

Executive Summary

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

1. Introduction

The City of Lodi's (City) mission is to enhance the quality of life for all Lodi residents. Through the propagation and implementation of the Community Development Block Grant (CDBG) program, the City has been able to further uphold and actualize this mission. The overall goal of the CDBG program is to develop viable urban communities by providing decent and affordable housing, providing a suitable living environment, and expanding economic opportunities. This goal is realized by directing funds that are received from the U.S. Department of Housing and Urban Development (HUD) to programs, policies, and goals that serve extremely low-, very low-, low-, and moderate-income persons.

To effectively direct and allocate the CDBG funds received by HUD in the most useful and efficient ways possible, the City is required to create the five-year Consolidated Plan and subsequent Annual Action Plans for submission to HUD. This document, the 2019-2023 Consolidated Plan, serves as:

1. A planning document for the City of Lodi, which is built on a community-oriented 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.
4. An outline of the specific goals and priority needs in the community that CDBG funds should be directed toward for the next five years.

Additionally, this plan contains the 2019-2020 Annual Action Plan, which serves as an allocation of funds to specific projects and activities for the first fiscal year of the Consolidated Plan. Each year after this Consolidated Plan is released, a new Annual Action Plan will be released to outline specific actions that CDBG funds are being used for to uphold the development of the goals described by this Consolidated Plan.

Consolidated Plan and Annual Action Plan Time Frame

The 2019-2023 Consolidated Plan covers the time frame from July 1, 2019, to June 30, 2024, a period of five fiscal years. The Annual Action Plan covers the time frame from July 1, 2019, to June 30, 2020.

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

Overview

The goal of the Needs Assessment section is to assess the City of Lodi's affordable housing, social service, and community development characteristics in order to lay out data-driven, community-based investment decisions to direct the following sections and the Consolidated Plan's primary goals. The intention of this is to facilitate the most sustainable and comprehensive future for the City's housing, community, environmental, infrastructural, and economic progression. Through data collection, outreach, and analysis presented in this plan, a clear outline of the priority needs within the City is formed, along with the projects and facilities that are most likely to aid in the City's development.

As explained in further detail in the Needs Assessment section of the plan, the main target populations to be addressed in Lodi are:

- Very low-income and extremely low-income households
- Minorities that experience disproportionately greater need
- Homeless populations
- Special needs populations such as: seniors, at-risk youth, persons with disabilities, persons living with HIV/AIDS, large-family households, victims of domestic violence, and single parent households

The Needs Assessment section also identified several public service projects, community assets, and facilities that are needed in the community based on responses from community members. Those include:

- Youth programs
- Improvements of greenspace and parks
- Gang prevention and crime reduction programs
- More available recreational options for all age groups and demographics

Additionally, the Needs Assessment section includes public opinion on the need for public improvements in the City, which include:

- Improvement of street surfaces and alleyways
- Better lighting in public spaces at night
- Street sweeping and addressing blight in the City
- Better transportation improvements such as bike paths, stoplight improvements, and pedestrian access

The Needs Assessment is essentially a guide for what the needs of the community will be in the years to come. During the time frame of the Consolidated Plan, the City will implement, facilitate, and fund projects intended to benefit and address each target population mentioned, as well as consider the development of projects that help to improve the quality of life of all residents in the community.

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

In an attempt to more accurately determine priority goals, programs, needs and policies, the City conducted an evaluation of past performance to provide a context for the current plan and serve as a basis for current objectives and outcomes.

Affordable Housing

In recent years, the City has attempted multiple approaches to addressing the lack of affordable housing. To name a couple, the City has attempted to secure funding by developing new affordable housing, and establish first-time homebuyer programs for qualifying residents. These previous attempts have proven to be beneficial to a few households, yet challenging in addressing the issue of affordable housing on a larger scale. The prevalence of high-cost housing continues to pose a threat to low-income residents, and these factors have led staff to vie for alternative methods of addressing the gap in affordable housing in the City.

Gang Prevention and Safety

After seeing a rise in gang activity a decade ago, the City began to implement programs and prevention strategies that would help combat the sharp rise in this criminal activity. Specifically, in relation to the CDBG program and this Consolidated Plan, the City will continue to fund the Graffiti Abatement project, which has proven to be effective in the reduction of gang activity throughout the City. Additionally, the City has prioritized the development of approaches to crime prevention based on effective strategies used in the past, such as increasing street lighting, speed bumps, street or private home cameras, and neighborhood watch groups.

Homelessness

Over the last few years, the City has experienced a large increase in the number of sheltered and unsheltered homeless individuals. In an attempt to address this, the City has taken multiple actions, such as creating positions and committees that specifically address homelessness, improving coordination with the Continuum of Care, and funding a wider variety of programs that support social services aiding in the mitigation of financial instability. In creating the goals of this Consolidated Plan, the City has prioritized the development of services and actions that help mitigate further homelessness within the jurisdiction.

Accessibility

In past years, the City has funded multiple ADA accessibility capital improvement projects throughout Lodi. These projects have proven to be successful in promoting and allowing better access to social services and facilities for seniors and persons with disabilities. Allowing better access to services for disadvantaged populations is crucial to the success of the implementation and funding of the programs that these organizations offer. Considering the success of these past projects, the City will continue to implement and fund ADA capital improvement projects for the 2019-2023 CDBG program years.

Capacity Building

The ability for residents and individuals to create relationships with one another, while also promoting their individual capacity for leadership and growth, is a high priority for the City to improve community development throughout the City's neighborhoods; this is especially true for low- to moderate-income households. The City has participated in the ABCD: Love Your Block program, which is a program targeted toward improving the Heritage District, in eastern Lodi, by supporting citizen-based community development projects. The City plans to continue to support this program, given its past success.

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 October 26, 2018, staff finished creating the CDBG survey, posted it online, created flyers, posted a notice, and finished creating the Spanish-translated version.
- On October 28, 2018, staff attended a town hall meeting held to address homelessness in Lodi. Surveys were passed out and notes were taken on the current issues, comments, and plans for addressing homelessness.
- On October 28, 2018, staff attended the Boys and Girls Club Family Fitness Fair. Surveys were passed out to attendees; a total of 39 surveys were filled out in paper form.
- On November 7, 2018, staff met with City Council members at the Lodi Library to release and promote the CDBG survey. Surveys were passed out to everyone present.
- On November 30, 2018, staff published a notice at City Hall and Lodi News Sentinel of the Notice of Funding Availability (NOFA) release, a mandatory NOFA workshop, and a schedule of the project scoring/review by the Lodi improvement Committee (LIC).
- On January 2, 2019, staff held a mandatory NOFA workshop at an LIC meeting; in addition, a draft of the needs in the new Consolidated Plan were presented.
- On February 12, 2019, staff facilitated a voting on final scores and allocation amounts for Annual Action Plan projects at an LIC meeting. This gave an opportunity to ask questions and request follow-up information; applicants were able to give short presentations.
- On February 27, 2019, staff conducted a community outreach meeting at the California Human Development offices in Lodi to gather community feedback on LIC-recommended CDBG allocations for specific projects.
- On March 19, 2019, staff will release the draft version of the Consolidated Plan for a 30-day review and comment period; during this time, the public has 30 days to review and propose suggestions and comments to staff on CDBG allocations, Consolidated Plan goals, and anything else that the plan entails.
- On April 9, 2019, staff will facilitate an outreach meeting to review the draft Annual Action Plan and Consolidated Plan with the LIC and community members that have any public comment to share.

5. Summary of public comments

Feedback received through outreach efforts, such as meetings with committees, nonprofits and community-based organizations, and from the public are incorporated in the Process, Needs Assessment, and Strategic Plan sections, and to a lesser degree, the Market Analysis. The following summarizes public comments received during the 30-day review and comment period of the draft Consolidated and Annual Action Plans.

At the first City Council Public Hearing on April 2, 2019,

At the second City Council Public Hearing on April 17, 2019,

At the third City Council Public Hearing on May 1st, 2019,

XXXXX 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.

7. Summary

This 2019-2023 CDBG Consolidated Plan is a conglomeration of community participatory feedback, area-focused demographical data collection and analysis, community stakeholder involvement, consideration of countywide goals and policies, and City staff's coordination and communication with community entities and resources. The plan utilized each of these factors to accurately depict the most effective strategic approaches to the allocation of CDBG funds for the next five years.

In the 2019-2023 time-frame, this plan will guide the City toward appropriate allocations of its CDBG funds. These funds will focus on developing safe and healthy neighborhoods, improving public spaces, abating dilapidated conditions, improving access to facilities and services in the City, improving and increasing affordable housing, building community capacity, and supporting programs that allow for priority populations to have access to needed services.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	City of Lodi	Community Development Department

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 CDBG Program Specialist – Consultant operates the day-to-day administration of the CDBG program, and the City Manager Office oversees these operations.

Consolidated Plan Public Contact Information

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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 city departments and service programs, local and regional community-based organizations, the Housing Authority of the County of San Joaquin (HACSJ), and various other organizations.

The goal of the consultation process was to gather data to help determine the priority needs of Lodi residents as well as opportunities for coordination to improve availability of and access to services, housing, and quality of life within the community.

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 coordinates with several service providers and organizations that specialize in public and assisted housing sectors, as well as various other special needs services on a local and regional scale.

The City's public housing agency is HACSJ, which operates on behalf of the whole county. Staff recently coordinated with HACSJ on a grant application and project for construction of tiny homes through Continuum of Care (CoC) HEAP funds. Coordination efforts between the City and HACSJ will need to continually be supported to help create new opportunities for affordable housing in the City, and to ensure that the properties managed by HACSJ in Lodi are being used in the most efficient way to better assist low-income individuals and families, and families at risk of homelessness, in Lodi.

Communication with San Joaquin governmental agencies, such as Public Health Services of San Joaquin, helped in the coordination of the Consolidated Plan's Needs Assessment discussion regarding people living with HIV/AIDS in Lodi and San Joaquin County, as well as with information regarding mental health service provisions to Lodi residents. In addition, Lodi's appointed representative 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. The representative provides periodic updates to City staff on the board's activities.

Consultations were held with various local service providers that specialize in services for at-risk youth, persons with disabilities, seniors, mental health services, and low-income residents. These agencies were selected because of their prominence as distinguished professionals in their fields that could offer insightful, data-driven information for the City's Consolidated Plan.

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

Building on years of coordination, both during this and previous Consolidated Plan cycles, the City continues to support the San Joaquin CoC with various efforts to end homelessness in the County. Main outcomes, as identified by the chair of the CoC, are aimed at prioritizing efforts that actively move homeless households into permanent housing, provide actual shelter for the unsheltered homeless, and prevent households from ending up on the streets or in shelters in the first place.

The CoC is currently administered by the San Joaquin CoC, a group of stakeholders and lead organizations in San Joaquin County that receive and distribute funding for supportive homeless and housing services, with several agencies and organizations receiving funding locally within Lodi. Members of the Lodi Committee on Homelessness participate in CoC meetings and volunteer to assist in its homeless prevention and assistance programs/projects. Additionally, these members assisted the CoC and County Board of Supervisors in creating a new homeless services coordinator position. In 2018, the County hired a program administrator for homeless services; this position is aimed at bringing new homeless and affordable housing resources to the county, as well as increasing coordination among local jurisdictions. Additionally, this position helps coordinate the Point-in-Time counts for the County.

Recently, one of the City's most significant actions toward addressing homelessness and supportive housing was securing over \$1,000,000 in HEAP funds from San Joaquin CoC. This was accomplished through the coordination of City staff, City consultants, HACSJ, and members of the Lodi Committee on Homelessness through an application process to the CoC. For more information on the HEAP grant funds that have been secured and the planned housing project, please refer to Annual Plan section AP-60.

The City has funded and assisted in the propagation of multiple programs and projects aimed at providing supportive services to homeless individuals, as well as funding programs that support those at risk of being homeless. One of the City's most prominent resources in assessing and coordinating the needs of homeless populations is the Committee on Homelessness, a community-based group made up of local stakeholders and representatives of private and public institutions. The Committee on Homelessness works closely with the community to organize local public meetings to address public comments, discuss homeless issues, and find viable programs and solutions to problems facing individuals who are homeless and at risk of becoming homeless, and coordinates with the CoC to align the City of Lodi with current countywide goals and standards that address homelessness. The City will continue to work with

the Committee on Homelessness to reach the goals outlined by the CoC, as well as to address the priority needs of the City's homeless population.

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

Although the City does not have a large enough population to receive Emergency Solutions Grant (ESG) funds directly, the San Joaquin County Neighborhood Preservation Division administers several federal grant programs that provide direct assistance to homeless and low-income individuals and families throughout San Joaquin County. This includes several Supportive Housing Programs (SHP) and a Shelter Plus Care (SPC) program. The SPC program provides rental assistance to disabled homeless individuals. SHPs provide rental assistance and supportive services to homeless families and individuals to assist them in making successful transitions from homelessness to independent living. Funds for these programs are received through HUD's Continuum of Care Homeless Assistance Grant Application process.

Additionally, members of the Lodi Improvement Committee, as well as members of the Lodi Committee on Homelessness, participated in the development of the CoC's 2018 Point-in-Time count. This report from the CoC gives accurate and relevant data on homeless characteristics, supportive housing services, and statistics that help to shape the direction of future development of the County's services and its ability to address the needs of homeless populations. It should be noted that the Point-in-Time counts for 2018 or 2019 were not available at the time of writing this Consolidated Plan; therefore, the 2017 Point-in-Time count was used. The coordination of these two committees with the CoC is an essential component to the City's ability to communicate with the CoC to better understand the prioritization of supportive housing needs within the community.

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

Table 2
Agencies, groups, organizations who participated

1	Agency/Group/Organization	California Human Development Corporation (CHD)
	Agency/Group/Organization Type	Housing Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Homeless Services-Health Services-Education Services-Employment Service-Fair Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Chronically homeless Homelessness Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff consulted the CHD regarding housing and social service characteristics, along with needs surrounding disabled and homeless populations in Lodi. The CHD provides employment, education, food, and bill payment services to farm workers in the County. The CHD is reliant on state and federal funding and feels that one of the largest internal challenges to providing services is its lack of funding. It believes that the key issues in Lodi are centered on affordable housing for low-income populations, overcrowded conditions, lack of ADA access, and developing programs for adult and youth homeless populations.
2	Agency/Group/Organization	Housing Authority of San Joaquin County
	Agency/Group/Organization Type	Public Housing Authority 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 HACSJ on information regarding housing characteristics in Lodi and San Joaquin County. HACSJ owns 8 units of market-rate properties in Lodi that are not subsidized and are not under an annual contributions contracts with HUD (HACSJ has no public housing in Lodi).
3	Agency/Group/Organization	LOEL Foundation
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities Services-Health Foundation Neighborhood Organization
	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 regarding the needs of the senior and disabled populations, along with social service characteristics in the community. LOEL provides 14 units of affordable senior housing as well as social services, activities, and programs. It believes that the top three needs for seniors in Lodi are access to nutrition, affordable housing, and accessible transportation. LOEL's challenges to providing services are mostly centered around a lack of funding and a lack of available space.
4	Agency/Group/Organization	Second Harvest Food Bank
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Health

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Homelessness Strategy Homelessness Needs - Chronically homeless Homelessness Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Anti-poverty Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Staff consulted with Second Harvest in regard to social service characteristics in Lodi. Second Harvest identified as not being directly involved with community interaction; however, it does supply nonprofits with the food that they use for their programs. Second Harvest believes that challenges to the organization's provision of services are centered on lack of funding and being understaffed.</p>
<p>5</p>	<p>Agency/Group/Organization</p>	<p>Salvation Army</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Health Services-Education Services-Employment Services-Victims Neighborhood Organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Public Housing Needs Homelessness Strategy Homelessness Needs - Chronically homeless Homelessness Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy</p>

	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 about characteristics regarding social service provisions in Lodi. The Salvation Army provides emergency shelter, clothing, meals, case management, substance abuse programs, and multiple other supportive services. It believes that the largest needs in Lodi are centered on increasing the availability of low-income housing, providing more mental health and financial services, and increasing the number of "second chance" programs in the city.
6	Agency/Group/Organization	San Joaquin Fair Housing Association
	Agency/Group/Organization Type	Services-Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff sent an email requesting an interview with a representative of the organization; however, a response was not received. The City will continue to consider the San Joaquin Fair Housing as a resource in addressing problems associated with affordable housing, homelessness, and regional planning for equitable public policies and practices.
7	Agency/Group/Organization	Community Partnership for Families of San Joaquin
	Agency/Group/Organization Type	Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-Homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff sent an email requesting an interview with a representative of the organization; however, a response was not received. The City will continue to consider the Community Partnership for Families of San Joaquin as a resource in gathering characteristics of low-income and marginalized demographics in the City.
8	Agency/Group/Organization	One-Eighty Youth Programs Adolescent & Family Services
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Victims of Domestic Violence Services-Homeless Services-Health Services-Education Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Families with children Homelessness Needs - Unaccompanied youth 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 consulted One-Eighty Youth Programs to gain information on characteristics of Lodi's youth population. One-Eighty Youth Programs offers numerous services to youth and families in the Lodi community, including mentoring, job training, career readiness programs, trade shop programs, after-school clubs, tutoring, field trips, affordable and professional counseling, and transportation services. It believes that the most essential needs for Lodi's youth are providing more mentoring and financial resources to help students take the next steps in their current and future opportunities.
9	Agency/Group/Organization	San Joaquin County Human Services Agency-Meals On Wheels
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Homeless Services-Employment

	What section of the Plan was addressed by Consultation?	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 called to schedule an interview with a representative of Meals on Wheels; however, a response was not received. The City will continue to consider the Meals on Wheels program as a resource in addressing problems associated with homelessness, low-income, and social service needs in the City.
10	Agency/Group/Organization	Grace and Mercy Charitable Foundation
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Health Services-Victims Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homelessness Needs - Chronically homeless Homelessness Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff sent an email requesting an interview with a representative of Grace and Mercy Charitable Foundation; however, a response was not received. The City will continue to consider the Grace and Mercy as a resource in addressing problems associated with homelessness, low-income, and social service needs in the City. The Foundation remains involved in the Lodi Committee on Homelessness.
11	Agency/Group/Organization	Lodi House

	Agency/Group/Organization Type	Services-Children Services-Homeless Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness 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 Lodi House regarding characteristics of homelessness and housing in Lodi. Lodi House provides services such as shelter, food, clothing, case management, and job readiness training for extremely low-income and homeless individuals. It believes that affordable housing is currently one of the biggest needs in Lodi, and that more comprehensive supportive services should be offered to encompass the variety of needs of very low-income individuals.
12	Agency/Group/Organization	Chamber of Commerce
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	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 sent an email requesting an interview with a representative of the Chamber of Commerce; however, a response was not received. The City will continue to consider the Chamber of Commerce as an important resource in gathering community information on needed social services in the City.
13	Agency/Group/Organization	Central Valley Low Income Housing Corp.
	Agency/Group/Organization Type	Services-Housing Services-Homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homelessness Needs - Families with children 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 called to schedule an interview with a representative of Central Valley Low Income Housing Corp.; however, a response was not received. The City will continue to consider the organization as a resource in addressing problems associated with housing, low-income, and social service needs in the City.
14	Agency/Group/Organization	California Rural Legal Assistance
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness 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 sent an email requesting an interview with a representative of the California Rural Legal Assistance; however, a response was not received. The City will continue to consider the California Rural Legal Assistance an important resource in gathering County and community characteristics on fair housing and low-income demographics for the City.
15	Agency/Group/Organization	El Concilio of San Joaquin County
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	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 sent an email requesting an interview with a representative of El Concilio; however, a response was not received. The City will continue to consider El Concilio an important resource in addressing problems associated with youth, seniors, low-income, and social service needs in the City.
16	Agency/Group/Organization	Lodi Library
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff consulted the Lodi Library for information regarding characteristics of social services, homelessness, and housing, along with characteristics based on disabled, youth, and senior populations. The Lodi Library serves as a large community stakeholder, offering information services to provide the resources necessary for all individuals in the community to gain life, etiquette, development, and social skills. The library reported that some of the largest needs in Lodi are related to affordable housing, assistance-based programs for disabled individuals, affordable transportation for low-income individuals, and more jobs that offer better pay.
17	Agency/Group/Organization	City of Lodi Committee on Homelessness
	Agency/Group/Organization Type	Homelessness Strategy Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness 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 the Lodi Committee on Homelessness to gain information on characteristics surrounding the needs of the homeless population in Lodi. The Committee on Homelessness conducts outreach and organizes action plans meant to address the needs of the homeless populations. It believes that some of the largest needs in Lodi currently are the need for detox centers for the growing substance abuse among the homeless population, along with the need for a respite center to provide medical, supportive, and developmental services to homeless individuals.
18	Agency/Group/Organization	City of Lodi Improvement Committee

	Agency/Group/Organization Type	Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Homeless Services-Health Services-Education Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff consulted the Lodi Improvement Committee to gain information on characteristics surrounding the needs of Lodi's youth, disabled, homeless, and senior populations. The committee works to organize and assist in matters regarding varying aspects of the City, including homelessness, development strategies, city funding, and more. The committee identified that some of the largest needs currently in Lodi are increasing youth supportive services, affordable housing for senior, disabled, and low-income populations, and substance abuse programs for homeless individuals.
19	Agency/Group/Organization	Emergency Food Bank of San Joaquin
	Agency/Group/Organization Type	Services-Homeless Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Chronically homeless Homelessness Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff consulted the Emergency Food Bank regarding social service characteristics and homeless population needs in Lodi and in San Joaquin County. The food bank provides food donation and nutrition education services in San Joaquin County. It is reliant on state funding and community donations, and claims that lack of funding is one of its largest barriers to providing services. The food bank believes that building partnerships with other nonprofits with similar goals is one of the most important improvements that could be made in San Joaquin County because it would allow the food bank to offer more options to the clients that it serves each month.
20	Agency/Group/Organization	Women's Center Family & Youth Services
	Agency/Group/Organization Type	Services-Housing Services-Children Services-Victims of Domestic Violence Services-Homeless Services-Victims
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Families with children 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 the Women's Center of San Joaquin to gain information on characteristics surrounding San Joaquin County's homeless population, along with characteristics regarding social services offered in the area. The Women's Center offers supportive services to at-risk youth populations and victims of domestic abuse, sexual assault, and human trafficking. It identified that some of the largest needs for homeless and youth populations are to increase the number of supportive services offered in San Joaquin County, provide more affordable housing, and increase the provision of education that promotes the prevention of domestic violence and homelessness.
21	Agency/Group/Organization	San Joaquin AIDS Foundation

	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Homeless Services-Health
	What section of the Plan was addressed by Consultation?	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 the San Joaquin AIDS Foundation to gain information on characteristics surrounding the Lodi and San Joaquin County population living with HIV/AIDS. The foundation offers services that are geared toward assisting clients in accessing healthcare, mental health care, substance abuse treatment, housing, and psycho-social support, along with counseling services, transitional housing services, and emergency financial assistance to clients that qualify. The foundation claims that San Joaquin County has one of the largest HIV/AIDS populations in California; however, the funding that it receives to provide services does not reflect this, seeing as funding is one of the biggest problems it has with providing needed services. It also believes that one of the largest challenges to providing services is the lack of physicians in the San Joaquin County who provide HIV/AIDS treatment.
22	Agency/Group/Organization	Lodi Gang Reduction, Intervention, and Prevention (GRIP)
	Agency/Group/Organization Type	Services-Education Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs At-Risk Youth Services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff consulted with a representative of the Lodi GRIP program to gain information on characteristics of Lodi's youth population. Lodi GRIP aims to assist at-risk youth in Lodi with counseling, job development, education, goal setting, and transportation services. It identified that some of the most essential needs for Lodi's youth population are services geared toward assisting Hispanic teens with language comprehension, tutoring services in Spanish, job training, and awareness of educational resources for higher education.
23	Agency/Group/Organization	Public Health Services of San Joaquin
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Public Health Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff consulted with Public Health Services of San Joaquin to gain information on characteristics of the San Joaquin County population living with HIV/AIDS. The organization offers a full range of health services to protect, promote, and improve health and well-being for all who live and work in San Joaquin County. It identified that one of the most essential needs in San Joaquin County is currently affordable housing, which is a need for many homeless clients. Public Health Services also stated that it is unaware of any of the HIV/AIDS services offered in Lodi, so access to this information could help identify further resources in the area.
24	Agency/Group/Organization	Community Medical Centers of Stockton
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Staff consulted Community Medical Centers of Stockton to gain information on characteristics regarding the Lodi and San Joaquin County populations living with HIV/AIDS. Community Medical Centers serves mainly adults 18 years and older living with HIV/AIDS; services include outpatient ambulatory medical visits, internal medical providers (physicians, nurse practitioners, RNs), health education, behavioral health counseling, dental services, and medical and non-medical case management. It believes that one of the largest challenges facing the County's HIV/AIDS population is a lack of supportive services that keep patients on track to healthier lifestyles.</p>
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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.
2016 Analysis of Impediments to Fair Housing Choice	City of Lodi	Both address issues pertaining to access to housing.
2016 American’s with Disability [sic] Act (ADA) Self-Evaluation and Transition Plan	City of Lodi	Both address issues pertaining to persons with disabilities accessing public facilities.
2015-2023 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(l))

The City reached out to public entities in the region and incorporated their feedback from the consultations into this plan. See the consultations table above for more details on each of the public entities engaged.

Narrative (optional):

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

Outreach is essential to the City's ability to create an accurate and effective plan, and to allocate resources appropriately. First, the City attempted to reach as many residents as possible within the CDBG target areas and within specific demographics, such as low-income families, disabled persons, seniors, female-headed households, and parents/guardians of children. Receiving feedback directly from local residents who may potentially receive assistance from grant funds is crucial for the CDBG program's effectiveness. Second, the City reached out to practitioners, agencies, leaders, organizations, and companies who may have the specialized knowledge, experience, resources, and capacity to discuss needs, opportunities, solutions, investments, and how community improvements can be made. Third, the City encouraged all Lodi residents to weigh in on community needs and opportunities for improvements through citizen participation opportunities.

The City of Lodi offered several opportunities for participation and public comment throughout the development of the Consolidated Plan. One of the most useful platforms for citizen participation was a survey that was sent out to numerous community stakeholders, organizations, and residents. This survey focused on community assessments on topics such as community assets, housing needs, youth development, homelessness, senior population, persons with disabilities, crime, and the collection of various sociodemographic information. The survey collected valuable resident feedback, which was crucial to outlining priorities in the development of the Consolidated Plan's needs and goals.

The surveys were distributed to the public through two outreach events: The Boys and Girls Club Family Fitness Fair and a City Council meeting. Surveys were also sent via email to various local organizations in the Lodi community. There were a total of 207 completed surveys; 192 were completed in English and 15 were completed in Spanish.

Organizations that aided in the completion of these surveys included government, private, nonprofit, community, and media-oriented entities, with a total of 24 participating organizations and entities. Below is a complete list of all organizations and avenues involved in the completion and distribution of the survey.

Organization/Entity/Platform

City Council/ Community Development
Department

Lodi Improvement Committee

California Human Development

ABCD Leadership

Lodi Rotary Club

Lodi Sunshine Rotary Club

Lodi Tokay Rotary Club

LOEL Senior Center

City's Facebook

City's website

Lodi City Employees Association

City of Lodi - Park, Rec, CS Email Distribution
List

A copy of the survey, along with the final
results, can be found at the end of the
document under **ATTACHMENT A and
ATTACHMENT B**

Committee on Homelessness

CDBG grantees

Planning Commission

SPARK

Lyons Club

Kiwanis Clubs

All City employees

Lodi News Sentinel News Article

Arts Commission

Library Board of Trustees

Parks and Recreation Commission

Senior Citizens Commission

Youth Commission

IMPACT ON GOAL SETTING:

The use of citizen participation to obtain community feedback proved to be very useful in determining the process of goal setting for the Consolidated Plan. The comments received through the citizen participation process were essential to outlining priorities over the Consolidated Plan time frame. The majority of the needs identified throughout the Consolidated Plan process are incorporated in the Needs Assessment and covered in the Strategic Plan priority needs and goals.

All public comments were accepted throughout the public participation. The survey results and feedback from the public meetings were used to help shape the strategic planning portion of the Consolidated Plan with the guidance of the City Council. The table below identifies the specific public outreach efforts.

There will be an additional public hearing in front of the Lodi City Council on May 1, 2019.

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	Survey	CDBG Target Area residents and workers; Minorities; Non-English Speaking - Specify other language: Spanish	Staff received comments from 207 individuals on opinions surrounding community assets, needs, and concerns within their neighborhoods.	Responses were focused on determining needs of the community, including public facilities, infrastructure, environment, amenities, safety, business, housing, youth development, homelessness, senior populations, persons with disabilities, and crime. Many of the comments received were in regard to Lodi's homeless population needs, along with the need for affordable housing. See Attachment A (Survey Summary).	All comments accepted.	http://www.lodi.gov/183/Community-Development-Block-Grant-Progra
2	Public Meeting	Non-targeted/broad community	(1/2/19) Staff conducted a mandatory application workshop	Add Comments received	All comments were accepted.	http://www.lodi.gov/183/Community-Development-Block-Grant-Program http://www.lodi.gov/834/Lodi-

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)
			<p>and community needs workshop with City Council members and the Lodi Improvement Committee. Approximately eight members of the public attended and asked questions about the process and priorities.</p>			<p>Improvement-Committee</p>
3	Public Meeting	CDBG Target Area residents and workers; Minorities; Non-English Speaking - Specify other language: Spanish	<p>(2/27/19) Staff conducted citizen participation and outreach at a California Human Development meeting to gather feedback on the Annual Action Plan draft projects and funding allocations. Staff provided an English/Spanish survey and responded to general questions and comments. Approximately 10 attended; many were</p>	<p>Comments included concerns about cleanup of parks, street/alley surface improvements, youth programs, soccer field, and funding for Graffiti Abatement, Hale Park improvements, and Cherokee Lane street improvements. Please refer to AP-35 for a more in-depth summary of comments</p>	<p>All comments were accepted.</p>	

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)
			Spanish-speaking, and all provided comments. Spanish language interpreters were provided.			
4	Public Meeting	Non-targeted/broad community	(4/9/19) Staff will attend a Lodi Improvement Committee meeting which will entail a review of the draft Consolidated Plan and the Annual Action Plan.	To be added once public comment is received	All comments were accepted.	
5	Public Hearing	Non-targeted/broad community; Minority Populations; Non-English Speaking - Specify other language: Spanish	4/17/19) A City Council public hearing will be held to review the draft Consolidated Plan and the Annual Action Plan. X number attended. Spanish-language interpreters were provided.	To be added once public comment is received	All comments were accepted.	
6	Public Hearing	Non-targeted/broad community	(5/1/19) A City Council public hearing will be held to review the draft Consolidated Plan and the Annual	To be added once public comment is received	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)
			Action Plan. X number attended.			

Table 4 - Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment collects and analyzes data to demonstrate the extent of housing problems and housing needs for residents of Lodi. The assessment focuses on affordable housing, special needs housing, community development, and homelessness. The information in this section was gathered from HUD's Comprehensive Housing Affordability Strategy (CHAS) data and American Community Survey (ACS) data from the 2009–2013 study period, the City of Lodi Housing Element, and various other online and City resources. A community survey completed by 207 Lodi residents and consultations with 17 local agencies also informed the results found in this assessment. Through this data collection and analysis, the City will estimate its housing needs for the next five-years.

As seen in Table 5 (Housing Needs Assessment Demographics), Lodi has about 62,700 residents and 21,880 households based on 2009–2013 data. Approximately 38% of these households earn an annual income up to \$38,961 and qualify as low income, which means they earn up to 80% of the Housing Urban Development Area Median Family Income (HAMFI) for Lodi. Note that for the purposes of this Needs Assessment, the terms "area median income" (AMI) or "median family income" (MFI) used in the CHAS data sources refers to HAMFI. Overall, this assessment finds that low-income households experience housing problems at a greater rate than households that do not fall in low-income categories. Table 8 (Housing Problems 2) demonstrates that 57% of low-income households in Lodi experience at least one housing problem. For the purposes of this assessment, housing problems are defined as:

- Substandard housing (lack of complete kitchen and/or plumbing facilities);
- Overcrowding (more than 1.0 persons per room); and/or
- Cost burden (housing costs, including mortgage/rent and utility payments, constitute more than 30% of gross monthly income).

About 44% of low-income households experience at least one of these severe housing problems:

- Severe overcrowding (more than 1.5 persons per room); and/or
- Severe cost burden (housing costs constitute more than 50% of gross monthly income).

This assessment identifies populations in Lodi's low-income categories that are more vulnerable to housing problems. The analysis of CHAS, ACS, and other data referenced in this assessment determines the household characteristics, ethnic/racial groups, and special needs populations that experience housing problems at a greater rate of incidence than the jurisdiction as a whole. The analysis presented in this data, supported by the consultation responses and community survey, informs the specific housing needs identified in this Needs Assessment.

Housing Characteristics

This assessment first addresses the characteristics of citywide housing, including the income level, tenure, and household types that experience the housing problems identified above. Broadly, the assessment finds that housing problems are much more prevalent in the very low-income (30%–50% HAMFI) and extremely low-income (0%–30% HAMFI) categories. Renters experience household problems at a greater rate than homeowners. Single-person households (particularly the elderly), disabled persons, and victims of domestic violence, dating violence, sexual assault, and stalking are often susceptible to housing instability, increasing the likelihood of homelessness.

Disproportionate Need

Building on the identified housing characteristics, this assessment examines whether housing problems are concentrated among minority or certain racial groups. Overall, those of extremely low income (0%–30% AMI) and very low income (30%–50% HAMFI) show high incidences of housing problems across most minority groups. While small sample sizes may affect the validity of these results, Black/African American and American Indian, Alaska Native households experience housing problems at a higher rate than the jurisdiction as a whole, often demonstrating disproportionate need (incidence rate greater than 10 percentage points over the jurisdiction rate). Hispanic households consistently exceed the jurisdiction-wide rate in every income category for housing and severe housing problems.

Public Housing

The City of Lodi does not administer its own housing authority; instead, housing choice vouchers and public housing in Lodi are administered by the Housing Authority of the County of San Joaquin (HACSJ). While there are no public housing units in Lodi, HACSJ has 2 multi-family properties with a total of 8 units and provides tenant-based housing choice vouchers to 148 households in the city. This assessment examines the characteristics of public housing units in San Joaquin County and identifies challenges facing voucher holders and public housing residents. HACSJ identified a need to increase self-sufficiency in public housing residents and housing choice voucher participants for the region as a whole. The most significant issues facing Lodi voucher holders are limited private housing options due to hesitant landlords, unwilling to rent to voucher-holding tenants, and the shortage of affordable units equipped with accessibility features.

Homelessness

The extent and nature of homelessness in Lodi is discussed in the assessment; homelessness is a topic of deep concern for many Lodi residents. The City's Housing Element (adopted in 2016) describes the characteristics of Lodi residents who are homeless. Lodi had approximately 201 sheltered and unsheltered homeless persons in 2017. Of these homeless, 92 were sheltered in emergency shelters, 21 were in transitional housing units, and 88 were unsheltered (those living on the streets, in a car, tent, or other outside location). This assessment looks at the characteristics of specific homeless populations, including the chronically homeless, families with children, veterans, and unaccompanied youth.

Special Needs Populations

This assessment identifies special needs populations that are more vulnerable to homelessness, including elderly, frail elderly, persons with disabilities, single-parent households, large family households, persons with HIV/AIDS and their families, public housing residents, and victims of domestic and other similar types of violence. Based on the consultations with local Lodi agencies and service providers, there is a consistent need for transit-oriented affordable housing with accessible features to improve stability across all the special needs populations.

Public Facilities

Lastly, the Needs Assessment will address the need for public facilities, public improvements, public services, and other eligible Community Development Block Grant (CDBG) uses. This information is compiled from the results of the community survey and consultation responses. While the community survey is based on a relatively small sample size (207 total responses), several specific needs were identified, which aligned with feedback from local agencies and service providers. The results of the survey were further broken down to consider the responses from individuals who live and/or work in the CDBG Target Area. Overall, respondents consistently identified homelessness, park maintenance, and teen/youth programs as requiring improvement.

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

Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	57,117	62,703	10%
Households	21,425	21,881	2%
Median Income	\$39,570.00	\$48,701.00	23%

Table 2 - Housing Needs Assessment Demographics

Data Source: 2000 Census (base year), 2009–2013 ACS (most recent year)

Number of Households Table

	0–30% HAMFI	>30–50% HAMFI	>50–80% HAMFI	>80–100% HAMFI	>100% HAMFI
Total Households	2,080	2,500	3,750	2,120	11,425
Small Family Households	600	1,080	1,190	965	5,575
Large Family Households	255	330	745	240	1,270
Household contains at least one person 62–74 years of age	310	330	485	350	2,460
Household contains at least one person age 75 or older	285	350	785	420	970
Households with one or more children 6 years old or younger	570	595	949	385	1,175

Table 3 - Total Households Table

Data Source: 2009–2013 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	105	45	70	15	235	15	0	0	0	15
Severely Overcrowded – With >1.51 people per room (and complete kitchen and plumbing)	125	60	195	0	380	10	10	4	4	28
Overcrowded – With 1.01–1.5 people per room (and none of the above problems)	135	225	365	45	770	0	85	85	120	290
Housing cost burden greater than 50% of income (and none of the above problems)	980	865	410	45	2,300	295	330	375	155	1,155
Housing cost burden greater than 30% of income (and none of the above problems)	35	385	945	600	1,965	55	210	255	165	685

	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)	125	0	0	0	125	70	0	0	0	70

Table 4 - Housing Problems Table

Data Source: 2009-2013 CHAS

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	1,350	1,195	1,040	105	3,690	320	425	465	280	1,490
Having none of four housing problems	70	415	1,375	1,105	2,965	145	470	870	630	2,115
Household has negative income, but none of the other housing problems	125	0	0	0	125	70	0	0	0	70

Table 5 - Housing Problems 2

Data Source: 2009-2013 CHAS

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	445	845	690	1,980	45	160	240	445
Large Related	165	200	405	770	90	120	90	300
Elderly	205	175	255	635	150	270	275	695
Other	500	355	410	1,265	90	60	65	215

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,315	1,575	1,760	4,650	375	610	670	1,655

Table 6 - Cost Burden >30%

Data Source: 2009-2013 CHAS

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	420	540	205	1,165	35	120	160	315
Large Related	165	140	10	315	90	120	55	265
Elderly	195	120	155	470	105	115	115	335
Other	500	260	105	865	90	45	65	200
Total need by income	1,280	1,060	475	2,815	320	400	395	1,115

Table 7 - Cost Burden >50%

Data Source: 2009-2013 CHAS

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	150	225	360	45	780	10	80	40	114	244
Multiple, unrelated family households	80	60	200	0	340	0	10	44	10	64
Other, non-family households	30	10	0	15	55	0	0	0	0	0
Total need by income	260	295	560	60	1,175	10	90	84	124	308

Table 8 - Crowding Information - 1/2

Data Source: 2009-2013 CHAS

	Renter				Owner			
	0–30% AMI	>30–50% AMI	>50–80% AMI	Total	0–30% AMI	>30–50% AMI	>50–80% AMI	Total
Households with children present								

Table 9 - Crowding Information – 2/2

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

The 2009–2013 ACS reveals that just over 26% or 5,692 of 21,881 Lodi households are single-person households. A significant portion of these single-person households, about 40% or 2,294 households, are occupied by seniors (over 62 years of age).

Seniors represent about 13.6% of Lodi’s population according to 2009–2013 ACS data. The housing needs of seniors 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. Lodi provides some options for senior housing that specifically meet these needs. The City’s Housing Element reports that according to the California Department of Social Services, there are currently 11 licensed care facilities for seniors in Lodi. The facilities provide 500 beds for persons age 60 and above. There are also eight adult residential facilities with a capacity of 131 persons that may be available for seniors. The LOEL Senior Center is a private senior community center, which includes 14 units restricted to low-income senior households. Additionally, Lodi has experienced an increase in senior living developments, adding 79 affordable housing units for residents 62 years of age and older at the Crane’s Landing development and 142-units of market-rate housing units for those 55 and older at the Revel Lodi development. However, despite the increase in available units, the 2009–2013 ACS data reports that 16% of single seniors live below the poverty line. This puts more pressure on affordable housing units, resulting in seniors who are at risk of living in substandard housing and experiencing high housing cost burden.

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.

According to 2009–2013 ACS data, there are 7,265 people living in Lodi with a disability (hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, or independent living difficulty). Elderly individuals make up the most significant portion of Lodi’s disabled population, with 44% of persons living with disabilities age 65 years and older. Nearly 23% of disabled individuals (1,670 persons) are living at or below the poverty line. Living with disabilities can pose additional hardship for housing choice, especially for affordable housing options. This population may be living on a fixed income and in some cases require housing units equipped with accessible features. Many affordable housing units may not be accessible for persons living with disabilities, especially the older housing stock. This may force persons living with disabilities in Lodi to compete for a small subset of affordable housing.

Survey data from the 2017 San Joaquin County Point-in-Time Count found that Lodi had approximately 201 sheltered and unsheltered homeless persons. From surveys completed by homeless individuals in Lodi and across San Joaquin County, 31% of Lodi's homeless reported to live with a mental health disability and 45% reported having a problem with alcohol, an illegal substance, or both.

A limited number of affordable housing units can be a barrier for women who are trying to leave a violent home. The State of California Department of Justice, Office of the Attorney General tracks domestic violence calls for assistance. Between 2009 and 2013, total calls increased by 88%, with 307 calls in 2009 and 349 calls in 2013. Victims of domestic violence often need free or low-cost housing until they have access to finances or a steady source of income. The housing should accommodate families with children, and pets if possible, and be monitored for anonymity and provided security. FBI Uniform Crime Reporting also tracks crime reporting in the city. In 2016, there were 351 total violent crimes, including 9 incidences of forcible rape. Studies suggest that rape is an underreported crime and that victims often go untreated. Stalking is another crime that frequently goes unreported, but which can have a very disruptive impact on a household, can lead to displacement, and can put low-income households at risk of homelessness.

Overall, the 1,670 individuals who live with a disability and are below the poverty line experience hardship in their housing choice, especially if available affordable housing choices are not equipped with accessible features. Since these crimes often go unreported, it is unknown how many victims of domestic violence, dating violence, sexual assault, and stalking live in Lodi. However, victims and their families are in need of discreet, low-cost or free housing until they can create a source of income to support themselves.

What are the most common housing problems?

Cost burden is the most common housing problem faced by low-income households in Lodi. As indicated in Table 7 (Housing Problems Table), a total of 1,885 low-income households face a cost burden (paying more than 30% of their income) for housing, which represents about 23% of Lodi's low-income households. There are 3,255 low-income households that face *severe* cost burden (paying more than 50% of their income), constituting just over 39% of the low-income households. Renter-occupied households experience both cost burden and *severe* cost burden more often than owner-occupied households. As demonstrated in Table 7, 520 low-income homeowners experience cost burden. In contrast, 1,365 low-income renters experience cost burden, a rate of incidence of 265% as compared to homeowners. Lodi renters also experience *severe* cost burden at a greater rate than homeowners: 2,255 rental households have *severe* cost burden, which is 226% more than owner-occupied households (1,000 total).

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

Table 7 (Housing Problems Table) relies on 2009–2013 CHAS data to show that the incidence of housing problems is overwhelmingly more frequent among renters than household owners. The difference is the

most striking in the case of substandard housing (lacking kitchen facilities or complete plumbing. Across all income levels, renters live in households with substandard housing (lacking kitchen facilities or complete plumbing) at 15.67 times the rate of household owners. In the very low-, low-, and moderate-income categories, no household owners reported substandard housing, while 45, 70, and 15 renter households, respectively, live with substandard housing. Similarly, *severe* overcrowding (greater than 1.5 people per room) is much more common among renters than household owners: the total renters across all incomes reportedly experience severe overcrowding at 13.57 times the rate of household owners, with 380 total renter households living with severe overcrowding. Although to a lesser extent, the same trend holds true for overcrowding in households (between 1.01–1.5 persons living per room). Additionally, the total number of renters experience overcrowding at nearly 2.6 times the rate of household owners. As discussed above in the analysis of common housing problems, cost burden and *severe* cost burden affect rental households at a higher rate than household owners: renters experience cost burden at 2.65 times the rate of household owners and experience *severe* cost burden at 2.26 times the rate of household owners.

Tables 9, 10, and 11 examine housing problems by housing type at each income level, which brings to light which housing types are most affected by housing problems: Small Related (dwell under the same roof and compose a family), Large Related (dwell under the same roof and compose a family of greater than 5 persons), Elderly, or Other (typically, non-elderly single adults). Overall, small related households experience more cost burden and severe cost burden in paying their rent or mortgage. This is most significant at the very low-income level, where small related households make up at least 50% of the total households living with cost burden. Similarly, single-family households are most susceptible to overcrowding compared to multiple unrelated households and non-family households, as evidenced by Table 11. Again, the data in Tables 9, 10, and 11 continues to demonstrate that renters experience housing problems at a higher rate than household owners.

Sections NA-15, NA-20, NA-25, and NA-30 expand on this discussion, looking at the prevalence of housing problems within race and ethnicity groups at each income level, and what populations demonstrate disproportionate need or experience housing problems at rate 10 percentage points higher than the jurisdiction-wide average. Overall, these analyses find that minority racial/ethnic populations experience a higher incidence of housing problems, particularly in Hispanic and Black/African American households.

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

Table 6 shows the number of household types in Lodi in each income category based on 2009–2013 CHAS data. Approximately 4,580 households make less than 50% of HAMFI, which represents 21% of the 21,880 households in Lodi based on CHAS data. Households at 50% of HAMFI are considered very low-income. This income often results in severe financial stress on families and households that do not have

savings. Without the assistance of an extended network of friends and family or other outside support, these families run the risk of becoming homeless and needing to rely on public assistance.

Small related single-family households (families of four persons or fewer) make up the largest percentage of households within the extremely low-, very low-, and low-income categories, with a total of 1,680 or 37% of households earning 50% or less of AMI. As evidenced in Tables 9, 10, and 11, small related single-family households earning 50% or less of AMFI are largely susceptible to housing problems, particularly cost burden. Nearly 77% of small related single-family households earning 50% of AMFI experience cost burden and 57% experience severe cost burden, where at least 50% of gross monthly earnings go toward housing costs. Small related families with children face increased challenges in balancing housing costs with other demanding (and often expensive) needs. According to the Urban Institute Roundtable of Childhood Trends, families with children relying on low-wage jobs often work nonstandard and/or inflexible hours, which can be restrictive to families with both school-age and young children. Additionally, low-wage jobs have less access to paid leave or health insurance as compared to high-wage jobs, further exacerbating stress on families with limited resources when children experience injuries and illness. In cases where these families do not have a personal support network, there is a high risk of becoming homeless.

Table 6 further identifies two populations that often experience a higher risk of homelessness: households with seniors (age 62 and above) and households with young children (age 6 and younger). Based on 2009–2013 CHAS data, 28% of households earning 50% or less of HAMFI contain at least one senior, a total of 1,275 households. Many seniors also need more personal assistance, such as in-home care to help them cook, clean, dress, and bathe, and affordable transportation services. Without this assistance, many senior households are at risk of falling behind in life maintenance and may experience additional health problems. They also run the risk of deferred maintenance on their housing units, thus rendering the units uninhabitable, which can result in homelessness or displacement. Households with young children represented 25% (1,165 total) of very low- and extremely low-income households. Very low- and extremely low-income households with young children face many of the same challenges. Families with young children can lack access to resources which can include child care, nutrition assistance, and affordable transportation.

As discussed above, Tables 8, 9, 10, and 11 show that renters experience housing problems (substandard housing, cost burden, and overcrowding) at a greater rate than homeowners, which can put renters more at risk of homelessness. Renter households with low incomes may also be at increased risk. Housing available to low-income renting households often has maintenance challenges and may include deposits or other fees that very low- and extremely low-income households do not have the resources to address. Tenant-landlord mediation services help prevent eviction and address landlord maintenance and accommodations issues. Rental inspection programs operated by a city can also help improve landlord maintenance and accommodation issues.

