

CITY OF LODI

2014-2018

Community Development Block Grant Consolidated Plan

Community Development Department – Neighborhood Services Division

June 7, 2014



Executive Summary

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

1. Introduction

1. Introduction

The Consolidated Plan is required by the U.S. Department of Housing and Urban Development (HUD) in order for local jurisdictions to receive federal housing and community development funds under the Community Development Block Grant (CDBG) Program. The overall goal of the CDBG program is to develop viable urban communities by providing decent housing, providing a suitable living environment, and expanding economic opportunities.

The Consolidated Plan serves the following functions:

1. A planning document for the City of Lodi, which builds on a participatory process;
2. An application for federal funds under HUD's CDBG formula grants programs;
3. A strategy to be followed in carrying out HUD's programs; and
4. An allocation of funds to specific projects and activities for the first fiscal year of the Consolidated Plan.

Consolidated Plan Timeframe

The 2014-2018 Consolidated Plan covers the timeframe from July 1, 2014 to June 30, 2019, a period of five fiscal years. During this timeframe, the City anticipates receiving only CDBG funding from HUD.

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

The Needs Assessment identified several target populations:

- Extremely low-income and very low-income households;
- Seniors;
- Youth, primarily ages 6 – 17;
- Persons with disabilities; and
- Foster youth.

The Needs Assessment also identified several types of projects and services that are needed in the community, including the following:

- Public facilities (either new or upgrades/expansions to existing facilities), including community centers, youth facilities, community gardens and one-stop service centers;
- Affordable housing programs for new housing construction, the preservation and rehabilitation of existing rental housing, emergency housing repairs, down-payment assistance and tenant-based rental assistance;
- Crime prevention activities to provide resources to support law enforcement and crime prevention programming in designated neighborhoods;
- Public improvements, especially those focused on increasing accessibility , such as ADA curbs ramps and sidewalk infill, and storm drainage and flooding improvements;
- Public services for a wide range of populations, including seniors, youth, disabled persons, homeless households, foster youth, displaced workers, and households with fair housing issues;
- Employment development services to provide training and to support job creation.

Over the next five years, the City of Lodi anticipates funding projects related to all of these needs, although available funding resources, community-based organization partnerships, and market conditions may ultimately limit the City’s ability to fund some project types.

Given the City’s relatively small CDBG allocation, funds for affordable housing or other large capital improvement projects will need to come from other sources such as the State HOME Program and HUD’s Section 108 Loan Guarantee Program.

For specific information on objectives and outcomes, consult Table 55 (located in the Strategic Plan).

3. Evaluation of past performance

The City evaluated its past performance as a part of setting the goals and strategies associated with this Consolidated Plan. Demographically, changes in Lodi have remained constant over the last decade. During the economic downturn the City was hit by foreclosures and the poverty rate increased to 17.29% of the population, according to some ACS data.

Over the course of the last five years, the City has taken steps to identify and address needs related to homelessness, which has increased in the community. The City funded the expansion of an existing homeless shelter to include units for single men and women with children, but recognizes that there is more work to be done to address homelessness, and plans to explore solutions on a regional basis with surrounding jurisdictions.

In the area of accessibility, the City has completed several dozen curb ramps and a couple sidewalk infill projects in recent years, as well as major accessibility improvements at City facilities such as the Grape Bowl. The need for these activities remains high and they are included in this Plan.

The City has typically devoted the full 15% allowed to public services, serving thousands of households with a range of services, from meals to transportation to fair housing counseling. Many households have come to depend on these services, and new households are accessing them.

4. Summary of citizen participation process and consultation process

The City of Lodi offered several opportunities for participation and comment through the Consolidated Plan process:

- On June 11, 2013, staff met with the community as part of a Lodi Improvement Committee meeting, in which a group of six representatives from the local business community along Cherokee Lane commented on the need for public improvements along that main thoroughfare that happens to be within the CDBG Target Area.
- On September 10, 2013, staff again met with the community and representatives from the region's service providers as part of a Lodi Improvement Committee's regular monthly meeting.

Much of the discussion focused on projects and improvements that could be done along Cherokee Lane.

- On September 29, 2013, staff surveyed participants at the annual Celebration on Central event that serves the low-income and minority communities of Lodi's Eastside. A total of 44 people provided comments, many of which referenced a need for crime prevention or issues with crime and public safety within the neighborhoods.
- On November 7, 2013, December 12, 2013 and December 19, 2013, staff conducted a series of community needs assessment presentations and exercises with focused minority populations and the general public. A total of 55 members of the community participated in those exercises.
- On January 8, 2014, staff conducted a community needs assessment exercise with representatives from local services providers and community-based organizations. A total of 9 people attended and participated in that meeting.
- On January 22, 2014, staff conducted a needs assessment workshop with local for-profit and non-profit developers, our Housing Authority, local real estate and banking professionals, and housing advocates to review and discuss issues related directly to affordable housing.

On January 30, 2014, staff conducted a follow up meeting to review and discuss the findings of the community outreach and needs assessment that had been conducted to that date.

5. Summary of public comments

Feedback received through outreach efforts, such as meetings with committees, non-profits and community-based organizations, and the public are incorporated in the Process and Needs Assessment sections, and to a lesser degree, the Market Analysis.

At the first City Council Public Hearing on April 2, 2014, a total of seven people spoke in support of the various organizations and proposed projects and activities. Letters from one individual and a group of Hispanic residents that took part in the community outreach were addressed and submitted to the City Council.

At the second City Council Public Hearing on May 7, 2014, a total of four people spoke in support of the various projects and services proposed for 2014-2015, as well as the overall goals and objectives proposed for the 2014-2018 Consolidated Plan period. One letter from the group of Hispanic residents that took part in the community outreach was addressed and submitted to the City Council.

No other comments were received during the 30-day public comment period.

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

The City has not received any public comments that were not accepted. The City attempted to incorporate feedback received throughout the Consolidated Plan outreach efforts into the Plan in some fashion.

7. Summary

Based on the needs assessment, market analysis, and public outreach, the City selected the following priorities for the Consolidated Plan:

- Build healthy communities; and
- Expand economic opportunities.

Those priorities align closely with the City's Mission Statement which reads, "The City of Lodi's purpose is to enhance the quality of life for Lodi residents, reflecting our high community standards" and the overall objective to provide the citizenry a better, more attractive, and healthier place in which to live.

Within those priorities, the City has identified eight main goals:

- Foster the development and preservation of fair and quality housing choices for residents of all income levels throughout the entire community;
- Expand financial opportunities for lower-income individuals and families;
- Build capacity and leadership in marginalized communities;
- Improve access to social services;
- Improve accessibility;

- Construct or upgrade public facilities;
- Address blight and nuisance conditions; and
- Secure funding to implement these goals.

To address those goals, the City plans to fund the development of new affordable housing and transitional housing, provide funding to homeowners needing health and safety repairs, offer businesses loans or other assistance to create quality low-income jobs, support nonprofits offering a wide range of social services, assist with accessibility and new facility projects, and the abatement of graffiti and other blight and nuisance conditions that have an adverse impact on the community. Other types of projects may be considered as needed throughout the Consolidated Plan timeframe.

The City anticipates funding activities using a variety of sources, including CDBG, State HOME funds, and grants received by the City.

The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	LODI	
CDBG Administrator		

Table 1 – Responsible Agencies

Narrative

The Community Development Department – Neighborhood Services Division is responsible for overseeing the administration of the City’s CDBG funding, including the preparation of the Consolidated Plan. The Neighborhood Services Division Manager over-see the day-to-day administration of the CDBG program.

Consolidated Plan Public Contact Information

City of Lodi

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

1. Introduction

In preparing the Consolidated Plan, the City consulted with a variety of agencies, including local and regional community-based organizations, the Housing Authority of the County of San Joaquin, and many others.

The goal of the consultation process was to gather data to help determine the priority needs of Lodi citizens and opportunities for coordination to improve availability and access to services.

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

The City of Lodi's public housing agency is the Housing Authority of the County of San Joaquin. In the past, the Housing Authority has facilitated quarterly meetings among the local city and county agencies, and area service providers to better coordinate service delivery.

In addition, Lodi's Neighborhood Services Division Manager sits on the local board for the Emergency Food and Shelter Program, which includes representatives from all emergency shelter providers as well as County mental health professionals.

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

The City of Lodi looks to become more involved in the Continuum of Care (CoC) over the course of this Consolidated Plan period. The CoC is currently administered by the San Joaquin County Community Development Department, with several local agencies and organizations receiving funding.

The City's efforts to address the needs of homeless persons have included participation and support of "A Hand Up", a local homeless advocacy and outreach group made up of social service providers and faith-based organizations that meet monthly to discuss homeless issues and effective ways of addressing them.

The City of Lodi has funded expansion of the local shelter provider's facilities to accommodate homeless men and women with children and transitional housing units.

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

The City of Lodi does not have sufficient population to receive Emergency Shelter Grant (ESG) funding directly. The San Joaquin County Neighborhood Preservation Division administers several federal grant programs that provide direct assistance to homeless individuals and families. They include several Supportive Housing Programs (SHP) and a Shelter Plus Care (SPC) Program. The SPC program provides rent assistance for disabled homeless individuals. Supportive Housing Programs provide rent assistance and supportive services to homeless families and individuals to assist them in making a successful transition from homelessness to independent living. Funds for these programs are received through HUD's Continuum of Care Homeless Assistance Grant Application process.

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

1	Agency/Group/Organization	CALIFORNIA HUMAN DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Health Services-Education Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff met with CHD that had pulled together groups of Hispanic residents to take part in the community outreach process. They reviewed and commented on various needs and issues that were crucial to their community and were instrumental in the formation of the goals that were identified in the Con Plan. CHD will facilitate continued outreach to the Hispanic minority community throughout the Consolidated Plan process.
2	Agency/Group/Organization	Housing Authority of San Joaquin County
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff consulted with the Housing Authority throughout the development of the Con Plan. They reviewed and commented on various needs and issues that were related to their authority and role within the community.
3	Agency/Group/Organization	LOEL Foundation
	Agency/Group/Organization Type	Housing Services-Elderly Persons

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff consulted with the LOEL Foundation in regards to various needs and issues that were related to their role within the community.
4	Agency/Group/Organization	Second Harvest Food Bank
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff consulted with Second Harvest in regards to various needs and issues that were related emergency food and shelter.
5	Agency/Group/Organization	THE SALVATION ARMY, A CALIFORNIA CORPORATION
	Agency/Group/Organization Type	Housing Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff consulted with the Salvation Army - Lodi Corp in regards to various needs and issues that were related emergency food and shelter, housing and supportive services.

6	Agency/Group/Organization	SAN JOAQUIN FAIR HOUSING ASSOCIATION
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff consulted with Fair Housing in regards to various needs and issues that were related housing and discrimination.

Table 2 – Agencies, groups, organizations who participated

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

The City consulted a variety of agencies serving Lodi residents and the region. No agency types were specifically left out of the consultation process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	San Joaquin County	Both address issues pertaining to homelessness and special needs housing.
San Joaquin Valley Fair Housing Equity Assessment	California Coalition For Rural Housing	Both address issues impacting Fair Housing Choice, expanding economic opportunities, and building capacity and leadership in marginalized populations.
Housing Element	City of Lodi	Both include the goal of fostering affordable housing.

Table 3 – Other local / regional / federal planning efforts

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

PR-15 Citizen Participation

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

The City of Lodi offered several opportunities for participation and comment throughout the Consolidated Plan process, as indicated below. There will be an additional public hearing in front of the Lodi City Council on May 7, 2014.

The comments received through the citizen participation process were essential to outlining priorities over the Consolidated Plan timeframe. The majority of the needs identified throughout the Consolidated Plan process are incorporated in the Needs Assessment and covered in the Strategic Plan priorities and goals.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Street Survey	Target Area residents	Staff received comments from 44 residents from within the CDBG Target Area on issues and concerns that they have within their neighborhoods.	Many of the comments referenced a need for crime prevention or issues with crime and public safety within the neighborhoods.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish, Urdu	Staff conducted a series of community needs assessment presentations and exercises with focused minority populations. A total of 55 members of the community participated in those exercises.	Key needs for affordable housing and rental housing assistance; public facilities and public improvements; public services to serve seniors, youth, disabled, and homeless; crime prevention; and employment development services and job creation.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Non-targeted/broad community	Staff conducted a community needs assessment presentation and exercises with the general public through the Lodi Improvement Committee. A total of 6 members of the community participated in those exercises.	The participants, predominantly local business community along Cherokee Lane, commented on the need for public improvements along that main thoroughfare that happens to be within the CDBG Target Area.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-targeted/broad community Development community.	Staff met with representatives from local for-profit and non-profit development companies, local banking institutions, real estate professionals and housing advocates to discuss community housing needs.	The need for quality affordable housing is needed throughout the community and not just in established low-income neighborhoods and that could be accomplished through a collaborative effort between for-profit and non-profit developers and the local banking community.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Lodi has about 62,000 residents and about 21,000 households, according to the most recent American Community Survey (ACS) data. The City's median household income is about \$49,000.

42.5% of the City's households qualify as low-income. Statistically, households with small children (61%) and households with one or more members aged 75 or older (60%) are more likely to be low-income. Small family households and households with young senior (62-74 years old) are less likely than average to be low income. Large family households are slightly more likely than average to be low-income.

Housing Problems

About 60% of low-income households in Lodi experience one or more of the following housing problems:

- Lack of complete kitchen facilities;
- Lack of complete plumbing facilities;
- Overcrowding – more than one person per room;
- Cost Burden greater than 30% .

About 22% of the low-income households in Lodi experience one or more of the following severe housing problems:

- Severe Overcrowding – more than one and a half persons per room;
- Cost Burden greater than 50%.

Housing Needs

The City's primary housing issue continues to be providing housing that is affordable to the lowest-income segments of the population. Demand for affordable housing, especially for extremely low-income and very low-income units, continues to outpace the very limited production within the community. Limited funding resources, the high cost of subsidy, and restrictions on funding sources provide challenges in addressing existing and projected affordable housing needs.

Through outreach and consultation, the following general housing needs were identified:

- New affordable housing construction;
- Emergency housing repairs/Minor housing rehabilitation;
- Preservation and rehabilitation of existing affordable rental housing and public housing;
- Tenant-based rental assistance;
- Down payment assistance;
- Affordable rental housing for seniors and low-income families.

Public Housing

There are no public housing units within Lodi.

