included in the CHAS.

The second public meeting was held on Wednesday, November 3, 1993, to accept comments on the entire Draft CHAS, including the Five-Year Strategy and the Annual Plan. The comments received at the meeting included general remarks on the following topics of interest:

- the definition of homelessness,
- duplication of services by service providers,
- unmet housing needs,
- the need for coordination among service providers,
- the usefulness of shelter programs,
- funding mechanisms for Section 8 Housing,
- the problems that can lead to homelessness,
- rental assistance programs,
- the document's public participation process,
- the Board of Supervisors' hearing to consider the document, and
- the use of the document as a resource for the community and service providers.

Revisions to the text of the CHAS were made based upon comments received during the public meeting, as well as other comments received during the thirty-day review period. A letter was received from Bill Mendelson, Executive Director for the Stockton Shelter for the Homeless, during this 30-day review period. Mr. Mendelson questions whether the recommendations of the San Joaquin County Affordable Housing Task Force in their report to the Board of Supervisors have been considered in developing the CHAS. Because the Board will take action on the report and recommendations of the Affordable Housing Task Force on the date the CHAS will be considered for adoption, it was decided that discussing or incorporating these recommendations in the CHAS would be premature. The Board may or may not decide to adopt each recommendation. Those recommendations of the affordable Housing Task Force adopted by the Board, however, will be incorporated in the County's housing program in 1994.

In addition to the public meetings, a conscientious effort was made to solicit the input of the community. As noted in the Summary of the CHAS Development Process (p.1), more than 115 questionnaires were sent to community organizations and agencies, requesting information on their programs and input on their experience with unmet housing needs.

More than 70 agencies responded in writing, and many more were contacted by telephone. Attached to this section is a listing of the names, addresses and telephone numbers of the agencies, organizations and programs who contributed to the development of the CHAS. The needs which were listed by respondents are all included in the sections on the needs of the populations being considered, pages I-51, I-53, and I-57.

AGENCIES, ORGANIZATIONS, AND PROGRAMS
THAT CONTRIBUTED TO THE CHAS

Acclimation, Inc.
Willard Holman, Director
2014 Scribner St.
Stockton, CA 95205
546-7438

Aspira Foster Family Services
4545 Georgetown Place, B12
Stockton, CA 95207
478-9862

ACLIC (Asociacion Campesina Lazaro Cardenas,
Inc.)
Carol Ornelas, Executive Director
2707 East Fremont St., Ste 11
Stockton, CA 95205
466-6811

Association for Retarded Citizens
Ron Tognoli, Executive Director
802 East Flora St.
Stockton, CA 95202
464-7731

Adult Protective Services
County Department of Aging
Bob Rimington, Director
P.O. Box 201056
Stockton, CA 95201
468-2202

Bethany Home Society
Bruce Nikkel, Executive Director
930 West Main St.
Ripon, CA 95366
599-4221

Agricultural Workers Health Center, Inc.
Michael Kirkpatrick, Executive Director
230 North California St.
Stockton, CA 95202
948-5410

Boggs Tract Community Center
Arlene Coffee, Director
533 Los Angeles Ave.
Stockton, CA 95203
468-3978

AIDS Program Services
San Joaquin County Public Health Services
Patty Blomberg, Coordinator
1601 E. Hazelton Ave.
Stockton, CA 95205
468-3825

Cambodian New Generation, Inc.
Francis Samsottha, Executive Director
4212 North Pershing Ave., Ste. A-3
Stockton, CA 95207
472-0889

Asian Pacific Self-Development and Residential
Association (ASPARA)
Sovanna Koeurt, Executive Director
3830 North Alvarado Ave.
Stockton, CA 95204
941-9450

Care Filled Homes
Terry Hull, Administrator
7808 Kelley Dr., Ste. E
Stockton, CA 95207
477-8200

AGENCIES, ORGANIZATIONS, AND PROGRAMS
THAT CONTRIBUTED TO THE CHAS
Continued

Charterhouse Center
Judith Bling, Executive Director
1020 West Lincoln Road
Stockton, CA 95207
476-1106

Department of Aging and Community Services
Joe Chelli, Director
P.O. Box 201056
Stockton, CA
468-2202

Children's Home of Stockton
Mark Phelps, Executive Director
430 North Pilgrim St.
Stockton, CA 95201
466-0863

Clark Foster Care
Clarence Simpson, M.F.C.C.
5250 Claremont Ave., Ste 128
Stockton, CA 95207
472-3409

Community Action Resources of Escalon (CARE)
Fern Andrews, Coordinator
1531 Second Street
Escalon, CA 95230
838-3831

Delta Regional Project
Stockton Developmental Center
Jake Myrick, Community Placement
510 E. Magnolia St.
Stockton, CA 95202
948-7529

Community Blind Center
Tom Dana, Executive Director
130 West Flora St.
Stockton, CA 95202
466-3836

Easter Seal Society
Hank Klopstock, Executive Director
102 West Bianchi Rd.
Stockton, CA 95207
473-0441

Council for the Spanish Speaking
Perfecto Munoz, Executive Director
511 East Magnolia, 4th Floor
Stockton, CA 95202
465-0218

Eastside Improvement Committee
Attn: Virginia Snyder
P.O. Box 2444
Lodi, CA 95241

Central Valley Low Income Housing Corp.
Paul Ainger, Executive Director
445 W. Weber #129
P.O. Box 1259
Stockton, CA 95201
465-4265

Emergency Food Bank
David Hacker, Director
7 West Scotts Ave.
P.O. Box 2441
Stockton, CA 95201
464-7369

DAWN House
Elizabeth Bishay, Executive Officer
620 North San Joaquin St. (Women's Center)
Stockton, CA 95202
941-2611

Expanded Food and Nutrition Education
Program (UC Coop. Ext.)
Kim Stumph, Home Economist
420 South Wilson Way
Stockton, CA 95205
468-2085

AGENCIES, ORGANIZATIONS, AND PROGRAMS
THAT CONTRIBUTED TO THE CHAS
Continued

Garden Acres Community Center
Rudy Marcelo, Director
607 Bird Ave.
Stockton, CA 95205
468-3984

Hanot Foundation
Nicholas Curtin, Executive Director
14373 E. Sargent Rd.
Lockeford, CA 95237
P.O. Box 542
Stockton, CA 95237
334-6454

General Relief Program
Cleveland Edwards, Deputy Director
San Joaquin County Human Services Agency
P. O. Box 201056
Stockton, CA 95201
468-1000

Haven of Peace
Ruth Martin, Director
7070 Harlan Rd.
French Camp, CA 95231
P.O. Box 724
Stockton, CA 95201
982-0396

Good Samaritan Training Center
Donna Gerl, Coordinator
1981 East Cherokee Rd.
Stockton, CA 95205
467-7855

Health for All
Adult Day Health Care Center
125 S. Washington St.
Lodi, CA 95240
367-1552

Gospel Center Rescue Mission
Bill Brown, Coordinator
445 S. San Joaquin St.
Stockton, CA 95203
466-2138

Homeless Outreach Services
County Mental Health Services
Tom Sullivan, Coordinator
1212 North California St.
Stockton, CA 95202
948-5755

Habitat for Humanity
Judy Downer
970 Graywood Circle
Stockton, CA 95209
465-5949

Hope Family Shelter
Rev. Ben Terrell
528 W. Yosemite #3
Manteca, CA 95336
824-0652

HANDS Trust
(Housing Affordability and Neighborhood
Designs)
Attn: Fred Sheil
445 W. Weber #129
P.O. Box 1259
Stockton, CA 95201
465-4264

Hospice of San Joaquin
Barbara Tognoli, Director
430 E. Park St.
P.O. Box 1914
Stockton, CA 95201-1914
466-0699

AGENCIES, ORGANIZATIONS, AND PROGRAMS
THAT CONTRIBUTED TO THE CHAS
Continued

Lodi Community Center
Paula Soto, Director
860 E. Pine St.
Lodi, CA 95240
331-7516

Meadows Depot
Paula Meadows, Director
23760 North Highway 99
Acampo, CA 95220
367-1948

Loel Senior Community Center
Geraldine Schook, Executive Director
105 South Washington St.
Lodi, CA 95240
368-2050

Multi-Purpose Senior Service Program (MSSP)
County Department of Aging
Wendy Moore, Director
P.O. BOX 20152
Stockton, CA 95201
468-2202

Lolly Hansen Senior Center
Michael H. Carter, Director
375 East 9th St.
Tracy, CA 95376

Northeast Community Center
Maxine Lucas, Director
2865 East Harding Way
Stockton, CA 95205
468-3918

Love Thy Neighbor
Frances Bynum, Director
609 West Center St.
Manteca, CA 95336
823-5310

Office of Substance Abuse
Community Works! Program
Kathy Coleman, Director
511 E. Magnolia St.
Stockton, CA 95202
468-2299

Manteca Senior Center
Ann Lewis, Director
295 Cherry Lane
Manteca, CA 95336

Office of Substance Abuse: Perinatal Services
Frances Hutchens, Housing Coord.
640 N. San Joaquin
Stockton, CA 95202
468-6848

Manteca CAPS
Robert Lonczak, Director
18088 S. Austin Rd.
Manteca, CA 95336
239-5050

Older Adult Services
Patricia E. Hanna, LCSW, Coordinator
511 E. Magnolia, Rm. 219
Stockton, CA 95202
468-3760

McHenry House for the Homeless
Efrain Rios, Director
757 'A' St.
Tracy, CA 95376
835-2328

AGENCIES, ORGANIZATIONS, AND PROGRAMS
THAT CONTRIBUTED TO THE CHAS
Continued

PALS, Inc. (Positive Alternative Lifetreatment Services)
William Burns, President
1105 N. El Dorado St.
P.O. Box 690757
Stockton, CA 95269-0757
944-0895

Salvation Army Adult Rehabilitation Center
Captain Samuelson, Administrator
1247 S. Wilson Way
Stockton, CA 95205
466-3871

Refugee Resource Center
Robert Khoonsrivong, Executive Director
425 North California St., Ste 1
Stockton, CA 95202
463-3410

Salvation Army Corps Community Center
Envoy Clement Leslie
120 N. Airport Way
Stockton, CA 95205
948-8955

Regional Youth Services
Roy Alexander, Executive Director
12755 N. Highway 88
Lodi, CA 95240
686-5649

San Joaquin AIDS Foundation
Marie Wilson-Enriquez, Director
4410 North Pershing Ave, Ste. C-4
Stockton, CA 95207
476-8533

Ripon Interfaith Ministries
816 W. Main St.
Ripon, CA 95366
599-3682

San Joaquin County Child Abuse Prevention Council
Cynder Botista, Executive Director
604 East Acacia St.
Stockton, CA 95202

Ryan White Consortium
c/o Patty Blomberg
San Joaquin County Public Health Department
1601 East Hazelton Ave.
Stockton, CA 95205

San Joaquin County Food Bank
Robert Klinger, Director
7553 Carmelo Dr.
P.O. Box 328
Tracy, CA 95378-0328
835-2772

Safe House Runaway Shelter
Sharon Higgs, Coordinator
729 North California St., Ste 18
Stockton, CA 95202
948-1911

Seeds of Hope
Geneva Bell, Director
P.O. Box 5281
Stockton, CA 95205-0281

Salvation Army
Lyle Morris, Director
525 Locketford St.
Lodi, CA 95240
369-5096

Senior Service Agency
Adult Day Care & Nutrition Programs
Judy M. Brown, Administrator
224 South Sutter St.
Stockton, CA 95202
466-9524

AGENCIES, ORGANIZATIONS, AND PROGRAMS
THAT CONTRIBUTED TO THE CHAS
Continued

Ripon Interfaith Ministries
816 W. Main St.
Ripon, CA 95366
599-3682

San Joaquin County Child Abuse Prevention
Council
Cynder Botista, Executive Director
604 East Acacia St.
Stockton, CA 95202

Ryan White Consortium
c/o Patty Blomberg -
San Joaquin County Public Health Department
1601 East Hazelton Ave.
Stockton, CA 95205

San Joaquin County Food Bank
Robert Klinger, Director
7553 Carmelo Dr.
P.O. Box 328
Tracy, CA 95378-0328
835-2772

Safe House Runaway Shelter
Sharon Higgs, Coordinator
729 North California St., Ste 18
Stockton, CA 95202
948-1911

Seeds of Hope
Geneva Bell, Director
P.O. Box 5281
Stockton, CA 95205-0281

Salvation Army
Lyle Morris, Director
525 Lockeford St.
Lodi, CA 95240
369-5096

Senior Service Agency
Adult Day Care & Nutrition Programs
Judy M. Brown, Administrator
224 South Sutter St.
Stockton, CA 95202
466-9524

Salvation Army Adult Rehabilitation Center
Captain Samuelson, Administrator
1247 S. Wilson Way
Stockton, CA 95205
466-3871

SHARE
Lou Hill, Coordinator
P.O. Box 1191
Stockton, CA 95201
931-6808

Salvation Army Corps Community Center
Envoy Clement Leslie
120 N. Airport Way
Stockton, CA 95205
948-8955

St. Mary's Interfaith Dining Room
David P. Brewer, Director
545 West Sonora St.
Stockton, CA 95203
467-0703

San Joaquin AIDS Foundation
Marie Wilson-Enriquez, Director
4410 North Pershing Ave, Ste. C-4
Stockton, CA 95207
476-8533

AGENCIES, ORGANIZATIONS, AND PROGRAMS
THAT CONTRIBUTED TO THE CHAS
Continued

SHARE
Lou Hill, Coordinator
P.O. Box 1191
Stockton, CA 95201
931-6808

United Cerebral Palsy Association, Inc. of San
Joaquin Co.
Julie Schumacher, Executive Director
333 West Benjamin Holt, Ste 1
Stockton, CA 95207
956-0290

St. Mary's Interfaith Dining Room
David P. Brewer, Director
545 West Sonora St.
Stockton, CA 95203
467-0703

Valley Mountain Regional Center
Gwen Caldeira, Dir. Comm. Sup. Svcs.
7210 Murray Dr.
P.O. Box 692290
Stockton, CA 95269-2290
473-0951

Stockton Metropolitan Ministry
Ron Frazier, Emergency Food & Housing
Committee
1149 North El Dorado St., Ste. C
Stockton, CA 95202
948-7529

Victory Outreach
Frank Bossi, Director
735 E. Anderson
Stockton, Ca 95206
462-8403

Stockton Shelter for the Homeless
Bill Mendelson, Executive Director
611 W. Church
P.O. Box 4803
Stockton, CA 95204
465-3612 (Family Shelter)
466-2605 (Singles Shelter)

WIC Program, Delta Health Care
Mary Wakefield, Program Director
922 N. Center St
P.O. Box 550
Stockton, CA 95201-0550
466-3286

Taft Community Center
Richard Gross, Director
389 West Downing Ave.
Stockton, CA 95206
468-4168

WIC Program, Public Health Department
Ms. Barbara Reisberg, Nutritionist
1601 East Hazelton Avenue
Stockton, CA 95205
468-3286

Tracy Interfaith Ministries
Jean Shipman, Executive Director
420 E. 11th St.
P.O. Box 404
Tracy, CA 95376
836-5424

Woodbridge Senior Center
Edna Wagner
1074 E. Academy St.
Woodbridge, CA 95258
369-6870

APPENDIX A

TABLE I
CHANGE IN POPULATION 1980-1990

(Source: 1980, 1990 Census; file: d: ch80-90.wk3)

AREA	TOTAL POPULATION			CHANGE	
	1980	1990	no.	%	rate
Escalon	3127	4437	1310	41.9%	3.6%
Lathrop	3717	6841	3124	84.0%	6.3%
Lodi	35221	51874	16653	47.3%	3.9%
Manteca	24925	40773	15848	63.6%	5.0%
Ripon	3509	7455	3946	112.5%	7.8%
Tracy	18428	33558	15130	82.1%	6.2%
Unincorporated	108636	124747	16111	14.8%	1.4%
CHAS Planning Area	197563	269685	72122	36.5%	3.2%
Stocton	149779	210943	61164	40.8%	3.5%
San Joaquin County	347342	480628	133286	38.4%	3.3%

(Source: California Department of Finance, Report E-5: 1990 Census; file: d: pch9093.wk3)

CHANGE IN POPULATION 1990-1993

TABLE II

AREA	TOTAL POPULATION 1990	1993	no.	CHANGE %	rate
Escalon	4437	4979	542	12.2%	4.3%
Lathrop	6841	7453	612	8.9%	3.2%
Lodi	51874	53701	1827	3.5%	1.3%
Manterca	40773	43469	2696	6.6%	2.4%
Ripon	7455	8393	938	12.6%	4.4%
Tracy	33558	40507	6949	20.7%	7.1%
Unincorporated	124747	129748	5001	4.0%	1.4%
CHAS Planning Area	269685	288250	18565	6.9%	2.5%
Stockton	210943	226255	15312	7.3%	2.6%
San Joaquin County	480628	514505	33877	7.0%	2.5%

TABLE III
DEGREE OF MINORITY CONCENTRATION
BY CENSUS TRACT AND BLOCK GROUP

(Source: 1990 Census: STF3, table p12; file: d:degmin.wk3)

CEN TRACT	B G	PLACE CODE	PERCENT							TOT MIN
			WHITE	BLACK	IND/ESK	ASIAN	OTHER	HISPANIC		
0008	1	99999	0.0%	41.1%	0.0%	0.0%	0.0%	0.0%	58.9%	100.0%
0008	2	99999	0.0%	23.3%	0.0%	0.0%	0.0%	0.0%	76.7%	100.0%
0010	2	16651	60.5%	0.0%	0.0%	39.5%	0.0%	0.0%	0.0%	39.5%
0010	5	99999	54.7%	0.0%	0.0%	45.3%	0.0%	0.0%	0.0%	45.3%
001101	2	16651	60.8%	0.0%	3.0%	6.8%	0.0%	0.0%	29.4%	39.2%
001102	1	16651	69.0%	11.5%	0.0%	3.5%	0.0%	0.0%	16.0%	31.0%
001102	2	16651	69.5%	3.9%	2.6%	6.0%	0.0%	0.0%	17.9%	30.5%
001102	3	16651	59.0%	0.0%	0.0%	28.8%	0.0%	0.0%	12.2%	41.0%
001102	4	16651	69.2%	0.0%	2.8%	5.0%	0.0%	0.0%	23.0%	30.8%
0014	1	99999	22.7%	0.0%	0.0%	77.3%	0.0%	0.0%	0.0%	77.3%
0014	2	99999	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	100.0%
0015	1	99999	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%
0015	3	03209	60.2%	0.0%	1.2%	4.3%	0.0%	0.0%	34.3%	39.8%
0016	1	03209	67.4%	0.0%	0.0%	0.0%	0.0%	0.0%	32.6%	32.6%
0016	3	03209	61.1%	0.0%	0.0%	0.0%	0.0%	0.0%	38.9%	38.9%
0017	2	03209	42.0%	1.0%	2.7%	0.9%	0.0%	0.0%	53.3%	58.0%
0017	3	03209	47.6%	0.0%	9.1%	3.4%	3.0%	0.0%	36.9%	52.4%
0018	1	99999	50.1%	0.0%	3.8%	1.9%	0.0%	0.0%	44.2%	49.9%
0020	4	99999	65.1%	13.6%	0.0%	0.0%	0.0%	0.0%	21.3%	34.9%
0021	2	99999	20.0%	27.9%	1.0%	6.8%	0.0%	0.0%	44.3%	80.0%
0021	3	99999	52.6%	0.0%	0.0%	47.4%	0.0%	0.0%	0.0%	47.4%
0021	3	99999	18.6%	0.0%	0.0%	0.0%	0.0%	0.0%	81.4%	81.4%
0022	1	99999	21.6%	2.5%	0.0%	5.2%	0.0%	0.0%	70.6%	78.4%
0022	2	99999	6.1%	20.1%	0.8%	10.1%	0.0%	0.0%	62.9%	93.9%
0022	4	99999	0.0%	0.0%	38.9%	0.0%	0.0%	0.0%	61.1%	100.0%
0024	4	99999	1.1%	12.8%	0.0%	10.1%	0.0%	0.0%	76.0%	98.9%
0024	6	99999	5.7%	16.1%	0.0%	44.1%	0.0%	0.0%	34.1%	94.3%
0026	2	28182	68.1%	0.0%	0.0%	11.0%	0.0%	0.0%	20.9%	31.9%
002701	1	28182	68.8%	0.0%	0.8%	0.0%	0.0%	0.0%	30.4%	31.2%
002701	3	28182	49.8%	0.0%	3.2%	4.0%	0.0%	0.0%	43.0%	50.2%
002701	4	28182	54.5%	0.0%	3.9%	0.0%	17.7%	0.0%	23.9%	45.5%
002702	1	28182	54.9%	0.0%	2.1%	12.7%	0.0%	0.0%	30.4%	45.1%
002702	2	28182	63.6%	0.0%	1.4%	0.8%	0.0%	0.0%	34.1%	36.4%
002702	3	28182	61.9%	0.9%	0.9%	0.6%	0.0%	0.0%	35.8%	38.1%
0028	1	99999	54.0%	0.0%	0.0%	0.0%	0.0%	0.0%	46.0%	46.0%
003208	1	99999	57.3%	0.0%	0.0%	25.5%	0.0%	0.0%	17.2%	42.7%
003208	5	99999	28.3%	36.7%	0.0%	35.0%	0.0%	0.0%	0.0%	71.7%
003410	2	99999	60.0%	0.0%	0.0%	40.0%	0.0%	0.0%	0.0%	40.0%
003410	2	99999	47.5%	0.0%	0.0%	0.0%	0.0%	0.0%	52.5%	52.5%
003601	2	99999	66.8%	0.0%	8.1%	3.1%	0.0%	0.0%	22.1%	33.2%
003601	2	99999	65.9%	0.0%	0.0%	27.6%	0.0%	0.0%	6.5%	34.1%
003601	3	99999	46.2%	0.0%	3.8%	0.0%	0.0%	0.0%	50.0%	53.8%
003602	2	99999	50.2%	0.0%	0.0%	0.0%	0.0%	0.0%	49.8%	49.8%
003602	3	99999	60.3%	0.0%	0.0%	5.9%	0.0%	0.0%	33.8%	39.7%
003602	4	99999	58.9%	0.0%	2.5%	2.4%	2.1%	0.0%	34.1%	41.1%
0037	1	99999	66.2%	0.0%	1.3%	4.8%	0.0%	0.0%	27.7%	33.8%
0037	2	99999	68.5%	2.6%	0.9%	2.7%	0.0%	0.0%	25.3%	31.5%
0037	4	99999	63.6%	18.0%	0.0%	0.0%	0.0%	0.0%	18.4%	36.4%
0037	5	99999	57.9%	0.0%	0.6%	4.8%	0.0%	0.0%	36.7%	42.1%

TABLE III
 DEGREE OF MINORITY CONCENTRATION
 BY CENSUS TRACT AND BLOCK GROUP
 (Source: 1990 Census: STF3, table p12; file: d:degmin.wk3)

CEN TRACT	B G	PLACE CODE	PERCENT							TOT MIN
			WHITE	BLACK	IND/ESK	ASIAN	OTHER	HISPANIC		
0008	1	99999	0.0%	41.1%	0.0%	0.0%	0.0%	0.0%	58.9%	100.0%
0008	2	99999	0.0%	23.3%	0.0%	0.0%	0.0%	0.0%	76.7%	100.0%
0010	2	16651	60.5%	0.0%	0.0%	39.5%	0.0%	0.0%	0.0%	39.5%
0010	5	99999	54.7%	0.0%	0.0%	45.3%	0.0%	0.0%	0.0%	45.3%
001101	2	16651	60.8%	0.0%	3.0%	6.8%	0.0%	0.0%	29.4%	39.2%
001102	1	16651	69.0%	11.5%	0.0%	3.5%	0.0%	0.0%	16.0%	31.0%
001102	2	16651	69.5%	3.9%	2.6%	6.0%	0.0%	0.0%	17.9%	30.5%
001102	3	16651	59.0%	0.0%	0.0%	28.8%	0.0%	0.0%	12.2%	41.0%
001102	4	16651	69.2%	0.0%	2.8%	5.0%	0.0%	0.0%	23.0%	30.8%
0014	1	99999	22.7%	0.0%	0.0%	77.3%	0.0%	0.0%	0.0%	77.3%
0014	2	99999	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	100.0%
0015	1	99999	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%
0015	3	03209	60.2%	0.0%	1.2%	4.3%	0.0%	0.0%	34.3%	39.8%
0016	1	03209	67.4%	0.0%	0.0%	0.0%	0.0%	0.0%	32.6%	32.6%
0016	3	03209	61.1%	0.0%	0.0%	0.0%	0.0%	0.0%	38.9%	38.9%
0017	2	03209	42.0%	1.0%	2.7%	0.9%	0.0%	0.0%	53.3%	58.0%
0017	3	03209	47.6%	0.0%	9.1%	3.4%	3.0%	0.0%	36.9%	52.4%
0018	1	99999	50.1%	0.0%	3.8%	1.9%	0.0%	0.0%	44.2%	49.9%
0020	4	99999	65.1%	13.6%	0.0%	0.0%	0.0%	0.0%	21.3%	34.9%
0021	2	99999	20.0%	27.9%	1.0%	6.8%	0.0%	0.0%	44.3%	80.0%
0021	3	99999	52.6%	0.0%	0.0%	47.4%	0.0%	0.0%	0.0%	47.4%
0021	3	99999	18.6%	0.0%	0.0%	0.0%	0.0%	0.0%	81.4%	81.4%
0022	1	99999	21.6%	2.5%	0.0%	5.2%	0.0%	0.0%	70.6%	78.4%
0022	2	99999	6.1%	20.1%	0.8%	10.1%	0.0%	0.0%	62.9%	93.9%
0022	4	99999	0.0%	0.0%	38.9%	0.0%	0.0%	0.0%	61.1%	100.0%
0024	4	99999	1.1%	12.8%	0.0%	10.1%	0.0%	0.0%	76.0%	98.9%
0024	6	99999	5.7%	16.1%	0.0%	44.1%	0.0%	0.0%	34.1%	94.3%
0026	2	28182	68.1%	0.0%	0.0%	11.0%	0.0%	0.0%	20.9%	31.9%
002701	1	28182	68.8%	0.0%	0.8%	0.0%	0.0%	0.0%	30.4%	31.2%
002701	3	28182	49.8%	0.0%	3.2%	4.0%	0.0%	0.0%	43.0%	50.2%
002701	4	28182	54.5%	0.0%	3.9%	0.0%	17.7%	0.0%	23.9%	45.5%
002702	1	28182	54.9%	0.0%	2.1%	12.7%	0.0%	0.0%	30.4%	45.1%
002702	2	28182	63.6%	0.0%	1.4%	0.8%	0.0%	0.0%	34.1%	36.4%
002702	3	28182	61.9%	0.9%	0.9%	0.6%	0.0%	0.0%	35.8%	38.1%
0028	1	99999	54.0%	0.0%	0.0%	0.0%	0.0%	0.0%	46.0%	46.0%
003208	1	99999	57.3%	0.0%	0.0%	25.5%	0.0%	0.0%	17.2%	42.7%
003208	5	99999	28.3%	36.7%	0.0%	35.0%	0.0%	0.0%	0.0%	71.7%
003410	2	99999	60.0%	0.0%	0.0%	40.0%	0.0%	0.0%	0.0%	40.0%
003410	2	99999	47.5%	0.0%	0.0%	0.0%	0.0%	0.0%	52.5%	52.5%
003601	2	99999	66.8%	0.0%	8.1%	3.1%	0.0%	0.0%	22.1%	33.2%
003601	2	99999	65.9%	0.0%	0.0%	27.6%	0.0%	0.0%	6.5%	34.1%
003601	3	99999	46.2%	0.0%	3.8%	0.0%	0.0%	0.0%	50.0%	53.8%
003602	2	99999	50.2%	0.0%	0.0%	0.0%	0.0%	0.0%	49.8%	49.8%
003602	3	99999	60.3%	0.0%	0.0%	5.9%	0.0%	0.0%	33.8%	39.7%
003602	4	99999	58.9%	0.0%	2.5%	2.4%	2.1%	0.0%	34.1%	41.1%
0037	1	99999	66.2%	0.0%	1.3%	4.8%	0.0%	0.0%	27.7%	33.8%
0037	2	99999	68.5%	2.6%	0.9%	2.7%	0.0%	0.0%	25.3%	31.5%
0037	4	99999	63.6%	18.0%	0.0%	0.0%	0.0%	0.0%	18.4%	36.4%
0037	5	99999	57.9%	0.0%	0.6%	4.8%	0.0%	0.0%	36.7%	42.1%

TABLE III
 DEGREE OF MINORITY CONCENTRATION
 BY CENSUS TRACT AND BLOCK GROUP
 (Source: 1990 Census: STF3, table p12; file: d:degmin.wk3)

CEN TRACT	B G	PLACE CODE	WHITE	BLACK	IND/ESK	PERCENT			TOT MIN
						ASIAN	OTHER	HISPANIC	
0038	3	99999	4.1%	87.7%	0.0%	6.4%	0.0%	1.8%	95.9%
0038	4	26028	59.6%	1.1%	4.8%	1.2%	0.0%	33.3%	40.4%
0038	5	26028	69.8%	0.0%	2.4%	14.9%	0.0%	13.0%	30.2%
0038	6	99999	53.6%	0.0%	0.0%	31.2%	0.0%	15.2%	46.4%
0038	7	26028	31.0%	26.5%	1.2%	2.2%	0.0%	39.2%	69.0%
0038	8	99999	51.9%	0.0%	0.0%	0.0%	0.0%	48.1%	48.1%
0038	8	99999	42.1%	13.4%	0.0%	22.8%	0.0%	21.8%	57.9%
0038	9	99999	49.2%	0.0%	25.4%	0.0%	0.0%	25.4%	50.8%
0039	1	99999	12.2%	0.4%	0.0%	2.9%	0.4%	84.2%	87.8%
0039	2	99999	39.4%	0.0%	0.0%	4.7%	0.0%	55.9%	60.6%
0040	1	99999	69.4%	1.6%	0.4%	3.3%	0.0%	25.2%	30.6%
0040	2	99999	44.4%	0.0%	0.9%	3.5%	0.0%	51.3%	55.6%
004101	1	99999	68.6%	0.0%	0.0%	4.4%	0.0%	27.0%	31.4%
004101	2	86230	69.9%	0.0%	0.0%	5.2%	0.0%	24.8%	30.1%
004101	4	99999	66.7%	0.0%	0.0%	13.8%	0.0%	19.6%	33.3%
004101	6	86230	69.4%	1.6%	0.2%	4.7%	0.0%	24.1%	30.6%
004102	3	99999	68.3%	0.0%	20.4%	7.9%	0.0%	3.3%	31.7%
004102	5	99999	51.3%	0.0%	0.0%	0.0%	0.0%	48.7%	48.7%
004102	6	99999	43.5%	0.0%	0.0%	14.3%	0.0%	42.2%	56.5%
004102	8	99999	68.6%	0.0%	0.0%	5.3%	0.0%	26.0%	31.4%
004202	7	42202	68.4%	0.0%	3.0%	12.1%	0.0%	16.5%	31.6%
004302	1	42202	65.8%	0.0%	1.1%	0.0%	0.0%	33.1%	34.2%
004401	2	42202	40.7%	0.0%	0.7%	7.2%	0.0%	51.4%	59.3%
004401	3	42202	53.5%	0.0%	0.6%	3.8%	0.0%	42.1%	46.5%
004401	4	42202	54.1%	0.0%	0.7%	9.4%	0.0%	35.9%	45.9%
004401	5	42202	61.3%	1.0%	0.0%	4.7%	0.0%	32.9%	38.7%
004401	6	42202	54.6%	0.0%	0.0%	8.2%	0.0%	37.2%	45.4%
004402	1	99999	61.6%	0.0%	0.0%	8.6%	0.0%	29.8%	38.4%
0045	3	42202	41.6%	1.0%	0.9%	9.6%	0.0%	46.9%	58.4%
0045	4	42202	49.0%	1.2%	0.0%	4.5%	0.0%	45.3%	51.0%
0046	3	99999	34.1%	0.0%	0.0%	1.4%	0.0%	64.6%	65.9%
004702	4	99999	20.4%	0.0%	0.0%	0.0%	0.0%	79.6%	79.6%
004702	6	99999	66.4%	3.9%	0.4%	6.2%	0.0%	23.2%	33.6%
0048	1	41670	37.8%	0.0%	0.0%	28.8%	0.0%	33.3%	62.2%
0048	3	99999	67.3%	0.9%	0.9%	0.0%	0.0%	30.9%	32.7%
0048	5	99999	35.5%	0.0%	0.0%	2.1%	0.0%	62.4%	64.5%
004901	3	99999	55.2%	0.0%	0.0%	0.0%	0.0%	44.8%	44.8%
004998	4	99999	67.2%	0.0%	0.0%	0.0%	0.0%	32.8%	32.8%
005001	1	61026	65.4%	0.0%	0.0%	0.0%	0.0%	34.6%	34.6%
005106	2	99999	61.9%	0.0%	0.0%	0.5%	0.0%	35.8%	38.1%
005108	2	45484	60.0%	0.0%	1.9%	4.8%	0.0%	23.7%	30.4%
005108	3	45484	60.0%	0.0%	0.0%	0.0%	0.0%	38.4%	38.4%
005109	3	45484	60.0%	0.0%	4.4%	0.0%	0.0%	42.5%	46.9%
005110	3	45484	67.0%	4.0%	0.0%	5.1%	0.6%	23.3%	33.0%
005110	5	99999	51.4%	0.0%	0.0%	0.0%	0.0%	48.6%	48.6%
005111	1	99999	34.6%	18.9%	0.8%	3.2%	0.0%	42.5%	65.4%
005113	1	45484	66.7%	0.0%	0.0%	0.0%	0.0%	33.3%	33.3%
005113	2	99999	64.7%	0.0%	0.0%	0.0%	0.0%	35.3%	35.3%
005114	1	45484	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	100.0%