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.

Based on currently available data, it is very difficult to estimate the populations in Lodi who are at risk of homelessness. The data does not exist at the local jurisdiction level for cities the size of Lodi. Additionally, the City does not have an independent housing authority, but is served by the Housing Authority for San Joaquin County and is a participant in the countywide Continuum of Care.

During the consultation process for this Consolidated Plan, homeless service providers offered characteristics that frequently indicate households may be at risk of homelessness. Newly homeless persons and families enter into homelessness as a result of rising rents and lack of affordable housing options, loss of income, and lack of a personal support network in the face of abuse, dysfunctional family environments, or other personal life issues.

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

As shown in Tables 8, 9, 10, and 11, housing problems and severe housing problems occur at a higher rate among very low- and extremely low-income households. Cost burden, overcrowding, and poor housing conditions, particularly for renters, all link to the instability in housing that can lead to homelessness. Many low-income households, especially large families and single-parent families, have difficulty finding reasonably affordable, suitable rental housing. There has been limited multifamily development in Lodi, which severely limits available multifamily housing units for very low-income and extremely low-income households and increases competition for affordable single-family houses. Senior housing in the last few years has seen an increase in development; however, there has been very little increase in non-senior multifamily housing stock to house other special needs populations, such as non-elderly disabled persons and families with small children. The lack of options available for these populations leads to housing problems and severe housing problems. Households in the very low- and extremely low-income categories live in housing above their means and face cost burden. Alternatively, they avoid high housing costs by living in substandard housing or with other families or extended families, which contributes to overcrowding.

Responses from consultations with local agencies and service providers also identify limited access to transportation as a factor in homelessness. For residents experiencing cost burden and severe cost burden, routine car maintenance or repairing the cause of a major breakdown is often unaffordable. Limited access to alternative means to transportation or a lack of connectivity between transportation lines to reach work, school, and/or child care services and public assistance and other resources can put low-income residents at risk of losing their source of income, decrease their access to social services, and increase the likelihood of homelessness. Local agencies and service providers, such as the Lodi Public Library and the Emergency Food Bank, find that special needs populations, particularly single-parent families, disabled persons, and seniors, are more susceptible to transportation issues. Limited

access to transportation often leaves seniors and persons living with disabilities isolated and makes it difficult to keep appointments and access resources, which further impacts their health and well-being. Single-parent families have to manage multiple schedules that require a significant amount of travel and are burdened with unsustainable time obligations to navigate the public transportation system to reach work, child care services, and shopping. Increasing the reach and efficiency of public transportation routes can give single-parent families more latitude to access higher-paying jobs and/or make better shopping decisions.

Discussion

As a part of the preparation for this Consolidated Plan, the City conducted a survey to understand needs identified by the community. Overall, 207 individuals completed the survey, while 185 individuals identified whether or not they live or work within the CDBG target area. Of these 185 individuals 52% of respondents identified as living or working in the CDBG Target Area (**Attachment B**). While the responses constitute a small sample of Lodi's total residents, data results from the survey, particularly those who identify as renters and/or live or work in the CDBG area, support the trends shown in the CHAS and ACS data discussed above. According to the survey, affordable single-family units and affordable rental units were identified as the most important focus for housing programs in the city, followed by emergency housing repairs. These results speak to the competition for existing affordable housing, which leads to housing problems like cost burden, substandard housing, and overcrowding. The survey found that cost burden (30%–50% monthly income toward housing) is more prevalent in the CDBG Target Area: of the 56% of respondents who reported experiencing a cost burden, 58% of those individuals live or work in the CDBG area and 42% live and work outside of the target area.

Renters represent a quarter of survey respondents (50 respondents were renters). Results from questions specific to renters indicate that renters are confronted by a lack of affordable units. For renters, 58% of respondents found rent increases and affordable rent as the most unsatisfactory areas. Again, those who live in the CDBG Target Area were significantly less satisfied with available affordable rent and rent increases.

Respondents identified seniors, disabled persons, and very low-income persons as having the most critical need for affordable housing. In keeping with the needs described by local agencies and service providers, affordable housing and affordable transportation were found to be the most important needs for these populations.

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

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. 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.

Tables 13, 14, 15, and 16 demonstrate the disproportionately greater need across the lower-income levels (0%–30%, 30%–50%, and 50%–80% of AMI). According to the tables, two groups repeatedly experience a disproportionate housing need: Black/African American and Hispanic. The population sample sizes for the Black/African American, Asian, and American Indian, Alaska Native groups are comparatively small, which may mean the data is not accurate. However, the data shows that lower-income households (Tables 13, 14, and 15) are more likely to have housing problems than households with moderate or above moderate incomes, regardless of race or ethnicity.

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	1,755	125	195
White	925	100	90
Black/African American	0	0	0
Asian	95	10	15
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	705	19	80

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost burden greater than 30%.

Table 10 - Disproportionally Greater Need 0%–30% AMI

Data Source: 2009–2013 CHAS

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	2,215	285	0
White	885	245	0
Black/African American	95	0	0
Asian	90	30	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	1,075	10	0

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost burden greater than 30%.

Table 11 - Disproportionally Greater Need 30%–50% AMI

Data Source: 2009–2013 CHAS

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	2,705	1,045	0
White	1,385	615	0
Black/African American	45	0	0
Asian	165	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	1,050	350	0

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost burden greater than 30%.

Table 12 - Disproportionally Greater Need 50%–80% AMI

Data Source: 2009–2013 CHAS

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	1,155	970	0
White	745	655	0
Black/African American	0	0	0
Asian	90	100	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	320	215	0

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost burden greater than 30%.

Table 13 - Disproportionally Greater Need 80%–100% AMI

Data Source: 2009–2013 CHAS

Discussion

Overall, the CHAS data in Tables 13 through 16 above show that 80% of low-income households in Lodi experience at least one housing problem. According to the data in Table 13, about 1,755 households have one or more of four housing problems, representing 85% of all households in the 0%–30% AMI category. While no one racial/ethnic group demonstrates disproportionate need, or 10 percentage points higher than the percentage of households in the category as a whole, 88% of Hispanics experience housing problems. As such, this income group needs better access to safe, decent, affordable housing. Very low-income whites, while not considered to have disproportionate need, follow with 83%, exceeding the jurisdiction-wide percentage for low-income households.

Table 14 shows that 89% of Lodi households in the 30%–50% AMI category (referred to as very low income) experience one or more housing problems, the largest percentage of any of the income groups and exceeding the jurisdiction-wide percentage by 9 percentage points. Black/African American and American Indian, Alaska Native households have the greatest disproportionate need, with 100% of households in this income group experiencing housing problems. Sample sizes for these groups are significantly smaller than the other racial/ethnic groups, so it is difficult to draw meaningful conclusions. However, 1,075 of Hispanic households experience housing problems, representing 99% of Hispanic households in this income bracket and demonstrating disproportionate need.

Table 15 provides data for low-income (50%–80% of AMI) households. As a whole, 72% of households in this income bracket experience one or more housing problems. Again, 100% of Black/African American households experience housing problems and demonstrate disproportionate need. Similar to the other tables, the sample size for Black/African American households (45) is much smaller than that of the

other racial/ethnic groups, which should be taken into consideration when drawing conclusions. Hispanics are the only other low-income ethnic/racial group with housing problems to exceed the percentage of households for the jurisdiction as a whole, with 75% of Hispanic households in this income bracket living with housing problems.

As shown in Table 16, 1,155 (54%) moderate-income households in Lodi experience one or more housing problems. This is in keeping with the finding that low-income households (especially extremely low and very low income) experience housing problems at a greater rate than moderate-income households. Hispanic households are the moderate-income only ethnic/racial group with housing problems to exceed the percentage of households for the jurisdiction as a whole, with 60% of Hispanic households in this bracket experiencing housing problems. Whites and Asians experience housing problems at a lower rate than the overall jurisdiction for this income group: 53% of Whites and 47% of Asians experienced housing problems at this income level.

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

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.

Using CHAS data, the following tables (Tables 17, 18,19 and 20) demonstrate the number of Lodi households in the extremely low-, very low-, low-, and moderate-income brackets experiencing severe housing problems. The households exhibited in these tables are a subset of the households reported in Tables 13, 14, 15, and 16 above. A household is considered to have a severe housing problem when their home lacks complete kitchen or plumbing facilities, when there are more than 1.5 persons per room, or when a severe cost burden (50% or more of income toward housing) exists. Overall, 62% of low-income households experience *severe* housing problems, compared to the 78% of Lodi’s low-income households experiencing regular housing problems. Similar to households experiencing regular housing problems as discussed in NA-15 above, Black/African American households repeatedly experience disproportionate need for almost every income category. Hispanic households, while not always experiencing disproportionate need, consistently experience severe housing problems at a higher rate than the jurisdiction-wide rate for each income bracket. For the most part, Asian households do not exhibit disproportionate need and experience severe housing problems at a rate lower than the jurisdiction as whole, with the exception of Asian households in the 50%–80% AMI income bracket (see Table 19).

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	1,670	215	195
White	890	130	90
Black/African American	0	0	0
Asian	45	55	15
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	695	29	80

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
*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost burden over 50%.			

Table 14 – Severe Housing Problems 0%–30% AMI

Data Source: 2009–2013 CHAS

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	1,620	885	0
White	630	500	0
Black/African American	95	0	0
Asian	45	75	0
American Indian, Alaska Native	15	4	0
Pacific Islander	0	0	0
Hispanic	785	300	0
*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost burden over 50%.			

Table 15 – Severe Housing Problems 30%–50% AMI

Data Source: 2009–2013 CHAS

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	1,505	2,245	0
White	650	1,350	0
Black/African American	45	0	0
Asian	120	110	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	660	740	0
*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost burden over 50%.			

Table 16 – Severe Housing Problems 50%–80% AMI

Data Source: 2009–2013 CHAS

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	385	1,735	0
White	165	1,230	0
Black/African American	0	0	0
Asian	55	135	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	170	370	0

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost burden over 50%.

Table 17 – Severe Housing Problems 80%–100% AMI

Data Source: 2009–2013 CHAS

Discussion

Overall, 62% of Lodi’s low-income households experience at least one severe housing problem. This means that of the 6,675 low-income households experiencing housing problems, 78% experience at least one *severe* housing problem. According to Table 17, of the households in the extremely low-income bracket (0%–30% AMI), 1,670 or 80% are reported to experience severe housing problems. While no one ethnic/racial group demonstrates disproportionate need, Hispanic households exceed the jurisdiction-wide rate for severe housing problems by 6 percentage points. Extremely low-income White households match the jurisdiction-wide rate of 80%, with 890 households experiencing at least one severe housing problem.

Table 18 reports the households experiencing severe housing problems in the very low-income bracket (30%–50% AMI). According to CHAS data, there are 2,505 Lodi households in the very low-income bracket, 65% of which experience at least one severe housing problem. Black/African American households have the greatest disproportionate need with 100% of households (95 total) experiencing some form of severe housing problem. American Indian, Alaska Native households also demonstrate disproportionate need with 79% of households experiencing severe housing problems. Hispanics also exceed the jurisdiction-wide rate, with 72% or 785 households reported to live with at least one severe housing problem.

As shown in Table 19, households in the 50%–80% AMI bracket experience severe housing problems at a much lower rate than extremely low- and very low-income households, with 1,505 households (40%) reported. In this bracket, 100% of Black/African American households live with at least one severe housing problem; however, this is based on a comparatively small sample size (45 households total), so it is difficult to draw meaningful conclusions. Asian households in this bracket also demonstrate disproportionate need, with 52% or 230 households living with at least one severe housing problem.

Hispanic households in this bracket do not demonstrate disproportionate need but also exceed the jurisdiction-wide rate of severe housing problems with 47%, or 660 reported households. The rate of low-income White households with severe housing problems is below the jurisdiction-wide rate. Of the 2,000 low-income White households in the category, 650 households experience severe housing problems, which represents 33% of this population.

Table 20 shows that moderate-income households (80%–100% AMI) in Lodi experience severe housing problems at a rate of 18% across the jurisdiction as a whole, which maintains the trend that households in the low-income brackets (as seen in Tables 17, 18, and 19) experience severe housing problems at a much higher rate which decreases as income level rises. Also true to trend, White moderate-income households experience severe housing problems at a rate lower than the jurisdiction-wide rate with 12% of households reported (165 total). Hispanic households exhibit disproportionate need, with 31% of households living with severe housing problems. Asian households also demonstrate disproportionate need with 55 households reported, which represents 29% of households.

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

Table 21 and the following discussion specifically examine disproportionate need with a housing cost burden. As discussed above, a household is cost burdened when its monthly housing costs, including utilities, exceed 30% of monthly income. Disproportionately greater need exists when the members of a specific racial or ethnic group at a given income level experience housing cost burden at a greater ratio (at least 10 percentage points or more) than at that income level in the jurisdiction as a whole. As shown in Table 21, the levels of housing cost burden are organized by no housing cost burden (less than 30% of income on housing costs), housing cost burden (between 30% and 50% of income on housing costs), severely cost burdened (greater than 50% of income on housing costs), and not computed (those with no or negative income).

Housing Cost Burden

Housing Cost Burden	≤30%	30–50%	>50%	No/negative income (not computed)
Jurisdiction as a whole	12,050	5,205	4,375	245
White	8,705	3,225	2,390	95
Black/African American	60	50	110	0
Asian	805	280	180	15
American Indian, Alaska Native	100	4	15	0
Pacific Islander	10	0	0	0
Hispanic	2,230	1,605	1,565	130

Table 18 - Greater Need: Housing Cost Burdens AMI

Data Source: 2009–2013 CHAS

Discussion

Less Than 30% of Income

Households that spend less than 30% of their gross monthly income on housing are classified as not having a significant cost burden. Per Table 21 above (based on 2009–2013 CHAS data), 55% of households in the jurisdiction as a whole do not have a cost burden. Broken down further, 63% of Asian and 60% of White households do not have a cost burden, which is in contrast to 40% of Hispanic households that do not experience a cost burden. The data also reports 100% of Pacific Islander, 84% of American Indian, Alaska Native, and 27% of Black/African American households do not experience cost burdens. However, there is a small sample size for each of these populations, so it is difficult to build meaningful conclusions.

30%–50% of Income

Households that are paying more than 30% but less than 50% of their gross monthly income on housing are considered to have a housing cost burden. In the jurisdiction as a whole, 24% of households are paying between 30% and 50% of their gross monthly income on housing and are considered to have a housing cost burden. By comparison, 29% of Hispanic households are paying between 30% and 50% of their gross monthly income on housing. While this percentage does not demonstrate disproportionate need, Hispanic households with a cost burden are the only racial/ethnic group to exceed the jurisdiction-wide rate. Overall, 22% of White households and 22% of Asian households experienced a housing cost burden between 30% and 50% of their income. Black/African American and American Indian, Alaska Native households also are below the jurisdiction-wide rate (23% and 3%, respectively); however, this conclusion is drawn from relatively small sample sizes for each of the populations.

More Than 50% of Income

Households who are paying more than 50% of gross monthly income on housing have a severe housing cost burden. In the jurisdiction as whole, 20% of households experience severe housing cost burden and pay more than 50% of their gross monthly income on housing. In this category, Black/African American households demonstrate disproportionate need with 50% of households experiencing severe housing cost burden. It is important to note that this percentage is based on a relatively small sample size of 110 total households. Hispanic households also exceed the jurisdiction-wide rate with 28% of households (1,565 total) experiencing severe house cost burden. Asian and American Indian, Alaska Native households fall below the jurisdiction-wide rate with 14% of Asian and 13% of American Indian, Alaska Natives households experiencing severe housing cost burden. Both of these groups also report a relatively small sample size (180 and 15 households, respectively). Overall, 17% of White households paid more than 50% of their gross monthly income toward housing.

No/Negative Income

Hispanic households have the highest rate of households with no or negative income, at 2% of the minority group population or 130 total households. For all other groups, between 0% and 1% of the population report no or negative income. The jurisdiction as a whole reported no or negative income at a rate of 1%.

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?

Tables 13 through 21 provide data derived from 2009–2013 CHAS downloaded directly from HUD and compare the rate of housing problems and housing cost burdens in Lodi as a whole across the extremely low-, very low-, low-, and moderate-income groups against the rate of incidence in minority groups in each of the income brackets. As discussed above, racial/ethnic groups demonstrate disproportionate need when the group experiences housing problems and/or cost burden at a greater ratio (at least 10 percentage points or more) than at that income level in the jurisdiction as a whole.

Hispanic households, which exceed the jurisdiction-wide rate in every income category for housing and severe housing problems, demonstrate disproportionate need for the very low-income category, with 99% of households (1,075 total) living with at least one housing problem. In some income categories (see Table 16 and Table 21 above and the supporting discussions), Hispanic households are the only ones to exceed the jurisdiction-wide average experiencing a type of housing problem.

Similarly, when there is data for Black/African American households in an income category, those households demonstrate disproportionate need. In the very low- and low-income categories (Tables 14 and 18 and Tables 15 and 19, respectively), 100% of Black/African American families experience housing problems and severe housing problems. However, the sample size for Black/African American households in these income groups is relatively small and vulnerable to sample error (as evidenced by the conclusion that 100% of the population experiences housing and severe housing problems). Likewise, CHAS data for American Indian, Alaska Native, Asian, and Pacific Islander households across all income categories is limited and may lead to inaccurate conclusions.

Data samples aside, the tables for extremely low-income (0%–30% AMI) and very low-income (30%–50% AMI) show a high incidence of housing problems across most minority groups, and furthermore, demonstrate an inverse relationship between income level and the prevalence of housing problems (as income declines, housing problems increase). Asian households are the only racial/ethnic group that do not track closely with or exceed the rate of housing problems for the jurisdiction as a whole, but this could be affected by sample size, as discussed above. Black/African American and American Indian, Alaska Native households demonstrate a disproportionate need of greater than 10 percentage points in the very low-income category (see Table 15).

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

Cost burden is the most significant housing problem faced by lower-income households across the race and ethnic spectrum. The absence of available multifamily housing units (generally more affordable than single-family homes) contributes to the prevalence of cost burden and severe cost burden in the city. While there has been recent low-income development for seniors, development of other types of multifamily housing has been limited, increasing pressure on the available multifamily housing stock and forcing many households to live in housing beyond their means. Local agencies and service providers

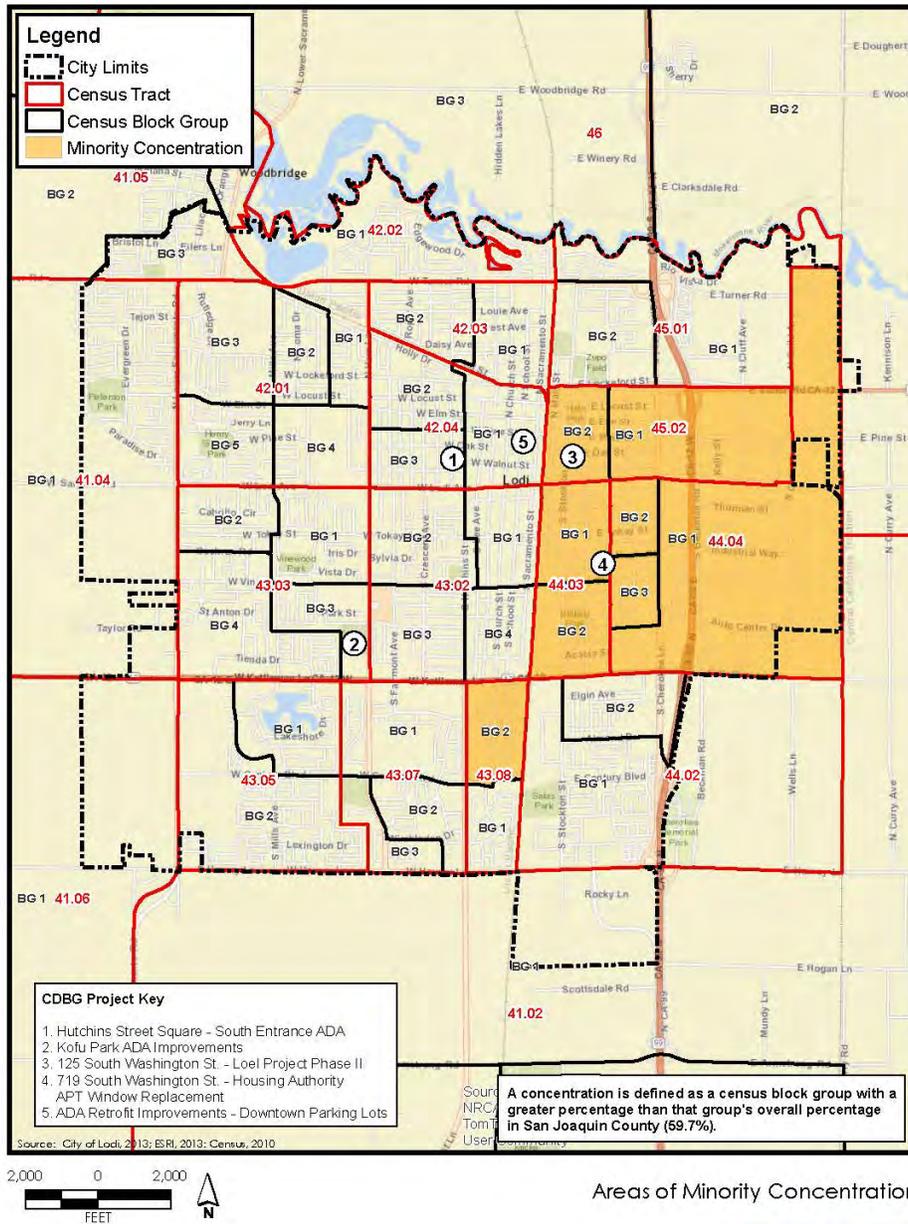
consulted as a part of the preparation of this plan consistently identified the need for more affordable housing to prevent housing problems and decrease the risk of homelessness, particularly affordable housing near public transit so that residents can more easily reach work, access more shopping options, and manage multiple schedules (for families with children). Addressing this need would mean a commitment to developing more multifamily housing, including units with more than one bedroom for families and accessible units for seniors and persons living with disabilities.

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

In 2016, the City of Lodi prepared an Analysis of Impediments to Fair Housing (AI), in which its analysis identified locations of minority and ethnic populations in the city. Data on race and ethnicity was examined at the block group level to determine areas of minority and ethnic concentration (2000 US Decennial Census). Block group areas where the percentage of total minority population exceeds the group's countywide total percentage are considered areas of "minority concentration." Areas that have a minority population at least two times the countywide total percentage are considered areas of "high minority concentration."

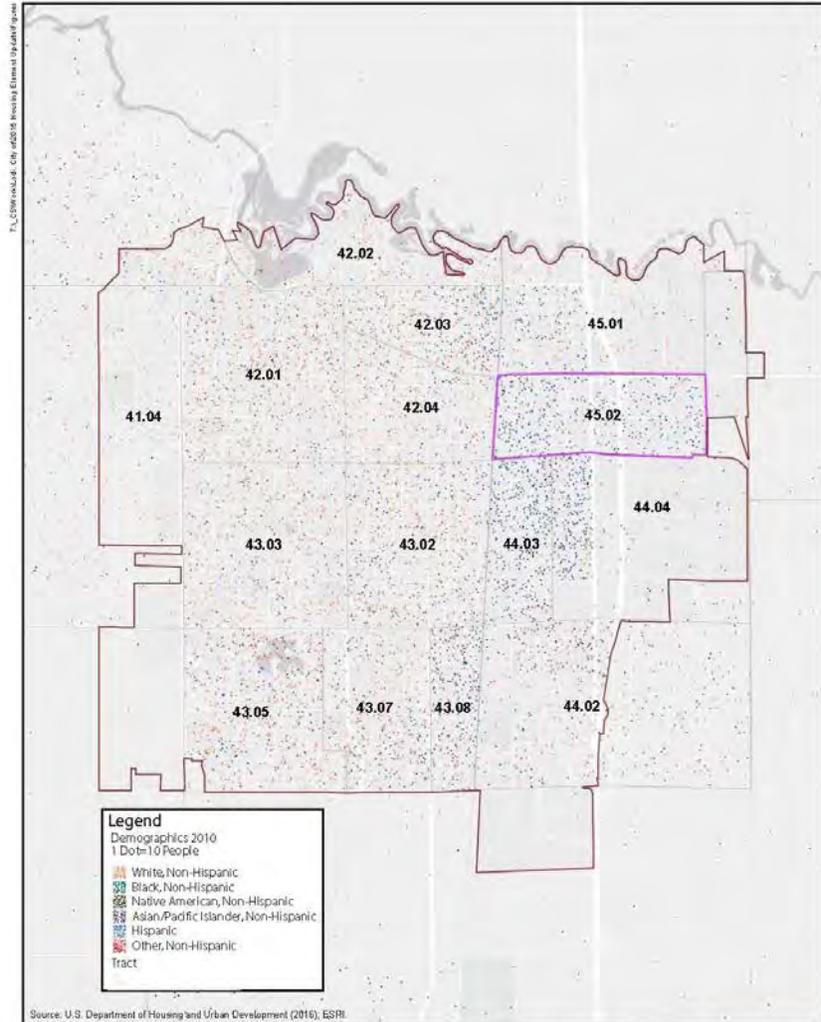
Figure 1 shows that Lodi has a mostly contiguous area of minority concentration in the eastern region of the city. Lodi has no high minority concentration areas.

Figure 1 Areas of Minority Concentration



Lodi does have an area that qualifies as a Race/Ethnicity Concentrated Area of Poverty (R/ECAP). Census tract 45.02, identified in Figure 2, has both a minority concentration and a concentration of households that have experienced poverty during the last 12 months, as identified by a combination of the 2010 Census and the 2008–2012 American Community Survey data used by HUD in the Affirmatively Furthering Fair Housing Tool (AFFHT).

Figure 2 Race/Ethnicity Concentrated Area of Poverty



Not To Scale

Race and Ethnicity Concentrated Areas of Poverty, 2010



The 2010 US Census divided census tract 45 into two new census tracts: 45.01 and 45.02. This division did more than divide populations. It allowed a more detailed assessment of the housing conditions, household incomes, and racial and ethnic distributions in the eastern portion of the city. Census data from the 1970 Decennial Census through the 2010 US Census shows significant population growth in Lodi. During that growth, the city experienced two major changes. One was an increase in rental housing stock, both single-family and multifamily. The second was a major demographic shift that

included an influx of minorities, particularly Hispanic populations. Neither of these changes was spread evenly across the city. While new owner-occupied single-family housing stock was added in the north, west, and south sections of the city, the bulk of the added rental housing stock was focused in the eastern section of Lodi, in the area between the railroad tracks and State Route 99. At the same time, the entire city experienced growth in the Hispanic population; however, much of that growth followed the same patterns as the rental housing development, with minority concentrated areas appearing in the eastern section of the city.

Figure 3. Race/Ethnicity

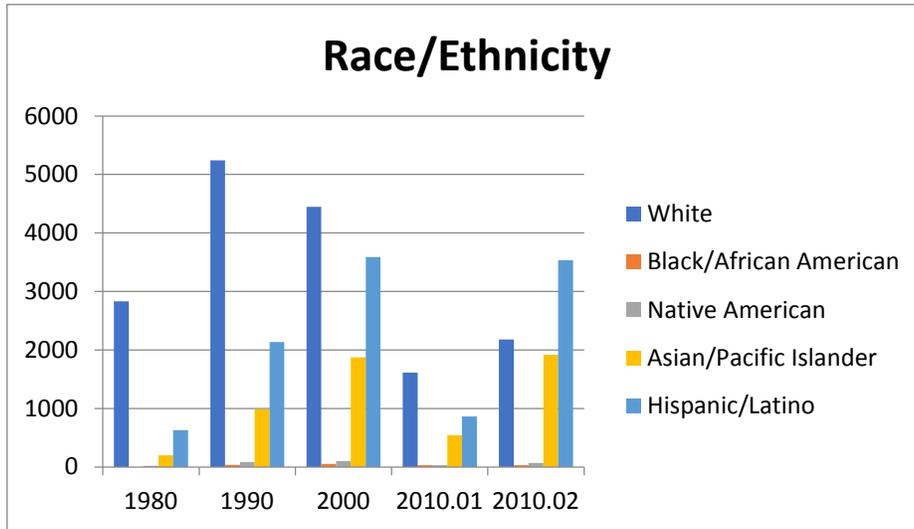


Figure 3 is critical in understanding the changes in the eastern portion of Lodi over the last several decades. In 1980, before census tract 45 was split and during the rapid increase in rental housing stock, the Hispanic population was the most significant minority in the neighborhood, but represented 17% of the total population. By 2000, the population had grown by almost 3,000 and reflected 36% of the total population. When the census tract was split during the 2010 Census, it became apparent that the bulk of that growth had been in the 45.02 census tract neighborhood. The data in these graphs suggests that the rental units in census tract 45.02 had been occupied with predominantly lower-income households and a significant number of minority, particularly Hispanic, families.

NA-35 Public Housing – 91.205(b)

Introduction

The City of Lodi does not administer its own housing authority; instead, housing choice vouchers and public housing in Lodi are administered by the Housing Authority of the County of San Joaquin (HACSJ). Reference will be made to HACSJ as the regional housing authority. HACSJ owns and manages public housing communities, where the units are considered project-based and are under an annual contributions contract with HUD and are not transferrable. HACSJ owns and operates these public housing units in Stockton, Tracy, and Thornton. None of these public housing units exist in Lodi. The public housing developments are intended to serve single persons and families, offering units ranging from one to four or five bedrooms. The largest of the public housing developments is Conway Homes in Stockton, which offers 436 family dwelling units.

HACSJ also owns market-rate properties that are not subsidized and are not under an annual contributions contract with HUD. HACSJ administers eight of these affordable housing units in Lodi. Additionally, HACSJ manages three migrant family farm labor housing developments for the Office of Migrant Services, a division of the California Department of Housing and Community Development. One of these housing developments is located on Harney Lane adjacent to the city and has a total of 97 units. This housing is available from March through the end of December of each year. Child care centers are provided at the sites for farmworkers.

The Housing Choice Voucher (HCV) program (formerly known as Section 8) is the federal government's primary program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. HCV assistance is provided on behalf of the family or individual who is then free to choose any housing, including single-family homes, townhouses, and apartments, where the owner agrees to rent under the program and where the housing quality meets the program requirements. The choice of housing is not limited to units in subsidized housing communities. That is, recipients of housing choice vouchers may rent from any landlord willing and able to participate in the voucher program. The recipient pays 30% of their gross monthly income as rent, and the voucher covers the difference between that income and the HUD-approved market-rate rent for the unit. There are approximately 148 tenant-based vouchers in Lodi.

According to Public Indian Housing (PIH) Information Center data (see Table 22), there are about 4,651 vouchers throughout the county. HUD does not track specific voucher placement and management by jurisdiction if the jurisdiction is not the housing authority.

Totals in Use

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

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

Table 19 - Public Housing by Program Type

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average annual income	0	0	\$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	
Number of homeless at admission	0	0	0	1	0	0	1	0	
Number of elderly program participants (>62)	0	0	182	917	30	884	2	0	
Number of disabled families	0	0	185	1,919	38	1,829	26	17	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
						Veterans Affairs Supportive Housing	Family Unification Program	
Number of families requesting accessibility features	0	0	1,052	4,651	72	4,427	47	85
Number of HIV/AIDS program participants	0	0	0	0	0	0	0	0
Number of DV victims	0	0	0	0	0	0	0	0

Table 20 - Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	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 21 - Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	0	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 22 - 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:

Per Table 22, there are approximately 4,651 voucher holders residing in the HACSJ area. The majority of these vouchers are tenant-based (4,427) and 47 voucher holders are participants in the VASH (Veterans Affairs Supportive Housing) program. The average annual income for these voucher holders is \$13,879, which slightly exceeds the 2017 National Federal Poverty Level of \$12,060.

Table 24 provides characteristics of public voucher holders, highlighting populations that are most in need in of housing assistance, which align with some of the special needs populations identified in this plan. Senior residents (those over the age of 62) represent nearly 20% of voucher holders. Persons living with disabilities or families including a person with disabilities (which may include some senior residents) represent just over 41% of voucher holders. Table 24 shows that 100% of voucher holders requested accessible housing. While that percentage is likely a data error, it is likely that housing with accessible features is in high demand, particularly for senior and/or disabled voucher holders. Older units, poorly maintained houses, and housing developments built before the standardization of accessibility requirements may be too expensive or difficult to modify and therefore unavailable to a significant number of voucher holders.

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

HACSJ identified a need to increase self-sufficiency in public housing residents and HCV participants by building financial stability, education, improving physical and mental health, and youth-focused services. Social services to teach residents skills and to access resources would improve residents' ability to find stable, permanent housing. Of particular value are skills such as job interviewing, resume building, financial literacy, and basic computer knowledge and access to resources related to nutrition, health, and mental well-being. These needs are echoed by local agencies and public service providers that interact with Lodi's very low- and extremely low-income residents, including voucher holders and residents of public housing. Local service providers, such as the Emergency Food Bank and California Human Development, discuss the need for education and available resources related to health and nutrition, counseling, life/parenting skills, and employment and training services to create a more stable financial and living situation for these residents.

Additionally, Lodi residents who are voucher holders may have difficulty finding an affordable unit that accepts vouchers. It has been the experience of many qualifying voucher holders in the city that landlords want more rent than can be supported by the voucher payment standards. Voucher holders are either forced to find a unit that is lower quality (smaller, farther from public transportation, or substandard) or lose their voucher.

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

As discussed above, the consultation process recognized the need for social services to build self-sufficiency, provide health, nutrition, and wellness resources, and develop financial and job skills for much of Lodi's low-income population. However, these needs are felt more acutely by residents of

public housing and by voucher holders working to stabilize their housing situation and address factors that lead to homelessness.

Lodi, like many California cities, has a mismatch between housing inventory and housing need. This plan identifies the pressure on Lodi's existing affordable housing stock, causing increased competition for limited units and increasing the likelihood of housing problems such as overcrowding, substandard housing, and cost burden. Residents of public housing and voucher holders transitioning out of the program face the same issues, amplifying associated issues like access to low-cost transportation, access to healthy food, and health care assistance. Special needs populations like seniors and disabled persons who make up a significant portion of voucher holders are more susceptible to housing problems and associated issues due to their limited independence and mobility, declining health, and reliance on services and resources.

Discussion

While the data shared in Tables 23, 24, 25, and 26 is reflective of the HACSJ region rather than Lodi specifically, many of the same trends emerge in the voucher holder population and their immediate needs as seen in the city's low-income population. Affordable housing, especially housing close to transit and outfitted with accessible features, is in short supply in Lodi, including public housing units. HACSJ administers 8 affordable housing units and provides approximately 148 tenant-based vouchers in the city. This reveals both a need for more public housing units and options for private housing to assist Lodi residents who are voucher holders or in need of public housing assistance.

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. Lodi had approximately 201 sheltered and unsheltered homeless persons in 2017. Of these homeless, 92 were sheltered in emergency shelters, 21 were in transitional housing units, and 88 were unsheltered (those living on the streets, in a car, tent, or other outside location).

Two organizations in Lodi provide shelter to the homeless. The Salvation Army's Hope Harbor has 56 shelter beds for men and 28 beds for women and children. It has an additional three small units with 3 beds per unit for women or men with children over the age of 10. Most evenings, the Salvation Army's shelter is able to accommodate all homeless that come to its doors, and they keep no waitlist. If needed, they can expand into an additional room to accommodate more guests. Lodi House, the second organization, has 26 beds for women and children. Additionally, a total of approximately 50 transitional housing beds are provided by the Salvation Army (16 persons), Lodi House (three units at approximately 4 persons each), and Central Valley Low-Income Housing Corporation (21 persons). In December 2018, the San Joaquin Continuum of Care awarded the City with a HEAP, grant which is for construction of approximately five permanent supportive housing units in the form of tiny homes. The project is scheduled to be completed within the next two to three years.

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 training

While the City and County provide housing and services for the homeless, there is still a capacity shortage for permanent short-term housing, leaving many homeless individuals (including 88 persons in Lodi) unsheltered. The situation is further exacerbated at the county level by the loss

of 230 transitional housing beds in 2017 due to HUD’s decision to reduce funding and 42 beds at a domestic violence shelter when it closed for construction. This loss of beds impacts supporting homeless individuals in the transition from homelessness to homes from shelters because there are fewer units available.

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

According to the 2017 Point-in-Time (PIT) Unsheltered Homeless count, there are 88 unsheltered homeless in Lodi, which accounts for 16% of the total individuals surveyed in San Joaquin County. This number is relatively unchanged from the 2015 count.

As a part of the survey conducted to estimate the number of unsheltered homeless in San Joaquin County, demographic information was also gathered. Of the 567 individuals who completed the survey, 65% reported to be male. An overwhelming majority of survey respondents reported White as their race (69%), followed by Black/African American (17%). Most unsheltered homeless are between the ages of 45 and 54. The data also shows that 31% of the county’s unsheltered homeless reported living with mental health problems and 44% reported having a substance abuse issue (drugs, alcohol, or drugs and alcohol). While the information is not specific to Lodi or to the unsheltered homeless in San Joaquin County, the demographics collected from surveys mirror the responses received from local agencies and service providers consulted as part of this plan. California Human Development and Lodi’s Committee on Homelessness identify that the majority of the chronic homeless population has significant substance abuse and/or mental health issues.

Families with Children

Survey data collected for the 2017 PIT count for San Joaquin County revealed that a total of 161 households (at least one adult and at least one child) were sheltered homeless living in either emergency housing or transitional housing. Additionally, there were five unsheltered homeless households. While no count is available on the number of sheltered homeless households with children on a given night, Lodi House and Hope Harbor combined offer approximately 74 beds for homeless women and children. It is common for these facilities to have waitlists.

Unfortunately, single fathers with children have limited opportunities for shelter, as only the Salvation Army's emergency shelter has three small apartments available for these people.

Veterans

During the 2017 PIT count, approximately 32 unsheltered and 80 sheltered homeless identified as veterans, representing 20% of the homeless population in San Joaquin County. While data is not available for Lodi specifically, service providers consulted as a part of the preparation of this plan identified that some of the homeless they serve in Lodi are veterans. These persons are often in need of employment and training services and are assisted by a referral service in Stockton that can offer these services in addition to general needs and access to affordable housing.

Unaccompanied Youth

During the 2017 PIT count, six unaccompanied youth were found living in emergency shelters. None of the unsheltered homeless reported being under the age of 18. 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. Others 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 of ending up on the streets. Youth who 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 because of 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 and training for jobs and in life skills, as well as affordable housing with supportive services.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
Ethnicity:	Sheltered:	Unsheltered (optional)

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

While specific data is unavailable on the number of unsheltered and sheltered homeless families in Lodi, there are a total of 161 unsheltered households (at least one adult and at least one child) living in emergency housing or transitional housing and five unsheltered homeless households in San Joaquin County, according to the 2017 PIT homeless count. There is no data as to how many of these families are families of veterans.

Feedback from consultations with service providers and local agencies in the preparation of this plan found that many of the families entering homeless assistance systems are headed by single fathers or mothers. As discussed in this assessment, single-parent households fall into homelessness due to the burden of financial obligations on one income-earner while trying to meet the needs of a family, including transportation, nutrition, school, and child care. Through the consultations conducted for this plan, feedback on families entering homelessness reported this was often due to rent becoming unaffordable, loss of income, or domestic violence.

Lodi agencies and service providers identify that farmworkers and their families are in need of housing assistance. San Joaquin County is an agricultural community; 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 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. Service providers, such as California Human Development, identify the need to prioritize housing for farmworker families.

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

While racial and ethnic data is not available specific to the homeless population in Lodi, the 2017 PIT count provides demographic data for the homeless population in San Joaquin County, which is likely reflective of Lodi’s homeless population.

Sheltered homeless, those living in transitional housing or emergency shelters, are 63% White, based on self-reported surveys. Black/African American is the second largest racial demographic, with 25% of sheltered homeless identifying as Black/African American. The remaining 12% of homeless who reported their race were Asian (2%), American Indian, Alaska Native (2%), Hawaiian Pacific Islander (1%),

and mixed races (12%). The survey found that 38% of sheltered homeless identify as Hispanic. Not all respondents reported their race or ethnicity.

As discussed above, an overwhelming majority of survey respondents reported White as their race (69%), followed by Black/African American (17%). The remaining 14% of unsheltered homeless were Asian (3%), American Indian, Alaskan Native (4%), Hawaiian Pacific Islander (1%), or mixed race (2%) or the respondent did not know or did not answer (3%). The survey found that 23% of respondents (130 people) identify as Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Unemployment and underemployment, perhaps more than any other factors, contribute to a steadily increasing number of homeless. Housing affordability indexes also consistently rank San Joaquin County as extremely low. Construction of moderate-cost homes has recently been limited, and the number of multiple-family rental units that have been constructed is negligible, despite the growing population.

The 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 to the west are north–south corridors that connect the area to Sacramento and Los Angeles, as well as to the Bay Area by means of east–west highways. The greater Stockton area has therefore always been a stopping-off point for transients.

The chronically homeless, which make up some of the unsheltered and sheltered populations, are often homeless due to mental health and substance abuse issues. In San Joaquin County, the PIT count found that 31% of the county’s unsheltered homeless reported living with mental health problems and 44% reported having a substance abuse issue (drugs, alcohol, or drugs and alcohol). This was supported by local agencies and service providers who work closely with Lodi’s homeless population and have found that the lack of treatment, counseling, and housing options for this population causes cyclical homelessness.

Discussion:

Permanent supportive housing is in short supply in Lodi and surrounding San Joaquin County, which makes exiting homelessness more difficult and prevents new space from more readily opening up in shelters and transitional programs. Per the 2017 PIT county: “There appears to be little room off the streets for the current unsheltered [homeless] population. Data from [HMIS] indicates that many emergency homeless shelters routinely operate at or above capacity. Permanent housing programs for the homeless report continued struggles to find suitable housing for homeless households because of current market forces.”

To illustrate the demand for permanent supportive housing, the PIT count showed 567 unsheltered homeless in the county and 88 in Lodi (the Committee on Homeless believes 200 is more accurate), who are in need of shelter and assistance. Further exacerbating the capacity shortage, the county lost 230

transitional housing beds in 2017 due to HUD's decision to reduce funding, and 42 beds at a domestic violence shelter were closed for construction.

When individuals/families experience homelessness, they face many obstacles that can take years and added resources to overcome. Even after completing a transitional living housing program or receiving services, an individual/family may still be at risk of returning to homelessness, especially if they are unable to find affordable housing in their community. These people face continuing challenges such as an inability to afford rent; a lack of positive rental history, stable employment history, educational training to increase income, and continued access to emotional/mental health counseling services; poor credit scores; financial debt; and medical expenses.

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

Introduction:

The city's special needs groups require supportive services and housing to enable them to live independently and avoid homelessness. These special needs groups include elderly persons age 62 years and older; persons with mental, physical, and/or development disabilities; single-parent and female heads of households; persons with HIV/AIDS and their families; and victims of domestic violence, dating violence, sexual assault, and stalking. Households with special housing needs often have greater difficulty finding suitable and affordable housing. As a result, these households may frequently experience cost burdens, overcrowding, and various other significant housing problems.

Describe the characteristics of special needs populations in your community:

Seniors

Elderly or senior households have special housing needs primarily as a result of physical disabilities or limitations, reduced incomes, and increased health care costs. Seniors represent about 13.6% of Lodi's population according to 2009–2013 ACS data. As discussed above in section NA-10, Housing Needs Assessment, the housing needs of seniors 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. Per 2009–2013 ACS data, 16% of single seniors live below the poverty line, which puts more pressure on affordable housing units, resulting in seniors who are at risk of living in substandard housing and experiencing high housing cost burden. Until recently, there were limited housing options for seniors in Lodi, forcing seniors to compete on the open market for affordable housing. This is evidenced by the rate at which elderly households experience cost burden and severe cost burden, as shown in Tables 9 and 10 in Section NA-10. Seniors represented 39% of low-income households experiencing cost burden (housing costs constituting more than 30% of gross monthly income) and 20% experiencing severe cost burden (housing costs constituting more than 50% of gross monthly income).

Disabled Persons

An estimated 7,265 individuals, or 11% of the city's population, were identified as disabled based on 2009–2013 ACS data. There are six disability types: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty. The elderly make up the most significant portion of Lodi's disabled population, with 44% of persons living with disabilities age 65 years and older. Nearly 23% of disabled individuals are living at or below the poverty line.

Single-Parent and Female-Headed Households

Based on 2009–2013 ACS data, there are 4,278 single-parent households in Lodi, which represent almost 20% of all households. Of the single-parent households in the city, 27% live below the poverty line. Challenges that face low-income families with young children, including access to resources such as child care, nutrition assistance, and affordable transportation, are more keenly felt in single-parent households where income is limited to one householder.

Female householders make up a majority of single-parent households, with 67% of single parents being female. Nearly 34% of female-headed single-parent families live below the poverty line, which represents 28% of all such households. By contrast, male-headed single-parent families constitute 6% of households living below the poverty line.

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. This shortage can lead to low-income large families living in housing above their means or in overcrowded housing. According to CHAS data tabulated in Table 6 of this assessment's Section NA-10, 1,030 large family households are low income, earning less than 80% of HAMFI, representing 5% of Lodi households. Table 9 in Section NA-10 shows that large families represent 17% of low-income households experiencing cost burden (housing costs constituting more than 30% of gross monthly income). Large families represent 54% of low-income households experiencing severe cost burden (housing costs constituting more than 50% of gross monthly income), as shown in Table 10.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

As discussed in Section NA-10 of this assessment, victims of domestic violence often need free or low-cost housing until they have access to finances or a steady source of income. Over the five-year period from 2009 to 2013, reporting from the State of California Department of Justice, Office of the Attorney General show an 88% increase in domestic violence calls, with a total of 349 calls in 2013. FBI Uniform Crime Reporting also tracks crime reporting in the city. In 2016, there were 351 total violent crimes, including 9 incidences of forcible rape. Studies suggest that rape is an underreported crime and that victims often go untreated. Stalking is another crime that frequently goes unreported, but which can have a very disruptive impact on a household, can lead to displacement, and can put low-income households at risk of homelessness.

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

The housing and supporting service needs of the listed populations below were determined through consultation with local service providers and agencies conducted as a part of the preparation of this plan. The agencies and service providers work closely with each of these populations by providing resources, services, or guiding policy and are the local experts of their supportive service and housing needs. Thirteen agencies and service providers were consulted to understand the specific needs of these populations in Lodi through phone call interviews or online surveys.

Seniors/Elderly

The major challenges Lodi's senior population are facing today are a lack of affordable housing, especially housing that is equipped with accessible features, and access to affordable transportation.

The limited mobility and agility of aging seniors, coupled with reduced incomes and increased health care costs, means seniors have special housing needs. Service providers that work closely with seniors, including the Lodi Public Library and the LOEL Foundation, agree that increasing access to affordable transportation is a top priority in addressing the needs of seniors. Access can be increased through private services, such as dial-a-ride for seniors with disabilities or poor health, or by expanding bus routes and improving the efficiency of bus routes so that seniors can keep appointments and reach resources. Additionally, improving access to transportation can reduce the isolation and loneliness that largely affects seniors.

While Lodi has some affordable housing options for seniors, service providers and local agencies agree that there are not enough. The LOEL Foundation offers 14 affordable housing units, but also maintains a very long waitlist for openings. Many seniors who cannot “age in place” are forced to rent older homes that are substandard or not equipped with accessible features, which can create unsafe living situations. Housing options for seniors could include age-restricted townhomes or multifamily housing, skilled nursing facilities, and assisted living facilities.

Disabled Persons

Similar to Lodi’s low-income senior population, persons living with disabilities have special housing needs related to their limited earning capacity, need for accessible, affordable housing, and higher health costs related to their disabilities. Service providers and local agencies identified that affordable housing outfitted with accessible features and access to transportation are the highest priorities to address the needs of Lodi’s population of disabled persons. Housing needs can range from institutional care facilities to facilities that support partial or full independence (e.g., group care homes). Affordable transportation should be easily accessible from the housing.