Special Needs Populations

Lodi has several special needs populations, including the elderly, homeless, female-headed households, victims of domestic violence, and persons with disabilities. These populations have a range of housing and supportive service needs.

Priority Needs

In addition to housing needs, the City identified several needs related to public facilities, public improvements, and public services:

- Public facilities: Community centers; Youth facilities; Community gardens; Child care facilities; and One-stop service centers.
- Public improvements: Alley improvements, including storm drain and flooding improvements; ADA-accessible curb ramps; and Sidewalk infill.
- Public services: Crime prevention; Affordable youth activities; Senior services; and Job training/education.

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

Summary of Housing Needs

The most common single housing problem faced by low-income households in Lodi is cost burden. Over 31% of the low-income households face a cost burden (paying more than 30% of their income) for housing. The problem is significantly more prevalent among renters than owners. The percentage of households affected is about the same for all lower-income categories. However, almost 18% of the low-income population faces a severe cost burden (paying more than 50% of their income). That is most likely to affect the extremely low-income and the low-income rental households and low-income owner-occupied households.

Two racial and ethnic groups, Blacks and Hispanics, are most affected by the incidence of housing problems and housing cost burden. Other racial and ethnic groups are disproportionately less affected by housing problems, severe housing problems, and housing cost burden.

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	57,117	62,225	9%
Households	20,607	21,548	5%
Median Income	\$39,570.00	\$48,695.00	23%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,315	2,545	4,305	2,155	10,225
Small Family Households *	685	850	1,870	865	5,720
Large Family Households *	335	250	630	330	1,130
Household contains at least one person 62-74 years of age	365	415	610	425	1,750
Household contains at least one person age 75 or older	390	545	725	370	725
Households with one or more children 6 years old or younger *	709	610	1,090	510	1,019
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2006-2010 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	70	70	0	190	25	0	0	0	25
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	90	85	80	0	255	20	4	0	50	74
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	300	220	350	35	905	10	30	185	75	300
Housing cost burden greater than 50% of income (and none of the above problems)	1,075	835	280	25	2,215	260	240	490	65	1,055
Housing cost burden greater than 30% of income (and none of the above problems)	90	455	1,150	565	2,260	140	110	365	185	800

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	110	0	0	0	110	30	0	0	0	30

Table 7 – Housing Problems Table

Data 2006-2010 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,515	1,215	785	60	3,575	315	280	675	190	1,460
Having none of four housing problems	155	630	1,685	1,125	3,595	190	425	1,160	785	2,560
Household has negative income, but none of the other housing problems	110	0	0	0	110	30	0	0	0	30

Table 8 – Housing Problems 2

Data 2006-2010 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	555	715	905	2,175	65	85	410	560
Large Related	260	175	200	635	75	30	255	360
Elderly	415	320	185	920	205	225	295	725

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	375	395	355	1,125	110	45	65	220
Total need by income	1,605	1,605	1,645	4,855	455	385	1,025	1,865

Table 9 – Cost Burden > 30%

Data 2006-2010 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	515	335	145	995	45	65	240	350
Large Related	215	15	0	230	65	30	170	265
Elderly	335	235	95	665	100	145	150	395
Other	375	295	70	740	95	30	65	190
Total need by income	1,440	880	310	2,630	305	270	625	1,200

Table 10 – Cost Burden > 50%

Data 2006-2010 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	330	270	370	20	990	30	34	105	80	249
Multiple, unrelated family households	60	39	35	15	149	14	0	80	45	139
Other, non-family households	15	0	30	0	45	0	0	0	0	0
Total need by income	405	309	435	35	1,184	44	34	185	125	388

Table 11 – Crowding Information – 1/2

Data 2006-2010 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

Single person households, especially those in the very low- and extremely low-income categories and in rentals, face severe cost burden (paying more than 50% of their income) as a housing problem and would benefit the most from housing assistance.

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

Lodi does not have specific estimates of these at-risk populations beyond those available through Census, American Community Survey, and other publicly available data sets.

What are the most common housing problems?

The most common single housing problem faced by low-income households in Lodi is cost burden. Over 31% of the low-income households face a cost burden (paying more than 30% of their income) for housing. However, almost 18% of the low-income population faces a severe cost burden (paying more than 50% of their income).

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

The problem is significantly more prevalent among renters than owners. The percentage of households affected is about the same for all lower-income categories, with a slight increase in extremely low-income and the low-income rental households and low-income owner-occupied households.

There are two racial and ethnic groups, Whites and Hispanics, most affected by the incidence of housing problems and housing cost burden. Other racial and ethnic groups are disproportionately less affected by housing problems, severe housing problems, and housing cost burden, likely due to the relatively small sample size.

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

There are 2,315 extremely low-income households in Lodi, of which 1,394 are either small family or have at least one child age 6 or younger. The high incidence of cost burden among extremely low-income households puts these households at special risk for homelessness. One unfortunate circumstance, such as job loss or an unexpected car repair, will cause these households to miss rent or mortgage payments, increasing the likelihood of homelessness.

In order to achieve financial stability, including stable permanent housing, these households need a range of resources. Some households simply need some temporary assistance paying housing costs, while other households need transitional housing, job training, assistance securing government benefits, and other social service resources.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Lodi does not have specific estimates of the at-risk population beyond those available through Census, American Community Survey, and other publicly available data sets.

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

For Lodi residents, the primary housing characteristic that is linked to instability and an increased risk of homelessness is severe cost burden (paying more than 50% of gross income toward housing costs). Paying a large percentage of income toward housing, especially for lower-income households, leaves insufficient resources to meet other basic needs, such as food and clothing, and provides little ability to amass savings. Unemployment, underemployment, or an unexpected medical bill or car repair force these households to make difficult choices.

Discussion

The City's primary housing issue continues to be providing housing that is affordable to the lowest-income segments of the population. With limited resources and the downturn in the economy, the demand for affordable housing continues to outpace production. A shortage of resources at the federal and state levels, and a preference at those levels for funding housing in dense urban areas, have created challenges for the City in producing housing affordable to any level of low-income households, much less the extremely low-income households.

The populations with the highest needs over the next five years are extremely low-income households, very low-income households, and small and large related households (including those with children). The level of need between renters and owners is significant, with renters needs far exceeding those of owners.

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

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

Introduction

A household is considered to have a housing problem when their home lacks complete kitchen or plumbing facilities, when there is more than one person per room, or when a cost burden (30% or more of income toward housing) exists.

For the purposes of this Consolidated Plan, disproportionately greater need is assumed to exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

For example, 76% of the low-income households in Lodi experience one or more housing problem. Therefore, if more than 86% of a particular racial or ethnic group experienced a housing problem, a disproportionately greater need would be presumed to exist.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,980	135	110
White	1,115	130	40
Black / African American	30	0	0
Asian	105	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	690	4	65

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,090	585	0
White	1,040	455	0
Black / African American	85	0	0
Asian	105	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	820	80	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,810	1,375	0
White	1,595	1,025	0
Black / African American	0	0	0
Asian	70	65	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	1,110	285	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	965	1,325	0
White	465	875	0
Black / African American	0	35	0
Asian	145	75	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	340	335	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

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

Discussion

Overall, 76% of low-income households in Lodi experience at least one housing problem. There are four groups with disproportionately greater need. The Black, Asian and American Indian groups are all at 100%. However, the sample sizes for those three groups are significantly smaller than the other racial and ethnic groups, so it is difficult to draw meaningful conclusions.

With 86% of their households experiencing one or more housing problem, there is clearly a disproportionately greater need in low-income Hispanic households. The disproportionate need for Hispanics appears at both the very low-income and low-income levels.

There is also a disproportionate need noted for extremely low-income white households (86%).

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

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

Introduction

A household is considered to have a housing problem when their home lacks complete kitchen or plumbing facilities, when there is more than one person per room, or when a cost burden (30% or more of income toward housing) exists.

For the purposes of this Consolidated Plan, disproportionately greater need is assumed to exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

For example, 76% of the low-income households in Lodi experience one or more of housing problems. Therefore, if more than 86% of a particular racial or ethnic group experience a housing problem, a disproportionately greater need would be presumed to exist.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,710	405	110
White	920	330	40
Black / African American	30	0	0
Asian	70	34	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	645	40	65

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,655	1,020	0
White	815	675	0
Black / African American	45	40	0
Asian	105	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	675	225	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,370	2,815	0
White	615	2,010	0
Black / African American	0	0	0
Asian	35	100	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	705	690	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	265	2,015	0
White	60	1,280	0
Black / African American	0	35	0
Asian	75	145	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	125	550	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

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

Discussion

Overall, 52% of low-income households in Lodi experience at least one severe housing problem. There are three groups with disproportionately greater need: Blacks (65%), American Indian (100%) and Hispanics (66%). However, the sample size for the American Indian group is only 15 households in total, so it is too small to draw a meaningful conclusion.

At the extremely low-income level, there is little racial and ethnic variation. At the very low-income level, the only groups experiencing disproportionate need are Hispanics and Asians. At the low-income level, only American Indians have a disproportionate need, but again because of the extremely small sample group it is not possible to draw a meaningful conclusion.

Among those groups with statistically significant samples, whites tend to experience housing problems at a rate significantly less than the average for any given income category.

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

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

Introduction:

A person is considered to have a housing cost burden when their household spends more than 30% of its gross income on housing expenses. Unlike the previous sections on disproportionate need, this table measures individuals as opposed to households.

As in the previous section, disproportionately greater need is assumed to exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

For purposes of comparison, the City’s racial/ethnic breakdown per 2006-2010 ACS data was:

- White - 69%
- Asian - 7%
- Hispanic - 36%
- Black - <1%
- Other or multiracial - 18%
- American Indian/Alaskan Native - <1%
- Hawaiian/Pacific Islander - <1%

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	11,495	4,765	4,319	110
White	8,725	2,940	2,490	40
Black / African American	65	60	75	0
Asian	560	220	275	0
American Indian, Alaska Native	70	20	0	0
Pacific Islander	4	0	0	0
Hispanic	1,945	1,470	1,410	65

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2006-2010 CHAS

Discussion:

Overall, 44% of Lodi residents live in a household that experiences a housing cost burden. The only two racial/ethnic groups that experience a disproportionate need are Blacks (68%) and Hispanics (60%). White (39%) and American Indian (22%) households experience the lowest incidence of housing cost burden. Asian households (47%) are slightly above the average.

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

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

A few groups experience disproportionate need, but it varies by income level and type of measurement. The only groups that consistently displayed a disproportionately greater need were Hispanics and Blacks, who had a higher incidence of housing problems, severe housing problems, and housing cost burden.

However, at the extremely low-income level, all groups with the exception of the American Indian and the Pacific Islander groups, had a disproportionately greater need when severe housing problems were considered.

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

During the consultation process and the public meetings, residents from the Hispanic community mentioned that they need housing assistance in the form of emergency housing repairs, housing rehabilitation, down-payment assistance and tenant-based rental assistance.

The special needs groups that were most frequently identified in the consultation process were youth, seniors, disabled persons, and extremely low-income and very low-income households.

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

Based upon mapping queries in the Consolidated Plan mapping tool, and in relation to the data used in a recent Fair Housing Equity Assessment, the populations experiencing the disproportionate need are concentrated on Lodi's Eastside.

NA-35 Public Housing – 91.205(b)

Introduction

Public housing programs within San Joaquin County are managed by the Housing Authority of the County of San Joaquin. The Housing Authority operates independently of the City of Lodi, and the City retains no control over their programs or housing units.

HACSJ does not operate any public housing units within the City of Lodi, but they do offer the Housing Choice Voucher Program (formerly known as Section 8) to Lodi residents. Tenant-based Housing Choice Vouchers provide a monthly subsidy to low-income tenants renting market-rate units. Housing Choice Vouchers require an HACSJ inspection of the unit prior to move-in to ensure health and safety standards are met.

The numbers included in the table below are the number of public housing units and housing vouchers in San Joaquin County, which is the lowest level at which HACSJ reports data to HUD.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,052	4,651	72	4,427	47	85	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	14,961	13,879	12,257	13,911	10,960	13,621
Average length of stay	0	0	7	7	2	7	0	6
Average Household size	0	0	3	2	1	2	1	4
# Homeless at admission	0	0	0	1	0	0	1	0
# of Elderly Program Participants (>62)	0	0	182	917	30	884	2	0
# of Disabled Families	0	0	185	1,919	38	1,829	26	17
# of Families requesting accessibility features	0	0	1,052	4,651	72	4,427	47	85
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	533	1,970	41	1,837	28	57	0
Black/African American	0	0	297	1,915	25	1,850	19	16	0
Asian	0	0	190	632	3	615	0	6	0
American Indian/Alaska Native	0	0	17	90	3	82	0	5	0
Pacific Islander	0	0	15	44	0	43	0	1	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	457	936	13	888	4	28	0
Not Hispanic	0	0	595	3,715	59	3,539	43	57	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Not applicable. There are no public housing units in Lodi.

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

The households of low and moderate income in San Joaquin County, including Lodi, face housing issues, such as shortage of new affordable housing stock, and shortage of assistance funds create financial impediments to housing for many. Additionally, seniors and persons with disabilities can be more seriously impacted by these issues, due to the challenges of aging, disabilities and limited financial support.

Low- and moderate-income Housing Choice voucher (HCV) participants clearly need continued access to housing assistance. The average monthly income for a HCV participant in Lodi is \$13,780. As of April 2014, the average monthly rent for a 3-bedroom unit in Lodi is \$1,097 which, if not for the HCV, would require over 90 percent of the monthly income to go towards rent. Additionally, the average monthly rent for a 1-bedroom unit in Lodi is \$600 which would require over 50 percent of the monthly income to go towards rent, if not for the HCV program.

Many HCV program participants also need help to maintain their stability in housing, including family self-sufficiency, case management and access to mental health and disability services.

The Housing Authority of the County of San Joaquin has a Family Self-Sufficiency (FSS) Coordinator dedicated to the HCV program. With an average annual income of \$13,320, elderly HCV participants in Lodi also have an immediate need for affordable housing that will continue to increase as the population ages. Seniors also need supportive services to age-in-place. Persons with disabilities on the HCV program have an average annual income of \$13,950, and they, too, have a need for supportive services.

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

While the challenging economy poses obstacles for many families, needs are generally more acute among low income families, as evidenced by the fact that 73 percent of HCV households annual income is 50 percent of the Area Median Income (AMI), which is considered Very Low Income; and nearly 25 percent of HCV participants are designated as Extremely Low Income with an annual income of 30 percent of AMI.