TABLE III
DEGREE OF MINORITY CONCENTRATION
BY CENSUS TRACT AND BLOCK GROUP
 (Source: 1990 Census: STF3, table p12; file: d:degmin.wk3)

CEN TRACT	B G	PLACE CODE	PERCENT							
			WHITE	BLACK	IND/ESK	ASIAN	OTHER	HISPANIC	TOT MIN	
005114	2	99999	65.2%	0.0%	0.0%	0.0%	0.0%	0.0%	34.8%	34.8%
005114	3	99999	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%
005115	2	45484	47.8%	0.0%	5.3%	0.0%	0.0%	0.0%	47.0%	52.2%
005115	3	45484	51.5%	4.9%	0.0%	0.0%	0.0%	0.0%	43.5%	48.5%
005116	3	99999	49.2%	0.0%	0.0%	0.0%	0.0%	0.0%	50.8%	50.8%
005117	5	99999	55.5%	0.0%	0.0%	16.4%	0.0%	0.0%	28.2%	44.5%
005117	7	45484	68.9%	3.9%	0.0%	4.6%	0.0%	0.0%	22.6%	31.1%
005119	2	99999	58.1%	0.0%	0.0%	19.4%	0.0%	0.0%	22.5%	41.9%
005119	4	99999	40.7%	0.0%	0.0%	0.0%	0.0%	0.0%	59.3%	59.3%
005119	6	40704	30.4%	6.5%	0.0%	6.0%	0.0%	0.0%	57.1%	69.6%
005120	1	40704	53.7%	2.7%	0.0%	20.5%	0.0%	0.0%	23.0%	46.3%
005120	5	40704	44.0%	2.7%	1.7%	15.4%	1.0%	0.0%	35.1%	56.0%
005202	2	80238	34.2%	0.0%	0.0%	0.0%	0.0%	0.0%	65.8%	65.8%
005203	1	99999	35.0%	7.4%	0.0%	0.0%	0.0%	0.0%	57.6%	65.0%
005203	3	99999	67.8%	0.0%	0.0%	2.7%	4.5%	0.0%	25.1%	32.2%
005203	4	80238	43.4%	0.0%	4.4%	21.0%	0.0%	0.0%	31.2%	56.6%
005204	1	80238	54.9%	0.0%	0.0%	29.2%	0.0%	0.0%	15.9%	45.1%
005204	2	99999	64.2%	0.0%	0.0%	6.4%	0.0%	0.0%	29.4%	35.8%
005205	1	99999	57.8%	0.0%	0.0%	0.0%	0.0%	0.0%	42.2%	42.2%
005302	6	80238	48.9%	0.0%	1.0%	0.0%	1.0%	0.0%	49.0%	51.1%
005303	2	80238	64.9%	1.3%	0.0%	1.3%	0.0%	0.0%	32.5%	35.1%
005303	3	80238	64.7%	1.6%	0.0%	4.6%	0.0%	0.0%	29.2%	35.3%
005303	5	80238	46.6%	1.2%	0.0%	7.0%	0.0%	0.0%	45.2%	53.4%
005303	6	80238	60.0%	0.0%	3.6%	0.0%	0.0%	0.0%	36.4%	40.0%
005306	3	99999	33.3%	0.0%	0.0%	0.0%	0.0%	0.0%	66.7%	66.7%
005306	3	80238	68.1%	3.7%	1.0%	5.5%	0.7%	0.0%	21.0%	31.9%
005402	1	80238	45.0%	1.3%	1.1%	0.0%	0.0%	0.0%	52.6%	55.0%
005402	2	80238	32.8%	0.0%	0.0%	1.7%	0.0%	0.0%	65.5%	67.2%
005402	3	80238	64.7%	0.0%	0.0%	0.0%	0.0%	0.0%	35.3%	35.3%
005402	4	80238	44.3%	23.0%	0.0%	0.0%	0.0%	0.0%	32.7%	55.7%
005402	5	80238	70.3%	4.4%	0.6%	4.5%	0.0%	0.0%	20.3%	29.7%
005402	6	80238	22.6%	5.1%	0.0%	0.9%	0.0%	0.0%	71.3%	77.4%
005402	8	80238	46.9%	0.0%	0.0%	36.0%	0.0%	0.0%	17.1%	53.1%
0055	1	99999	48.1%	24.2%	0.2%	0.5%	0.7%	0.0%	26.4%	51.9%
0055	2	99999	59.4%	0.0%	2.6%	0.6%	0.0%	0.0%	37.4%	40.6%

**TABLE IV
DEGREE OF LOW INCOME CONCENTRATION
BY CENSUS TRACT AND BLOCK GROUP**

(Source: 1990 Census Special Tab Tape, State of California, provided by HUD in to Circular 93-054; file d: deglowin.wk3)

CEN	B	PLACE	G	CODE	TOTAL LOW INCOME PER	PERSONS	% LOW INCOME
0008	1	9999	1	413	493	493	83.8%
0013	1	9999	1	160	222	222	72.1%
0014	2	9999	2	5	5	5	100.0%
0015	1	9999	1	8	8	8	100.0%
0015	1	0162	1	145	273	273	53.1%
0015	2	0162	2	1286	1994	1994	64.5%
0015	4	0162	4	87	162	162	53.7%
0015	6	9999	6	230	436	436	52.8%
0016	1	0162	1	141	168	168	83.9%
0016	3	0162	3	156	287	287	54.4%
0017	1	0162	1	631	822	822	76.8%
0017	2	0162	2	724	1081	1081	67.0%
0017	3	0162	3	615	940	940	65.4%
0018	1	9999	1	354	618	618	57.3%
0021	3	9999	3	20	38	38	52.6%
0021	3	9999	3	136	146	146	93.2%
0022	1	9999	1	354	632	632	56.0%
0022	2	9999	2	1061	1490	1490	71.2%
0022	4	9999	4	17	19	19	89.5%
0024	6	9999	6	216	256	256	84.4%
0026	1	1107	1	139	242	242	57.4%
002701	2	1107	2	896	1479	1479	60.6%
002701	3	1107	3	816	1257	1257	64.9%
002701	4	1107	4	279	435	435	64.1%
002702	2	1107	2	698	1096	1096	63.7%
002702	3	1107	3	551	1037	1037	53.1%
0028	2	9999	2	75	139	139	54.0%
003208	5	9999	5	38	38	38	100.0%
003410	2	9999	2	38	48	48	79.2%
003601	5	9999	5	197	384	384	51.3%
003602	2	9999	2	116	202	202	57.4%
003602	4	9999	4	786	1518	1518	51.8%
0038	3	9999	3	81	124	124	65.3%
0038	4	1085	4	438	638	638	68.7%
0038	8	9999	8	96	96	96	100.0%
0038	9	9999	9	25	43	43	58.1%
0039	1	9999	1	658	872	872	75.5%
0039	2	9999	2	360	702	702	51.3%
0040	1	9999	1	888	1713	1713	51.8%
0040	2	9999	2	558	830	830	67.2%
004102	5	9999	5	215	255	255	84.3%
004102	6	9999	6	95	146	146	65.1%
004201	5	1585	5	231	452	452	51.1%
004202	3	1585	3	1161	2116	2116	54.9%
004202	4	1585	4	293	483	483	60.7%
004202	7	1585	7	237	424	424	55.9%
004401	2	1585	2	1438	1785	1785	80.6%
004401	3	1585	3	905	1375	1375	65.8%
004401	4	1585	4	687	1192	1192	57.6%

**TABLE IV
DEGREE OF LOW INCOME CONCENTRATION
BY CENSUS TRACT AND BLOCK GROUP**

(Source: 1990 Census Special Tab Tape, State of California, provided by HUD in to Circular 93-054; file d: deglowin.wk3)

CEN TRACT	B G	PLACE CODE	TOTAL LOW INCOME PER	TOTAL PERSONS	% LOW INCOME
004401	5	1585	948	1163	81.5%
0045	3	1585	1213	1701	71.3%
0045	4	1585	1272	1821	69.9%
004701	1	1581	546	988	55.3%
004702	4	9999	55	55	100.0%
0048	5	9999	224	346	64.7%
004998	3	0930	14	14	100.0%
004998	4	9999	592	1146	51.7%
005001	1	2355	320	494	64.8%
005001	4	9999	33	45	73.3%
005106	2	9999	700	1244	56.3%
005108	2	1695	1082	1640	66.0%
005108	3	1695	294	491	59.9%
005108	5	1695	45	45	100.0%
005109	5	1695	274	436	62.8%
005112	4	1695	198	239	82.8%
005113	2	9999	72	136	52.9%
005113	3	9999	41	43	95.3%
005114	2	1695	10	10	100.0%
005115	3	1695	420	732	57.4%
005115	4	1695	717	1300	55.2%
005116	3	9999	96	177	54.2%
005118	1	1695	3	3	100.0%
005119	2	9999	359	523	68.6%
005119	4	9999	35	47	74.5%
005119	6	9999	196	358	54.7%
005203	1	9999	296	552	53.6%
005402	1	2915	452	800	56.5%
005402	2	2915	415	526	78.9%
005402	4	2915	224	346	64.7%
0055	1	9999	452	878	51.5%

TABLE V
EMPLOYMENT STATUS 1980, 1990

(Source: 1980 and 1990 Census; file: d: cmpsi.lwk3)

AREA HOOD	EMPLOYMENT CHARACTERISTICS 1980						TOTAL CIVILIAN LABOR FORCE		
	MALES (16 YEARS & OVER)			FEMALES (16 YEARS & OVER)			EMPLOYED (% tot)	UNEMPLYD (% tot)	TOTAL (% tot)
	EMPLOYED (% tot)	UNEMPLYD (% tot)	TOTAL (% tot)	EMPLOYED (% tot)	UNEMPLYD (% tot)	TOTAL (% tot)			
Escalon	721 94.1%	45 5.9%	766 100.0%	501 81.9%	111 18.1%	612 100.0%	1222 88.7%	156 11.3%	1378 100.0%
Lathrop	751 83.8%	145 16.2%	896 100.0%	503 80.5%	122 19.5%	625 100.0%	1254 82.4%	267 17.6%	1521 100.0%
Lodi	8785 91.2%	852 8.8%	9637 100.0%	6311 91.1%	620 8.9%	6931 100.0%	15096 91.1%	1472 8.9%	16568 100.0%
Manteca	6067 91.1%	595 8.9%	6662 100.0%	3719 84.5%	682 15.5%	4401 100.0%	9786 88.5%	1277 11.5%	11063 100.0%
Ripon	827 93.2%	60 6.8%	887 100.0%	571 95.8%	25 4.2%	596 100.0%	1398 94.3%	85 5.7%	1483 100.0%
Tracy	4308 90.4%	459 9.6%	4767 100.0%	3077 87.9%	425 12.1%	3502 100.0%	7385 89.3%	884 10.7%	8269 100.0%
Unincorporated	25843 91.2%	2506 8.8%	28349 100.0%	15110 87.7%	2129 12.3%	17239 100.0%	40953 89.8%	4635 10.2%	45588 100.0%
CHAS Planning Area	47302 91.0%	4662 9.0%	51964 100.0%	29792 87.9%	4114 12.1%	33906 100.0%	77094 89.8%	8776 10.2%	85870 100.0%
Stockton	33218 90.6%	3462 9.4%	36680 100.0%	25826 89.1%	3153 10.9%	28979 100.0%	59044 89.9%	6615 10.1%	65659 100.0%
San Joaquin County	80520 90.8%	8124 9.2%	88644 100.0%	55618 88.4%	7267 11.6%	62885 100.0%	136138 89.8%	15391 10.2%	151529 100.0%

TABLE V
EMPLOYMENT STATUS 1980, 1990

(Source: 1980 and 1990 Census; file: d: empsit.wk3)

AREA	EMPLOYMENT CHARACTERISTICS 1990						TOTAL CIVILIAN LABOR FORCE		
	MALES (16 YEARS & OVER)			FEMALES (16 YEARS & OVER)			EMPLOYED (% tot)	UNEMPLD (% tot)	TOTAL (% tot)
	EMPLOYED (% tot)	UNEMPLD (% tot)	TOTAL (% tot)	EMPLOYED (% tot)	UNEMPLD (% tot)	TOTAL (% tot)			
Escalon	1106 97.2%	32 2.8%	1138 100.0%	810 91.9%	71 8.1%	881 100.0%	1916 94.9%	103 5.1%	2019 100.0%
Lathrop	1694 90.9%	170 9.1%	1864 100.0%	1069 84.9%	190 15.1%	1259 100.0%	2763 88.5%	360 11.5%	3123 100.0%
Lodi	13724 93.9%	885 6.1%	14609 100.0%	9864 93.0%	743 7.0%	10607 100.0%	23588 93.5%	1628 6.5%	25216 100.0%
Manteca	10582 94.0%	674 6.0%	11256 100.0%	7305 91.6%	671 8.4%	7976 100.0%	17887 93.0%	1345 7.0%	19232 100.0%
Ripon	1894 94.2%	116 5.8%	2010 100.0%	1425 93.6%	98 6.4%	1523 100.0%	3319 93.9%	214 6.1%	3533 100.0%
Tracy	9330 93.7%	624 6.3%	9954 100.0%	6521 91.3%	623 8.7%	7144 100.0%	15851 92.7%	1247 7.3%	17098 100.0%
Unincorporated	31515 92.8%	2447 7.2%	33962 100.0%	19574 89.4%	2310 10.6%	21884 100.0%	51089 91.5%	4757 8.5%	55846 100.0%
CHAS Planning Area	69845 93.4%	4948 6.6%	74793 100.0%	46568 90.8%	4706 9.2%	51274 100.0%	116413 92.3%	9654 7.7%	126067 100.0%
Stockton	43797 89.4%	5178 10.6%	48975 100.0%	35365 90.0%	3940 10.0%	39305 100.0%	79162 89.7%	9118 10.3%	88280 100.0%
San Joaquin County	113642 91.8%	10126 8.2%	123768 100.0%	81933 90.5%	8646 9.5%	90579 100.0%	195575 91.2%	18772 8.8%	214347 100.0%

TABLE VI
HOUSING UNIT CHANGE 1980-1990
 (Source: 1980, 1990 Census; file: d: huch8090.wk3)

AREA	TOTAL UNITS		CHANGE 1980-1990		
	1980	1990	no.	%	rate
Escalon	1330	1640	310	23.3%	2.1%
Lathrop	1189	2040	851	71.6%	5.5%
Lodi	14811	19676	4865	32.8%	2.9%
Manteca	9165	13981	4816	52.5%	4.3%
Ripon	1311	2567	1256	95.8%	7.0%
Tracy	7153	12174	5021	70.2%	5.5%
Unincorporated	39727	41671	1944	4.9%	0.5%
CHAS Planning Area	74686	93749	19063	25.5%	2.3%
Stockton	61315	72525	11210	18.3%	1.7%
San Joaquin Co	136001	166274	30273	22.3%	2.0%

TABLE VII
HOUSING UNIT CHANGE 1990-1993

(Source: California Department of Finance, Report E-5; 1990 Census; file: d: huch9093.wk3)

AREA	TOTAL UNITS		no.	%	CHANGE 1990-1993	rate
	1990	1993				
Escalon	1640	1783	143	8.7%	3.1%	
Lathrop	2040	2196	156	7.6%	2.7%	
Lodi	19676	20049	373	1.9%	0.7%	
Manteca	13981	14655	674	4.8%	1.7%	
Ripon	2567	2833	266	10.4%	3.7%	
Tracy	12174	14143	1969	16.2%	5.6%	
Unincorporated	41671	42552	881	2.1%	0.8%	
CHAS Planning Area	93749	98211	4462	4.8%	1.7%	
Stockton	72525	75379	2854	3.9%	1.4%	
San Joaquin Co	166274	173590	7316	4.4%	1.6%	

TABLE IX
 SELECTED MONTHLY OWNER COSTS/GROSS RENT
 AS A PERCENTAGE OF HOUSEHOLD INCOME, 1980, 1990
 (Source: 1980 and 1990 Census; file: d: hhcosts.wk3)

AREA	1980					1980					1980				
	OWNER-OCCUPIED UNITS					RENTER-OCCUPIED UNITS					TOTAL-OCCUPIED UNITS				
	PERCENTAGE OF HOUSEHOLD INCOME					PERCENTAGE OF HOUSEHOLD INCOME					PERCENTAGE OF HOUSEHOLD INCOME				
	0-19%	20-24%	25-34%	35% or more	tot in sample	0-19%	20-24%	25-34%	35% or more	tot in sample	0-19%	20-24%	25-34%	35% or more	tot in sample
Escalon	469 69.1%	58 8.5%	111 16.3%	41 6.0%	679 100.0%	117 36.4%	65 20.2%	43 13.4%	98 29.9%	321 100.0%	586 58.6%	123 12.3%	154 15.4%	137 13.7%	1000 100.0%
Lathrop	408 68.4%	49 8.2%	77 12.9%	62 10.4%	594 100.0%	74 34.9%	26 12.3%	26 12.3%	86 40.8%	212 100.0%	480 59.6%	75 9.3%	103 12.8%	148 18.4%	806 100.0%
Lodi	4807 65.4%	774 10.5%	959 13.0%	813 11.1%	7353 100.0%	1904 35.4%	868 12.4%	1162 21.6%	1642 30.5%	5376 100.0%	3711 52.7%	1442 11.3%	2121 16.7%	2455 19.3%	12729 100.0%
Manteca	2651 59.5%	579 13.0%	708 15.9%	521 11.7%	4459 100.0%	1213 37.2%	471 14.4%	584 17.9%	993 30.5%	3261 100.0%	3864 50.1%	1050 13.6%	1292 16.7%	1514 19.6%	7720 100.0%
Ripon	533 67.0%	91 11.4%	94 11.8%	78 9.8%	796 100.0%	134 35.0%	66 17.2%	71 18.5%	112 29.2%	383 100.0%	667 56.6%	157 13.3%	165 14.0%	190 16.1%	1179 100.0%
Tracy	2143 62.6%	447 13.1%	405 11.8%	427 12.5%	3422 100.0%	875 35.6%	420 17.1%	460 18.7%	705 28.7%	2460 100.0%	3018 51.3%	867 14.7%	865 14.7%	1132 19.2%	5862 100.0%
Unincorporated	12679 77.4%	1469 9.0%	2073 12.7%	162 1.0%	16383 100.0%	2909 39.8%	928 12.7%	1331 18.2%	2150 29.4%	7318 100.0%	15588 65.8%	2395 10.1%	3404 14.4%	2312 9.8%	23699 100.0%
CHAS Planning Area	23688 70.3%	3487 10.3%	4427 13.1%	2104 6.2%	33686 100.0%	7229 37.4%	2642 13.7%	3677 19.0%	5784 29.9%	19329 100.0%	30914 58.3%	6109 11.5%	8104 15.3%	7888 14.9%	53015 100.0%
Stockton	16069 63.4%	2909 11.5%	3219 12.7%	3183 12.5%	25380 100.0%	8019 32.5%	3312 13.4%	5000 20.3%	8316 33.7%	24647 100.0%	24088 48.2%	6221 12.4%	8219 16.4%	11479 23.0%	50007 100.0%
San Joaquin County	39757 67.3%	6376 10.8%	7646 12.9%	5267 8.9%	59046 100.0%	15245 34.7%	5954 13.5%	8677 19.7%	14100 32.1%	43976 100.0%	55002 63.4%	12330 12.0%	16323 15.8%	19367 18.8%	103022 100.0%

TABLE X
HOUSEHOLD TYPE 1980, 1990
(Source: 1980, 1990 Census; file: d:hhty8090.wk3)

AREA	1980					1990				
	FAMILY HOUSEHOLDS			NONFAMILY HH	TOTAL HH	FAMILY HOUSEHOLDS			NONFAMILY HH	TOTAL HH
	married couple family (%tot hh)	male house holder (%tot hh)	female house holder (%tot hh)	nonfamily house holds (%tot hh)	total house holds (%tot hh)	married couple family (%tot hh)	male house holder (%tot hh)	female house holder (%tot hh)	nonfamily house holds (%tot hh)	total house holds (%tot hh)
Escalon	771 64.3%	16 1.3%	104 8.7%	308 25.7%	1199 100.0%	1031 64.3%	24 1.5%	153 9.5%	395 24.6%	1603 100.0%
Lathrop	774 72.3%	32 3.0%	128 12.0%	137 12.8%	1071 100.0%	1253 67.1%	129 6.9%	184 9.9%	300 16.1%	1866 100.0%
Lodi	8376 59.8%	306 2.2%	1211 8.6%	4122 29.4%	14015 100.0%	10492 54.9%	688 3.6%	2260 11.8%	5681 29.7%	19121 100.0%
Manteca	5615 65.4%	238 2.8%	897 10.4%	1842 21.4%	8592 100.0%	8604 63.9%	639 4.7%	1447 10.7%	2776 20.6%	13466 100.0%
Ripon	811 65.2%	15 1.2%	104 8.4%	314 25.2%	1244 100.0%	1778 71.8%	68 2.7%	191 7.7%	437 17.7%	2474 100.0%
Tracy	4117 62.1%	146 2.2%	703 10.6%	1666 25.1%	6632 100.0%	7170 64.0%	465 4.1%	1040 9.3%	2534 22.6%	11209 100.0%
Unincorporated	24926 68.2%	1132 3.1%	3010 8.2%	7470 20.4%	36538 100.0%	25961 64.9%	1474 3.7%	3938 8.8%	8624 21.6%	39997 100.0%
CHAS Planning Area	45390 65.5%	1885 2.7%	6157 8.9%	15859 22.9%	69291 100.0%	56289 62.7%	3487 3.9%	8213 10.3%	20747 23.1%	89736 100.0%
Stockton	28633 51.7%	1747 3.2%	7106 12.8%	17849 32.3%	55335 100.0%	35691 51.8%	3131 4.5%	10534 15.3%	19567 28.4%	68923 100.0%
San Joaquin Co	74023 59.4%	3632 2.9%	13263 10.6%	33708 27.0%	124626 100.0%	91980 58.0%	6618 4.2%	19747 12.4%	40314 25.4%	158659 100.0%

TABLE XII
OVERCROWDING, 1980 and 1990
(Sources: 1980 Census, 1990 Census; file: d:overcr.wk3)

AREA	OWNER-OCCUPIED HOUSING UNITS				1980 OCCUPIED HOUSING UNITS						TOTAL-OCCUPIED HOUSING UNITS				total units
	over crowded	severly overcrwd	total no.	overcrowded % tot	total units	over crowded	severly overcrwd	total no.	overcrowded % tot	total units	over crowded	severly overcrwd	total no.	overcrowded % tot	
Escalon	13	2	15	1.8%	830	15	10	25	6.8%	367	28	12	40	3.3%	1197
Lathrop	59	37	96	11.6%	828	36	11	47	19.3%	243	95	48	143	13.4%	1071
Lodi	115	54	169	2.0%	8327	180	144	324	5.7%	5686	295	198	493	3.5%	14013
Manteca	119	32	151	2.9%	5225	149	87	236	7.0%	3367	268	119	387	4.5%	8592
Ripon	22	3	25	3.0%	843	19	13	32	8.0%	399	41	16	57	4.6%	1242
Tracy	107	41	148	3.8%	3941	192	102	294	10.9%	2691	299	143	442	6.7%	6632
Unincorporated	781	333	1114	6.9%	16162	753	588	1341	12.9%	10369	1534	921	2455	9.3%	26531
CHAS Planning Area	1216	502	1718	4.8%	36156	1344	955	2299	9.9%	23122	2560	1457	4017	6.8%	59278
Stockton	869	473	1342	3.4%	38983	1341	1205	2546	9.7%	26349	2210	1678	3888	6.0%	65332
San Joaquin County	2085	975	3060	4.1%	75139	2685	2160	4845	9.8%	49471	4770	3135	7905	6.3%	124610

TABLE XII
OVERCROWDING, 1980 and 1990
(Sources: 1980 Census, 1990 Census; file: j:overcr.wk3)

AREA	OWNER - OCCUPIED HOUSING UNITS				1990 OCCUPIED HOUSING UNITS						TOTAL - OCCUPIED HOUSING UNITS				
	over crowded	severly overcrwd	total overcrowded no.	% tot	total units	over crowded	severly overcrwd	total overcrowded no.	% tot	total units	over crowded	severly overcrwd	total overcrowded no.	% tot	total units
Escalon	19	17	36	3.2%	1116	25	31	56	11.7%	480	44	4	92	5.8%	1596
Lathrop	144	86	230	15.2%	1512	56	47	103	24.8%	415	200	133	333	17.3%	1927
Lodi	204	142	346	3.4%	10317	636	660	1296	14.9%	8684	840	802	1642	8.6%	19001
Manteca	248	76	324	4.1%	7881	406	267	673	12.1%	5559	654	343	997	7.4%	13440
Ripon	22	3	25	3.0%	843	19	13	32	8.0%	399	41	16	57	4.6%	1242
Tracy	213	91	304	4.5%	6729	387	279	666	14.9%	4479	600	370	970	8.7%	11208
Unincorporated	910	663	1573	5.4%	29317	1211	1254	2465	21.2%	11631	2121	1917	4038	9.9%	40948
CHAS Planning Area	1760	1078	2838	4.9%	57715	2740	2551	5291	16.7%	31647	4500	3629	8129	9.1%	89362
Stockton	1394	993	2387	7.2%	33353	3352	5790	9142	25.8%	35441	4746	6783	11529	16.8%	68794
San Joaquin County	3154	2071	5225	5.7%	91068	6092	8341	14433	21.5%	67088	9246	10412	19658	12.4%	158156

TABLE XIII
SUBSTANDARD HOUSING UNITS, 1990

(Source: 1990 Census: STF3, tables h26 and h27; San Joaquin County Community Development Department, May 1993; file: d: substan2.wk3)

AREA	SUBSTANDARD HOUSING UNITS				SUITABLE FOR REHABILITATION			
	vacant (%tot vac)	owner (%tot owner)	renter (%tot renter)	total (%tot units)	vacant (%tot vac)	owner (%tot owner)	renter (%tot renter)	total (%tot units)
Escalon	12 27.1%	86 7.5%	29 6.2%	127 7.7%	7 17.3%	55 4.8%	19 4.0%	81 4.9%
Lathrop	0 0.0%	57 3.8%	11 2.6%	68 3.3%	0 0.0%	37 2.4%	7 1.6%	43 2.1%
Lodi	105 15.5%	893 8.7%	765 8.8%	1763 9.0%	67 9.9%	572 5.5%	490 5.6%	1129 5.7%
Manteca	25 4.7%	221 2.8%	334 6.0%	580 4.1%	16 3.0%	142 1.8%	214 3.8%	371 2.7%
Ripon	4 3.8%	160 9.5%	87 11.1%	251 9.8%	2 2.5%	102 6.1%	56 7.1%	161 6.3%
Tracy	26 2.7%	452 6.7%	358 8.0%	836 6.9%	17 1.7%	289 4.3%	229 5.1%	535 4.4%
Unincorporated	173 8.9%	3108 10.9%	1851 16.4%	5131 12.3%	111 5.7%	1989 7.0%	1184 10.5%	3284 7.9%
CHAS Planning Area	344 7.8%	4978 8.6%	3435 10.9%	8757 9.3%	220 5.0%	3186 5.5%	2198 6.9%	5605 6.0%
Stockton	450 12.1%	4313 12.9%	3477 9.8%	8240 11.4%	288 7.7%	2760 8.3%	2226 6.3%	5274 7.3%
San Joaquin County	794 9.8%	9291 10.2%	6912 10.3%	16997 10.2%	508 6.3%	5946 6.5%	4424 6.6%	10878 6.5%

**TABLE XIV
RENTER UNITS AFFORDABLE TO HOUSEHOLDS WITH INCOMES BELOW 30%, 50% OR 80% HAMFI**
(Source: 1990 Census: CHAS Database, table 4(part 1); file: d:\for\dtbl.wk 3)

AREA	VACANT FOR RENT												tot units		
	0-1 bedroom			2 bedrooms			3 or more bedrooms			tot units	na	na			
	0 to 30% (%tot)	0 to 50% (%tot)	0 to 80% (%tot)	0 to 30% (%tot)	0 to 50% (%tot)	0 to 80% (%tot)	0 to 30% (%tot)	0 to 50% (%tot)	0 to 80% (%tot)						
Escalon	na	na	na	na	na	na	na								
Lathrop	na	na	na	na	na	na	na								
Lodi	10 9.3%	29 27.1%	87 81.3%	107	0 0.0%	34 16.5%	180 87.4%	206	0 0.0%	0 0.0%	27 48.2%	56			
Manteca	0 0.0%	8 6.8%	15 12.7%	118	0 0.0%	11 9.9%	105 94.6%	111	0 0.0%	0 0.0%	22 100.0%	22			
Ripon	na	na	na	na	na										
Tracy	6 6.5%	6 6.5%	16 17.4%	92	6 6.7%	6 6.7%	53 59.6%	89	0 0.0%	0 0.0%	12 32.4%	37			
Unincorporated	na	na	na	na	na										
CHAS Planning Area	41 10.1%	94 23.3%	205 50.7%	404	27 4.7%	137 23.8%	486 84.5%	575	14 6.3%	42 19.0%	156 70.6%	221			
Stockton	41 4.2%	205 21.2%	765 78.9%	969	20 2.7%	183 24.7%	599 80.9%	740	12 4.5%	58 21.9%	226 85.3%	265			
San Joaquin Co	82 6.0%	299 21.8%	970 70.6%	1373	47 3.6%	320 24.3%	1085 82.5%	1315	26 5.3%	100 20.6%	382 78.6%	486			

TABLE XIV

RENTER UNITS AFFORDABLE TO HOUSEHOLDS WITH INCOMES BELOW 30%, 50% OR 80% HAMFI

(Source: 1990 Census; CHAS Databook, table 4(part 1); file: d:allfordbl.wk3)

AREA	RENTER OCCUPIED HOUSING UNITS											
	0-1 bedroom			tot units	2 bedrooms			tot units	3 or more bedrooms			tot units
	0 to 30% (%tot)	0 to 50% (%tot)	0 to 80% (%tot)		0 to 30% (%tot)	0 to 50% (%tot)	0 to 80% (%tot)		0 to 30% (%tot)	0 to 50% (%tot)	0 to 80% (%tot)	
Escalon	na	na	na	211	na	na	na	167	na	na	na	88
Lathrop	na	na	na	40	na	na	na	178	na	na	na	197
Lodi	130 4.4%	879 29.6%	2542 85.5%	2973	133 3.2%	553 13.5%	3486 84.9%	4106	47 2.9%	143 8.9%	643 40.1%	1605
Manteca	113 9.8%	227 19.6%	870 75.1%	1158	54 1.9%	308 11.0%	2357 84.3%	2795	44 2.8%	97 6.1%	681 42.7%	1594
Ripon	na	na	na	265	na	na	na	359	na	na	na	159
Tracy	166 12.9%	328 25.4%	931 72.2%	1290	78 4.3%	158 8.7%	1118 61.6%	1814	100 7.3%	151 11.0%	393 28.6%	1375
Unincorporated	na	na	na	2686	na	na	na	5016	na	na	na	3580
CHAS Planning Area	1129 13.1%	2975 34.5%	7266 84.3%	8623	1267 8.8%	3246 22.5%	12086 83.7%	14435	1056 12.3%	1877 21.8%	4532 52.7%	8598
Stockton	1377 9.5%	4051 27.8%	12518 86.0%	14562	659 4.8%	2281 16.6%	11452 83.1%	13782	575 8.1%	1199 16.9%	4747 66.9%	7097
San Joaquin Co	2506 10.8%	7026 30.3%	19784 85.3%	23185	1926 6.8%	5527 19.6%	23538 83.4%	28217	1631 10.4%	3076 19.6%	9279 59.1%	15695