Through the consultations, several social service needs for Lodi’s disabled population were also identified; specifically, supportive services that provide financial assistance with basic needs (medication, transportation, and nutrition), life skills training, and employment assistance.

Single-Parent and Female-Headed Households

While the needs of single-parent households, including female-headed households, were not specifically addressed through the consultation process, the tables above show that single-parent households fall into homelessness due to the burden on financial obligations on one income-earner while trying to meet the needs of a family, including transportation, nutrition, school, and child care. Through the consultation conducted for this plan, feedback on families entering homelessness reported this was often due to rent becoming unaffordable, loss of income, or domestic violence. Data from the ACS 2019-2013 collection period shows that most single-parent families are female-headed households.

This assessment’s data identifies that access to affordable, reliable, and efficient transportation would offer single-parent families more support. Single-parent families have to manage multiple schedules that require a significant amount of travel and are burdened with unsustainable time obligations to navigate the public transportation system to reach work, child care services, and shopping. Increasing the reach

and efficiency of public transportation routes can give single-parent families more latitude to access higher-paying jobs and/or make better shopping decisions.

Large Family Households

Large family households were found to represent 54% of low-income households experiencing severe cost burden (housing costs constituting more than 50% of gross monthly income), as shown in Table 10. Many large families are forced to live beyond their means to find housing that properly accommodates the number of persons. Large families are also often susceptible to overcrowding (more than 1 person per room) and severe overcrowding (more than 1.5 persons per room). During the consultations, the Lodi Public Library spoke to this issue in recognizing that a roof over one's head is not enough for success. Sanitary conditions and personal space should also be considered when assessing the needs of large families in Lodi. Affordable housing development in the city should include a variety of unit sizes, including more affordable options with three or more bedrooms for large families to occupy.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Local service providers and agencies that assist recently homeless individuals have identified that domestic violence is a major factor in homelessness, including for at-risk youth. The Lodi Gang Reduction, Intervention and Prevention (GRIP) Program, a City of Lodi program with staff interviewed as a part of the consultations for this plan, has repeatedly found that homeless and at-risk youth are a result of family problems stemming from domestic violence.

While the GRIP Program offers many local services that provide a support network for Lodi's at-risk youth, it is primarily centered on the intervention and prevention of gang violence through counseling services, presentations to school assemblies and classrooms, life coaching, and school transportation services. The program leans on Stockton services to provide safe housing for runaway and homeless youth. GRIP refers homeless teens to a safe house (teen shelter) that provides housing and transportation. A local safe house specifically for teens in Lodi is a targeted need identified by the GRIP program.

Victims of domestic violence, dating violence, sexual assault, and stalking can fall into homelessness when a personal support network does not exist. The Women's Shelter has found that the lack of affordable housing and shelter options in Lodi is a major challenge in providing needed services to their clients. In addition to increasing affordable housing and shelter options, the Women's Center identified that establishing a confidential shelter would help them better serve the specific needs of their clients. The Women's Center and the GRIP Program also emphasized the importance of building a safety network around at-risk families and youth through access to more social services that they or another agency would provide. This includes pro bono legal services, safety planning and counseling, and intervention and education services. Both these agencies would like assistance to help grow more of these services and resources.

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

The local HIV/AIDS care and service provider, San Joaquin AIDS Foundation, has a current caseload of 338 active clients in the San Joaquin County region. Approximately 12% of the cases in the county (180 persons) live in Lodi. The foundation estimates that more than 500 people are living with the disease but have not been tested. Most of the clients served by the San Joaquin AIDS Foundation are low income, with an average income of less than \$20,000 annually. Newly diagnosed clients are generally under the age of 35.

The San Joaquin AIDS Foundation assists their clients in accessing health care, mental health care, substance abuse treatment, and housing support, including providing transitional housing services to homeless individuals. While persons living with HIV/AIDS and their families in San Joaquin County face many struggles, including a lack of physicians who treat HIV in the region, housing needs for this community result from a lack of affordable housing choices for persons leaving transitional housing to find permanent homes. As discussed in the Public Housing section, few suitable units accept housing choice vouchers. At the same time, rent has climbed over the past few years, severely limiting the number of available affordable units.

Discussion:

In addition to the consultations performed in the preparation of this plan, a community needs survey was conducted to solicit feedback from the Lodi community on needs pertaining to housing and related community services. A total of 207 individuals completed the survey. While this represents a small sample of Lodi's population, needs identified in the survey support both the consultation results and data found in this assessment.

Overall, respondents to the survey reported that seniors, disabled persons, and very low-income households exhibited the greatest need for affordable housing (in no particular order). When asked what the most important needs are for seniors, respondents ranked affordable housing, affordable transportation, and financial services; this ranking is in agreement with the feedback from local agencies and service providers. For disabled persons, respondents again ranked affordable housing and affordable transportation as top priorities, along with job opportunities, which mirrors the needs identified during the consultations.

The survey results also identified the needs of children and teenage youth, especially single-parent households and large families. Respondents ranked after-school programs, affordable child care, and preschool as the most important needs for children. While this ranking differs from the need for affordable housing and affordable transportation that were identified by local service providers and agencies, it does address the need for affordable child care options so that income earners are not forced to make a choice between child care and working. When asked about the most important needs for Lodi's teenage youth, respondents ranked academic support outside of school, recreation programs, and after-school programs as most important. While feedback from service providers and local agencies focused on housing needs, they also identified the importance of programs such as recreation and teen centers in reducing gang recruitment and activity. Academic support, recreation, and other after-school programs would support housing needs for youth.

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

Describe the jurisdiction’s need for Public Facilities:

In the CDBG Consolidated Plan Survey that was conducted in the preparation of this plan, public facilities and public services were considered together in the general categories of Amenities, Community Assets, Environmental Assets, and Safety Assets.

Amenities: The top three public amenities found to be unsatisfactory (which are the combined results of respondents who selected substandard, not enough, and none available) were, in no particular order, mental health services, community gardens, and job training programs. Banks, churches, and libraries were found to be satisfactory. The results of those who live in the CDBG Target Area differed slightly from the results of the respondents overall. The top three substandard amenities specific to the CDBG area were, in order, youth programs, community gardens, and child care centers.

Community Assets: In the Community Assets category, the respondents found that the three top unsatisfactory (substandard, not enough, and none available combined) assets were, in no particular order, recreation, peaceful and quiet neighborhoods, and neighborhood watch groups. Those living/working in the CDBG Target Area had a 19% lower satisfaction rate in the area of peaceful and quiet neighborhoods than those who lived outside that area. Additionally, those living in the CDBG Target Area reported to have “Not Enough” good neighbors and “None Available” neighborhood watch groups five times more often than those who lived outside of the CDBG area. Overall, respondents found that recreation, peaceful neighborhoods, and good neighbors were satisfactory.

Environmental Assets: Respondents found that the most unsatisfactory (substandard, not enough, and none available combined) environmental assets were, in no particular order, cleanliness of public space, condition of Lodi lake/river, and parks/green space. The areas that respondents found satisfactory related to their environment were air quality, water quality, and graffiti cleanup and responsiveness. For respondents who live and work in the CDBG Target Area, access for disabled persons was a highly identified need as compared to those living outside the CDBG area: in the target area, 20 respondents found access for disabled persons substandard, while only nine respondents who do not live/work in the target area identified access as an issue.

Safety Assets: The top three safety assets identified as unsatisfactory (substandard, not enough, and none available combined) were, in no particular order, crime rate, police/security patrols, and gang prevention. Respondents found street lighting and home surveillance cameras to be satisfactory. In the Safety Assets category, there were several notable disparities between respondent answers in the target area and respondent answers outside the target area:

- 32 respondents selected “Not Enough” for police/security patrol within the target area compared to 15 outside the target area.
- 23 respondents selected “Not Enough” for home surveillance within the target area compared to 10 outside the target area.
- 30 respondents found street lighting to be substandard compared to 18 outside the target area.

- 45 respondents found gang prevention substandard in the target area compared to 31 outside the target area.

Respondents had an opportunity to provide comments at the end of the survey, which addressed items related to public services and facilities. The comments ranged from addressing issues such as crime to addressing issues such as a lack of recreational areas. The most frequently mentioned topics were the need for more police officers, the increase and issue of homelessness, and the lack of affordable housing.

The need for more police officers was mentioned a total of 5 times, primarily talking about the need for a larger police force with a rise in crime and a rise in population (a decline in safety was also an often-mentioned topic). The issue of homelessness was mentioned 12 times, ranging from people claiming that they want the homeless population to leave Lodi to people saying that the homeless population needs more resources such as detox centers, charging stations, emergency shelters, programs, jobs, etc. (It should be noted that most people who commented on the homeless population said that they want homeless individuals out of Lodi.) Affordability of the city was mentioned 4 times ranging from the cost of housing being unaffordable for working-class families to talking about the prices of everything in the town rising.

How were these needs determined?

These needs were determined through consultations and a CDBG Consolidated Plan Survey which was distributed in preparation of this plan. The survey sought to solicit feedback from Lodi residents and business owners as a complement to the consultation responses from Lodi local agencies and service providers. The survey was made available in Spanish and English and could be completed online or in hard-copy format. Paper surveys (and information about online options) were distributed at a community event with the Boys and Girls Club and at City Hall after a presentation to the City Council. In total, the survey received 207 responses: 192 in English and 15 in Spanish.

The results of this survey were further broken down to consider the responses from individuals who live and/or work in the CDBG Target Area. As discussed in earlier sections of this plan, many of the needs of those living and/or working in the CDBG Target Area reflect the findings of this assessment and the needs identified through consultations with local agencies and service providers.

Describe the jurisdiction's need for Public Improvements:

The CDBG Consolidated Survey also solicited responses on infrastructure assets found to be unsatisfactory (substandard, not enough, and none available combined) and satisfactory. Across respondents, the most unsatisfactory infrastructure assets were, in no particular order, street surface repair, alleys, and utility rates. Respondents found pedestrian access, traffic signals, and street sweeping/cleaning to be satisfactory.

There were differences found between the results from respondents in the CDBG Target Area and those who live and work outside the target area. Street cleaning and sweeping was found to be substandard by 36 respondents in the target area and by 10 outside the target area. Street surface repairs was a

priority need for those in the target area, with 57 respondents selecting “Substandard,” while 37 respondents outside the target area selected the same answer. Respondents also found stormwater drainage an important concern, with 32 respondents selecting “Substandard” in the target area and 13 respondents outside the target area selecting the same answer. Finally, in the target area, 27 respondents selected “Substandard” traffic signals compared to 15 respondents outside the traffic area.

Some infrastructure needs were repeatedly identified in respondent comments at the end of the survey. Those needs are as follows:

- Utility rates (mentioned 7 times)
Respondents reported that utility rates are too high and are raising the cost of living.
- Power lines/electricity (mentioned 3 times)
Respondents requested batteries for backup during power outages.
- Street cleaning (mentioned 3 times)
Respondents commented that street cleaning takes place at an inconvenient time and should do a more thorough job.

How were these needs determined?

See the description of consultations and CDBG Consolidated Plan survey above.

Describe the jurisdiction’s need for Public Services:

The needs for public services were combined with public facilities in the survey and were categorized more broadly as Amenities, Community Assets, Environmental Assets, and Safety Assets. See the Public Services heading above for a full description of responses related to public services.

How were these needs determined?

See the description of consultations and CDBG Consolidated Plan survey above.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This study uses three main sets of data: Comprehensive Housing Affordability Strategy (CHAS) data, American Communities Survey (ACS) data, and City data. This report is noteworthy because while reports often only cover a single five-year period, housing conditions in Lodi were discovered to have changed so dramatically between 2009 and 2017 that it was important to look at Lodi's housing market in two segments: 2009-2013 and 2013-2017. The tables in this section are auto-populated with data by HUD for the first period of 2009-2013; for the second period, 2013-2017, staff used data from additional sources. During the 2009-2013 time frame, which is considered a recession by federal policy standards, markets are categorized by lower federal interest rates and less construction. From 2013 to 2017, considered post-recession, Lodi saw much more construction and a slight increase in federal interest rates. Further, this document uses a few technical terms. One term used frequently is affordability; specifically, for a household, affordability is measured by a percentage of the household income compared to housing expenses. If housing costs are 30 percent or more of the household's income, this is considered a cost burden by HUD, and the housing unit is considered not affordable. Affordability is also discussed in other terms like household area median family income (HAMFI), a statistic developed by HUD to evaluate incomes and housing affordability in a specific region. HUD categorizes families as follows: families making 30% or less HAMFI as extremely low income; families making 31% to 50% HAMFI as very low income; families making 51% to 80% HAMFI as low income; and families making 81% to 100% HAMFI as moderate or higher income.

According to the data provided in the section below, from before 2009 and up to 2017, there has been an increasing shortage of homes in Lodi that can be bought by households making 80% HAMFI or less. Lodi has a high incidence of households making 80% HAMFI or less that are spending over 30 percent of their household income on housing, as outlined in section MA-10. The high rate of cost burden in Lodi has been an issue from early 2013 to 2017 and historically has been higher than desired from 2009 to 2017. There is a need for housing that can meet the required housing prices for households at 80% or less of HAMFI.

From 2013 to 2017, as the economy recovered from the recession, home prices dramatically increased. This has exacerbated the existing shortage of available homes for families at or below 80% HAMFI. Between 2009 and 2013, Lodi experienced very little new home construction, but as the general economy began to improve, the recovering building values had

the positive effect of spurring the development of new homes and multifamily complexes, which resulted in the construction of new homes during the 2013–2017 period. Some of these homes are in a more reasonable price range or targeted at seniors. This new development will help keep housing prices down slightly because of the increased housing supply; however, with interest rates increasing and the continual pressure on the housing market, housing prices may remain out of reach for low-income families. As the baby boomer generation ages, the number of elderly people in Lodi is increasing. Because of this increase, the City should continue to work with developers to ensure that units with accessibility improvements and that are affordable on a fixed income are included in development.

As the City’s recession-driven labor market of 2009-2013 is different than the post-recession job market of 2013-2017, the City should continue to focus on job retraining and increased education to train employees for new health care, education, and construction jobs that are emerging in Lodi, and on attracting new businesses.

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

Introduction

The cost of buying a house in Lodi fluctuated between 2009 and 2012, began increasing in 2012, and continued rising to 2017 (trulia.com).

2009	2010	2011	2012	2013	2014	2015	2016	2017
\$165,000	\$169,000	\$162,000	\$140,000	\$172,000	\$222,250	\$235,000	\$266,500	\$305,000

Table 31-A - Median Sales Price

Rents remained relatively stable from 2009 to 2013, with median rents fluctuating between \$990 and \$1,029 per month, and stabilizing in 2013 at \$826 (ACS). Between 2009 to 2013, the median home price for a two-bedroom unit, what could be considered a starter home for a first-time homebuyer, decreased dramatically, then increased quickly at the end of 2013 to remain at \$172,000 (trulia.com). It continued to rise through the next time period, reaching \$305,000 in 2017.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	14,664	63.28
1-unit attached structure	1,641	7.08
2-4 units	1,673	7.22
5-19 units	2,587	11.16
20 or more units	2,475	10.68
Mobile home, boat, RV, van, etc.	130	0.56

Property Type	Number	%
Total	23,170	

Table 31 - Residential Properties by Unit Number

Data Source: 2009-2013 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	% of owners	Number	% of renters
No bedroom	71	0.60	423	4.19
1 bedroom	236	1.99	2,387	23.69
2 to 3 bedrooms	9,270	78.41	6,930	68.80
4 or more bedrooms	2,244	12.98	332	3.29

Table 32 - Unit Size by Tenure

Data Source: 2010 ACS

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

Analysis of Housing Authority of the County of San Joaquin (HACSJ) versus ACS data revealed a discrepancy between each agency's total number of housing units in Lodi. This discrepancy may exist because of how units are defined by ACS and how the City defines units assisted by federal, state and local programs. Regardless, and as explained below, ACS, HACSJ, and City data still all indicate there are not enough homes for people in the very low- and extremely low-income categories.

HACSJ operates the Housing Choice Voucher (HCV) program and it currently estimates that around 1,052 vouchers are used in the City. The program assists a total of 4,651 people and targets elderly people (age 62 and older), veterans, and disabled individuals. Most HCV vouchers are tenant-based; this type of voucher allows people to choose to use their voucher at privately owned properties, so long as the owner will accept it. Applicants are evaluated on a case by case basis.

Homes with a cost burden are considered most in need of housing vouchers. Between 2013 and 2017, HACSJ recorded 4,427 vouchers (includes all voucher types, including HCV) being used countywide. During a similar five-year period from 2011 to 2015 (data was not available for the 2013-2017 period), the City had 6,050 households that were at or below 80% HAMFI (CHAS), in which 95 percent of extremely low-income ($\leq 30\%$ HAMFI) households experienced a cost burden; 57 percent of very low-income ($>30\%$ to $\leq 50\%$ HAMFI) households experienced a cost burden; and 30 percent of low-income ($>50\%$ to $\leq 80\%$ HAMFI) households experienced a cost

burden. Thus, the City has more households that are likely in-need of vouchers than there are vouchers available.

Although housing choice vouchers are just one option to address the lack of housing for households at or below 80% HAMFI, these vouchers currently are the most widely used form of assistance in Lodi. If the City or HACSJ decided to increase the supply of vouchers in Lodi, then demand for them would be ample and perhaps still exceed the supply.

HACSJ has two multifamily affordable housing properties with a total of eight units. It also provides tenant-based housing choice vouchers to 148 households in Lodi (note: data sources from HACSJ and ACS tables provide different numbers). As stated above, about 6,050 households (CHAS) are at or below 80% HAMFI; if desired, the City could work with HACSJ to expand the housing choice voucher program to assist more households. Additionally, the City has processed entitlements for 210 single-family homes, 79 senior low-income apartments (Cranes Landing), and 142 senior living apartments (Revel). This additional development should assist in keeping more units affordable. Issues of affordability often require a multi-policy approach; it is recommended that the City continue existing programs and support new programs to address affordability for households at or below 80% HAMFI.

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

The City does not expect units to be lost because of the affordable housing inventory.

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

ACS data for 2013–2017 recorded Lodi as having 23,760 units and comparable CHAS data (2011-2015; data is not available for 2013-2017) has a total of 22,425 households. This comparison shows that Lodi has more physical units than there are households to live in them. This would indicate that at a very general level there are enough units in Lodi for the number of households. This does not take into account affordability or housing condition, nuances which often explain more of the housing market than a general comparison of physical units to households. Data shows that between 2009 and 2013, population growth outpaced new construction: only 68 new homes were constructed, while the population increased by about 1,357 persons. Between 2013 and 2017, the pace of new construction increased year over year, and in 2017, the City approved 290 residential units.

There is an acute shortage of housing units for low-income levels, which is reflected in the number of low-income households that are experiencing a cost burden, i.e., spending more than 30 percent of their monthly income on housing costs. As mentioned above, from 2011 to

2015, 95 percent of extremely low-income households, 57 percent of very low-income households, and 30 percent of low-income households experienced a cost burden.

In 2013, the average home price was around \$218,200 (ACS), with low interest rates; this resulted in many homes being affordable but only to families that were 50% - 80% HAMFI (low income) Between the 2009-2013 and 2013-2017 time frames, the homeowner vacancy rate decreased from 1.2 percent to .08 percent, while the renter vacancy rate decreased from 3.4 percent to 3.2 percent. These decreases show that the market has remained consistently tight over the past decade. A lack of supply of vacant rental units or homes could result in increasing prices if there are not enough new homes being built.

Home prices have increased since 2013 (trulia.com); while this can stabilize existing homeowners, it could also increase the disparity of affordability to extremely and very low-income homeowners. Similarly, rents have remained relatively stable, with median rents at \$826 per month (2009-2013) and \$861 (2013-2017). Although rents are increasing, the increase is at a slightly slower rate than year over year inflation (<https://westegg.com/inflation/>, ACS). Because rents have increased slower than inflation this means rental units are marginally getting more affordable. Although comparable wage inflation would have to be examined to determine if rents are becoming more affordable or not, the slow increase of median contract rents assists in keeping current units affordable.

Describe the need for specific types of housing:

Through the consultation, the following housing needs were identified:

- Housing for seniors with accessible features
- Housing for disabled persons
- Affordable single-family units
- Affordable rental units

Discussion

The increase of median home sales price from 2013 median of \$172,000 to the 2017 median of \$305,000 has made affordability more difficult. Incomes in Lodi have only risen about 5.3 percent between 2009 and 2017 and home values have increased by \$40,800. (ACS)

Additionally, in 2018 and 2017, the City approved several housing and commercial developments in the City, and has potential for additional infill. Because the construction sector has experienced a large increase in jobs, observed from both 2009–2013 and 2013–2017 Census data, the steady approval of developments will allow the construction labor market to

maintain strong growth, and keep home prices affordable by continuing to increase the supply of homes.

The City should support policy or programs that assist single people, low-income families, disabled people, rentals, and the elderly while maintaining a steady approval of new development to keep home prices down through proper supply of homes.

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

Introduction

Between 2000 and 2009 the cost of housing has fluctuated greatly with dramatic price drops heading into 2009.

To help understand affordability of the housing market, the median income can be compared to median monthly costs of rents or homeownership. Per ACS, the median gross rent for 2013–2017 was \$1,053 per month and the median monthly housing costs for a home with a mortgage was \$1,667 per month. The ACS breaks median income into four groups: households, families, married-couple families, and nonfamily households. According to HUD, for a home to be considered affordable, less than 30% (one-third) of the total income for the home can be spent on housing-related expenses.

	Households	Families	Married-couple families	Nonfamily households
Median Income	\$52,244	\$61,048	\$73,956	\$34,370
Percent of median monthly household income being spent on housing costs	Renting: 24.1% Owning: 38.2%	Renting: 20.6% Owning: 32.7%	Renting: 17.0% Owning: 27.0%	Renting: 36.7% Owning: 58.0%

Table 33A - Table title

*ACS tables S1901, B25088, B25064

Table 33A shows that a median-income married couple family would spend 17 percent of its income on renting and 27 percent of its income on owning a home. Married couple families are the only section of population that can afford both buying or renting a home. Table 33A shows both households and families would spend less than 30% of their income on rents in Lodi. The group that most struggles to afford renting or owning is nonfamily households. This category can cover a variety of living arrangements, such as roommates and single people.

From 2008 to 2012, the rental vacancy rate was 3.4 percent and the homeowner vacancy rate was 1.2 percent. The 2013-2017 data shows a slight decrease in both, to 3.2 percent for rental units and 0.8 percent for homeowner units. The low number of vacant units could result in people having difficulty find a suitable home if they need ADA-compliant accommodations or low-income housing.

Cost of Housing

Median Home Value	\$218,200
Median Contract Rent	\$826

Table 23 - Cost of Housing

Data Source: ACS 2009 - 2013

Rent Paid	Number	%
Less than \$500	348	3.5
\$500-999	4,563	45.3
\$1,000-1,499	3,535	35.1
\$1,500-1,999	1,078	10.7
\$2,000 or more	232	2.3

Table 34 - Rent Paid

Data Source: 2009 - 2013 ACS

Housing Affordability

% Units Affordable to Households Earning	Renter	Owner
30% HAMFI	85	No Data
50% HAMFI	265	340
80% HAMFI	3,325	1,130
100% HAMFI	No Data	1,990
Total	3,675	3,460

Table 35 - Housing Affordability

Data Source: 2009-2013 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$631	\$746	\$990	\$1,440	\$1,744
High HOME Rent	\$631	\$746	\$948	\$1,087	\$1,193
Low HOME Rent	\$581	\$622	\$746	\$862	\$962

Table 36 - Monthly Rent

Data Source: HUD FMR (2013) and HOME Rents (2013)

Is there sufficient housing for households at all income levels?

Overall, Lodi has enough physical housing for households. When the type of housing is broken into categories, there is a lack of units available for extremely low-income and very low-income

renters and owners. This is illustrated by the number of low-income households experiencing a cost burden.

Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	2,230	2,065	2,675
Household Income >30% to <=50% HAMFI	2,340	1,350	2,870
Household Income >50% to <=80% HAMFI	1,820	550	3,720
Household Income >80% to <=100% HAMFI	1,020	220	2,420
Household Income >100% HAMFI	1,460	95	10,745
Total	8,870	4,280	22,430

Table 36 A
Income by Cost Burden

Data Source: HUD CHAS 2011–2015 data

Total households (3,720) experiencing a cost burden at 80% HAMFI or less, shown in Table 36 A, exceeds the total number of units affordable to households earnings 80% HAMFI—for owners, 1,130 units, and for renters, 3,325 units, as shown in Table 35 – Housing Affordability. There was a lack of housing in Lodi for people earning less than 80% HAMFI.

Because of continuing approval of residential developments, the availability of housing units for this income category could change. City policy should continue to target people making 80% or less HAMFI.

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

Homeownership and renting have remained affordable to households in the upper income categories, and to median-income married couple families. Most other demographic categories, as shown in Table 33 A, spend over 30 percent of their income to rent or own. This would indicate that housing is not affordable to many households in Lodi. Data shows that only 68 new homes were constructed between 2010 and 2013, while the population between 2009 and 2013 increased by about 1,357 persons. Based on that population increase, there would need to be at least 340 new homes (based on 4 persons per household) to accommodate those new residents; since only 68 new homes were constructed, this strains the housing supply, which can keep housing prices high. As the Trulia data showed housing prices are expected to continue to rise, making affordability more difficult. Moreover, City data shows that the pace of new construction from 2013 to 2017 increased, resulting in 290 units approved in 2017. With the additional 590 units, compared to the 1,700 number increase in population of persons, it appears the supply of units may be catching up to the demand. Although construction is

catching up to growth prices are still increasing year over year, which signals a strong demand for housing. Common industry knowledge suggests that when demand is higher than supply, units tend to be costlier. However, this continued construction of new units is expected to continue which could help ease the increase on housing prices (by outpacing demand) and keep home prices stable at their current rates.

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

Fair Market Rents (FMRs) are a statistic developed by HUD to determine what rents would be if a rental contract was renewed. FMRs are used to determine payment standard amounts for the Housing Choice Voucher program. Data shows that HOME fair market rent rates are slightly higher than area median rents. For a two-bedroom unit, the 2009-2013 area median rent was \$826 and the average fair market rent was \$990 per month. This means the City should remain focused on fulfilling the needs of very low- and extremely low-income renters, as the number of households experiencing these high rental rates (and thus are cost burdened) remains high. Expanding the HCV program or similar program to reduce the impact of increasing rental rates would be valuable to this low-income group.

Discussion

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

Introduction

In general, housing age frequently correlates with housing condition. In many cases, the older the general housing stock, the more that housing problems and the negative impacts of deferred maintenance are evident. In Lodi, some of the oldest residential neighborhoods are located to the west and the south of the City’s old downtown.

Neighborhoods that have older homes that are well maintained tend to have a high ratio of owner-occupied units. The majority of housing with at least one of the four housing problems—overcrowding, lack of kitchen facilities, incomplete bathroom plumbing facilities, and high cost burden—is located in the neighborhoods east of the railroad tracks, and has a lower rate of homeownership. About half of these units were built before 1970; after 1970 is when building codes and energy efficiency codes started to become more standardized. Most of these units are now renter-occupied units located in the minority and lower-income concentrated areas.

Definitions

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,834	32.5	5,337	53.0
With two selected Conditions	244	2.1	1,039	10.3
With three selected Conditions	14	.1	10	.1
With four selected Conditions	0	0	0	0
No selected Conditions	7,717	65.3	3,686	36.6
Total	11,809		10,072	

Table 37 - Condition of Units

Data Source: 2009-2013 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,482	12.54	438	4.34
1980-1999	3,795	32.13	3,204	31.81
1950-1979	4,847	41.04	5,071	50.34
Before 1950	1,685	14.26	1,359	13.49
Total	11,809		10,072	

Table 38 - Year Unit Built

Data Source: 2009-2013 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	6,532	55.31	6,430	63.84
Housing units built before 1980 with children present	N/A	N/A	N/A	N/A

Table 39 - Risk of Lead-Based Paint

Data Source: 2009-2013 ACS (Total Units) 2009-2013 CHAS (Units with Children present) N/A = Not Available

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	1,725	N/A	1,725
Abandoned Vacant Units	N/A	N/A	0
REO Properties	4	N/A	4
Abandoned REO Properties	N/A	N/A	0

Table 40 - Vacant Units

Data Source: REO Data: Realty Track, Pulled 1/28/19. N/A = Not Available

Need for Owner and Rental Rehabilitation

Lodi’s homeowner stock is generally in better condition than its rental housing stock, regardless of the age of the structure. Usually older rental housing stock requires a higher maintenance commitment, and the frequent tenant turnover in typical apartment housing can result in additional deferred maintenance that can contribute to substandard housing conditions. This substandard or older housing often provides cheaper housing because maintenance is deferred and/or the debt for the property is paid off. This results in lower rents, which tends to impact minority and low-income households more because they rely on rental apartment housing stock (versus homeownership opportunities) for shelter. As shown in Table 37, about 63 percent of renters reported having at least one existing condition as defined by HUD and about 34 percent of owner-occupied households reported experiencing at least one existing condition. Rental units can be a good target for rehabilitation because rental units, more often than owner-occupied units, tend to have one or more conditions in need of repair. Plus, lower-income occupants are more often renters, which is a priority demographic for CDBG funds. While rental unit rehabilitation may be a program that satisfies the City’s CDBG goals, it can

also be expensive and difficult to process administratively because of disputes with contractor, and ownership and tenant displacement.

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

About 59 percent of Lodi's housing stock was built before 1980. Many of the units east of Stockton Street are older, and are more likely to be occupied by low-income or moderate-income households as renters. These homes are more likely to have lead paint issues associated with them. Rental units can suffer from deferred maintenance as discussed in the section above. With about 10,478 households reporting some type of home condition problem, it should be assumed that a large number of households that are low- or moderate-income have the potential to be exposed to lead-based paint issues. Because a rehabilitation program can be difficult to administer, an alternative program would be abatement of lead paint. The health benefits would be beneficial to tenants and the program may be easier to administer than a loan program. Additionally, targeting a program that improved multifamily units or rental units in the oldest sections of town would be advisable.

Discussion

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

Introduction

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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table 41 - Total Number of Units by Program Type

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

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The ACS data for 2009–2013 shows 1,075 units of public housing and another 4,931 homes being assisted with vouchers in San Joaquin County. HACSJ is active with its voucher program in the City of Lodi. This housing voucher system uses privately owned homes and multifamily units. HACSJ allocates a set number of vouchers to the City each year. The San Joaquin Council of Governments (SJCOG) determines the amount of affordable housing the County will need for the time period and then divides that need among its participating jurisdictions. According to SJCOG, Lodi is responsible for providing 1,931 additional housing units between 2014 and 2023, of which 828 units should be affordable to extremely low-, very low-, and low-income households. The total number of households earning an income less than 30% HAMFI is 2,675, and those earning between 30% and 50% of HAMFI is 2,870 (table 36 A). As discussed in section MA-15, many households earning less than 80% of HAMFI experience a cost burden and

households in this category would qualify for assistance. This indicates that there is a need for more vouchers in the housing choice voucher program or other public assistance to help family with housing costs.

Over the last few years, the City processed entitlements for 80 senior low-income apartments (Cranes Landing), 156 market-rate apartments (Rubicon), and 143 senior living apartments (Revel). This increased the number of market-rate senior housing units; however, it remains that the City and HACSJ have no public housing developments reserved specifically for seniors or for low-income seniors. As of 2013, 635 senior households were earning 80% of HAMFI or less per year, and approximately 39 percent of those households were experiencing a cost burden. Elderly households tend to be on a fixed income and cannot easily deal with changes in home costs. Thus, offering additional public housing services that assist elderly households and increasing the supply of affordable senior-specific units would help seniors to live in safe and affordable housing.

In Lodi, HACSJ has two multifamily properties with a total of eight units. It also provides tenant-based housing choice vouchers to 148 households in Lodi. HACSJ manages three migrant family farm labor housing developments for the Office of Migrant Services, a division of California Department of Housing and Community Development. A total of 97 units are located on Harney Lane, which is near the City/ San Joaquin County border; although these are located in the County, they supply housing near Lodi, and Lodi is the closest city for residents to use for shopping. This housing is available from March through the end of December of each year.

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 is no public housing in Lodi.

Public Housing Condition

Public Housing Development	Average Inspection Score
N/A	N/A

Table 42 - Public Housing Condition

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

There is no public housing in Lodi.

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

HASJC operates the Family Self-Sufficiency program. The program promotes the development of local strategies to coordinate the use of the Housing Choice Voucher and public housing programs with public and private resources and to enable families to achieve economic independence and self-sufficiency.

Discussion:

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

Introduction

Homelessness occurs for many reasons: loss of employment, lack of career retraining, family disputes, mental health issues, physical health issues, disabilities, and drug or alcohol addiction. Lodi has approximately 215 sheltered and unsheltered homeless persons. Of these individuals, 125 were sheltered and 88 were unsheltered.

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)	63	0	50	0	0
Households with Only Adults	56	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 43 - Facilities and Housing Targeted to Homeless Households

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 Salvation Army, Lodi House, Grace and Mercy Charitable Foundation, many local churches, 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 training

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.

Two facilities in Lodi provide shelter to homeless individuals. The Salvation Army has 56 shelter beds for men and 28 beds for women and children. It operates an additional three small units with three beds per unit that are for women or men with children over the age of 10. Most evenings, the Salvation Army's shelter is able to accommodate all homeless individuals that come to its doors, and it keeps no waitlist. If needed, it can expand into an additional room to accommodate more guests. Lodi House has 26 beds for women and children.

Additionally, there are about 50 transitional housing beds between the Salvation Army (16 persons), Lodi House (3 units at approximately 4 persons each), and Central Valley Low-Income Housing Corporation (21 persons).

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

Introduction

Special needs populations often have an increased need for housing, services, and facilities. Special needs groups include elderly persons aged 62 years and older; persons with mental, physical, and/or development disabilities; single-parent and female heads of households; persons with HIV/AIDS and their families; and victims of domestic violence, dating violence, sexual assault, and stalking. In Lodi, the special needs populations with the most significant numbers are the elderly (including frail elderly), persons with disabilities, and foster youth aging outside 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; it is often coupled with social services such as job training, life skills training, substance abuse programs, educational programs, and case management.

According to the 2013-2017 ACS, 12.6 percent of Lodi residents (7,903 individuals) reported a disability. As age increases, the incidence of disability increases. More than one-quarter (25.6 percent) of the population between 65-74 years older reported having a disability. For comparison purposes, the 2009-2013 ACS reported that 11.7 percent of the population had a disability. Thus, the percentage of Lodi residents with a disability has increased over the last few years.

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.

According to the 2017 Census, around 12.6 percent of Lodi's population has some sort of disability. Existing housing for people in this category may require modifications to make it suitable, with improvements such as accessible toilets, grab bars, walk-in showers, and walk-in tubs. In addition to difficulties finding housing that meets their needs, this population can also face discrimination based on their disabilities.

Foster youth aging out of the foster system need life skills training, job training, and educational programs.

Persons with HIV/AIDS sometimes face bias and misunderstanding about their illness, which may affect their access to housing. Proper enforcement of fair housing regulations should be followed.

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 program, 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.

County Mental Health Services also offers the following:

Through Older Adult Services, the Day Treatment Program for seniors 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.

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)

Lodi will continue to work with community service providers.

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))

The City will continue to fund nonprofits that provide a range of supportive services, such as the Second Harvest Food Bank, which serves families that are at risk of becoming homeless; the LOEL Center, which serves the senior population; San Joaquin Fair Housing, which offers housing counseling to low-income households; Community Partnership For Families of San Joaquin, which provides wrap-around services and referrals for families and youth; Salvation

Army, which provides shelter and services for homeless persons; and California Human Development, which offers immigration services to low-income persons.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Every city has its own policies to promote a desirable community. Often as part of these, additional review committees or reviews or special codes are applied to areas and projects of certain sizes to ensure quality. The City of Lodi's review process is dependent on the entitlement being requested. A typical housing development can require tentative and final map approval, environmental review, Planning Commission (public hearings), and possibly City Council review. This process can often take between 6 and 12 months. If they are single family or multifamily developments, they can be required to go through a Site Plan and Architecture Approval Committee process before approval. It can be less strict for single-site smaller developments of multifamily or single-family development, which may only require building permits and planning check for consistency.

The City's 2015–2023 Housing Element analyzes barriers to affordable housing. Relevant summaries are below; please see the Housing Element for a full analysis.

General Plan Designations and Permitted Densities

The Land Use Element was updated as part of the comprehensive General Plan update in 2010. The element sets forth the City's development policies. Medium- and high-density residential and mixed-use designations all allow multifamily housing by right. The range of districts that permit residential development and the densities they offer (2–35 units per acre) allow for a variety of housing types and therefore do not serve as a constraint to housing development.

Smart Growth and Transit-Oriented Development

Both the General Plan, adopted in April 2010, and the Transit-Oriented Design Guidelines for Downtown prioritize locations for high-density development.

Zoning Standards and Permitted Housing Types

The existing Development Code regulates the type, location, density, and scale of residential development and exists to protect and promote the health, safety, and general welfare of residents. The development standards contained in the City's Development Code are consistent with other cities of Lodi's size and character, and present no barriers.

Development Standard

The City's development standards do not impose a constraint to achieving maximum residential densities and are reasonably related to neighborhood quality goals and protecting the health and safety of residents. Development standards include yards and setbacks, building coverage, lot size and lot area per dwelling unit, building height, parking standards, and design guidelines.

Growth Management Allocation

Overall, the Growth Management Allocation Ordinance does not present a substantial constraint to development during the 2015-2023 planning period. There are more than enough available allocations to meet housing demand.

The City's 2016 Analysis of Impediments to Fair Housing Choice discusses barriers to access adequate and affordable housing. Relevant summaries are below; please see the Analysis of Impediments for a full analysis.

1. Impediment: Lack of sufficient subsidized and unsubsidized affordable housing supply, particularly for low-income special needs households and persons with disabilities.
2. Impediment: Lack of affordable units suitable for large families, resulting in a concentration of Hispanic households in adjoining low-income census tracts, and disproportionately impacting Hispanic households and households with large families.
3. Impediment: Lack of available rental housing subsidy for lower-income households.
4. Impediment: Lack of new or recently built multifamily units, resulting in insufficient suitable housing stock for large families, single-parent households with additional need for housing support, and persons with disabilities with accessibility needs, and disproportionately impacting Hispanic family households, single-parent families, and persons with disabilities.
5. Impediment: Different origination and denial rates based on neighborhood.
6. Impediment: Lack of knowledge about the requirements of mortgage lenders and the mortgage lending/home purchase process, particularly among lower-income and minority households.
7. Impediment: Lack of information on the nature and basis of housing discrimination and the resources available to seek assistance.

8. Impediment: Concentration of lower-income households and minority households in less desirable neighborhoods.
9. Impediment: Growth Management Allocation Ordinance.

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

Introduction

The City of Lodi’s economic development coordinator 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	1,874	861	9.59	4.90	-4
Arts, Entertainment, Accommodations	2,513	2,270	12.86	12.93	0
Construction	1,503	1,232	7.69	7.02	0
Education and Health Care Services	3,577	3,482	18.31	19.83	2
Finance, Insurance, and Real Estate	1,062	1,853	5.43	10.55	5
Information	302	219	1.55	1.25	0
Manufacturing	2,175	1,945	11.13	11.08	1
Other Services	743	627	3.80	3.57	-1
Professional, Scientific, Management Services	1,314	1,022	6.72	5.82	0
Public Administration	0	0	0	0	0
Retail Trade	2,549	2,987	13.04	17.01	4
Transportation and Warehousing	912	663	4.67	3.78	0
Wholesale Trade	1,017	396	5.20	2.26	-3
Total	19,541	17,557	--	--	--

Table 45 - Business Activity

Data Source: 2009-2013 ACS (Workers), 2013 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Labor Force	Civilian Population
Total Population in the Civilian Labor Force	29,812
Civilian Employed Population 16 years and over	25,267
Unemployment Rate	15.25
Unemployment Rate for Ages 16-24	35.44
Unemployment Rate for Ages 25-65	9.49

Table 46 - Labor Force

Data Source: 2009-2013 ACS

Occupations by Sector	Number of People Median Income
Management, business and financial	4,051
Farming, fisheries and forestry occupations	1,277
Service	2,492
Sales and office	5,943
Construction, extraction, maintenance and repair	3,791
Production, transportation and material moving	1,668

Table 47 - Occupations by Sector

Data Source: 2009-2013 ACS

Travel Time

Travel Time	Number	Percentage
<30 Minutes	17,065	72%
30-59 Minutes	4,836	21%
60 or More Minutes	1,664	7%
Total	23,565	100%

Table 48 - Travel Time

Data Source: 2009-2013 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	4,022	684	2,346
High school graduate (includes equivalency)	4,839	801	1,785

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Some college or Associate's degree	6,800	1,077	1,791
Bachelor's degree or higher	4,971	310	848

Table 49 - Educational Attainment by Employment Status

Data Source: 2009-2013 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	174	1,151	1,220	1,876	1,047
9th to 12th grade, no diploma	1,296	878	826	1,101	740
High school graduate, GED, or alternative	2,532	1,943	1,926	3,556	2,385
Some college, no degree	1,986	1,428	1,499	3,707	2,265
Associate's degree	339	1,149	531	1,354	714
Bachelor's degree	190	920	1,113	2,183	879
Graduate or professional degree	38	228	498	1,187	480

Table 50 - Educational Attainment by Age

Data Source: 2009-2013 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$18,005
High school graduate (includes equivalency)	\$29,192
Some college or Associate's degree	\$36,065
Bachelor's degree	\$54,310
Graduate or professional degree	\$71,250

Table 51 - Median Earnings in the Past 12 Months

Data Source: 2009-2013 ACS

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

The largest employment sector (by share of jobs) is Education and Health Care Services. This sector accounts for 3,577 workers (18%) and 3,482 (20%) jobs in the city. The next largest sector is Retail Trade with 17 percent of the jobs followed by Arts, Entertainment, Accommodations at nearly 13 percent.

Describe the workforce and infrastructure needs of the business community:

Training is expected to be needed in the health care and education service industry. The elderly population has increased in Lodi, and health services is the industry that has added the most jobs between 2013 and 2017. Construction has seen the next greatest increase in jobs between 2013 and 2017. Both of these industries often require skilled labor. Furthermore, the slower growth of wages in Lodi can be mitigated by increasing the skills that employees have.

The San Joaquin County Employment and Economic Development Department (EEDD) is targeting specific industry sectors and clusters for the region and the local area, including logistics, healthcare/health and wellness, agriculture/agribusiness, manufacturing, energy/green industry, water technology, and public sector infrastructure.

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 of Lodi has seen an increase in the pace of construction. Twenty new residential units were constructed in 2013 and the number of permitted units of residential construction has increased each year going into 2017. As of early 2019, around 12 new residential developments have been approved, and cumulatively they should help support strong growth of jobs and industry in the future.

New restaurants and hotels, along with a new shopping center, have all been approved. Although these developments will take many years to complete, they will provide a base for growth in both the construction and retail sectors over the next few years.

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

Most workers have either a bachelor's or associate degree. As certifications and community colleges expand in California, the number of workers with an associate's degree or certifications should continue to rise. sectors like healthcare, education, and manufacturing are expected to continue to grow and these sectors require skilled labor and training.

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 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. The EEDD is also responsible for providing staff and administrative support to the Workforce Investment Board; the San Joaquin County Economic Development Association, a nonprofit corporation that operates under the authority of the Board of Supervisors; and the Revolving Loan Fund.

The City of Lodi works with a variety of nonprofit and quasi-public agencies to promote economic development. These agencies include:

Lodi Chamber of Commerce, which advocates on behalf of businesses in the City.

San Joaquin Partnership, a nonprofit, private-public economic development corporation assisting business and industry to locate in San Joaquin County, including the Cities of Escalon, Lathrop, Lodi, Manteca, Ripon, Stockton, and Tracy. Location and expansion services are provided directly to the company and/or indirectly to their site consultant or real estate brokerage representatives.

Downtown Lodi Business Partnership (DLBP), a nonprofit association developed to encourage growth and prosperity in the downtown community of Lodi, and to maintain its economic health on an ongoing basis. Under agreement with the City of Lodi, the DLBP manages the Downtown Business Improvement Area, and works in partnership with businesses, property owners, cultural institutions, and local city officials to enhance the revitalization efforts of downtown Lodi.

Lodi Conference and Visitors Bureau, which provides information intended to foster tourism in Lodi.

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

The City of Lodi does not participate in a Comprehensive Economic Development Strategy.

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 updated and revised by the County Board of Supervisors in December 2015. The following initiatives from the strategy can be incorporated into this Consolidated Plan:

Prepare, encourage, and support market-ready sites for business attraction and expansion.

Continue to implement and grow programs for business, entrepreneurs, and job seekers.

Use economic development tools and improvement projects to deter blight and add amenities.

Discussion

The positive job outlook in Lodi suggests the City should maintain its current economic development goals. From 2009 to 2017, the City added 2,500 jobs. This indicates a healthy job market. However, the mean annual yearly income increased 5.3 percent, or \$3,771.00, from 2009–2013 to 2013–2017, while the cumulative inflation rate increased 5.2 percent in the same time frame. This indicates that wages are increasing at about the same rate as inflation.

MA-50 Needs and Market Analysis Discussion

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

A "concentration" is considered a block group area where the percentage of households with multiple housing problems exceeds the countywide total percentage of households with multiple housing problems.

Houses in older neighborhoods tend to have more issues; in Lodi, these are mainly located in east side neighborhoods. This area contains many homes built before 1980 and a few built before 1950. This suggests that renters and owners in these areas will have more housing condition-related issues.

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

Minority population is defined as the total population less those who responded "White alone" to the US Census. Block group areas where the percentage of total minority population exceeds the group's countywide total percentage are considered to be areas of "minority concentration." The areas with higher concentrations of housing issues are in the older sections of the City, which have predominantly Hispanic populations.

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

The houses in these neighborhoods tend to be in need of repairs; however, this decline in home conditions has not impacted the rising home prices in Lodi, as with other areas of California. These homes tend to be older and be a mix of housing types (duplex, small multifamily, large multifamily, secondary dwelling units, and single-family homes) and a mix of owner units and rental units.

Are there any community assets in these areas/neighborhoods?

The east side of the 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, with strong connections to the residents, especially the minority communities that live in these neighborhoods.

Most importantly, these east side residents are tremendous assets. Residents from across the City, but especially those living on the east side, have participated the last two years in the Asset Base Community Development (ABCD) Program, known as the ABCD: Love Your Block

program, and they are continuing their participation in the current third cycle. The ABCD program offers capacity building, skills training, and leadership development to its participants, while identifying, promoting, and growing existing assets in the east side neighborhoods. Eight community improvement projects were funded with mini-grants in 2018 and projects were led by resident volunteers. The City collaborates with the Chamber of Commerce and resident volunteers to bring about this program and to develop improvement projects. The third cycle is under way and should result in more community improvement projects.

Are there other strategic opportunities in any of these areas?

Strategic opportunities in this area include revitalization through the ABCD: Love Your Block Program, crime prevention, economic development, housing rehabilitation, and additional public services.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Lodi uses both a needs-based approach and a place-based approach to develop its strategies for selecting priority activities over the course of the next five years or plan period. The needs-based approach seeks to find and examine where deficiencies or gaps exist and then directs grant resources toward filling those gaps. The place-based approach focuses on prioritizing particular geographies or physical locations in the City. Additionally, the City uses an assets-based strategy. While CDBG's regulations and methodology principally rely on a needs-based approach, the City recognizes and values the assets-based approach as an effective way to make lasting improvements in the community and a method that better engages and empowers community members who may have been unengaged in previous processes or passive beneficiaries of such activities. Through the City's recent involvement with the Asset-Based Community Development (ABCD) program (called ABCD: Love Your Block), the City will look for opportunities to grow existing assets and involve residents in the creation and design of priority activities, in partnership with the City and other community stakeholders and resources.