Discussion

HCV program participants need housing assistance and services that will allow them to maintain their housing stability and increase their income and assets. While there are no public housing developments

in Lodi, the Housing Authority of the County of San Joaquin owns two rental communities in Lodi and has designated them as affordable by maintaining rental amounts at less than market rate.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Individuals or families that are homeless have a variety of special needs including emergency shelter, counseling, job training, transitional housing, and permanent supportive housing, among others. According to the most recent count of homeless persons performed by San Joaquin County in 2013, the City of Lodi has approximately 124 homeless persons. Of these homeless, 68 were sheltered and 56 were unsheltered.

There are two facilities in Lodi that provide shelter to the homeless. The Salvation Army has 52 shelter beds for men and 39 beds for women and children. Lodi House has 26 beds for women and children. Additionally, there are a total of 28 transitional housing beds at Salvation Army and Lodi House facilities, 16 for men and 12 for women and children.

The Salvation Army, Lodi House, and other service organizations provide the following services to homeless individuals and families:

- REACH utility assistance
- Care utility assistance
- Rental assistance
- Emergency food pantry
- Transportation assistance
- Lodi Memorial Medical Clinic
- Clothing assistance
- Community dining hall
- Drug and alcohol rehabilitation program placement
- Mental health support group
- Leadership training
- Culinary Arts

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

Chronically Homeless

A Homeless Coalition has developed a draft for the Ten-Year Plan to End Homelessness for San Joaquin County and is continuing to define the scope of the issues to be addressed during 2014-15 and beyond.

The County has identified chronic homelessness as a priority issue. The long-term strategy is to develop and implement a 10-year plan to end homelessness; continue to seek Shelter Plus Care and Supportive Housing Program (SHP) for Permanent Housing for Persons with Disabilities funds available under the Continuum of Care (CoC) strategy without negatively affecting the ability to renew existing programs; and modify existing permanent supportive housing programs within the CoC that do not target the chronically homeless to provide chronically homeless persons with a priority in filling vacancies.

The short-term strategy identified in the County's Continuum of Care Application, is to create new permanent housing beds for chronically homeless throughout the County.

Families with Children

There is a need for transitional housing for unsheltered families in Lodi. 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 with which case managers deal.

Veterans

There does not appear to be a very large number of homeless veterans in Lodi or throughout San Joaquin County that are found in larger metropolitan areas.

Unaccompanied Youth

Many youth run away, and in turn become homeless, due to problems in the home, including physical and sexual abuse, mental health disorders of a family member, substance abuse and addiction of a family member, and parental neglect. In some cases, youth are asked to leave the home because the family is unable to provide for their specific mental health or disability needs. Still some youth are pushed out of their homes because their parents cannot afford to care for them.

Youth who have been involved in the foster care system are more likely to become homeless at an earlier age and remain homeless for a longer period of time. Youth aging out of the foster care system often have little or no income support and limited housing options and are at higher

risk to end up on the streets. Youth that live in residential or institutional facilities often become homeless upon discharge. In addition, very few homeless youth are able to seek housing in emergency shelters due to the lack of shelter beds for young people and shelter admission policies. Some youth become homeless when their families fall into difficult financial situations resulting from lack of affordable housing, difficulty obtaining or maintaining a job, or lack of medical insurance or other benefits. These youth become homeless with their families, but later can find themselves separated from them and/or living on the streets alone, often due to shelter or child welfare policies. Youth transitioning from expiring foster care 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.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

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

Based on its analysis conducted through the 2013 Homeless Point-in-Time Survey, 16 percent of the County’s unsheltered homeless population included those with families. For Lodi’s estimated count of unsheltered homeless, that equates to almost 17.

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

Based on its analysis conducted through the 2013 Homeless Point-in-Time Survey, the racial/ethnic breakdown is as follows:

- 72.5 percent were White;
- 8 percent were Black;
- 14 percent were Asian;
- 0.5 percent were Native Hawaiian/Pacific Islander;
- 3.6 percent identified as two or more races.

Persons of Hispanic or Latino origin equaled 37.6 percent, while Non-Hispanic Whites equaled 38.2 percent.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Both Lodi and San Joaquin County generally have a high unemployment rate and a very low wage rate. Unemployment and underemployment, perhaps more than any other factors, contribute to a steadily

increasing number of homeless. Housing affordability indexes also consistently rank this county as extremely low. Construction of moderate-cost homes has recently been limited and the number of multiple family rental units that has been constructed is negligible, despite the growing population.

San Joaquin County is an agricultural community and, therefore, 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 either homeless or reside in shelters.

San Joaquin County is also 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 north-south corridors which connect the area to Sacramento and Los Angeles, as well as to the Bay area by means of east-west state highways. The greater Stockton area has, therefore, always been a stopping-off point for transients.

Since 2007, the housing crisis has resulted in high rates of foreclosure in San Joaquin County. Although there is no definitive local data, a national survey of homeless survey providers reported in *Foreclosure to Homelessness 2009: the Forgotten Victims of the Subprime Crisis*¹ concluded that at least some of their clients were homeless as a result of foreclosure, and about half of survey respondents estimated that more than 10 percent of their clients were homeless because of foreclosure on a home they had been occupying. Anecdotal data reported by the Lodi News-Sentinel (November 14, 2009) suggests a local link to foreclosures and homelessness in some instances. According to the News-Sentinel, the Lodi Unified School District reported that the district's schools saw a record number of homeless students enrolled, and chalked most of it up to foreclosures in the North Stockton area and people leaving the state due to job loss or the increasing cost of living locally.

1 A joint report from the National Coalition for the Homeless, the National Health Care for the Homeless Council, the National Alliance to End Homelessness, the National Association for the Education of Homeless Children and Youth, the National Law Center on Homelessness & Poverty, the National Low Income Housing Coalition and the National Policy and Advocacy Council on Homelessness.

Discussion:

Based on its analysis conducted for the Continuum of Care Application, the County has identified the following homeless and homeless prevention strategies that will be supported by the City of Lodi:

- Continue to develop strong working partnerships between existing network of support service providers and the Shelter Plus Care program so as to maintain the percentage of homeless persons remaining in permanent supportive housing for at least six months.

- Maintain and improve current employment support practices and services and developing continuing strategies to implement and build on elements identified in the 12 month plan.
- Focus support service strategies on improving education and skill sets of program participants while still emphasizing the importance of immediate employment even if at entry level positions.
- Use available HPRP funds to both prevent households with children from becoming homeless and to identify households with children who need minimal assistance to obtain and maintain permanent housing.

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

Introduction:

Certain groups may have more difficulty finding housing and may require specialized services or assistance. Due to their special circumstances, they are more likely to be low-income. These groups include the following:

- Elderly persons, including the frail elderly;
- Persons with disabilities;
- Large households;
- Female-headed households with children;
- Homeless persons; and
- Victims of domestic violence.

Very few service providers have offices in Lodi, as most are located in the City of Stockton.

Describe the characteristics of special needs populations in your community:

Elderly Households

According to the 2006–2010 American Community Survey, there were 9,320 households in Lodi headed by a person 62 years or older. More than 32% of elderly-headed households were within one of the low-income categories. Of the senior households in Lodi, approximately 59% are renter-occupied and 41% are owner-occupied. The data suggests that seniors may not have adequate resources to sustain increased housing-related expenses.

Disabled Persons

According to the ACS for the 2009-2011 period, 47.8% (6,479 persons) of Lodi's adult population (age 18 and older) had some disability. Of these persons, almost half, 3,914, were age 65 years or older. Of that adult population, more than 34% of persons with a disability have a self-care or independent living difficulty which may require special housing design features, income support, and/or in-home supportive services. More severely disabled individuals may require a group living environment supported by trained personnel.

Persons with Developmental Disabilities

The City of Lodi is serviced by the Valley Mountain Regional Center in Stockton, which provides a point of entry to services for people with developmental disabilities. The center is a private nonprofit community agency that contracts with local businesses to offer a wide range of services. As of January 2014, the Valley Mountain Regional Center provided services to 632 individuals lived in Lodi.

Single-Parent and Female-Headed Households

Women with children comprised the majority of single-parent households in the 2009-2011 ACS estimate: almost 74% (4,215 households). According to ACS for the 2009-2011 period, 45.60% of the city's female-headed families with children lived below the poverty level.

Among all families below the poverty level, 50 percent are female-headed single-parent families. By contrast, single-parent male-headed households make up only 11.8 percent of families below the poverty level.

Large Family Households

Large households, defined as having five or more members, often require special housing needs due to a limited supply of adequately sized, affordable housing units. Three-bedroom housing units comprise 45% of all units, however, four and five or more bedroom units comprise just 8% and 1%, respectively. Additionally, rental units have fewer bedrooms: only 25% of rental units have three-bedrooms and just 3% have four or more bedrooms.

According to the 2006-2010 CHAS, approximately 12% of all households in Lodi include five or more people. Approximately 45% of those large households are low-income. 42% own their homes, and 58% rent.

Homeless Persons

According to the most recent count of homeless persons performed by San Joaquin County in 2013, the City of Lodi has approximately 124 homeless persons. Of these homeless, 68 were sheltered and 56 were unsheltered. Lodi has two facilities that provide shelter to the homeless. The Hope Harbor Shelter, operated by the Salvation Army, has 52 shelter beds for men, 28 beds for women and children and three units for single-parents with children. The Lodi House, which provides shelter for women and children, has 26 beds for women and children. Additionally, these facilities maintain a combined 40 beds for transitional housing needs.

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

Elderly Households

Senior housing needs may be more problematic to meet than the needs of other residents since seniors are often living on a fixed income and many have special housing and care needs, primarily resulting from physical disabilities and limitations, income, and healthcare costs. Additionally, senior households have other needs that help preserve their independence including protective services to maintain their health and safety, in-home support services to perform activities of daily living, conservators to assist with personal care and financial affairs, public administration assistance to manage and resolve estate issues, and networks of care to provide a wide variety of services and daily assistance.

Disabled Persons

Persons with disabilities may have special housing needs because of health costs, fixed or limited incomes, and/or a lack of accessible and affordable housing. A disability is defined broadly by state and federal agencies as any physical, mental, or emotional condition that lasts over a long period of time, makes it difficult to live independently, and affects one or more major life activities.

Persons with Developmental Disabilities

There are a number of housing types appropriate for people living with a developmental disability, including rent subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the considerations that are important in serving these individuals.

Single-Parent and Female-Headed Households

Single-parent households may have special housing needs due to limited income and child day care requirements. These special needs particularly affect female householders with children because their incomes tend to be lower than male householders. Single-parent households generally have a higher ratio between their income and their living expenses (that is, living expenses take up a larger share of income than is generally the case in two-parent households). Therefore, finding affordable, decent, and safe housing is often more difficult for single-parent households.

Large Family Households

As previously mentioned, the ACS reported 2,675 large households in Lodi, of which nearly half were renter households. Large households represent 11% of the city's total households. Although rates of overcrowding have declined in recent years, there are still over 1,500 overcrowded households. Although these numbers do not necessarily represent the same set of households, they do indicate there is currently an unmet need for affordable housing with more bedrooms in Lodi.

Homeless Persons

Homeless individuals and families have perhaps the most immediate housing need of any group. They also have one of the most difficult sets of housing needs to meet, due to both the diversity and complexity of the factors that lead to homelessness and to community opposition to the location of facilities that serve homeless clients.

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

According to estimates based on CDC statistics, San Joaquin County has 1000-2000 individuals living with this disease, though only about half are in medical treatment or receiving services for their disease. The San Joaquin AIDS Foundation (SJAF) serves as many of those infected with HIV/AIDS as possible with the resources available. Currently, SJAF has a caseload of nearly 100 clients and their case managers are working very diligently to find or develop the proper programs to assist this demand.

The primary needs of this population are housing, food, transportation and medicines. The educational services needed by this population are being met; however, will need to be increased as we continue to provide youth and young adult educational services.

Operational support staff is being trained to communicate and educate the public as the need arises and remains available for informational purposes on a daily basis. This allows case managers and educators the flexibility to meet the demands of clients, constituents and community relations without being restricted to in-office services only.

Discussion:

Special needs groups with high priority housing and supportive services needs include elderly persons, persons with disabilities, female-headed households, victims of domestic violence, and the homeless. These populations would generally benefit from permanent housing with supportive services on-site. Lodi does have a number of providers that serve special needs populations, including the LOEL Senior Center (seniors), the Lodi Salvation Army and Lodi House (homeless and extremely low-income), Women's Center – Youth and Family Services (victims of domestic violence), Valley Mountain Regional Center (adults with developmental disabilities), and both the Emergency Food Bank and the Second Harvest Food Bank (all groups). The need for the services provided by these groups and many others is clearly high, and the City will need to continue to support their activities in order to best serve its special needs population.

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

Describe the jurisdiction's need for Public Facilities:

In the past five years, the City has devoted substantial funds to upgrading and improving several public facilities within the City. Needs over the next five years include the following:

- **Community Center/Youth Center.** Outreach with residents from Lodi's Target Area neighborhoods identified the need for a community/youth center in the northern Eastside neighborhood. The Boys and Girls Club of Lodi does operate a youth recreation center in the southern Eastside. The City provided CDBG funding for the construction and subsequent renovations to that facility that serves the surrounding low-income neighborhoods. That center is far from Lodi's northern Eastside and residents and the youth from the northern neighborhoods are not likely to venture into Lodi's southern Eastside neighborhoods.
- **Community Gardens.** Participants in the community outreach events identified community gardens as a need for their community to address a number of issues. Community gardens strengthen community bonds, provide food, and create recreational and therapeutic opportunities for a community. They can also promote environmental awareness and provide community education.
- **One-Stop Service Center.** Community outreach with our Target Area residents also noted the need for a one-stop service center that would bring together many of the City's social service providers. Ideally, space would be shared between organizations so that non-profits and other agencies currently providing service only in Stockton would be able to provide local service one or two days a week.
- **Child Care Facilities.** The need to assisting families, especially low-income families, with their child care needs so parents can work and stay employed was identified through community outreach efforts. This matches the growing public commitment to ensure that children enter school ready and able to learn, and a growing awareness that early learning opportunities present a unique avenue to achieve that goal.

How were these needs determined?

These needs were determined in consultation with the City's social service agencies and through community outreach meetings.