TABLE XV
AVERAGE SALES PRICE BY YEAR

(Source: San Joaquin County Assessor records by Metrocode area,
1984-1993, file: t_avealepr.wk3; 9/23/93)

AREA	YEAR	1 BEDROOM		2 BEDROOM		3 OR MORE BEDRM		TOTAL SALES	
		NO. ENTRIES	AVG PRICE	NO. ENTRIES	AVG PRICE	NO. ENTRIES	AVG PRICE	NO. ENTRIES	AVG PRICE
ESCALON	1984	0	\$0	3	\$50,000	15	\$50,433	18	\$50,361
	1985	2	\$49,750	0	\$0	21	\$56,190	23	\$55,630
	1986	1	\$30,000	15	\$48,600	33	\$79,167	49	\$68,806
	1987	3	\$33,500	4	\$63,750	65	\$96,522	72	\$92,075
	1988	1	\$49,000	3	\$112,167	66	\$105,485	70	\$104,964
	1989	1	\$30,000	5	\$81,000	68	\$101,807	74	\$99,430
	1990	0	\$0	8	\$99,250	56	\$134,920	64	\$130,462
	1991	2	\$36,250	8	\$101,313	94	\$137,766	104	\$133,010
	1992	2	\$32,000	11	\$94,636	50	\$150,199	63	\$136,745
	1993	1	\$65,000	3	\$77,500	23	\$148,648	27	\$137,815
	LATHROP	1984	0	\$0	1	\$175,000	22	\$45,091	23
1985		0	\$0	3	\$61,500	20	\$49,475	23	\$51,043
1986		0	\$0	4	\$48,750	23	\$65,065	27	\$62,648
1987		1	\$45,000	4	\$61,875	32	\$80,047	37	\$77,135
1988		2	\$47,500	6	\$61,417	97	\$89,606	105	\$87,193
1989		0	\$0	6	\$89,817	236	\$123,869	242	\$123,024
1990		0	\$0	7	\$73,143	107	\$144,740	114	\$140,344
1991		0	\$0	8	\$78,563	74	\$136,405	82	\$130,762
1992		0	\$0	1	\$95,000	56	\$134,955	57	\$134,254
1993		0	\$0	1	\$85,000	31	\$115,032	32	\$114,094
LODI		1984	2	\$11,750	37	\$49,338	144	\$82,726	183
	1985	4	\$28,125	46	\$57,565	213	\$79,173	263	\$74,618
	1986	1	\$12,500	71	\$60,479	329	\$99,739	401	\$92,570
	1987	4	\$20,875	78	\$70,084	460	\$113,996	542	\$106,989
	1988	6	\$37,917	85	\$74,636	404	\$126,328	495	\$116,380
	1989	1	\$35,000	99	\$83,187	376	\$155,061	476	\$139,861
	1990	8	\$53,438	107	\$98,459	371	\$163,455	466	\$147,334
	1991	12	\$80,083	112	\$104,536	380	\$160,282	504	\$145,984
	1992	13	\$66,923	111	\$107,433	363	\$158,609	487	\$144,497
	1993	3	\$54,667	39	\$106,756	135	\$156,241	177	\$143,616
	MANTECA	1984	0	\$0	16	\$58,313	143	\$65,138	159
1985		2	\$38,750	14	\$54,107	218	\$80,780	234	\$78,806
1986		3	\$46,333	31	\$59,371	244	\$94,673	278	\$90,215
1987		3	\$76,333	22	\$64,955	308	\$103,307	333	\$100,530
1988		8	\$67,063	38	\$89,105	556	\$123,120	602	\$120,226
1989		9	\$77,444	41	\$109,890	575	\$136,377	625	\$135,631
1990		4	\$111,875	30	\$110,811	335	\$158,018	369	\$153,679
1991		2	\$76,250	30	\$108,283	391	\$145,715	423	\$142,732
1992		0	\$0	38	\$96,618	430	\$142,543	468	\$136,814
1993		1	\$155,000	17	\$129,068	169	\$135,422	187	\$134,951

TABLE XV
AVERAGE SALES PRICE BY YEAR

(Source: San Joaquin County Assessor records by Metrocode on, 1984-1993; file: t:avalspr.wk3; 9/23/93)

AREA	YEAR	1 BEDROOM		2 BEDROOM		3 OR MORE BEDRM		TOTAL SALES	
		NO. ENTRIES	AVG PRICE	NO. ENTRIES	AVG PRICE	NO. ENTRIES	AVG PRICE	NO. ENTRIES	AVG PRICE
RIPON	1984	0	\$0	3	\$60,000	58	\$81,372	61	\$81,304
	1985	2	\$34,750	7	\$68,571	94	\$68,900	103	\$68,214
	1986	0	\$0	8	\$50,438	105	\$86,414	113	\$83,867
	1987	0	\$0	6	\$77,917	119	\$97,739	125	\$96,788
	1988	1	\$58,000	3	\$108,833	110	\$108,471	114	\$108,038
	1989	0	\$0	10	\$131,800	102	\$162,775	112	\$160,009
	1990	0	\$0	15	\$102,800	95	\$176,216	110	\$166,205
	1991	1	\$71,500	18	\$107,861	119	\$169,794	138	\$181,004
	1992	1	\$98,500	6	\$111,083	104	\$160,523	111	\$157,274
	1993	0	\$0	2	\$101,000	28	\$150,982	30	\$147,650
TRACY	1984	0	\$0	8	\$47,697	69	\$82,224	77	\$78,637
	1985	1	\$10,000	8	\$68,063	86	\$105,587	95	\$101,420
	1986	2	\$69,000	24	\$68,716	118	\$147,706	144	\$133,447
	1987	2	\$32,500	17	\$87,387	120	\$132,842	139	\$125,839
	1988	2	\$77,750	31	\$101,371	229	\$155,074	262	\$148,130
	1989	4	\$96,875	44	\$110,307	771	\$183,612	819	\$179,250
	1990	2	\$199,750	37	\$133,486	829	\$195,104	868	\$192,489
	1991	2	\$99,500	37	\$124,784	949	\$187,773	988	\$185,236
	1992	2	\$52,000	43	\$125,673	646	\$178,316	691	\$174,675
	1993	0	\$0	11	\$120,136	193	\$174,267	204	\$171,348
UNINCORPORATED	1984	1	\$17,500	9	\$46,222	22	\$44,461	32	\$44,114
	1985	0	\$0	7	\$46,500	25	\$59,080	32	\$56,328
	1986	1	\$25,500	5	\$53,400	41	\$83,299	47	\$78,889
	1987	1	\$59,000	11	\$56,500	75	\$92,701	87	\$87,737
	1988	1	\$16,000	14	\$50,179	81	\$100,883	98	\$92,604
	1989	3	\$65,833	16	\$82,969	166	\$127,446	185	\$122,600
	1990	1	\$78,500	11	\$85,455	186	\$170,572	198	\$165,379
	1991	1	\$73,500	18	\$101,083	135	\$172,106	154	\$163,164
	1992	1	\$35,000	18	\$101,111	85	\$173,003	104	\$159,233
	1993	0	\$0	4	\$84,500	31	\$156,308	35	\$148,100
CHAS PLNGG AREA	1984	3	\$13,667	77	\$52,741	473	\$70,163	553	\$67,430
	1985	11	\$33,182	85	\$58,118	677	\$79,287	773	\$76,303
	1986	8	\$43,125	158	\$59,356	893	\$100,718	1059	\$94,112
	1987	14	\$41,571	142	\$70,230	1179	\$108,241	1335	\$103,499
	1988	21	\$54,167	180	\$81,148	1543	\$123,629	1744	\$118,408
	1989	18	\$73,333	221	\$95,855	2294	\$154,032	2533	\$148,383
	1990	15	\$90,200	215	\$105,053	1979	\$175,255	2209	\$167,844
	1991	20	\$76,500	231	\$107,245	2142	\$169,263	2393	\$162,501
	1992	19	\$81,553	228	\$107,996	1734	\$181,781	1981	\$154,629
	1993	5	\$76,800	77	\$110,870	610	\$153,565	692	\$148,260

TABLE XV
AVERAGE SALES PRICE BY YEAR

(Source: San Joaquin County Assessor records by Metroson, Inc.,
 1984-1993; file: f:\salespr.wk3; 9/23/93)

AREA	YEAR	1 BEDROOM		2 BEDROOM		3 OR MORE BEDRM		TOTAL SALES	
		NO. ENTRIES	AVG PRICE	NO. ENTRIES	AVG PRICE	NO. ENTRIES	AVG PRICE	NO. ENTRIES	AVG PRICE
STOCKTON	1984	20	\$26,700	161	\$43,876	403	\$69,322	584	\$60,847
	1985	18	\$26,861	167	\$45,006	544	\$73,529	729	\$65,842
	1986	24	\$34,917	288	\$61,337	1011	\$86,665	1323	\$80,212
	1987	27	\$34,222	369	\$53,322	1282	\$93,495	1678	\$83,707
	1988	34	\$37,574	385	\$58,966	1337	\$101,006	1756	\$90,562
	1989	40	\$41,082	458	\$67,971	1658	\$120,862	2156	\$108,146
	1990	27	\$65,537	485	\$82,664	1507	\$160,510	2019	\$140,540
	1991	30	\$68,917	437	\$84,631	1792	\$140,596	2259	\$128,818
	1992	32	\$48,844	312	\$87,848	1246	\$140,435	1590	\$128,273
	1993	9	\$50,611	135	\$83,305	453	\$131,652	597	\$119,498
TOTAL COUNTY	1984	23	\$25,000	238	\$46,744	876	\$69,776	1137	\$64,049
	1985	29	\$29,259	252	\$49,429	1221	\$76,722	1502	\$71,226
	1986	32	\$38,969	446	\$60,635	1904	\$93,256	2382	\$86,392
	1987	41	\$38,732	511	\$58,021	2461	\$100,560	3013	\$92,477
	1988	55	\$43,909	565	\$66,033	2880	\$113,128	3500	\$104,438
	1989	58	\$51,091	679	\$77,047	3952	\$140,116	4689	\$129,882
	1990	42	\$74,345	700	\$89,541	3486	\$168,881	4228	\$154,806
	1991	50	\$71,950	668	\$92,451	3934	\$156,205	4652	\$146,145
	1992	51	\$53,578	540	\$96,355	2980	\$152,855	3571	\$142,894
	1993	14	\$59,964	212	\$93,317	1063	\$144,227	1289	\$134,939

TABLE XVI

OWNER UNITS AFFORDABLE TO HOUSEHOLDS WITH INCOMES BELOW 30%, 50% OR 80% HAMFI

(Source: 1990 Census: CHAS Databook, table 4(part 1); file: d:affordbl.wk3)

AREA	OWNER OCCUPIED HOUSING UNITS											
	0-1 bedroom			tot units	2 bedrooms			tot units	3 or more bedrooms			tot units
	0 to 30% (%tot)	0 to 50% (%tot)	0 to 80% (%tot)		0 to 30% (%tot)	0 to 50% (%tot)	0 to 80% (%tot)		0 to 30% (%tot)	0 to 50% (%tot)	0 to 80% (%tot)	
Escalon	na	na	na	67	na	na	na	272	na	na	na	806
Lathrop	na	na	na	102	na	na	na	413	na	na	na	997
Lodi	193 35.9%	205 38.1%	223 41.4%	538	75 3.1%	224 9.2%	495 20.4%	2424	33 0.4%	39 0.5%	197 2.7%	7355
Manteca	84 25.3%	110 33.1%	116 34.9%	332	182 14.8%	316 25.7%	411 33.4%	1231	70 1.1%	98 1.5%	202 3.2%	6330
Ripon	na	na	na	22	na	na	na	236	na	na	na	1425
Tracy	69 24.7%	76 27.2%	86 30.8%	279	78 6.4%	151 12.4%	210 17.3%	1216	23 0.4%	68 1.3%	230 4.4%	5234
Unincorporated	na	na	na	2158	na	na	na	7778	na	na	na	18491
CHAS Total	1221 34.9%	1538 44.0%	1757 50.2%	3498	1748 12.9%	2943 21.7%	4765 35.1%	13570	401 1.0%	1103 2.7%	2942 7.2%	40638
Stockton	255 12.9%	337 17.1%	731 37.1%	1973	501 6.0%	1155 13.8%	2827 33.7%	8378	104 0.5%	570 2.5%	2759 12.0%	23002
San Joaquin Co	1476 27.0%	1875 34.3%	2488 45.5%	5471	2249 10.2%	4098 18.7%	7592 34.6%	21948	505 0.8%	1673 2.6%	5701 9.0%	63640

TABLE XVI

OWNER UNITS AFFORDABLE TO HOUSEHOLDS WITH INCOMES BELOW 30%, 50% OR 80% HAMFI

(Source: 1990 Census: CHAS DataBook, table 4(part 1); file: d:affordbl.wt3)

AREA	OWNER OCCUPIED HOUSING UNITS											
	0-1 bedroom				2 bedrooms				3 or more bedrooms			
	0 to 30% (%tot)	0 to 50% (%tot)	0 to 80% (%tot)	tot units	0 to 30% (%tot)	0 to 50% (%tot)	0 to 80% (%tot)	tot units	0 to 30% (%tot)	0 to 50% (%tot)	0 to 80% (%tot)	tot units
Escalon	na	na	na	67	na	na	na	272	na	na	na	806
Lathrop	na	na	na	102	na	na	na	413	na	na	na	997
Lodi	193 35.9%	205 38.1%	223 41.4%	538	75 3.1%	224 9.2%	495 20.4%	2424	33 0.4%	39 0.5%	197 2.7%	7355
Manteca	84 25.3%	110 33.1%	116 34.9%	332	192 14.8%	316 25.7%	411 33.4%	1231	70 1.1%	98 1.5%	202 3.2%	6330
Ripon	na	na	na	22	na	na	na	236	na	na	na	1425
Tracy	69 24.7%	76 27.2%	86 30.8%	279	78 6.4%	151 12.4%	210 17.3%	1216	23 0.4%	68 1.3%	230 4.4%	5234
Unincorporated	na	na	na	2158	na	na	na	7778	na	na	na	18491
CHAS Planning Area	1221 34.9%	1538 44.0%	1757 50.2%	3498	1748 12.9%	2943 21.7%	4765 35.1%	13570	401 1.0%	1103 2.7%	2942 7.2%	40638
Stockton	255 12.9%	337 17.1%	731 37.1%	1973	501 6.0%	1155 13.8%	2827 33.7%	8378	104 0.5%	570 2.5%	2759 12.0%	23002
San Joaquin Co	1476 27.0%	1875 34.3%	2488 45.5%	5471	2249 10.2%	4098 18.7%	7592 34.6%	21948	505 0.8%	1673 2.6%	5701 9.0%	63640

TABLE XVI

OWNER UNITS AFFORDABLE TO HOUSEHOLDS WITH INCOMES BELOW 30%, 50% OR 80% HAMFI

(Source: 1990 Census: CHAS Databook, table 4 (part 1); file: d:affordbl.wk3)

AREA	0-1 bedroom			tot units	VACANT FOR SALE 2 bedrooms			tot units	3 or more bedrooms			tot units
	0 to 30%	0 to 50%	0 to 80%		0 to 30%	0 to 50%	0 to 80%		0 to 30%	0 to 50%	0 to 80%	
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	0 0.0%	0 0.0%	0 0.0%	0	0 0.0%	0 0.0%	4 10.5%	38	0 0.0%	0 0.0%	0 0.0%	37
Manteca	0 0.0%	0 0.0%	0 0.0%	6	0 0.0%	0 0.0%	0 0.0%	0	0 0.0%	0 0.0%	0 0.0%	164
Ripon	na	na	na	na	na	na	na	na	na	na	na	na'
Tracy	0 0.0%	0 0.0%	0 0.0%	0	0 0.0%	0 0.0%	0 0.0%	0	0 0.0%	0 0.0%	0 0.0%	466
Unincorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	0 0.0%	0 0.0%	0 0.0%	25	17 10.1%	38 22.5%	71 42.0%	169	5 0.5%	15 1.6%	23 2.4%	953
Stockton	13 16.5%	44 55.7%	44 55.7%	79	26 20.5%	26 20.5%	39 30.7%	127	0 0.0%	10 5.6%	14 7.9%	178
San Joaquin Co	13 12.5%	44 42.3%	44 42.3%	104	43 14.5%	64 21.6%	110 37.2%	290	5 0.4%	25 2.2%	37 3.3%	1131

TABLE XVII
HOUSING UNITS WITH LEAD-BASED PAINT BY TENURE AND INCOME GROUP

(Source: CHAS Databook, table 9; CHAS Workbook, page 4-21; file d: leadtitu.wk3)

AREA	PRE-1940 HOUSING STOCK							1940-1959 HOUSING STOCK							
	RENTER OCCURED UNITS			OWNER OCCURED UNITS			TOTAL UNITS	RENTER OCCURED UNITS			OWNER OCCURED UNITS			TOTAL UNITS	
	VERY LOW (% TOT)	OTHER LOW (% TOT)	TOTAL RENTER	VERY LOW (% TOT)	OTHER LOW (% TOT)	TOTAL OWNER		VERY LOW (% TOT)	OTHER LOW (% TOT)	TOTAL RENTER	VERY LOW (% TOT)	OTHER LOW (% TOT)	TOTAL OWNER		
Escalon	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	238 33.5%	367 51.7%	710	46 5.5%	63 7.6%	829	1539	434 28.7%	886 58.6%	1512	88 3.3%	127 4.8%	2631	4143	
Manleca	44 14.2%	234 75.6%	310	5 2.2%	13 6.1%	205	515	155 24.0%	370 59.3%	625	43 4.6%	39 4.1%	945	1570	
Ripon	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	112 33.6%	194 58.3%	332	8 1.9%	12 2.8%	410	752	77 12.5%	294 47.9%	615	63 5.4%	51 4.4%	1174	1790	
Unincorporated	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	1304 40.9%	1510 47.4%	3187	369 8.0%	415 9.0%	4619	7808	2188 33.9%	3242 60.2%	6458	970 7.2%	1339 10.0%	13385	19043	
Stockton	1519 47.1%	1425 44.2%	3227	318 7.9%	829 15.7%	4001	7228	1654 31.8%	2702 53.4%	5205	578 8.2%	1414 20.1%	7037	12242	
San Joaquin County	2823 44.0%	2935 45.8%	6413	687 8.0%	1044 12.1%	8620	15034	3842 32.9%	6024 51.6%	11663	1547 7.6%	2754 13.5%	20422	32085	

TABLE XVII
 HOUSING UNITS WITH LEAD-BASED PAINT BY TENURE AND INCOME GROUP
 (Source: CHAS Databook, Table 9; CHAS Workbook, page 4-21; file d: leadnhu.wk3)

AREA	1980-1979 HOUSING STOCK							TOTAL PFE-1980 HOUSING STOCK							
	RENTER OCCUPIED UNITS			OWNER OCCUPIED UNITS			TOTAL UNITS	RENTER OCCUPIED UNITS			OWNER OCCUPIED UNITS			TOTAL UNITS	
	VERY LOW (% TO T)	OTHER LOW (% TO T)	TOTAL RENTER	VERY LOW (% TO T)	OTHER LOW (% TO T)	TOTAL OWNER		VERY LOW (% TO T)	OTHER LOW (% TO T)	TOTAL RENTER	VERY LOW (% TO T)	OTHER LOW (% TO T)	TOTAL OWNER		
Escalon	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	362 18.8%	1218 63.1%	1928	162 7.2%	113 5.0%	2262	4190	1033 24.9%	2469 59.5%	4150	298 5.2%	304 5.3%	5722	9072	
Mantoca	146.94 10.0%	870.48 59.0%	1474.36	247.38 11.2%	68.34 3.0%	2211.54	3685.9	346.24 14.4%	1474.88 81.2%	2408.76	295.00 8.8%	118.14 3.5%	3361.54	5770.3	
Ripon	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	233 22.3%	435 41.6%	1047	109 10.1%	53 4.9%	1078	2122	422 21.1%	923 40.3%	1994	180 6.7%	118 4.3%	2670	4663	
Unincorporated	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	1698 24.3%	3753 53.8%	6974	2081 15.8%	805 6.1%	13145	20120	5188 31.2%	8505 81.2%	16620	3420 11.0%	2559 8.2%	31149	47769	
Stockton	1804 17.5%	6606 64.2%	10285	557 6.6%	985 11.5%	8401	16688	4976 28.6%	10812 57.8%	18718	1453 7.5%	3009 15.5%	19439	30158	
San Joaquin County	3492 20.3%	10359 60.0%	17230	2639 12.2%	1771 8.2%	21548	38806	10164 28.8%	19318 54.7%	35338	4873 9.6%	6568 11.0%	50588	65924	

TABLE XVIII
 ASSISTED HOUSING INVENTORY, PUBLIC HOUSING AND SECTION 8 HOUSING
 (Sources: San Joaquin County Housing Authority, 11/3/93; file d: assisthu.wk3)

AREA	PUBLIC HOUSING INVENTORY				SECTION 8 HOUSING UNITS (EXISTING UNITS)				
	0-1 bedrm	2 bedrooms	3 or more	total	0-1 bedrm (elderly)	2 bedrms (sm family)	3 or more (lg family)	vacant	total
Escalon	0	0	0	0	8	2	0	0	10
Lathrop	0	0	0	0	0	2	0	0	2
Lodi	0	0	0	0	156	24	7	0	187
Manteca	0	0	0	0	30	37	8	0	81
Ripon	0	0	0	0	6	0	2	0	8
Tracy	40	54	101	195	17	17	2	0	36
Unincorporated	4	20	26	50	98	45	9	0	152
CHAS Planning Area	44	74	127	245	321	127	28	0	476
Stockton	25	380	425	830	1029	701	740	0	2470
San Joaquin Co	69	454	552	1075	1350	828	768	0	2946

**TABLE XIX
ASSISTED HOUSING INVENTORY, OTHER**

(Sources: HUD MIDLIS and MIS databases, 3/1/90; HUD Sacramento Service Office Loan Management Inventory, 6/28/93; Farmers Home Administration, Stockton Office, active Section: 502 cases, 7/1/93)

AREA	SECTION 202 PROGRAM					SECTION 221 (d)(3) PROGRAM				
	0-1 bedrm	2 bedrms	3 or more	vacant	total	0-1 bedrm	2 bedrms	3 or more	vacant	total
Escalon	42	0	0	0	42	0	0	0	0	0
Lathrop	0	0	0	0	0	0	0	0	0	0
Lodi	0	0	0	0	0	84	137	10	11	242
Manteca	84	0	0	0	84	0	0	0	0	0
Ripon	0	0	0	0	0	0	0	0	0	0
Tracy	0	0	0	0	0	0	0	0	0	0
Unincorporated	0	0	0	0	0	0	0	0	0	0
CHAS Planning Area	126	0	0	0	126	84	137	10	11	242

TABLE XIX
ASSISTED HOUSING INVENTORY, OTHER

(Sources: HUD MIDLIS and MIS databases, 3/1/90; HUD Sacramento Service Office Loan Management Inventory, 6/28/93; Farmers Home Administration, Stockton Office, active Section 502 cases, 7/1/93)

AREA	SECTION 221 (d)(4) PROGRAM					SECTION 236 (J)(1) PROGRAM				
	0-1 bedrm	2 bedrms	3 or more	vacant	total	0-1 bedrm	2 bedrms	3 or more	vacant	total
Escalon	0	0	0	0	0	0	0	0	0	0
Lathrop	0	0	0	0	0	0	0	0	0	0
Lodi	15	0	0	0	15	44	24	0	0	68
Manteca	0	0	0	0	0	28	26	0	0	54
Ripon	0	0	0	0	0	0	0	0	0	0
Tracy	0	0	0	0	0	112	32	16	0	160
Unincorporated	0	0	0	0	0	0	0	0	0	0
CHAS Planning Area	15	0	0	0	15	184	82	16	0	282

**TABLE XIX
ASSISTED HOUSING INVENTORY, OTHER**

(Sources: HUD MIDLIS and MIS databases, 3/1/90; HUD Sacramento Service Office Loan Management Inventory, 6/20/93; Farmers Home Administration, Stockton Office, active Section 502 cases, 7/1/93)

AREA	SECTION 515 (RENTAL ASSISTANCE) PROGRAM					SECTION 502 PROGRAM				
	0-1 bedrm	2 bedrms	3 or more	vacant	total	0-1 bedrm	2 bedrms	3 or more	vacant	total
Escalon	0	0	0	0	0	0	0	7	0	7
Lathrop	0	0	0	0	0	0	8	144	3	155
Lodi	0	0	0	0	0	0	0	0	0	0
Manteca	0	0	0	0	0	0	0	0	0	0
Ripon	18	20	4	0	42	0	1	10	0	11
Tracy	0	0	0	0	0	0	0	0	0	0
Unincorporated	0	0	0	0	0	0	4	68	1	73
CHAS Planning Area	18	20	4	0	42	0	12	229	4	245

**TABLE XIX
ASSISTED HOUSING INVENTORY, OTHER**

(Sources: HUD MIDLIS and MIS databases, 3/1/90; HUD Sacramento Service Office Loan Management Inventory, 6/28/93; Farmers Home Administration, Stockton Office, active Section 502 cases, 7/1/93)

AREA	MORTGAGE REVENUE BOND UNITS					TOTAL OTHER ASSISTED UNITS				
	0-1 bedrm	2 bedrms	3 or more	vacant	total	0-1 bedrm	2 bedrms	3 or more	vacant	total
Escalon	0	0	0	0	0	42	0	7	0	49
Lathrop	0	0	0	0	0	0	8	144	3	155
Lodi	0	0	0	0	0	143	161	10	11	325
Manteca	0	0	0	0	0	112	26	0	0	138
Ripon	0	0	0	0	0	18	21	14	0	53
Tracy	19	42	0	0	61	131	74	16	0	221
Unincorporated	0	0	0	0	0	0	4	68	1	73
CHAS Planning Area	19	42	0	0	61	446	293	259	15	1013

TABLE XX: INVENTORY OF FACILITIES & SERVICES FOR THE HOMELESS

OVERNIGHT FACILITIES				
TYPE	CAPACITY	LOCATION	SERVICE AREA	
SINGLE PERSON SHELTERS				
Archway	28	Lodi	North County	
Gospel Center Rescue Mission	90	Stockton	Countywide	
Safe House	6	Stockton	Countywide	
Stockton Shelter for the Homeless	150	Stockton	Countywide	
FAMILY SHELTERS				
DAWN House	32 people	Stockton	Countywide	
Haven of Peace	55 people	Fr. Camp	Countywide	
Hope Family Shelter	6 families	Manteca	South County	
Jesus Saves Ministries	6 people	Stockton	Countywide	
McHenry House	17 people	Tracy	South County	
Stockton Shelter for the Homeless	20 families	Stockton	Countywide	
WINTER OVERFLOW				
Stockton Shelter for the Homeless	11 families	Fr. Camp	Countywide	
Stockton Shelter for the Homeless	59 people	Stockton	Countywide	
TRANSITIONAL LIVING PROGRAMS				
Gospel Center Rescue Mission/Singles/New Life Programs	54 people	Stockton	Countywide	
Ryan White House/HIV Positive	4 people	Stockton	Countywide	
Stockton Shelter for the Homeless/Singles	5 people	Stockton	Countywide	
Transitional Care Facilities/Elderly	Not limited	Countywide	Countywide	

TABLE XX: INVENTORY OF FACILITIES & SERVICES FOR THE HOMELESS (CONT.)

DAY TIME FACILITIES		
TYPE	LOCATION	SERVICE AREA
DAY SHELTERS		
Stockton Shelter for the Homeless Drop-In Center	Stockton	Stkn Urbanized Area
MEAL SITES		
Salvation Army, Lodi	Lodi	North County
St. Mary's Interfaith Dining Room	Stockton	Stkn Urbanized Area
VOUCHERS FOR FOOD AND SHELTER		
Crisis Intervention Center, Mental Health Services	Stockton	Countywide
General Relief	Stockton	Countywide
Homeless Assistance Program	Stockton	Countywide
Larch Clover Community Center, Tracy	Tracy	South County
Lodi Community Center	Lodi	North County
McHenry House, Tracy	Tracy	South County
Ryan White Consortium	Stockton	Countywide
Salvation Army Extension Programs	Countywide	Countywide
San Joaquin AIDS Foundation	Stockton	Countywide
Tracy Interfaith Ministries	Tracy	South County
SOCIAL SERVICES		
Case Management Program, Stockton Shelter for the Homeless	Stockton	Stkn Urbanized Area
Community Works! Program, Office of Substance Abuse	Stockton	Countywide
Homeless Outreach Program, Mental Health Services	Stockton	Countywide
St. Mary's Interfaith Transitional Learning Center	Stockton	Stkn Urbanized Area
Stockton Metropolitan Ministry	Stockton	Stkn Urbanized Area

TABLE XXI AND TABLE XXII

[NOTE: No tables produced. Gap in table numbering sequence.]