The City plans to continue to identify both the needs and assets in the community as part of its action plan process for selecting proposed projects on an annual basis. The City will gather information through the collection of data (quantitative and qualitative); consultation with the public, especially members of target populations, various service providers, and community experts; and through ongoing outreach to residents to determine the level of need or condition of assets for proposed activities. In particular, the Lodi Improvement Committee, which is a seven-member mayor-appointed committee, began reviewing and scoring CDBG grant applications for the 2018-19 cycle. The City foresees the committee's continued involvement in making project and allocation recommendations.

Based on the needs assessment, market analysis, and public outreach, the City selected the following 11 priorities needs and 7 goals for the upcoming five-year plan period:

Priority Needs:

1. Safe neighborhoods
2. Park improvements
3. Public facilities
4. Public infrastructure
5. Affordable housing
6. Children

7. Youth
8. Seniors
9. Persons with disabilities
10. Single-parent families
11. Homelessness

Goals:

- 1) Develop safe, healthy, and secure neighborhoods within CDBG Target Area.
- 2) Improve public spaces within CDBG Target Area.
- 3) Address dilapidated conditions to improve neighborhoods within CDBG Target Area.
- 4) Improve access to public facilities and infrastructure for disabled people, seniors, and low-income families.
- 5) Improve housing opportunities, accessibility, affordability, and sustainability.
- 6) Build capacity, leadership, and connections within the CDBG Target Area.
- 7) Support programs or projects that assist lower-income children, youth, seniors, and single-parent families, and that assist the extremely-low income demographic.

These 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.

To address those goals, the City plans to fund various projects and programs, which may include added safety features to neighborhoods, improvements to Hale Park fields and playgrounds, abatement of graffiti and other blight and nuisance conditions that have an adverse impact on the community, assistance with accessibility to public facilities and transportation routes, development of new affordable housing and transitional housing, participation in ABCD program, and support for nonprofits offering a wide range of social services. More types of projects will be developed and considered throughout the Consolidated Plan time frame through the collaboration of City staff, stakeholders, nonprofits, and residents.

The City will pursue supplemental funds for support of its CDBG activities, such as state HCD funds, Continuum of Care (CoC), and other grants received by the City.

The City will work with local and regional nonprofits, community-based organizations, and resident leaders, 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

Table 24 - Geographic Priority Areas

1	Area Name:	RCAP/ECAP#1
	Area Type:	Local target area
	Other Target Area Description:	Not applicable
	HUD Approval Date:	Not applicable
	% of Low/ Mod:	51%
	Revital Type:	Not applicable
	Other Revital Description:	Not applicable
	Identify the neighborhood boundaries for this target area.	Census tract (45.02)
	Include specific housing and commercial characteristics of this target area.	Low and moderate income mix of rental and owner. Mostly built before 1980.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	RCAP/ECAP#1 represents minority low-income concentrations. Citizen participation was targeted both City-wide and specifically to lower-income neighborhoods and minority populations.
	Identify the needs in this target area.	Safe neighborhood, park improvements, affordable housing, public facilities improvements, public infrastructure improvements, public services
What are the opportunities for improvement in this target area?	Develop safe, healthy, secure neighborhoods; improve public spaces including parks; address dilapidated conditions, improve access to public facilities, improve housing opportunities and affordability, build capacity, and increase support for social service programs.	
Are there barriers to improvement in this target area?	Lack of sufficient resources or community resident investment.	

1	Area Name:	CDBG Target Area
	Area Type:	Local target area
	Other Target Area Description:	Not applicable
	HUD Approval Date:	Not applicable
	% of Low/ Mod:	51%
	Revital Type:	Not applicable
	Other Revital Description:	Not applicable
	Identify the neighborhood boundaries for this target area.	45.02 Block Group 1 and 2, 44.04 Block Group 1, 2, and 3, 43.02 Block Group 1, 42.03 Block Group 1, 45.01 Block Group 2, 44.03 Block Group 1 and 2, 43.08 Block Group 2
	Include specific housing and commercial characteristics of this target area.	Low and moderate income mix of rental and owner. Mostly built before 1980.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	CDBG Target Area is 51% of low mod. Citizen participation was targeted both city-wide and to the eastern side of town which is where the majority of low-mod census tracts exist. Additionally, the survey was provided in Spanish; other languages were offered if requested.
Identify the needs in this target area.	Safe neighborhood, park improvements, affordable housing, public facilities improvements, public infrastructure improvements, public services	
What are the opportunities for improvement in this target area?	Develop safe, healthy, secure neighborhoods; improve public spaces including parks; address dilapidated conditions, improve access to public facilities, improve housing opportunities and affordability, build capacity, and increase support for social service programs.	

<p>Are there barriers to improvement in this target area?</p>	<p>Lack of sufficient resources or community resident investment.</p>
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General Allocation Priorities

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

Lodi typically uses a needs-based strategy for the selection of projects and activities; the greatest need has historically been identified to be within the City’s low-income CDBG Target Area. This area consists of census tracts that include over 50 percent low- to moderate-income persons. The area primarily covers what has been called Lodi’s east side or Heritage District. When creating its 2019–2023 Consolidated Plan, the City established a target area map (see Attachment C). When possible, specific attention will be focused on one census tract (45.02) in the Target Area. Census tract 45.02 was identified as a Racially Concentrated Area of Poverty (RCAP) and an Economically Concentrated Area of Poverty (ECAP). R/ECAPs must have a non-white population of 50 percent or more and have a poverty rate that exceeds 40 percent or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower.

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

Priority Needs

1	Priority Need Name	Safe Neighborhoods
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	RCAP/ECAP 45.02 CDBG Target Area
	Associated Goals	Develop Safe and Healthy Neighborhoods Build Capacity Support Programs for Priority Populations
	Description	The City will look for opportunities to bring safer, healthier, and more secure features, improvements, and services to target area neighborhoods.
	Basis for Relative Priority	When surveyed, Lodi residents expressed a strong desire to have a safe environment in which to live. They expressed a need for neighborhood watch groups, more police/security, street lighting, traffic-calming devices, and cameras.
2	Priority Need Name	Park Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Physical Disabilities Non-Housing Community Development

	Geographic Areas Affected	RCAP/ECAP 45.02 CDBG Target Area
	Associated Goals	Improve Public Spaces Address Dilapidated Conditions Improve Access Support Programs for Priority Populations
	Description	The City will prioritize improvements to parks in the CDBG Target Area.
	Basis for Relative Priority	Surveyed residents voiced both an appreciation for parks and a strong interest to improve City parks further, both recreationally and to their current physical conditions. The three highest priority needs were restroom facilities, play equipment, and picnic areas. Suggestions for improvements included community gardens, park cleanup, graffiti removal, Hale Park soccer fields, soccer fields or other youth-related play features added to parks, community swimming pool, and child or youth sports/recreation programs.
3	Priority Need Name	Public Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Physical Disabilities Non-Housing Community Development
	Geographic Areas Affected	RCAP/ECAP 45.02 CDBG Target Area
	Associated Goals	Improve Public Spaces Improve Access
	Description	The City aims to improve public facilities with a focus on enhanced usability for persons with disabilities, seniors, and low-income families.

	Basis for Relative Priority	Outreach with residents identified the need for persons with disabilities, seniors, and low-income families to have better access to transportation as well as to facilities through ADA-compliant and other type improvements. Not only did residents identify the need for these special populations to have better access to transportation, comments from consultations overwhelmingly expressed the same concern. Moreover, the City's 2016 ADA Self-Evaluation and Transition Plan lays out the City's priority to improve access to its facilities over the next 12 years and identifies a number of facilities that are deficient in their access.
4	Priority Need Name	Public Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Physical Disabilities Non-Housing Community Development
	Geographic Areas Affected	RCAP/ECAP 45.02 CDBG Target Area
	Associated Goals	Improve Public Spaces Improve Access
	Description	The City's priority infrastructure needs include improvements to sidewalks, street surfaces, alleys, storm drainage, and street cleaning.

	<p>Basis for Relative Priority</p>	<p>Improving sidewalks will help residents to better access facilities and services, especially for those who walk because they have limited means to purchase other forms of transportation. As stated in the Needs Assessment, local agencies and service providers recommended that lower-income families, seniors, and persons with disabilities need improved access to public transportation so that they can more easily reach work, access more shopping options and services, and manage multiple schedules (for families with children). Repairs to sidewalks, such as to curb and ramps, or installation of new sidewalks, will help bridge connections to these activities and make routes safer. The City’s 2016 ADA Self-Evaluation and Transition Plan also identifies the need for improved ADA-compliant sidewalks throughout the City.</p> <p>Local agencies and social service providers that were consulted as part of this plan process emphasized the importance of public transportation being located near affordable units. Moreover, access to affordable, reliable, and efficient transportation would offer seniors, persons with disabilities, and single-parent families more support.</p> <p>Alley improvements increase accessibility and drainage issues. The City assessed the alley disrepair across the City and found that several alleys within the CDBG Target Area had surfacing and stormwater issues. The City has made several alley improvements since then, and will continue to improve those alleys.</p>
5	<p>Priority Need Name</p>	<p>Affordable Housing</p>
	<p>Priority Level</p>	<p>High</p>

Population	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Large Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Public Housing Residents</p> <p>Persons with Mental/Physical/Developmental Disabilities</p> <p>Persons with HIV/AIDS and their families</p> <p>Victims of Domestic Violence</p>
Geographic Areas Affected	<p>RCAP/ECAP 45.02</p> <p>CDBG Target Area</p>
Associated Goals	<p>Address Dilapidated Conditions</p> <p>Improve Housing Access and Affordability</p> <p>Support Programs for Priority Populations</p>
Description	<p>The City will plan on the creation or rehabilitation of new or existing affordable housing units for those in greatest need, including lower-income persons, persons with disabilities, seniors, and single-parent families with children. Furthermore, the City will support fair housing practices.</p>

<p>Basis for Relative Priority</p>	<p>Data from the Needs Assessment shows that minority populations in Lodi and those with low income face high incidences of cost burden and overcrowding. Cost burdened means a household is paying more per month on housing costs (more than 30% of income) than is considered good in relation to covering other typical monthly living expenses (i.e., food, utilities, medical, and transportation). When a household is cost burdened, the housing is considered unaffordable. This crisis in affordability was also reflected in those surveyed: 78% of those surveyed said they pay more than 30% of their monthly income on housing and those living within the CDBG Target Area had an even higher incidence.</p> <p>The burden of high-cost housing stresses a family’s ability to afford other expenses like child care, medication, transportation, or food. Those consulted said that this is particularly heightened for families with children, seniors, and persons with disabilities, who tend to have higher medical expenses. For this reason, the City will continue to support programs that assist with these expenses.</p> <p>As described in the Market Analysis, housing costs are high for homeowners, though especially for lower-income households. Development of moderately priced single-family homes would make homeownership more affordable for more families in Lodi.</p> <p>Renters in Lodi experience “household problems” at a greater rate than homeowners. Those household problems include cost burden, overcrowding, and substandard housing (lack of complete kitchen/plumbing). Tenants indicated that both rent increases and unaffordable rent were their greatest concerns. Data from the Market Analysis supports these observations. According to the data, rental costs remain unaffordable for many lower-income residents. Increasing rental vouchers or the number of rental units may help lower-income households to afford their rent or reduce rents.</p> <p>Those surveyed said that those who are most in need of affordable housing are seniors, disabled persons, and very low-income persons. Moreover, Lodi’s population is aging; thus development of new senior housing that is ADA-compliant and accessible housing is a priority.</p> <p>Besides seniors, disabled, and very low-income persons, the data and consultations found that victims of domestic violence and HIV/AIDS patients and their families are in greater need of affordable housing because they often have no or limited income and face challenges to having stable employment. Having a voucher or public housing can help, however, agencies said voucher holders may struggle to find a unit that accepts vouchers, especially when landlords want more rent than can be supported by the voucher payment standards. Voucher holders are</p>
<p>Consolidated Plan OME Control No: 2506-0117</p>	<p>128</p>

	Basis for Relative Priority (Continued)	<p>Additionally, the 2016 Analysis of Impediment to Fair Housing Choice analyzes the City’s access to housing issues. According to the AI, the City has the following related barriers: lack of affordable housing supplies, especially for low-income and persons with disabilities; lack of both affordable units for large families and multifamily housing units, which disproportionately impacts Hispanic families; lack of rental subsidies for lower-income households; and concentration of lower-income and minority households in less desirable neighborhoods. Also, 25% of those surveyed that rent said that they were unsatisfied with the treatment by owner/manager, and of those, about 50% believed it was based on bias.</p> <p>As prescribed in the City’s Housing Element, the City continues to work on its policies and codes to make sure they create no barriers to affordable housing.</p>
6	Priority Need Name	Children
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Victims of Domestic Violence
	Geographic Areas Affected	RCAP/ECAP 45.02 CDBG Target Area
	Associated Goals	Improve Housing Access and Affordability Build Capacity Support Programs for Priority Populations
	Description	The City will provide support for children from lower-income families, large families, and single-parent families, and who are in families that have experienced domestic violence.

	Basis for Relative Priority	<p>Lower-income families with children, especially single-parent families and large families, experience higher incidence of cost burden. Almost 20% of all households in Lodi are single-parent households and of these, 27% live below the poverty line. Also, large families represent 54% of all low-income households experiencing a severe cost burden (paying more than 50% of monthly income to housing costs). Additionally, large families are found to be disproportionately Hispanic and lower-income (Analysis of Impediments).</p> <p>With rent so high, a family’s remaining monthly income after paying rent is insufficient to cover other basic living expenses (e.g., utilities, food, clothing, transportation, healthcare, communications), or other priority expenses for their children such as tutoring, day care, after-school programs, preschool, or counseling. Surveyed residents said that children’s highest priority needs are after-school programs, affordable childcare, and more preschools. Consultations with service providers suggested that access to affordable housing and transportation would help these families, as well.</p>
7	Priority Need Name	Youth
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Victims of Domestic Violence High
	Geographic Areas Affected	RCAP/ECAP 45.02 CDBG Target Area
	Associated Goals	Improve Housing Access and Affordability Build Capacity Support Programs for Priority Populations

	Description	The City will provide support for youth from lower-income families, large families, and single-parent families, and who are in families that have experienced domestic violence.
	Basis for Relative Priority	Youth that share the same family demographics described in Children above experience the same challenges. When surveyed, residents stated that Lodi's teenage youth need academic support outside of school, recreation programs, and after-school programs the most. Feedback from service providers focused on the family's needs for affordable housing and recreation programs to help reduce gang activity. Additionally, providers also recommended mental health services to help youth.
8	Priority Need Name	Seniors
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Persons with Mental/Physical/Developmental Disabilities
	Geographic Areas Affected	RCAP/ECAP 45.02 CDBG Target Area
	Associated Goals	Improve Housing Access and Affordability Build Capacity Support Programs for Priority Populations
	Description	The City will support activities that address lower-income senior needs, including better access to transportation, affordable housing, and financial services.

<p>Basis for Relative Priority</p>	<p>Data shows that seniors represent about 14% of Lodi’s population and seniors represent about 39% of low-income households experiencing cost burden. Lodi residents that are older in years (above 55) are anticipated to continue living in Lodi and thus potentially creating a greater proportion of senior individuals in the City (see Needs Assessment for more details).</p> <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 to 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 variety of services and daily assistance.</p> <p>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 medical bill, will cause these households to miss rent or mortgage payments, increasing the likelihood of homelessness.</p> <p>When surveyed, residents said the most important needs for seniors are affordable housing, affordable transportation, and financial services; this ranking agreed with feedback from local agencies and service providers. Service providers that work closely with seniors recommended that access to private transportation services, such as dial-a-ride, and bus routes be expanded. Also, improving transportation is key as it helps reduce isolation and loneliness that can largely affect seniors.</p>
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9	Priority Need Name	Persons with Disabilities
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Persons with Mental/Physical/Developmental Disabilities
	Geographic Areas Affected	RCAP/ECAP 45.02 CDBG Target Area
	Associated Goals	Improve Access Improve Housing Access and Affordability Build Capacity Support Programs for Priority Populations

	Description	The City will support activities that address the needs of persons with disabilities, including better access to transportation, affordable housing, and supportive services.
	Basis for Relative Priority	<p>In the City, approximately 11% of its residents are reported to have a disability, and elderly persons make up the largest population with disabilities. Nearly 23% of disabled individuals are living at or below the poverty line (see Needs Assessment for more details).</p> <p>Similar to Lodi’s low-income senior population, persons living with disabilities have special housing needs related to their limited earning capacity, need for accessibility, affordable housing, and higher health costs.</p> <p>Survey respondents ranked affordable housing and affordable transportation as top priorities, along with job opportunities, which mirrored the needs identified by the consultations. Social service providers emphasized a need for supportive services for basic needs (costs for medication, transportation, and nutrition), life skills training, and employment assistance.</p>
10	Priority Need Name	Single-parent families
	Priority Level	High

	Population	Extremely Low Low Moderate Families with Children Victims of Domestic Violence Persons with Mental/Physical/Developmental Disabilities
	Geographic Areas Affected	RCAP/ECAP 45.02 CDBG Target Area
	Associated Goals	Improve Housing Access and Affordability Build Capacity Support Programs for Priority Populations
	Description	The City will support activities that address the needs of single-parent families, including better access to transportation, affordable housing, and supportive services.
	Basis for Relative Priority	<p>Data shows that almost 20% of all households are single-parent households. Of the single-parent households, 27% live below the poverty line. Female-headed households make up the majority of these and have a higher rate of living below the poverty line than male-headed single-parent households (see Needs Assessment for more details).</p> <p>Challenges that face low-income families with children include access to resources such as childcare, nutrition assistance, and affordable transportation. These families may also fall into homelessness due to financial limits of a one-income earner. Through the consultations process, social service providers stated that for families that fall into homelessness, it is primarily due to unaffordable rent, loss of income, or domestic violence.</p> <p>Data suggests that access to affordable, reliable, and efficient transportation would offer single-parent families more support in handling busy schedules of navigating work, school, childcare services, and shopping.</p>
11	Priority Need Name	Homelessness
	Priority Level	High

Population	<p>Extremely Low</p> <p>Low</p> <p>Homeless – Chronic</p> <p>Homeless – Individuals</p> <p>Homeless – Families with Children</p> <p>Homeless – Mentally Ill</p> <p>Homeless – Chronic Substance Abuse</p> <p>Homeless - Veterans</p> <p>Homeless - Victims of Domestic Violence</p> <p>Homeless - Persons with HIV/AIDS and their Families</p> <p>Persons with Mental/Physical/Developmental Disabilities</p> <p>Victims of Domestic Violence</p>
Geographic Areas Affected	<p>Citywide</p>
Associated Goals	<p>Develop Safe and Healthy Neighborhoods</p> <p>Improve Public Spaces</p> <p>Improve Access</p> <p>Improve Housing Access and Affordability</p> <p>Build Capacity</p> <p>Support Programs for Priority Populations</p>
Description	<p>The City will support activities that address the needs of persons experiencing or at risk of homelessness, including affordable housing, mental health, and supportive services programs.</p>

	<p>Basis for Relative Priority</p>	<p>Many factors contribute to homelessness and thus a multifaceted approach to assisting homeless persons will be used.</p> <p>In 2017, Lodi’s Point-In-Time Count surveyed the homeless population and found 92 sheltered in emergency shelters, 21 living in transitional housing, and 88 unsheltered homeless (those living on streets, in a car, or other outside location). However, those working with homeless services say that more individuals experience homeless, but they are hard to count because they are sharing a home, difficult to find (such as in a vehicle), or moving from couch to couch. Furthermore, seniors, persons with disabilities, and extremely/very low-income families are at a higher risk of becoming homeless, especially if this group experiences loss of income, rent increase, or domestic violence. As such, the data suggests these groups exhibit the greatest needs for affordable housing.</p> <p>Data suggests that unemployment and underemployment coupled with high housing costs contribute to the increase in homelessness. However, those experiencing chronic homelessness are likely to also be experiencing mental health problems (31%) and/or substance abuse issues (44%). The finding that lack of treatment, counseling, and housing options for this population causes cyclical homelessness was supported by local agencies and service providers.</p> <p>Consultations with service providers identified farmworkers and their families to be in need of housing assistance to avoid homelessness.</p> <p>When surveyed, respondents suggested mental health programs, supportive services, and more emergency shelters would assist Lodi’s homeless. Several respondents all expressed concern about debris left behind by persons experiencing homelessness and the quantity of unsheltered homeless, which impacts parks and businesses the most.</p>
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Table 25 – 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 Housing Authority of the County of San Joaquin (HACSJ) administers the Housing Choice Voucher program. HACSJ determines the number of vouchers needed for Lodi through established guidelines related to demographics and funding availability. The use of rental vouchers is related to fair market rents, the stock of rental units, and landlords willing to accept vouchers. Current fair market rent is above the area median rent for Lodi as described in the Market Analysis.
TBRA for Non-Homeless Special Needs	HACSJ administers the Housing Choice Voucher program. The factors affecting the non-homeless special needs renters are similar to the market constraints listed above.
New Unit Production	The construction of new units is constrained by many factors, such as the cost of construction, cost of labor, land costs, permitting, and regulation constraints. Interest rates and availability of private financing can also greatly affect construction. The City has been seeing an increase in production of new units since 2013.
Rehabilitation	For the rehabilitation of single units or small multifamily units, private financing or loans from banks tend to be the main form of financing. The number of homes that receive rehabilitation financing can be limited by home equity or the property owner’s willingness to accept restrictions that come with federal or state financing.
Acquisition, including preservation	Lodi’s housing market has been growing steadily and analysis shows that units are available to median income earners and up, but with the increase of housing costs, an increase in supply of homes is needed. Preservation of existing units are related to factors listed in rehabilitation above.

Table 26 – Influence of Market Conditions

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$630,000	0	0	\$630,000	\$2,520,000	The City of Lodi is a CDBG entitlement community that expects an average allocation of \$630,000 per year for planning purposes.
HEAP	Public-state	Acquisition Housing	\$1,250,000	\$0	\$0	\$1,250,000	\$1,250,000	The City of Lodi was awarded funds from the CoC to address the need for public and supportive housing; this project will be completed in 2021.

Table 27 - 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 subrecipient applications and project proposals submitted to the City for CDBG funding each year, match funds are considered as a factor in determining recommended actions.

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

Hale Park, Blakely Park, City Hall, Carnegie Forum, and Lodi Lake are some City facilities that will be used to meet accessibility requirements under the City's Consolidated Plan priorities and per the ADA Transition Plan. One project for ADA-compliant public counters and accessibility to city facilities is already under way and in the design phase. It is scheduled to be completed during the winter of 2019–2020. Another project, the Blakely Park restroom project, is scheduled for construction during the 2019–2020 program year.

Discussion

No additional narrative necessary.

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	Homelessness Non-homeless special needs Ownership Planning Rental Neighborhood improvements Public facilities Public services	Region
San Joaquin Housing Authority	PHA	Public housing rental	Region
Lodi Chamber of Commerce	Other	Community development – neighborhood improvements and economic development	Jurisdiction
San Joaquin Fair Housing Association	Nonprofit organization	Non-homeless special needs Public services	Region
California Rural Legal Assistance	Nonprofit organization	Non-homeless special needs Public services	State
Second Harvest Food Bank	Nonprofit organization	Non-homeless special needs Public services	Region
The Salvation Army, A California Corporation	Community/faith-based organization	Homelessness Non-homeless special needs Public services	Region
LOEL Foundation	Nonprofit organization	Non-homeless special needs Public facilities	Jurisdiction
Emergency Food Bank	Nonprofit organization	Non-homeless special needs Public services	Region
Community Partnership for Families Of San Joaquin	Community-based organization	Non-homeless special needs Public services	Jurisdiction

Ca Human Development	Nonprofit organization	Non-homeless special needs Public services	Region
One-Eighty Youth Programs	Community-based organization	Non-homeless special needs Public services	Jurisdiction
Ready to Work	Community-based organization	Homelessness Non-homeless special needs Public services	Region

Table 28 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

Lodi has a long history of close-knit connections and communication within its community, and the delivery of information between the City’s government divisions and the nonprofit, private, and community organizations throughout the City is no exception. One of Lodi’s greatest strengths as an institutional delivery system is that issues and needs are easily communicated between the entities that want to make a difference in addressing those same needs; therefore, community needs are identified through the proper service delivery systems and addressed rather quickly. This is amplified by local nonprofits in cities of San Joaquin County, and their willingness to offer their services to the residents of Lodi by creating satellite locations within Lodi’s boundaries. Additionally, the City works directly with members of the Lodi Improvement Committee and the Lodi Committee on Homelessness, both of which have members involved in local community organizations that work directly with Lodi’s most vulnerable populations. Lastly, but importantly, the City collaborates with the Lodi Chamber of Commerce on a resident-driven, volunteer led community development program called ABCD: Love Your Block. The program brings together a diverse cross-section of the community including multi-lingual, multi-aged, and multi-professional backgrounds. For example, City staff, business leaders, nonprofit professionals, youth, resident leaders, church members, homeless persons, and more come together to create and lead this program. This program works directly with residents to empower change in Lodi’s eastside through skills development, mini-grant program, asset-building, and positive relationship-building. This aids Staff in being involved and attentive to community needs.

Although Lodi’s institutional delivery system is responsive to community needs, it is often the case that many critical services are located in Stockton or other surrounding cities. This means that people with low to moderate incomes or special needs may not easily be able to access

these services due to transportation costs, coordination issues, or a general lack of awareness of the services that are offered. As addressed in the outlined goals for the next five years in the next section, the city plans to support programs for priority populations, while also improving the access to these much needed services.

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	X	X	
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
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	
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			
Other			

Table 29 - Homeless Prevention Services Summary

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

The City of Lodi, in conjunction with other cities in San Joaquin County, offers an extensive and encompassing provision of services for individuals who are homeless and at risk of being homeless. When analyzing the services offered by Lodi alone, there is several homeless

services and organizations dedicated to assisting homeless and at-risk populations in the City. For example, the Salvation Army has two locations in Lodi: the Hope Harbor Shelter and the Lodi Corps Facility. Together these two facilities offer services that include case management, meals, overnight housing, showers, clothing, and various other needs that range from haircuts to medical help and resources for other services. Additionally, Grace and Mercy Charitable Foundation provides daily meals, clothing, groceries, transportation assistance, and access to other various services; and Ready to Work provides approximately 25 beds for homeless and/or recently incarcerated, temporary employment, and access to support services. The Committee on Homelessness is headed by community stakeholders with a unified invested goal to find viable solutions for issues surrounding homelessness in the City of Lodi; this committee coordinates directly with the CoC, facilitates programs that align homeless individuals with job training, assists in conducting the Point-in-Time counts for the City, and holds public meetings to facilitate discussion among community members of the wants and needs surrounding homeless populations and the services offered to them. Furthermore, the City has had much success in the implementation of a Homeless Liaison officer through the City's Police Department. This position serves homeless populations in Lodi by working to connect individuals with job training and mental health programs, relocation services, shelter services, and anything else that may assist in achieving financial stability, permanent or supportive housing services, and safety.

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

Lodi maintains a strong network among its City staff, community-based organizations, and the residents of the community. This network helps to more readily address the emerging and existing needs within the City, while also maintaining a strategic approach to developing new forms of service delivery. Current strengths in the community for special needs and homeless populations include the provision of homeless services, focused on housing, food, and drug/substance abuse programs, along with the existence of multiple nonprofit and community-based organizations that offer a wide range of services for immigrants, low- to moderate-income families, persons with disabilities, seniors, and at-risk youth.

Gaps in the homeless delivery system include adequate mental health services, day-shelter, day-programs, transitional or permanent supportive housing, housing for those with mental disabilities, and a detox center.

Gaps can also be seen in the City's delivery system in the areas of medical and supportive service provisions for persons living with HIV/AIDS and the availability of affordable housing. These gaps can be attributed to a consistent lack in funding for service providers, along with

few affordable and efficient options for transportation services to cities, such as Stockton, that offer comprehensive services in these areas.

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 has multiple planned approaches to overcoming institutional delivery gaps that currently exist in the community for its 2019-2023 Consolidated Plan term. Efforts for improvement in the area of affordable housing will focus on the finding opportunities to create more affordable housing units (e.g. emergency, transitional, or permanent supportive), the rehabilitation of existing facilities and housing units that support low- to moderate-income individuals, finding new funding sources focused on affordable housing development, and providing more comprehensive services that align individuals with rental, utility, and mortgage assistance.

As for planned approaches to addressing gaps in services for special needs and homeless populations, the City will largely focus on creating and maintaining relationships with nonprofit partners and community-based organizations that are interested in locating to the City; coordinating and developing better approaches for transportation to improve access to comprehensive services throughout the County; and continuing to secure additional funding for organizations in the community that can offer these necessary services.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Develop Safe and Healthy Neighborhoods	2019	2023	Non-Housing Community Development Non-Homeless Special Needs Homeless	CDBG Target Area RCAP/ECAP#1	Safe Neighborhoods Homelessness	CDBG: \$105,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1,700 persons assisted Public Service Activities other than Low/Moderate Income Housing Benefit: 1,700 persons assisted
2	Improve Public Spaces	2019	2023	Non-Housing Community Development	CDBG Target Area RCAP/ECAP#1	Park Improvements Public Facilities Public Infrastructure Homelessness	CDBG: \$925,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 45,000 persons assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Address Dilapidated Conditions	2019	2023	Non-Housing Community Development Affordable Housing	CDBG Target Area RCAP/ECAP#1	Park Improvements Affordable Housing	CDBG: \$300,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 90,004 persons assisted
4	Improve Access	2019	2023	Non-Housing Community Development Non-Homeless Special Needs	CDBG Target Area RCAP/ECAP#1	Park Improvements Public Facilities Public Infrastructure Persons with Disabilities Homelessness	CDBG: \$380,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 16,000 persons assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Improve Housing Access and Affordability	2019	2023	Affordable Housing Non-Homeless Special Needs	CDBG Target Area RCAP/ECAP#1	Affordable Housing Children Youth Seniors Persons with Disabilities Single-parent families Homelessness	CDBG: \$380,000	Public service activities for Low/Moderate Income Housing Benefit: 750 households assisted (fair housing) Overnight/Emergency Shelter/Transitional Housing Beds Added: 4 beds Other: Affordable Housing: 16 households assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Build Capacity	2019	2023	Non-Housing Community Development Non-Homeless Special Needs Other: Planning and Capacity Building	CDBG Target Area RCAP/ECAP#1	Safe Neighborhoods Children Youth Seniors Persons with Disabilities Single-parent families Homelessness	CDBG: \$30,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Support Programs for Priority Populations	2019	2023	Non-Homeless Special Needs Other: Homeless Prevention	CDBG Target Area RCAP/ECAP#1	Safe Neighborhoods Park Improvements Affordable Housing Children Youth Seniors Persons with Disabilities Single-parent families Homelessness	CDBG: \$400,000	Public service activities other than Low/Moderate Income Housing Benefit: 5,000 Persons Assisted

Table 30 – Goals Summary

Goal Descriptions

1	Goal Name	Develop Safe and Healthy Neighborhoods
	Goal Description	Develop safe, healthy, and secure neighborhoods within CDBG Target Area (e.g., neighborhood watch groups, street lighting, traffic-calming methods, traffic signals, street or private home cameras)
2	Goal Name	Improve Public Spaces
	Goal Description	Improve public spaces within CDBG Target Area (e.g., community gardens, park cleanups, street cleaning, street surface improvements, alley improvements, and park improvements for youth activities such as soccer fields)
3	Goal Name	Address Dilapidated Conditions
	Goal Description	Address dilapidated conditions to improve neighborhoods within CDBG Target Area (e.g., critical repair program, code enforcement, housing rehabilitation, graffiti abatement)
4	Goal Name	Improve Access
	Goal Description	Improve access to public facilities and infrastructure for disabled, seniors, and low-income families (e.g., transportation, ADA accessibility, sidewalk improvements)
5	Goal Name	Improve Housing Access and Affordability
	Goal Description	Improve housing opportunities, accessibility, affordability, and sustainability (e.g., fair housing, rehabilitate affordable housing units, create new affordable housing units, homeless housing)
6	Goal Name	Build Capacity
	Goal Description	Build capacity, leadership, and connections within the CDBG Target Area (e.g., ABCD program)
7	Goal Name	Support Programs for Priority Populations
	Goal Description	Support programs or projects that assist lower-income children, youth, seniors, and single-parent families, and that assist the extremely low-income population (e.g., after-school recreation, homework help, gang prevention, mental health services, homeless services, childcare)

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

The City does not anticipate receiving HOME funds during this plan period. The City will make efforts to collaborate with local agencies and social service providers to create new or rehabilitate existing affordable housing units. Based on these efforts, the City estimates that 16 households will be assisted.

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)

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

Activities to Increase Resident Involvements

HACSJ encourages public housing residents to participate in policy, procedure, and program implementation and development through the County's 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 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.

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

HASJC is designated as a "High Performer."

Plan to remove the 'troubled' designation

Not applicable to HACSJ.

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

Barriers to Affordable Housing

The City's 2015–2023 Housing Element analyzes barriers to affordable housing. Relevant summaries are below; please see the Housing Element for a full analysis.

General Plan Designations and Permitted Densities

The Land Use Element was updated as part of the comprehensive General Plan update in 2010. The element sets forth the City's development policies. Medium- and high-density residential and mixed-use designations all allow multifamily housing by right. The range of districts that permit residential development and the densities they offer (2–35 units per acre) allow for a variety of housing types and therefore do not serve as a constraint to housing development.

Smart Growth and Transit-Oriented Development

Both the General Plan, adopted in April 2010, and the Transit-Oriented Design Guidelines for Downtown prioritize locations for high-density development.

Zoning Standards and Permitted Housing Types

The existing Development Code regulates the type, location, density, and scale of residential development and exists to protect and promote the health, safety, and general welfare of residents. The development standards contained in the City's Development Code are consistent with other cities of Lodi's size and character and present no barriers.

Development Standards

The City's development standards do not impose a constraint to achieving maximum residential densities and are reasonably related to neighborhood quality goals and protecting the health and safety of residents. Development standards include yards and setbacks, building coverage, lot size and lot area per dwelling unit, building height, parking standards, and design guidelines.

Actions it plans 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

Growth Management Allocation

Overall, the Growth Management Allocation Ordinance does not present a substantial constraint to development during the 2015-2023 planning period. There are more than enough available allocations to meet housing demand.

The City's 2016 Analysis of Impediments to Fair Housing Choice discusses barriers to access adequate and affordable housing. Relevant excerpts are below; please see the Analysis of Impediments for a full analysis.

1. Impediment: Lack of sufficient subsidized and unsubsidized affordable housing supply, particularly for low-income special needs households and persons with disabilities.
2. Impediment: Lack of affordable units suitable for large families, resulting in a concentration of Hispanic households in adjoining low-income census tracts, and disproportionately impacting Hispanic households and households with large families.
3. Impediment: Lack of available rental housing subsidy for lower-income households.
4. Impediment: Lack of new or recently built multifamily units, resulting in insufficient suitable housing stock for large families, single-parent households with additional need for housing support, and persons with disabilities with accessibility needs, and disproportionately impacting Hispanic family households, single-parent families, and persons with disabilities.

5. Impediment: Different origination and denial rates based on neighborhood.
6. Impediment: Lack of knowledge about the requirements of mortgage lenders and the mortgage lending/home purchase process, particularly among lower-income and minority households.
7. Impediment: Lack of information on the nature and basis of housing discrimination and the resources available to seek assistance.
8. Impediment: Concentration of lower-income households and minority households in less desirable neighborhoods.
9. Impediment: Growth Management Allocation Ordinance.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

As outlined in the City's updated Housing Element (2015–2023), the City intends to implement the following programs to promote adequate housing in Lodi:

- Provide a range of housing types and densities for all economic segments of the community while emphasizing high quality development, homeownership opportunities, and the efficient use of land.
- Encourage the maintenance, improvement, and rehabilitation of existing housing stock and residential neighborhoods, particularly in the Eastside area.
- Ensure the provision of adequate public facilities and services to support existing and future residential development.
- Promote equal opportunity to secure safe, sanitary, and affordable housing for all members of the community regardless of race, sex, or other discriminatory factors.
- Encourage residential energy efficiency and reduce residential energy use.

The following actions to address barriers are included in the Analysis of Impediments:

- 1.1 Action: The City of Lodi will continue to pursue available and appropriate state and federal funding sources to support efforts to construct housing meeting the needs of lower-income households. Timeline: Ongoing
- 1.2 Action: The City of Lodi will continue to offer regulatory relief and incentives, such as expediting the development review process and reducing development impact fees for the development of affordable housing. Timeline: Ongoing
- 1.3 Action: The City of Lodi will continue to ensure the availability of adequate sites for the development of affordable housing. Timeline: Ongoing
- 1.4 Action: The City of Lodi will continue to allow by right secondary residential units and residential group homes with less than six occupants in residentially zoned areas. Timeline: Ongoing
- 1.5 Action: The City will review each development application and assess the feasibility to partner with nonprofit developers to preserve and increase total rental housing units. Timeline: As development applications are received
- 1.6 Action: The City will partner with the Housing Authority to ensure that special needs populations, including single-parent female-headed households with children, persons with disabilities, large families, and seniors, have access to affordable housing options wherever and whenever available. Timeline: Ongoing
- 1.7 Action: The City will track progress made in providing additional access to affordable housing by both the Housing Authority and through any new or rehabilitated affordable housing projects to ensure that special needs populations have the opportunity for improved housing choice. Timeline: Annually
- 1.8 Action: The City will continue to work with landlords and property managers to improve conditions of existing affordable (subsidized and unsubsidized) housing stock through enforcement of the Building Code and the Health and Safety Code, and through timely response to complaints of poor housing quality or significant deferred maintenance. Timeline: Ongoing
- 1.9 Action: The City will study the feasibility of a residential rehabilitation and improvement grant program for low-income, which will allow low-income homeowners with disabilities and landlords to make accessibility improvement to their homes. Timeline: Study program feasibility within one year of adoption. If financial resources are available, develop grant program within three years of adoption.

- 2.1 Action: The City will review all submittals for new affordable housing projects, both multifamily and affordable for-sale projects, to identify whether the projects are proposed for neighborhoods that have a high concentration of Hispanic

population, and will suggest alternative sites for any affordable projects located in those areas. Timeline: As development applications are received

- 2.2 Action: The City will encourage developers, nonprofits, and the Housing Authority to pursue new and rehabilitated affordable housing options, including housing for large families in non-minority concentrated areas. This encouragement may include predevelopment financial assistance, streamlined development processes, property acquisition assistance, or other regulatory relief. Timeline: Ongoing
- 2.3 Action: The City will require that any affordable housing options located in non-minority concentrated areas of the city be marketed to Hispanic households as well as to other special needs households. This marketing will include materials printed in both Spanish and English, public outreach efforts targeted at both Spanish and English speakers including targeted outreach in minority concentrated neighborhoods, and an evaluation of rental practices to ensure that no discriminatory marketing or application processes are inhibiting qualifying Hispanic households from alternative housing options. Timeline: Ongoing
- 3.1 Action: The City will continue to support the San Joaquin County Housing Authority in its administration of the Housing Choice Voucher rental assistance program, which will include distribution of program information at the Community Development public counter, distribution of program information to rental property owners as part of the City's code enforcement activities, annual meetings with representatives of the Housing Authority to discuss actions the City can take to encourage greater participation in the Voucher Program by rental property owners, and creation and maintenance of a link to the Housing Authority's website on the City's website. Timeline: Ongoing
- 3.2 Action: The City will look into other ways to support the Housing Authority in preserving and maintaining affordable units, including potentially providing some funding to help the Housing Authority maintain and add subsidized units in Lodi. For instance, such maintenance could include weatherproofing or providing health and safety upgrades to units owned and subsidized by the Housing Authority. Timeline: Currently under way and to be continued annually
- 3.3 Action: The City will evaluate the possibility for pursuing HOME Housing Partnerships funding or other state and federal funding, either individually or in partnership with the Housing Authority, to increase the availability and quality of affordable housing units. Timeline: Annually

- 3.4 Action: The City will consider partnering with nonprofit developers, where possible, to pursue grants and other housing subsidies to construct new or rehabilitate existing units that will be made affordable to low- and moderate-income households. Timeline: Ongoing
- 3.5 Action: The City will consider programs, incentives, and enforcement options in addressing privately owned substandard rental housing units to encourage reinvestment in the existing rental housing stock so that more existing units may meet HUD's standards and be eligible for Housing Choice Vouchers. Timeline: Annually
- 4.1 Action: The City will review the available underutilized and vacant land inventory and consider the viability of rezoning underutilized and vacant properties to make them eligible for multifamily development projects. Timeline: Ongoing
- 4.2 Action: The City will consider programs, incentives, and partnering with for-profit and nonprofit developers to facilitate the planning and predevelopment of new market-rate and affordable multifamily housing wherever possible, including underutilized and vacant infill sites. Timeline: Ongoing
- 5.1 Action: The City of Lodi will periodically monitor Home Mortgage Disclosure Act (HMDA) data and report significant trends in mortgage lending by race, ethnicity, and neighborhood. Timeline: Monitor HMDA on an annual basis and report significant trends to the Planning Commission and City Council.
- 5.2 Action: The City of Lodi will track fair housing complaints and cases lodged in the city to ensure that lenders are not violating fair housing law with discriminatory lending practices. Timeline: Ongoing
- 5.3 Action: The City of Lodi will support home purchase programs targeted to low/mod households, such as down payment assistance and homeownership mortgage counseling, as long as funding is available. The City may elect to pursue additional funding for down-payment assistance at a future time if funding becomes available. Timeline: beginning July 2016 and reviewed Annually
- 6.1 Action: The City will offer and support pre-purchase counseling and homebuyer education programs. Timeline: Ongoing
- 6.2 Action: The City will offer fair housing information to residents, free of charge, to help ensure that both homebuyers and sellers are aware of fair housing law and antidiscrimination requirements. Timeline: Ongoing
- 6.3 Action: The City will study the potential benefit to offer and to support home purchase programs targeted to lower-income (low and very low), large family, and minority households. Timeline: Study program feasibility within one-year of adoption. If financial resources are available develop home purchase program within three years of adoption.

- 7.1 Action: The City of Lodi will monitor the incidence of housing discrimination complaints and report trends annually in conjunction with the CAPER. Timeline: Monitoring will be ongoing with annual reports in conjunction with the CAPER.
- 7.2 Action: The City of Lodi will include a review of prior year performance regarding affirmatively furthering fair housing in the annual planning for the use of CDBG funds. The City will identify funding support that addresses the removal of impediments or advancing specific fair housing goals. Timeline: Annually
- 7.3 Action: The City will work with local agencies to improve the collection and reporting of information on discrimination, particularly based on religion, race and ethnicity, age, gender, marital status, presence/absence of children, and household size. These agencies include the apartment associations as well as the San Joaquin Fair Housing Association and other nonprofit groups that regularly come in contact with groups at risk of housing discrimination. Timeline: Ongoing
- 7.4 Action: The City will conduct fair housing testing at least once every two years to identify the presence of discrimination. Testing will include at least five properties each time. In a five-year period, at least two types of discrimination (e.g., race, disability) will be tested. The City will consider partnering with neighboring jurisdictions to conduct regional testing and will submit a joint Request for Proposals to agencies that have the capacity and experience to complete testing. If a joint effort is infeasible, the City will consider other ways to ensure that discrimination testing is occurring, either by contracting individually or by participating in capacity building with the San Joaquin Fair Housing Association to ensure that there are no discriminatory marketing practices in the city. Timeline: Conduct fair housing testing at least once every two years following adoption.
- 7.5 Action: The City will continue to work with the San Joaquin Fair Housing Association to improve outreach to residents at risk of discrimination, including marketing, educational efforts, and partnerships with other agencies (schools, utilities, etc.) in the dispersal of fair housing informational materials. Timeline: Ongoing
- 8.1 Action: The City encourages a mixture of household incomes in new developments. As part of the Annual Action Plan, the City will track changes in geographic concentrations for lower-income and minority households. Timeline: Annually
- 9.1 Action: The City will update the Growth Management Allocation Ordinance to exempt housing units affordable to very low- or low-income households with long-term affordability restrictions from the allocation. Timeline: Revise Growth Management Allocation Ordinance within a year of adoption of the Draft Housing Element.
- Additional Action: The City will use mailings to educate people about fair housing and work with the Housing Authority to encourage a diverse applicant pool and good marketing in preparation for when units/vouchers are available.

- Additional Action: The City will publish online the availability of housing services and programs in the city. Once a year, the City will publish information in Spanish to inform all persons with limited English language proficiency about the availability of housing services and programs in the city. The City also has bilingual staff available daily during business hours to assist. Timeline: Updates to online and bilingual information will be conducted once a year. Bilingual staff available daily during business hours on an ongoing basis.

SP-60 Homelessness Strategy – 91.215(d)

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

The City of Lodi has many avenues for conducting outreach and addressing the individual needs of homeless individuals, including those that are sheltered, unsheltered, and at risk of being homeless. The Lodi Committee on Homelessness is the primary entity affiliated with the City of Lodi that organizes and conducts outreach to facilitate community discussions, plans, and coordination with the City's residents and homeless populations, as well as with the CoC. It is important to note the member of the committee include homeless service and housing providers include Grace and Mercy Charitable Foundation and Salvation Army. Through their participation and sharing of needs/gaps, the Committee and City staff remain informed of current homeless needs. Recent activities undertaken by the Committee on Homelessness to provide more individualized needs assessments on homeless populations include securing funding to provide a construction trades program for homeless or at-risk individuals, conducting a Point-in-Time count in January 2019 that assesses the characteristics of homeless populations in the City, and coordinating outreach to specific individuals and families to offer assistance such as for transportation costs, relocation costs, and costs for basic necessities. Additionally, the Committee on Homeless coordinates with the Homeless Liaison officer, a position in the Lodi Police Department that connects homeless people, on an individual basis, with needed programs, resources, and shelter. In the last year over 130 homeless individuals have been assisted. Lastly, one member of the Committee sits on the Emergency Food and Shelter Board and members frequently participate in CoC board activities to address homelessness (such as point-in-time counts).

Addressing the emergency and transitional housing needs of homeless persons

Currently, the two main providers of transitional and emergency housing in the City are the Salvation Army and the Lodi House. The City will continue to support these organizations in their efforts to address and prevent homelessness, and advocate for the allocation of additional funding through CDBG and Emergency Food and Shelter Programs. Anticipated funding for these facilities will be centered on capital improvements to the facilities and providing administrative and program support to their operations. For more information on the number of beds that these organizations offer, please refer to section NA-40. Ready-To-Work is another provider of housing for at-risk or homeless. It assists recently incarcerated by providing employment and shelter for approximately 25 participants.

In addition to the support offered to entities that offer transitional housing and shelter, the City has also secured HEAP funds to initiate a project that will create five permanent supportive housing units in the City that will assist individuals who are unsheltered, sheltered, or at risk of being homeless.

The City will continue to strive to fund existing and new programs and organizations that support the development of more sustainable emergency and transitional housing options.

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.

As mentioned in the previous paragraph, the successful securement of HEAP funds has prompted the City to start a project that will create five supportive housing units for individuals who are sheltered, unsheltered, or at risk of being homeless. This project, known as the Tiny Homes Project, is expected to be able to accommodate nine individuals each year with stable living facilities. Through this environment, beneficiaries will be able to find consistency in other portions of their life as well, such as developing workforce skills, finding gainful employment, forming important life skills, and developing methods of self-sustainability. This project is expected to be completed in 2021.

Additionally, continued coordination with the CoC will align the City with the CoC's unified policies and strategies to address homelessness in San Joaquin County.

Lastly, the City will look for opportunities to collaborate with Salvation Army, Lodi House, and Ready-to-Work on improved homeless services and units of housing, either temporary, transitional, or permanent.

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

One of the City's greatest resources in addressing the prevention of homelessness is ongoing coordination with the CoC. The CoC has recently been promoting a unified local effort to address homelessness and the prevention of homelessness throughout the County. This unified effort is expected to be accomplished by prioritizing the following funding sources and supportive projects across all cities in the County: permanent supportive housing, including rental assistance or funds for construction of new units; rapid rehousing, including rental assistance, low-barrier shelter, or shelters that accept individuals regardless of sobriety, age, gender, etc.; homelessness prevention, such as rental assistance and utility assistance to prevent homelessness; and outreach and linkage with resources that support all of these priorities.