Describe the jurisdiction's need for Public Improvements:

In the past five years, the City has devoted substantial funds to making public improvements such as alley drainage improvements and accessibility-related improvements. Needs over the next five years include the following:

- **Alley Drainage Improvements.** Alley projects increase accessibility and drainage. Storm drain facilities are added and the alleys are resurfaced.
- **ADA-accessible curb ramps.** Curb ramps allow disabled residents to have a safe path of travel on City sidewalks.
- **Sidewalk Infill.** Sidewalk infill projects install sidewalk, curb and gutter improvements in areas where there are currently no sidewalk. Generally, the sidewalk connects with existing sidewalk on both ends, or connects residents with a facility or other public improvement (e.g, trail).

How were these needs determined?

These needs were determined through community outreach meetings and needs assessment exercises.

Describe the jurisdiction’s need for Public Services:

Lodi is served by several local and regional non-profits. Nonprofits provide services ranging from food programs, tutoring and mentoring, to landlord/tenant mediation. Needs over the next five years include the following:

- **Crime Prevention.** Programs and services are needed to increase the capacity of citizens to promote peaceful communities, become involved in solving community problems, and reduce overall crime in CDBG Target Area neighborhoods through social development, job training opportunities, drug abuse counseling, domestic violence counseling, dispute/conflict resolution, juvenile diversion, education and any other activities that have been proven to deter crime.
- **Senior Services.** Seniors need continued access to meals, both delivered for homebound seniors and at the Senior Center, for more mobile seniors.
- **Employment Services.**
- **Housing Assistance.** Many of Lodi’s extremely low-income and very low-income households face housing instability and need services aimed at helping them find and maintain affordable housing.

How were these needs determined?

These needs were determined through community outreach meetings and needs assessment exercises.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Lodi's housing stock is primarily single-family homes, with an owner-occupant rate of 45%. The majority of owner-occupied single-family homes have at least three bedrooms, while the majority of renter-occupied units have two or less bedrooms. However, there is an affordability mismatch between the price of housing and the amount households can afford to pay; the affordability mismatch is worst for extremely low- and very low-income households.

There remains a need for more affordable housing though, particularly for the lowest-income households.

In addition to affordable housing, a key City goal is bringing high-quality jobs to Lodi. Currently, most of the City's residents commute outside Lodi to work, with about 10% commuting more than an hour each day. Local residents may need specialized training in order to meet the needs of new businesses, particularly those in the manufacturing sector.

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

Introduction

The majority of Lodi’s housing units are single-family homes. Most of the ownership units are larger homes, with three or more bedrooms (81%), with the balance being predominantly two-bedroom units (17%). There is a very small inventory of owner-occupied one-bedroom units

42.6% of the occupied housing stock is rented. Rental homes are available in a range of sizes, from one bedroom to three or more bedrooms. Almost half of the rental housing inventories are two bedroom units, with the balance split almost equally between either one-bedroom units and three or more bedroom units.

Apartment complexes with five or more units make up 21% of the total housing stock in Lodi. Adding two- to four-unit properties to that brings the total to 29%. The supply of apartments for larger families is somewhat limited.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	14,425	63%
1-unit, attached structure	1,388	6%
2-4 units	1,775	8%
5-19 units	2,034	9%
20 or more units	2,833	12%
Mobile Home, boat, RV, van, etc	421	2%
Total	22,876	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2006-2010 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	40	0%	456	5%
1 bedroom	188	2%	2,234	23%
2 bedrooms	2,055	17%	4,588	47%
3 or more bedrooms	9,500	81%	2,487	25%
Total	11,783	100%	9,765	100%

Table 27 – Unit Size by Tenure

Data Source: 2006-2010 ACS

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

The City has less than 200 units that have been assisted with federal, state, and local funds.

There are two affordable apartment complexes, with a total of 113 units, within the City. Another project is planned that will bring another 80 units of affordable units. Most all of the properties were funded using CDBG, HOME or NSP funding. Many of those were funded as "gap" financing through First Time Homebuyer Programs.

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

No units are expected to be lost from the affordable housing inventory during the five-year Consolidated Plan period.

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

The availability of housing units generally meets the needs for low-income households and above. There is however an insufficient supply of units for both very low- and extremely low-income households. For the over 2,300 extremely low-income households there are only 175 affordable units to meet that population. For the over 2,500 very low-income households there are only 1,045 affordable units available. This disparity is also evidenced in the data for cost-burdened households for those populations. 68% of the extremely low-income households experience cost-burden (spending more than 30% of their monthly income on housing costs). 58% of that population experience severe cost-burden (spending more than 50% of their income on housing costs). 70% of very low-income households experience cost burden, with 42% experiencing extreme cost-burden.

Describe the need for specific types of housing:

Through the consultation and public meeting process, the following housing needs were identified:

- More extremely low-income and very low-income units. These units should have supportive services provided on-site.
- More affordable housing for families, especially large families.
- Increased number of accessible units and range of accessibility features.
- Transitional housing options for families with children.
- Housing near transit, shopping, and services for those households without private vehicles.

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

Introduction

The cost of ownership housing in Lodi increased dramatically in the early-2000s, and then decreased significantly beginning around 2006. Rents remained relatively stable during this time, escalating with the cost of living. More recent data from trulia.com indicates that the median home price was \$223,750 in March 2014, a 31% increase from the previous year. The median home price for a 2-bedroom unit, what could be considered a starter home for a first-time home buyer, increased 75% in the past year to \$149,000. Many low-income households cannot afford to purchase a home in Lodi.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	139,800	334,000	139%
Median Contract Rent	527	815	55%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,365	14.0%
\$500-999	5,805	59.5%
\$1,000-1,499	2,250	23.0%
\$1,500-1,999	263	2.7%
\$2,000 or more	82	0.8%
Total	9,765	100.0%

Table 29 - Rent Paid

Data Source: 2006-2010 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	175	No Data
50% HAMFI	780	260
80% HAMFI	4,390	735
100% HAMFI	No Data	1,304
Total	5,345	2,299

Table 30 – Housing Affordability

Data Source: 2006-2010 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 31 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

Extremely low- and very low-income households have a difficult time locating affordable housing. The City has few affordable housing units dedicated to extremely low-income households. Some low-income households also have difficulty finding affordable housing, especially those households that need three-bedroom or larger housing units. The supply of housing for moderate-income and above moderate-income households is sufficient. Households at these income levels can afford both the median rent and the median ownership price (using the most recent median price of \$223,750).

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

The economic challenges of the past several years resulted in large price drops in homes in Lodi. The City also saw many foreclosures and short sales, which contributed to dropping home values. Housing prices that were once unaffordable to even moderate-income households dropped to the point that most low-income households could afford to purchase homes. However, in recent years, the housing market has showed signs of strength, with increasing property values and a decrease in foreclosures and short sales. The cash investor market is strong and competition with investors is preventing many low-income residents from becoming homeowners. Overall, housing is likely to become slightly less affordable in coming years, although the price increases of the mid-2000s are not anticipated.

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

The area median rent of \$815 is relatively comparable to the high HOME rent for two-bedroom homes and smaller, and the low HOME rent for three-bedroom homes. The low HOME rent is lower than the median rent and the fair market rent for two-bedroom homes. Currently, rents for low-income units are pretty close to market-rate rents. This means that the low-income units are somewhat harder to rent because prospective tenants have a greater number of choices within their price range. The City's strategy therefore will need to focus on those households for which market-rate rents remain unaffordable, namely very low- and extremely low-income households.

Discussion

The cost of housing can be a challenge for low-income households, which are sometimes forced to spend more than 30% of their gross income on housing costs due to market factors, including availability, resale pricing, interest rates, and property taxes and assessments. The challenges households face vary by income level:

- For low-income households, the primary challenge is homeownership, especially at a time when demand is high and competition from investors further limits supply. Low-income households generally face low barriers to renting, with market-rate rents in some cases less expensive than affordable rents.
- For very low-income households, both renting and purchasing is a challenge.
- In general, extremely low-income households are not advised to purchase homes. These households face the most difficulty finding affordable rents within the City.

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

Introduction

Definitions

A property in “substandard condition” means any dwelling unit that contains a circumstance that endangers the life, limb, health, property, safety, or welfare of the public or the occupants. The conditions that make a property a “substandard dwelling” are defined in detail in Section 17920.3 of the California Health and Safety Code.

For the purposes of the CDBG program, “substandard condition but suitable for rehabilitation” means that the cost of remedying all substandard conditions plus the current value of the property does not exceed the after-rehabilitation value of the property.

The four housing conditions are 1) lacks complete kitchen facilities, 2) lacks complete plumbing facilities, 3) more than one person per room, and 4) cost burden greater than 30%.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,914	33%	5,144	53%
With two selected Conditions	358	3%	983	10%
With three selected Conditions	24	0%	51	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	7,487	64%	3,587	37%
Total	11,783	100%	9,765	101%

Table 32 - Condition of Units

Data Source: 2006-2010 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,208	10%	480	5%
1980-1999	3,629	31%	2,610	27%
1950-1979	5,349	45%	4,890	50%
Before 1950	1,597	14%	1,785	18%
Total	11,783	100%	9,765	100%

Table 33 – Year Unit Built

Data Source: 2006-2010 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	6,946	59%	6,675	68%
Housing Units build before 1980 with children present	565	5%	6,934	71%

Table 34 – Risk of Lead-Based Paint

Data Source: 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

The majority of Lodi’s homes are old, with 63% having been built prior to 1980. Additionally, high home prices in the mid-2000s resulted in many homeowners undertaking improvements using home equity lines of credit or other means. Until 2009, the City had a homeowner rehabilitation program, which was operated through the Urban County, that received moderate interest from qualifying homeowners.

The primary housing condition affecting units within Lodi is a cost burden greater than 30% (or, in some cases, greater than 50%), which is common among both owners and renters. This indicates that many low-income households will have little funding available for repairs after paying mortgages or rent. While major repairs are the landlord’s responsibility in rental units, homeowners are solely responsible for their own repairs. Many homeowners have few resources to address a leaky roof, broken HVAC system, or non-operational hot water heater. With relatively small investments, the City can provide assistance to households that need to correct one or two health and safety hazards.

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

It is estimated that about 70% of homes built between 1950 and 1979 have lead-based paint, and that 85% of homes built prior to 1950 have lead-based paint. Given this, it is estimated that 5,100 owner-occupied and 4,900 rental homes have lead-based paint present. About 13% of owners and 70% of

renters are considered low-income, so this would imply that 1,250 owner and 4,672 rental units have a lead-based paint hazard risk.

It is estimated that about 70% of homes built between 1950 and 1979 have lead-based paint, and that 85% of homes built prior to 1950 have lead-based paint. Given this, it is estimated that 5,100 owner-occupied and 4,900 rental homes have lead-based paint present. About 13% of owners and 70% of renters are considered low-income, so this would imply that 1,250 owner and 4,672 rental units have a lead-based paint hazard risk.

Older home in Lodi, especially in the low-income neighborhoods, are generally not well-maintained, which increases the risk of lead-based paint hazard through chipping or deteriorating paint.

Additionally, due to the high cost burden that has existed, property owners have not had sufficient equity to make improvements which would likely have encapsulated lead-based paint, if not removed it entirely.

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

Introduction

The City of Lodi does not own or operate any public housing. The numbers in Table 11 include totals for HACSJ, which serves all of San Joaquin County.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	1,075	4,931	68	4,863	222	791	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

There are no public housing units within the city of Lodi.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

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

There are no public housing units within the city of Lodi.

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

HACSJ participates in the Family Self-Sufficiency (FSS) Program offered by HUD. The FSS Program encourages and assists clients in increasing their earned income, thereby increasing their ability to become economically self-sufficient. Resources offered through the FSS Program include job training and searching assistance, financial counseling, credit repair, and regular one-on-one or group support. The FSS Program also offers incentives to encourage participation and enhance ability to achieve self-sufficiency. The main incentive offered to all clients is the ability to build savings during participation in FSS program. The savings earned is distributed to eligible clients (clients who have completed their goals, are not receiving cash assistance, and are employed at 32 hours a week). FSS participants also have a number of personal incentives for involvement, including structured goal planning, greater opportunity to increase their standard of living, an enhanced support system, increased self-esteem, etc.

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

Introduction

Lodi has two shelter facilities for homeless persons that meet the needs for the current homeless population. There are two transitional housing sites, which provide temporary housing (up to six months) for homeless individuals who, with assistance, are likely to be able to obtain permanent housing within a six-month timeframe.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	29	0	12	0	0
Households with Only Adults	88	0	4	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	4	0	0
Unaccompanied Youth	0	0	0	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

The Lodi Salvation Army and Lodi House provide many services that benefit homeless households, including the following:

- Case management.
- Life skills training.
- Job training and searching assistance.
- Group support.

Both the Lodi Salvation Army and Lodi House provide referrals to other services available in San Joaquin County, including mental health, medical/dental health, substance abuse treatment, and benefits and financial assistance.

Beyond those offered by the Lodi Salvation Army and Lodi House, most services that benefit homeless persons are located in Stockton. Travel for persons without access to a personal vehicle can be difficult, as public transportation often involves multiple connections or is too costly for persons with minimal income.

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

The main housing resource in Lodi for homeless persons is the Lodi Salvation Army's Hope Harbor Shelter, which serves primarily adults, but can accommodate single parents with children in three designated units. Many resources for homeless persons exist in San Joaquin County, with resources generally concentrated in the City of Stockton.

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

Introduction

Special needs populations often have an increased need for housing, services, and facilities. In Lodi, the special needs populations with the most significant numbers are the elderly (including frail elderly), persons with disabilities, and foster youth aging out of the system.

Special needs populations often benefit from supportive housing, which is a combination of housing and services intended to help people live more stable, productive lives. Supportive housing is widely believed to work well for those who face the most complex challenges, and is coupled with such social services as job training, life skills training, substance abuse programs, educational programs, and case management.

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

Supportive housing is needed by several populations:

- Elderly persons (including the frail elderly) and persons with physical or developmental disabilities need in-home supportive services, often with tasks related to daily living, such as cleaning and meal preparation.
- Foster youth aging out of the foster system need life skills training, job training, and educational programs.

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

County Mental Health Services has two transitional programs.

- The Transitional Care Facility provides temporary supportive care to abused, endangered or abandoned older adults in Transitional Care Housing for up to 14 days.

Grant House is a short term crisis residential treatment programs, located in Stockton, for persons referred by either San Joaquin County Mental Health Services Crisis Intervention Services or the Psychiatric Hospital Facility. These programs are designed to provide treatment for a short duration, between 24 hours and 21 days. Both facilities are staffed 24 hours per day and are operated by Phoenix Programs, Inc.