TABLE XXIII
PERCENT OF HOUSEHOLDS WITH ANY HOUSING PROBLEMS
BY RENTER HOUSEHOLDS AND INCOME GROUP

(Source: 1990 Census: CHAS Databook, Table 5; file: d:hsgprob.wk3)

AREA	ELDERLY (1 & 2 MEMBER HOUSEHOLDS)											
	0 to 30% HAMFI			31 to 50% HAMFI			0 to 50% HAMFI			51 to 80% HAMFI		
	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	245	196	80.0%	509	439	86.2%	754	635	84.2%	356	251	70.5%
Manteca	185	148	80.0%	191	136	71.2%	376	284	75.5%	155	82	52.9%
Ripon	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	120	93	77.5%	224	145	64.7%	344	238	69.2%	137	131	95.6%
Unincorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	1038	723	69.7%	1532	1137	74.2%	2570	1860	72.4%	972	564	58.0%
Stockton	1158	985	85.1%	1729	1220	70.6%	2887	2205	76.4%	1053	595	56.5%
San Joaquin Co	2196	1708	77.8%	3261	2357	72.3%	5457	4065	74.5%	2025	1159	57.2%

TABLE XXIII
PERCENT OF HOUSEHOLDS WITH ANY HOUSING PROBLEMS
BY RENTER HOUSEHOLDS AND INCOME GROUP

(Source: 1990 Census: CHAS Databook, table 5; file: d:hsgprob.wk3)

AREA	ELDERLY (1 & 2 MEMBER HOUSEHOLDS)											
	0 to 80% HAMFI			81 to 95% HAMFI			96% & ovr			Total Elderly Households		
	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	1110	886	79.8%	83	52	62.7%	206	38	18.4%	1399	976	69.8%
Manteca	531	366	68.9%	44	27	61.4%	58	5	8.6%	633	398	62.9%
Ripon	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	481	369	76.7%	34	24	70.6%	61	18	29.5%	576	411	71.4%
Unincorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	3542	2424	68.4%	257	113	44.0%	538	67	12.5%	4337	2604	60.0%
Stockton	3940	2800	71.1%	263	137	52.1%	771	126	16.3%	4974	3063	61.6%
San Joaquin Co	7482	5224	69.8%	520	250	48.1%	1309	193	14.7%	9311	5667	60.9%

TABLE XXIII
PERCENT OF HOUSEHOLDS WITH ANY HOUSING PROBLEMS
BY RENTER HOUSEHOLDS AND INCOME GROUP

(Source: 1990 Census: CHAS Databook, table 5; file: d:hsgprob.wk3)

AREA	ELDERLY (1 & 2 MEMBER HOUSEHOLDS)											
	0 to 80% HAMFI			81 to 95% HAMFI			96% & ovr			Total Elderly Households		
	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	1110	886	79.8%	83	52	62.7%	206	38	18.4%	1399	976	69.8%
Manteca	531	366	68.9%	44	27	61.4%	58	5	8.6%	633	398	62.9%
Ripon	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	481	369	76.7%	34	24	70.6%	61	18	29.5%	576	411	71.4%
Unincorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	3542	2424	68.4%	257	113	44.0%	538	67	12.5%	4337	2604	60.0%
Stockton	3940	2800	71.1%	263	137	52.1%	771	126	16.3%	4974	3063	61.6%
San Joaquin Co	7482	5224	69.8%	520	250	40.1%	1309	193	14.7%	9311	5667	60.9%

TABLE XXIII
PERCENT OF HOUSEHOLDS WITH ANY HOUSING PROBLEMS
BY RENTER HOUSEHOLDS AND INCOME GROUP

(Source: 1990 Census: CHAS Databook, Table 5; file: d:hsgprob.wk3)

AREA	SMALL RELATED HOUSEHOLDS (2 to 4)											
	0 to 30% HAMFI			31 to 50% HAMFI			0 to 50% HAMFI			51 to 80% HAMFI		
	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	544	502	92.3%	411	400	97.3%	955	902	94.5%	880	588	66.8%
Manteca	394	355	90.1%	267	245	91.8%	661	600	90.8%	472	278	58.9%
Ripon	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	179	163	91.1%	186	146	78.5%	365	309	84.7%	312	256	82.1%
UnIncorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	2012	1804	89.7%	1705	1422	83.4%	3717	3226	86.8%	3021	1792	59.3%
Stockton	2919	2680	91.8%	2113	1913	90.5%	5032	4593	91.3%	3042	2030	66.7%
San Joaquin Co	4931	4484	90.9%	3818	3335	87.3%	8749	7819	89.4%	6063	3822	63.0%

TABLE XXIII
PERCENT OF HOUSEHOLDS WITH ANY HOUSING PROBLEMS
BY RENTER HOUSEHOLDS AND INCOME GROUP

(Source: 1990 Census: CHAS Databook, table 5; file: d:hsgprob.wk3)

AREA	SMALL RELATED HOUSEHOLDS (2 to 4)											
	0 to 80% HAMFI			81 to 95% HAMFI			96% & over			Total Small Related Households		
	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	1835	1490	81.2%	359	154	42.9%	1742	191	11.0%	3936	1835	46.6%
Manteca	1133	878	77.5%	328	53	16.2%	1332	127	9.5%	2793	1058	37.9%
Ripon	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	677	565	83.5%	224	101	45.1%	1081	173	16.0%	1982	839	42.3%
Unincorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	6738	5018	74.5%	1613	487	30.2%	6278	701	11.2%	14629	6206	42.4%
Stockton	8074	6623	82.0%	1381	464	33.6%	4320	431	10.0%	13775	7518	54.6%
San Joaquin Co	14812	11641	78.6%	2994	951	31.8%	10598	1132	10.7%	28404	13724	48.3%

TABLE XXIII
PERCENT OF HOUSEHOLDS WITH ANY HOUSING PROBLEMS
BY RENTER HOUSEHOLDS AND INCOME GROUP

(Source: 1990 Census: CHAS Databook, table 5; file: d:hsgprob.wk3)

AREA	LARGE RELATED HOUSEHOLDS (5 OR MORE)											
	0 to 30% HAMFI			31 to 50% HAMFI			0 to 50% HAMFI			51 to 80% HAMFI		
	Total in Group	With Hsng Prob No.	%	Total in Group	With Hsng Prob No.	%	Total in Group	With Hsng Prob No.	%	Total in Group	With Hsng Prob No.	%
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	108	108	100.0%	191	191	100.0%	299	299	100.0%	279	239	85.7%
Manteca	96	83	86.5%	112	112	100.0%	208	195	93.8%	215	190	88.4%
Ripon	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	44	44	100.0%	89	89	100.0%	133	133	100.0%	141	118	83.7%
UnIncorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	561	534	95.2%	1017	975	95.9%	1578	1509	95.6%	1555	1323	85.1%
Stockton	1625	1583	97.4%	2371	2332	98.4%	3996	3915	98.0%	1958	1813	92.6%
San Joaquin Co	2186	2117	96.8%	3388	3307	97.6%	5574	5424	97.3%	3513	3136	89.3%

TABLE XXIII
PERCENT OF HOUSEHOLDS WITH ANY HOUSING PROBLEMS
BY RENTER HOUSEHOLDS AND INCOME GROUP
 (Source: 1990 Census: CHAS Databook, table 5; file: d:hsgprob.wk3)

AREA	LARGE RELATED HOUSEHOLDS (5 OR MORE)											
	0 to 80% HAMFI			81 to 95% HAMFI			96% & ovr			Total Large Related Households		
	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	578	538	93.1%	114	73	64.0%	370	198	53.5%	1062	809	76.2%
Manteca	423	385	91.0%	113	63	55.8%	408	161	39.5%	944	609	64.5%
Ripon	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	274	251	91.6%	151	112	74.2%	303	161	53.1%	728	524	72.0%
Unincorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	3133	2832	90.4%	733	468	63.8%	1873	927	49.5%	5739	4227	73.7%
Stockton	5954	5728	96.2%	368	304	82.6%	1321	753	57.0%	7643	6785	88.8%
San Joaquin Co	9087	8560	94.2%	1101	772	70.1%	3194	1680	52.6%	13382	11012	82.3%

TABLE XXIII
PERCENT OF HOUSEHOLDS WITH ANY HOUSING PROBLEMS
BY RENTER HOUSEHOLDS AND INCOME GROUP
 (Source: 1990 Census; CHAS Databook, table 5; file: d:hsgprob.wk3)

AREA	ALL OTHER HOUSEHOLDS											
	0 to 30% HAMFI			31 to 50% HAMFI			0 to 50% HAMFI			51 to 80% HAMFI		
	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	244	233	95.5%	296	264	89.2%	540	497	92.0%	419	219	52.3%
Manteca	91	67	73.6%	114	101	88.6%	205	168	82.0%	243	206	97.1%
Ripon	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	79	73	92.4%	89	66	74.2%	168	139	82.7%	106	78	73.6%
Unincorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	790	623	78.9%	784	634	80.9%	1574	1257	79.9%	1254	695	55.4%
Stockton	1568	1187	75.7%	1419	1243	87.6%	2987	2430	81.4%	1515	996	65.7%
San Joaquin Co	2358	1810	76.8%	2203	1877	85.2%	4561	3687	80.8%	2769	1691	61.1%

TABLE XXIII
PERCENT OF HOUSEHOLDS WITH ANY HOUSING PROBLEMS
BY RENTER HOUSEHOLDS AND INCOME GROUP
 (Source: 1990 Census: CHAS Databook, table 5; file: d:hsgprob.wk3)

AREA	ALL OTHER HOUSEHOLDS											
	0 to 80% HAMFI			81 to 95% HAMFI			96% & ovr.			Total All Other Households		
	Total in Group	With Hsng Prob No.	%	Total in Group	With Hsng Prob No.	%	Total in Group	With Hsng Prob No.	%	Total in Group	With Hsng Prob No.	%
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	959	716	74.7%	243	81	33.3%	1059	130	12.3%	2261	927	41.0%
Manteca	448	404	90.2%	87	16	18.4%	576	100	17.4%	1111	520	46.8%
Ripon	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	274	217	79.2%	88	18	20.5%	543	45	8.3%	905	280	30.9%
Unincorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	2828	1952	69.0%	515	138	26.8%	2878	390	13.6%	6221	2480	39.9%
Stockton	4502	3426	76.1%	839	232	27.7%	3116	182	5.8%	8457	3840	45.4%
San Joaquin Co	7330	5378	73.4%	1354	370	27.3%	5994	572	9.5%	14678	6320	43.1%

TABLE XXIII
PERCENT OF HOUSEHOLDS WITH ANY HOUSING PROBLEMS
BY RENTER HOUSEHOLDS AND INCOME GROUP

(Source: 1990 Census: CHAS Databook, table 5; file: d:hsgprob.wk3)

AREA	TOTAL RENTER HOUSEHOLDS											
	0 to 30% HAMFI			31 to 50% HAMFI			0 to 50% HAMFI			51 to 80% HAMFI		
	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	1141	1039	91.1%	1407	1294	92.0%	2548	2333	91.6%	1934	1297	67.1%
Manteca	766	653	85.2%	684	594	86.8%	1450	1247	86.0%	1085	786	72.4%
Ripon	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	422	373	88.4%	588	446	75.9%	1010	819	81.1%	696	583	83.8%
Unincorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	4401	3684	83.7%	5038	4168	82.7%	9439	7852	83.2%	6802	4374	64.3%
Stockton	7270	6435	88.5%	7632	6708	87.9%	14902	13143	88.2%	7568	5434	71.8%
San Joaquin Co	11671	10119	86.7%	12670	10876	85.8%	24341	20995	86.3%	14370	9808	68.3%

TABLE XXIII
PERCENT OF HOUSEHOLDS WITH ANY HOUSING PROBLEMS
BY RENTER HOUSEHOLDS AND INCOME GROUP
 (Source: 1990 Census: CHAS Databook, table 5; file: d:hsgprob.wk3)

AREA	TOTAL RENTER HOUSEHOLDS											
	0 to 80% HAMFI			81 to 95% HAMFI			96% & ovr			Total Renter Households		
	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	4482	3630	81.0%	799	360	45.1%	3377	557	16.5%	8658	4547	52.5%
Manteca	2535	2033	80.2%	572	159	27.8%	2374	393	16.6%	5481	2585	47.2%
Ripon	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	1706	1402	82.2%	497	255	51.3%	1988	397	20.0%	4191	2054	49.0%
Unincorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	16241	12226	75.3%	3118	1206	38.7%	11567	2085	18.0%	30926	15517	50.2%
Stockton	22470	18577	82.7%	2851	1137	39.9%	3528	1492	15.7%	34849	21206	60.9%
San Joaquin Co	38711	30803	79.6%	5969	2343	39.3%	21095	3577	17.0%	65775	36723	55.8%

TABLE XXIV
RENTER HOUSEHOLDS BY COST BURDEN STATUS AND INCOME GROUP
 (Source: 1990 Census: CHAS Databook, table 5; file: d:hsgbrdn.wk3)

AREA	Total in Group	0 to 30% HAMFI				31 to 50% HAMFI				
		Cost Burden > 30%		Cost Burden > 50%		Cost Burden > 30%		Cost Burden > 50%		
		No.	%	No.	%	No.	%	No.	%	
Escalon	na	na	na	na	na	na	na	na	na	
Lathrop	na	na	na	na	na	na	na	na	na	
Lodi	1141	1018	89.2%	911	79.8%	1407	1226	87.1%	504	35.8%
Manteca	766	647	84.5%	592	77.3%	684	576	84.2%	262	38.3%
Ripon	na	na	na	na	na	na	na	na	na	na
Tracy	422	373	88.4%	296	70.1%	588	421	71.6%	230	39.1%
Unincorporated	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	4401	3440	78.2%	2894	65.8%	5038	3688	73.2%	1500	29.8%
Stockton	7270	6179	85.0%	5102	70.2%	7632	5705	74.8%	2148	28.1%
San Joaquin Co	11671	9619	82.4%	7996	68.5%	12670	9393	74.1%	3648	28.8%

TABLE XXIV
RENTER HOUSEHOLDS BY COST BURDEN STATUS AND INCOME GROUP

(Source: 1990 Census: CHAS Databook, table 5; file: d:hsgrbrdn.wk3)

AREA	Total In Group	0 to 50% HAMFI				Total In Group	51 to 80% HAMFI			
		Cost Burden > 30%		Cost Burden > 50%			Cost Burden > 30%		Cost Burden > 50%	
		No.	%	No.	%	No.	%	No.	%	
Escalon	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na
Lodi	2548	2244	88.1%	1415	55.5%	1934	967	50.0%	89	4.6%
Manteca	1450	1223	84.3%	854	58.9%	1085	629	58.0%	92	8.5%
Ripon	na	na	na	na	na	na	na	na	na	na
Tracy	1010	794	78.6%	526	52.1%	696	481	69.1%	85	12.2%
Unincorporated	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	9439	7128	75.5%	4394	46.6%	6802	3003	44.1%	386	5.7%
Stockton	14902	11884	79.7%	7250	48.7%	7568	3479	46.0%	291	3.8%
San Joaquin Co	24341	19012	78.1%	11644	47.8%	14370	6482	45.1%	677	4.7%

TABLE XXIV
 RENTER HOUSEHOLDS BY COST BURDEN STATUS AND INCOME GROUP
 (Source: 1990 Census: CHAS Databook, table 5; file: d:hsgbrdn.wk3)

AREA	Total In Group	0 to 80% HAMFI				81 to 95% HAMFI				
		Cost Burden > 30%		Cost Burden > 50%		Total In Group	Cost Burden > 30%		Cost Burden > 50%	
		No.	%	No.	%		No.	%	No.	%
Escalon	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na
Lodi	4482	3211	71.6%	1504	33.6%	799	237	29.7%	18	2.3%
Manteca	2535	1852	73.1%	946	37.3%	572	97	17.0%	6	1.0%
Ripon	na	na	na	na	na	na	na	na	na	na
Tracy	1706	1275	74.7%	611	35.8%	497	197	39.6%	0	0.0%
Unincorporated	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	16241	10131	62.4%	4780	29.4%	3118	723	23.2%	37	1.2%
Stockton	22470	15363	68.4%	7541	33.6%	2851	540	18.9%	27	0.9%
San Joaquin Co	38711	25494	65.9%	12321	31.8%	5969	1263	21.2%	64	1.1%

TABLE XXIV
 RENTER HOUSEHOLDS BY COST BURDEN STATUS AND INCOME GROUP
 (Source: 1990 Census; CHAS Databook, table 5; file: d:hsgbrdn.wk3)

AREA	Total In Group	96% & Over HAMFI				Total Rental Households				
		Cost Burden > 30%		Cost Burden > 50%		Total In Group	Cost Burden > 30%		Cost Burden > 50%	
		No.	%	No.	%		No.	%	No.	%
Escalon	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na
Lodi	3377	191	5.7%	20	0.6%	8658	3639	42.0%	1542	17.8%
Manteca	2374	101	4.3%	0	0.0%	5481	2050	37.4%	952	17.4%
Ripon	na	na	na	na	na	na	na	na	na	na
Tracy	1988	140	7.0%	8	0.4%	4191	1612	38.5%	619	14.8%
Unincorporated	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	11567	652	5.6%	40	0.3%	30926	11506	37.2%	4857	15.7%
Stockton	9528	368	3.9%	6	0.1%	34849	16271	46.7%	7574	21.7%
San Joaquin Co	21095	1020	4.8%	46	0.2%	65775	27777	42.2%	12431	18.9%

TABLE XXV
 INCIDENCE OF OVERCROWDED RENTER HOUSEHOLDS BY INCOME GROUP

(Source: 1990 Census; CHAS Database, table 8; file: d:overcrhu.wk3)

AREA	TOTAL RENTER HOUSEHOLDS											
	0 to 30% HAMFI			31 to 50% HAMFI			0 to 50% HAMFI			51 to 80% HAMFI		
	Total In Group	Overcrowded Hsholds No.	%	Total In Group	Overcrowded Hsholds No.	%	Total In Group	Overcrowded Hsholds No.	%	Total In Group	Overcrowded Hsholds No.	%
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	1141	183	16.0%	1407	246	17.5%	2548	429	16.8%	1934	367	19.0%
Manteca	766	90	11.7%	664	96	14.0%	1450	185	12.8%	1085	144	13.3%
Ripon	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	422	58	13.7%	588	114	19.4%	1010	172	17.0%	696	123	17.7%
Unincorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	4401	766	17.4%	5038	1099	21.8%	9439	1865	19.8%	6802	1510	22.2%
Stockton	7270	2152	29.6%	7632	2816	36.9%	14902	4968	33.3%	7568	2399	31.7%
San Joaquin Co	11671	2918	25.0%	12670	3915	30.9%	24341	6833	28.1%	14370	3909	27.2%

TABLE XXV
INCIDENCE OF OVERCROWDED RENTER HOUSEHOLDS BY INCOME GROUP

(Source: 1990 Census; CHAS Databook, table 8; file: d:overcrhu.wk3)

AREA	TOTAL RENTER HOUSEHOLDS								
	0 to 80% HAMFI			81% & Over HAMFI			Total Rental Households		
	Total In Group	Overcrowded Households Na	%	Total In Group	Overcrowded Households Na	%	Total In Group	Overcrowded Households Na	%
Escalon	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na
Lodi	4482	796	17.8%	4176	451	10.8%	8658	1247	14.4%
Manteca	2535	330	13.0%	2946	268	9.1%	5481	597	10.9%
Ripon	na	na	na	na	na	na	na	na	na
Tracy	1706	295	17.3%	2485	325	13.1%	4191	620	14.8%
Unincorporated	na	na	na	na	na	na	na	na	na
CHAS Planning Area	16241	3374	20.8%	14685	1741	11.9%	30926	5116	16.5%
Stockton	22470	7367	32.8%	12379	1659	13.4%	34849	9026	25.9%
San Joaquin Co	38711	10741	27.7%	27064	3400	12.6%	65775	14142	21.5%

TABLE XXV
 INCIDENCE OF OVERCROWDED RENTER HOUSEHOLDS BY INCOME GROUP
 (Source: 1990 Census; CHAS Databook, table 0; file: d:\overcrow.wk3)

AREA	LARGE RELATED RENTERS											
	0 to 30% HAMFI			31 to 50% HAMFI			0 to 50% HAMFI			51 to 80% HAMFI		
	Total In Group	Overcrowded Hsholds No.	%	Total In Group	Overcrowded Hsholds No.	%	Total In Group	Overcrowded Hsholds No.	%	Total In Group	Overcrowded Hsholds No.	%
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	108	91	84.3%	191	147	77.0%	299	238	79.6%	279	203	72.8%
Manteca	96	52	54.2%	112	82	73.2%	208	134	64.4%	215	120	55.8%
Ripon	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	44	44	100.0%	89	83	93.3%	133	127	95.5%	141	74	52.5%
Unincorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	581	456	81.2%	1017	774	76.1%	1578	1230	77.9%	1555	1066	68.6%
Stockton	1625	1389	85.5%	2371	2089	88.1%	3996	3478	87.0%	1958	1604	81.9%
San Joaquin Co	2186	1845	84.4%	3388	2863	84.5%	5574	4708	84.5%	3513	2670	76.0%

TABLE XXV
 INCIDENCE OF OVERCROWDED RENTER HOUSEHOLDS BY INCOME GROUP

(Source: 1990 Census; CIAS Database, table B; file: d:overcr/hu.wk3)

AREA	LARGE RELATED RENTERS								
	0 to 80% HAMFI			81% & Over HAMFI			Total Large Related Rental Households		
	Total In Group	Overcrowded Households No	%	Total In Group	Overcrowded Households No	%	Total In Group	Overcrowded Households No	%
Escalon	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na
Lodi	578	441	76.3%	484	247	51.0%	1062	688	64.8%
Manteca	423	254	60.0%	521	199	38.2%	944	453	48.0%
Ripon	na	na	na	na	na	na	na	na	na
Tracy	274	201	73.4%	454	197	43.4%	728	398	54.7%
Unincorporated	na	na	na	na	na	na	na	na	na
CHAS Planning Area	3133	2296	73.3%	2606	1230	47.2%	5739	3526	61.4%
Stockton	5954	5082	85.4%	1689	987	58.4%	7643	6069	79.4%
San Joaquin Co	9087	7378	81.2%	4295	2217	51.6%	13382	9595	71.7%

TABLE XXVI
PERCENT OF HOUSEHOLDS WITH ANY HOUSING PROBLEMS
BY OWNER HOUSEHOLDS AND INCOME GROUP
 (Source: 1990 Census: CHAS Databook, table 5; file: d:hsgprob.wk3)

AREA	ELDERLY (1 & 2 MEMBER HOUSEHOLDS)											
	0 to 30% HAMFI			31 to 50% HAMFI			0 to 50% HAMFI			51 to 80% HAMFI		
	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	443	244	55.1%	557	156	28.0%	1000	400	40.0%	825	81	9.8%
Manteca	203	125	61.6%	355	144	40.6%	558	269	48.2%	360	62	17.2%
Alpon	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	149	86	57.7%	265	69	26.0%	414	155	37.4%	210	46	19.2%
UnIncorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	2063	1230	59.6%	3070	1060	34.5%	5133	2290	44.6%	3618	563	15.6%
Stockton	1026	717	69.9%	1606	499	31.1%	2632	1216	46.2%	1897	366	19.3%
San Joaquin Co	3089	1947	63.0%	4676	1559	33.3%	7765	3506	45.2%	5515	929	16.8%

TABLE XXVI
PERCENT OF HOUSEHOLDS WITH ANY HOUSING PROBLEMS
BY OWNER HOUSEHOLDS AND INCOME GROUP
(Sources: 1990 Census: CHAS Databook, table 5; file: d:hsgprob.wk3)

AREA	ELDERLY (1 & 2 MEMBER HOUSEHOLDS)											
	0 to 80% HAMFI			81 to 95% HAMFI			96% & ovr			Total Elderly Households		
	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	1825	481	26.4%	315	41	13.0%	1311	59	4.5%	3451	581	16.8%
Manteca	918	331	36.1%	214	14	6.5%	572	57	10.0%	1704	402	23.6%
Ripon	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	654	201	30.7%	116	7	6.0%	479	32	6.7%	1249	240	19.2%
Unincorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	8751	2853	32.6%	1465	137	9.4%	6219	360	5.8%	16435	3350	20.4%
Stockton	4529	1582	34.9%	728	115	15.8%	4130	187	4.5%	9387	1884	20.1%
San Joaquin Co	13280	4435	33.4%	2193	252	11.5%	10349	547	5.3%	25822	5234	20.3%

TABLE XXVI
PERCENT OF HOUSEHOLDS WITH ANY HOUSING PROBLEMS
BY OWNER HOUSEHOLDS AND INCOME GROUP
 (Source: 1990 Census: CHAS Databook, table 5; file: d:hsgprob.wk3)

AREA	ALL OTHER OWNER HOUSEHOLDS											
	0 to 30% HAMFI			31 to 50% HAMFI			0 to 50% HAMFI			51 to 80% HAMFI		
	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	233	100	42.9%	197	117	59.4%	430	217	50.5%	613	356	58.1%
Manteca	120	102	85.0%	176	130	73.9%	296	232	78.4%	489	243	49.7%
Ripon	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	100	82	82.0%	120	72	60.0%	220	154	70.0%	295	195	66.1%
Unincorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	1477	1071	72.5%	1649	1033	62.6%	3126	2104	67.3%	3771	1971	52.3%
Stockton	894	647	72.4%	1096	869	79.3%	1990	1516	76.2%	2523	1496	59.3%
San Joaquin Co	2371	1718	72.5%	2745	1902	69.3%	5116	3620	70.8%	6294	3467	55.1%

TABLE XXVI
PERCENT OF HOUSEHOLDS WITH ANY HOUSING PROBLEMS
BY OWNER HOUSEHOLDS AND INCOME GROUP

(Source: 1990 Census: CHAS Databook, table 5; file: d:hsgprob.wk3)

AREA	ALL OTHER OWNER HOUSEHOLDS											
	0 to 80% HAMFI			81 to 95% HAMFI			96% & ovr			Total Other Owner Households		
	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	1043	573	54.9%	382	225	58.9%	5587	957	17.1%	7012	1755	25.0%
Manteca	785	475	60.5%	407	205	50.4%	5089	1381	27.1%	6281	2061	32.8%
Ripon	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	515	349	67.8%	317	200	63.1%	4937	1684	34.1%	5769	2233	38.7%
Unincorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	6897	4075	59.1%	2737	1408	51.4%	32741	7846	24.0%	42375	13329	31.5%
Stockton	4513	3012	66.7%	1868	868	46.5%	18306	3569	19.5%	24687	7449	30.2%
San Joaquin Co	11410	7087	62.1%	4605	2276	49.4%	51047	11415	22.4%	67062	20778	31.0%

TABLE XXVI
PERCENT OF HOUSEHOLDS WITH ANY HOUSING PROBLEMS
BY OWNER HOUSEHOLDS AND INCOME GROUP

(Source: 1990 Census: CHAS Databook, table 5; file: d:hsgprob.wk3)

AREA	TOTAL OWNER HOUSEHOLDS											
	0 to 30% HAMFI			31 to 50% HAMFI			0 to 50% HAMFI			51 to 80% HAMFI		
	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	676	344	50.9%	754	273	36.2%	1430	617	43.1%	1438	437	30.4%
Manteca	323	227	70.3%	531	274	51.6%	854	501	58.7%	849	305	35.9%
Ripon	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	249	168	67.5%	385	141	36.6%	634	309	48.7%	535	241	45.0%
Unincorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	3540	2301	65.0%	4719	2093	44.4%	8259	4394	53.2%	7389	2534	34.3%
Stockton	1920	1364	71.0%	2702	1368	50.6%	4622	2732	59.1%	4420	1862	42.1%
San Joaquin Co	5460	3665	67.1%	7421	3461	46.6%	12881	7126	55.3%	11809	4396	37.2%

TABLE XXVI
PERCENT OF HOUSEHOLDS WITH ANY HOUSING PROBLEMS
BY OWNER HOUSEHOLDS AND INCOME GROUP

(Source: 1990 Census: CHAS Databook, table 5; file: d:hsgprob.wk3)

AREA	TOTAL OWNER HOUSEHOLDS											
	0 to 80% HAMFI			81 to 95% HAMFI			96% & ovr			Total Owner Households		
	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%	Total In Group	With Hsng Prob No.	%
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	2868	1054	36.8%	697	266	38.2%	6898	1016	14.7%	10463	2336	22.3%
Manteca	1703	806	47.3%	621	219	35.3%	5661	1438	25.4%	7985	2463	30.8%
Ripon	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	1169	550	47.0%	433	207	47.8%	5416	1716	31.7%	7018	2473	35.2%
Unincorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	15648	6928	44.3%	4202	1545	36.8%	38960	8206	21.1%	58810	16679	28.4%
Stockton	9042	4594	50.8%	2596	983	37.9%	22436	3756	16.7%	34074	9333	27.4%
San Joaquin Co	24690	11522	46.7%	6798	2528	37.2%	61396	11962	19.5%	92884	26012	28.0%

TABLE XXVII

OWNER HOUSEHOLDS BY COST BURDEN STATUS AND INCOME GROUP

(Source: 1990 Census: CHAS Databook, table 5; file: d:hsgbrdn.wk3)

AREA	Total In Group	0 to 30% HAMFI				31 to 50% HAMFI				
		Cost Burden > 30%		Cost Burden > 50%		Total In Group	Cost Burden > 30%		Cost Burden > 50%	
		No.	%	No.	%			No.	%	No.
Escalon	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na
Lodi	676	344	50.9%	221	32.7%	754	268	35.5%	159	21.1%
Manteca	323	227	70.3%	154	47.7%	531	274	51.6%	124	23.4%
Ripon	na	na	na	na	na	na	na	na	na	na
Tracy	249	159	63.9%	146	58.6%	385	141	36.6%	100	26.0%
Unincorporated	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	3540	2210	62.4%	1537	43.4%	4719	1917	40.6%	908	19.2%
Stockton	1920	1295	67.4%	941	49.0%	2702	1187	43.9%	591	21.9%
San Joaquin Co	5460	3505	64.2%	2478	45.4%	7421	3104	41.8%	1499	20.2%

TABLE XXVII
 OWNER HOUSEHOLDS BY COST BURDEN STATUS AND INCOME GROUP
 (Source: 1990 Census: CHAS Databook, table 5; file: d:hsgrdn.wk3)

AREA	Total in Group	0 to 50% HAMFI				51 to 80% HAMFI				
		Cost Burden > 30%		Cost Burden > 50%		Total in Group	Cost Burden > 30%		Cost Burden > 50%	
		No.	%	No.	%		No.	%	No.	%
Escalon	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na
Lodi	1430	612	42.8%	380	26.6%	1438	386	26.8%	135	9.4%
Manteca	854	501	58.7%	278	32.6%	849	294	34.6%	110	13.0%
Ripon	na	na	na	na	na	na	na	na	na	na
Tracy	634	300	47.3%	246	38.8%	535	188	35.1%	76	14.2%
Unincorporated	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	8259	4127	50.0%	2445	29.6%	7389	2131	28.8%	817	11.1%
Stockton	4622	2482	53.7%	1532	33.1%	4420	1523	34.5%	471	10.7%
San Joaquin Co	12881	6609	51.3%	3977	30.9%	11809	3654	30.9%	1288	10.9%

TABLE XXVII

OWNER HOUSEHOLDS BY COST BURDEN STATUS AND INCOME GROUP

(Source: 1990 Census: CHAS Databook, table 5; file: d:hsgrdn.wk3)

AREA	Total In Group	0 to 80% HAMFI				81 to 95% HAMFI				
		Cost Burden > 30%		Cost Burden > 50%		Total In Group	Cost Burden > 30%		Cost Burden > 50%	
		No.	%	No.	%		No.	%	No.	%
Escalon	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na
Lodi	2868	998	34.8%	515	18.0%	697	222	31.9%	37	5.3%
Manteca	1703	795	46.7%	388	22.8%	621	194	31.2%	6	1.0%
Ripon	na	na	na	na	na	na	na	na	na	na
Tracy	1169	488	41.7%	322	27.5%	433	193	44.6%	73	16.9%
Unincorporated	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	15648	6258	40.0%	3262	20.8%	4202	1306	31.1%	351	8.4%
Stockton	9042	4005	44.3%	2003	22.2%	2596	678	26.1%	146	5.6%
San Joaquin Co	24690	10263	41.6%	5265	21.3%	6798	1984	29.2%	497	7.3%

TABLE XXVII
OWNER HOUSEHOLDS BY COST BURDEN STATUS AND INCOME GROUP

(Source: 1990 Census: CHAS Databook, Table 5; file: d:hsgbrdn.wk3)

AREA	96% & Over HAMFI					Total Owner Households				
	Total In Group	Cost Burden > 30% No.	%	Cost Burden > 50% No.	%	Total In Group	Cost Burden > 30% No.	%	Cost Burden > 50% No.	%
Escalon	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na
Lodi	6898	886	12.8%	84	1.2%	10463	2106	20.1%	636	6.1%
Manteca	5661	1275	22.5%	90	1.6%	7985	2264	28.4%	484	6.1%
Ripon	na	na	na	na	na	na	na	na	na	na
Tracy	5416	1628	30.1%	137	2.5%	7018	2309	32.9%	532	7.6%
Unincorporated	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	38960	7108	18.2%	801	2.1%	58810	14672	24.9%	4414	7.5%
Stockton	22436	2723	12.1%	197	0.9%	34074	7406	21.7%	2346	6.9%
San Joaquin Co	61396	9831	16.0%	998	1.6%	92884	22078	23.8%	6760	7.3%

TABLE XXVIII
 INCIDENCE OF OVERCROWDED OWNER HOUSEHOLDS BY INCOME GROUP

(Source: 1990 Census; CHAS Databook, table 8; file: d:overcrowd.wk3)

AREA	TOTAL OWNER HOUSEHOLDS											
	0 to 30% HAMFI			31 to 50% HAMFI			0 to 50% HAMFI			51 to 80% HAMFI		
	Total In Group	Overcrowded Hsholds Na	%	Total In Group	Overcrowded Hsholds Na	%	Total In Group	Overcrowded Hsholds Na	%	Total In Group	Overcrowded Hsholds Na	%
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	676	20	3.0%	754	24	3.2%	1430	44	3.1%	1438	73	5.1%
Manteca	323	14	4.3%	531	6	1.1%	854	20	2.3%	849	59	6.9%
Ripon	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	249	9	3.6%	385	18	4.7%	634	27	4.3%	535	63	11.8%
Unincorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	3540	134	3.8%	4719	294	6.2%	8259	428	5.2%	7389	543	7.3%
Stockton	1920	117	6.1%	2702	300	11.1%	4622	417	9.0%	4420	508	11.5%
San Joaquin Co	5460	251	4.6%	7421	594	8.0%	12881	845	6.6%	11809	1051	8.9%

TABLE XXVIII
 INCIDENCE OF OVERCROWDED OWNER HOUSEHOLDS BY INCOME GROUP
 (Source: 1990 Census; CHAS Data book, table 8; file: d:overcrhu.wk3)

AREA	TOTAL OWNER HOUSEHOLDS								
	0 to 80% HAMFI			81% & Over HAMFI			Total Owner Households		
	Total in Group	Overcrowded Hsholds No	%	Total in Group	Overcrowded Hsholds No	%	Total in Group	Overcrowded Households No	%
Escalon	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na
Lodi	2868	118	4.1%	7595	165	2.2%	10463	283	2.7%
Manteca	1703	78	4.6%	6282	225	3.6%	7985	303	3.8%
Ripon	na	na	na	na	na	na	na	na	na
Tracy	1169	90	7.7%	5849	134	2.3%	7018	225	3.2%
Unincorporated	na	na	na	na	na	na	na	na	na
CHAS Planning Area	15648	970	6.2%	43162	1474	3.4%	58810	2445	4.2%
Stockton	9042	925	10.2%	25032	1460	5.8%	34074	2385	7.0%
San Joaquin Co	24690	1896	7.7%	68194	2934	4.3%	92884	4630	5.2%