The City plans to stay coordinated with the CoC on all aforementioned priorities in order to contribute to this unification strategy. In addition, the City will continue to prioritize supporting local, community-based organizations with programs that address mental health, employment, counseling, substance and alcohol abuse, and skills building, and the development of self sufficiency and financial stability.

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

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

- The County of San Joaquin administers the San Joaquin Public Health Childhood Lead Poisoning Prevention Program.
- 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, lead-based paint testing is needed in a significant number of homes.
- Lodi has lead-based hazards flyers and information at City Hall for those seeking more information or for those who might be affected.

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

Most lead poisoning is related to paint or soil, often located on property that has housing built before 1980. Communities in the east side of Lodi and in older parts of the City are being targeted as priority areas for rehabilitation and if funds are available. Whenever state, federal, or City-related funds are used on a project that exceed \$5,000 dollars, federal regulations require testing, abatement, or implementation of interim controls to prevent lead-based hazards.

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

Housing subject to City-proposed housing repair programs and all related rehabilitation programs funded with CDBG or state funds is required to have lead tests and abatement, or interim controls implemented if lead is found. Older neighborhoods (i.e., 40 years or older) are considered priorities by the City for rehabilitation.

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

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

Some of the greatest challenges currently facing low- and very low-income households in Lodi are centered on a lack of needed social services, affordable housing, housing assistance, and affordable youth programs and care. A lack in any of these resources can reduce financial stability for a household, leading to an increase in a household's likeliness of reaching lower poverty levels. It is the City's intention to continue to support the development of programs that provide these resources. In the next five years, the City expects to fund multiple organizations through the disbursement of CDBG funds. Local organizations that the City anticipates funding through the CDBG program include the Salvation Army, Community Partnerships for Families, LOEL Foundation, California Human Development, One-Eighty Youth Programs, San Joaquin Housing Authority, Emergency Food Bank, Second Harvest Food Bank, California Rural Legal Assistance, and San Joaquin Fair Housing. In addition to these organizations, the City will continue to promote awareness of the CDBG program and search for other organizations that have the potential to assist the City in realizing its goals.

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

The City's planned actions for reducing poverty will align moderate-, low-, very low-, and extremely low-income households with more sufficient opportunities for financial stability. This Consolidated Plan, including its subsequent affordable housing plan (outlined in previous sections of the Strategic Plan), will serve as the City's guidelines for implementing the programs, goals, and policies associated with the development of affordable housing objectives. The Consolidated Plan's affordable housing plan is directly aligned with the priorities outlined in the City's Analysis of Impediments and Housing Element; therefore this plan is directly aligned with the City's affordable housing strategic approach.

SP-80 Monitoring – 91.230

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

The City's CDBG program is administered by a CDBG program specialist. The program specialist oversees reporting requirements, monitors the budget, conducts procurement activities, enforces labor compliance standards, and more. The specialist is available to offer assistance and answer questions that arise from the program's sub-recipients, and is in contact with each sub-recipient at least quarterly regarding quarterly reports or other matters. Additionally, the CDBG program specialist is available to offer assistance and answer questions regarding the CDBG program from members of the community or any other source that requests information.

The City has developed a monitoring system to ensure that the activities carried out in furtherance of the Consolidated 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 determine if a subrecipient is carrying out its community development program, and its individual activities, as described in the application for CDBG assistance and the Subrecipient Agreement.
- To determine if a subrecipient is carrying out its activities in a timely manner, in accordance with the schedule included in the Agreement.
- To determine if a subrecipient is charging costs to the project that are eligible under applicable laws and CDBG regulations, and reasonable in light of the services or products delivered.
- To determine if a subrecipient is conducting its activities with adequate control over program and financial performance, and in a way that minimizes opportunities for waste, mismanagement, fraud, and abuse.
- To assess if the subrecipient has a continuing capacity to carry out the approved project, as well as future grants for which it may apply.
- To identify potential problem areas and to assist the subrecipient in complying with applicable laws and regulations.

- To assist subrecipients in resolving compliance problems through discussion, negotiation, and the provision of technical assistance and training.
- To provide adequate follow-up measures to ensure that performance and compliance deficiencies are corrected by subrecipients, and not repeated.
- To comply with the Federal monitoring requirements of 24 CFR 570.501(b) and with 24 CFR 84.51 and 85.40, as applicable.
- To determine if any conflicts of interest exist in the operation of the CDBG program, per 24 CFR 570.611.
- To ensure that required records are maintained to demonstrate compliance with applicable regulations.

During the 2017-18 program year, the City updated its monitoring procedures with the following improvements, per HUD’s recommendation. The policy lays out staff goals for both desk-monitoring and on-site monitoring practices. As for desk monitoring, the City reviews each subrecipient’s grant performance and financial documentation on a quarterly basis, at minimum. Subrecipients are selected for more in-depth on-site monitoring based on certain criteria, which are listed in the table below. When the City conducts its onsite desk monitoring, staff follows up with the subrecipients as needed to resolve any outstanding items. More specifically, the City’s policy was revised to state that 25% of subrecipients will be formally monitored (on-site) each program year, and that the following criteria will be used to select them.

Criteria	Rating			Selection
	0	1	2	
The amount of the applicable award	Less than \$2,500	Less than \$5,000	More than \$10,000	
Completeness and accuracy of quarterly reports and invoices	Complete	Incomplete but timely to fix	Incomplete and long delay in fixing	
Administrative capacity with emphasis on staff turnover	Adequate	Minimal gaps in capacity	Significant gaps in capacity	
Length of time as CDBG sub-recipient	Less than 1 year	At least one year	2 or more years	
Outcome of any previous monitoring visit	No findings	Findings resolved	Findings not resolved	

		within 60 days	within 60 days	
Other factor _____.	0	1	2	
For reasons stated in the “formal monitoring” section	On-site monitoring	On-site monitoring	On-site monitoring	
Total Score:				

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-Federal	Admin and Planning Acquisition Housing Public Improvements Public Services	\$630,000	\$0	\$0	\$630,000	\$2,520,000	The City of Lodi is a CDBG entitlement community that expects an average allocation of \$630,000 per year for planning purposes.
HEAP	Public-State	Acquisition Housing	\$1,250,000	\$0	\$0	\$1,250,000	\$1,250,000	The City of Lodi was awarded funds from the CoC to address the need for public and supportive housing; this project will be completed in 2021.

Table 31 - 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 subrecipient applications and project proposals submitted to the City for CDBG funding each year, match funds are considered as a factor in determining recommended actions.

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

City Hall, Carnegie Forum, Blakely Park, and Lodi Lake are some City facilities that will be used to meet accessibility requirements under the City's Consolidated Plan priorities and per the ADA Transition Plan. One project for ADA-compliant public counters and accessibility to city facilities is already under way and in the design phase. It is scheduled to be completed during the winter of 2019–2020. Another project, the Blakely Park restroom project, is scheduled for construction during the 2019–2020 program year.

Discussion

No additional narrative necessary.

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	Develop Safe and Healthy Neighborhoods	2019	2023	Non-Housing Community Development	CDBG Target Area	Safe Neighborhoods Homelessness	CDBG: \$105,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1,700 persons assisted Public Service Activities other than Low/Moderate Income Housing Benefit: 1,700 persons assisted
2	Improve Public Spaces	2019	2023	Non-Housing Community Development	CDBG Target Area	Park Improvements Public Facilities Public Infrastructure Homelessness	CDBG: \$925,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 45,000 persons assisted

3	Abate Dilapidated Conditions	2019	2023	Non-Housing Community Development	CDBG Target Area	Park Improvements Affordable Housing	CDBG: \$300,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 90,004 persons assisted
4	Improve Access	2019	2023	Affordable Housing Public Housing	CDBG Target Area Citywide	Park Improvements Public Facilities Public Infrastructure Persons with Disabilities Homelessness	CDBG: \$380,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 16,000 persons assisted

5	Improve Housing	2019	2023	Planning and Capacity Building	CDBG Target Area	Affordable Housing Children Youth Seniors Persons with Disabilities Single-parent families Homelessness	CDBG: \$380,000	Public service activities for Low/Moderate Income Housing Benefit: 750 households assisted (fair housing) Overnight/Emergency Shelter/Transitional Housing Beds Added: 4 beds Other: Affordable Housing: 16 households assisted
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6	Build Capacity	2019	2023	Non-Housing Community Development	CDBG Target Area Citywide	Safe Neighborhoods Children Youth Seniors Persons with Disabilities Single-parent families Homelessness	CDBG: \$30,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
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7	Support Programs for Priority Populations	2019	2023	Non-Housing Community Development	CDBG Target Area Citywide	Safe Neighborhoods Park Improvements Affordable Housing Children Youth Seniors Persons with Disabilities Single-parent families Homelessness	CDBG: \$400,000	Public service activities other than Low/Moderate Income Housing Benefit: 5,000 Persons Assisted
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Table 32 – Goals Summary

Goal Descriptions

1	Goal Name	Develop Safe and Healthy Neighborhoods
	Goal Description	Develop safe, healthy, and secure neighborhoods within CDBG Target Area (e.g. street lighting, speed bumps, street or private home cameras, neighborhood watch groups)
2	Goal Name	Improve Public Spaces
	Goal Description	Improve public spaces within CDBG target area (e.g. community gardens, clean-up parks, soccer field).
3	Goal Name	Abate Dilapidated Conditions
	Goal Description	Abate dilapidated conditions to improve neighborhoods within CDBG Target Area (e.g. critical repair program, code enforcement, rehabilitation, graffiti).
4	Goal Name	Improve Access
	Goal Description	Improve access to public facilities and infrastructure for disabled, seniors, and low-income families (e.g. transportation)
5	Goal Name	Improve Housing
	Goal Description	Improve housing opportunities, accessibility, affordability, and sustainability (e.g. fair housing)
6	Goal Name	Build Capacity
	Goal Description	Build capacity, leadership, and connections within the CDBG target area (e.g. ABCD program)
7	Goal Name	Support Programs for Priority Populations
	Goal Description	Support programs or projects that assist lower income children, youth, seniors, and single-parent families, and that assist the extremely-low income. (e.g. afterschool recreation, homework help, gang prevention, mental health, homeless, child care)

Projects

AP-35 Projects – 91.220(d)

Introduction

The City will be receiving approximately \$630,000 in 2019–2020 CDBG funds from HUD. This allocation allows for an estimated \$94,500 in public services funding (15% cap), \$126,000 in planning and administration (20% cap), and approximately \$405,500 in capital programs and projects funding. When funding projects through CDBG, HUD guidelines limit the amount of money that the City can provide to certain categories of projects; HUD classifies most projects as either Public Service, Administration, or Capital Funding. Under these guidelines, the City may allocate up to 15% of the grant to public services, up to 20% for planning and administration, and the remainder for capital funding, which includes housing, public facilities, infrastructure, parks, and other miscellaneous improvement projects.

The City has a policy that 60% of CDBG award funds will be allocated to City-sponsored projects and that the remaining 40% will go toward community-based organizations. City-sponsored and -awarded projects will include Graffiti Abatement (social service activity), the Blakely Park Restroom Improvements, and the Homeless Emergency Aid Program (HEAP) Grant: Tiny Homes Project.

The City received ten applications from community-based organizations, requesting over \$150,952 in social service–type activities, \$22,841 in planning and administration for housing-related projects, and approximately \$112,510 in capital improvement projects.

The amount requested in social service activities exceeded the estimated amount available under the public services cap. In order to delegate funds appropriately, each application was scored by the Lodi Improvement Committee (LIC) and City staff according to set scoring criteria, and those recommendations were passed on to the City Council for review and approval. Criteria included organizational capacity to successfully complete projects in a timely manner, fiscal responsibility and viability to complete the project, past project performance, CDBG funding eligibility, and how thoroughly the projects addressed community needs identified through public outreach and in the 2019–2023 Consolidated Plan. Attachment D shows a list of the community-based organizations that applied, how much funding was requested, and how the proposed projects were scored. Five of the seven community-based projects were awarded funding. Social service–type projects received partial funding because requests exceeded the estimated amount of available funds. Proposed projects from Emergency Food Bank and One-Eighty Youth Programs received low scores, which initially resulted in small award amounts;

however, these two programs were ultimately not awarded funds because staff and LIC determined that the cost of administering each program would outweigh the benefits offered through their services.

The activities to be undertaken during 2019–2020 are summarized below. All public service activities identified are expected to be completed no later than June 30, 2020. Funding amounts provided in the table below are only estimates. Once the City receives final HUD awards, it will finalize project allocation amounts. For social service projects, the budgets for all proposed activities will be proportionally increased or decreased from estimated funding levels to match actual allocation amounts based on the percentage they were originally recommended to receive out of the \$94,500 social service cap. This means that if there is an increase or decrease in funding, each social service project will receive a reduction in funding in proportion to the percentage that it was originally recommended to receive; the exception to this is that no project is able to be funded under \$7,000. If funding is reduced to the point of making a project go under \$7,000, then each project will begin to see a reduction in their funds up until the point of \$7,000.

For capital improvement projects, if the City receives additional funding, this funding will go to the HEAP Tiny Homes project’s funding. However, if less funding is received than expected, the difference will be taken out of the HEAP Tiny Homes project’s funds. If the actual allocation is so low that it depletes the HEAP project entirely, any additional lack in funding will be taken out of the Salvation Army’s HVAC and Refrigerator Repair Project.

Projects

#	Project Name
1	Planning and Administration
2	Planning and Administration – Fair Housing SJFH
3	Planning and Administration – Fair Housing CRLA
4	Blakely Park Restroom Improvements
5	HEAP Grant: Tiny Homes Project
6	Salvation Army: Shelter HVAC Repairs and Lodi Corp. Refrigerator Repairs
7	Graffiti Abatement
8	LOEL Center Meals on Wheels
9	Second Harvest Food Bank
10	Salvation Army: Lodi Corps and Hope Harbor Shelter
11	CPFSJ’s Family Resource Center and Youth Program

#	Project Name
12	CA Human Development: Immigration Expansion Program

Table 33 – Project Information

Table 34 – Project Information

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

The City set multiple threshold criteria in place to ensure each project met not only the qualifications and criteria necessary to be considered for CDBG funding, but also that each project was an appropriate fit for the City’s priority needs. A community needs meeting, as well as a mandatory Notice of Funding Availability workshop, was held in January 2019, to gather input on priority needs and to notify the community of available CDBG funding. Applications were scored by City staff and LIC members in February 2019.

Applicant considerations and threshold criteria:

First, the project must be eligible for CDBG funding, be cost-effective in its outlined project goals and implementation, and fit within CDBG objectives, including meeting one of the national objectives (e.g., benefiting low- and moderate-income persons, preventing or eliminating slums or blight, or addressing certain urgent community needs).

Second, the project must address one of the community priorities set out in the Consolidated Plan; this includes the project’s ability to provide benefit to the target beneficiaries identified in the Strategic Plan. The 2019–2023 Consolidated Plan’s priorities were created with community input during its drafting in 2019. Each year, during the Annual Action Plan drafting process, City goals are reassessed to ensure that they continue to reflect changing community needs and priorities.

Third, the project must have the ability to be completed in a timely manner and be able to be managed by the organization. Assessment of timeliness and management capabilities were based on the applicant’s past track records with grant management, and their proven ability to handle the extensive program management criteria involved with the administration of CDBG funds. Additionally, for the projects proposed by community-based organizations, the City considered the applicants’ scores using an application questionnaire and scoring tool (see Attachment E).

Due to a shortage of funds compared to the overall requested amount from all public service projects, not all projects were recommended for funding by the LIC. The committee assigned funding recommendations based on the applications that ranked with the five highest average scores, the applicant's ability to implement the project with reduced funding, and the overall necessity and transparency of the organization and their associated projects.

These draft rankings and allocations were then presented to residents at a regularly scheduled meeting at California Human Development, a social services agency in Lodi. At this meeting, residents were asked to fill out a survey, which was intended to gather feedback on their opinions of the LIC's recommendation amounts for CDBG funds. Overall, the committee's recommendations for projects and funding were aligned with resident feedback, with the following exceptions: The residents were less supportive of the Blakely Park Restroom Improvements Project and the Graffiti Abatement project, both of which were widely rated with a "neutral" response; residents wanted to see a decrease in both projects' funds. Residents also indicated they wanted decreased funding for included San Joaquin Fair Housing and Salvation Army's HVAC and Facility Improvements. Increased funding was indicated as desired by most respondents on the following projects: LOEL Center Meals on Wheels, Second Harvest Food Bank, California Human Development, Salvation Army: Hope Harbor, and Community Partnerships for Families.

Public comments at this meeting were encouraged and residents' feedback varied. Topics included the discussion of the funding of the Graffiti Abatement project; a resident mentioned that this project should be directed toward cleaning up graffiti for home renters, seeing as tenants do not have the obligation to clean property that they do not own, while homeowners can save the City more money by cleaning up graffiti on their own property. Residents brought up the need for improvements at Hail Park, particularly improvements that would allow for youth to experience better outdoor activities. It was mentioned by multiple residents that there should be alley, sidewalk, and street surface improvements, specifically around Garfield and Vine Streets. Additionally, two residents commented on the need for a community health clinic in the City.

Obstacles

The primary obstacle to meeting the needs of lower-income individuals and families is a lack of sufficient resources to fully address the needs of residents living in the City. Additionally, many residents, particularly low-income families and individuals, do not have adequate financial stability to address basic necessities such as food, clothing, and housing costs.

According to the Public Policy Institute of California, 78% of lower-income families in California have at least one adult working, excluding families made up only of adults age 65 and over (*Just the Facts: Poverty in California*, April 2016). These low-income families may try to take care of their own needs through extra employment, or with assistance from family and friends. If those resources are not available, residents will often turn to their community, such as religious institutions, government services, or nonprofit support. While the economy has made some recovery since the 2008 Great Recession, many Californians still struggle with obtaining financial stability and affording basic necessities, such as sufficient housing, food, and clothing. Beyond these basics, many residents still lack adequate employment opportunities, transportation options, and health services, all of which help families to be more financially self-sufficient.

See Attachment F “Continued AP-35 Reasons and Obstacles to Addressing Underserved Needs” for more details.

AP-38 Project Summary

Project Summary Information

1	Project Name	19.01A Planning and Administration
	Target Area	CDBG Target Area Citywide Activity
	Goals Supported	Preserve Existing Affordable Housing Access to Social Services Improve Accessibility Construct or Upgrade Public Facilities Address Blight and Nuisance
	Needs Addressed	Preservation of Existing Affordable Housing Homebuyer Assistance Public Facilities Public Improvements Public Services
	Funding	CDBG: \$103,159
	Description	General administration of the CDBG program, including all planning and reporting activities
	Target Date	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	Planning and Administration does not provide a direct benefit.
	Location Description	City Hall, 221 West Pine Street, Lodi, CA, 95240
	Planned Activities	Planning and Administration is intended to provide funding for general staff administration of CDBG programs and activities, including tracking activities in the Integrated Disbursement and Information System (IDIS), reporting, public outreach, program setup, reporting, planning, collaboration with local entities on meeting priority community needs, and subrecipient training and monitoring. This also includes capacity and leadership building in the community and working to bring in additional resources.
2	Project Name	19.01B Planning and Administration – Fair Housing – SJFH
	Target Area	CDBG Target Area Citywide Activity
	Goals Supported	Preserve Existing Affordable Housing
	Needs Addressed	Preservation of Existing Affordable Housing
	Funding	CDBG: \$15,750
	Description	Under Planning and Administration, funding will also be provided for San Joaquin Fair Housing to conduct fair housing testing, maintain the housing discrimination and tenant/landlord law hotline, complaint investigation, and outreach and education through public forums.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	This project will assist approximately 350 unduplicated households.
	Location Description	Various

	Planned Activities	Social service providers will provide the following services: fair housing testing, fair housing counseling, a housing discrimination and tenant/landlord law hotline, complaint investigation, two landlord/tenant seminars, and outreach and education at community events.
3	Project Name	19.01C Planning and Administration – Fair Housing – CRLA
	Target Area	CDBG Target Area Citywide Activity
	Goals Supported	Preserve Existing Affordable Housing
	Needs Addressed	Preservation of Existing Affordable Housing
	Funding	CDBG: \$7,091
	Description	Under Planning and Administration, funding will also be provided by California Rural Legal Assistance to conduct fair housing testing, tenant surveys, and other discrimination prevention activities.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	This project will administer audit-based testing at 5 sites in the City of Lodi, along with a rental survey at a complex of 20 or more housing units within the City limits.
	Location Description	Various
	Planned Activities	CRLA will conduct five audit-based tests, complaint-based testing on an as-needed basis, one tenant survey, and a report with recommended follow-up activities for the prevention of housing discrimination.
4	Project Name	19.02 Blakely Park Restroom Improvements Project
	Target Area	CDBG Target Area
	Goals Supported	Construct or Upgrade Public Facilities
	Needs Addressed	Public Facilities Public Improvements
	Funding	CDBG: \$273,000

	Description	Construction and ADA improvements to the Blakely Park restroom.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit approximately 1,667 people (based on estimate of population of low-mod income in census tracts 45.02, 42.05, and 44.03).
	Location Description	Within CDBG Target Area
	Planned Activities	The City will be constructing a new restroom facility at Blakely Park. The facility will be complete with ADA-compliant accessibility improvements.
5	Project Name	19.03 HEAP Grant: Lodi Tiny Homes Project
	Target Area	CDBG Target Area
	Goals Supported	Constructing/upgrading public facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$16,500
	Description	Funds will be used toward the purchasing of land for the development of the 5 homes anticipated for this project.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	This project will provide housing for 9 individuals per year.
	Location Description	The project has been proposed for 113 N. Cherokee Lane; this project's location may change.

	Planned Activities	CDBG funds will be used to purchase property. This project will create approximately five premanufactured tiny home units of permanent supportive housing for homeless individuals and families or those at risk of homelessness. The project will receive tenant referrals from local organizations including Salvation Army, Lodi House, and Women's Center, although more agencies may be added.
6	Project Name	19.04 Salvation Army: HVAC and Refrigerator Repairs
	Target Area	CDBG Target Area
	Goals Supported	Construct or Upgrade Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$120,000
	Description	The Hope Harbor Shelter is in need of air conditioning repairs to accommodate its large capacity of beneficiaries over the summer. In addition, the refrigerator used for food storage for its donated meals needs repairs at the Lodi Corps facility.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Services offered at the Lodi Corps facility are anticipated to serve 4,701 individuals through food handouts. The Hope Harbor Shelter is expected to have 709 bed nights.
	Location Description	1050 S. Stockton, Lodi CA 95240
	Planned Activities	This project will provide air conditioning to the Salvation Army Hope Harbor facility to ensure that there is safe refuge from the outside elements in the winter and in the summer. The repairs of the refrigeration unit will ensure that the Lodi Corp facility is able to distribute approximately 250 food boxes a week.
7	Project Name	19.05 Graffiti Abatement
	Target Area	CDBG Target Area
	Goals Supported	Address Blight and Nuisance
	Needs Addressed	Public Services

	Funding	CDBG: \$30,000
	Description	This project will remove graffiti from public and private properties.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit the residents within the target area—approximately 18,000 individuals.
	Location Description	Various
	Planned Activities	This project will remove graffiti from public/private and residential and nonresidential surfaces in the target area.
8	Project Name	19.06 LOEL Center: Meals on Wheels Program
	Target Area	CDBG Target Area Citywide Activity
	Goals Supported	Access to Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$7,500
	Description	This project will provide hot meals to seniors.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 75 individuals.
	Location Description	Various
	Planned Activities	This project will provide home delivery of hot meals to lower-income seniors.
9	Project Name	19.07 Second Harvest Food Bank: Food Assistance Program
	Target Area	CDBG Target Area Citywide Activity

	Goals Supported	Access to Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$9,000
	Description	This project will provide healthy food to low-income families.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 2,000 individuals.
	Location Description	Various
	Planned Activities	This project will provide food supplies for local nonprofit agencies to distribute, a senior brown bag program, and a food-for-thought program that gives healthy food to school-aged children.
	10	Project Name
Target Area		CDBG Target Area
Goals Supported		Access to Social Services
Needs Addressed		Social Services
Funding		CDBG: \$12,000
Description		This project will administer the necessary everyday functions of running the Hope Harbor Shelter services to homeless individuals.
Target Date		6/30/2019
Estimate the number and type of families that will benefit from the proposed activities		The Hope Harbor Shelter is expected to have 709 unduplicated bed nights.
Location Description		Project is located at 622 North Sacramento Street and is open 24 hours a day.
Planned Activities	The shelter offers case management, dinner, overnight housing, breakfast, showers, clothing, and other needs that vary from haircuts to medical help to resources for other services.	

11	Project Name	19.09 Community Partnership for Families: Family Resource Center & Youth Program
	Target Area	CDBG Target Area Citywide Activity
	Goals Supported	Access to Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$28,000
	Description	This project will provide gang prevention and wraparound services for Lodi's at-risk youth and their families.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit 500 households through youth counseling services; 25 individuals and their families will also benefit from case management services.
	Location Description	631 East Oak Street, Lodi, CA
Planned Activities	This project will include assessments, case management, group counseling, and a curriculum program for Lodi's at-risk youth and their family members.	
12	Project Name	19.10 California Human Development: Immigration Expansion Program
	Target Area	CDBG Target Area Citywide Activity
	Goals Supported	Access to Social Services
	Needs Addressed	Social Services
	Funding	CDBG: \$8,000
	Description	This project will administer the necessary everyday functions of running the Hope Harbor Shelter's services to homeless individuals.
	Target Date	6/30/2019

Estimate the number and type of families that will benefit from the proposed activities	California Human Development will assist 75 individuals with immigration services.
Location Description	631 E. Oak Street, Lodi, CA
Planned Activities	California Human Development will provide direct immigration services to individuals via consultations and application processing to determine their legal rights. In addition, they will host a national immigration day event to expand outreach methods for its services.

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 needs-based strategy for the selection of projects and activities from multiple areas of the City, the greatest need has historically been identified as within the City’s low-income CDBG target area. This area consists of census tracts that include over 50% low- to moderate-income persons. The area primarily covers what is known as Lodi’s Eastside or Heritage District. To illustrate the CDBG target area to the public, the City has created a map representing this area for the 2019-2023 Consolidated Plan (see Attachment C).

When possible, specific attention will be focused on one census tract (45.02) within the Target Area that was identified as a Racially Concentrated Area of Poverty (RCAP) and an Economically Concentrated Area of Poverty (ECAP). While in previous years projects have targeted this RCAP/ECAP area, none of this year’s proposed projects target that specific census tract.

This year’s proposed social service projects aim to serve at least 70% low- to moderate-income persons. Most social service organizations offer their services citywide. Due to Lodi’s concentrated low-moderate income area, it is believed that the majority of recipients reside in the CDBG target area; however, for purposes of this calculation, the projects are counted as citywide activity.

Geographic Distribution

Target Area	Percentage of Funds
CDBG Target Area	72% (\$451,500)
Citywide Activity	12% (\$75,341)
Planning and Administration of Program	16% (\$103,159)

Table 35 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Areas of concentrated poverty generally have less private investment from financial institutions and fewer 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.

Discussion

No additional discussion.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City has prioritized affordable housing as one of its main goals. This prioritization is an effort to capture HUD's incentivization for implementing affordable housing programs, while also providing realistic and crucial support to individuals and families in the community who struggle to maintain housing due to various cost burdens and financial disadvantages.

In addition to an emphasis on discussion and implementation of affordable housing, the City has made multiple efforts to implement strategic actions to address the need for affordable housing in the City. Actions have included bringing in additional funds to support affordable housing by applying for alternative grants that could cover a wider array of costs than CDBG funds alone; for example, the City previously applied for HOME and Section 108 funds, although these funds were not received. Furthermore, the City successfully secured HEAP funds to help provide supportive housing for persons without a home or those at risk of becoming homeless; this effort is further explained in the following section.

Low-income Lodi residents often face overcrowding, overpayment, and dilapidated living conditions. New affordable housing choices would benefit these residents by giving them alternatives to degraded and financially draining living conditions. The City's annual CDBG allocation is an insufficient amount to facilitate long-term and effective new affordable housing development. Other programs, such as HOME, Section 108, and HEAP, are specifically targeted toward financing affordable housing projects; however, no viable projects in Lodi have been able to meet either HOME or Section 108 program requirements to date. Consequently, the City's only options for supportive housing funding come from CDBG and HEAP grant funds.

Within the parameters of the CDBG program, the City's strategy is to help maintain the affordability of housing for low-income homeowners, renters, homeless, and those at-risk of homelessness through five main projects, those being: (1) the rehabilitation of the Salvation Army's Hope Harbor and Lodi Corps facilities (2) the provision of funds for the Hope Harbor Shelter's facility program administration (3) the creation of supportive housing units for individuals that are homeless and at-risk of being homeless through HEAP Grant funds (4) and through the continued provision of rental audit-based testing by California Rural Legal Assistance and (5) housing discrimination mediation through the San Joaquin Fair Housing Association.

Through these projects, financial stability is enhanced for low-income individuals through the provision of services that cover the cost of food, clothing, and other necessities that would otherwise be spent on housing costs by the beneficiaries. Fair housing testing and tenant-landlord mediation offer an alternative to discriminatory practices in housing that may otherwise exploit low to moderate income tenants, allowing representation and legal services in cases where discrimination may be present. In addition, projects such as the creation of supportive housing units help to promote financial stability among homeless and at-risk of being homeless individuals by offering an environment that allows for consistent shelter, which gives the individual a better chance of being able to focus on efforts such as employment and self-sufficiency.

One Year Goals for the Number of Households to be Supported	
Homeless	603
Non-Homeless	0
Special-Needs	0
Total	603

Table 36 - 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	5
Rehab of Existing Units	598
Acquisition of Existing Units	0
Total	603

Table 37 - One Year Goals for Affordable Housing by Support Type

Discussion

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 the agency's funding or implementation of programs.

In addition to the programs that HACSJ provides within the City of Lodi, the City has secured approximately \$1,200,000 in HEAP funds from the San Joaquin Continuum of Care (CoC); a portion of CDBG funds will be used in addition to these funds to assist in land acquisition for the project site. With these funds, the City plans to implement a project that will construct approximately 5 permanent supportive housing units for low-income individuals. Once built, this project will be managed by San Joaquin Fair Housing Association.

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

Please refer to the HACSJ Public Housing Authority Annual Plan (http://www.hacsj.com/home/plans/Draft_PHA_Plan_FY_18_19.pdf) for information on how HACSJ plans to address public housing needs.

As for the HEAP grant-funded project, the project will provide supportive housing to homeless individuals and families to help move them from living in emergency shelters or on the streets, or taking part in transitional housing programs. The is expected to be completed in 2021.

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 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.

Additionally, through the stability of permanent supportive housing that is being created with HEAP grant funds, individuals who live in these units will have the opportunity to continue their progress toward stable and independent living. The project also assists those facing a housing

crisis and those who are at risk of becoming homeless, such as people experiencing job loss or domestic violence.

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

HAC SJ is designated as a “High Performer.”

Discussion

A wealth of information on HAC SJ and its programs, housing resources, budgets, and financial planning and reporting is available at www.HAC SJ.org.

For more information on the Supportive Housing Project and the HEAP grant, please visit <https://www.hud.gov/hudprograms/supportive-housing> and https://www.bcs h.ca.gov/hcfc/aid_program.html

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

Introduction

According to the most recent Point-in-Time Count and survey of homeless persons performed by San Joaquin County in 2017 (the 2019 report was not available at the time this plan was drafted), Lodi has approximately 201 sheltered and unsheltered homeless persons. Of these, 92 were in emergency shelters, 21 were in transitional housing units, and 88 were unsheltered. However, the Committee on Homelessness believes this does not accurately reflect the actual number, which is likely closer to 200 unsheltered persons. The committee members believe the new methods used in the 2019 count will yield a more accurate count.

From the surveys that were completed during the 2017 Point-in-Time Unsheltered Count for the entire county, key findings included:

- 6% of those surveyed were military veterans.
- 66% of those surveyed self-reported being on the streets for more than one year.
- 21% identified as “chronically homeless.”
- 31% self-reported having a mental health problem.
- 45% self-reported having a problem with alcohol, an illegal substance, or both.

The surveys indicate that much of the unsheltered homeless population throughout the county is entrenched in long-term homelessness and faces significant barriers to obtaining housing. These barriers include lack of income, lack of recent housing history, health problems that include mental health challenges, and drug and alcohol use.

To address issues identified in the 2017 Unsheltered Count, the City of Lodi evaluated the following issues:

- Adequate emergency shelter capacity, including the ability to shelter populations that currently cannot be easily accommodated.
- Adequate permanent housing for those with no income or extremely low income.
- Adequate support services that address mental health, physical health, and substance use issues.
- Adequate long-term support for those exiting long-term homelessness and entering permanent housing.
- Adequate services and housing opportunities for those who cannot be assisted through existing programs by expanding existing programs or creating new programs.

See Attachment G “Continued AP-65 Introduction” for more details.

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, as well as the Lodi Committee on Homelessness, which is coordinated through the Lodi Community Foundation and includes key City staff as well as representatives from local faith-based and community-based organizations and the general public.
- The City created a Homeless Liaison Officer position in the Lodi Police Department. The officer works directly with the local unsheltered homeless to offer assistance, connect them with available services, and find placement in shelters and more permanent housing. As of December 2018, the liaison officer has assisted over 100 individuals.
- The City supported the Board of Supervisors in its creation of a lead position at the County level during the 2018–2019 program year. The County now has a Program Administrator for homeless services; this position is aimed at bringing about new homeless and affordable housing resources to the county, as well as increased coordination among local jurisdictions. Additionally, this position helps coordinate the Point-in-Time counts for the County.
- Through the Lodi Committee on Homelessness, the City continues to work with the local service provider Grace and Mercy Charitable Foundation to help expand the foundation’s services.
- The City will work with local hotel/motel owners to create additional housing and space to accommodate supportive service delivery.

The City worked with the CoC in the planning and execution of the countywide Point-in-Time Count that took place in 2017 as well as the report that took place in January of 2019. The information gathered from this report helps to shape the future development of programs in the County that are directed toward new and viable homeless social services and housing priorities. Approximately 75 community members came forward to assist in the collection of data for the 2019 Point-in-Time count.

The City values its relationships with homeless service providers and reaches out to those providers for input on needs surrounding homeless services and priorities, as well as community efforts to address homelessness. Many of the homeless service providers also attend City Council meetings to offer their feedback on the homeless population. In October

2018, a townhall meeting was held by the City to address issues surrounding homelessness in the City and the surrounding communities. Representatives from Take Back Lodi, the Lodi Committee on Homelessness, the CoC, the Lodi Police Department, the County, community neighborhood organizations, and the City Council came together to discuss grievances and priority concerns surrounding homelessness in Lodi. Nearly 100 members of the public came to attend this meeting, raising a wide range of concerns dealing with the provision of housing for persons without a home, cleanliness, safety, and employment in relation to the homeless population's influence in the City. Meetings like these are found to be effective methods for the City to find ways to prioritize and balance not only the needs of homeless populations and residents, but the needs of local organizations and their subsequent strategies to address homelessness.

Additionally, the City is collaborating with local service providers and faith-based organizations to better coordinate the variety of activities and services that are targeted to the homeless community. This coordinated effort required some groups to relinquish or modify current programs to make Lodi's overall approach more effective. For example, several churches have organized their daily breakfast and lunch programs for the homeless so that they rotate and use the Salvation Army's facility instead of using various parks and sites.

Addressing the emergency shelter and transitional housing needs of homeless persons

Recognizing the need for more transitional housing as voiced by service providers, during the 2017-2018 program year, the City supported the Lodi House project where CDBG dollars are being used to repair the transitional home's roof. The City also used CDBG funds to provide a new HVAC unit to the family shelter. Additionally, as mentioned before, the City is currently funding the Salvation Army on two separate projects for the 2019–2020 program year. These two projects will focus on providing repairs to the Hope Harbor Shelter's HVAC systems to allow for a more suitable environment for beneficiaries, replacing the shelter's refrigerator, which supplies large quantities of food to those in need, and providing funding for staff to carry out the daily administration of the Lodi Corps and Hope Harbor facilities to provide needed services.

In relation to the Homeless Liaison Officer position created to serve as a coordinator between homeless populations and the social services provided for them, as of December of 2018, this position has helped over 100 homeless persons reconnect with family and friends, obtain shelter and health services, and align participants with housing programs that set them up for future permanent housing.

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 use a number of strategies to assist chronically homeless. The following actions are planned:

- As mentioned in the previous section, HEAP grants have been obtained by the City to begin a project focused on supplying permanent supportive housing to chronically sheltered and unsheltered individuals. This project, the construction of tiny homes for homeless individuals who qualify, will provide a supportive environment to end the cycle of chronic homelessness and need for transitional housing.
- The City supports the Salvation Army in its provision of services to assist its beneficiaries. With the use of CDBG funds, the Salvation Army Hope Harbor Shelter will be able to fix its eight air conditioning units, replace its refrigerator, and fund administrative purposes to allow for a smooth operation of the shelter.
- The City and the Committee on Homelessness supports Ready to Work in providing its services to individuals who may be chronically homeless because they are unable to receive general assistance (welfare) due to a record of criminal conduct. This program provides employment and an income when these individuals would otherwise not qualify for assistance or pass a background check for a job.
- The City will continue to support Second Harvest Food Bank, which provides food to many local Lodi service providers that then pass this food along to individuals and families who are homeless and at risk of homelessness. Healthy food contributes to better health and can reduce financial stress due to medical costs, which can be a factor in homelessness.
- Similarly, the City supports the LOEL Center, Salvation Army, and Second Harvest who provide food to extremely low- and very low-income residents across the City. Food provision can help some residents save funds to use on other necessities such as health and housing.
- The City will continue to support the Continuum of Care's efforts to push for unified policies and strategies to address homelessness in San Joaquin County. Recent actions undergone by the CoC have revolved around the allocation of funding sources for: (1) Permanent supportive housing, such as rental assistance or funds for construction of new units (2) Rapid re-housing rental assistance for families with children (3) Low-

barrier shelters that accept individuals regardless of sobriety, age, gender, etc. (4) Homelessness prevention such as rental and utility assistance to supply financial support for other needed activities (5) and the propagation of outreach and the provision of resources. Additionally, the CoC continues to promote strategies and policies local jurisdictions will adopt as part of a unified local effort to address homelessness.

- The City is working with the Committee on Homelessness on a newly established construction trades training program that would serve a portion of Lodi's homeless population—those with a desire to obtain the skills necessary to seek gainful employment. This program is currently under way with approximately six in attendance.
- The City, Police Department, and Committee on Homelessness created the Homeless Liaison Officer position based on research and approach that one-on-one assistance to homeless individuals where they live would be helpful to getting them the resources they need. This position was created in 2017; since that time, several volunteer police officers have joined the efforts.
- Cranes Landing (previously Tienda Drive Senior Housing), an 80-unit affordable senior housing project, was completed in the summer of 2017. It allows homeless seniors and seniors at risk of homelessness to obtain permanent housing.

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 supports the Community Partnership for Families youth program, which promotes the mental, emotional, social, and educational well-being of Lodi's youth, which in turn helps these young people to make positive choices about their future, including efforts at school and with career opportunities. Some of these youths come from families that have experienced multigenerational poverty, and this program contributes to ending that cycle.

The City's LodiGRIP program assists youth who are at risk of or are associated with local gangs. Every other month, LodiGRIP's youth attend an event at a nearby correctional facility where current inmate mentors tell the youth about their own experiences with gangs and warn the youths about the negative consequences of gang activity. Many youths have chosen either not to enter gangs or to separate themselves from gang involvement as a result of this program. The inmates benefit from the program as well. They can make a difference for these youths and are able to contribute to the community in a positive way.

The City also supports Second Harvest Food Bank, which help families teetering on the edge of homelessness to receive food. Additionally, some of Lodi's seniors are on limited incomes and face medical care expenses. To assist these residents in avoiding becoming homeless from cost burdens associated with aging, the City provides the LOEL Center with CDBG funds to assist with the center's Meals on Wheels Program. The program delivers both hot and cold meals that are also tailored to the particular nutritional and dietary needs of elderly residents. Meals are delivered directly to seniors, whom in addition to the food delivery, are also screened for various other needs.

The City's Committee on Homelessness is collaborating with partner organizations to establish a construction trades training program that would be targeted to assist the homeless, at-risk youth, the unemployed, those working in low-paying jobs, and any person seeking to obtain the skills necessary to seek gainful employment.

Lastly, 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 youths preparing for emancipation. The City will continue to work with the Human Services Agency and the CoC members to assist youth exiting the foster care system.

Discussion

The City does not administer the Housing Opportunities for Persons with AIDS (HOPWA) Program, but there is coordination and contact with the San Joaquin AIDS Foundation and the CoC; these entities administer those funds for the County in coordination with one another.

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

Introduction:

Lodi's updated Housing Element (2015-2023) and its Analysis of Impediments to Fair Housing both thoroughly explore barriers to affordable housing, which are further discussed below.

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

Please refer to the Strategic Plan section SP-55 for more detailed information on the City's planned actions to address barriers to affordable housing.

Discussion:

The City is currently working on its annual performance review for its Housing Element. A new report will be completed in 2019.

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 a lack of funding to fully address all needs. Another obstacle to meeting underserved needs is that many available services are not immediately accessible, but rather located in Stockton, 15 miles away. The City of 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 in Lodi. For example, Community Partnership for Families of San Joaquin, a CDBG award recipient and family resources nonprofit, recently opened a Lodi branch.

Actions planned to address obstacles to meeting underserved needs

In 2019–2020, the City will support the following programs to address underserved needs:

- San Joaquin Fair Housing’s housing counseling services, outreach, and seminars.
- California Rural Legal Assistance’s fair housing testing and recommended actions to prevent discrimination.
- Second Harvest Food Bank’s services to needy seniors, youth, and families.
- Community Partnership for Families, which serves predominantly Hispanic youth at risk of gang influence and activities, and their families.
- LOEL Center’s Meals on Wheels Programs for seniors.

Actions planned to foster and maintain affordable housing

The City is offering two new programs to foster and maintain affordable housing for the 2019–2020 program year. Those are the HEAP Grant Tiny Homes project, which will create supportive housing units for persons without a home or who are at risk of homelessness, and the allocation of CDBG funds to assist in reparations and administration of the Salvation Army Hope Harbor Shelter and Lodi Corp facilities. Individuals served by the HEAP Grant Tiny Homes project will be able to better foster the ability to support themselves through employment and other financially lucrative actions. The City’s assistance to the Hope Harbor Shelter and Lodi Corp facilities will help a higher rate of beneficiaries, increasing the likeliness of their services to cover more financial expenses that would normally be taken up by basic needs items such as food, clothing, and housing.

Along with the above, the following programs from the previous 2018–2019 program year will continue to be implemented:

- Fair housing testing, which aims to maintain housing discrimination.

- A tenant/landlord law hotline, housing complaint investigations, tenant surveys, and fair housing outreach and education through public forums.

Actions planned to reduce lead-based paint hazards

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, lead-based paint testing is needed in a significant number of homes.
- Lodi has lead-based paint hazards flyers and information at City Hall for those seeking more information or for those who might be affected.

Actions planned to reduce the number of poverty-level families

Several of the City of Lodi's goals 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 time frame.

In 2019–2020, the City will continue implementing the following programs to reduce the number of families at the poverty level:

- The City will coordinate public service outreach to low-income and minority families with youth who have either been affected by gang violence or are at high risk of gang violence through the Community Partnership for Families of San Joaquin.
- LOEL's Meals on Wheels program will assist low-income elderly persons in receiving meals and proper nutrition, while also performing daily check-ins to ensure that all of their needs are being met.
- Second Harvest Food Bank provides foods to many nonprofits in Lodi that serve low-income families. Through the Second Harvest program, poverty-level families receive free food, which allows for their finances to be spent on other items, such as transportation to and from employment, day care services for their children, and any other potential and/or regular financial hurdles.

Actions planned to develop institutional structure

In 2019–2020, the City will continue to support and assist the service providers within its jurisdiction and to assess changes in needs on an ongoing 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.

Discussion:

No additional narrative.

Program Specific Requirements

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

Introduction:

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.	70.00%

Discussion:

The City calculates its benefit to low- and moderate-income persons on an annual, one-year basis.

Appendix - Alternate/Local Data Sources

ATTACHMENT A:

COPY OF SURVEY AND SUMMARY OF RESULTS/COMMENTS



Neighborhood Services Division Community Development Block Grant (CDBG) Consolidated Plan Survey

You can also complete this survey online at: <https://www.surveymonkey.com/r/LodiConPlan>

We are surveying you to better understand and prioritize the needs and opportunities for improving Lodi. Your participation is very important, as it will help to identify and bring valuable resources to this neighborhood. Your feedback will be included in the Community Development Block Grant (CDBG) program's five-year Consolidated Plan. **Please answer all of the following questions.**

1. How would you rank the quality and availability of the following community assets in your neighborhood, including amenities, community, environment, safety, and infrastructure? Please check one box per row.

