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STANISLAUS URBAN COUNTY & STANISLAUS HOME CONSORTIUM CONSOLIDATED PLAN FISCAL YEARS 2025 - 2029

This Consolidated Plan includes contingency provision language to explain how project/program funding amounts will be adjusted once actual funding is made available by the U.S. Department of Housing and Urban Development

Fiscal Years 2025-2029

Stanislaus Urban County and the Stanislaus HOME Consortium



Stanislaus County

Chairman – Buck Condit
Vice Chairman – Vito Chiesa
Supervisor- Channce Condit
Supervisor- Mani Grewal
Supervisor- Terry Withrow



City of Ceres

Mayor – Javier Lopez
Vice Mayor – Daniel A. Martinez
Councilmember James Casey
Councilmember Rosalinda L. Vierra
Councilmember Cerina Otero



City of Hughson

Mayor – George Carr
Mayor Pro Tem – Randy Crooker
Councilmember Julie Ann Strain
Councilmember Susana Vasquez
Councilmember Alan McFadon



City of Newman

Mayor – Casey Graham
Councilmember Shane Tomlinson
Councilmember Scott Ball
Councilmember Gisel Pimentel
Councilmember Matthew Harden



City of Oakdale

Mayor – Cherilyn Bairos
Mayor Pro Tem – Christopher Smith
Councilmember Jarod Pitassi
Councilmember Jeff Kettering
Councilmember Kayleigh Gilbert



City of Patterson

Mayor – Michael Clauzel
Councilmember Gabriela Hernandez
Councilmember Jessica Romero
Councilmember Kendra Mora
Councilmember Carlos Roque



City of Riverbank

Mayor – Rachel Hernandez
Vice Mayor – Cindy Fosi
Councilmember John C. Pimentel
Councilmember Stacy Call
Councilmember Luis Uribe



City of Turlock*

Mayor – Amy Bublak
Vice Mayor – Rebecka Monez
Councilmember Cassandra Abram
Councilmember Kevin Bixel
Councilmember Erika Philips



City of Waterford

Mayor – Charlie Goeken
Vice Mayor – Jamie Hilton
Councilmember Guadalupe Gutierrez
Councilmember Christine Harris
Councilmember Elizabeth Talbott

**Note: The City of Turlock is not a member of the Stanislaus Urban County; however, it is a member of the Stanislaus HOME Consortium.*

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Executive Summary

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

Introduction

Stanislaus County, in partnership with the cities of Ceres, Hughson, Newman, Oakdale, Patterson, Riverbank, and Waterford form the Stanislaus Urban County for purposes of receiving U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant Program (CDBG) and Emergency Solutions Grants (ESG) Program funding. Stanislaus County is the lead entity with responsibility for implementing and administering CDBG and ESG funding.

Stanislaus County is also the lead entity for the Stanislaus HOME Consortium, established on July 1, 2023, that includes all the Stanislaus Urban County member cities and the City of Turlock. All proposed HOME activities for the Stanislaus HOME Consortium will be incorporated into the Fiscal Years 2025-2026 AAP. The City of Turlock will be developing an AAP for their own separate CDBG funding independently.

Each year, the United States Department of Housing and Urban Development (HUD) provides funding for housing and community development programs to the Stanislaus Urban County and the City of Turlock, specifically Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnerships Program (HOME) grant. In order to receive these funds, the City of Turlock and the Stanislaus Urban County have prepared a joint Five-Year Consolidated Plan (Consolidated Plan) for Fiscal Years 2025-2029 which will serve as the blueprint for the expenditures of federal funds in the communities of Ceres, Hughson, Newman, Oakdale, Patterson, Riverbank, Turlock, Waterford, and the unincorporated area of Stanislaus County. The Consolidated Plan will serve as the framework planning document for a community wide dialogue to identify the top housing needs, community development concerns for low- and moderate-income populations, and to set informed priorities for actions and uses of funds. An important part of these efforts is hearing from members of the public on issues of community needs, housing needs, and housing issues.

Throughout this document the following geographic terms will be used.