TABLE XXVIII
 INCIDENCE OF OVERCROWDED OWNER HOUSEHOLDS BY INCOME GROUP

(Source: 1990 Census; CHAS Databook, table 8; file: d:overcrtu.wk3)

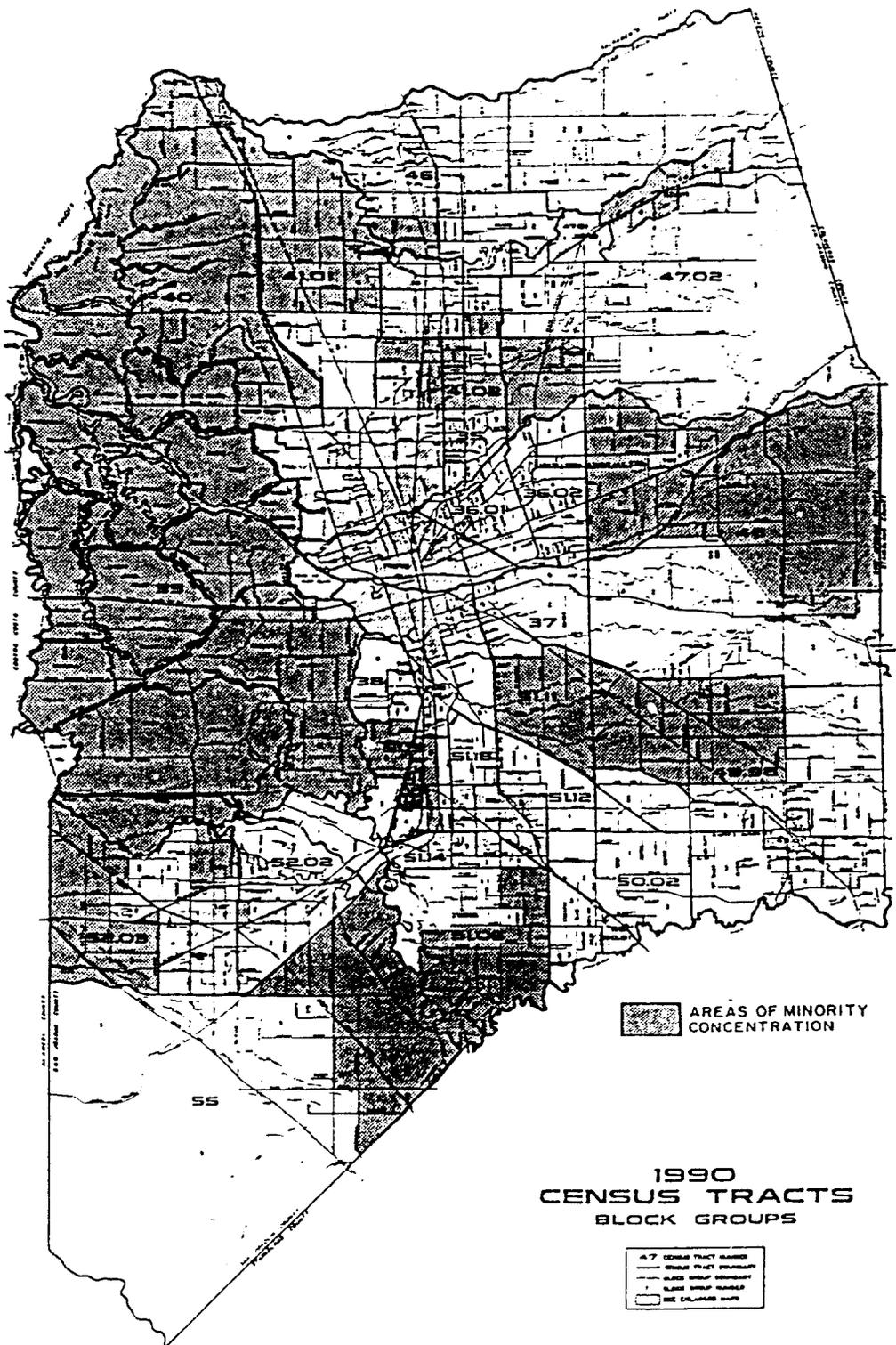
AREA	OWNERS OTHER THAN ELDERLY											
	0 to 30% HAMFI			31 to 50% HAMFI			0 to 50% HAMFI			51 to 80% HAMFI		
	Total In Group	Overcrowded Hholds	%	Total In Group	Overcrowded Hholds	%	Total In Group	Overcrowded Hholds	%	Total In Group	Overcrowded Hholds	%
Escalon	na	na	na	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na	na	na	na
Lodi	233	20	8.6%	197	24	12.2%	430	44	10.2%	613	74	12.1%
Manteca	120	14	11.7%	176	6	3.4%	296	20	6.8%	489	59	12.1%
Ripon	na	na	na	na	na	na	na	na	na	na	na	na
Tracy	100	9	9.0%	120	18	15.0%	220	27	12.3%	295	63	21.4%
Unincorporated	na	na	na	na	na	na	na	na	na	na	na	na
CHAS Planning Area	1477	131	8.9%	1649	294	17.8%	3126	426	13.6%	3771	534	14.2%
Stockton	894	115	12.9%	1096	301	27.5%	1990	417	20.9%	2523	505	20.0%
San Joaquin Co	2371	247	10.4%	2745	596	21.7%	5118	842	16.5%	6294	1039	16.5%

TABLE XXVIII
 INCIDENCE OF OVERCROWDED OWNER HOUSEHOLDS BY INCOME GROUP

(Source: 1990 Census; CHAS Databook, table 8; file: d:overcrowd.wk3)

AREA	OWNERS OTHER THAN ELDERLY								
	0 to 80% HAMFI			81% & Over HAMFI			Total Other Owner Households		
	Total In Group	Overcrowded Households No.	%	Total In Group	Overcrowded Households No.	%	Total In Group	Overcrowded Households No.	%
Escalon	na	na	na	na	na	na	na	na	na
Lathrop	na	na	na	na	na	na	na	na	na
Lodi	1043	118	11.3%	5969	162	2.7%	7012	290	4.0%
Manteca	785	79	10.1%	5496	229	4.2%	6281	308	4.9%
Ripon	na	na	na	na	na	na	na	na	na
Tracy	515	90	17.5%	5254	135	2.6%	5769	225	3.9%
Unincorporated	na	na	na	na	na	na	na	na	na
CHAS Planning Area	6897	959	13.9%	35478	1432	4.0%	42375	2391	5.6%
Stockton	4513	921	20.4%	20174	1449	7.2%	24687	2370	9.6%
San Joaquin Co	11410	1881	16.5%	55652	2881	5.2%	67062	4761	7.1%