Community Assets		No Opinion	Satisfied	Substandard or needs improvement	Not enough in my neighborhood	None available in my neighborhood
AMENITIES	Neighborhood Schools					
	Community Centers					
	After School Programs					
	Community Gardens					
	Child Daycare Centers					
	Community Events					
	Child and Youth Programs					
	Job Training Programs					
	Mental Health Services					
	Senior Services					
	Libraries and Publications					
	Banking (e.g. checking or loans)					
	Churches and Spiritual					
	Other:					
COMMUNITY	Recreation (e.g. sports teams, outdoor activities)					
	Peaceful and Quiet Neighborhoods					
	Good Neighbors					
	Neighborhood Watch Groups					
	Community and Social Groups (e.g. chess club)					
	Other:					
ENVIRONMENT	Condition of Lodi Lake/River					
	Cleanliness of Public Space					
	Access for Disabled Persons					
	Graffiti Clean-up and Response					
	Drinking Water					
	Air Quality					
	Parks/Green Space					
	Other:					
S A	Crime Rate					

	Police / Security Patrols					
	Home Surveillance Cameras					
	Street Lighting					
	Gang Prevention					
	Other:					
INFRASTRUCTURE	Street Cleaning and Sweeping					
	Street Surface Repairs e.g. potholes					
	Alleys					
	Storm Water Drainage					
	Pedestrian Access e.g. sidewalks, crosswalks					
	Bicycle Access e.g. bike lanes/paths					
	Traffic Signals/Speed Controls					
	Drought Response Programs					
	Sewer System					
	Access to Public Transportation					
	Renewable Energy Program					
	Utility Rates					
	Other:					

2. What types of **businesses** are needed in the City?

	Community Asset	No Opinion	Keep Same	Needs Fewer	Needs More	Urgently Needed
BUSINESSES	Restaurants					
	Entertainment Venues					
	Locally-Owned Businesses					
	Banks					
	Grocery Stores					
	Drug Stores and Pharmacies					
	Salons and Barbers					
	Gyms and Exercise					
	Superstores or other Large Retail					
	Small Retail					
	Performing and Visual Arts					
	Quick Serve ("Fast Food") Restaurants					
	Hardware and Home Improvement Stores					
	Laundromats and Dry-Cleaning					
	Gas Stations					
	Convenience and Liquor Stores					
	Check-Cashing and Payday Loan Stores					
Other:						

3. What does your **neighborhood park** need? Check all that apply:

Restroom Facilities
 Play Equipment
 Picnic Area
 Trails
 Greenery/Trees
 Sport Field
 Swimming Pool
 Water Features
 Receptacles
 Other: _____

4. Which of the following groups have the most important need for **affordable housing** in the City?

Please rank these in order of importance (1 is *most* important; 6 is *least* important):

- Seniors Disabled Persons Homelessness Large Families
 Very Low-Income Persons Workforce households (teachers, medical assistants, entry level professionals)

5. What should be the most important focus for **housing programs** in the City?

Please rank these in order of importance (1 is *most* important; 10 is *least* important):

- | | |
|---|---|
| <input type="checkbox"/> New Construction - Multi-family | <input type="checkbox"/> Home Improvements for Low-Income Homeowners |
| <input type="checkbox"/> New Construction - Single-family | <input type="checkbox"/> Home Improvements for Low-Income Rental Units |
| <input type="checkbox"/> Homeownership - Affordable Single-Family Homes | <input type="checkbox"/> Loan Program for Residential Solar Panels |
| <input type="checkbox"/> Rentals: Affordable Rental Units | <input type="checkbox"/> Homeownership and Credit Counseling |
| <input type="checkbox"/> Emergency Repairs for Lower Income Homeowners | <input type="checkbox"/> Fair Housing and Tenant-Landlord Mediation to Prevent Discrimination |

6. Do you **rent or own** your home? Rent Own

7. What **percentage** of your monthly income goes toward your rent or mortgage?

- Less than 30% Between 30% and 50% More than 50%

8. **If you rent** your home in Lodi, please rate your rental experience regarding the following activities:

Rental Experience		Very Satisfied	Satisfied	Unsatisfied	Very Unsatisfied
HOUSING	Quality of Repairs Made				
	Responsiveness of Owner/Management				
	Affordable Rent				
	Rent Increases				
	Condition of Home (interior)				
	Condition of Outdoor and Public Areas				
	Fair Treatment by Owner/Management				
a. If you marked Unsatisfied or Very Unsatisfied for Fair Treatment by Owner/Management, do you believe it was for discrimination? Yes or No b. If yes , then do you believe you were discriminated because of (please check all that apply): <input type="checkbox"/> Source of Income <input type="checkbox"/> Race/Color <input type="checkbox"/> Disability <input type="checkbox"/> Gender <input type="checkbox"/> Country of Origin <input type="checkbox"/> Sexual Orientation <input type="checkbox"/> Marital Stats/Number of Children <input type="checkbox"/> Other _____					

9. **If you rent** your home in Lodi, do you believe your home may have code violations? Yes or No

a. If yes, have you reported them to the City/Code Enforcement? Yes or No

b. If you have *not* reported them, what prevents you from reporting a code violation? Check all that apply:

- Owner May Retaliate Unsure How Doubt that Assistance will Help
 Do not Trust Government Other: _____

10. In regards to **children** (12 years old and younger) in the community, what are the most important needs?

Please rank these in order of importance (1 is most important; 8 is least important):

- | | | |
|--|--|--|
| <input type="checkbox"/> Affordable Childcare | <input type="checkbox"/> Affordable Early Education | <input type="checkbox"/> Food Aid Programs |
| <input type="checkbox"/> Preschool Programs | <input type="checkbox"/> Parenting Education and Support | <input type="checkbox"/> Affordable Healthcare |
| <input type="checkbox"/> After-School Programs | <input type="checkbox"/> Youth/Family Counseling | |

11. In regards to **teenagers** in the community, what are the most important needs?

Please rank these in order of importance (1 is most important; 8 is least important):

- Academic Support Outside of School After-School Programs Gang Prevention
 Drug and Alcohol Programs SAT / College Preparation Mental Health Services
 Teen Employment Services Teen Recreation Programs

12. In regards to **persons with disabilities** in the community, what are the most important needs?

Please rank these in order of importance (1 is most important; 8 is least important):

- Accessibility in Public Spaces Affordable Housing Housing Modifications
 Affordable Transportation Mental Health Services Job Opportunities
 Social Activities Financial Assistance with Rent, Food, etc.

13. In regards to **seniors** (62+ years) in the community, what are the most important needs?

Please rank these in order of importance (1 is *most* important; 8 is *least* important):

- Accessibility in Public Spaces Affordable Housing Housing Modifications
 Affordable Transportation Mental Health Services Job Opportunities
 Social Activities Financial Assistance with Rent, Food, etc.

14. For those facing **homelessness** in the community, what are the most important needs?

Please rank these in order of importance (1 is *most* important; 8 is *least* important):

- Day Center (for mail, showers, etc.) Emergency Shelters Legal Assistance
 Food Banks, Pantries, Kitchen Mental Health Services Permanent Housing
 Supportive services (job training, life skills, financial training, health care) Transitional Housing
 Other: _____

15. What is your **age** category?

- Senior (age 62+) Adult (age 31- 61) Young Adult (age 18-30) Youth (age 13-17)

16. What **race** are you?

- White Black / Afr.Amr American Indian / Alaska Native Native Hawaiian / Pacific Islander
 Asian Asian & White American Indian / Alaskan & White Black / African American & White
 Native Hawaiian/Pacific Islander & White Other Multi-Racial

17. What **ethnicity** are you? Non-Hispanic Hispanic

18. How many **people** are in your household? _____

19. What is your estimated annual household **income**? Less than \$20,000 < \$30,000 < \$35,000
 < \$40,000 < \$45,000 < \$50,000 < \$55,000 < \$60,000 Greater Than \$60,000

20. In what type of **organizations** are you a member or volunteer? (e.g. PTA, church group, club, or recreation league)

21. The **ABCD: Love Your Block** program supports resident projects that improve Lodi's Heritage District through training and mini-grants. If given a mini-grant of up to \$500, what type of community improvement projects would you choose? Check all that apply:

- Beautification Youth Development Crime Prevention
 Educational Events Neighborhood Identify and Pride-Building

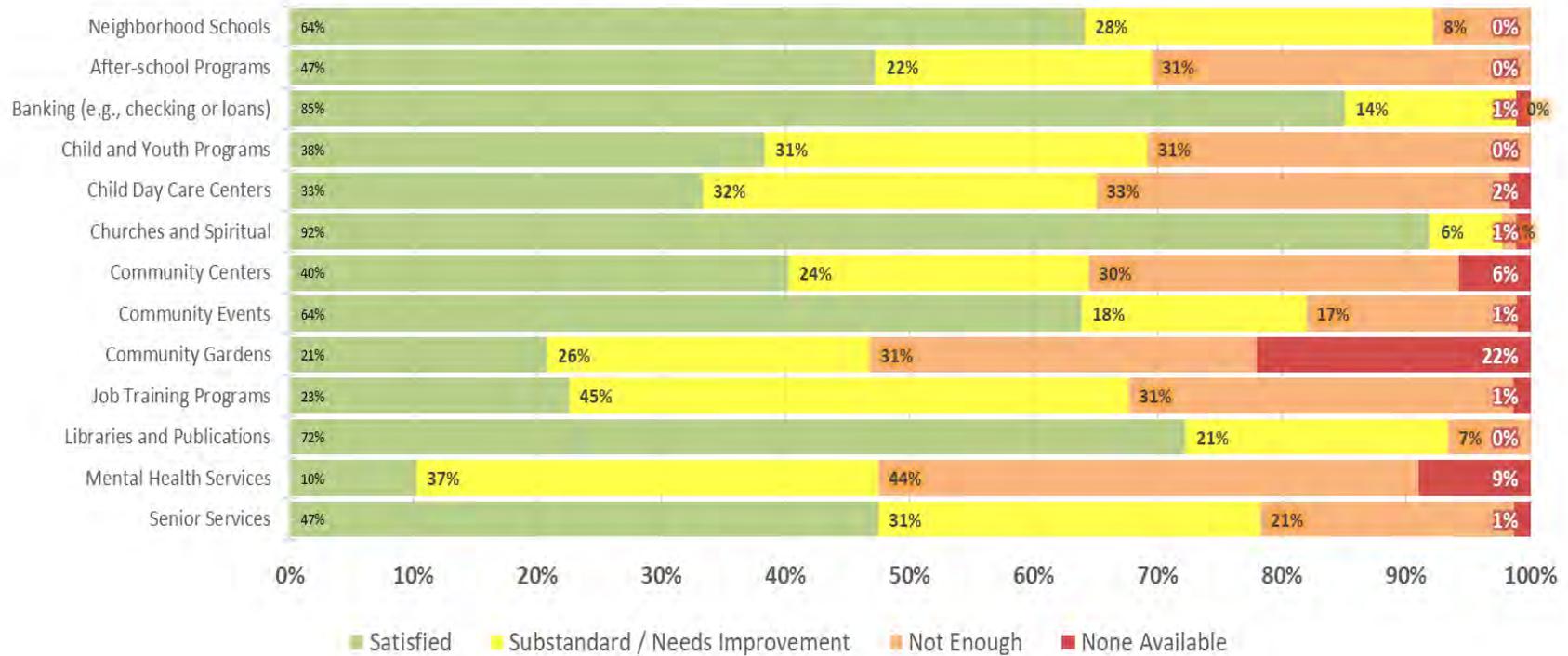
22. Check the top three types of **criminal or suspicious activity** that MOST concerns you in your neighborhood, if any:

ATTACHMENT B: CDBG SURVEY RESULTS

Q1A – Community Assets

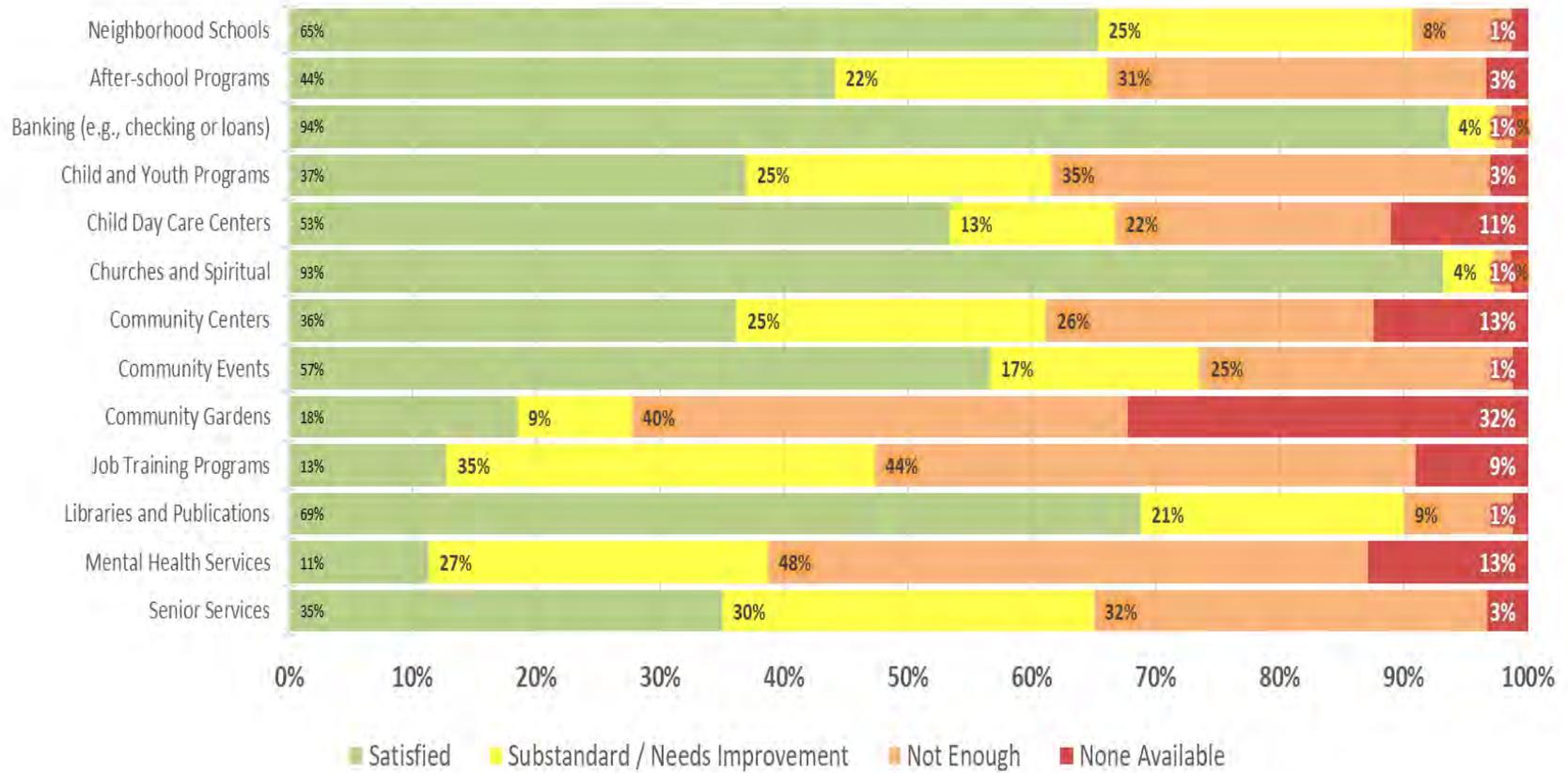
Community Assets

(Within Target Area - 47% of respondents)



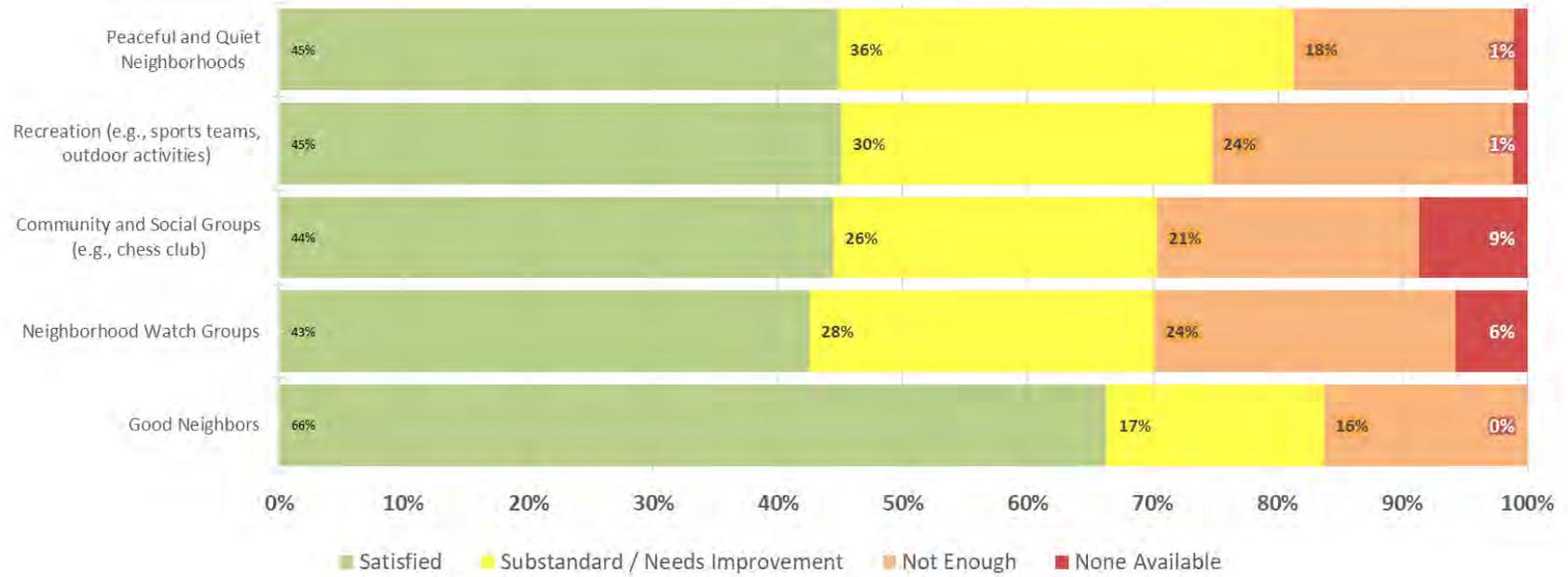
Community Assets

(Outside Target Area - 43% of respondents)

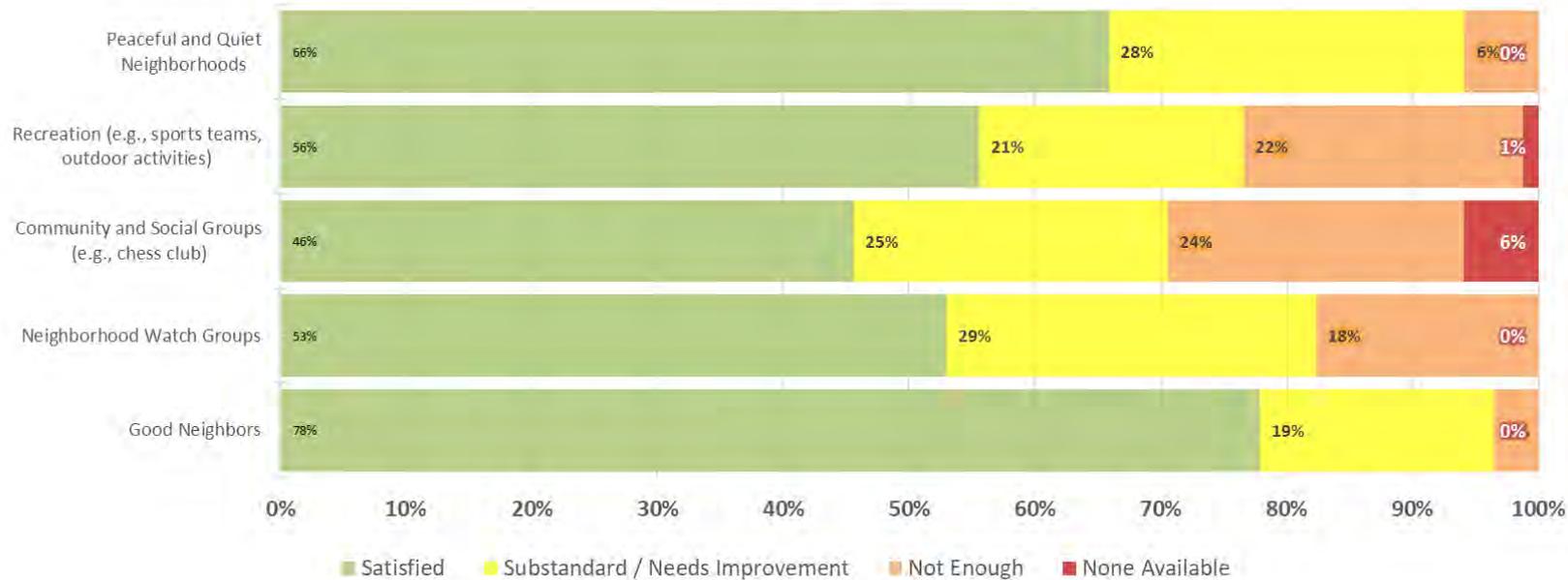


Q1B – Community

Community
(Within Target Area - 47% of respondents)

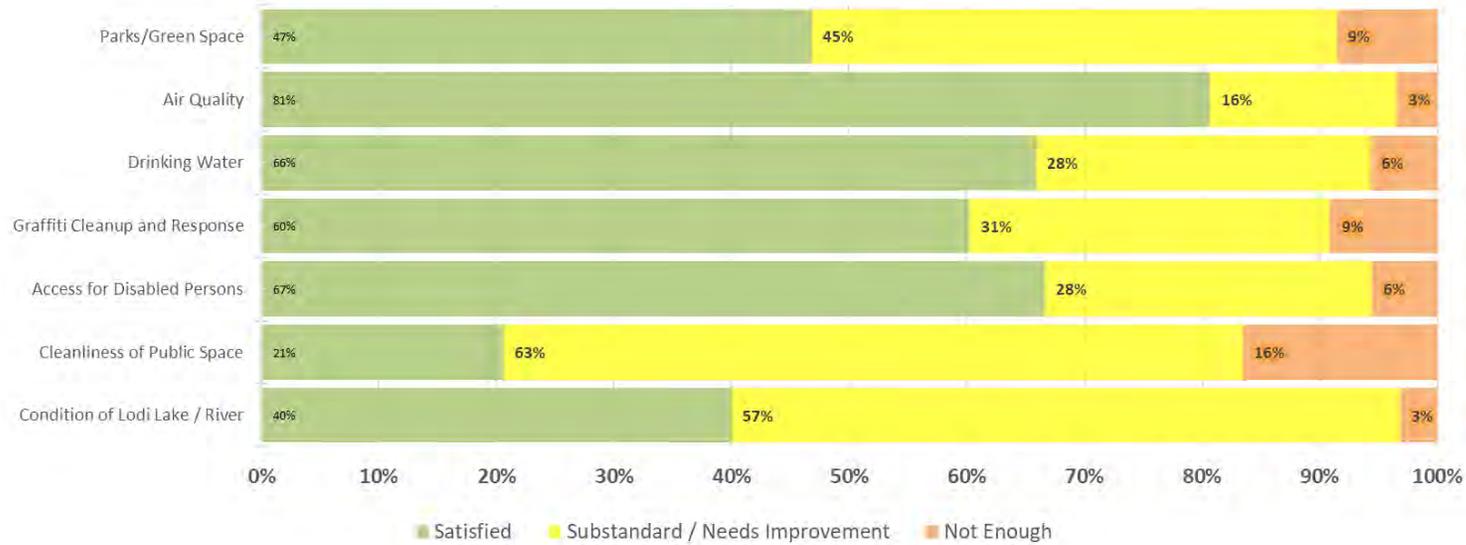


Community
(Outside Target Area - 43% of respondents)

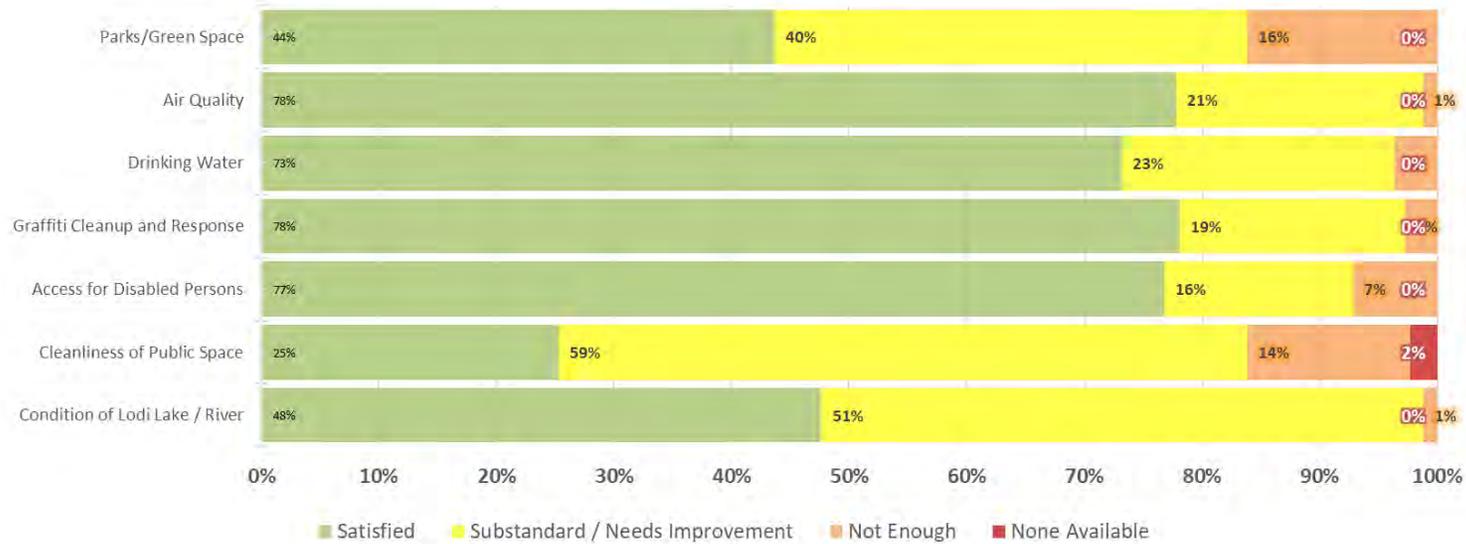


Q1C – Environment

Environment
(Within Target Area - 47% of respondents)

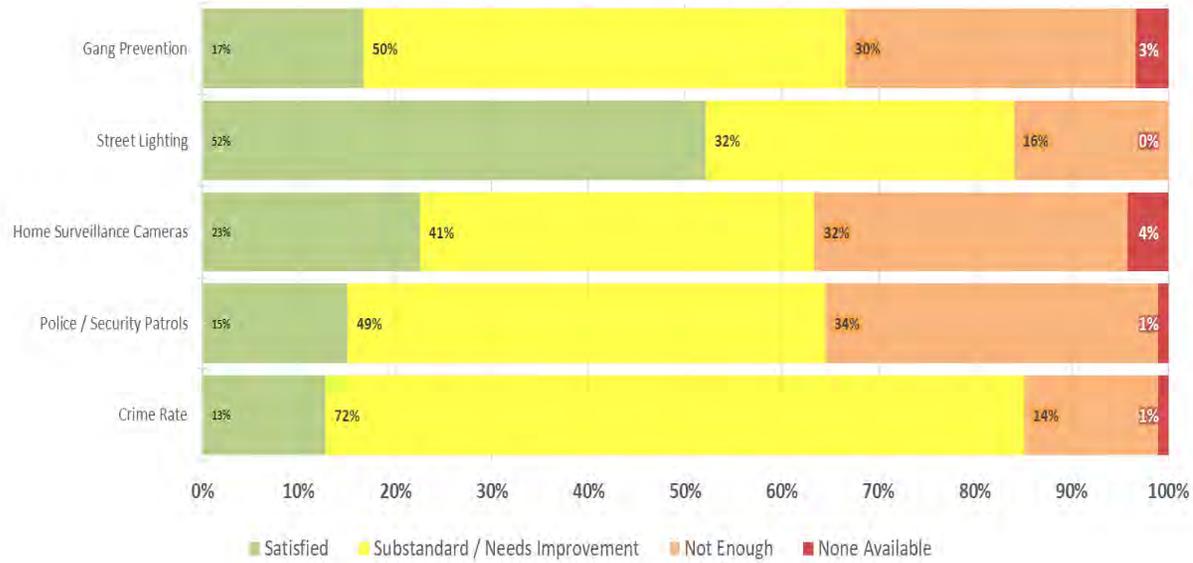


Environment
(Outside Target Area - 43% of respondents)

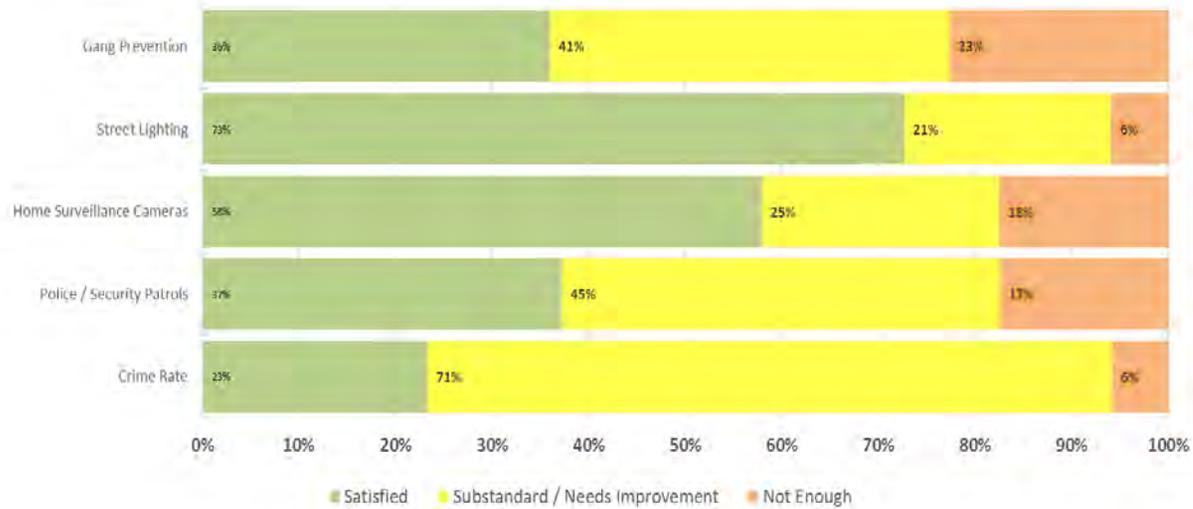


Q1D – Safety

Safety
(Within Target Area - 47% of respondents)

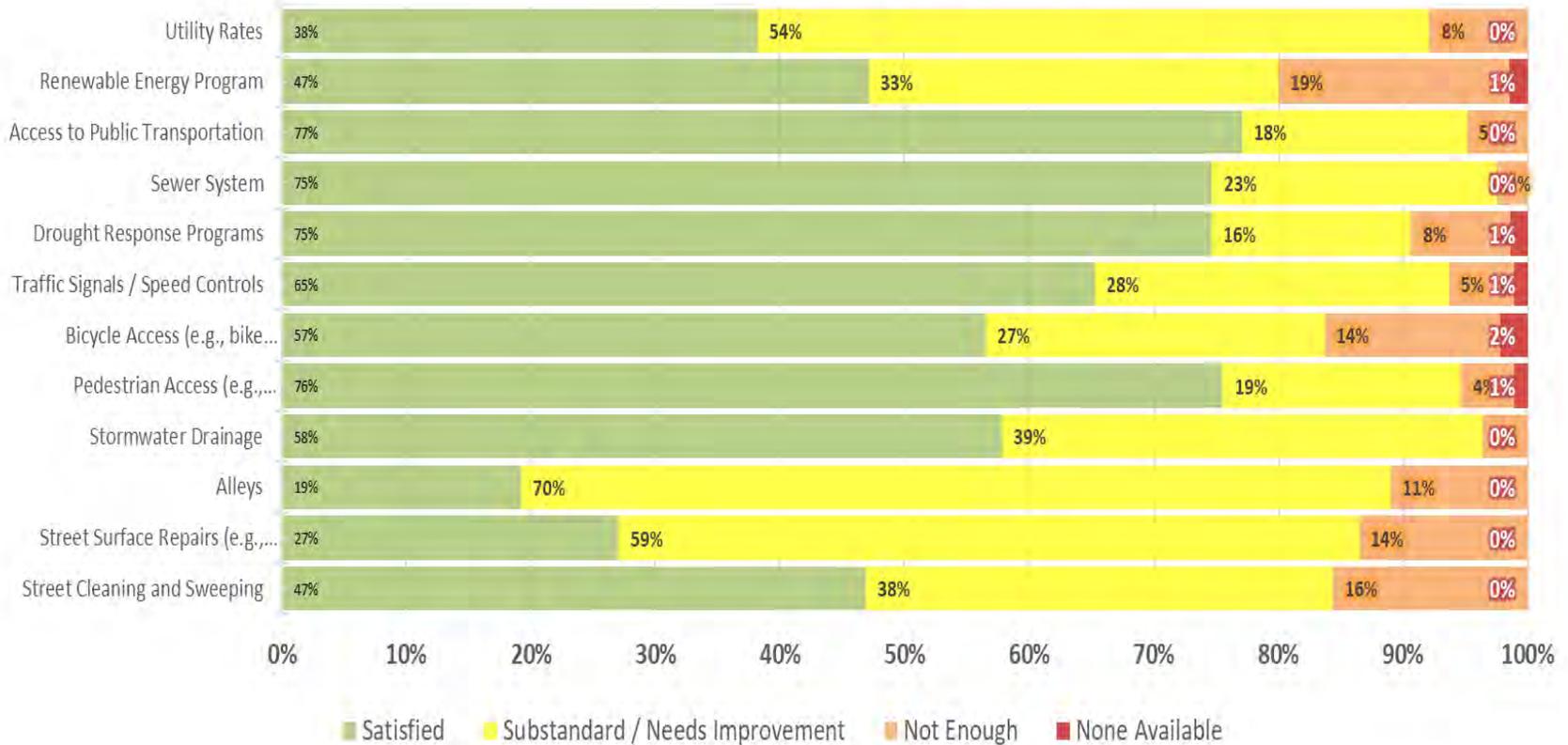


Safety
(Outside Target Area - 43% of respondents)

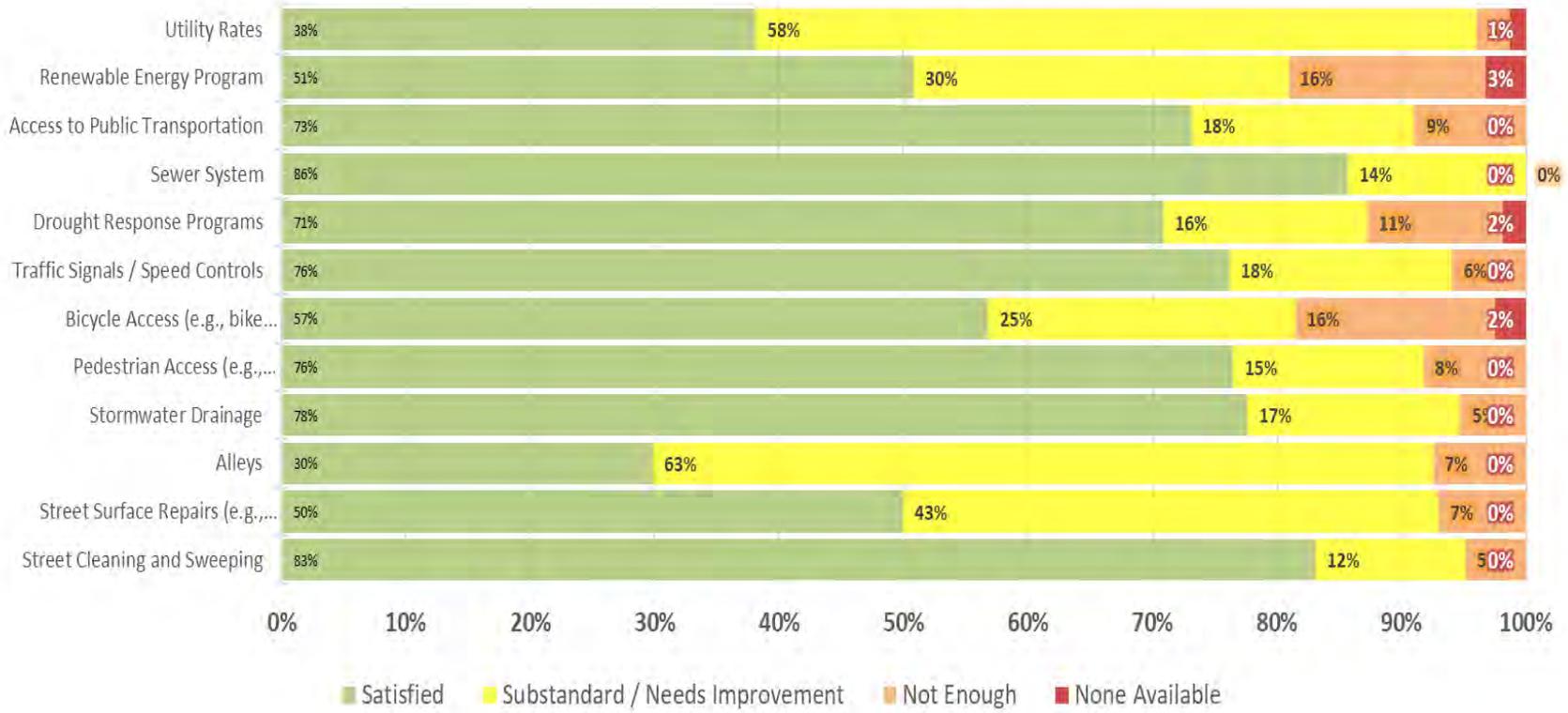


Q1E – Infrastructure

Infrastructure
(Within Target Area - 47% of respondents)

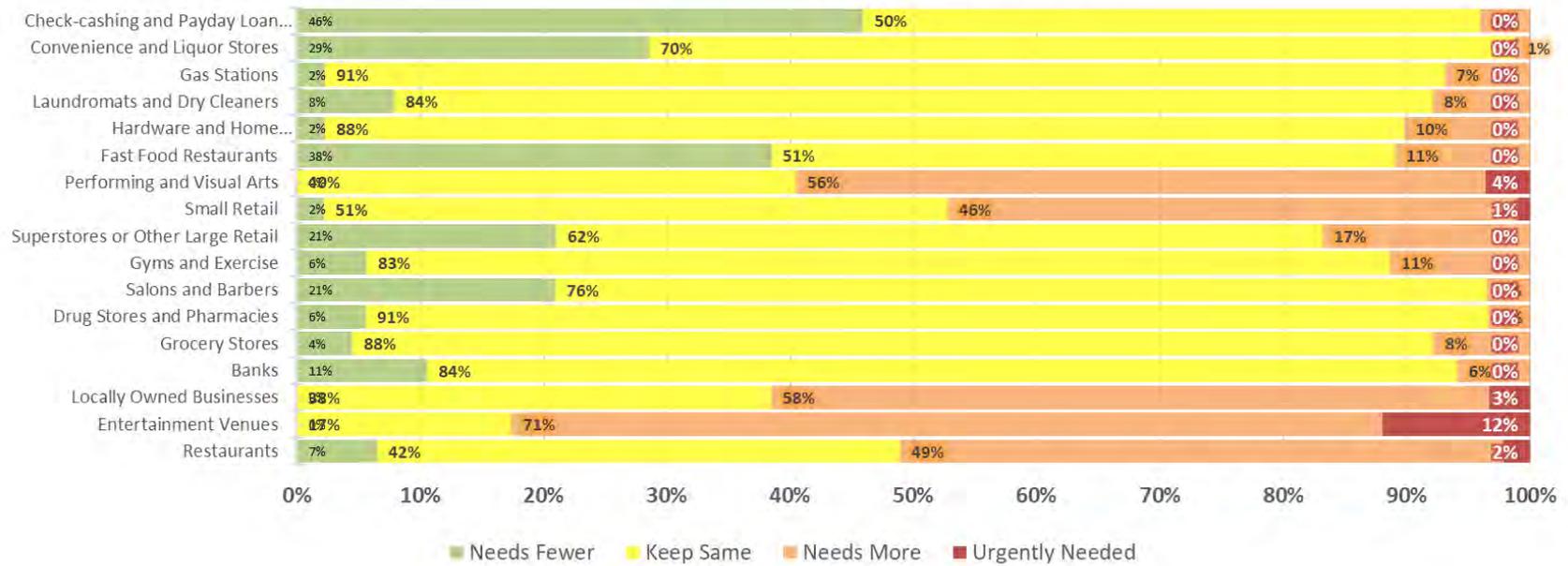


Infrastructure (Outside Target Area - 43% of respondents)

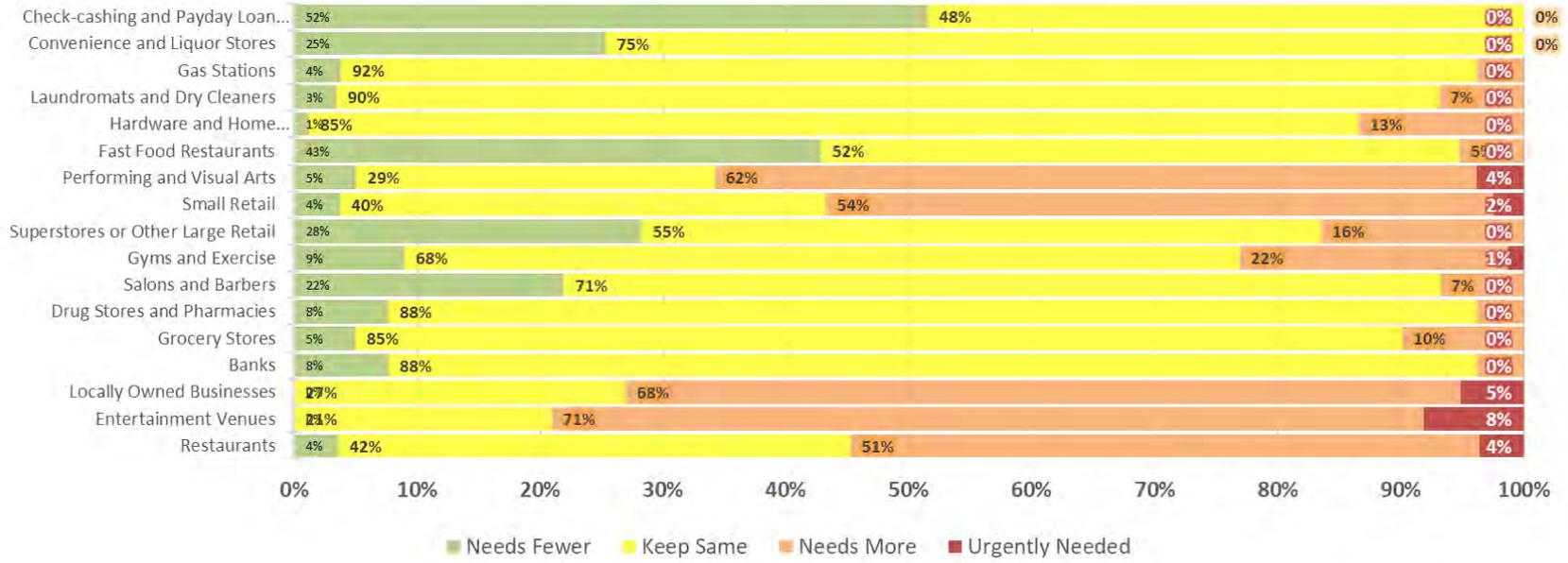


Q2 – Needed Businesses

Needed Businesses
(Within Target Area - 47% of respondents)

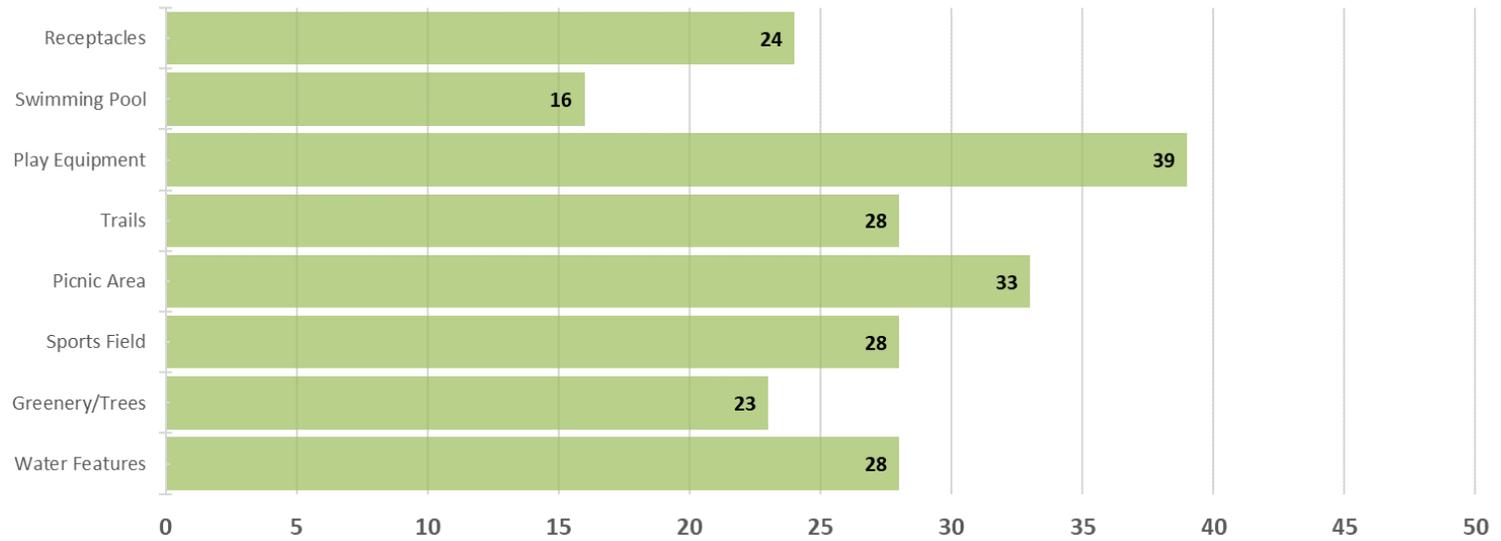


Needed Businesses (Outside Target Area - 43% of respondents)

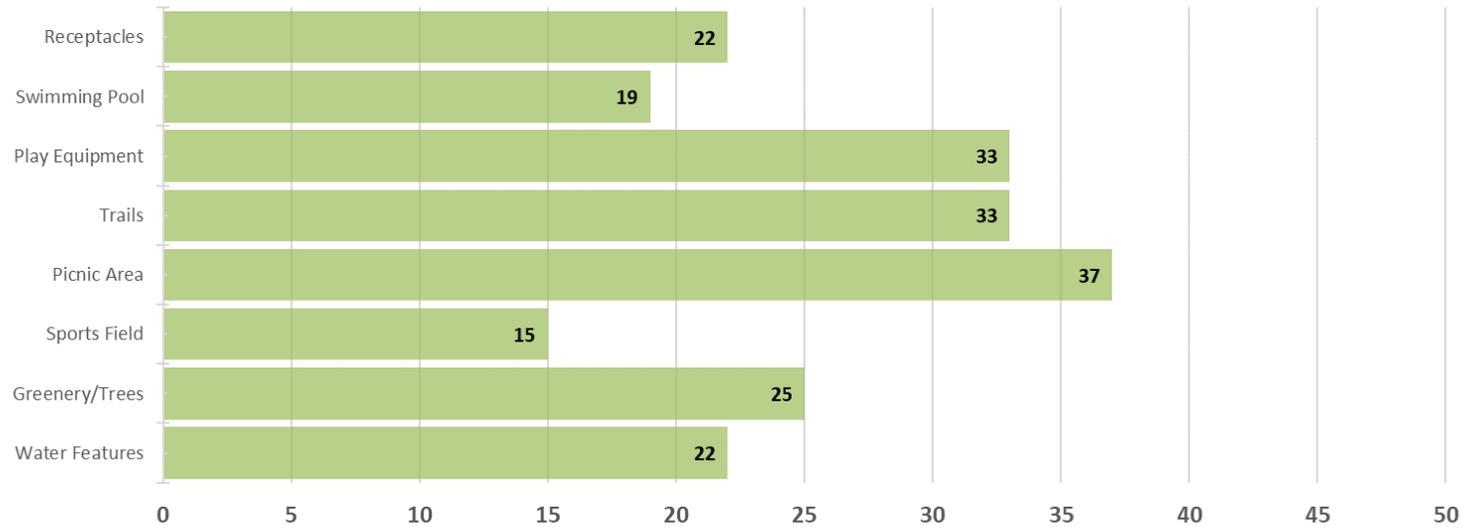


Q3 – Park Needs

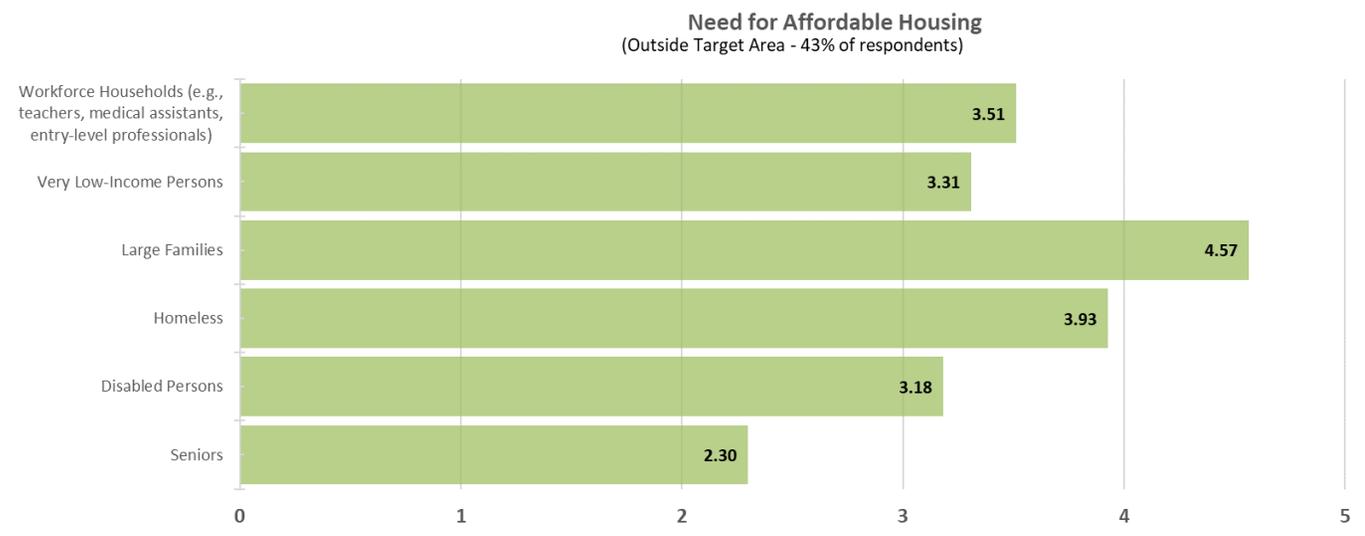
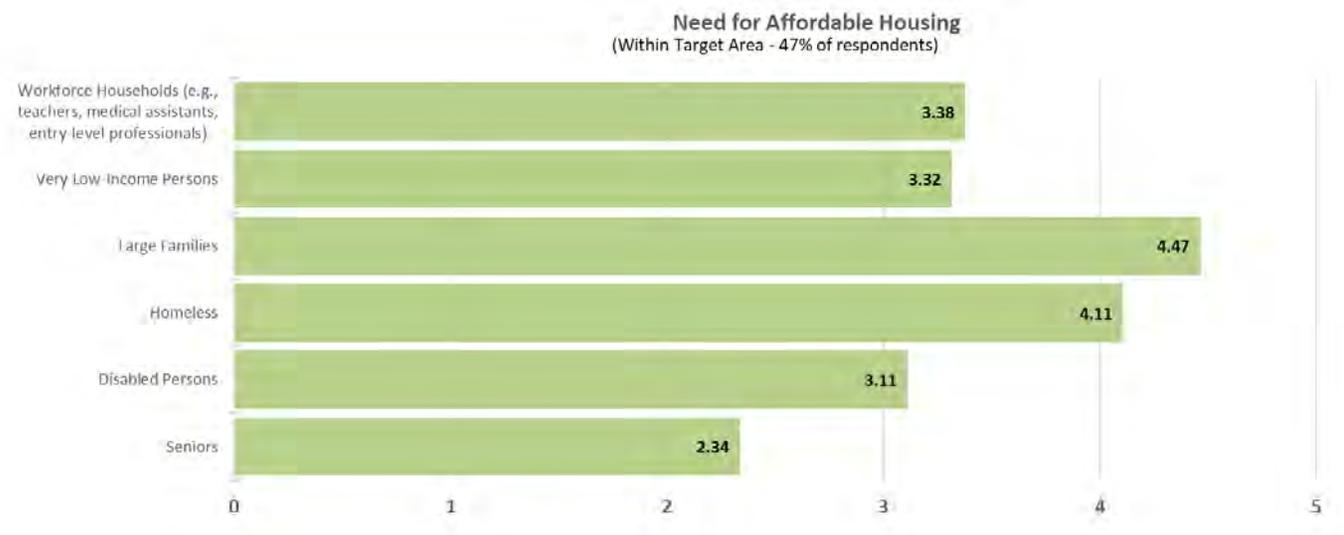
Park Needs
(Within Target Area - 47% of respondents)