- **Stanislaus Planning Area:** Includes the entirety of the planning area considered under the Consolidated Plan: the cities of Ceres, Hughson, Newman, Oakdale, Patterson, Riverbank, Turlock, Waterford, and the unincorporated area of the County.
- **Stanislaus Urban County:** A multi-jurisdictional CDBG entitlement, made up of the cities of Ceres, Hughson, Newman, Oakdale, Patterson, Riverbank, Waterford, and the unincorporated area of the County. Stanislaus County is the “lead entity” for the Stanislaus Urban County.
- **Unincorporated County:** Includes the entire unincorporated area of the County (this area is not a part of any municipality).
- **Entitlement Cities:** The CDBG entitlement cities in the County are Modesto and Turlock.

- **Stanislaus Home Investment Partnerships Program (HOME) Consortium:** The members of the Consortium are Stanislaus Urban County and the City of Turlock. Stanislaus County is the “lead entity” for the Stanislaus HOME Consortium.

The Consolidated Plan also includes the Annual Action Plan (AAP), which is the one-year plan that the Stanislaus Urban County and the City of Turlock each prepare pursuant to the goals outlined in the Consolidated Plan. These AAPs detail the projects and activities that the Stanislaus Urban County and City of Turlock will undertake to address the housing and community development needs and local objectives using CDBG, ESG, and HOME funds received during Fiscal Year 2025.

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

The Stanislaus Urban County has identified the following five goals to address housing and community development needs during the span of the 2025-2029 Consolidated Plan:

- Support affordable housing and promote accessible housing options
- Work to address, prevent, and mitigate homelessness
- Improve public infrastructure and facilities
- Provide and ensure access to essential public services
- Administration

The City of Turlock has identified the following five goals to address housing and community development needs during the span of the 2025-2029 Consolidated Plan:

- Support affordable housing and promote accessible housing options
- Work to address, prevent, and mitigate homelessness
- Improve public infrastructure and facilities
- Provide and ensure access to essential public services
- Administration

During the five-year Consolidated Plan period, the Stanislaus Urban County expects to receive approximately:

- \$2,302,867 annually in CDBG funding, for a five-year total of \$11,514,335.
- \$202,582 annually in Emergency Solutions Grant (ESG) funding, for a five-year total of \$1,012,910.
- \$1,234,277.61 annually in HOME funding, for a five-year total of \$6,171,388.05.

During the five-year Consolidated Plan period, the City of Turlock expects to receive approximately:

- \$636,784 annually in CDBG funding, for a five-year total of \$3,183,920.

CDBG funds can be used by the Stanislaus Urban County and City of Turlock for public services, public facilities and improvements, housing activities, and planning and administrative costs. ESG funds are used to assist people to quickly regain stability in housing after experiencing a housing crisis and/or homelessness. The HOME program funds support the development and rehabilitation of affordable rental and ownership housing for low- and moderate-income households. HOME funds can be used for activities that promote affordable rental housing and homeownership by low- and moderate-income households, including building acquisition, new construction and reconstruction, moderate or substantial rehabilitation, homebuyer assistance, and tenant-based rental assistance.

Evaluation of past performance

Stanislaus Urban County

In many older neighborhoods and communities of the Stanislaus Planning Area, public infrastructure is minimal or non-existent, causing this to be a high priority need. Infrastructure such as sewer, water, curb, gutter, sidewalk, and storm drainage are typical development standards in newer neighborhoods but were not always requirements at the time older neighborhoods developed. The Stanislaus Urban County members have utilized CDBG funds for infrastructure improvement related projects.

Through the CDBG Public Services Program, the Stanislaus Urban County sets aside an average of 10% of its annual CDBG allocation for programs that provide services to low- to moderate-income households (families or individuals). In Fiscal Year 2024-2025, a total of eight public service programs were awarded \$325,000 to carry-out a number of needed services and, as of March 1, 2025, approximately 1,060 individuals have received a form of service through the funded agencies. Funded services ranged from meals and shelter for low-income households to emergency food assistance programs.

The City of Turlock relinquished the role of lead entity for the Stanislaus HOME Consortium in Fiscal Year 2022. The City may report on program income and remaining HOME funding prior to Fiscal Year 2023 that they will continue to administer on behalf of the HOME Consortium until its fully expended in future Annual Action Plans (AAPs) and Consolidated Annual Performance Reports (CAPERs). Prior Stanislaus HOME Consortium funds are included in the Consolidated Plan for planning purposes and are labeled accordingly in this document. Since July 1, 2023, Stanislaus County has been the lead agency for the Stanislaus HOME Consortium and has been working with the members of the Stanislaus HOME Consortium to identify housing projects and has contracted with a housing consultant to assist in the preparation of HOME policies, procedures, and development of a Request for Proposals that will be utilized to identify, prioritize, and rank housing projects and to establish priorities for a consortium wide comprehensive housing rehabilitation program.