MAP 1 AREAS OF MINORITY CONCENTRATION



AREAS OF MINORITY CONCENTRATION

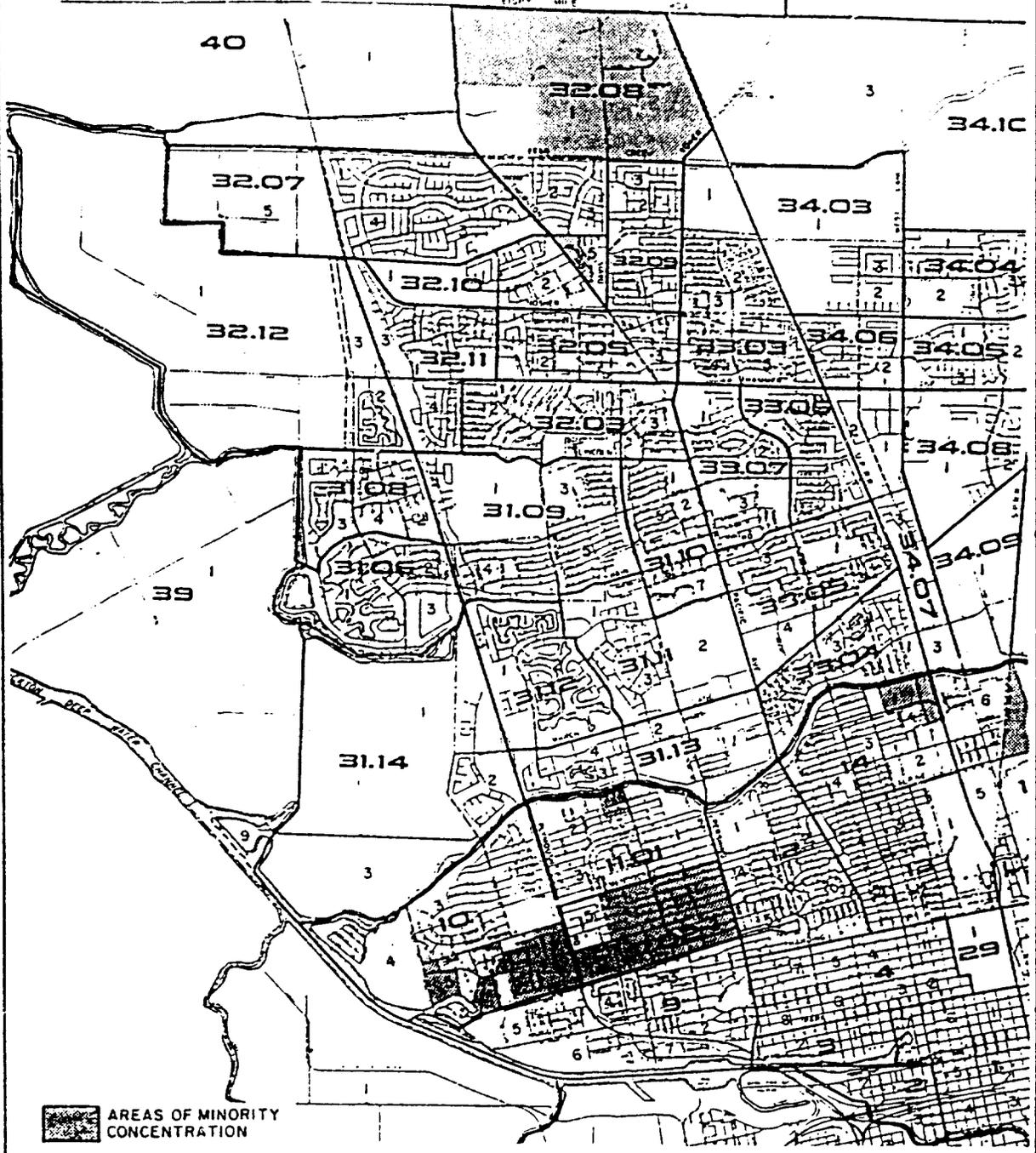
1990 CENSUS TRACTS BLOCK GROUPS

A7 CENSUS TRACT BOUNDARY
CENSUS TRACT BOUNDARY
BLOCK GROUP BOUNDARY
BLOCK GROUP BOUNDARY
SEE CALIFORNIA MAP

SAN JOAQUIN COUNTY

Map Scale: 1 inch = 10 miles
1:62,500
1990

MAP 2 AREAS OF MINORITY CONCENTRATION



AREAS OF MINORITY CONCENTRATION

55 CENSUS TRACT NUMBER
CENSUS TRACT BOUNDARY
BLOCK GROUP BOUNDARY
7 BLOCK GROUP NUMBER



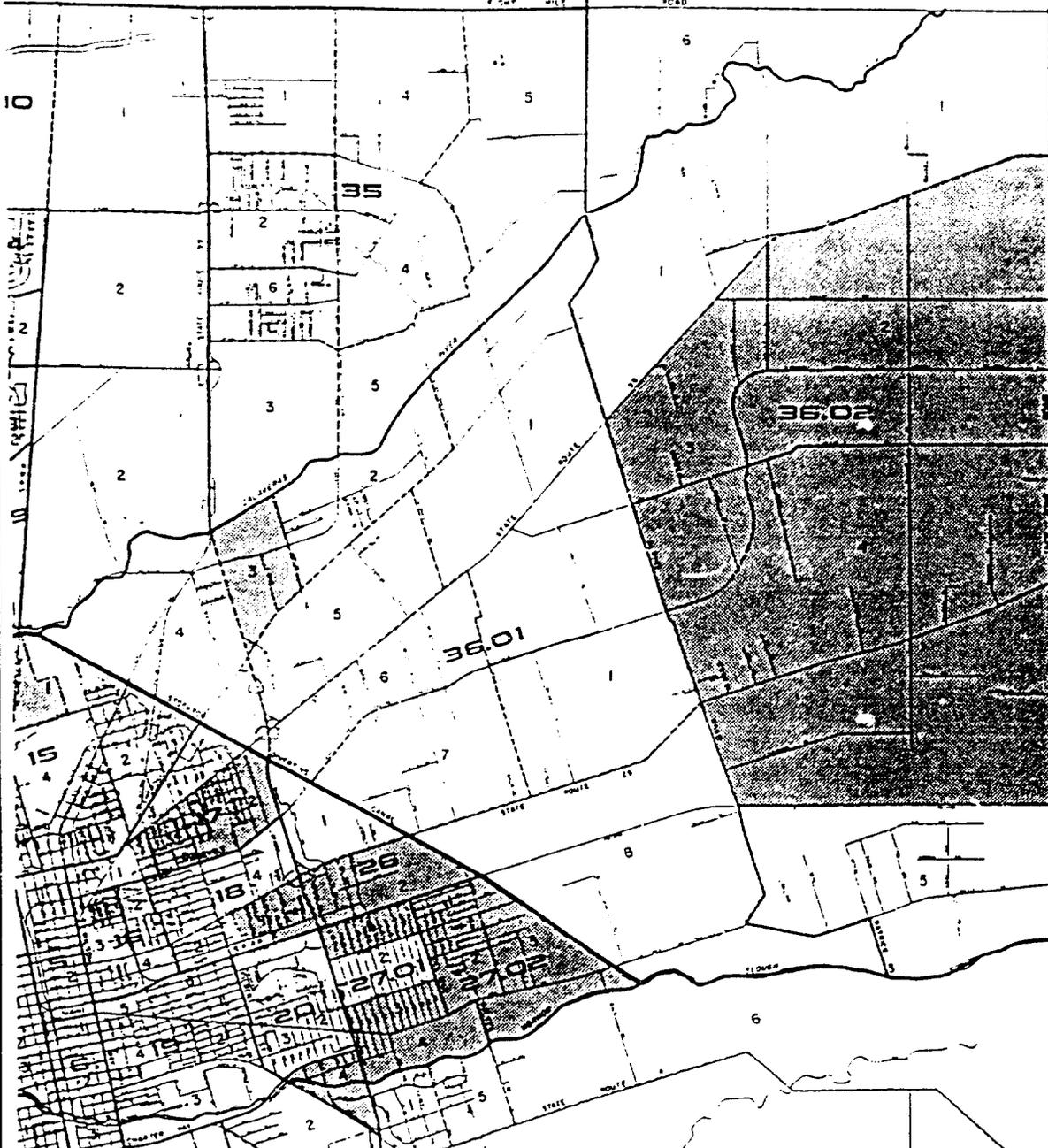
STOCKTON NW

1990 CENSUS TRACTS
BLOCK GROUPS

SAN JOAQUIN COUNTY
COMMUNITY DEVELOPMENT
DEPARTMENT

MAP 3 AREAS OF MINORITY CONCENTRATION
41.02

47.02



SS CENSUS TRACT NUMBER
 — CENSUS TRACT BOUNDARY
 - - - BLOCK GROUP BOUNDARY
 7 BLOCK GROUP NUMBER

AREAS OF MINORITY CONCENTRATION

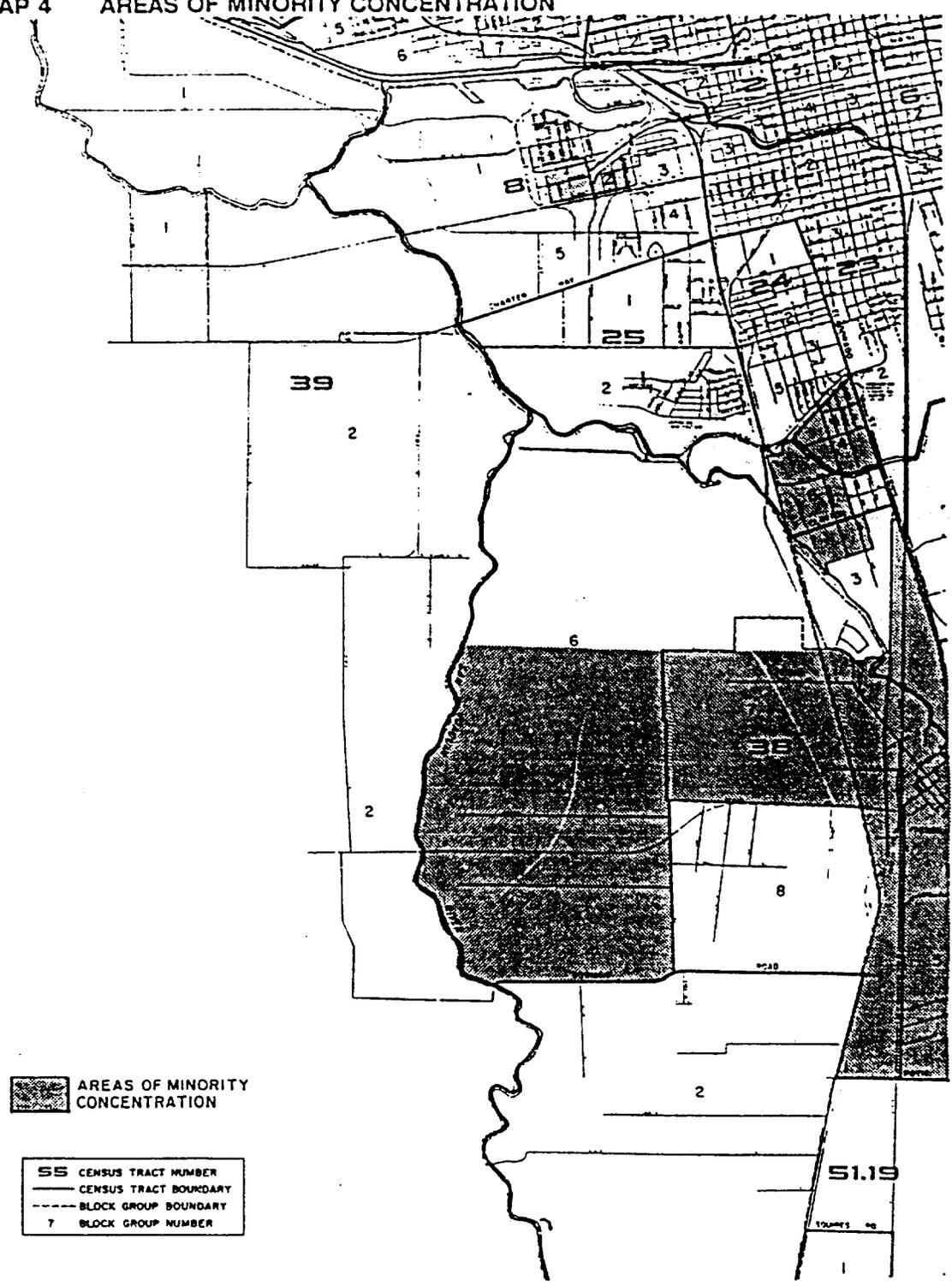


STOCKTON NE

1990 CENSUS TRACTS
BLOCK GROUPS

SAN JOAQUIN COUNTY
COMMUNITY DEVELOPMENT
DEPARTMENT

MAP 4 AREAS OF MINORITY CONCENTRATION



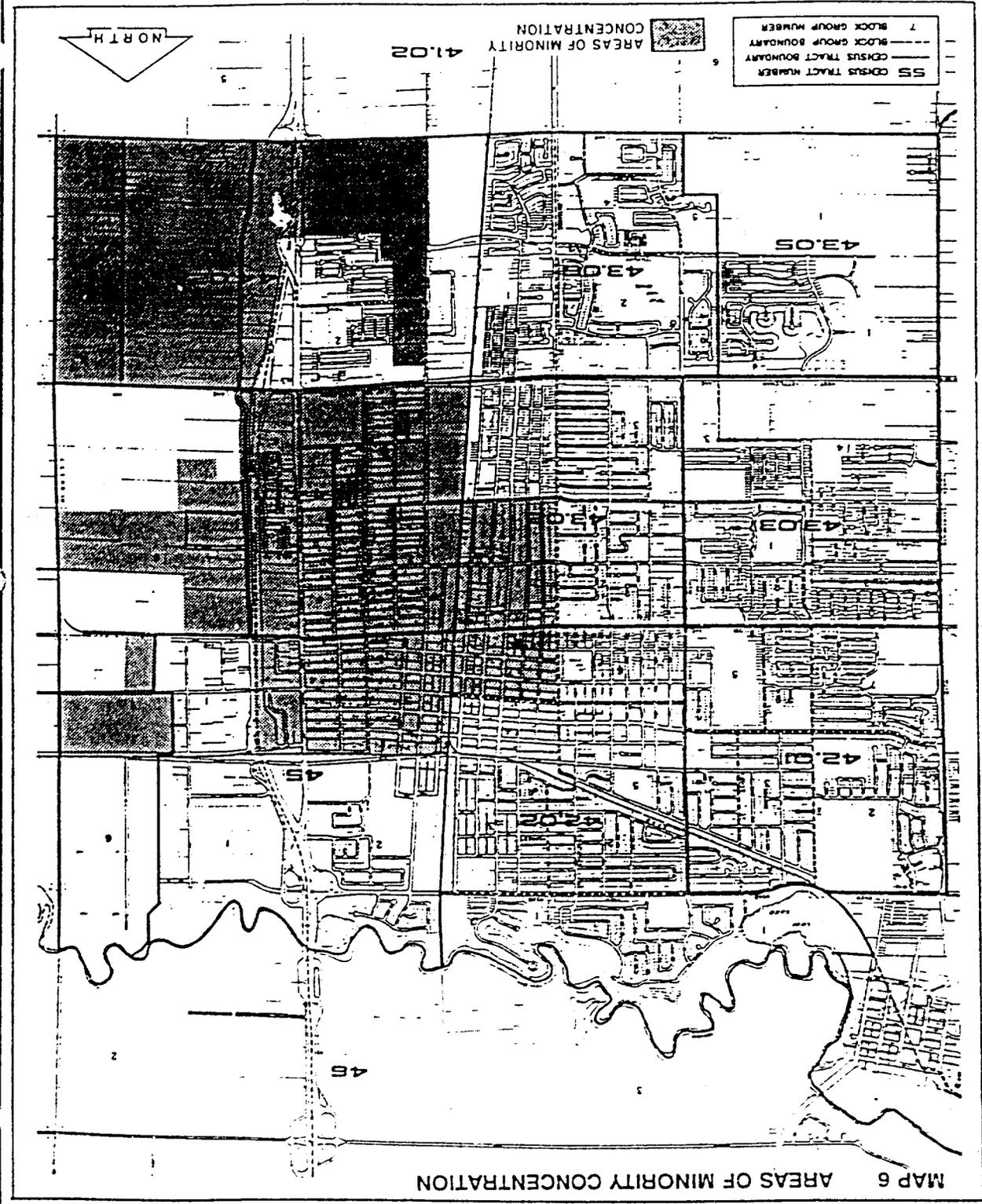
STOCKTON SW

1990 CENSUS TRACTS
BLOCK GROUPS

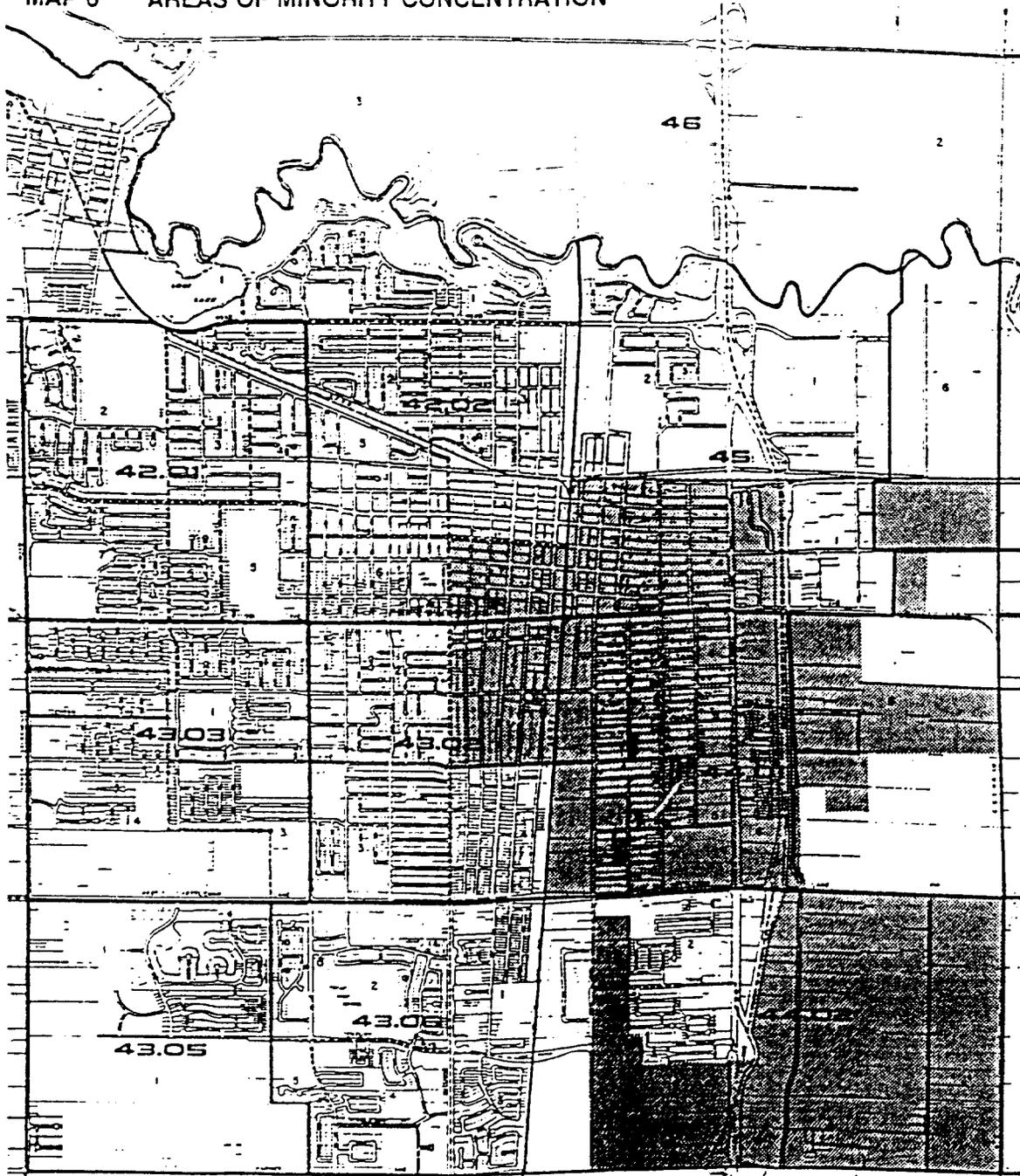
SAN JOAQUIN COUNTY
COMMUNITY DEVELOPMENT
DEPARTMENT

1990 CENSUS TRACTS BLOCK GROUPS

LODI



MAP 6 AREAS OF MINORITY CONCENTRATION



55 CENSUS TRACT NUMBER
--- CENSUS TRACT BOUNDARY
--- BLOCK GROUP BOUNDARY
7 BLOCK GROUP NUMBER

6
AREAS OF MINORITY CONCENTRATION

41.02

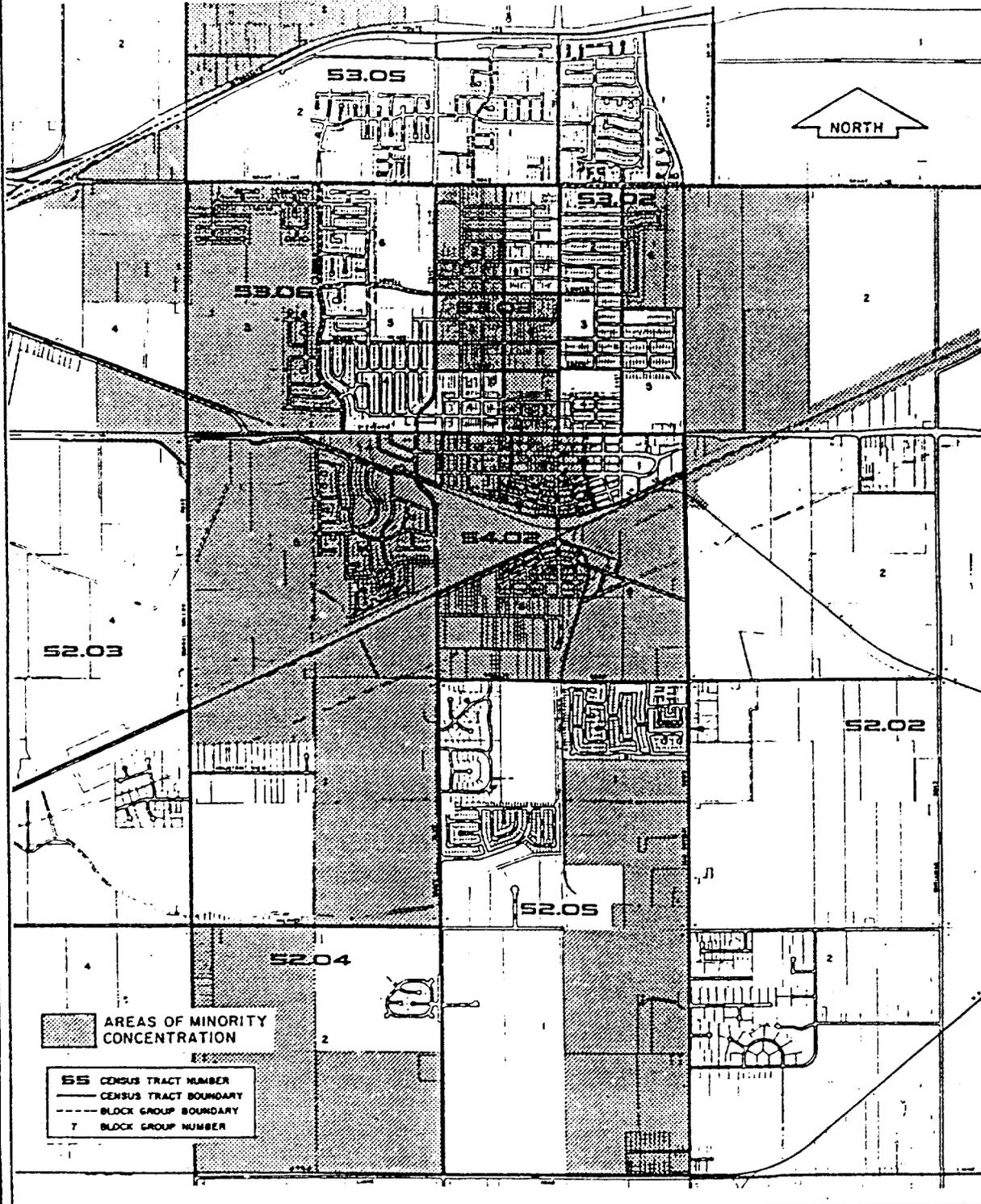


LODI

1990 CENSUS TRACTS
BLOCK GROUPS

SAN JOAQUIN COUNTY
COMMUNITY DEVELOPMENT
DEPARTMENT

MAP 7 AREAS OF MINORITY CONCENTRATION

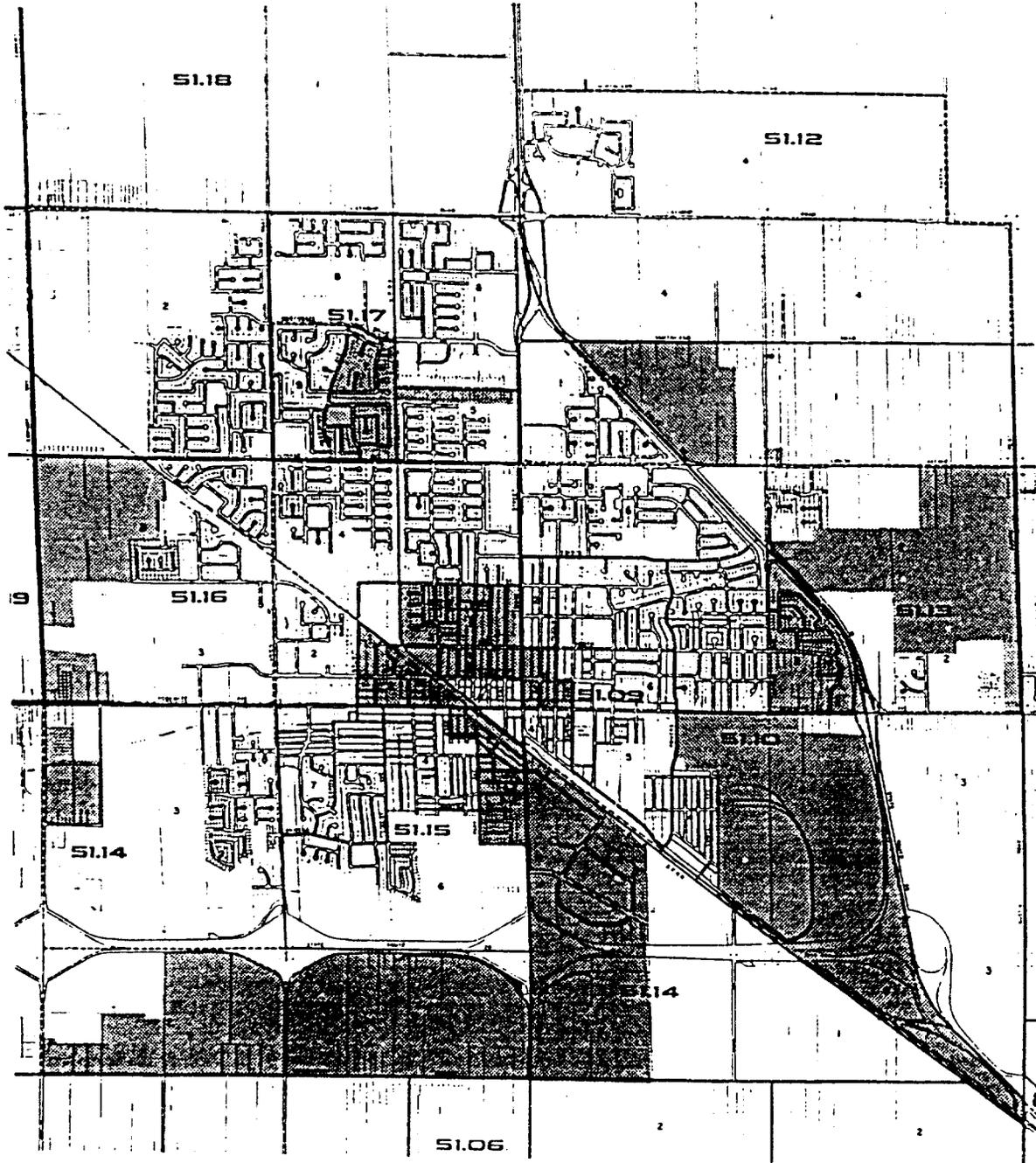


TRACY

1990 CENSUS TRACTS
BLOCK GROUPS

SAN JOAQUIN COUNTY
COMMUNITY DEVELOPMENT
DEPARTMENT

MAP 8 AREAS OF MINORITY CONCENTRATION



55 CENSUS TRACT NUMBER
— CENSUS TRACT BOUNDARY
- - - BLOCK GROUP BOUNDARY
7 BLOCK GROUP NUMBER

■ AREAS OF MINORITY CONCENTRATION

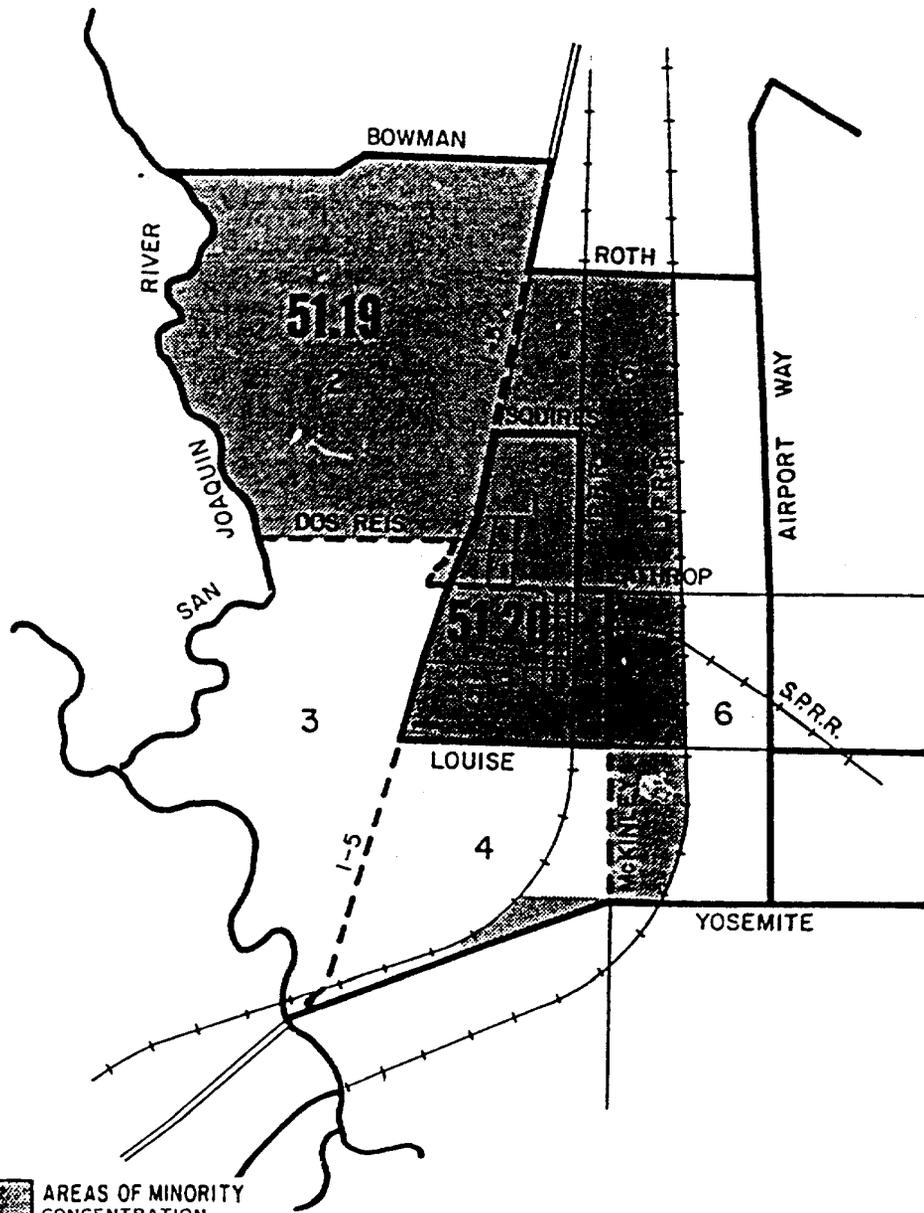


MANTECA

1990 CENSUS TRACTS
BLOCK GROUPS

SAN JOAQUIN COUNTY
COMMUNITY DEVELOPMENT
DEPARTMENT

MAP 9 AREAS OF MINORITY CONCENTRATION



 AREAS OF MINORITY CONCENTRATION

50 CENSUS TRACT NUMBER
 — CENSUS TRACT BOUNDARY
 - - - BLOCK GROUP BOUNDARY
 7 BLOCK GROUP NUMBER

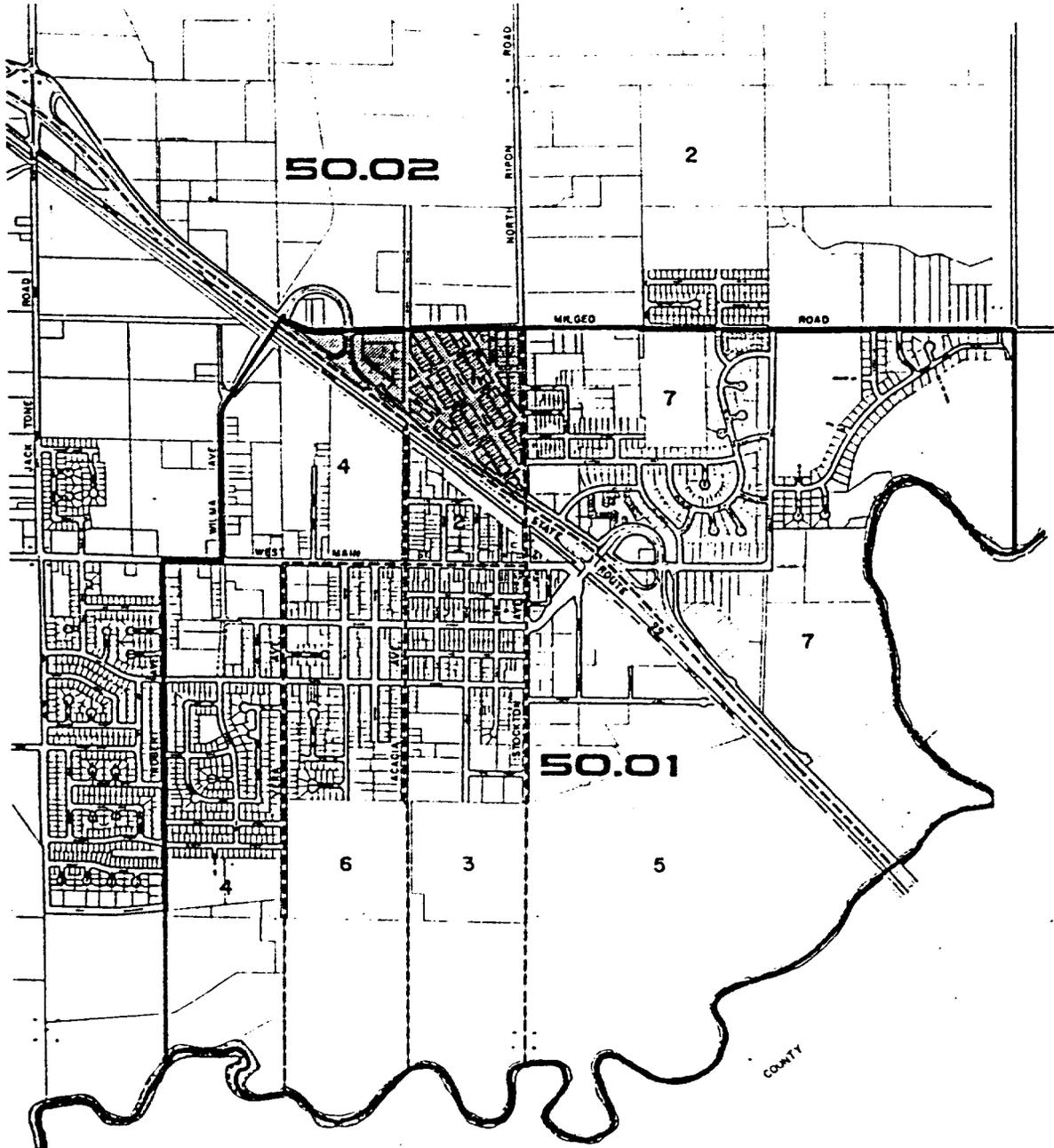


LATHROP

1990 CENSUS TRACTS
 TRAFFIC ZONES & COG ZONES

SAN JOAQUIN COUNTY
 COMMUNITY DEVELOPMENT
 DEPARTMENT

MAP 10 AREAS OF MINORITY CONCENTRATION



55 CENSUS TRACT NUMBER
 — CENSUS TRACT BOUNDARY
 - - - BLOCK GROUP BOUNDARY
 7 BLOCK GROUP NUMBER

 AREAS OF MINORITY CONCENTRATION

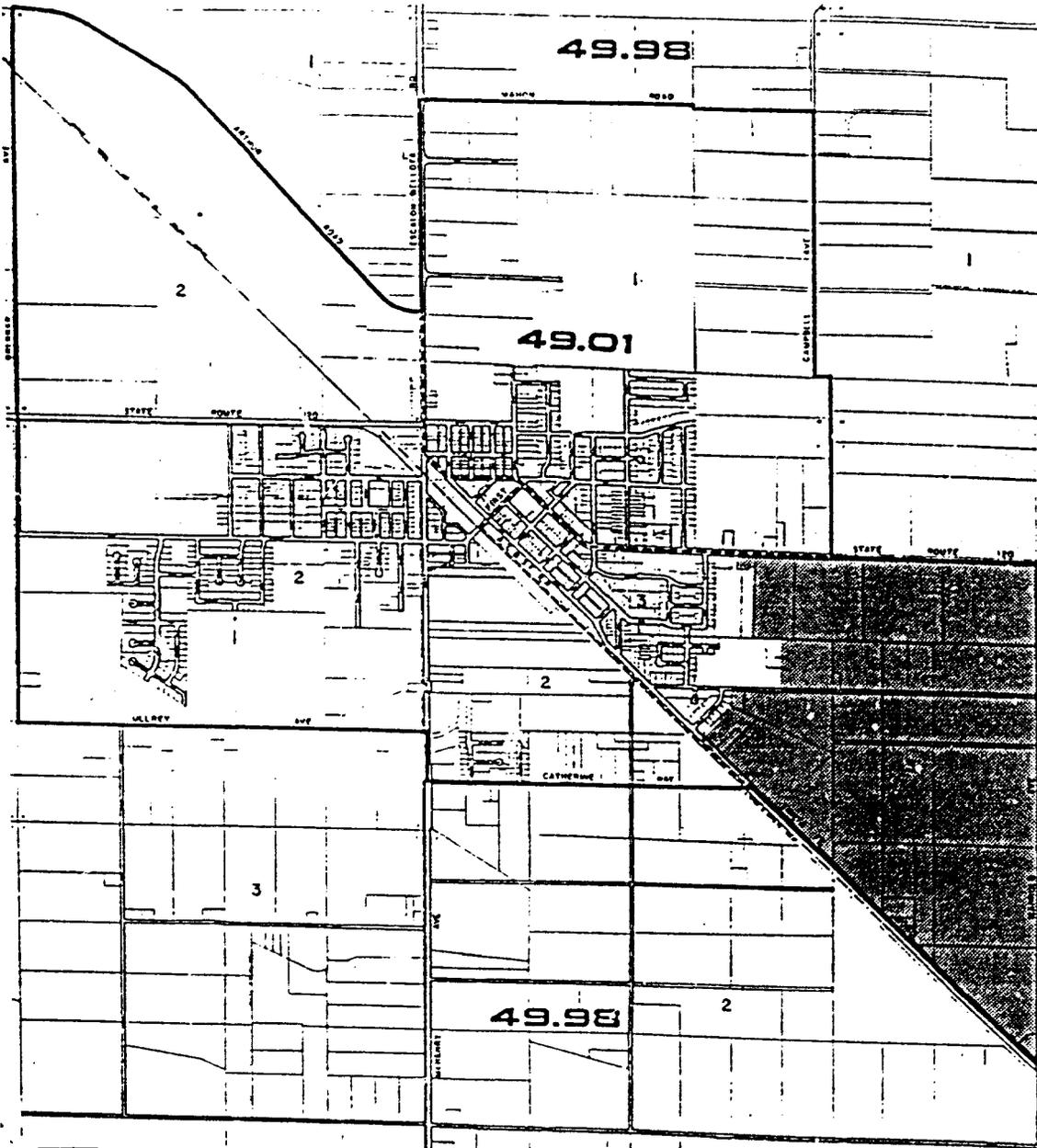


RIPON

1990 CENSUS TRACTS
 BLOCK GROUPS

SAN JOAQUIN COUNTY
 COMMUNITY DEVELOPMENT
 DEPARTMENT

MAP 11 AREAS OF MINORITY CONCENTRATION



 AREAS OF MINORITY CONCENTRATION

55 CENSUS TRACT NUMBER
 — CENSUS TRACT BOUNDARY
 - - - BLOCK GROUP BOUNDARY
 7 BLOCK GROUP NUMBER

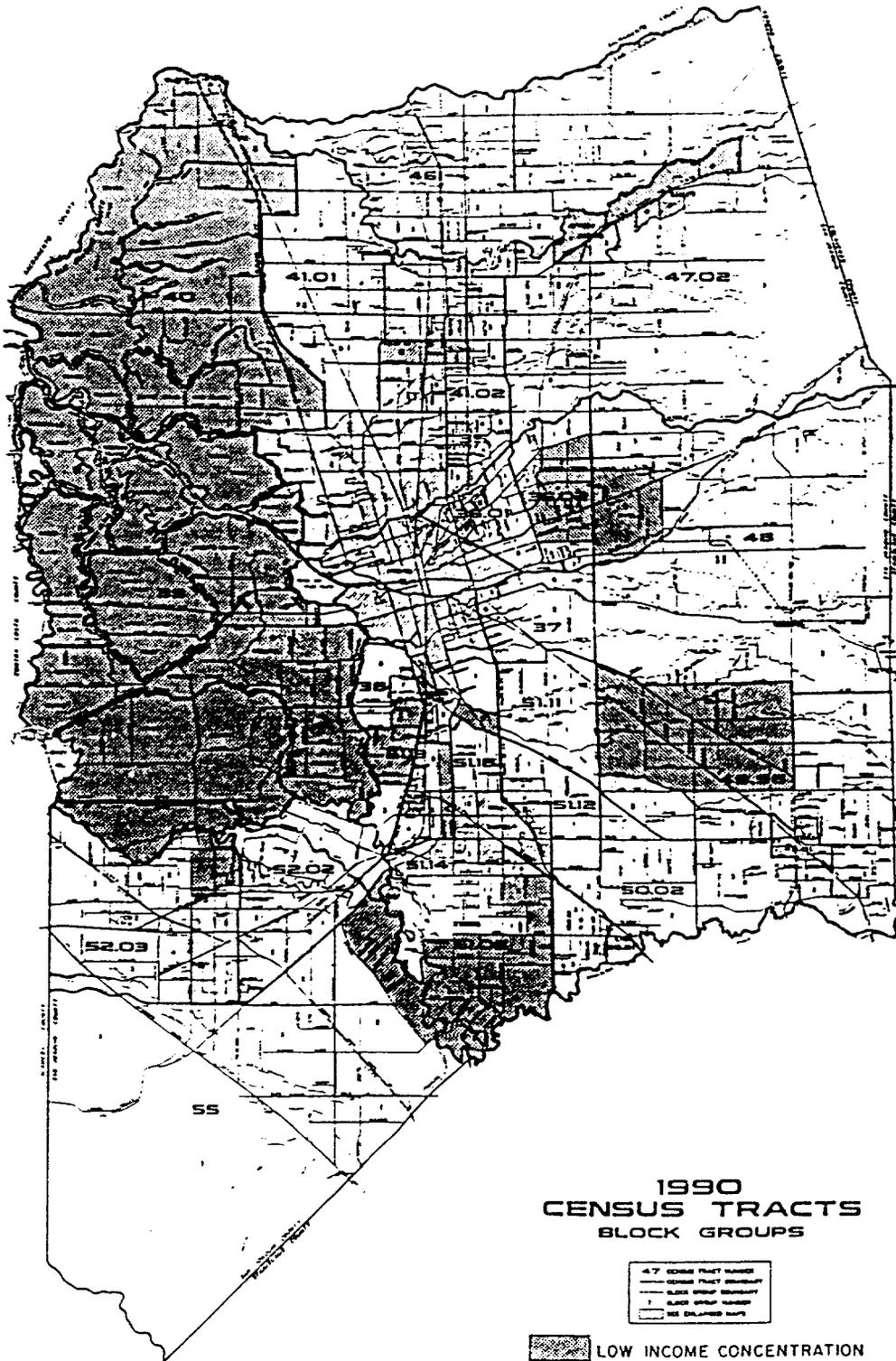


ESCALON

1990 CENSUS TRACTS
 BLOCK GROUPS

SAN JOAQUIN COUNTY
 COMMUNITY DEVELOPMENT
 DEPARTMENT

MAP 12 AREAS OF LOW INCOME CONCENTRATION



1990
CENSUS TRACTS
BLOCK GROUPS

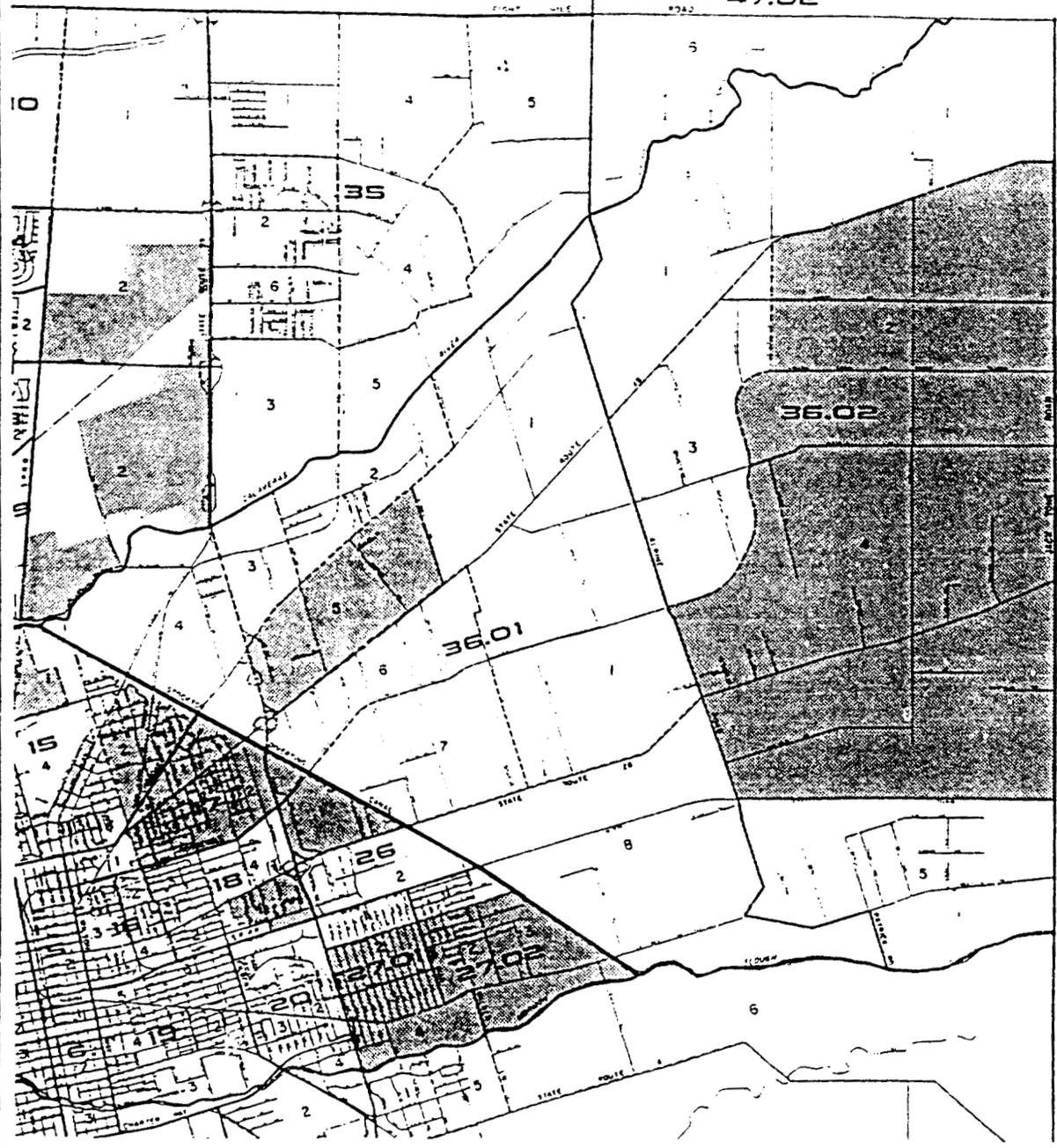
47 CENSUS TRACT BOUNDARIES
CENSUS TRACT BOUNDARIES
BLOCK GROUP BOUNDARIES
BLOCK GROUP NUMBER
NO. DOLLARS SHOWN