It also offers:

- 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.

Positive Alternative Life-treatment Services (PALS)

P.A.L.S. is a program for recovering addicts and parolees that offers a ninety-day treatment program, two program houses for clients in that program who need supportive housing, and a transition home which provides a safe, drug-free environment for those in the nine-month follow-up program who are returning to society. They currently operate homes in Stockton, but plans are being made to expand into the Lodi Area.

Other Programs

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

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

In the 2014-15 fiscal year, the City will continue to fund nonprofits that provide a range of supportive services, including the Emergency Food Bank and Second Harvest Food Bank that serve families that are at-risk of becoming homeless, the LOEL Center which provides services to the senior population, and San Joaquin Fair Housing that provides housing counseling to low-income households.

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

In the 2014-15 fiscal year, the City will continue to fund nonprofits that provide a range of supportive services, including the Emergency Food Bank and Second Harvest Food Bank that serve families that are at-risk of becoming homeless, the LOEL Center which provides services to the senior population, and San Joaquin Fair Housing that provides housing counseling to low-income households

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City identified public policy factors that are barriers to affordable housing in the process of drafting its 2010-2016 Housing Element update. Notable barriers include:

- Land use controls. Zoning designations affect the availability of land suitable for multi-family development.
- Residential development standards, which control the type, location, and density of residential development in Lodi. Parking requirements, building setbacks, height limits, and open space requirements are essential to ensuring that Lodi remains a safe and enjoyable place to live, but may constrain the density at which land is developed.
- Design guidelines, which control the appearance of new development. The requirements of design guidelines may slightly increase the cost of building new housing.
- Site improvement, development impact, and processing fees. These fees can add significant cost to developing new housing. Developers must often pay for new roadway, sewer, water, and park facilities, along with miscellaneous other fees. There are also costs associated with getting projects approved by the City and other agencies.
- Permit and approval process. In addition to the cost of fees on new projects, the amount of time required to process them varies by project, and the developer generally must pay holding costs, such as property taxes, during this time.

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

Introduction

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 assists in the retention and expansion of existing businesses, in marketing and outreach programs for attracting commercial and industrial development to the community, and in redevelopment of the downtown area.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,567	887	8	5	-3
Arts, Entertainment, Accommodations	2,027	1,847	10	11	1
Construction	1,116	764	6	4	-2
Education and Health Care Services	2,990	3,104	15	18	3
Finance, Insurance, and Real Estate	1,047	1,582	5	9	4
Information	309	239	2	1	-1
Manufacturing	2,446	2,183	13	13	0
Other Services	1,004	970	5	6	1
Professional, Scientific, Management Services	1,280	1,207	7	7	0
Public Administration	1,537	878	8	5	-3
Retail Trade	2,524	2,832	13	16	3
Transportation and Warehousing	787	534	4	3	-1
Wholesale Trade	923	386	5	2	-3
Total	19,557	17,413	--	--	--

Table 39 - Business Activity

Data Source: 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	28,324
Civilian Employed Population 16 years and over	25,631
Unemployment Rate	9.51
Unemployment Rate for Ages 16-24	21.30
Unemployment Rate for Ages 25-65	6.24

Table 40 - Labor Force

Data Source: 2006-2010 ACS

Occupations by Sector	Number of People
Management, business and financial	4,786
Farming, fisheries and forestry occupations	948
Service	2,242
Sales and office	4,465
Construction, extraction, maintenance and repair	3,710
Production, transportation and material moving	1,633

Table 41 – Occupations by Sector

Data Source: 2006-2010 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	16,967	71%
30-59 Minutes	4,476	19%
60 or More Minutes	2,338	10%
Total	23,781	100%

Table 42 - Travel Time

Data Source: 2006-2010 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,791	474	1,891
High school graduate (includes equivalency)	5,107	609	2,141
Some college or Associate's degree	7,120	678	2,078

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	4,878	92	835

Table 43 - Educational Attainment by Employment Status

Data Source: 2006-2010 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	432	1,160	776	1,303	1,084
9th to 12th grade, no diploma	1,286	1,004	938	975	1,280
High school graduate, GED, or alternative	2,069	2,419	1,851	3,587	3,134
Some college, no degree	1,823	1,651	1,658	3,762	1,864
Associate's degree	292	733	620	1,464	571
Bachelor's degree	253	1,027	984	1,914	820
Graduate or professional degree	20	302	537	1,041	422

Table 44 - Educational Attainment by Age

Data Source: 2006-2010 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,932
High school graduate (includes equivalency)	26,398
Some college or Associate's degree	37,614
Bachelor's degree	49,738
Graduate or professional degree	70,865

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2006-2010 ACS

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

The major employment sectors in Lodi are health care; education; retail; and manufacturing. Most of the workers in these sectors work within Lodi.

Describe the workforce and infrastructure needs of the business community:

The local business community has a strong need for additional workforce training, particularly in vocational careers. Many businesses have noted difficulties in finding employees trained in manufacturing and related skills, such as machinists, welders, lathe operators, tool and die makers, etc.

Infrastructure needs are typically related to technology, including sufficient data capacity infrastructure (bandwidth), reliable Internet access, etc.

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

The City has numerous projects and initiatives that may affect job and business opportunities:

- Commercial development within the downtown area is being proposed to take place over the next 3 – 5 years that will provide local jobs and business opportunities.
- Commercial development is beginning to pick up with the expansion of one newer development in the southeast corner of the city and the long-awaited development of a major commercial center on the city’s western border. These developments will increase the number of local jobs available as well as provide business opportunities for qualified low-income entrepreneurs.
- Business retention and attraction programs. The City has recently developed both a business retention and business attraction program to rectify a severe jobs-to-housing ratio imbalance. Both programs will require extensive business support and workforce training programs.

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

In general, the skills and education match up well with employment opportunities with the exception of Finance, Insurance and Real Estate sectors, as well as Education and Health Care sectors. Looking forward, the City sees a stronger need in general for employees with general business educations and knowledge of or experience in the medical field, particularly in clinical research, diagnostics, treatment, and follow-up.

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

The San Joaquin County Employment and Economic Development Department (EEDD) provides employment, training, education, and economic development services throughout the County, focusing on business retention and expansion, as well as on the joint City of Stockton/County of San Joaquin Enterprise Zone. EEDD is also responsible for providing staff and administrative support to the Workforce Investment Board; the San Joaquin County Economic Development Association (EDA), a nonprofit corporation that operates under the authority of the Board of Supervisors; and the Revolving Loan Fund. Employment and training services for the California Work Opportunity and Responsibility to Kids Act program are also provided under a cooperative agreement with the Human Services Agency.

The Economic Development Association

The San Joaquin County Economic Development Association (EDA) in cooperation with the EEDD, Chamber of Commerce, and local governments, is a “one-stop” business resource committed to meeting the needs of development prospects, local businesses and the community. One of the major goals of EDA is to increase and expand employment opportunities throughout San Joaquin County with jobs that enable workers to establish and maintain a decent standard of living. EDA has helped hundreds of companies locate in San Joaquin County. Using up-to-date information to support and prepare for community economic development, EDA’s staff has extensive experience in all areas of business development. EDA also provides potential business contacts with information on business incentives, financing sources, labor pools, and building and site availability.

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, as detailed in the “Vision 2000—A Blueprint for the Future” planning document. Organized by a group of business, civic and public sector leaders, the San Joaquin Partnership is a private-public, nonprofit 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. As a sign of its commitment to the project and desire to cooperate in the process, San Joaquin County provides funding every year to support this venture. Along with all the other communities in San Joaquin County, Lodi has contributed to that, as has private industry.

The San Joaquin Partnership’s mission is to directly assist in the community effort to create 35,000 jobs in San Joaquin County over a 5-year period. The Business Council was also 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 privately funded. Working within the “Vision 2000,” the Business Council takes a proactive stance on critical issues through the work of its various task forces. In 1993 the Partnership and the Business Council reorganized and merged operations with a single administrative staff in order to achieve maximum effect and efficiency. Together they have undertaken Targeted Public Policy Initiatives program which will concentrate on retention and expansion of local firms, business climate programs, human resource development, public education, and product development.

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

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

The San Joaquin County Comprehensive Economic Development Strategy was adopted by the County Board of Supervisors in 2010.

The following initiatives from the San Joaquin CEDS can be incorporated into the Consolidated Plan:

- Improve the education product and level of student participation/achievement through the development of new learning programs, targeted to low-income residents;

- Improve the entrepreneurial environment through new programming.

Discussion

The City is actively engaging in efforts to increase local jobs, so that local residents have the option of working close to home. Certain skill sets are needed in order to staff new local jobs. There may be opportunities for new businesses to work with local service providers to encourage job training related to meeting their needs.

There are numerous programs in place throughout San Joaquin County with the goal of reducing the number of households with incomes below the poverty line. The unemployment rate in San Joaquin County reflects the necessity of such actions and supports the development of the programs that are described in this section of the Consolidated Plan. The unemployment rate in San Joaquin County in December 2009 was 17.1 percent, up from 13.0 percent in December 2008 (EDD 2010). This compared with a November 2004 rate of 12.1 percent for California and 10.0 percent for the nation. The State Employment Development Department reported that 51,800 county residents were unemployed in December of 2009. These numbers do not reflect the number of “discouraged workers” that had dropped out of the system and stopped looking for employment.

Given these statistics, it has become clear to both the government and business sectors that in order to solve housing problems in Lodi, the issue of jobs must be addressed.

Increasing the number of people with adequately paying jobs has been approached on two parallel tracks: (1) increasing the quantity and quality of jobs through the solicitation of new businesses and the expansion of existing ones and (2) preparing lower-income individuals for employment through the development of job and life skills.

MA-50 Needs and Market Analysis Discussion

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

The older areas of Lodi are primarily within the geographic "Eastside" neighborhoods. This area contains many homes built before 1980 and in some cases prior to 1950, and therefore more homeowners and renters in this area may be expected to experience housing maintenance issues.

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

Lodi has one census tract (45.02) that qualifies as both a Racially Concentrated Area of Poverty (RCAP) and an Ethnically Concentrated Area of Poverty (ECAP). RCAP/ECAP areas are defined as census tracts where more than 50% of the residents are people of color and more than 40% of residents have incomes less than or equal to 185% of the federal poverty line.

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

As in other areas of the City, home prices are currently rising. The overwhelming majority of the homes in this area are older and in need of rehabilitation work in order to remain in compliance with code and community standards.

Are there any community assets in these areas/neighborhoods?

The Eastside community contains many community assets, including the LOEL Senior Center and Gardens, the Lodi Boys and Girls Club, several schools, and many local parks.

In addition, there are two community-based organizations, California Human Development Corporation and the Community Partnership for Families that have strong connections to the residents, especially the minority communities that live in these neighborhoods.

Are there other strategic opportunities in any of these areas?

Strategic opportunities in this area include:

- Location of housing and services that complement that which is already available through other service organizations.
- Infrastructure improvements, especially as related to accessibility. Curb ramps often need to be added or upgraded to meet ADA standards, and there are several places where infill sidewalk would improve accessibility.
- Neighborhood Revitalization through crime prevention, economic development, housing rehabilitation and additional public services.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Lodi will use both a need-based strategy, as well as a place-based strategy, over the course of the planning period. The City plans to continue identify the need for proposed projects on an annual basis through the collection of data (quantitative and qualitative) during the application process. The City also plans to consult with the target community through on-going outreach as well as various service providers in determining the level of need for proposed activities.

Based on the needs assessment, market analysis, and public outreach, the City selected the following priorities for the Consolidated Plan:

- Build healthy communities; and
- Expand economic opportunities.

Those priorities align closely with the City's Mission Statement which reads, "The City of Lodi's purpose is to enhance the quality of life for Lodi residents, reflecting our high community standards" and the overall objective to provide the citizenry a better, more attractive, and healthier place in which to live.

Within those priorities, the City has identified eight main goals:

- Foster the development and preservation of fair and quality housing choices for residents of all income levels throughout the entire community;
- Expand financial opportunities for lower-income individuals and families;
- Build capacity and leadership in marginalized communities;
- Improve access to social services;
- Improve accessibility;
- Construct or upgrade public facilities
- Address slum, blight and nuisance conditions; and
- Secure funding to implement these goals.

To address those goals, the City plans to fund the development of new affordable housing and transitional housing, provide funding to homeowners needing health and safety repairs, offer businesses loans or other assistance to create quality low-income jobs, support nonprofits offering a wide range of social services, assist with accessibility and new facility projects, and the abatement of graffiti and other blight and nuisance conditions that have an adverse impact on the community. Other types of projects may be considered as needed throughout the Consolidated Plan timeframe.

The City anticipates funding activities using a variety of sources, including CDBG, State HOME funds, and grants received by the City.

The City will work with local and regional nonprofits and community-based organizations, as well as affordable housing developers, to implement many of the activities. The City will also undertake public improvements using internal staff and contractors.

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

Geographic Area

1	Area Name:	RCAP/ECAP#1
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

Table 46 - Geographic Priority Areas

General Allocation Priorities

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

In consultation with City staff, service providers, and community groups, a certain racially/ethnically-concentrated area of poverty was identified, along with a significant number of Census Tracts, predominantly in the geographic area known as Lodi’s Eastside, where more than 51% of the residents are low-income.

In addition to targeting funds to programs and services that will address issues within those geographic priority areas, the City plans on providing assistance to low-income residents throughout the community.