ESG program funding is used to provide emergency shelter and rental assistance for homeless households and households at-risk of becoming homeless. In Fiscal Year 2024-2025, a total of three programs were awarded \$189,834 to carry-out services and, as of March 1, 2025, approximately 494 individuals have received services through the funded agencies. Funded services have included shelter and homeless prevention services.

Throughout Fiscal Year 2024-2025, the Stanislaus Urban County and the City of Turlock, along with the Stanislaus Community System of Care (CSoC), the locally recognized Continuum of Care (CoC), continued to work together on strengthening efforts to address and collaborate on homeless issues including the implementation of the Stanislaus Regional Strategic Plan to Address Homelessness.

City of Turlock

Through the CDBG Public Services Program, the City of Turlock has set aside up to 15% of its annual CDBG allocation for programs that provide services to low- to moderate-income households (families or individuals). In Fiscal Year 2024-2025, a total of seven public service programs were awarded \$64,500 to assist in carrying out a number of needed services. Funded services include meals for low- and moderate-income households and seniors, as well as emergency shelter services, ~~fair~~ housing resource services, recreation scholarships for low-income youth, essential housing related services for low-income victims of domestic violence, and youth navigation services for homeless youth. The City continued to administer a First Time Home Buyers (FTHB) Program for low-income first-time homebuyers which provides low interest loans to qualified clients to purchase a home. The City of Turlock utilized various resources including the HOME Program, CDBG, and CalHome to fund the program. The City continued offering a Housing Rehabilitation Program for the repair of homes within the City and assists income eligible clients (including the elderly, handicapped, and other special needs) improving housing conditions. The City acquired multi-family units for rehabilitation and sale to eligible non-profit agencies. The City of Turlock served as the lead for the Stanislaus HOME Consortium prior to Fiscal Year 2023 and the remaining funding and program income continues to be administered by the City on behalf of the Consortium for eligible HOME activities.

Summary of citizen participation process and consultation process

The community outreach process for the Consolidated Plan included a survey of the Stanislaus Planning Area, online community meetings, stakeholder interviews, in person community meetings, agency phone and email consultations, and consultation with the local Continuum of Care (CoC). Draft documents were made available to the public via the County's website in English and in Spanish to the public online (online translation was enabled), at the offices of the Community Development departments of the respective Consortium members, and was directly emailed to notify interested parties by Consortium staff. A summary of the citizen participation process and comments is included in Appendix A.

Summary of public comments

The outreach effort for the Consolidated Plan and Annual Action Plan reached a number of agencies and individuals throughout the County and City of Turlock. Overall, some general themes emerged throughout the process which helped guide the development of the Consolidated Plan.

Given community outreach, feedback primarily consisted of needs surrounding housing across the spectrum (rental and ownership opportunities for all income ranges) as well as specific housing needs for seniors and those with a disability. Engagement with stakeholders across the County indicated a need for

additional homelessness support; both shelters (low-barrier shelter, transitional housing, and permanent supportive housing) as well as those social support services.

There was a significant need expressed for infrastructure and facility development and improvements, particularly in County pockets that may exist within or very near the City boundaries of Modesto. There is also a need for economic opportunities and support to those low- and moderate-income households looking for economic opportunities through job creation, training, or other development activities.

Concerns about domestic violence and elder abuse also emerged as key themes. Respondents particularly stressed the need for increased outreach and support services for victims of domestic violence and elder abuse. Among public service needs, crime prevention, child abuse prevention, medical and dental services, fair housing support, and drug abuse education were considered the most important.

Any public comments received during the public review period or provided at the subsequent final public hearing to consider approval of the Consolidated Plan will be incorporated into the final Consolidated Plan submitted to HUD. A summary of the citizen participation process and comments is included in Appendix A.

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

No public comments were purposefully not included or not accepted during the development of the Consolidated Plan.

Summary

The Stanislaus Urban County and City of Turlock have engaged in a process of community outreach, consultations, and analysis of relevant community indicators to establish housing and community development goals for the five-year planning period. These goals will be used to plan for the use of CDBG, HOME, and ESG funds received by the Stanislaus Urban County and City of Turlock for the five-year period of 2025-2029.