Park Needs (Outside Target Area - 43% of respondents)



Q4 – Need for Affordable Housing



Q5 – Housing Programs Focus

Housing Programs Focus
(Within Target Area - 47% of respondents)

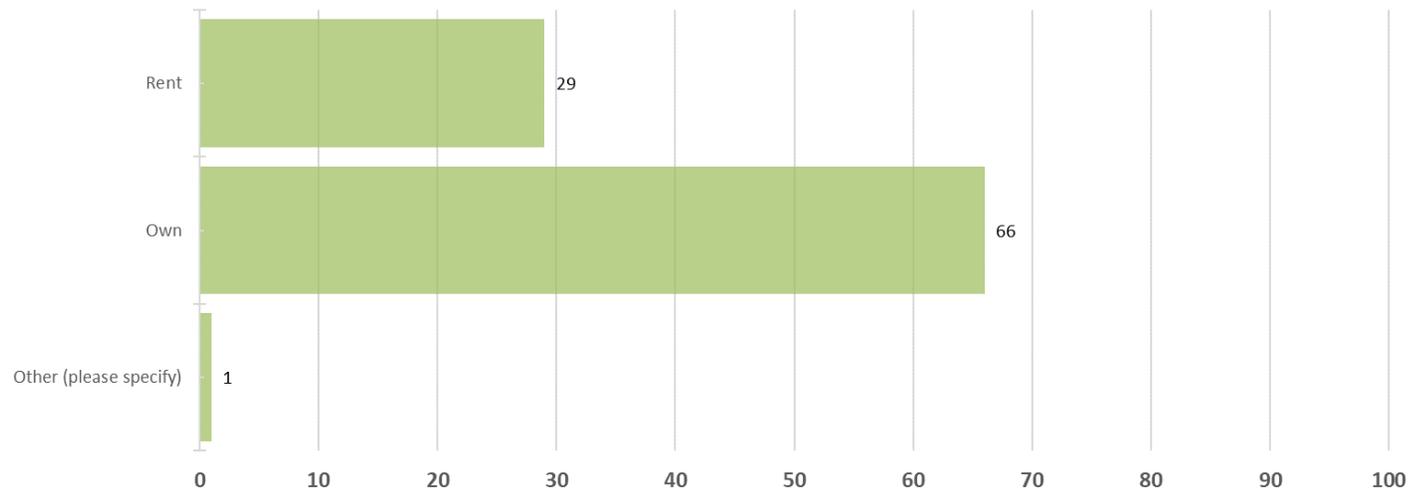


Housing Programs Focus
(Outside Target Area - 43% of respondents)

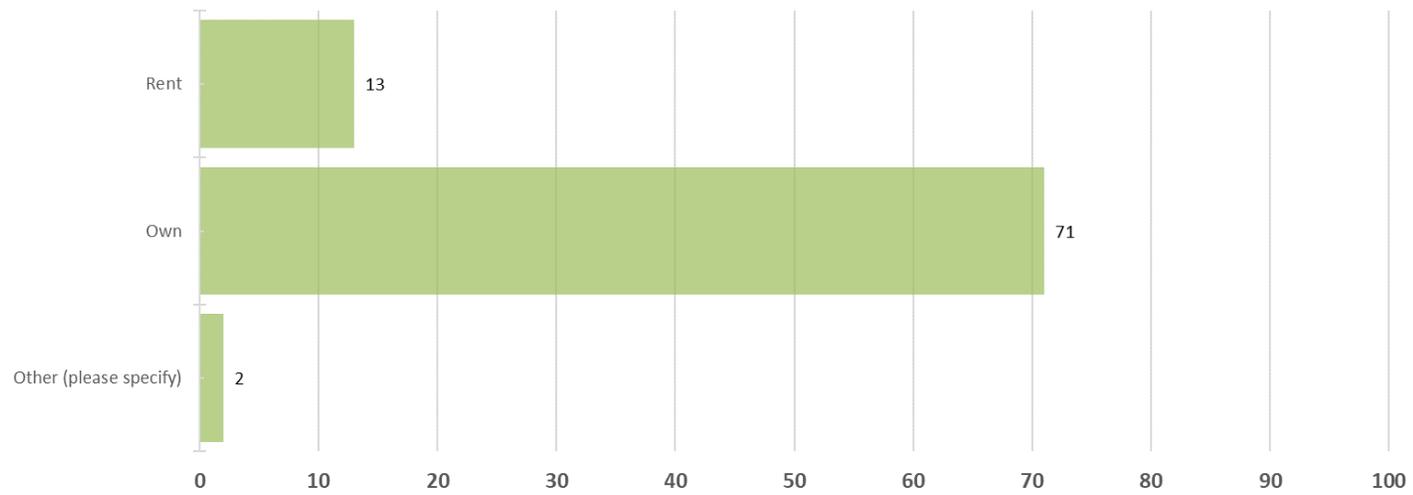


Q6 – Rent or Own

Rent or Own
(Within Target Area - 47% of respondents)

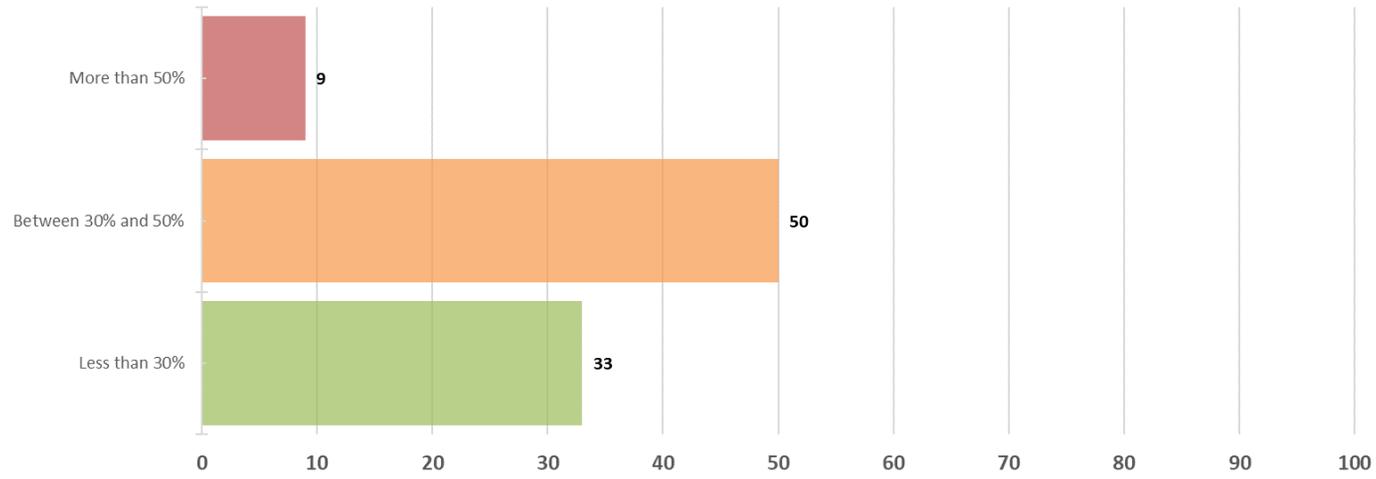


Rent or Own
(Outside Target Area - 43% of respondents)

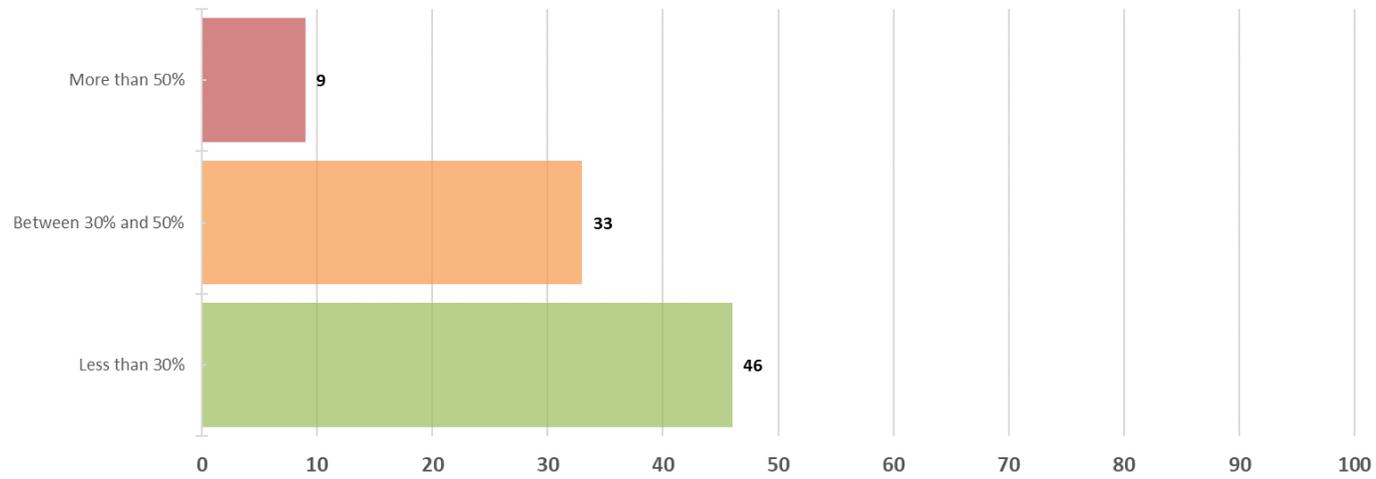


Q7 - Income towards Housing

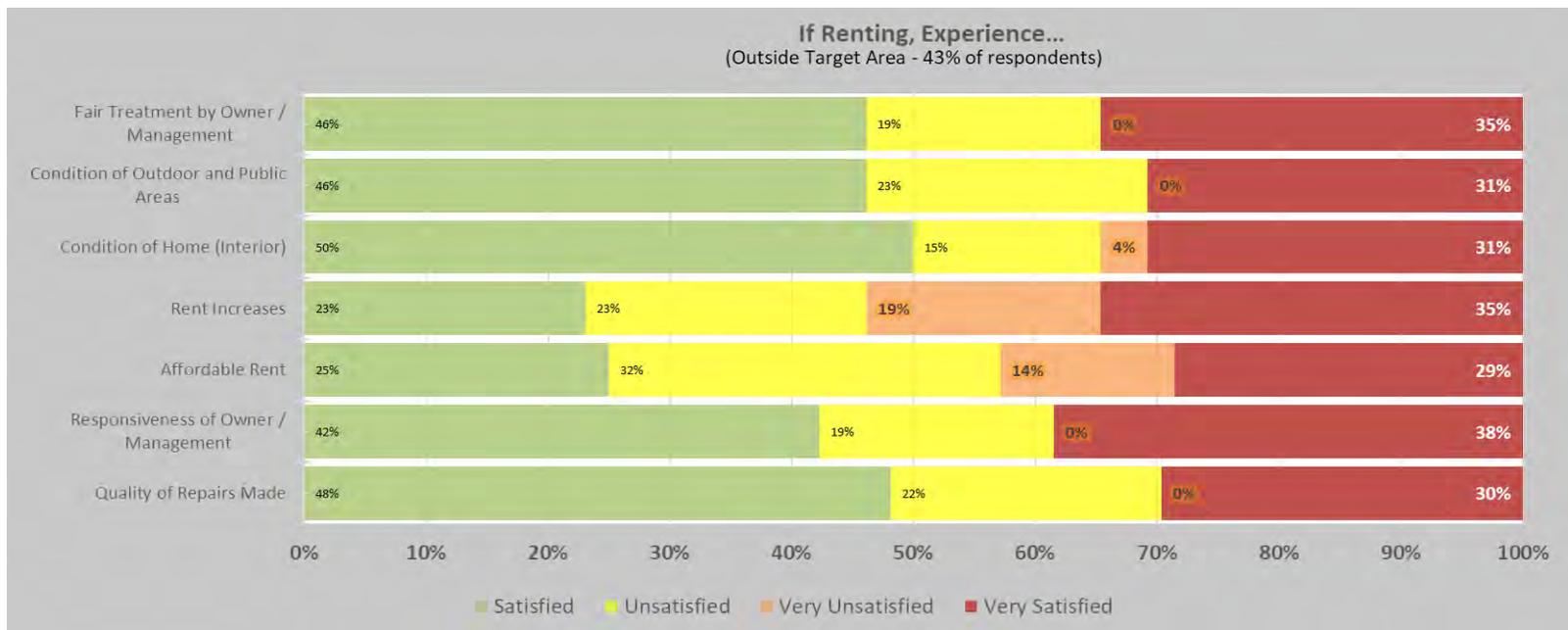
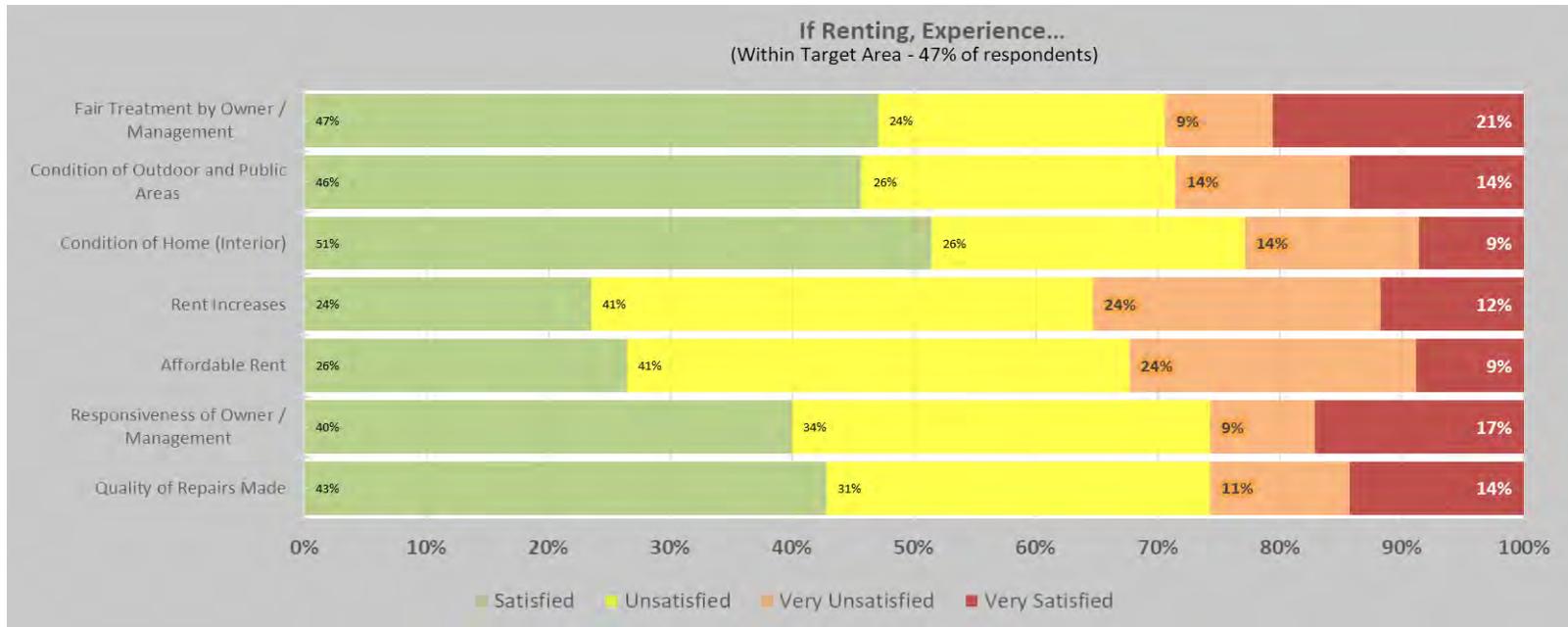
Income towards Housing
(Within Target Area - 47% of respondents)



Income towards Housing
(Outside Target Area - 43% of respondents)

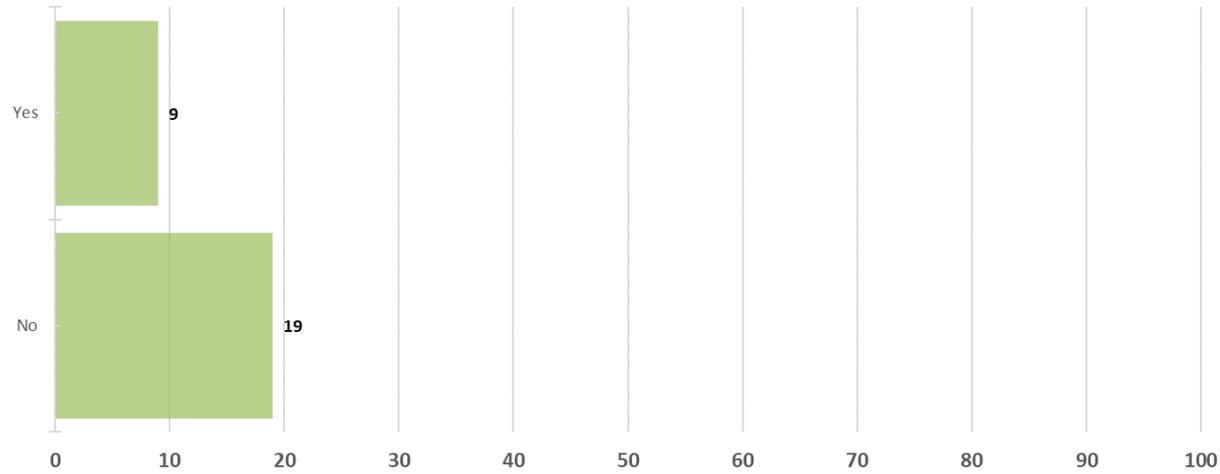


Q8 - If Renting, Experience...

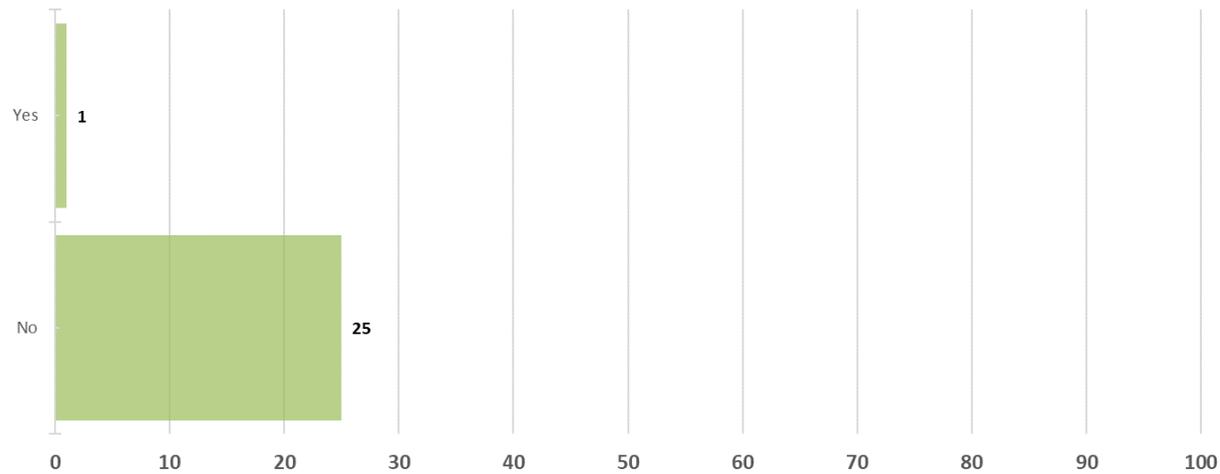


Q9A – Code Violations

Code Violations
(Within Target Area - 47% of respondents)

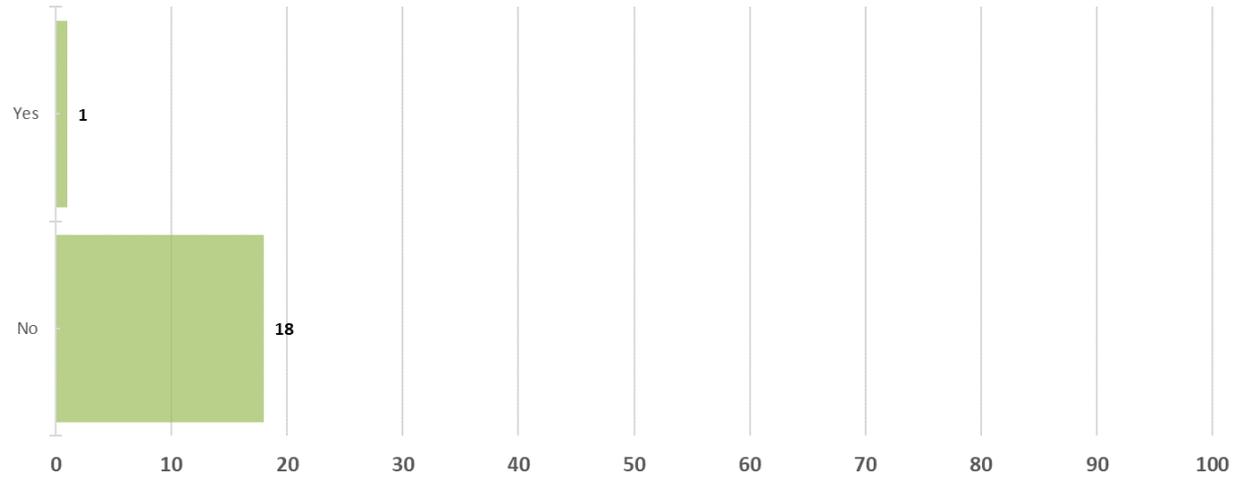


Code Violations
(Outside Target Area - 43% of respondents)

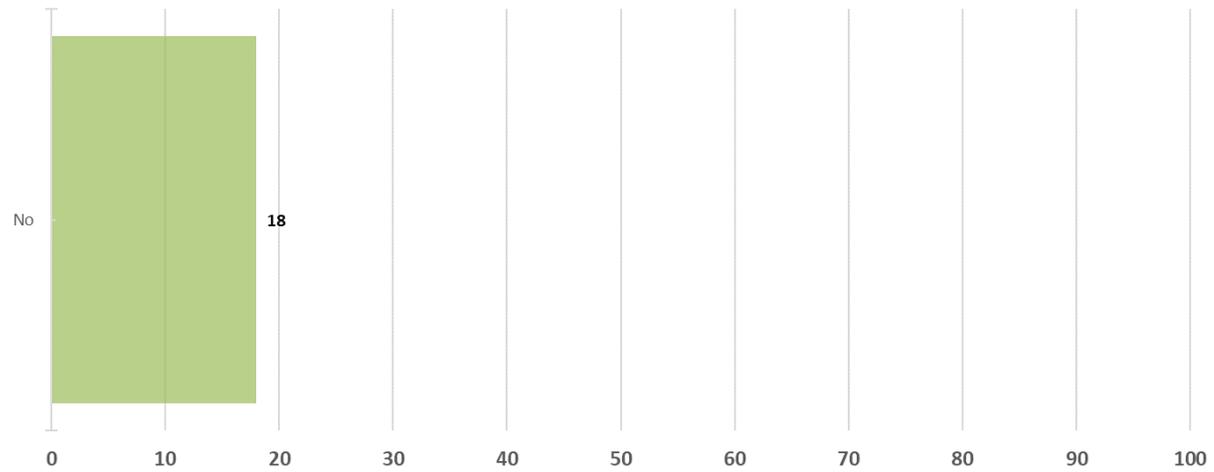


Q9B – If Code Violations, Reported?

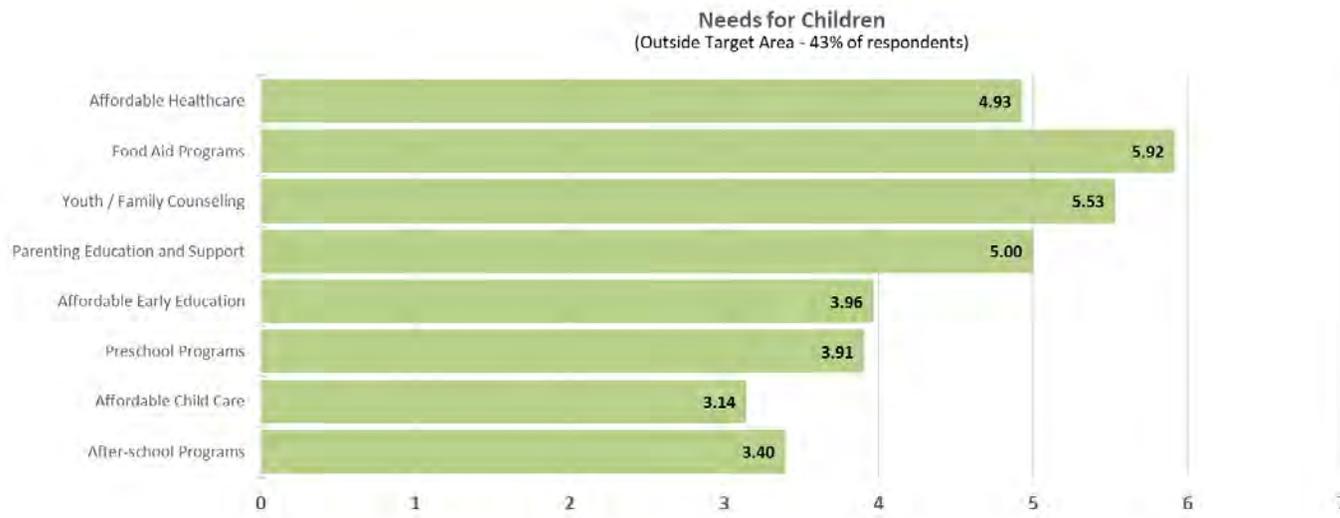
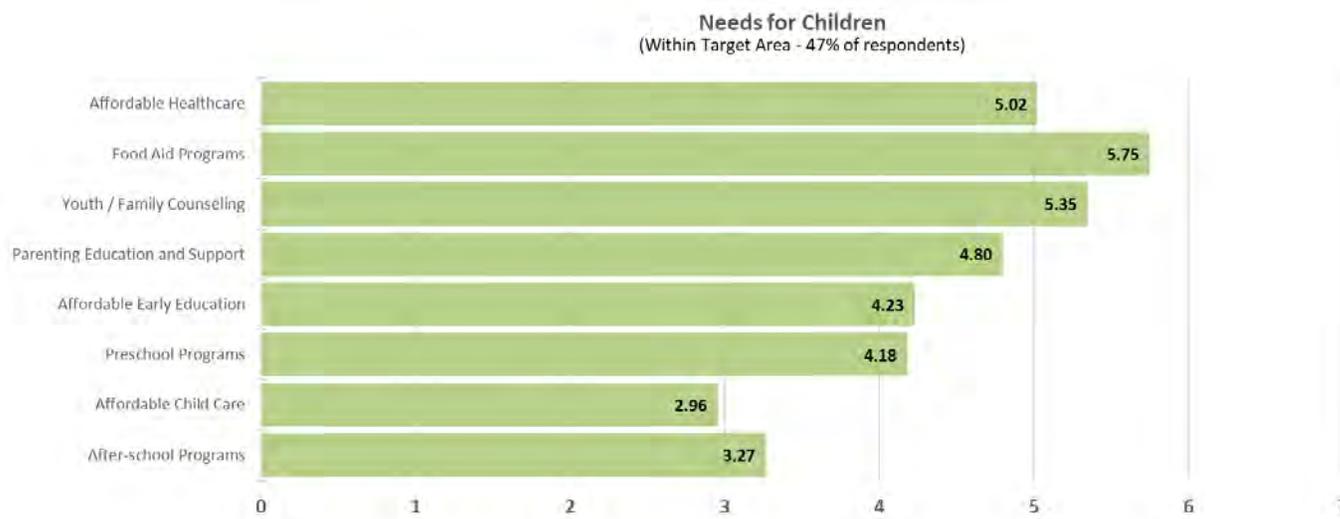
If Code Violations, Reported?
(Within Target Area - 47% of respondents)



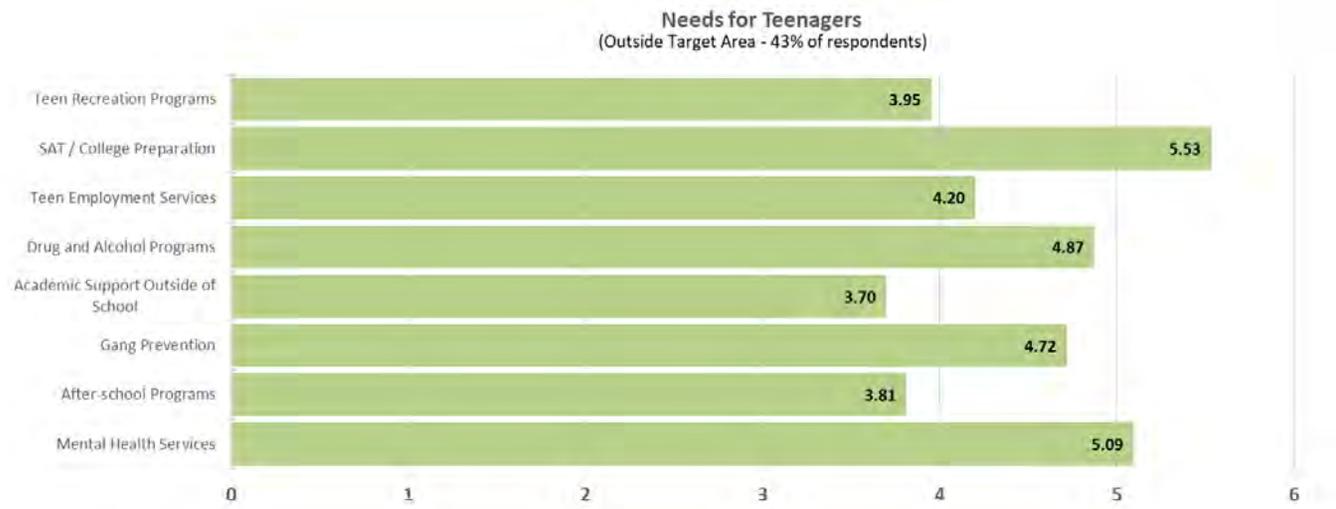
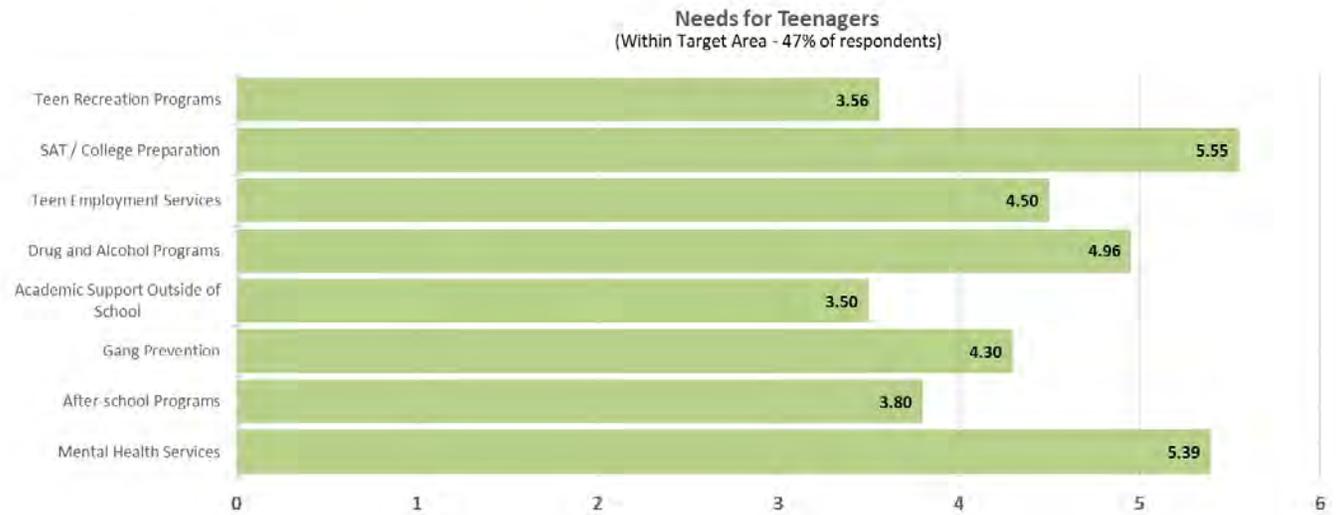
If Code Violations, Reported?
(Outside Target Area - 43% of respondents)



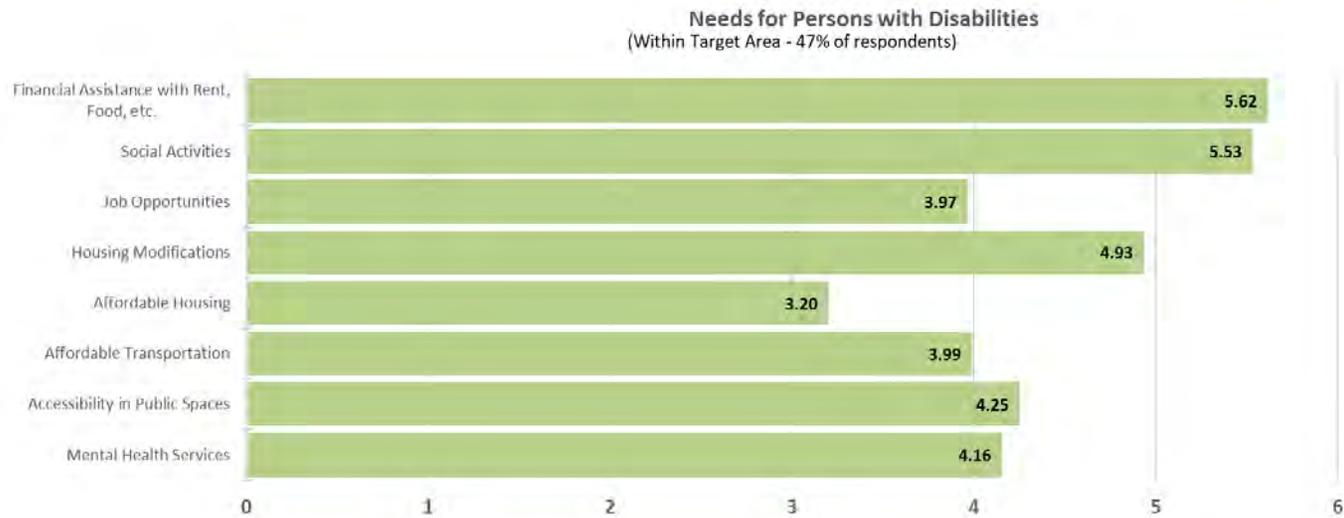
Q10 – Needs for Children



Q11 – Needs for Teenagers

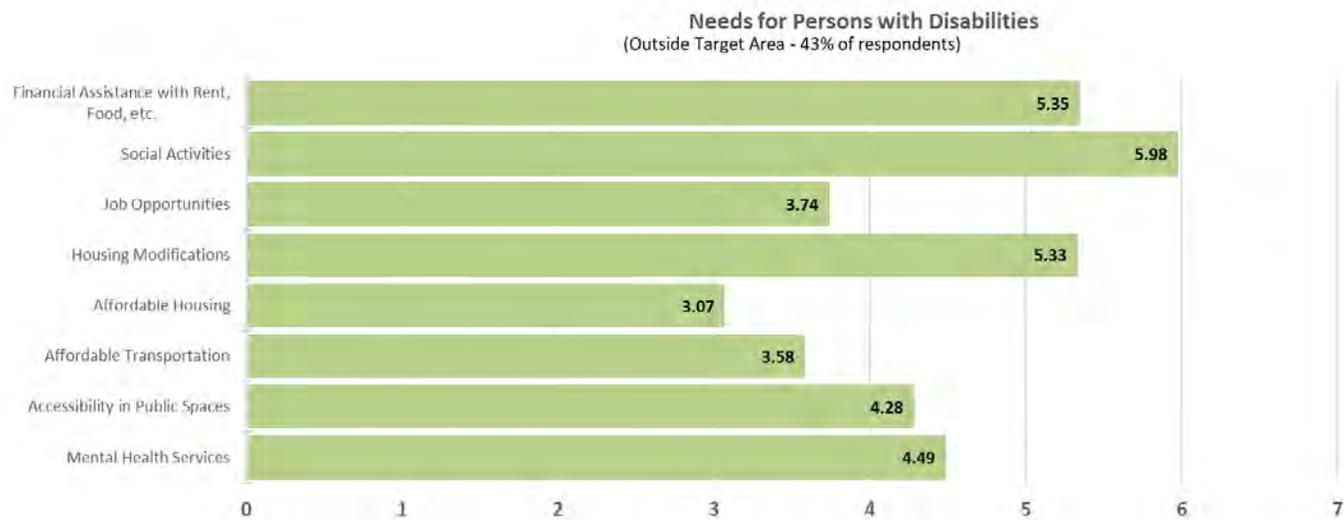


Q12 – Needs for Persons with Disabilities



Most Important

Least Important



Q13 – Needs for Seniors

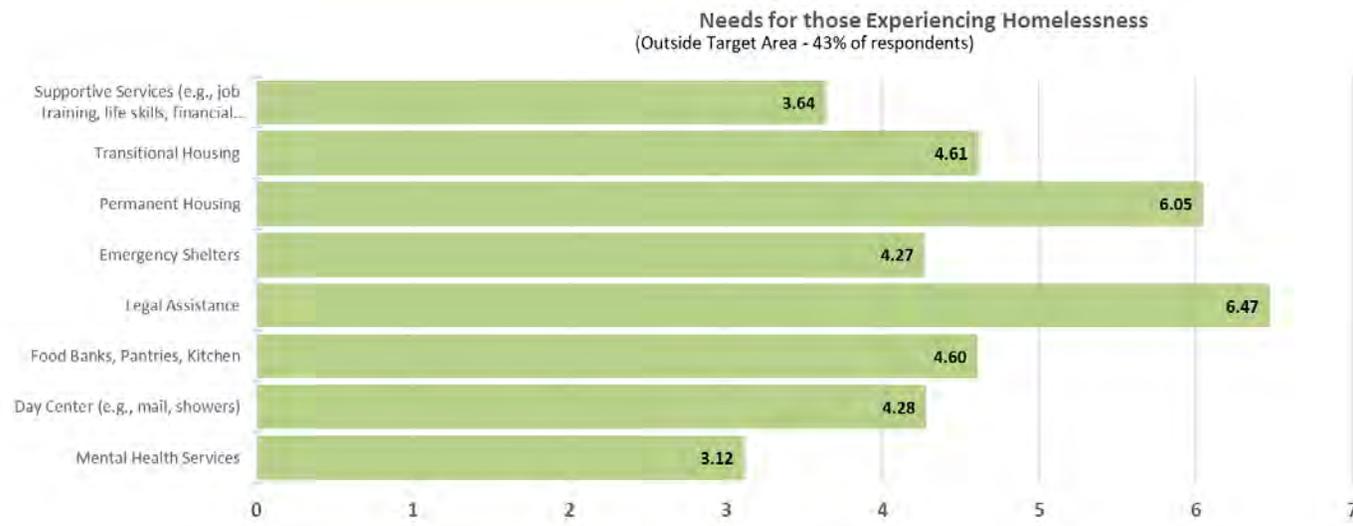
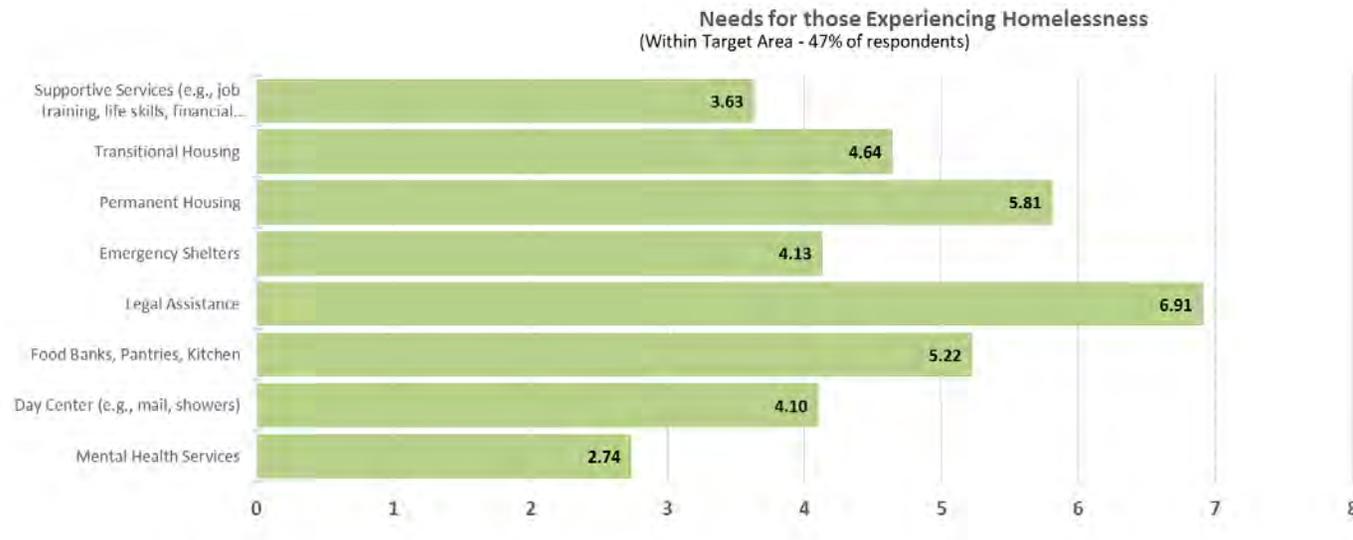
Needs for Seniors
(Within Target Area - 47% of respondents)



Needs for Seniors
(Outside Target Area - 43% of respondents)