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

Priority Needs

1	Priority Need Name	New Construction of Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	RCAP/ECAP#1
	Associated Goals	Produce New Affordable Housing Secure Additional Funding
	Description	The City will plan on the creation of new affordable housing units, especially for the very low- and extremely low-income population.
	Basis for Relative Priority	<p>The cost of housing can be a challenge for low-income households, which are sometimes forced to spend more than 30% of their gross income on housing costs due to market factors, including availability, resale pricing, interest rates, and property taxes and assessments. The challenges households face vary by income level:</p> <ul style="list-style-type: none"> • For low-income households, the primary challenge is homeownership, especially at a time when demand is high and competition from investors further limits supply. Low-income households generally face low barriers to renting, with market-rate rents in some cases less expensive than affordable rents. • For very low-income households, both renting and purchasing is a challenge. • In general, extremely low-income households are not advised to purchase homes. These households face the most difficulty finding affordable rents within the City.
2	Priority Need Name	Housing Rehabilitation: Emergency and Minor Repair
	Priority Level	High

	Population	Extremely Low Low Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	RCAP/ECAP#1
	Associated Goals	Rehabilitate Existing Housing Improve Accessibility Secure Additional Funding
	Description	Housing rehabilitation activities that are focused on emergency repairs and other repairs that are small-scale yet high impact. Populations greatest in need would be the elderly and disabled persons.
	Basis for Relative Priority	<p>The majority of Lodi’s homes are old, with 63% having been built prior to 1980. Additionally, high home prices in the mid-2000s resulted in many homeowners undertaking improvements using home equity lines of credit or other means. Until 2009, the City had a homeowner rehabilitation program, which was operated through the Urban County, that received moderate interest from qualifying homeowners.</p> <p>The primary housing condition affecting units within Lodi is a cost burden greater than 30% (or, in some cases, greater than 50%), which is common among both owners and renters. This indicates that many low-income households will have little funding available for repairs after paying mortgages or rent. While major repairs are the landlord’s responsibility in rental units, homeowners are solely responsible for their own repairs. Many homeowners have few resources to address a leaky roof, broken HVAC system, or non-operational hot water heater. With relatively small investments, the City can provide assistance to households that need to correct one or two health and safety hazards.</p>
3	Priority Need Name	Preservation of Existing Affordable Housing
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Elderly
	Geographic Areas Affected	
	Associated Goals	Preserve Existing Affordable Housing Rehabilitate Existing Housing Address Blight and Nuisance
	Description	Preservation and rehabilitation of existing affordable rental housing and public housing.
	Basis for Relative Priority	Housing units in Lodi's low-income neighborhoods are not in a good condition. Much of the City's housing stock is older, with about 63% of units built prior to 1980. There is no significant difference in the age of ownership and rental housing stock for homes built prior to 2000.
4	Priority Need Name	Tenant-Based Rental Assistance
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children
	Geographic Areas Affected	RCAP/ECAP#1
	Associated Goals	Produce New Affordable Housing Preserve Existing Affordable Housing Expand Financial Opportunities Secure Additional Funding
	Description	Provide rental assistance to renters in place at existing units.
	Basis for Relative Priority	For very low-income households, both renting and purchasing is a challenge. In general, extremely low-income households are not advised to purchase homes. These households face the most difficulty finding affordable rents within the City.

5	Priority Need Name	Homebuyer Assistance
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	Produce New Affordable Housing Preserve Existing Affordable Housing Expand Financial Opportunities Secure Additional Funding
	Description	Assistance to first-time homebuyers in the form of down-payment assistance.
	Basis for Relative Priority	The economic challenges of the past several years resulted in large price drops in homes in Lodi. The City also saw many foreclosures and short sales, which contributed to dropping home values. Housing prices that were once unaffordable to even moderate-income households dropped to the point that most low-income households could afford to purchase homes. However, in recent years, the housing market has showed signs of strength, with increasing property values and a decrease in foreclosures and short sales. The cash investor market is strong and competition with investors is preventing many low-income residents from becoming homeowners. Overall, housing is likely to become slightly less affordable in coming years, although the price increases of the mid-2000s are not anticipated.
6	Priority Need Name	Affordable Rental Housing: Seniors and Low-Income
	Priority Level	High
	Population	Extremely Low Low Individuals Families with Children Elderly
	Geographic Areas Affected	

	Associated Goals	Produce New Affordable Housing Preserve Existing Affordable Housing Rehabilitate Existing Housing
	Description	Provide affordable housing for seniors and low-income households.
	Basis for Relative Priority	<p>Senior housing needs may be more problematic to meet than the needs of other residents since seniors are often living on a fixed income and many have special housing and care needs, primarily resulting from physical disabilities and limitations, income, and healthcare costs. Additionally, senior households have other needs that help preserve their independence including protective services to maintain their health and safety, in-home support services to perform activities of daily living, conservators to assist with personal care and financial affairs, public administration assistance to manage and resolve estate issues, and networks of care to provide a wide variety of services and daily assistance.</p> <p>There are 2,315 extremely low-income households in Lodi, of which 1,394 are either small family or have at least one child age 6 or younger. The high incidence of cost burden among extremely low-income households puts these households at special risk for homelessness. One unfortunate circumstance, such as job loss or an unexpected car repair, will cause these households to miss rent or mortgage payments, increasing the likelihood of homelessness.</p>
7	Priority Need Name	Public Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Elderly Non-housing Community Development
	Geographic Areas Affected	RCAP/ECAP#1

	Associated Goals	Access to Social Services Improve Accessibility Construct or Upgrade Public Facilities Address Blight and Nuisance Secure Additional Funding
	Description	Improve public facilities with a focus on: community/neighborhood centers, youth facilities, community gardens, child care facilities, "one-stop" service centers.
	Basis for Relative Priority	Outreach with residents from Lodi's Target Area neighborhoods identified the need for a community/youth center in the northern Eastside neighborhood. In addition to providing an activity center for at-risk youth from the neighborhood, it would also provide an opportunity to establish a one-stop community service facility that could be shared by service providers based in Stockton that do not have an office in Lodi.
8	Priority Need Name	Public Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	RCAP/ECAP#1
	Associated Goals	Improve Accessibility
	Description	Improvements to the public infrastructure including residential alleys, storm drainage and street flooding, accessible curb cuts and ramps, sidewalk infill.

	Basis for Relative Priority	<ul style="list-style-type: none"> • Alley Drainage Improvements. Alley projects increase accessibility and drainage. Storm drain facilities are added and the alleys are resurfaced. • ADA-accessible curb ramps. Curb ramps allow disabled residents to have a safe path of travel on City sidewalks. • Sidewalk Infill. Sidewalk infill projects install sidewalk, curb and gutter improvements in areas where there are currently no sidewalk. Generally, the sidewalk connects with existing sidewalk on both ends, or connects residents with a facility or other public improvement (e.g, trail).
9	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Elderly
	Geographic Areas Affected	RCAP/ECAP#1
	Associated Goals	Expand Financial Opportunities Build Capacity and Leadership Access to Social Services Address Blight and Nuisance Secure Additional Funding
	Description	Public services that address crime prevention, provide affordable youth activities, senior services, and job training/education.

<p>Basis for Relative Priority</p>	<p>The following needs were determined through community outreach meetings.</p> <ul style="list-style-type: none"> • Crime Prevention. Programs and services are needed to increase the capacity of citizens to promote peaceful communities, become involved in solving community problems, and reduce overall crime in CDBG Target Area neighborhoods through social development, job training opportunities, drug abuse counseling, domestic violence counseling, dispute/conflict resolution, juvenile diversion, education and any other activities that have been proven to deter crime. • Senior Services. Seniors need continued access to meals, both delivered for homebound seniors and at the Senior Center, for more mobile seniors. • Employment Services. • Housing Assistance. Many of Lodi’s extremely low-income and very low-income households face housing instability and need services aimed at helping them find and maintain affordable housing.
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Table 47 – Priority Needs Summary

Narrative (Optional)

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The tenant-based rental assistance program in Lodi is carried out by HACSJ. In general, the factors affecting the use of funds are the availability of funds (which are impacted largely by decisions at the federal level), the willingness of landlords to accept TBRA vouchers, the stock of well-maintained rental housing, and fair market rent limitations.
TBRA for Non-Homeless Special Needs	The tenant-based rental assistance program in Lodi is carried out by HACSJ. The factors affecting the use of funds for non-homeless special needs are similar to those for TBRA in general (as described above). In addition, the need of persons with special needs to locate near transit and services can be further limiting.
New Unit Production	New unit production is affected by several factors, including most notably land and construction costs, including the costs of building materials and labor. Permit and processing fees also must be included in financial feasibility analyses. The availability of federal and state tax credits (and the individual competitiveness of projects) and interest rates for private financing are also factors.
Rehabilitation	The cost of private financing affects small-scale single-family or multi-family rehabilitation decisions; when interest rates are low, property owners may prefer traditional financing that has few strings attached. The value of homes, and specifically the number of homeowners owing more on their homes than they are worth, limits the pool of owners who could receive a rehab loan. Rental property owners' willingness to accept the affordability restrictions of CDBG and other federal financing sources is also a factor.
Acquisition, including preservation	The availability of housing to acquire is a primary factor in Lodi, which has few market-rate rental properties in comparison with other jurisdictions in the region. Construction costs for rehabilitation and the availability of private and/or tax credit financing is also a factor.

Table 48 – Influence of Market Conditions

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

Introduction

In addition to the CDBG funding that Lodi receives as an Entitlement community, Lodi has been awarded State HOME funding for a First Time Home Buyer Program. That allocation of State HOME funds (\$700,000) will be available from 2013-2016. The City intends on pursuing additional funding through the State HOME Program, Cal-Home, and the Section 108 Loan Guarantee Program.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	602,302	0	0	602,302	2,400,000	City of Lodi is a CDBG Entitlement community that expects an average allocation of \$600, 000 per year for planning purposes.
Section 108	public - federal	Acquisition Housing	0	0	0	0	1,000,000	The City of Lodi is considering an application to the Section 108 Loan Guarantee Program for a collaborative project with Habitat for Humanity to acquire and rehabilitate vacant and/or foreclosed residential properties.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Acquisition Housing	250,000	0	0	250,000	450,000	The City of Lodi was awarded \$700,000 on State HOME Program funding for a First Time Home Buyer acquisition-only and acquisition-with rehab activities.

Table 49 - Anticipated Resources

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

The CDBG program does not have a matching requirement. However, in evaluating the proposals for CDBG funding each year, the City uses match funds as a factor in determining recommended allocations.

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

As of the writing of this Consolidated Plan, there was not anticipated to be any publicly-owned land or property within the City that would be used to address identified needs. The City may use some CDBG funding to acquire such land over the course of the planning period.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Lodi	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
SAN JOAQUIN HOUSING AUTHORITY	PHA	Public Housing Rental	Jurisdiction
SAN JOAQUIN FAIR HOUSING ASSOCIATION	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Second Harvest Food Bank	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
THE SALVATION ARMY, A CALIFORNIA CORPORATION	Community/Faith-based organization	Homelessness Non-homeless special needs public services	Region
LOEL Foundation	Non-profit organizations	Non-homeless special needs public facilities	Jurisdiction
Emergency Food Bank	Non-profit organizations	Non-homeless special needs public services	Region

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Lodi's CDBG-funded programs are administered by the City's Community Development Department, where the lead is the Neighborhood Services Division. There are ample opportunities for regular

coordination among Planning, Code Enforcement, Public Works, Economic Development, and other departments. Additionally, Lodi benefits from working closely with several local and regional nonprofits that focus their efforts on target-income households.

The primary gaps in the delivery system relate to the lack of services for target-income households in Lodi. Many services are located outside Lodi, usually in Stockton. The City's Grapeline bus system connects with San Joaquin Regional Transit, but many residents have noted that it is not convenient to get to Stockton on transit due to the cost, number of transfers, and length of trips.

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

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

Table 51 - Homeless Prevention Services Summary

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

San Joaquin County Behavioral Health Services does extensive outreach to the homeless community, both sheltered and unsheltered populations.

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

The local service providers maintain a strong network to coordinate their service delivery and to refer clients when necessary.

The City has a shortage of available housing resources for extremely low-income households (many of which have special needs). The City receives far more requests for funding than it can accommodate annually. Availability of funding limits locally-provided services. Transit limitations are also a deterrent to persons considering receiving services in Stockton or in the County.

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

The City of Lodi hopes to address these gaps by first identifying appropriate programs and services to provide in the City, then providing local services, facilities, and programs over time to assist target-income residents. The City will work closely with its nonprofit partners and new organizations interested in locating in Lodi to determine whether there are any funding resources or collaborative relationships (e.g. shared space) that would facilitate greater local service provision.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Produce New Affordable Housing	2014	2018	Affordable Housing		New Construction of Affordable Housing Tenant-Based Rental Assistance Homebuyer Assistance Affordable Rental Housing: Seniors and Low-Income	Section 108: \$600,000 HOME: \$250,000	Homeowner Housing Added: 4 Household Housing Unit Homeowner Housing Rehabilitated: 4 Household Housing Unit Direct Financial Assistance to Homebuyers: 4 Households Assisted
2	Preserve Existing Affordable Housing	2014	2018	Affordable Housing Public Housing	RCAP/ECAP#1	Preservation of Existing Affordable Housing Tenant-Based Rental Assistance Homebuyer Assistance Affordable Rental Housing: Seniors and Low-Income	CDBG: \$200,000 Section 108: \$0 HOME: \$250,000	Housing Code Enforcement/Foreclosed Property Care: 4 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Rehabilitate Existing Housing	2014	2018	Affordable Housing		Housing Rehabilitation: Emergency and Minor Repair Preservation of Existing Affordable Housing Affordable Rental Housing: Seniors and Low-Income	CDBG: \$300,000 Section 108: \$400,000 HOME: \$200,000	Homeowner Housing Rehabilitated: 12 Household Housing Unit
4	Expand Financial Opportunities	2014	2018	Economic Development	RCAP/ECAP#1	Tenant-Based Rental Assistance Homebuyer Assistance Public Services	CDBG: \$400,000 HOME: \$0	Public service activities for Low/Moderate Income Housing Benefit: 800 Households Assisted
5	Build Capacity and Leadership	2014	2018	Planning and Capacity Building	RCAP/ECAP#1	Public Services	CDBG: \$150,000	Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
6	Access to Social Services	2014	2018	Non-Housing Community Development	RCAP/ECAP#1	Public Facilities Public Services	CDBG: \$300,000	Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Improve Accessibility	2014	2018	Non-Housing Community Development		Housing Rehabilitation: Emergency and Minor Repair Public Facilities Public Improvements	CDBG: \$750,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1250 Persons Assisted
8	Construct or Upgrade Public Facilities	2014	2018	Non-Housing Community Development	RCAP/ECAP#1	Public Facilities	CDBG: \$600,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
9	Address Blight and Nuisance	2014	2018	Non-Housing Community Development	RCAP/ECAP#1	Preservation of Existing Affordable Housing Public Facilities Public Services	CDBG: \$200,000	Public service activities for Low/Moderate Income Housing Benefit: 1250 Households Assisted
10	Secure Additional Funding	2014	2018	Planning and Capacity Building	RCAP/ECAP#1	New Construction of Affordable Housing Housing Rehabilitation: Emergency and Minor Repair Tenant-Based Rental Assistance Homebuyer Assistance Public Facilities Public Services	CDBG: \$400,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 250 Households Assisted

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Produce New Affordable Housing
	Goal Description	Foster the development and preservation of fair and quality housing choices for residents of all income levels throughout the entire community through the production of new housing units.
2	Goal Name	Preserve Existing Affordable Housing
	Goal Description	Foster the preservation of fair and quality housing choices for residents of all income levels throughout the entire community through the preservation of existing affordable housing.
3	Goal Name	Rehabilitate Existing Housing
	Goal Description	Foster the preservation of fair and quality housing choices for residents of all income levels throughout the entire community through the rehabilitation of existing housing.
4	Goal Name	Expand Financial Opportunities
	Goal Description	Expand financial opportunities for lower-income individuals and families.
5	Goal Name	Build Capacity and Leadership
	Goal Description	Build capacity and leadership in marginalized communities.
6	Goal Name	Access to Social Services
	Goal Description	Improve access to social services.
7	Goal Name	Improve Accessibility
	Goal Description	Improve the accessibility of public facilities and remove barriers to accessibility throughout the community.