As per HUD guidance received via email on July 31, 2025, the following assurance statements are incorporated by reference into the Consolidated Plan to the extent that they are in conformance with applicable laws, including Executive Orders:

“Stanislaus County and the City of Turlock agree that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government’s payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.”

“Stanislaus County and the City of Turlock will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.”

“Stanislaus County and the City of Turlock shall not use grant funds to promote “gender ideology,” as defined in Executive Order (E.O.) 14168, Defending Women from Gender Ideology Extremism and Restoring Biological Truth to the Federal Government.”

The HUD email received is attached to the Administration section of the Consolidated Plan. Edits were made throughout the Consolidated Plan and Annual Action Plan to address the emailed request.

Space below intentionally left blank.

From: [CPD DAS for Field Operations](#)
To: [Ana San Nicolas](#); JFigueroa@turlock.ca.us
Cc: [SFCPDMail](#); [Blalock, Rebecca S](#); [Clarke, Adriane J](#)
Subject: NOTIFICATION: Stanislaus County, CA (member of Turlock/Stanislaus County HOME Consortium) FY25 Consolidated Plan/Action Plan
Date: Thursday, July 31, 2025 4:29:46 AM

*** **WARNING:** This message originated from outside of **Stanislaus County**. **DO NOT** click links or open attachments unless you recognize the sender and know the content is safe ***

Dear Grantee,

This message serves as notification that the Department is questioning the accuracy of Stanislaus County, CA's (member of Turlock/Stanislaus County HOME Consortium) certification that the Community Development Block Grant (CDBG) funds described in its Fiscal Year 2025 Consolidated Plan/Action Plan (the Plan) will be administered in conformity with applicable laws, including Executive Orders. HUD is providing this opportunity for your jurisdiction to comment (i.e., provide specific evidence demonstrating compliance with the certification) by responding to this notification. The grantee's demonstration of the accuracy of its certification should include taking the actions described below by **5:00 pm EDT on Wednesday, August 6, 2025**. Failure to address HUD's concerns regarding the certification may result in HUD determining that the certification is inaccurate or unsatisfactory, which will result in disapproval of the Plan.

During HUD's review of the Fiscal Year 2025 Consolidated Plan/Action Plan submitted by your jurisdiction, the Department identified language in the Plan that appears to be inconsistent with Executive Order **14151 Ending Radical and Wasteful Government DEI Programs and Preferencing**, and Executive Order **14173 Ending Illegal Discrimination and Restoring Merit-Based Opportunity**, and **Executive Order 14168 Defending Women From Gender Ideology Extremism and Restoring Biological Truth to the Federal Government**. Specifically, the jurisdiction's Plan states the following:

- "Achieve **equity** in governance, outreach, provision of services, program participation, and outcomes while improving outreach, care, and culturally attuned services to **vulnerable and historically underserved subpopulations**." (page 70, emphasis added)
- "Implementation of these goals will help to improve and increase housing opportunities for the population most in need in the County. Prevention, diversion, and rapid resolution with **equity** centered programming (Goals 3 and 7) have potential to mitigate the **effects of historic discrimination and segregation**." (page 71, emphasis added)
- "The County has seen an uptick from 815 active cases of HIV in 2018 to 924 cases in 2022. (California HIV Surveillance Report – 2022). Across California, 83% of people with HIV are cisgendered men. Only 13% of the population with HIV are **cisgendered women**." (page 77, emphasis added)
- "The 2023 EDA investment priorities focus on: **equity**, recovery and resilience, workforce development, manufacturing, technology-based economic development, environmental sustainability, exports, and foreign direct

The Process

PR-05 Lead & Responsible Agencies - 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 on behalf of the Stanislaus Urban County and Stanislaus HOME Consortium, and those responsible for administration of each grant program and funding source.

Responsible Agencies

Stanislaus Urban County

Agency Role	Name	Department/Agency
CDBG Administrator	Stanislaus County	County Planning and Community Development
HOME Administrator	Stanislaus County	County Planning and Community Development
ESG Administrator	Stanislaus County	County Planning and Community Development

City of Turlock

Agency Role	Name	Department/Agency
CDBG Administrator	City of Turlock	City of Turlock – Housing Program Services

Narrative

Each year, the United States Department of Housing and Urban Development (HUD) has provided funding for housing and community development programs to the Stanislaus Urban County and the Stanislaus HOME Consortium, specifically Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnerships Program (HOME) grant.