LOW INCOME CONCENTRATION

SAN JOAQUIN COUNTY

Scale
North Arrow

MAP 13 AREAS OF LOW INCOME CONCENTRATION
41.02



SS CENSUS TRACT NUMBER
 — CENSUS TRACT BOUNDARY
 - - - BLOCK GROUP BOUNDARY
 7 BLOCK GROUP NUMBER

LOW INCOME CONCENTRATION

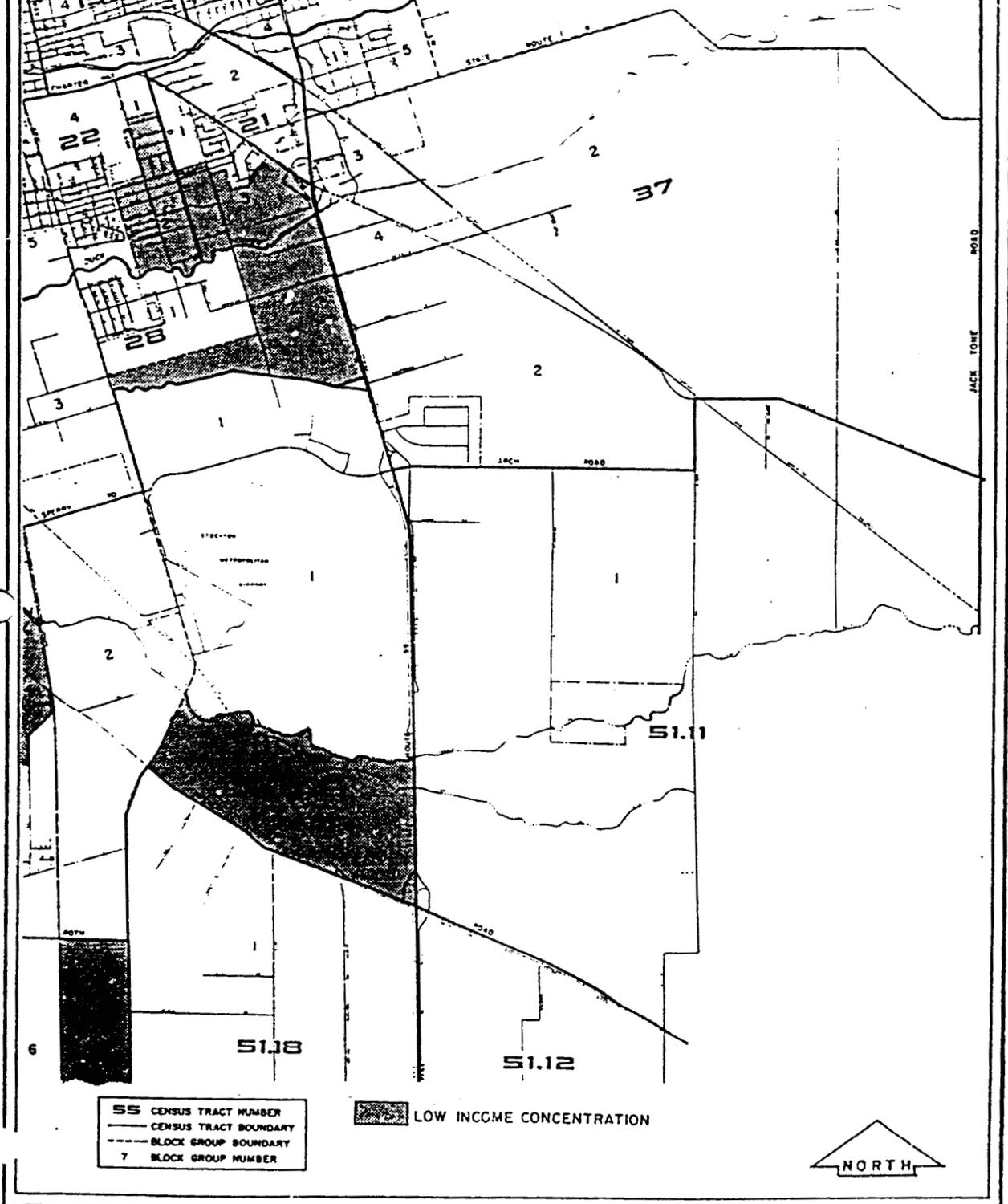


STOCKTON NE

1990 CENSUS TRACTS
 BLOCK GROUPS

SAN JOAQUIN COUNTY
 COMMUNITY DEVELOPMENT
 DEPARTMENT

MAP 14 AREAS OF LOW INCOME CONCENTRATION

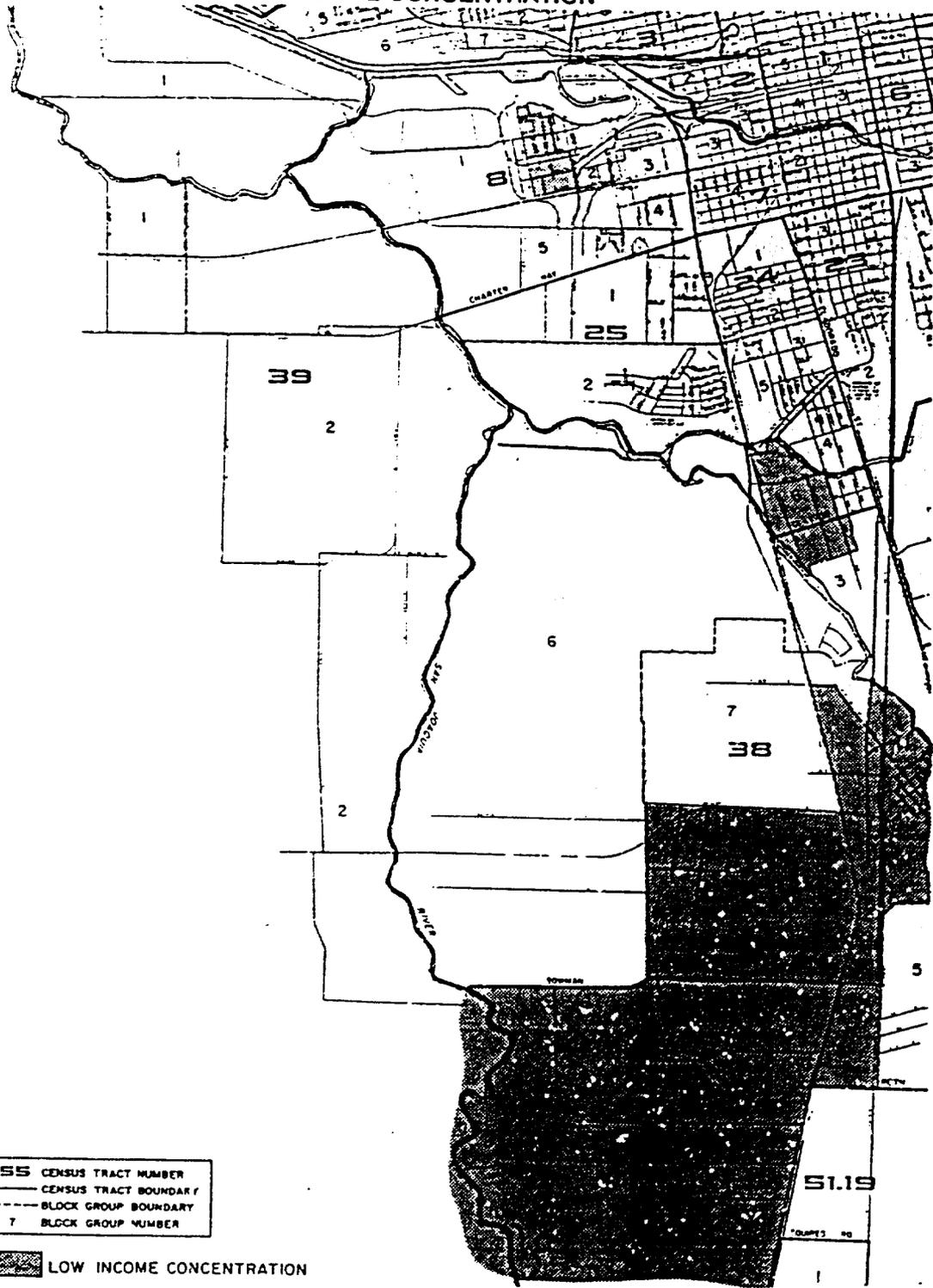


STOCKTON SE

1990 CENSUS TRACTS
BLOCK GROUPS

SAN JOAQUIN COUNTY
COMMUNITY DEVELOPMENT
DEPARTMENT

MAP 15 AREAS OF LOW INCOME CONCENTRATION

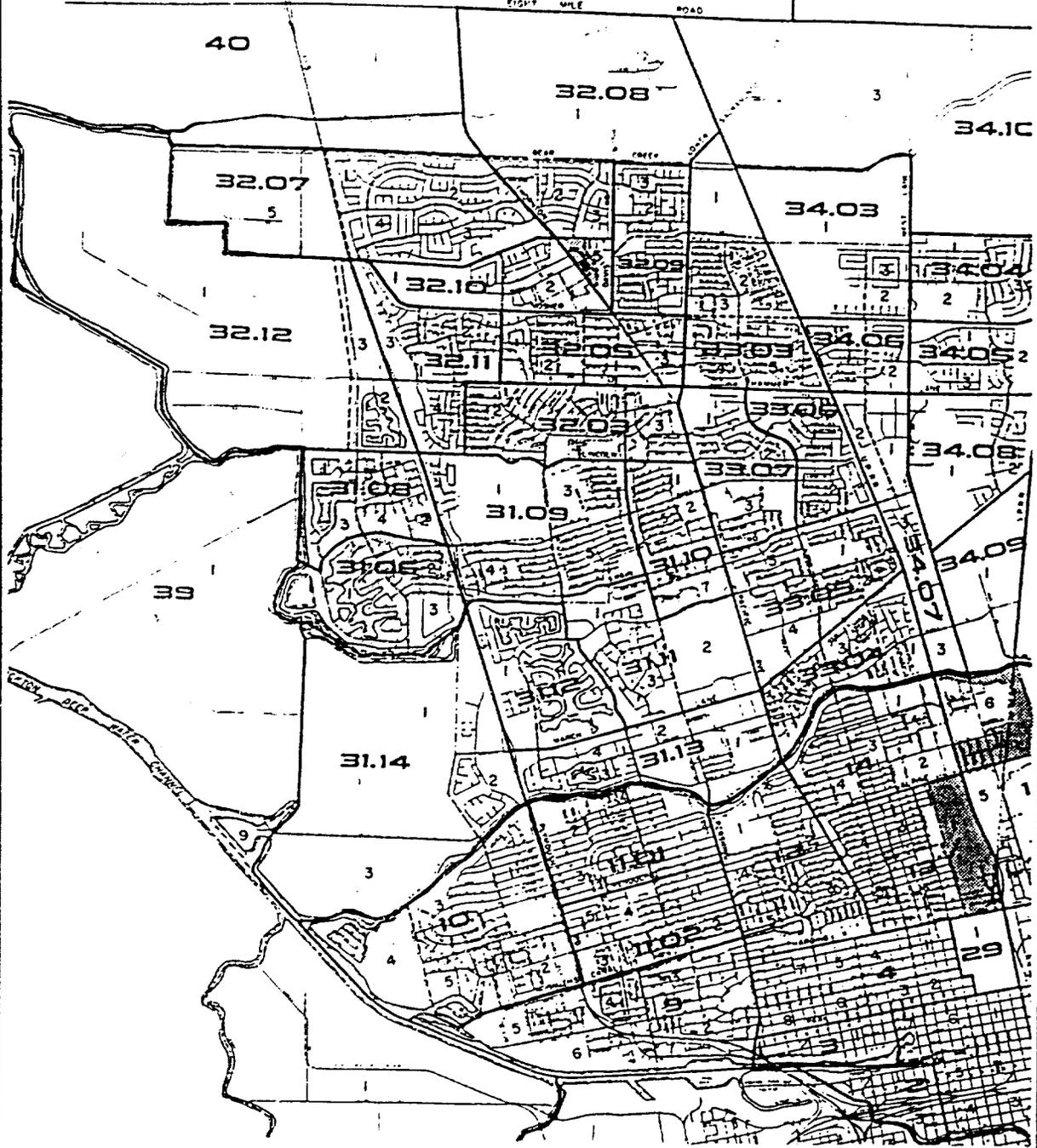


STOCKTON SW

1990 CENSUS TRACTS
BLOCK GROUPS

SAN JOAQUIN COUNTY
COMMUNITY DEVELOPMENT
DEPARTMENT

MAP 16 AREAS OF LOW INCOME CONCENTRATION



55 CENSUS TRACT NUMBER
--- CENSUS TRACT BOUNDARY
- - - - - BLOCK GROUP BOUNDARY
7 BLOCK GROUP NUMBER

LOW INCOME CONCENTRATION

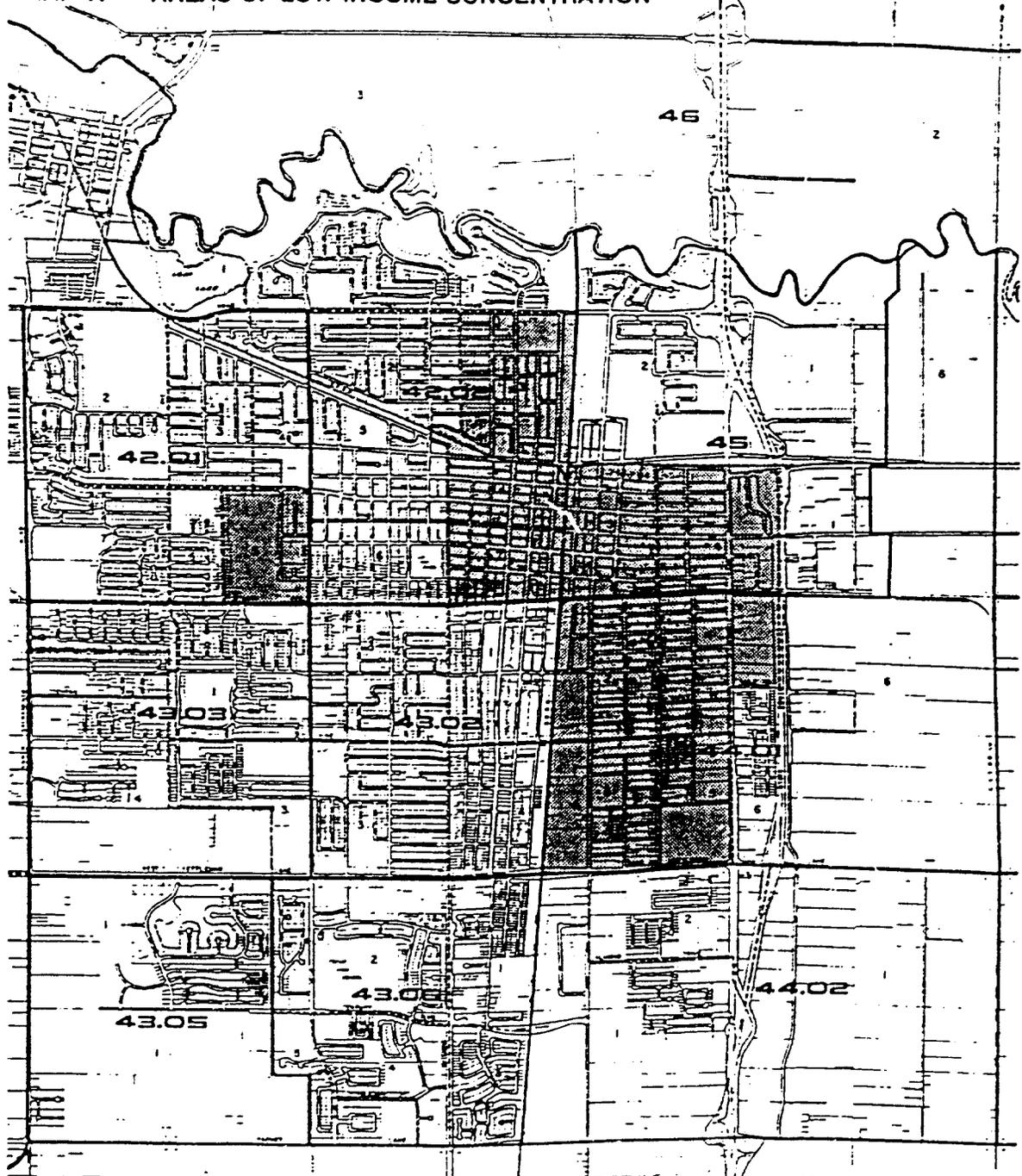


STOCKTON NW

1990 CENSUS TRACTS
BLOCK GROUPS

SAN JOAQUIN COUNTY
COMMUNITY DEVELOPMENT
DEPARTMENT

MAP 17 AREAS OF LOW INCOME CONCENTRATION



55 CENSUS TRACT NUMBER
— CENSUS TRACT BOUNDARY
- - - - - BLOCK GROUP BOUNDARY
7 BLOCK GROUP NUMBER

LOW INCOME CONCENTRATION

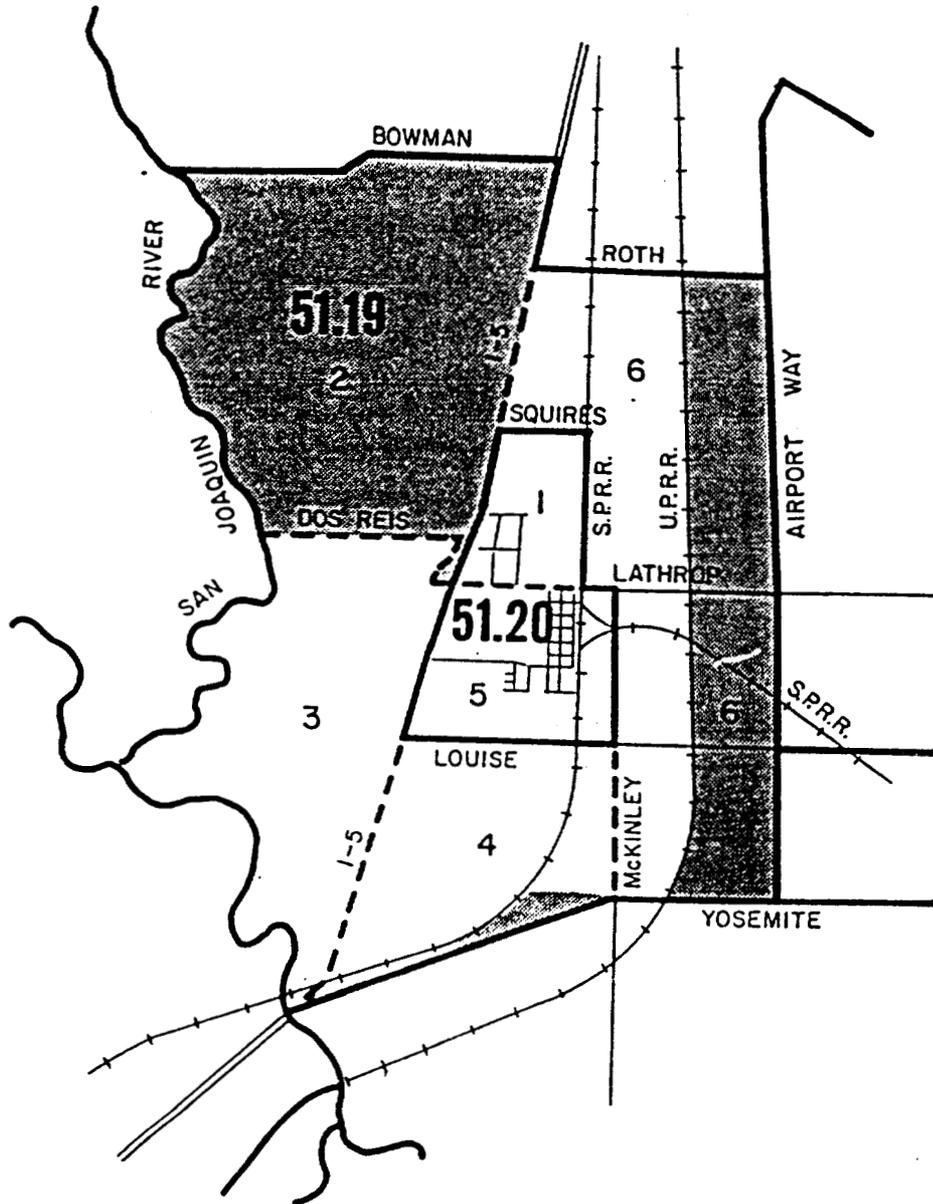


LODI

1990 CENSUS TRACTS
BLOCK GROUPS

SAN JOAQUIN COUNTY
COMMUNITY DEVELOPMENT
DEPARTMENT

MAP 18 AREAS OF LOW INCOME CONCENTRATION



50 CENSUS TRACT NUMBER
 — CENSUS TRACT BOUNDARY
 — BLOCK GROUP BOUNDARY
 7 BLOCK GROUP NUMBER

 LOW INCOME CONCENTRATION

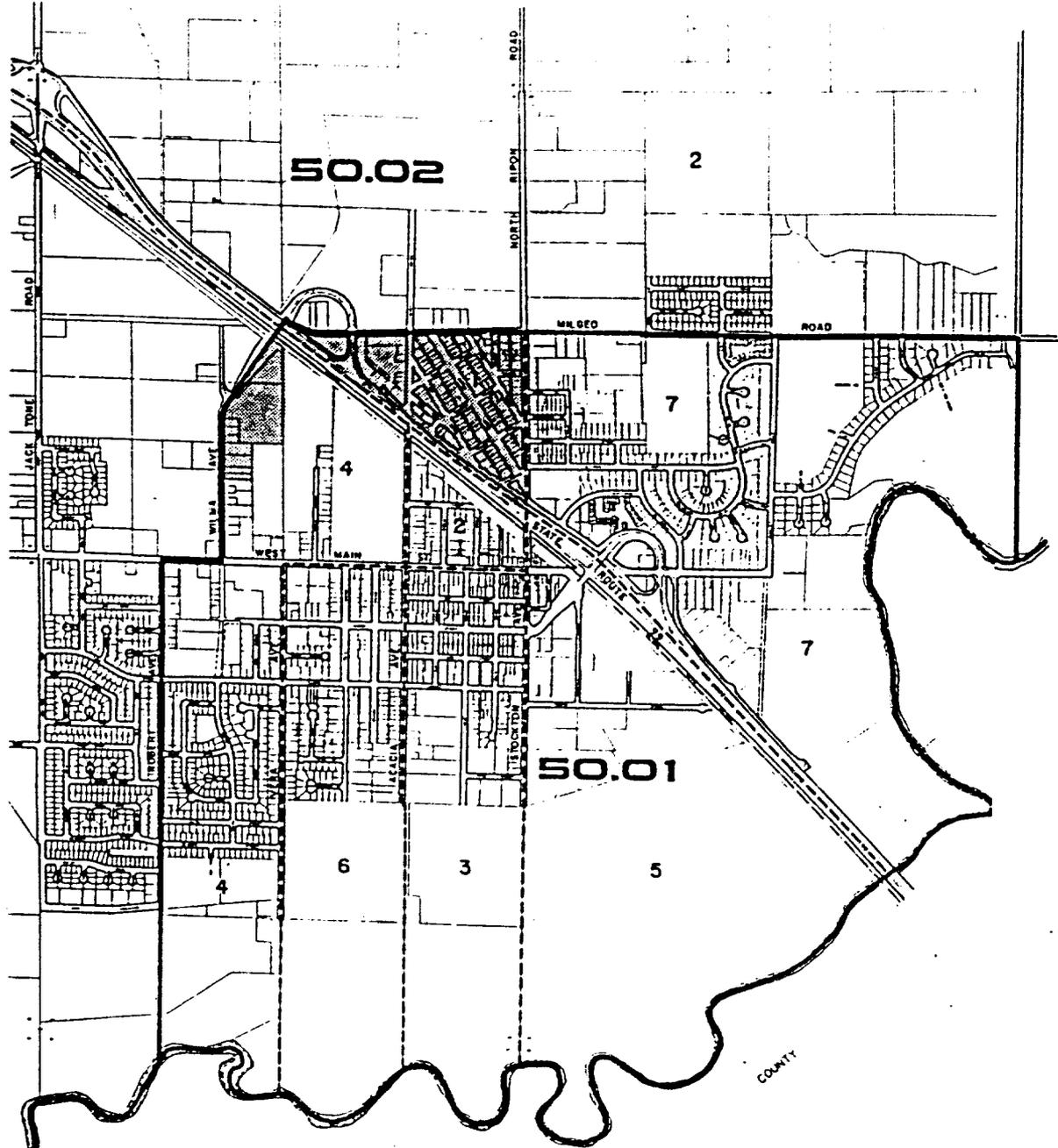


LATHROP

1990 CENSUS TRACTS
TRAFFIC ZONES & COG ZONES

SAN JOAQUIN COUNTY
COMMUNITY DEVELOPMENT
DEPARTMENT

MAP 19 AREAS OF LOW INCOME CONCENTRATION



55 CENSUS TRACT NUMBER
—— CENSUS TRACT BOUNDARY
- - - - BLOCK GROUP BOUNDARY
7 BLOCK GROUP NUMBER

 LOW INCOME CONCENTRATION

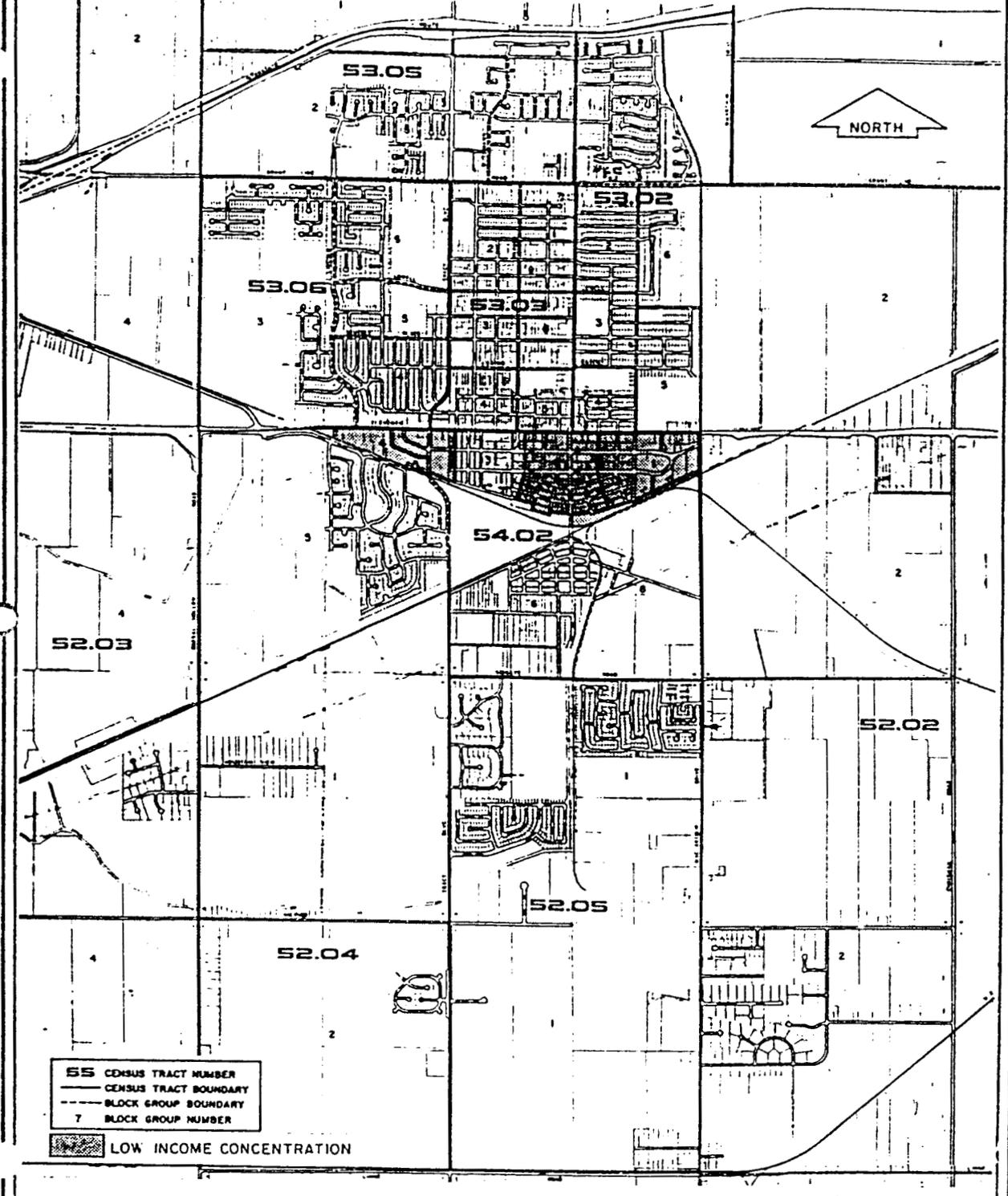


RIPON

1990 CENSUS TRACTS
BLOCK GROUPS

SAN JOAQUIN COUNTY
COMMUNITY DEVELOPMENT
DEPARTMENT

MAP 20 AREAS OF LOW INCOME CONCENTRATION



55 CENSUS TRACT NUMBER
— CENSUS TRACT BOUNDARY
- - - BLOCK GROUP BOUNDARY
7 BLOCK GROUP NUMBER

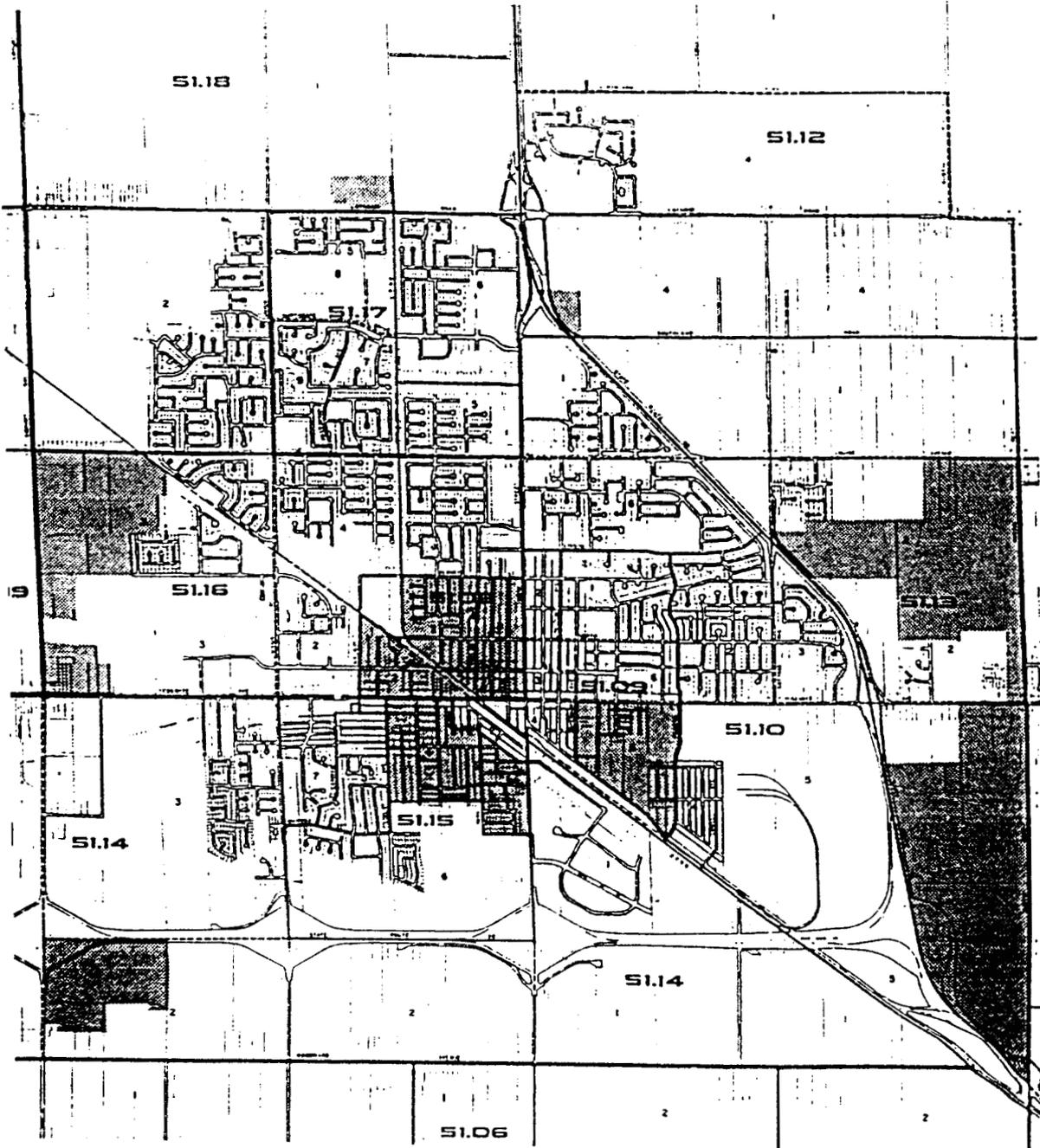
LOW INCOME CONCENTRATION

TRACY

1990 CENSUS TRACTS
BLOCK GROUPS

SAN JOAQUIN COUNTY
COMMUNITY DEVELOPMENT
DEPARTMENT

MAP 21 AREAS OF LOW INCOME CONCENTRATION



55 CENSUS TRACT NUMBER
— CENSUS TRACT BOUNDARY
- - - BLOCK GROUP BOUNDARY
7 BLOCK GROUP NUMBER

LOW INCOME CONCENTRATION

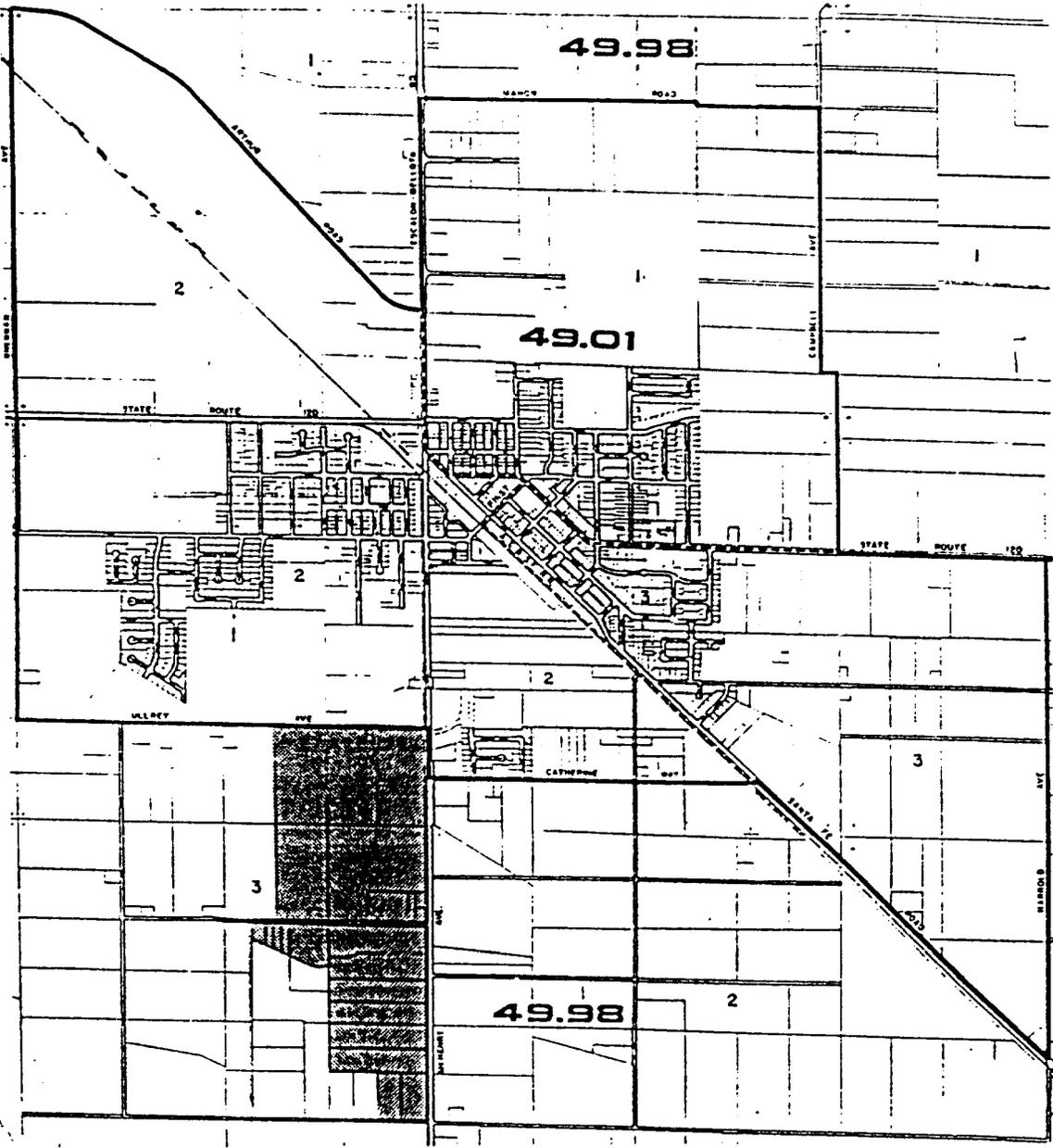


MANTECA

1990 CENSUS TRACTS
BLOCK GROUPS

SAN JOAQUIN COUNTY
COMMUNITY DEVELOPMENT
DEPARTMENT

MAP 22 AREAS OF LOW INCOME CONCENTRATION



55 CENSUS TRACT NUMBER
—— CENSUS TRACT BOUNDARY
- - - - BLOCK GROUP BOUNDARY
7 BLOCK GROUP NUMBER

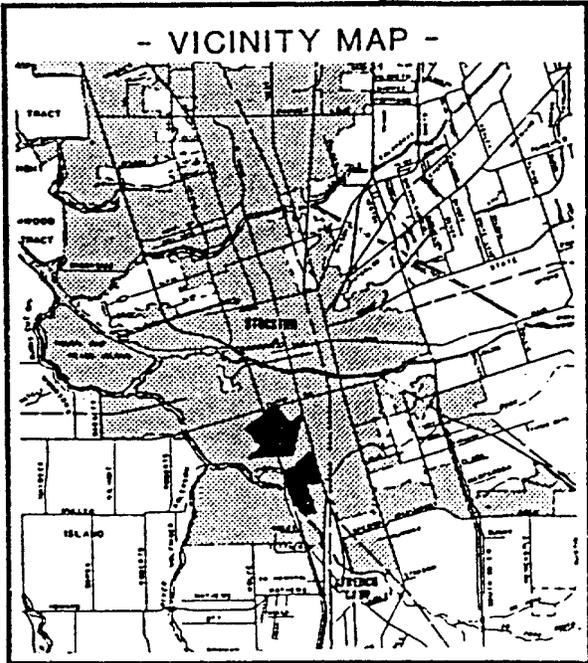
 LOW INCOME CONCENTRATION



MAP 23



- VICINITY MAP -



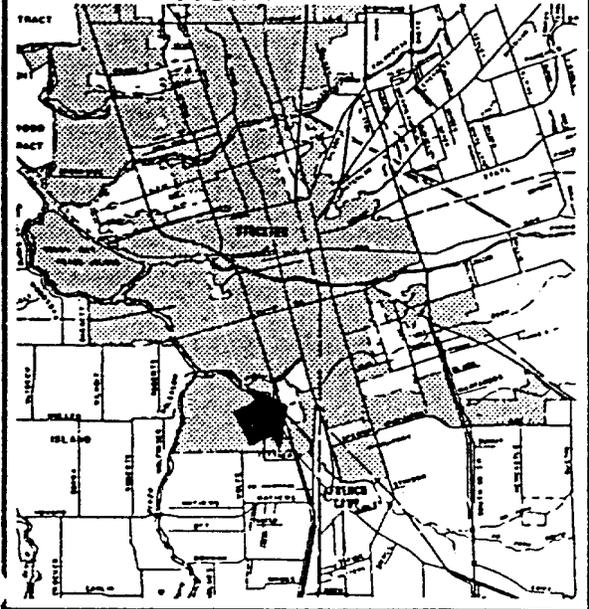
TAFT / MOSSWOOD

SAN JOAQUIN COUNTY
COMMUNITY DEVELOPMENT
DEPARTMENT

MAP 24



- VICINITY MAP -



MOURFIELD

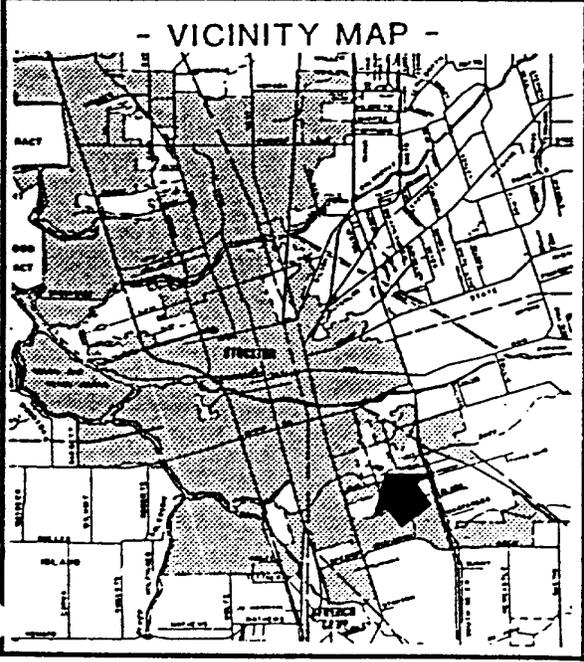
SAN JOAQUIN COUNTY
COMMUNITY DEVELOPMENT
DEPARTMENT

MAP 26



Stockton City Limits

- VICINITY MAP -



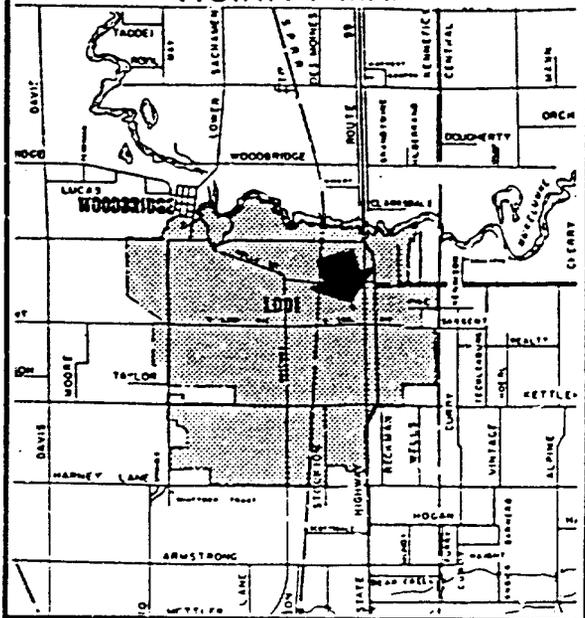
RAM ESTATES

SAN JOAQUIN COUNTY
COMMUNITY DEVELOPMENT
DEPARTMENT

MAP 27



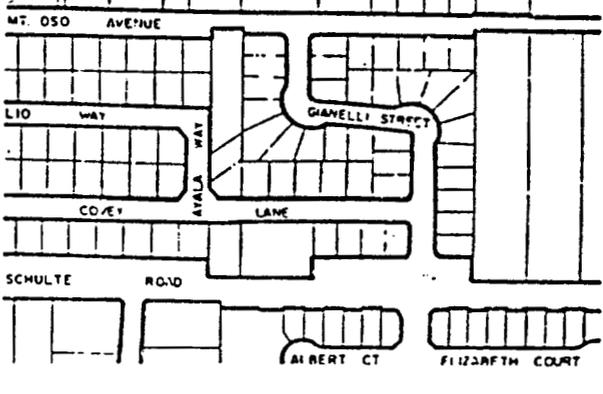
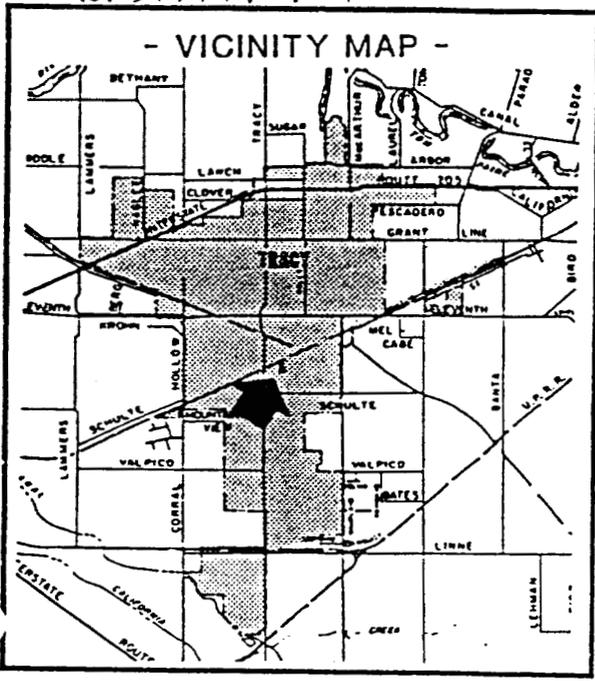
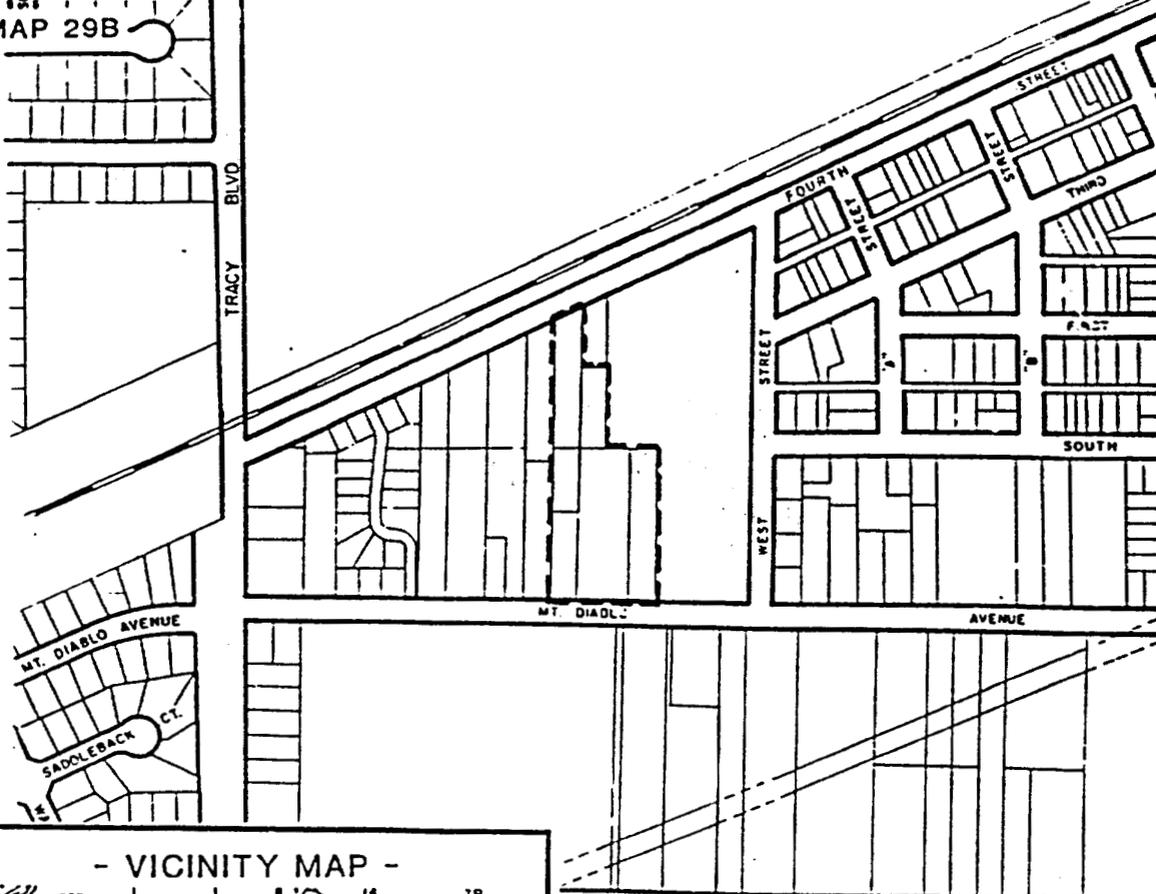
- VICINITY MAP -



LODI HOTEL

SAN JOAQUIN COUNTY
COMMUNITY DEVELOPMENT
DEPARTMENT

MAP 29B



MT. VIEW
Alternative B

SAN JOAQUIN COUNTY
COMMUNITY DEVELOPMENT
DEPARTMENT

APPENDIX B

GLOSSARY

Affordable Housing: Affordable housing is generally defined as housing where the occupant is paying no more than 30 percent of gross income for gross housing costs, including utility costs.

AIDS and Related Diseases: The disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome.

Alcohol/Other Drug Addiction: A serious and persistent alcohol or other drug addiction that significantly limits a person's ability to live independently.

Area of Low Income Concentration: An area where at least 51 percent of the population of a 1990 Census block group was made up of persons of very low income or other low income.

Area of Minority Concentration: An area where the total 1990 Census minority population exceeded 29.3 percent of the total population of a given Census block group.

Asian and Pacific Islanders: Includes persons who reported in the 1990 census they were Asian or Pacific Islanders or reported they were one of the groups comprising the Asian or Pacific Islander populations.

Asian - Includes *Chinese,* *Filipino,* *Japanese,* *Korean,* *Vietnamese,* *Cambodian,* *Hmong,* *Laotian,* *Thai,* *Asian Indian,* and *Other Asian.* *Asian Indian* includes persons who identified themselves as Bengalese, Bharat, Dravidian, East Indian, or Goanese. *Other Asian* may include responses such as Bangladeshi, Bhutanese, Borneo, Burmese, Celebesian, Ceram, Indochinese, Indonesian, Iwo-Jiwan, Javanese, Malayan, Maldivian, Nepali, Okinawan, Pakistani, Sikkim, Singaporean, Sri Lankan, and Sumatran.

Pacific Islander - Includes *Hawaiian,* *Samoan,* *Guamanian,* or *Other Pacific Islander.* *Other Pacific Islander* may include persons identifying themselves as Carolinian, Fijian, Kosraean, Northern Mariana Islander, Palauan, Papua New Guinean, Ponapean (Pohnpeian), Solomon Islander, Tahitian, Tarawa Islander, Tokelauan, Tongan, Trukese (Chuukese), or Yapese, or who identify themselves as belonging to a cultural group such as Polynesian, Micronesian, or Melanesian.

Assisted Household or Person: For the purpose of specifying one-year goals for assisting households or persons, a household or person is assisted if, during the coming Federal fiscal year, they will benefit through one or more programs included in the jurisdiction's investment plan. A renter is benefitted if the person takes occupancy of affordable housing that is newly acquired, newly rehabilitated, or newly constructed, and/or receives rental assistance. An existing homeowner is benefitted during the year if the home's rehabilitation is completed. A first-time homebuyer is benefitted if a home is purchased during the year. A homeless person is benefitted during the year if the person becomes an occupant of transitional or permanent housing. A non-homeless person with special needs is considered as being benefitted, however, only if the provision of supportive services is linked to the acquisition, rehabilitation, or new construction of a housing unit and/or the provision of rental assistance during the year. Households or persons who will benefit from more than one program activity must be counted only once. To be included in the goals, the housing unit must, at a minimum satisfy the HUD Section 8 Housing Quality Standards (see 24 CFR Section 882.109). See also instructions for completing Table 3B of the CHAS and Table 1 of the Annual Performance Report.

Black: Includes non-Hispanic persons who indicated in the 1990 census their race as "Black or Negro" or reported entries such as African American, Afro-American, Black Puerto Rican, Jamaican, Nigerian, West Indian, or Haitian.

Committed: Generally means there has been a legally binding commitment of funds to a specific project to undertake specific activities.

Consistent with the CHAS: A determination made by the jurisdiction that a program application meets the following criterion: The Annual Plan for that fiscal year's funding indicates the jurisdiction planned to apply for the program or was willing to support an application by another entity for the program; the location of activities is consistent with the geographic areas specified in the plan; and the activities benefit a category of residents for which the jurisdiction's five-year strategy shows a priority.

Cost Burden > 30%: The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data published by the U.S. Census Bureau.

Cost Burden > 50% (Severe Cost Burden): The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau.

Disabled Household: A household composed of one or more persons at least one of whom is an adult (a person of a least 18 years of age) who has a disability. A person shall be considered to have a disability if the person is determined to have a physical, mental or emotional impairment that: (1) is expected to be of long-continued and indefinite duration, (2) substantially impeded his or her ability to live independently, and (3) is of such a nature that the ability could be improved by more suitable housing conditions. A person shall also be considered to have a disability if he or she has a developmental disability as defined in the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6006). The term also includes the surviving member or members of any household described in the first sentence of this paragraph who were living in an assisted unity with the deceased member of the household at the time of his or her death.

Economic Independence and Self-Sufficiency Programs: Programs undertaken by Public Housing Agencies (PHAs) to promote economic independence and self-sufficiency for participating families. Such programs may include Project Self-Sufficiency and Operation Bootstrap programs that originated under earlier Section 8 rental certificate and rental voucher initiatives, as well as the Family Self-Sufficiency program. In addition, PHAs may operate locally-developed programs or conduct a variety of special projects designed to promote economic independence and self sufficiency.

Elderly Household: For HUD rental programs, a one or two person household in which the head of the household or spouse is at least 62 years of age.

Elderly Person: A person who is at least 62 years of age.

Existing Homeowner: An owner-occupant of residential property who holds legal title to the property and who uses the property as his/her principal residence.

Family: See definition in 24 CFR 812.2 (The National Affordable Housing Act definition required to be used in the CHAS rule differs from the Census definition). The Bureau of Census defines a family as a householder (head of household) and one or more other persons living in the same household who are related by birth, marriage or adoption. The term "household" is used in combination with the term "related" in the CHAS instructions, such as for Table 2, when compatibility with the Census definition of family (for

reports and data available from the Census based upon that definition) is dictated. (See also "Homeless Family.")

Family Self-Sufficiency (FSS) Program: A program enacted by Section 554 of the National Affordable Housing Act which directs Public Housing Agencies (PHAs) and Indian Housing Authorities (IHAs) to use Section 8 assistance under the rental certificate and rental voucher programs, together with public and private resources to provide supportive services, to enable participating families to achieve economic independence and self-sufficiency.

Federal Preference for Admission: The preference given to otherwise eligible applicants under HUD's rental assistance programs who, at the time they seek housing assistance, are involuntarily displaced, living in substandard housing, or paying more than 50 percent of family income for rent. (See, for example, 24 CFR 882.219.)

First-Time Homebuyer: An individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home that must be used as the principal residence of the homebuyer, except that any individual who is a displaced homemaker (as defined in 24 CFR 92) or a single parent (as defined in 24 CFR 92) may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while a homemaker or married, owned a home with his or her spouse or resided in a home owned by the spouse.

FmHA: The Farmers Home Administration, or programs it administers.

For Rent: Year round housing units which are vacant and offered/available for rent. (U.S. Census definition)

For Sale: Year round housing units which are vacant and offered/available for sale only. (U.S. Census definition)

Frail Elderly: An elderly person who is unable to perform at least 3 activities of daily living (i.e., eating, dressing, bathing, grooming, and household management activities). (See 24 CFR 889.105.)

Group Quarters: Facilities providing living quarters that are not classified as housing units. (U.S. Census definition). Examples include: prisons, nursing homes, dormitories, military barracks, and shelters.

Hispanic (All Races): Persons who identified themselves as "Mexican," "Puerto Rican," or "Cuban," as well as those who indicated that they were of "other Spanish/Hispanic" origin. Those whose origins are from Spain, the Spanish-speaking countries of Central or South America, or the Dominican Republic, or they are persons of Hispanic origin identifying themselves generally as Spanish, Spanish-American, Hispanic, Hispano, Latino, and so on.

Origin can be viewed as the ancestry, nationality group, lineage, or country of birth of the person or the person's parents or ancestors before their arrival in the United States. Persons of Hispanic origin may be of any race.

HOME: The HOME Investment Partnerships Program, which is authorized by Title II of the National Affordable Housing Act.

Homeless: Persons and families living in sheltered or unsheltered housing arrangements.

Homeless Family: Family that includes at least one parent or guardian and one child under the age of 18, a homeless pregnant woman, or a homeless person in the process of securing legal custody of a person under the age of 18.

Homeless Individual: An unaccompanied youth (17 years or younger) or an adult (18 years or older) without children.

Homeless Youth: Unaccompanied person 17 years of age or younger who is living in situations described by terms "sheltered" or "unsheltered".

HOPE 1: The HOPE for Public and Indian Housing Homeownership Program, which is authorized by Title IV, Subtitle A of the National Affordable Housing Act.

HOPE 2: The HOPE for Homeownership of Multifamily Units Program, which is authorized by Title IV, Subtitle B of the National Affordable Housing Act.

HOPE 3: The HOPE for Homeownership of Single Family Homes Program, which is authorized by Title IV, Subtitle C of the National Affordable Housing Act.

Household: One or more persons occupying a housing unit (U.S. Census definition). See also "Family".

Housing Problems: Households with housing problems include those that: (1) occupy units meeting the definition of Physical Defects; (2) meet the definition of overcrowded; and (3) meet the definition of cost burden greater than 30%. Table 1C requests nonduplicative counts of households that meet one or more of these criteria.

Housing Unit: An occupied or vacant house, apartment, or a single room (SRO housing) that is intended as separate living quarters. (U.S. Census definition)

Institutions/Institutional: Group quarters for persons under care or custody. (U.S. Census definition)

Large Related: A household of 5 or more persons which includes at least one person related to the householder by blood, marriage or adoption.

Lead-Based Paint Hazard: Any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency. (Residential Lead-Based Paint Hazard Reduction Act of 1992 definition.)

LIHTC: (Federal) Low Income Housing Tax Credit.

Low-Income: Households whose incomes do not exceed 80 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. NOTE: HUD income limits are updated annually and are available from local HUD offices (This term corresponds to low- and moderate-income households in the CDBG Program.)

Moderate Income: Households whose incomes are between 81 percent and 95 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families, except that

HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. (This definition is different than that for the CDBG Program.)

Native American: Includes persons who classified themselves as American Indian, Eskimo, or Aleut in the 1990 census.

American Indian - Includes persons who indicated their race as "American Indian," entered the name of an Indian tribe, or reported such entries as Canadian Indian, French-American Indian, or Spanish-American Indian.

Eskimo - Includes persons who indicated their race as "Eskimo" or reported entries such as Arctic Slope, Inupiat, and Yupik.

Aleut - Includes persons who indicated their race as "Aleut" or reported entries such as Alutiiq, Egegik, and Pribilofian.

Non-Elderly Household: A household which does not meet the definition of "Elderly Household," as defined above.

Non-Hispanic: Persons who did not identify themselves, or who were not identified as Hispanic in the 1990 census.

Non-Homeless Persons with Special Needs: Includes frail elderly persons, persons with AIDS, disabled families, and families participating in organized programs to achieve economic self-sufficiency.

Non-Institutional: Group quarters for persons not under care or custody. (U.S. Census definition used)