8	Goal Name	Construct or Upgrade Public Facilities
	Goal Description	Construct new or upgrade existing public facilities.
9	Goal Name	Address Blight and Nuisance
	Goal Description	Address existing blighted areas of the City and nuisance conditions that will lead to blight.
10	Goal Name	Secure Additional Funding
	Goal Description	Seek to secure funding in addition to CDBG funds in order to advance the five-year goals and meet identified priority needs.

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

The City estimates that 18 units of new affordable rental housing will be created during the Consolidated Plan timeframe.

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

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

HACSI will carry out modifications needed in public housing based on the Section 504 Needs Assessment that they completed. Please refer to the HACSI Public Housing Authority Annual Plan for further information.

Activities to Increase Resident Involvements

HACSI encourages public housing residents to participate in policy, procedure, and program implementation and development through its Resident Advisory Board. HACSI also distributes a newsletter to all residents, which contains relevant news, information on training and employment opportunities, and other community resources available to public housing residents. Public housing residents also participate in the development of the HACSI's five-year and annual plans. The Resident Services Division distributes a survey to prioritize resident needs and schedule short- and long-term improvements.

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

No

Plan to remove the 'troubled' designation

HACSI is not identified as "troubled."

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

Barriers to Affordable Housing

The City identified public policy factors that are barriers to affordable housing in the process of drafting its 2010-2016 Housing Element update. Notable barriers include:

- Land use controls. Zoning designations affect the availability of land suitable for multi-family development.
- Residential development standards, which control the type, location, and density of residential development in Lodi. Parking requirements, building setbacks, height limits, and open space requirements are essential to ensuring that Lodi remains a safe and enjoyable place to live, but may constrain the density at which land is developed.
- Design guidelines, which control the appearance of new development. The requirements of design guidelines may slightly increase the cost of building new housing.
- Site improvement, development impact, and processing fees. These fees can add significant cost to developing new housing. Developers must often pay for new roadway, sewer, water, and park facilities, along with miscellaneous other fees. There are also costs associated with getting projects approved by the City and other agencies.
- Permit and approval process. In addition to the cost of fees on new projects, the amount of time required to process them varies by project, and the developer generally must pay holding costs, such as property taxes, during this time.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City is committed to removing or reducing barriers to affordable housing whenever possible. A variety of actions are contained in the Housing Element to address these issues. Such actions include:

- Incentives for affordable housing development, such as density bonus or fee deferrals.
- Fee deferrals, reductions, or waivers.
- Reduced development standards.
- Rezoning of adequate sites for multi-family housing development.

SP-60 Homelessness Strategy – 91.215(d)

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

Based on the analysis conducted by San Joaquin County and the City of Stockton for the Continuum of Care Application, the County has identified the following homeless and homeless prevention strategies that will be supported by the City of Lodi:

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

Addressing the emergency and transitional housing needs of homeless persons

The City will maintain current levels of support in homeless transitional and permanent housing programs and advocate for the allocation of additional funding through CDBG and Emergency Food and Shelter Programs.

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

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

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

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

The City plans to fund a Tenant-Based Rental Assistance Program to ease the cost-burden for the most impacted households in the extremely low-income and the very low-income range and to continue to support service providers that serve that population.

Foster Care programs in San Joaquin County are overseen by the Human Services Agency. In California, state law requires public foster care programs to provide an Independent Living Program and that a transition plan be formulated for all youth preparing for emancipation.

Social workers employed by Human Services Agency/Independent Living Program work with participants in developing a transition plan that addresses, among other elements, future housing needs and how housing costs will be met. The practice is to avoid using homeless services as part of the transition plan; Human Services Agency, working with CoC members directly impacted by discharges, is working toward developing and implementing written protocols designed to codify current practices that prevent persons leaving foster care directly to homelessness

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

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

San Joaquin County's Childhood Lead Poisoning Prevention Program (CLPPP) provides services and information to Lodi residents regarding childhood lead poisoning and prevention. Specifically, program staff offers case management and home investigations for children with elevated blood lead levels. Staff also provides outreach services and information regarding lead poisoning, childhood testing and treatment, and prevention practices. In addition, CLPPP staff distributes literature to tenants and landlords during inspections to help educate the public about lead-safe practices.

The Department of Health and Human Services has a health educator and a public health nurse on staff to provide case management and outreach education services. A registered environmental health specialist from the Environmental Health Department provides environmental investigations of homes as part of the case management services for children with elevated blood lead levels. The CLPPP staff also informs the public, parents, and community resources about the dangers of lead poisoning.

The City will continue to implement HUD lead-based paint regulations, including for the City's housing repair and rehabilitation programs.

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

The City will continue to provide lead-based paint testing as a component of its housing repair and rehabilitation programs when required by HUD regulations. Given the age and condition of Lodi's housing stock, there are a significant number of homes where lead-based paint testing is needed.

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

The City's housing program guidelines include specific policies related to testing and abatement. When lead-based paint is present or presumed to be present, lead-safe work practices are required. In addition, all of the City's loan agreements for new projects prohibit the use of any lead-based paint.

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

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

Approximately 16.3% of Lodi residents live in poverty. The percentages are even greater if you look at the populations with less than a high school education (23.8%), children less than 18 years old (25.9%), and those of Hispanic or Latino origin (27.3%).

The City's anti-poverty strategy has three main elements:

1. Creating new affordable housing opportunities, including rental housing for extremely low-income and very low-income households.
2. Attracting a range of businesses and providing workforce development, including job-training services for low income residents.
3. Providing supportive services for target-income residents, such as food assistance, life skills training, GED/ESL classes, youth programs, and general support

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

Lodi's goals include several that align with the goal of reducing poverty, including creating new affordable housing, expanding housing and services for the homeless, creating new local jobs, and providing social services. The City plans to fund specific activities that address each of these goals during the Consolidated Plan timeframe.

SP-80 Monitoring – 91.230

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

City of Lodi has developed a monitoring system to ensure that the activities carried out in furtherance of the Plan are done so in a timely manner in accordance with the federal monitoring requirements of 24 CFR 570.501(V) and 24 CFR 85.40 and all other applicable laws, regulations, policies, and sound management and accounting practices. The objectives of monitoring are:

- To assure that subrecipients are carrying out their program/project as described;
- To assure that subrecipients are implementing the program/project in a timely manner;
- To assure that subrecipients are assessing costs to the program/project which are eligible under CDBG regulations and the contract;
- To assure that subrecipients are conforming with other applicable laws, regulations, and terms of the agreement;
- To assure that the program/project is operating in a manner that minimizes the opportunity for fraud, waste, and mismanagement;
- To assure that subrecipients have the capacity to carry out the approved project/program; and
- To assure that subrecipients are carrying out their program/project as described.

The City will track and report on its progress toward meeting its housing and community development goals. Pertinent information will be incorporated into the Consolidated Annual Performance and Evaluation Report

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

In addition to the CDBG funding that Lodi receives as an Entitlement community, Lodi has been awarded State HOME funding for a First Time Home Buyer Program. That allocation of State HOME funds (\$700,000) will be available from 2013-2016. The City intends on pursuing additional funding through the State HOME Program, Cal-Home, and the Section 108 Loan Guarantee Program.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	602,302	0	0	602,302	2,400,000	City of Lodi is a CDBG Entitlement community that expects an average allocation of \$600, 000 per year for planning purposes.
Section 108	public - federal	Acquisition Housing	0	0	0	0	1,000,000	The City of Lodi is considering an application to the Section 108 Loan Guarantee Program for a collaborative project with Habitat for Humanity to acquire and rehabilitate vacant and/or foreclosed residential properties.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Acquisition Housing	250,000	0	0	250,000	450,000	The City of Lodi was awarded \$700,000 on State HOME Program funding for a First Time Home Buyer acquisition-only and acquisition-with rehab activities.

Table 53 - Expected Resources – Priority Table

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

The CDBG program does not have a matching requirement. However, in evaluating the proposals for CDBG funding each year, the City uses match funds as a factor in determining recommended allocations.

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

As of the writing of this Consolidated Plan, there was not anticipated to be any publicly-owned land or property within the City that would be used to address identified needs. The City may use some CDBG funding to acquire such land over the course of the planning period.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Accessibility	2014	2018	Non-Housing Community Development	RCAP/ECAP#1	Public Improvements	CDBG: \$106,105	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
2	Produce New Affordable Housing	2014	2018	Affordable Housing	RCAP/ECAP#1	Housing Rehabilitation: Emergency and Minor Repair Homebuyer Assistance	CDBG: \$0 HOME: \$370,460	Homeowner Housing Added: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 6 Households Assisted
3	Construct or Upgrade Public Facilities	2014	2018	Non-Housing Community Development	RCAP/ECAP#1	Public Facilities	CDBG: \$285,737	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
4	Address Blight and Nuisance	2014	2018	Non-Housing Community Development	RCAP/ECAP#1	Public Services	CDBG: \$42,000	Public service activities for Low/Moderate Income Housing Benefit: 250 Households Assisted
5	Access to Social Services	2014	2018	Non-Housing Community Development	RCAP/ECAP#1	Public Services	CDBG: \$48,000	Public service activities for Low/Moderate Income Housing Benefit: 1700 Households Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Improve Accessibility
	Goal Description	Using CDBG funds, the City intends to improve the ability of elderly and disabled residents to access their homes, the City's public facilities, and streets and sidewalks.
2	Goal Name	Produce New Affordable Housing
	Goal Description	Using State HOME funds, the City intends to increase the supply of affordable housing.
3	Goal Name	Construct or Upgrade Public Facilities
	Goal Description	Using CDBG funding, the City plans on improving public facilities benefitting low-income areas and targeted low-income populations.
4	Goal Name	Address Blight and Nuisance
	Goal Description	Using CDBG funding, the City plans on funding activities that remove blighting influence on low-income areas.
5	Goal Name	Access to Social Services
	Goal Description	Using CDBG funding, the City plans on assisting community-based organizations to provide fair housing services and basic needs programs to target-income residents.

Projects

AP-35 Projects – 91.220(d)

Introduction

The activities to be undertaken during 2014-15 are summarized below. All activities identified are expected to be completed no later than June 30, 2015

Projects

#	Project Name
1	Planning and Administration
2	Alley Drainage Improvements
3	Hutchins Street Square - North Entrance ADA Improvements
4	Lodi Library
5	Graffiti Abatement
6	LOEL Center - Washington Street Improvements
7	San Joaquin Fair Housing
8	Salvation Army
9	Second Harvest
10	Emergency Food Bank and Family Services

Table 55 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

In making project recommendations, consideration was given to a variety of thresholds that projects must meet to comply with CDBG objectives, including meeting one of the national objectives and addressing one of the community priorities set out in the Consolidated Plan. Staff also took into account activity need and justification, cost reasonableness and effectiveness, activity management and implementation, experience with similar activities, past performance, leveraged funds, and completeness of the application. Project recommendations are for those projects determined most likely to be successful and maintain compliance with CDBG regulations.

While there are several constraints to meeting the needs of low-income residents, the primary obstacle is that there is a lack of funding to fully address all needs. The economic challenges facing the nation have forced many nonprofits to cut services at a time when governmental entities and others are least able to provide them.

A second obstacle to meeting underserved needs is that the location of many available services is in the City of Stockton. Lodi works closely with the regional transit agencies to improve access, and there are

several daily public transportation linkages between Lodi and downtown Stockton. The City has also encouraged nonprofit agencies to operate satellite offices within Lodi.

Another obstacle is the number of nonprofits that need assistance with basic management and fiscal policies. New nonprofits have formed in Lodi and throughout the region, and they have small but passionate staffs and volunteers devoted to a variety of issues. Unfortunately, most new nonprofits do not have the capacity to meet the financial and reporting requirements of CDBG and other grant programs, and may need basic assistance securing tax-exempt status, setting up bookkeeping systems, and applying for grants.

AP-38 Project Summary

Project Summary Information

1	Project Name	Planning and Administration
	Target Area	
	Goals Supported	Produce New Affordable Housing Access to Social Services Improve Accessibility Construct or Upgrade Public Facilities Address Blight and Nuisance
	Needs Addressed	Public Services
	Funding	CDBG: \$120,460
	Description	The planning and administration funding is intended to provide funding for general staff administration of CDBG programs and activities, including Integrated Disbursement and Information System (IDIS) training, program set-up, reporting, planning, and subrecipient training and monitoring.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable for planning and administration activities.
	Location Description	City Hall - 221 W. Pine St, Lodi CA 95240
	Planned Activities	The planning and administration funding is intended to provide funding for general staff administration of CDBG programs and activities, including Integrated Disbursement and Information System (IDIS) training, program set-up, reporting, planning, and subrecipient training and monitoring.