Beginning in 2000, with the City of Turlock serving as the lead entity, the Stanislaus Urban County was part of the City of Turlock/Stanislaus Urban County Home Investment Partnerships Program (HOME) Consortium for purposes of receiving federal HOME grant funding. On July 1, 2023, Stanislaus County became the lead entity for a new HOME Consortium, the Stanislaus HOME Consortium, consisting of the Stanislaus Urban County and the City of Turlock.

In order to receive CDBG, ESG, and HOME funds, the City of Turlock and the Stanislaus Urban County have prepared a joint Five-Year Consolidated Plan for Fiscal Years 2025-2029 which will serve as the blueprint for the expenditures of federal funds in the communities of Ceres, Hughson, Newman, Oakdale, Patterson, Riverbank, Turlock, Waterford, and the unincorporated area of Stanislaus County. Stanislaus County is the “lead entity” with responsibility for implementing and administering HUD Entitlement funding. However, the City of Turlock is the entitlement jurisdiction for Community Development Block Grant (CDBG) for the City of Turlock. The City of Turlock will report HOME activities undertaken with the remaining funding received by the prior HOME Consortium under their own separate Annual AAP. The City is estimating to receive HOME program income of \$110,000 per year for a total of \$550,000 during the five-year Consolidated Plan period. In addition, the City has approximately \$6,000,000 in carry-over funds related to HOME activities approved under the City’s prior 2024-2025 AAP; any changes to the City’s prior 2024-2025 AAP for HOME funds will be done through the City’s 2024-2025 AAP through a substantial amendment, as appropriate.

Stanislaus County was formed from part of Tuolumne County in 1854. The county seat was first situated at Adamsville, then moved to Empire in November, La Grange in December, Knights Ferry in 1862, and was fixed at the present location in Modesto in 1871. According to the U.S. Census Bureau, the county has a total area of 1,515 square miles (3,920 km²), of which 1,495 square miles (3,870 km²) is land and 20 square miles (52 km²) (1.3%) is water.

The City of Turlock was founded on December 22, 1871 and was incorporated on February 15, 1908. The City of Turlock is the second largest city in Stanislaus County after Modesto. It is located between Modesto and Merced at the intersection of State Routes 99 and 165. According to the U.S. Census Bureau, the City of Turlock has a total area of 16.9 square miles, all of which is land.

Consolidated Plan Public Contact Information

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

1. Introduction

In preparing the Consolidated Plan, the Stanislaus HOME Consortium consulted with various organizations located in the Stanislaus Urban County and City of Turlock that provide services to residents. In many instances, these consultations are part of ongoing interactions between the Stanislaus Urban County, City of Turlock, and the agency or group described.

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

The Stanislaus Urban County and the City of Turlock participate in the following monthly collaborative meetings to coordinate our efforts on housing and services in the community, the local CoC, the Turlock Community Collaborative, and the Stanislaus Homeless Alliance.

- Stanislaus Community System of Care (CoC) - monthly in person meetings consist of housing and service providers discussions on service needs and issues in the community. Project and funding opportunities are announced as well as available agency and client assistance.
- Turlock Community Collaborative - monthly meetings are held online to discuss community programs and needs in the City of Turlock and surrounding communities. Members consist of health service agencies, service providers, and housing programs representatives.
- Stanislaus Homeless Alliance - monthly meetings are held in person to discuss projects and initiatives related to the homeless population and homeless prevention.

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

The Stanislaus Urban County and City of Turlock collaborate with the CoC in multiple ways. The CoC is made up of representatives from Stanislaus County (Planning & Community Development, Behavioral Health and Recovery Services, Child Support Services), City of Modesto, City of Turlock, City of Riverbank, the Stanislaus Regional Housing Authority (Housing Authority), housing service providers, social service providers, fair housing service providers, health service providers, and homeless service providers. Announcements for funding opportunities made available through the County and participating agencies are routinely advertised at the CoC meetings.

The Stanislaus Urban County and the City of Turlock take part in regularly scheduled monthly CoC meetings and consult regularly with all attendees on housing needs, social service needs, and homelessness needs. This ongoing partnership increases shared understanding of service needs, gaps in services, as well as roles and responsibilities throughout the continuum.