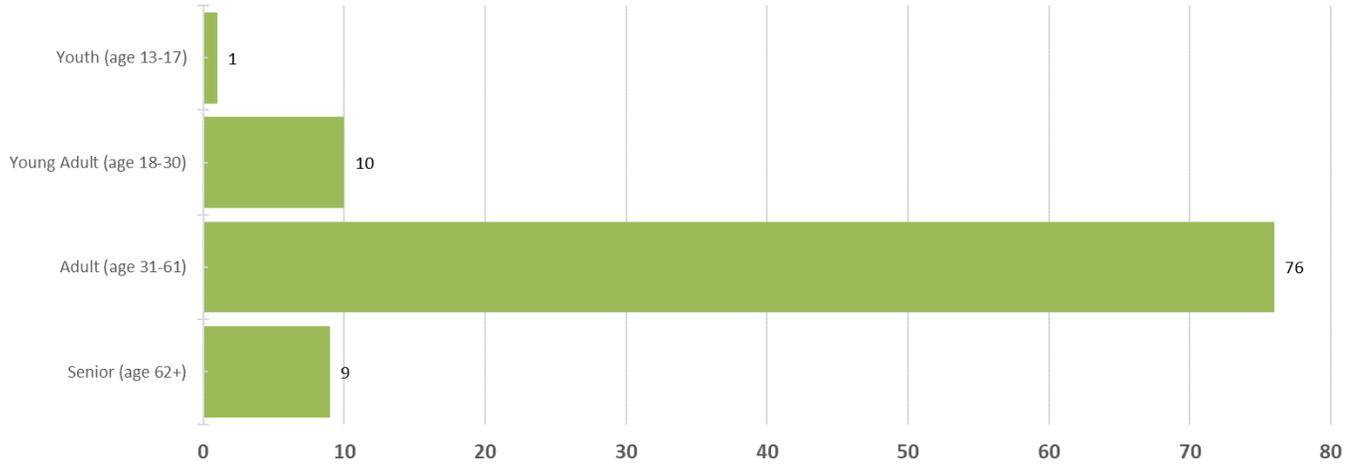


Q14 - Needs for those Experiencing Homelessness

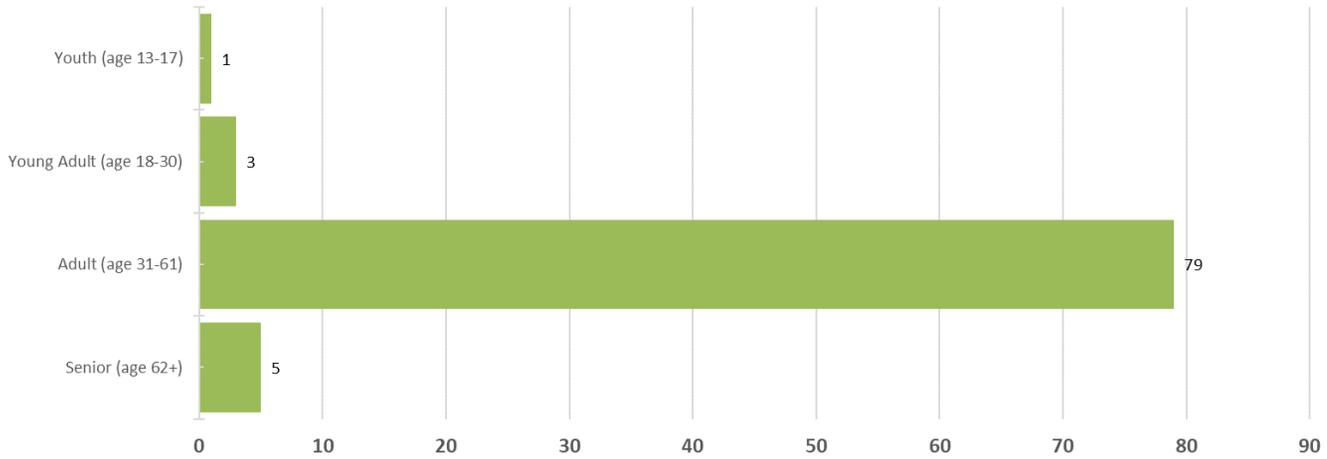


Q15 – Age

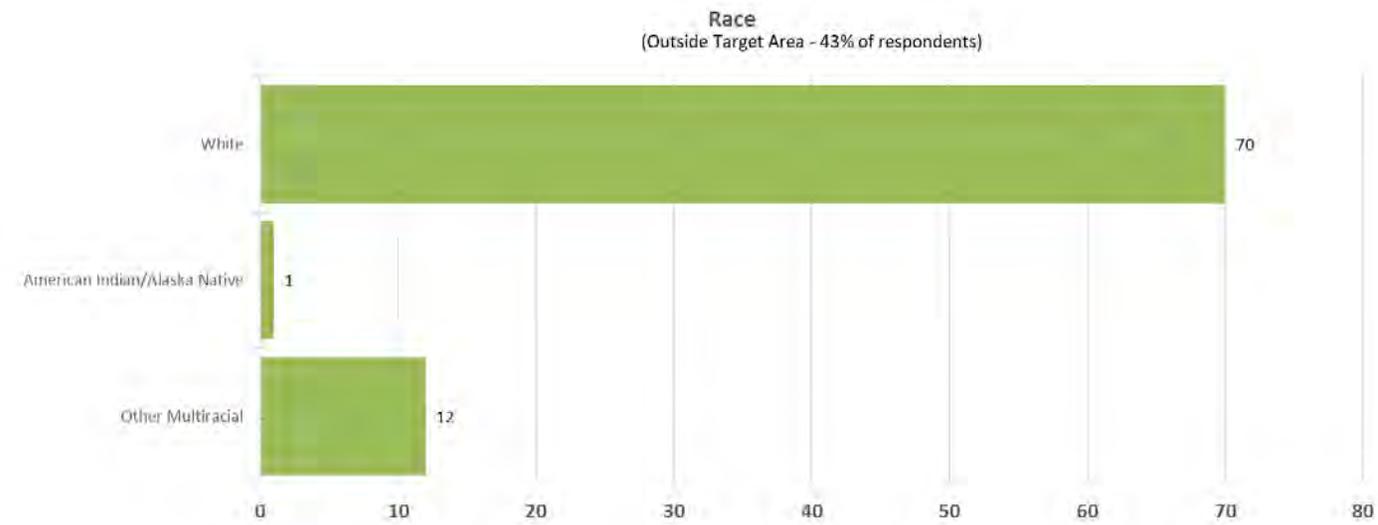
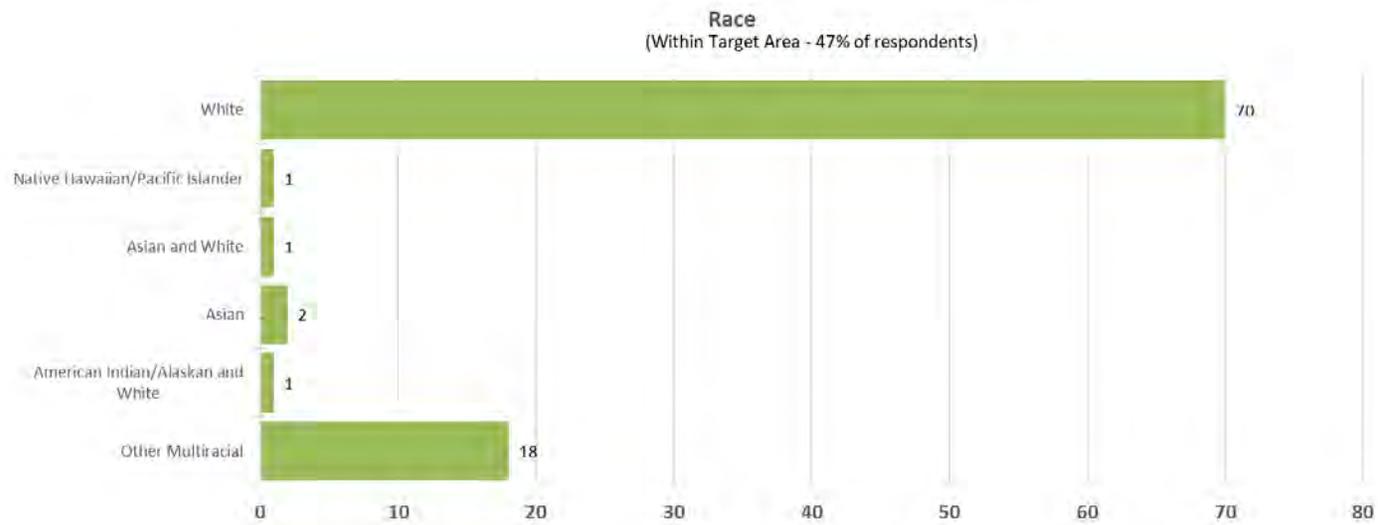
Age
(Within Target Area - 47% of respondents)



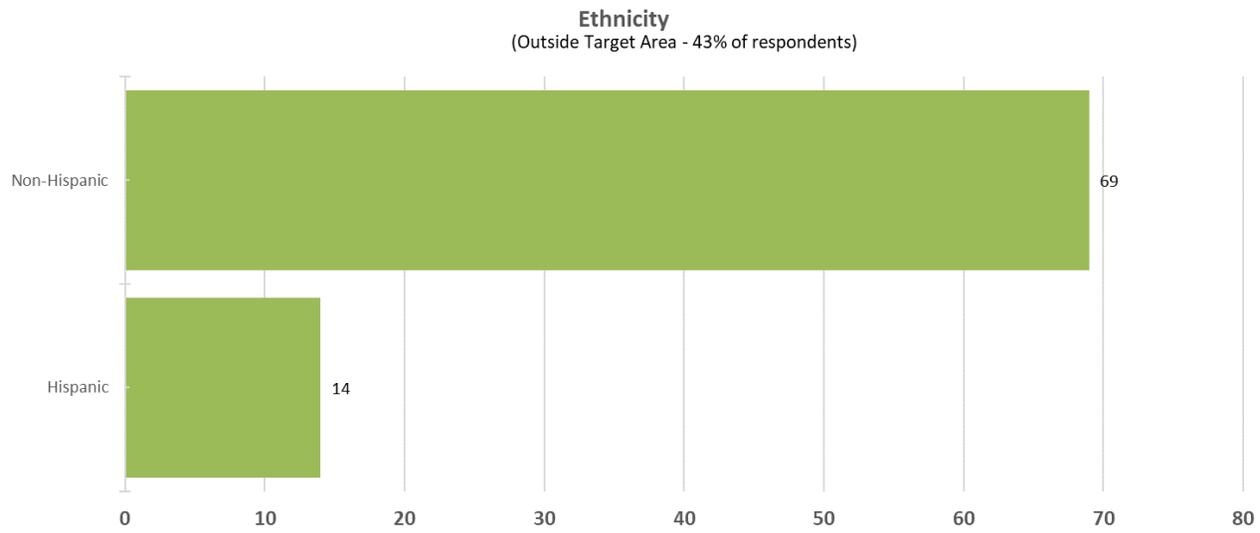
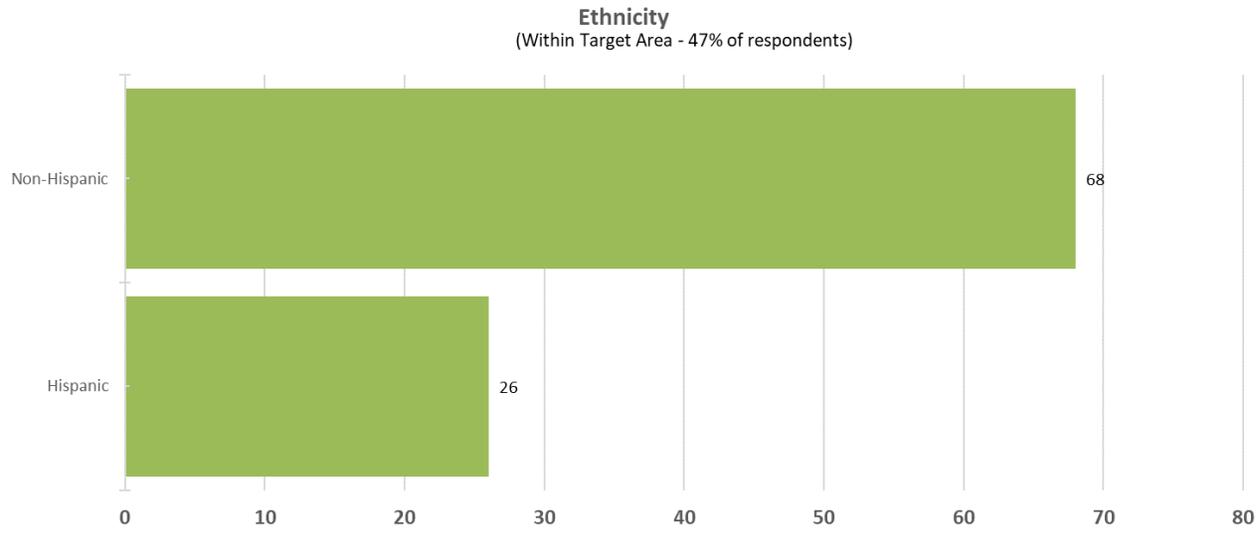
Age
(Outside Target Area - 43% of respondents)



Q16 – Race

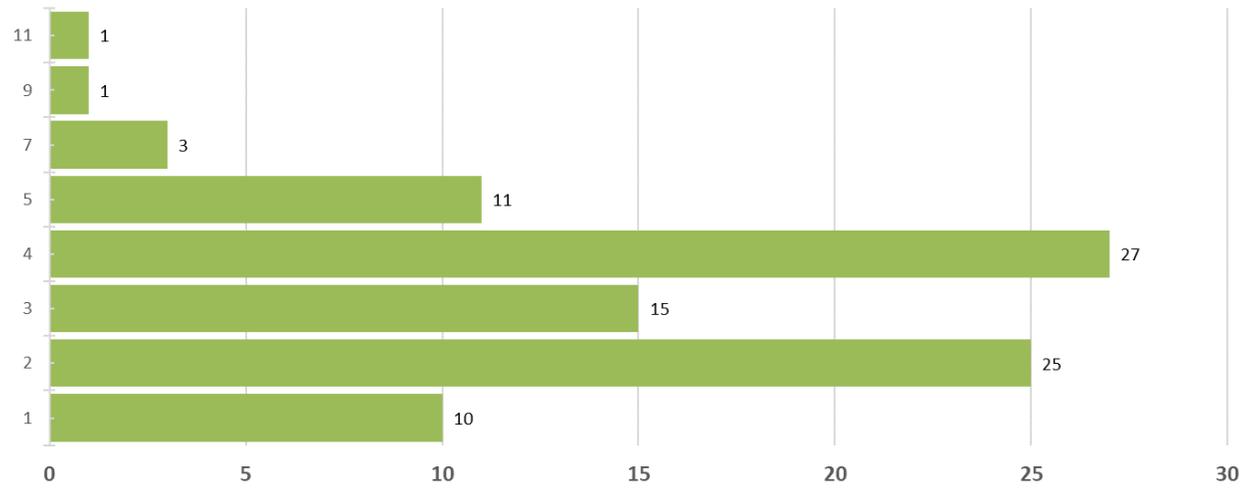


Q17 – Ethnicity

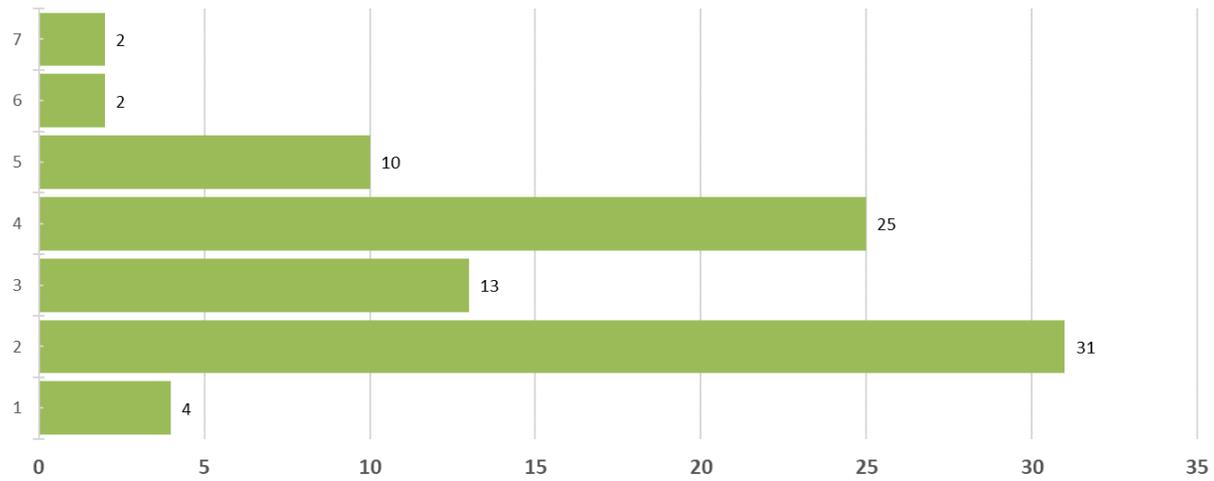


Q18 – How Many People in Your Household

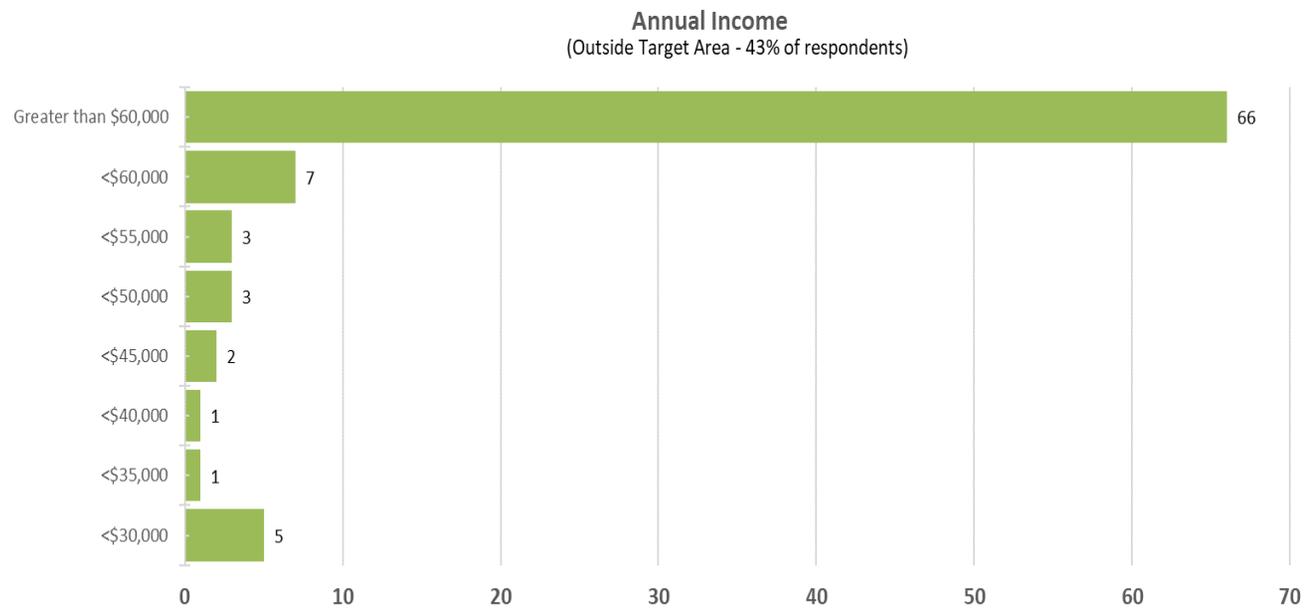
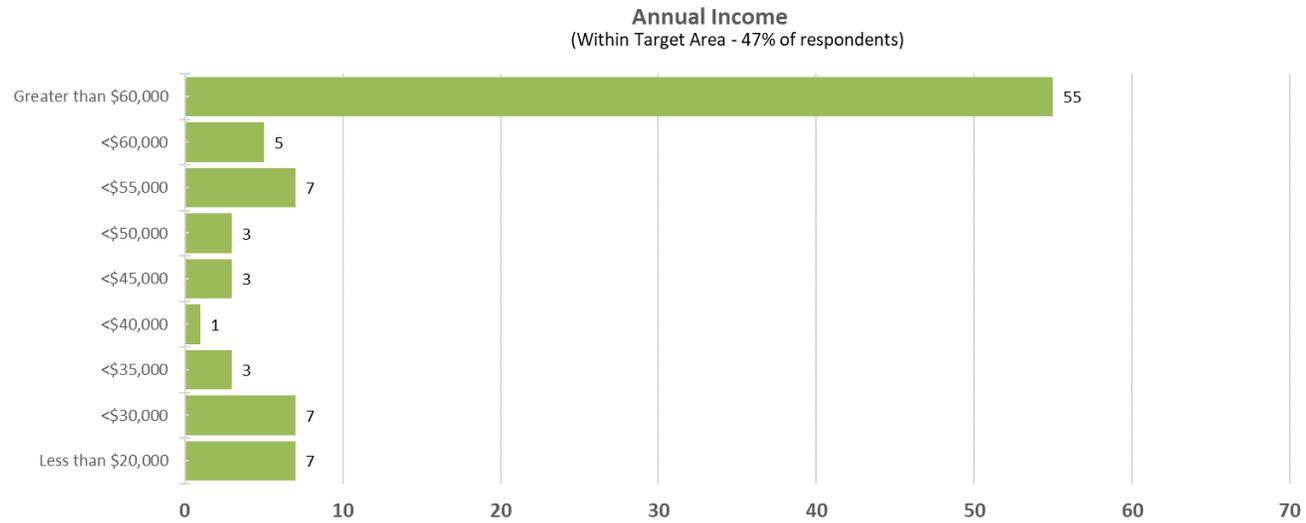
How many People in your Household?
(Within Target Area - 47% of respondents)



How many People in your Household?
(Outside Target Area - 43% of respondents)



Q19 – Annual Income



Lodi 2019-2023 CDBG Draft Survey Summary:

Overall, **207** individuals **filled out the survey**; **15** were completed in **Spanish** and **192** were completed in **English**.

*Note: Areas highlighted in **GREEN** are when answers from respondents living/ working in the CDBG target area were found to be different compared to those who are not living/ working in the CDBG target area.

*Note: Those living outside of the CDBG target area reported an overall higher satisfaction rate with community assets and rental experience, along with a lower crime rates and complaints.

*Note: Some respondents filled out the survey incorrectly and did not rank options in order of importance. This resulted in having responses that show the top 3, but those top 3 are in no particular order.

Question 1-3: Community Assets

Survey questions 1 through 3 were based around a ranking of community assets in which individuals identified assets in their community that they find insufficient: 1. Amenities, 2. Community, 3. Environment, 4. Safety, 5. Infrastructure, 6. Types of businesses, and 7. Parks.

Responses to ranking included four categories: satisfactory, substandard, needs more, and none available.

1. Amenities

The top three Amenities that were identified as unsatisfactory (substandard, not enough, and none available combined) were, in no particular order: **Mental Health Services, Community Gardens, and Job Training Programs**

<u>Satisfactory</u>	<u>Substandard</u>	<u>Not Enough- None Available</u>
Banking	Neighborhood Schools	Community Gardens
Churches	Job Training Programs	Mental Health Services
Libraries	Mental Health Services	Community Centers

- Substandard community gardens: in target area- 20 /// not in target area- 6
- Substandard Child Day care Centers: in target area- 19 /// not in target area- 6
- Substandard Youth Programs: in target area- 25 /// not in target area- 16

2. Community

Community Assets:

The top 3 Community Assets that were identified as unsatisfactory (substandard, not enough, and none available combined) were, in no particular order: **Recreation, Peaceful and Quiet Neighborhoods, Neighborhood Watch Groups.**

<u>Satisfactory</u>	<u>Peaceful and Quiet</u>	<u>Recreation</u>
Good Neighbors	Neighborhoods	

<u>Substandard</u>	Neighborhood Watch Groups	Community and Social Groups Recreation Neighborhood Watch Groups
Peaceful and Quiet Neighborhoods	<u>Not Enough- None Available</u>	
Recreation		

- Those that live in the target area had 19% less satisfaction rates in the area of peaceful and quiet neighborhoods than those that live outside (Satisfied in target area – 43 /// outside- 56)
- Not Enough Good neighbors: In target area- 15 /// Not in target area- 3
- None Available Neighborhood watch groups: Living in target area -5 /// Not in target area- 0

Comment Summary:

The survey provides an opportunity for respondents to comment. The following is a summary of needs cited by respondents and comments were for making improvements to the following: Homelessness is mentioned 8 times; Youth Programs is mentioned 8 times; Sports/ Rec. programs are mentioned 4 times; Adult Activities mentioned 4 times; Community Pools are mentioned 3 times; Library Activities mentioned 2 times.

3. **Environment**

The top 3 City Environment Assets that were identified as unsatisfactory (substandard, not enough, and none available combined) were, in no particular order: **Cleanliness of Public Space, Condition of Lodi Lake/River, and Parks/Green Space.**

<u>Satisfactory</u>	<u>Substandard</u>	<u>Not Enough- None Available</u>
Air Quality	Cleanliness of Public Spaces	<u>Not Enough- None Available</u>
Drinking Water	Condition of Lodi Lake/ River	Cleanliness of Public Space
Graffiti Clean Up and Responsiveness	Parks/Green Space	Parks/ Green Space Graffiti Cleanup and Responsiveness

- Substandard access for disabled person: in target area- 20 /// not in target area- 9

Comment Summary:

The following is a summary of needs cited by respondents and comments made were for the improvement of the following: homelessness – 8, bike paths – 3, park maintenance – 6, shade and water activities - 3.

4. **Safety**

The top 3 Safety Assets that were identified as unsatisfactory (substandard, not enough, and none available combined) were, in no particular order: **Crime Rate, Police/ Security Patrols, and Gang Prevention.**

<u>Satisfactory</u>	<u>Substandard</u>	<u>Not Enough- None Available</u>
Street lighting	Crime Rate	Police/Security Patrols
Home Surveillance Cameras	Police/Security Patrols	Gang Preventions

Police Security Patrols

Gang Prevention

Home Surveillance Cameras

- Satisfied with safety regarding crime rate: in the target area- 14 ////outside the target area- 32
- Not enough Police/ security patrol: in the target area- 32 //// outside the target area: 15
- Not enough home surveillance cameras: in target area- 23 /// outside of target area- 10
- Substandard street lighting: in target area- 30 //// outside of target area – 18
- Substandard Gang Prevention: in target area- 45 //// outside of target area – 31

Comment Summary:

The following is a summary of needs cited by respondents and comments focused on improving the following: homelessness – 3, crime rate – 5, more police – 3, street and park lighting - 3.

5. Infrastructure

The top 3 Infrastructural Assets that were identified as unsatisfactory (substandard, not enough, and none available combined) were, in no particular order: **Street Surface Repair, Alleys, and Utility Rates.**

<u>Satisfactory</u>	<u>Substandard</u>	<u>Not Enough- None Available</u>
Pedestrian Access	Street Surface Repair	Bicycle Access
Traffic Signals	Alleys	Renewable Energy
Street Sweeping/ Cleaning	Utility Rates	Street Surface Repair

- Substandard Street Cleaning and sweeping: in target area- 36 //// outside of target area - 10
- Substandard Street Surface repairs: in target area- 57 //// outside of target area – 37
- Substandard Storm water Drainage: in target area- 32 //// outside of target area – 13
- Substandard Traffic Signals: in target area- 27 //// outside of target area – 15

Comments Summary:

The following is a summary of needs cited by respondent and comment made were for the improvement of the following: utility rates – 7, power lines/electricity – 3, street cleaning – 3, homelessness – 2, beautification - 2, and traffic lights - 3.

6. Business Needs

The top 3 Business Assets that were identified as needing more (need fewer, not enough, and urgently need combined) were, in no particular order: **Entertainment Venues, Locally Owned Business, and Performing and Visual Arts.**

<u>Keep Same</u>	<u>Needs Fewer</u>	<u>Needs more/ Urgently Need</u>
Gas Stations	Check Cashing Stores	Entertainment Venues
Drug Stores	Fast Food Restaurants	Locally Owned Businesses
Grocery Stores	Super Stores	Performing and Visual Arts

- Needs more gym and exercise: in target area- 10 //// outside target area- 17

Comments Summary:

The following is a summary of needs cited by respondents: more healthy food options – 3, youth, family and adult centers – 3, and more dining options - 3.

7. Park Needs Assessment

Top 3 Neighborhood Park needs:

- Restroom facilities
- Play Equipment
- Picnic Areas

- Sports fields: in target area- 28 //// outside of target area – 15

Comment Summary:

The following is a summary of needs cited by respondents: homelessness - 10, added security patrol - 5 times, park cleanliness, repairs and maintenance (trails, trees, trash, lake, playgrounds, sports fields etc.) – 7, more parks – 3, shade – 2, and community pool – 2.

Questions 4 thru 9: Housing Assessment

This section of the survey gathered respondent views on multiple characteristics of housing needs within the Lodi Community. Topics covered are: most in need of housing, most important housing programs, housing demographics, and rental experience.

Question 4: Most Important Need for Affordable Housing

Top 3 (in no particular order):

- Seniors
- Disabled Persons
- Very Low-Income

Question 5: Most important Focus for Housing Programs

Top 3:

- Affordable Single-Family Units
- Affordable Rental Units
- Emergency Repairs

Question 6 and 7: Renters/ Owners and Income toward Housing-per month

The survey identified that 50 respondents were home renters (25%) and 147 (73%) were home owners. 46% of respondents paid between 30-50% of their monthly earnings, 41% pay less than 30% of their monthly earnings, and 12 % pay more than 50% of their monthly earnings on housing.

- Monthly income toward housing less than 30%: in target area- 33 //// outside of target area – 46

- Monthly income toward housing between 30 and 50%: in target area- 50 //outside of target area – 33

Question 8: Rental Experience

For renters, the 58% identified both Rent Increases and Affordable Rent as most 'Unsatisfactory' areas.

- In all fields those that lived within the target area were significantly less satisfied than those that live outside the target area

It should be noted that 11 individuals marked that they were unsatisfied with the treatment by owners/ management of their rental unit, however, when asked if this treatment was a product of discrimination, 5 individuals said 'yes', of which 4 of those 5 individuals claimed that it was discrimination by marital status/ the number of children they had. (Note: the survey offered multiple areas of discrimination for respondents to choose from.)

- Discrimination by source of income: in target area- 3/// not in target area- 0

Question 9: Code Violations

5% of respondents claimed that their home may have code violations and most claimed they did not report these violations because they are 'unsure how to', 'owner may retaliate', or 4 they 'doubt assistance will help'.

- 9 of the 10 respondents live in the target area

10. Child needs (12 and under)

Top 3 (in no particular order):

- Afterschool Programs
- Affordable Childcare
- Preschool

11. Teenage Youth Needs:

Top 3:

- Academic Support Outside of School
- Recreation Programs
- Afterschool Programs

12. Disabled Population Needs:

Top 3:

- Affordable Housing
- Job Opportunities
- Affordable Transportation

13. Senior Population Needs:

Top 3:

- Affordable Housing
- Affordable Transportation
- Financial Assistance

14. Homeless Population needs

Top 3:

- Mental health Programs
- Supportive Services

- Emergency Shelters

15 thru 19: Sociodemographic Characteristics

Questions 15 thru 19 aimed to get an idea of the sociodemographic characteristics of the population that completed the survey. This section gathered information on the respondent's age, race, ethnicity, household size, income level, and whether they live in the CDBG target area.

The majority of respondents were of the age 31-61 (83%), white (78%), non-hispanic (75%), average household size of 3.3, earned more than \$60,000 annually (64%) compared to 45% making less than \$60,000, and about half live or work within the CDBG area.

21. Community Organization Involvement:

113 respondents identified as being involved in community organizations as a member or volunteer.

22. ABCD Love Your Block:

53% of respondents identified crime prevention as a community improvement project that they would want; 40% said Youth Development; and 37% said City Beautification.

23. Criminal Activity:

Top 3 concerns for criminal activity: **Burglary, Substance or Drug Abuse, and Gang Activity.**

- **Gang activity: in target area- 39 /// outside of target area – 19**

24. Volunteer Interest:

77 respondents claimed to be interested in volunteer work; 47% of these said they were interested in volunteering with the Lodi Improvement Committee, 43% Committee on Homelessness, and 35% ABCD: Love your Block Program.

25. Neighborhood Connectivity:

37% of respondents claimed that they have made friendly contact with 1-3 of their neighbors, 27% claimed 4-6, and 32% claimed 7 or more. (5% claimed none). **4-6: Living in target area -27 //// outside target area- 19**

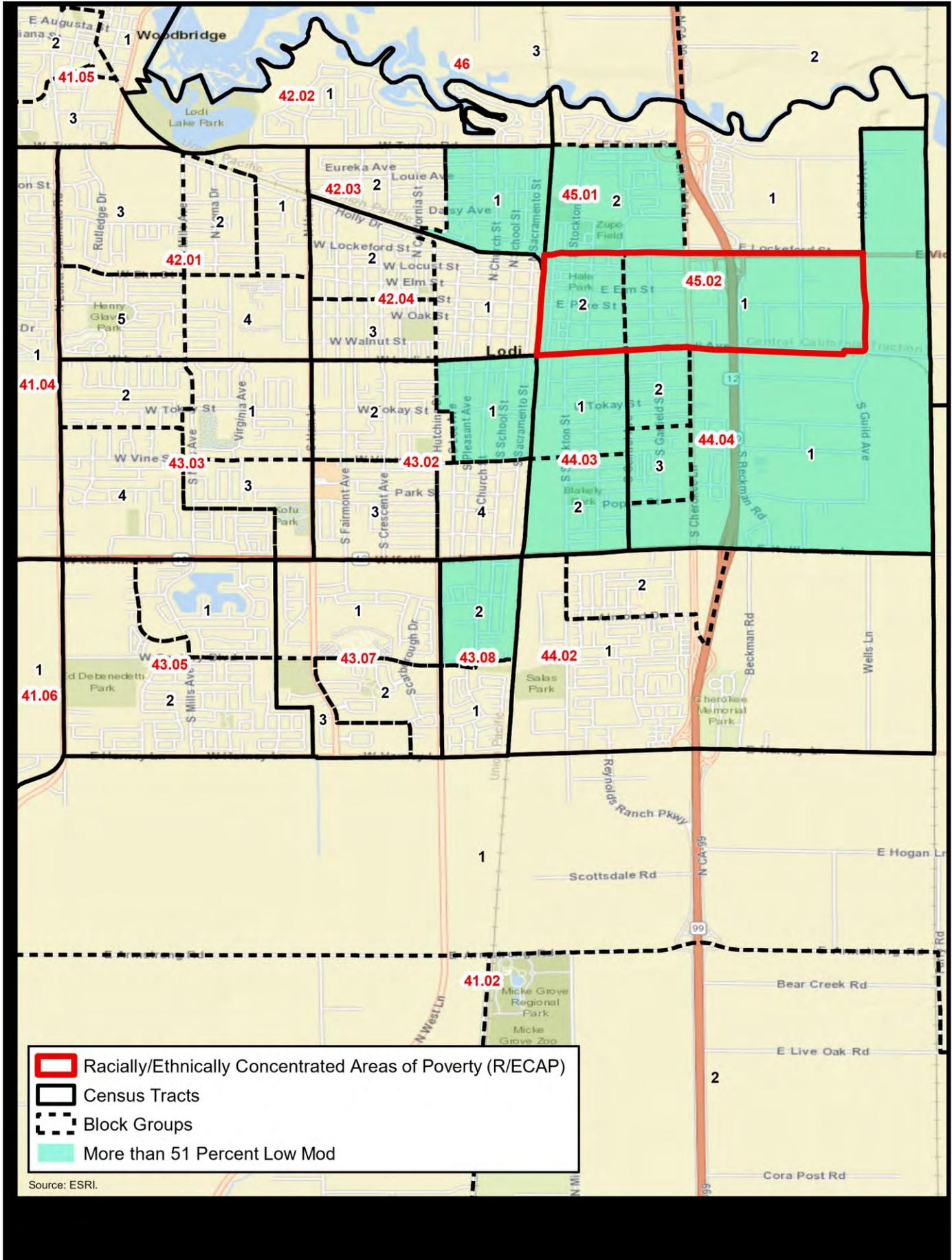
Final Comments Summary:

The survey was filled out by 207 individuals. 47 people wrote comments at the end of the survey. The comments ranged from addressing issues such as crime, to addressing issues such as a lack of recreational areas. The most frequently mentioned topics were the need for **more police officers, the increase and issue of homelessness, and the lack of affordable housing.**

Along with this, other notable topics included the persistence **of litter and the need for a more cleanly environment** throughout the city (**mentioned 5 times**), need for a public swimming pool (**mentioned 2 times**) and recreation infrastructure such as youth recs/ softball fields (**mentioned 5 times**), and a lack of a sense of neighborly-ness (**mentioned 2 times**).

Other topics mentioned only once include: helping the boys and girls club; that street cleaning should be during the day and do a more thorough job; the need for more church and grassroots orgs.; The Lockeford area needs to offer more opportunities for STEM classes, transportation to Lodi, sports teams, and after school programs for children; the need for maintenance on sewer line and Streetlights on S. Central Ave; need for more entertainment businesses; the need for more shopping centers; the increase of marking and enforcement of truck routes; and stopping door to door sales

ATTACHMENT C: CDBG Target Area Map



Source: ESRI.

ATTACHMENT D: CDBG APPLICANTS AND LODI IMPROVEMENT COMMITTEE SCORING

<u>CDBG PUBLIC SERVICES APPLICANTS</u>		<u>Final Scores</u>	<u>Amount Requested</u>	<u>LIC Recommended Amount</u>
1	Second Harvest Food Bank	140	\$10,000	\$9,000
2	Salvation Army: Hope Harbor Shelter/Lodi Corps	135	\$30,000	\$12,000
3	LOEL Foundation	130	\$10,000	\$7,500
4	Community Partnerships for Families	128	\$50,000	\$28,000
5	Emergency Food Bank	127	\$10,000	\$0
6	CA Human Development	124	\$26,527	\$8,000
7	One-Eighty Youth Programs	118	\$19,425	\$0

ATTACHMENT E: City of Lodi CDBG Application Rating Tool

Applicant:	
Proposed Project:	
Total Points Earned:	(i.e. Food for seniors)
Scorer Name:	_____ out of 157 points
Instructions to LIC: Fill-	

out all questions, except those marked with X. Those are for Staff only to fillout. Staff will add its Staff score to LIC member's score for the total.

Threshold Rating:

Staff:	
Y / N	Activity is eligible under CDBG
Y / N	Activity meets one National Objective
Y / N	For public services, the service is new or an expansion of existing service
Y / N	Applicant submitted a complete application (all questions filled out and attachments)
Y / N	Applicant meets all of the threshold criteria above. If so, continue scoring.

Application Rating

LIC:	Staff:	Meets National Objectives and Consolidate Plan Goals
		The activity meets one of the three national Objectives: 5 – Activity principally benefits low- and moderate- income persons 3 – Activity prevents or eliminates blight or slum 3 – Activity addresses an urgent need or problem in the community
		The activity meets one of the City's <u>previous</u> 2014-2018 Consolidated Plan goals: 5 – Yes 0 – No
		How much of an impact will the project have in addressing the goal? 2 – Regular impact 0 - Weak impact
		Though in its draft form, how likely is it that the project will address needs/goals of the update 2019-2023 Consolidated Plan: 3 – Likely 1 – 50/50 chance 0 – Unlikely

ATTACHMENT E: City of Lodi CDBG Application Rating Tool

X		<p>How important is meeting this Con Plan goal for this AAP cycle: 5 – High Priority (e.g. urgent need, project won't be available next year) 3 – Regular priority 1 - Low priority (e.g. goal already met by other previous year projects)</p>
		<p>Total: (LIC + Staff Scores) _____ (20 Pts)</p>

LIC:	Staff:	Serving Priority Needs and Populations
		<p>Activity will serve how many of the following areas of priority need (services):</p> <ul style="list-style-type: none"> - Housing needs include new affordable housing construction, emergency or 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, or other housing need identified through public outreach that is added to this list. If other housing need, please indicated which one _____. - Priority needs for public facilities are community centers, youth facilities, community gardens, child care facilities, and one-stop service centers. Priority public Improvements are alley improvements, American's with Disability Act accessible curb ramps, and sidewalk infill. Or other public facilities/improvement need identified through public outreach that is added to this list. If other public facilities/improvement, please indicated which one _____. - Public services include crime prevention, affordable youth activities, senior services, job training/education, or other service need identified through public outreach that should be added to the list. If other service, please indicate which one _____. <p>5 – Two of the targeted priority needs 3 – One of the targeted priority needs 0 – None of the targeted priority needs</p>
		<p>Activity will serve how many of the following targeted priority populations: Extremely low-income and very low-income households, seniors, youth aged 6-17, persons with disabilities, and foster youth.</p> <p>5 – Two of the targeted priority populations 3 – One of the targeted priority populations 0 – None of the targeted priority populations</p>
	X	<p>Total: (LIC + Staff) _____ (10 Pts)</p>

LIC:	Staff:	Activity Need and Justification
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ATTACHMENT E: City of Lodi CDBG Application Rating Tool

		<p>5 – Applicant has demonstrated that the problem or need being addressed is significant in scope and intensity and is likely to cause numerous major problems in the community within the next five years.</p> <p>3 – Applicant has demonstrated that the problem or need being addressed is moderate in scope and intensity and is likely to cause some problems in the community within the next five years.</p> <p>0 – Applicant has not demonstrated that the problem or need being addressed is likely to cause numerous major problems in the community within the next five years.</p>
		The proposed project will
		<p>5 - Completely solve the problem or need for at least five years (15 years for capital projects, which are those that are physical improvements)</p> <p>3 - Significantly solve a portion of the problem or need for at least five years (15 years for capital projects, which are those that are physical improvements)</p> <p>0 - Unlikely solve the problem or need for at least five years (15 years for capital projects, which are those that are physical improvements)</p>
	X	Total: _____ (10 Pts)

LIC:	Staff:	Activity Benefit
		<p>Activity’s Potential Benefit to Target Beneficiaries</p> <p>1 to 10 - Activity benefits the target beneficiaries</p> <p>0 - No benefit to their beneficiaries</p>
		<p>Activity’s Potential benefit to the City of Lodi</p> <p>1 to 20 – Activity’s benefit to the community as a whole</p> <p>0 - No benefit to Lodi</p>
	X	Total: _____ (30 Pts)

LIC:	Staff:	Readiness to Proceed During Program Year
		<p>5 - All predevelopment steps necessary to have been completed</p> <p>3 - Some predevelopment steps have been completed, with all the steps likely to be completed by July 1, 2019</p> <p>1 - Predevelopment steps are in process but unlikely to be completed by July 1, 2019</p> <p>0 - Predevelopment has not been adequately considered</p>

ATTACHMENT E: City of Lodi CDBG Application Rating Tool

		<p>5 – Project will begin after July 1, 2019, and end on or before June 30, 2020.</p> <p>3 – Project will begin after July 1, 2019 and end on or before December 30, 2020.</p> <p>0 – Project will be completed on or after January 1, 2020.</p>
X		<p>4 Project timeline is realistic, with potential delays built into the schedule.</p> <p>2 Project timeline is realistic, but may not adequately account for delays.</p> <p>0 Project timeline is unrealistic</p>
		<p>3 - Project will be completed fully without needing further funding commitment from another source.</p> <p>2 - Project is likely to be fully completed, but depends on funding commitments from other organizations/source.</p> <p>0 - Project may not be fully completed.</p>
		<p>Total: (LIC + Staff) _____ (17 Pts)</p>

LIC:	Staff:	Cost Reasonableness and Effectiveness
X		<p>5 - Project costs are fully justified and within an expected range.</p> <p>3 - Project costs are somewhat justified and are slightly above what is expected.</p> <p>0 - Project costs are excessive, are unrealistically low, or are not justified.</p>
X		<p>4 - Proposed costs are supported by previous actual budgets, surveys of similar organizations, or independent cost estimates.</p> <p>2 - Proposed costs are supported by internal cost estimates.</p> <p>0 - Proposed costs are not supported.</p>
		<p>3 - The organization is, with the exception of capital funds, self-sustaining without on-going need for CDBG funds to continue activity.</p> <p>2 - The organization has a realistic plan to become self-sustaining.</p> <p>0 - The organization would likely need ongoing CDBG funding to continue this activity.</p>
		<p>Total: (LIC + Staff) _____ (12 Pts)</p>

LIC:	Staff:	Activity Management and Implementation
		<p>The organization:</p> <p>3 - Has sufficient management resources available.</p> <p>0 - Does not have sufficient management resources available.</p>

ATTACHMENT E: City of Lodi CDBG Application Rating Tool

		<p>The organization:</p> <p>3 - Displays a commitment to operating and managing their activity according to CDBG regulations. 0 - Fails to display adequate commitment to operating and managing their activity according to CDBG regulations.</p>
		<p>The organization:</p> <p>3 - Has a record of proper management of all relevant activities. 0 - Has had some problems with managing activities properly.</p>
		<p>The organization:</p> <p>2 - Has the appropriate resources readily available to support the activity. 0 - Will require more than 2 months to obtain the resources necessary to perform the activity.</p>
		<p>The organization:</p> <p>3 - Provided a realistic estimate of the number of persons who will benefit from the activity. 0 - Provided an estimate of the number of beneficiaries that was inflated, as compared to past performance or similar activities.</p>
		<p>The organization:</p> <p>3 - Has a viable method for ensuring beneficiaries are low- and moderate-income persons. 0 - Does not have a method for determining beneficiary income, or does not have sufficient resources to implement it.</p>
		<p>The organization:</p> <p>3 - The financial statement shows sufficient resources to support the organization. 1 - The financial statement raises concerns for the organization's long-term stability. 0 - The financial statement indicates significant problems with expenditures or oversight.</p>
	X	<p>Total: _____ (20 Pts)</p>

LIC:	Staff:	Experience and Past Performance
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		<p>Based on the qualifications of staff and prior experience, the applicant has:</p> <p>8 - Extensive experience undertaking and managing similar projects. 5 - Limited experience undertaking and managing similar projects. 3 - Sufficient resources to undertake and manage the project, but little experience with similar projects. 0 - No experience undertaking and managing similar projects.</p>
X		<p>In the past 5 years, the applicant:</p> <p>5 - Expended funds according to their schedule in their contract and within program year. 3 - Expended funds up to six months beyond the program year. 0 - Has unexpended funds that are more than 18 months old. Note: Applicants who have not received City grants in the past 5 years are awarded all 5 points.</p>
X		<p>In the past 5 years, the applicant:</p> <p>3 - Turned in all required reports fully completed and on time. 1 - Reports not fully completed or not on time; however, made an effort to improve reporting performance and exhibited a significant improvement. 0 - Turned in required reports uncompleted or late and showed little improvement in reporting compliance. Note: Applicants who have not received City grants in the past 5 years are awarded all 3 points.</p>
X		<p>In the past 5 years, the applicant:</p> <p>2 - Sufficiently completed all activities in their scope of services. 1 - Completed most of the activities in their scope of services. 0 - Exhibited serious issues in adhering to their scope of services. Note: Applicants who have not received City grants in the past 5 years are awarded all 2 points.</p>
		<p>Total: (LIC + Staff) _____ (18 Pts)</p>

LIC:	Staff:	Matching Contributions
		<p>The applicant:</p> <p>4 - Made an effort to secure other funding for the activity. 0 - Did not clearly make an effort to secure other funding for the activity.</p>

ATTACHMENT E: City of Lodi CDBG Application Rating Tool

		<p>The applicant:</p> <p>3 – Has 100% of other funding sources committed 2 - Has at least 75% of other funding committed. 1 - Has 255 of other funding source committed. 0 - Has no other funding sources.</p>
		<p>The ratio of eligible matching funds to CDBG funds is:</p> <p>8 - 1.1 or more 6 - 0.75 to 1 4 - 0.5 to 1 2 - 0.25 to 0.5 0 - Less than 0.25</p>
		<p>CDBG funds are an appropriate source for the proposed activity:</p> <p>5 – Funds are appropriate 0 – Other funding sources would be a better fit</p>
		<p>Total: _____ (20 Pts)</p>

LIC:	Staff:	HUD Issues
X		<p>Any HUD eligibility issue related to the proposed activity:</p> <p>0 - Not applicable -2 - Eligibility Issue</p>
		<p>Total: (Staff Only) _____ (0 Pts)</p>

GRAND TOTAL: _____ (157 Pts)

ATTACHMENT F

Continued AP-35 Reasons and Obstacles to Addressing Underserved Needs

Resources offered by government programs and projects are often able to keep families financially stable, and for many, these programs are essential to their well-being and continued livelihood. CDBG funds are important for bringing added resources to individuals with low-to-moderate incomes, providing needed safety-net programs, and initiating and maintaining long-term anti-poverty projects.

According to the 2015 Public Policy Institute of California report, 8.2% of Californians (3.1 million people) are estimated to be kept out of poverty due to the combined contributions from CalFresh (i.e., food stamps), CalWORKS (i.e., cash assistance to families with children), federal Earned Income Tax Credit and Child Tax Credit, Supplemental Security Income, federal housing subsidies, Supplemental Nutrition Program for Women, Infants and Children, and lastly, free or low-cost school meals. CDBG funds often help complement these services by filling in service areas such as mental health, employment training and development, fair housing and affordable housing, and any additional programs that are identified within a community's priority needs to assist low-income or marginalized demographics.

The primary obstacle facing the City of Lodi is a lack of resources—particularly funding—that are necessary to address the spectrum of needs identified in the community. That is why the City makes great efforts to stay connected with local nonprofits and social service agencies, regularly examines funding sources and other resources for opportunities to build community capacity, and looks for gaps in needed essential services, while also looking for opportunities to implement long-term anti-poverty solutions.

A second obstacle to meeting underserved needs is that many available services are not immediately accessible, but rather located in Stockton, 15 miles away. The City of 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 and mobile offices in Lodi. The City provided CDBG funding to one local service provider, the Community Partnership for Families of San Joaquin, to assist with its move to a vacant office space in a City building where the organization operates its Family Resource Center.

A third obstacle is the number of nonprofits that need assistance with program management and fiscal policies. New nonprofits continue to form in Lodi and throughout the region, and most have few, yet passionate, staff 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 they may need basic technical assistance securing tax-exempt status, setting up bookkeeping systems, and applying for grants.

ATTACHMENT G

Continued AP-65 Introduction

Two facilities in Lodi provide shelter to the homeless. The Salvation Army has 56 shelter beds for men and 28 beds for women and children. It has an additional three small units with three beds per unit that are for women or men with children over the age of 10. Most evenings, the Salvation Army's shelter can accommodate all homeless persons who come to its doors, and it keeps no waitlist. If needed, it can expand into an additional room to accommodate more guests. Lodi House has 26 beds for women and children.

Additionally, there are a total of 49 transitional housing beds between the Salvation Army (16 persons), Lodi House (3 units at approximately 4 persons each), and Central Valley Low-Income Housing Corporation (21 persons).

It should be noted that, at an AI public meeting in June 2015, social service providers estimated that an average of 91 unsheltered homeless persons a night do not reach their doors.

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

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

Additionally, HACSJ manages three migrant family farm labor housing developments for the state of California. This housing is available from the first week of May through the end of October of each year. Child care centers are provided for farmworkers at the developments. Services from the Employment Development Department, the Social Security Administration, and various education and healthcare services are also provided on-site. During the off-season, one of the developments is made available to the homeless. The developments are also used as evacuation sites, as emergency housing, and to house families displaced by city or county action.

These homeless and special needs populations, such as disabled persons, seniors, single-parent households, and migrant workers, face greater challenges in accessing specific resources within their communities. To help address needed resources, the City works with local and regional organizations to prioritize projects and programs, collaborate on services, develop needed programs, and leverage additional financial and in-kind resources.