2	Project Name	Alley Drainage Improvements
	Target Area	RCAP/ECAP#1
	Goals Supported	Construct or Upgrade Public Facilities
	Needs Addressed	Public Improvements
	Funding	CDBG: \$125,000
	Description	Improve alleyways that suffer from damaged pavement and poor drainage by removing existing pavement, installing proper drainage systems, and repaving each alleyway.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	100
	Location Description	To be determined within CDBG Target Area
	Planned Activities	Removal and replacement of existing alley surfacing and installaton of storm drainage improvements.
3	Project Name	Hutchins Street Square - North Entrance ADA Improvements
	Target Area	
	Goals Supported	Improve Accessibility
	Needs Addressed	Public Facilities
	Funding	CDBG: \$106,105
	Description	Improvements to community recreation and performing arts facility to remove accessibility barriers.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	100

	Location Description	125 S. Hutchins Street, Lodi, CA 95240
	Planned Activities	Reconstruction of entrance to public facility to remove barriers to accessibility.
4	Project Name	Lodi Library
	Target Area	
	Goals Supported	Construct or Upgrade Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$16,000
	Description	Reading Program Patio Improvements
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	3,000 students provided with free, after-school homework help. The patio can also be utilized by other functions, including a reading area for patrons and a location for events.
	Location Description	201 W Locust St, Lodi, CA 95240
	Planned Activities	<p>The Library's patio has been condemned and is unusable. The patio had been used in prior year for the free, after-school homework help program. This program is a free service provided by the Library. Staffed by volunteers, the program offers reading, writing, and mathematics tutoring assistance to students in kindergarten through eighth grade. It also offers help with high school mathematics. Without the use of this space, the Library is unable to meet the growing need and demand for this critical community program.</p> <p>At present, the Library has over 20 tutors who provide over 3,000 tutoring sessions per year, and the program is expected to increase over the coming years.</p> <p>CDBG would be used to repair the patio so that it could once again host the free, after-school program.</p>

5	Project Name	Graffiti Abatement
	Target Area	RCAP/ECAP#1
	Goals Supported	Address Blight and Nuisance
	Needs Addressed	Public Services
	Funding	CDBG: \$42,000
	Description	The Graffiti Abatement Program will remove graffiti on public and private properties located in target areas. Staff will remove graffiti by pressure-washing the structure or by painting over it. The goal of the program is to preserve neighborhood property values and maintain the housing stock in target areas.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	Graffiti abatement from low-income neighborhoods. 100 households served.
	Location Description	Citywide low-income areas. CT/BGs: 41.02 (BG 2), 42.03 (BG 3), 42.04 (BG 1) 43.06 (BG 1), 44.01 (BG 2, 3, 4, 5, 6), and 45.00 (BG 1, 3, 4)
Planned Activities	The Graffiti Abatement Program will remove graffiti on public and private properties located in target areas. Staff will remove graffiti by pressure-washing the structure or by painting over it. The goal of the program is to preserve neighborhood property values and maintain the housing stock in target areas.	
6	Project Name	LOEL Center - Washington Street Improvements
	Target Area	RCAP/ECAP#1
	Goals Supported	Construct or Upgrade Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$144,737
	Description	Phased project to make improvements to the LOEL Senior Center.

	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	The beneficiaries of the project would likely be low-moderate income persons of all ages, as well as, all other income levels, which will be the participants of the community garden, in addition to the neighborhood property owners and residents by the lower incidence of blight from removal of an attractive nuisance for vandalism, graffiti, and other property crimes. The seniors and community members that attend the many events, programs and services provided by the center will also benefit from this project.
	Location Description	LOEL Senior Center, 105 S. Washington Street, Lodi, CA 95240 CT: 45.00 BG:03
	Planned Activities	Phase I included the demolition of the old church building and preliminary site improvements that include off-street parking, a community garden and security fencing. Phase II continues site improvements, ADA accessibility improvements and underground utilities that must be relocated. Phase III will provide additional parking for the LOEL Senior Center for the activities, programs, services and events. It will also provide additional parking for those utilizing the community garden. The location of the project is just south of the LOEL Senior Center and directly on the property of the community garden.
7	Project Name	San Joaquin Fair Housing
	Target Area	
	Goals Supported	Access to Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$18,000
	Description	San Joaquin Fair Housing provides fair housing services, such as housing discrimination and tenant/landlord law hotline, complaint investigation, and outreach and education through public forums.
	Target Date	6/30/2015

	Estimate the number and type of families that will benefit from the proposed activities	Will assist persons needing assistance with fair housing rights. Planned to assist 736 persons, of those 684 low-income.
	Location Description	Citywide
	Planned Activities	San Joaquin Fair Housing provides fair housing services, such as housing discrimination and tenant/landlord law hotline, complaint investigation, and outreach and education through public forums.
8	Project Name	Salvation Army
	Target Area	RCAP/ECAP#1
	Goals Supported	Access to Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$20,000
	Description	Tutoring and Mentoring Program
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	<p>Low-moderate income school age students because our surrounding schools serve a population where at least 90% of the students receive free or reduced lunch. The center is directly on the border that designates the City's mostly low-moderate income areas which is the known at time as the "Eastside of Lodi". For kids that come to our program from our shelter, 100% are low income. Also, the majority of patrons that frequent our facility, and directly obtain information about our programs, are low-moderate income.</p> <p>Will assist 30 persons, 27 of whom are low-income.</p>
Location Description	525 W. Lockeford St., Lodi, CA 95240	

	Planned Activities	Operate an after-school program at The Salvation Army in Lodi (Lockeford St. address). The days of operation consist of tutoring, mentoring, character building, crafts and sports and recreational activities. 20-25 youth between the ages of 5 – 13 are our target population. The program strives to address everyday needs of youth and their parents through tutors and mentors from local and surrounding high schools and colleges, local residents and people in the city of Lodi and surrounding areas. The program provides alternatives to the nonproductive instruction that takes place in the streets. After 5 p.m., and/or after a transition period, on some days, other activities provided for kids and families to participate in (mainly Wednesdays, Fridays, and some weekends).
9	Project Name	Second Harvest
	Target Area	RCAP/ECAP#1
	Goals Supported	Access to Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$8,500
	Description	Provide funding to Second Harvest Food Bank to purchase foods that are not typically donated to the food bank (e.g., meat and dairy products).
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	The Food Assistance Programs serve individuals, children, and seniors including disabled, veterans, female head of household, and elderly. By the end of the fiscal year 2014-2015 Second Harvest estimates providing supplemental groceries to 590 unduplicated people, totaling 9,588 units of service in the City of Lodi.
	Location Description	
Planned Activities	Provide funding to Second Harvest Food Bank to purchase foods that are not typically donated to the food bank (e.g., meat and dairy products). This will allow the operation of food assistance programs to provide basic food stuffs.	

10	Project Name	Emergency Food Bank and Family Services
	Target Area	RCAP/ECAP#1
	Goals Supported	Access to Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$1,500
	Description	Nutrition and food assistance programs.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	The Mobile Farmer's Market Program will serve low-income families in Lodi in need of fresh produce and education about food preparation and nutrition. The program plans to serve 300 persons in Lodi.
	Location Description	Citywide low-income areas.
	Planned Activities	This will fund the Mobile Farmers' Market program (MFM). The MFM is an existing program that provides access to fresh fruits and vegetables, healthy cooking demonstrations and health and nutrition-related information to low-income residents.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

While Lodi has used a need-based strategy for selection of projects and activities, the greatest need has historically been identified to be within the low-income Target Area. Specific attention will be focused on one Census Tract within our Target Area (45.02) that was recently identified as a Racially Concentrated Area of Poverty (RCAP) and an Economically Concentrated Area of Poverty (ECAP).

Geographic Distribution

Target Area	Percentage of Funds
RCAP/ECAP Census Tract (45.02)	30%

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Areas of concentrated poverty generally have less private investment from financial institutions, grocery stores and other retail outlets. With less competition, businesses like convenience marts and check cashing companies are able to charge more for goods and services and low-income people end up paying more for basic necessities.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Although the Consolidated Plan and Action Plan focus on affordable housing, the City's only HUD funding source is CDBG, which limits the amount of funding that can be spent on affordable housing by prohibiting new construction of housing. (Other HUD programs, such as HOME, are specifically targeted to affordable housing.) The City's strategies related to CDBG-funded affordable housing efforts relate to maintaining affordability for homeowners. Other funding sources are provided to support affordable housing as available.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	6
Special-Needs	0
Total	6

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	6
Acquisition of Existing Units	6
Total	12

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

In 2014-15, the City will offer several programs to foster and maintain affordable housing:

- The City's HOME grants will provide first-time homebuyer assistance in the form of a downpayment loan to an anticipated 6 households.

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the County of San Joaquin (HACSJ) is the public housing agency serving the City of Lodi. HACSJ is independent of the City of Lodi, and the City retains no control over their funding or implementation of programs

Actions planned during the next year to address the needs to public housing

Please refer to the HACSJ Public Housing Authority Annual Plan for information on the ways that HACSJ plans to address public housing needs.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

HACSJ encourages public housing residents to participate in policy, procedure, and program implementation and development through its Resident Advisory Board. HACSJ also distributes a newsletter to all residents, which contains relevant news, information on training and employment opportunities, and other community resources available to public housing residents. Public housing residents also participate in the development of the HACSJ's five-year and annual plans. The Resident Services Division distributes a survey to prioritize resident needs and schedule short- and long-term improvements.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

HACSJ is not designated as "troubled."

Discussion

A wealth of information on HACSJ and their programs, housing resources, budgets, and financial planning and reporting is available on their website at www.HACSJ.org.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City's strategy related to the needs of the homeless, those at risk of homelessness, and other special needs populations is focused on funding supportive services in Lodi.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

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

The City will remain involved in the County Emergency Food and Shelter Program Board and will continue participation in monthly meetings with the local homeless outreach group, "A Hand Up" that works directly with the unsheltered homeless population.

The City will also remain involved in the planning and execution of the County-wide Point-in-Time Homeless Count that will take place in 2015.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will maintain current levels of support in homeless transitional and permanent housing programs.

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

The City will attempt to create additional beds for chronically homeless persons through two primary strategies:

- (1) having the CoC apply for additional new Shelter Plus Care funding that will target the chronically homeless, and
- (2) increasing the number of beds for the chronically homeless by modifying existing Shelter Plus Care programs that do not specifically target chronically homeless persons. This second strategy would be achieved by providing chronically homeless persons with a priority when filling vacancies in non-targeted Shelter Plus Care programs as they occur.

The City will work closely with the CoC toward meeting this goal.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving

assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City plans to pursue funding for Tenant-Based Rental Assistance Program to ease the cost-burden for the most impacted households in the extremely low-income and the very low-income range and to continue to support service providers that serve that population.

Foster Care programs in San Joaquin County are overseen by the Human Services Agency. In California, state law requires public foster care programs to provide an Independent Living Program and that a transition plan be formulated for all youth preparing for emancipation. The City will continue to work with the Human Services Agency and the CoC members directly impacted by discharges, toward developing and implementing written protocols designed to codify current practices that prevent persons leaving foster care directly to homelessness.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City identified public policy factors that are barriers to affordable housing in the process of drafting its 2010-2016 Housing Element update. Notable barriers included:

- Land use controls. Zoning designations affect the availability of land suitable for multi-family development.
- Residential development standards, which control the type, location, and density of residential development in Lodi. Parking requirements, building setbacks, height limits, and open space requirements are essential to ensuring that Lodi remains a safe and enjoyable place to live, but may constrain the density at which land is developed.
- Design guidelines, which control the appearance of new development. The requirements of design guidelines may slightly increase the cost of building new housing.
- Site improvement, development impact, and processing fees. These fees can add significant cost to developing new housing. Developers must often pay for new roadway, sewer, water, and park facilities, along with miscellaneous other fees. There are also costs associated with getting projects approved by the City and other agencies.
- Permit and approval process. In addition to the cost of fees on new projects, the amount of time required to process them varies by project, and the developer generally must pay holding costs, such as property taxes, during this time.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

In 2014-15, the City will begin the process to review and update the Housing Element again, as well as develop an Analysis of Impediments to Fair Housing. Any barriers to affordable housing identified through those documents will be addressed within the period of this Consolidated Plan.

AP-85 Other Actions – 91.220(k)

Introduction:

While there are several constraints to meeting the needs of low-income residents, the primary obstacle is that there is a lack of funding to fully address all needs. The economic challenges facing the nation have forced many nonprofits to cut services at a time when governmental entities and others are least able to provide them. In response to the level of need, the City has maintained its commitment to providing local funding to nonprofits; even though budget cuts have been required in a number of areas. The City also supports nonprofits' efforts to raise private funds, in part through providing direct funding and in-kind services to special events, including fundraisers.

Another obstacle to meeting underserved needs is that the location of many available services is in the City of Stockton. Lodi works closely with the regional transit agencies to improve access, and there are several daily public transportation linkages between Lodi and downtown Stockton. The City has also encouraged nonprofit agencies to operate satellite offices within Lodi

Actions planned to address obstacles to meeting underserved needs

In 2014-15, the City will support the following programs to address underserved needs:

- The Salvation Army's Tutoring and Mentoring Program that serves the low-income, predominantly Hispanic population from the RCAP/ECAP area.
- San Joaquin Fair Housing's housing counseling services.
- Second Harvest Food Banks services to the needy families within the Target Area.

Actions planned to foster and maintain affordable housing

In 2014-15, the City will offer the following programs to foster and maintain affordable housing:

- The City's HOME grants will provide first-time homebuyer assistance in the form of a downpayment loan to an anticipated 10 households.
- The City is pursuing a partnership with Habitat for Humanity for an Acquisition and Rehab Program that will allow at least 10 vacant and/or foreclosed properties to be purchased and rehabilitated as affordable housing.

Actions planned to reduce lead-based paint hazards

In 2014-15, the City will offer the following programs to reduce lead-based paint hazards:

- The City will continue to provide lead-based paint testing as a component of its housing repair and rehabilitation programs when required by HUD regulations. Given the age and condition of Lodi's housing stock, there are a significant number of homes where lead-based paint testing is needed.

Actions planned to reduce the number of poverty-level families

In 2014-15, the City will offer the following programs to reduce the number of poverty-level families:

- Lodi's goals include several that align with the goal of reducing poverty, including creating new affordable housing, expanding housing and services for the homeless, creating new local jobs,

and providing social services. The City plans to fund specific activities that address each of these goals during the Consolidated Plan timeframe. For 2014-15, the City will provide assistance to first-time home buyers to acquire and rehabilitate affordable housing through a grant of State HOME Program funding and through a partnership with Habitat for Humanity.

Actions planned to develop institutional structure

In 2014-15, the City will continue to support and assist the service providers within our jurisdiction and to assess changes in needs on an on-going annual basis.

Actions planned to enhance coordination between public and private housing and social service agencies

The City will continue to participate in regional coordination of services through the Emergency Food and Shelter Program Board and other networking opportunities.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The program-specific requirements that apply to the City are those for the CDBG program.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

Discussion:

The City calculates its low-income benefit on a one-year timeframe.

Appendix - Alternate/Local Data Sources