The Stanislaus Urban County and City of Turlock also routinely consult with a wide range of service providers and stakeholders. These involved both the public sector and private nonprofit sector. These personal contacts asked those who help to meet the housing and social services needs of Stanislaus County and City of Turlock residents to describe the level of needs in the community, the relative priority of needs, and what they believe can be done to better meet the needs of the county's residents.

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.

Meetings with the CoC and their executive committee are routinely conducted to help determine how to allocate ESG funds, develop performance standards, evaluate outcomes, and develop funding, policies, and procedures for the administration of HMIS. A more detailed consultation on how ESG funds are implemented occurs at the CoC's HMIS sub-committee, which takes place monthly. The sub-committee works to implement ESG and HMIS regulations, both in practice and in the HMIS system itself. Consultation with public sector and private nonprofits that provide permanent supportive housing, health services, and social services are also routinely conducted, in coordination with the CoC, to determine what resources are available to address the needs of any persons that are chronically homeless.

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.

Agencies, Groups, Organizations Who Participated

Citizen Participation Outreach

The table below lists the community meeting and public hearing held for the Consolidated Plan and the AAP. The list was posted on the County's website (link below) and was updated as more meetings were added after the release of the draft Consolidated Plan and AAP.

<https://www.stancounty.com/planning/cdbg/notices.shtm>

Mode of Outreach	Target of Outreach	Meeting Location	Summary of Comments Received	Summary of Comments Not Accepted
Public Meetings	Non-English Speaking Specify other language: Spanish	<u>Ceres</u> - April 17, 2025, at 11:00am <u>Community Meeting</u>, via Zoom. - April 17, 2005, at 5:30pm <u>Community Meeting</u>, City Hall, 2701 4th Street, Ceres.	Comments pending for April and May Meetings	N/A

	Non-targeted/ broad community	• April 28, 2025, at 6:00pm <u>Ceres City Council Meeting</u>, City Hall 2701 4th Street, Ceres. <u>Hughson</u> • April 14, 2025, at 5:15pm, <u>Community Meeting</u>, via Zoom. • April 14, 2025, at 5:15pm, <u>Community Meeting</u>, City Hall, 7018 Pine Street, Hughson. • April 28, 2025, at 6:00pm, <u>Hughson City Council Meeting</u>, City Hall, 7018 Pine Street, Hughson. <u>Newman</u> • April 15, 2025, at 4:00pm, <u>Community Meeting</u>, City Hall, 938 Fresno Street, Newman. • April 15, 2025, at 4:00pm, <u>Community Meeting</u>, via Zoom. • April 22, 2025, at 7:00pm, <u>Newman City Council Meeting</u>, City Hall, 938 Fresno Street, Newman. <u>Oakdale</u> • April 11, 2025, at 9:30am, <u>Community Meeting/City Hall</u>, 455 South Fifth Ave., Oakdale. • April 11, 2025, at 9:30am, <u>Community Meeting</u>, via Zoom. • April 21, 2025, at 7:00pm, <u>Oakdale City Council Meeting/City Hall</u>, 455 South Fifth Ave., Oakdale. <u>Patterson</u> • April 9, 2025, at 5:30pm, <u>Community Meeting/City Hall</u>, 1 Plaza, Patterson. • April 9, 2025, at 5:30pm, <u>Community Meeting</u>, via Zoom. • April 15, 2025, at 7:00pm, <u>Patterson City Council Meeting</u>, City Hall, 1 Plaza, Patterson. <u>Riverbank</u>		
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		• April 9, 2025, at 4:30pm, <u>Community Meeting</u>, City Hall, 6707 Third Street, Suite B, Riverbank. • April 9, 2025, at 4:30pm, <u>Community Meeting</u>, via Zoom. • April 22, 2025, at 6:00pm, <u>Riverbank City Council Meeting</u>, City Hall, 6707 Third Street, Suite B, Riverbank. <u>Turlock</u> • April 15, 2025, at 1:30pm, <u>Turlock Community Collaborative Meeting</u>, via Zoom. • April 17, 2025, at 2:30pm, 3800 Cornucopia Way, Modesto. (Stanislaus Continuum of Care Meeting) • April 17, 2025, at 5:30pm, <u>Community Meeting</u>, City Hall, 156 S. Broadway, Turlock. • April 17, 2025, at 5:30pm, <u>Community Meeting</u>, via Zoom. • May 13, 2025, at 6:00pm, <u>Turlock City Council Meeting</u>, City Hall, 156 S. Broadway, Turlock. <u>Waterford</u> • April 9, 2025, at 5:30pm, <u>Community Meeting</u>, City Hall, 1 101 E. Street, Waterford. • April 9, 2025, at 5:30pm, <u>Community Meeting</u>, via Zoom. • April 17, 2025, at 6:30pm, <u>Waterford City Council Meeting</u>, City Hall, 1 101 E. Street, Waterford. <u>Stanislaus County</u> • April 17, 2025, at 2:30pm, 3800 Cornucopia Way, Modesto. (Stanislaus Continuum of Care Meeting) • April 28, 2025, at 12:00pm, <u>Community Meeting</u>, 1010 10th Street, Basement Training Room, Modesto. • April 30, 2025, at 5:30pm, <u>Community Meeting</u>, 1010 10th	
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		Street, Basement Training Room, Modesto. • May 3, 2025, at 10:00am, <u>Community Meeting</u>, via Zoom video conferencing. • May 6, 2025, at 6:00pm, <u>Community Meeting</u>, via Zoom video conferencing. • May 13, 2025, at 9:00am, <u>Public Hearing- Board of Supervisors Meeting</u>, 1010 10th Street, Stanislaus Board of Supervisors Chambers, Modesto.		
Newspaper Ad	Non-targeted/ broad community	All public hearings/meetings and notice of the availability of the draft Consolidated Plan and AAP for public review, are to be published in newspapers covering the Stanislaus Planning Area (Ceres Courier, Hughson/Denair Dispatch, Modesto Bee (English and Spanish), Newman/Gustine Westside Index, Oakdale Leader, Turlock Journal and Patterson Irrigator).	Comments pending for April and May meetings	N/A