Occupied Housing Unit: A housing unit that is the usual place of residence of the occupant(s).

Other Household: A household of one or more persons that does not meet the definition of a Small Related household, Large Related household or Elderly Household.

Other Income: Households whose incomes exceed 80 percent of the median income for the area, as determined by the Secretary, with adjustments for smaller and larger families.

Other Low-Income: Households whose incomes are between 51 percent and 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. (This term corresponds to moderate-income in the CDBG Program.)

Other Vacant: Vacant year round housing units that are not For Rent or For Sale. This category would include Awaiting Occupancy or Held.

Overcrowded: A housing unit containing more than one person per room. (U.S. Census definition)

Owner: A household that owns the housing unit it occupies. (U.S. Census definition)

Physical Defects: A housing unit lacking complete kitchen or bathroom (U.S. Census definition). Jurisdictions may expand upon the Census definition.

Primary Housing Activity: A means of providing or producing affordable housing - such as rental assistance, production, rehabilitation or acquisition - that will be allocated significant resources and/or pursued intensively for addressing a particular housing need. (See also, "Secondary Housing Activity".)

Project-Based (Rental) Assistance: Rental Assistance provided for a project, not for a specific tenant. Tenants receiving project-based rental assistance give up the right to that assistance upon moving from the project.

Public Housing CIAP: Public Housing Comprehensive Improvement Assistance Program.

Public Housing MRDP: Public Housing Major Reconstruction of Obsolete Projects.

Rent Burden > 30% (Cost Burden): The extent to which gross rents, including utility costs, exceed 30 percent of gross income, based on data published by the U.S. Census Bureau.

Rent Burden > 50% (Severe Cost Burden): The extent to which gross rents, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau.

Rental Assistance: Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance.

Renter: A household that rents the housing unit it occupies, including both units rented for cash and units occupied without cash payment of rent. (U.S. Census definition)

Renter Occupied Unit: Any occupied housing unit that is not owner occupied, including units rented for cash and those occupied without payment of cash rent.

Rural Homelessness Grant Program: Rural Homeless Housing Assistance Program, which is authorized by Subtitle G, Title IV of the Stewart B. McKinney Homeless Assistance Act.

Secondary Housing Activity: A means of providing or producing affordable housing - such as rental assistance, production, rehabilitation or acquisition - that will receive fewer resources and less emphasis than primary housing activities for addressing a particular housing need. (See also, "Primary Housing Activity".)

Section 215: Section 215 of Title II of the National Affordable Housing Act. Section 215 defines "affordable" housing projects under the HOME program.

Service Needs: The particular services identified for special needs populations, which typically may include transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services to prevent premature institutionalization and assist individuals to continue living independently.

Severe Cost Burden: See Cost Burden > 50%.

Severe Mental Illness: A serious and persistent mental or emotional impairment that significantly limits a person's ability to live independently.

Sheltered: Families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter, including emergency shelters, transitional housing for the homeless, domestic violence shelters, residential shelters for runaway and homeless youth, and any hotel/motel/apartment voucher arrangement paid because the person would otherwise be unsheltered. This term does not include persons living doubled up or in overcrowded or substandard conventional housing. Any facility offering permanent housing is not a shelter, nor are its residents homeless.

Small Related: A household of 2 to 4 persons which includes at least one person related to the householder by birth, marriage, or adoption.

Special Needs Population: Persons who are not homeless but who are in need of supportive housing assistance. Such persons include the elderly and frail elderly; persons with disabilities, including those who are mentally ill, physically disabled, and developmentally disabled; persons with substance abuse problems, persons diagnosed with AIDS and related diseases; and farm workers.

SRO: Acronym for Single Room Occupancy housing unit. Typically it is a housing unit comprising a living/sleeping area designed for occupancy by one person (or occasionally an adult couple). Bathrooms may be included or shared among several residents; kitchen facilities may consist of an in-room efficiency unit or provide for shared kitchen space for several residents. Generally these units exist in "hotels" or multi-person housing units in downtown areas, most frequently found in Stockton.

Substandard Condition but Suitable for Rehabilitation: A housing unit having a condition code rating of three (3) or four (4) on a one-to-five housing condition rating scale. A housing unit with a condition code rating of three (3) is defined as having an accumulation of a number of the following deficiencies or a major failure in any one of the following:

1. Foundation - Minor failure, or below grade or even with the ground.
2. Roof structure - Minor failure due to over-spacing or overspanning.
3. Underfloor structure - Minor failure is indicated by minor kicking in or out of the lower portion of the structure.
4. Walls - Minor failure is indicated by minor kicking in or out of the wall surface.
5. Porches - Minor sagging of horizontal members and minor leaning of supporting members.

Maintenance of such structures would be in the form of repairing wall surfaces, broken porches, steps, doors, windows, and gutters, and replacing roofing material which has fallen off or is missing.

A housing unit with a condition four (4) rating is defined as having an accumulation of serious deficiencies in the structural items noted for condition code three (3) structures, but rehabilitation is still regarded as economically feasible. Absence of a foundation normally qualifies a structure for a condition four (4) rating.

Substandard Condition and not Suitable for Rehabilitation: A housing unit having a condition code rating of four (4) or five (5) on a one-to-five condition code rating scale. Structures with a condition code rating of four (4) are not considered to be economically feasible of being rehabilitated when additional evidence of structural defects (e.g. leaning or bowed walls, a sagging roof line, sagging windows and door line, badly cracked foundation) are present. A structure with a condition code rating of five (5) shows extreme dilapidation of structural components. Rehabilitation in such instances is not considered to be economically feasible and the structure will probably have to be demolished.

Substantial Amendment: A major change in an approved housing strategy. It involves a change to the five-year strategy, which may be occasioned by a decision to undertake activities or programs inconsistent with that strategy.

Substantial Rehabilitation: Rehabilitation of residential property at an average cost for the project in excess of \$25,000 per dwelling unit.

Supportive Housing: Housing, including Housing Units and Group Quarters, that have a supportive environment and includes a planned service component.

Supportive Service Need in FSS Plan: The plan that PHAs administering a Family Self-Sufficiency program are required to develop to identify the services they will provide to participating families and the source of funding for those services. The supportive services may include child care; transportation; remedial education; education for completion of secondary or post secondary schooling; job training, preparation and counseling; substance abuse treatment and counseling; training in homemaking and parenting skills; money management, and household management; counseling in homeownership; job development and placement; follow-up assistance after job placement; and other appropriate services.

Supportive Services: Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

Tenant-Based (Rental) Assistance: A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

Total Vacant Housing Units: Unoccupied year round housing units. (U.S. Census definition)

Transitional Housing: Refers to a combination of housing and support services provided to homeless individuals/families that assist in helping the client attain self-sufficiency. Participation in Federally funded transitional programs is limited to a maximum of 24 months. Programs are of two types: clients find permanent housing (without or without rent assistance) at sites of their own choice in the community and receive support services; or, subsidized housing (usually at a single site operated by a provider) where the client may reside for no more than 24 months while receiving support services that have as their goal the placement of the client in a permanent housing unit (preferably without rent assistance).

Unsheltered: Families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g., streets, parks, alleys).

Vacant Awaiting Occupancy or Held: Vacant year round housing units that have been rented or sold and are currently awaiting occupancy, and vacant year round housing units that are held by owners or renters for occasional use. (U.S. Census definition)

Vacant Housing Unit: Unoccupied year-round housing units that are available or intended for occupancy at any time during the year.

Very Low-Income: Households whose incomes are between 31 percent to 50 percent of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families and for unusually high or low incomes or where needed because of prevailing levels of construction costs or fair market rents. (This term plus the category "Very, Very Low Income" corresponds to low income households in the CDBG program.)

Very, Very Low Income: Households whose incomes are less than 31 percent of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families and for unusually

high or low incomes or where needed because of prevailing levels of construction costs or fair market rents. (This term plus the category "Very Low Income" corresponds to low income households in the CDBG Program.)

White: Includes persons who indicated in the 1990 census their race as "White" or reported such entries as Canadian, German, Italian, Lebanese, Near Easterner, Arab, or Polish.

Worst-Case Needs: Unassisted, very low-income renter households who pay more than half of their income for rent, live in seriously substandard housing (which includes homeless people) or have been involuntarily displaced.

Year Round Housing Units: Occupied and vacant housing units intended for year round use. (U.S. Census definition.) Housing units for seasonal or migratory use are excluded.

APPENDIX C

**Five-Year Action Plan
Part I: Summary
Comprehensive Grant Program (CGP)**

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing



OMB Approval No. 2577-0157 (Exp. 6/30/93)

Public Reporting Burden for this collection of information is estimated to average 40 0 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Office of Information Policies and Systems, U.S. Department of Housing and Urban Development, Washington, D.C. 20410 3600 and to the Office of Management and Budget, Paperwork Reduction Project (2577-0157), Washington, D.C. 20503. Do not send this completed form to either of these addresses.

PHA/IA Name: HOUSING AUTHORITY OF THE COUNTY OF SAN JOAQUIN		Locality: (City/County & State) STOCKTON, SAN JOAQUIN, CALIFORNIA				<input checked="" type="checkbox"/> Original <input type="checkbox"/> Revision No:
A. Development Number/Name/ Physical Improvements	Year 1 FFY: 1993	Year 2 FFY: 1994	Year 3 FFY: 1995	Year 4 FFY: 1996	Year 5 FFY: 1997	FFY Development Meets Standards
CA24-1 Sierra Vista CA24-2 Tracy Homes CA24-3A Mokelumne Manor CA24-4(1) Sierra Vista Annex CA24-4(2) Conway Homes	Annual Statement	150,000	750,000 750,000	2,145,000 448,000	480,000 1,652,000	
B. Physical Improvements Subtotal)		2,038,000		2,593,000	2,132,000	
C. Management Improvements		168,000	168,000	168,000	168,000	
D. PHA-Wide Nondwelling Structures & Equipment			2,250,000			
E. Administration		132,160	112,000	40,000	96,264	
F. Other		94,200	157,500	129,450	106,600	
G. Replacement Reserve		374,240	119,100	(123,850)	303,736	
H. Total CGP Funds						
I. Total Non-CGP Funds						
J. Grand Total			2,806,600	2,806,600	2,806,600	2,806,600
Signature of Executive Director: X	Date:	Signature of Field Office Manager: (Regional Administrator in co located office) X			Date:	

Part III: Supporting Pages
 Management Needs
 Comprehensive Grant Program (CGP)

and Urban Development
 Office of Public and Indian Housing



Year 1 FFY:	Year 2 FFY: 1994		Year 3 FFY: 1995		Year 4 FFY: 1996		Year 5 FFY: 1997	
	Major Work Category*	Estimated Costs	Major Work Category*	Estimated Costs	Major Work Category*	Estimated Costs	Major Work Category*	Estimated Costs
See Annual Statement	PIIA WIDE		PIIA WIDE		PIIA WIDE		PIIA WIDE	
	Security Patrol	150,000	Security Patrol	150,000	Security Patrol	150,000	Security Patrol	150,000
	Resident Services Coordinator:	18,000	Resident Services Coordinator	18,000	Resident Services Coordinator	18,000	Resident Services Coordinator	18,000
	Subtotal of Estimated Cost	168,000		168,000		168,000		168,000

*Asterisk any work planned that is development specific and show the development no. in parenthesis. Page 3 of 3

**Annual Statement /
Performance and Evaluation Report**
Part II: Supporting Pages
Comprehensive Grant Program (CGP)

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing



Development Number / Name	General Description of Proposed Work Items	Development Account Number	Estimated Cost			Funds Obligated y	Funds Expended y	Status of Proposed Work y
			Original	Revised y	Difference y			
1. CA 24-1 Sierra Vista Homes	Rear yards	1450	1,278,911					
	Install rear security-type screen doors	1460	165,000					
1. CA 24-2 Tracy Homes	Install rear security-type screen doors	1460	30,000					
1. CA 24-3A Mokelumne Manor	Install rear security-type screen doors	1460	20,000					
1. CA 24-3B Mokelumne Manor Annex	Install rear security-type screen doors	1460	5,000					
1. CA 24-4(1) Sierra Vista Annex	Rear yards	1450	248,031					
	Install rear security-type screen doors	1460	32,000					
1. CA 24-4(2) Conway Homes	Install rear security-type screen doors	1460	118,000					
1. CA 24-5 Diablo Homes	Install rear security-type screen doors	1460	30,000					

y To be completed at the end of the program year.

Annual Statement /
 Performance and Evaluation Report
 Part III: Implementation Schedule
 Comprehensive Grant Program (CGP)

Department of Housing
 Urban Development
 Office of Public and Indian Housing



Development Number / Name	Funds Obligated End of Quarter			Funds Expended End of Quarter			Reasons for Revised Target Dates y
	Original	Revised y	Actual y	Original	Revised y	Actual y	
Fees/Costs	A&E for Security type rear doors						
	CA 24-1						
	CA 24-2						
	CA 24-3A						
	CA 24-3B						
	CA 24-4(1)						
	CA 24-4(2)						
	CA 24-5						
	CA 24-6						
	CA 24-7						
	CA 24-9	1430	37,625				
Fees/Costs	A&E for rear yards						
	CA 24-1						
	CA 24-4(1)	1430	111,998				
	A&E for Tracy office to meet A.I.A. requirements	1430	24,500				

y To be completed at the end of the program year.

COUNTY OF SAN JOAQUIN
(unincorporated areas and cities of Escalon,
Lathrop, Lodi, Manteca, Ripon and Tracy)
COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY (CHAS)

CERTIFICATIONS

FAIR HOUSING

The jurisdiction hereby certifies that it will affirmatively further fair housing.

Signature of Authorized Official

RELOCATION AND ANTIDISPLACEMENT

The jurisdiction hereby certifies that it has in effect and is following a residential antidisplacement and relocation assistance plan that, in the case of any such displacement in connection with any activity assisted with funds provided under the HOME Program, requires the same actions and provides the same rights as required and provided under section 104(d) of the Housing and Community Development Act of 1974 in the event of displacement in connection with a development project assisted under section 106 or 119 of such Act.

Signature of Authorized Official

X _____

NOTE: The County's execution of these certifications acknowledges that it will maintain supporting evidence, which shall be kept available for inspection by the secretary, the Controller General of the United States or its designees, the Inspector General or its designees, and the public.