1	Agency/Group/Organization	Ceres Healthy Start Family Resource Center The Salvation Army Red Shield Court Appointed Special Advocates (CASA)
	Agency/Group/Organization Type	Services - Children
	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?	Agencies were consulted via email, one on one meetings and via Microsoft TEAMS meetings. Anticipated Outcomes/Areas of Improved Coordination: Identification of needs for at risk youth and their families. Results include suggestions on how best serve at risk youth.
2	Agency/Group/Organization	Area Agency on Aging Healthy Aging Association Stanislaus Advocacy Network
	Agency/Group/Organization Type	Services - Seniors
	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?	Agencies were consulted via email, one on one meetings and via Microsoft TEAMS meetings Anticipated Outcomes/Areas of Improved Coordination: Identification of needed services for seniors.
3	Agency/Group/Organization	Center for Human Services Central Valley Opportunity Center
	Agency/Group/Organization Type	Services - Education Services - Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were consulted via email, one on one meetings and via Microsoft TEAMS meetings Anticipated Outcomes/Areas of Improved Coordination: Identification of needed basic skills training such as budgeting, balancing a check book to training for employment.
4	Agency/Group/Organization	Healthy Alternatives to Violent Environments (HAVEN)
	Agency/Group/Organization Type	Services - Victims of Domestic Violence
	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?	Agencies were consulted via email, one on one meetings and via Microsoft TEAMS meetings. Anticipated Outcomes/Areas of Improved Coordination: Identification of a need for legal services for clients. There is a lack of funding aimed towards assisting clients with legal services and to help become stably housed.
5	Agency/Group/Organization	Cambridge Academies Stanislaus Workforce Development
	Agency/Group/Organization Type	Services - Education Services - Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were consulted via email, one on one meetings and via Microsoft TEAMS meetings. Anticipated Outcomes/Areas of Improved Coordination: Identification of a need for legal services for clients. There is a lack of funding aimed towards assisting clients with legal services and to help become stably housed.
6	Agency/Group/Organization	United Samaritans Foundation
	Agency/Group/Organization Type	Other - Food Bank
	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?	Agency was consulted via email, one on one meetings and via a Microsoft TEAMS meeting. Anticipated Outcomes/Areas of Improved Coordination: Identification of a need for funding for improvements to the food pantry's facilities and vehicles.
7	Agency/Group/Organization	Cambridge Academies Center for Human Services Family Promise Modesto Gospel Mission We Care Program- Turlock
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agencies were consulted via email, one on one meetings and via Microsoft TEAMS meetings. Anticipated Outcomes/Areas of Improved Coordination: Identification of a need for funding for shelter facility operations and legal services for clients. There's a need for funding to support ongoing case management for clients to help with longer term success.
8	Agency/Group/Organization	Project Sentinel
	Agency/Group/Organization Type	Services - Fair Housing
	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?	Agencies were consulted via email, one on one meetings and via Microsoft TEAMS meetings. Anticipated Outcomes/Areas of Improved Coordination: Identification of a need for attorneys to assist clients with evictions both landlord and tenants.
9	Agency/Group/Organization	Stanislaus Regional Housing Authority
	Agency/Group/Organization Type	Services - Housing
	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?	Agencies were consulted via email, one on one meetings and via Microsoft TEAMS meetings. Anticipated Outcomes/Areas of Improved Coordination: Identification of a need for funding with less restrictions and more flexibility in use with other funding sources.
10	Agency/Group/Organization	Turning Point Community Programs
	Agency/Group/Organization Type	Services - Housing Services - Homeless
	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?	Agencies were consulted via email, one on one meetings and via Microsoft TEAMS meetings. Anticipated Outcomes/Areas of Improved Coordination: Identification of a need for more rental housing and funding with less use restrictions.
11	Agency/Group/Organization	Valley Mountain Regional Center
	Agency/Group/Organization Type	Services - Housing Services - Homeless
	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?	Agencies were consulted via email, one on one meetings and via Microsoft TEAMS meetings. Anticipated Outcomes/Areas of Improved Coordination: Identification of a need for more affordable housing and supportive services for households with persons with developmental needs.
12	Agency/Group/Organization	West Modesto Community Collaborative
	Agency/Group/Organization Type	Services - Housing

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?	Agencies were consulted via email, one on one meetings and via Microsoft TEAMS meetings. Anticipated Outcomes/Areas of Improved Coordination: Identification of a need for grants to help seniors and low-income households repair their homes.

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

Not applicable.

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?
Stanislaus County Housing Element	Stanislaus County	Goals of the Housing Element of the General Plan were considered when preparing the Annual Action Plan. The goals of the Annual Action Plan address some of the housing needs identified in the Housing Element.
Housing Stanislaus	Stanislaus County	A countywide initiative to develop a common vision for housing in Stanislaus County.
City of Turlock Housing Element	City of Turlock	Goals of the Housing Element of the General Plan were considered when preparing the Annual Action Plan. The goals of the Annual Action Plan address some of the housing needs identified in the Housing Element.
City of Ceres Housing Element	City of Ceres	Goals of the Housing Element of the General Plan were considered when preparing the Annual Action Plan. The goals of the Annual Action Plan address some of the housing needs identified in the Housing Element.
City of Hughson Housing Element	City of Hughson	Goals of the Housing Element of the General Plan were considered when preparing the Annual Action Plan. The goals of the Annual Action Plan address some of the housing needs identified in the Housing Element.
City of Newman Housing Element	City of Newman	Goals of the Housing Element of the General Plan were considered when preparing the Annual Action Plan. The goals of the Annual Action Plan address some of the housing needs identified in the Housing Element.
City of Oakdale Housing Element	City of Oakdale	Goals of the Housing Element of the General Plan were considered when preparing the Annual Action Plan. The goals of the Annual Action Plan address some of the housing needs identified in the Housing Element.
City of Patterson Housing Element	City of Patterson	Goals of the Housing Element of the General Plan were considered when preparing the Annual Action Plan. The goals

		of the Annual Action Plan address some of the housing needs identified in the Housing Element.
City of Riverdale Housing Element	City of Riverbank	Goals of the Housing Element of the General Plan were considered when preparing the Annual Action Plan. The goals of the Annual Action Plan address some of the housing needs identified in the Housing Element.
City of Waterford Housing Element	City of Waterford	Goals of the Housing Element of the General Plan were considered when preparing the Annual Action Plan. The goals of the Annual Action Plan address some of the housing needs identified in the Housing Element.
Continuum of Care Consolidated Application	Stanislaus Community System of Care (CoC)	The goals of the CoC's annual submissions to HUD are similar in that they address the coordination, needs and goals of housing service providers and participating jurisdictions.
Stanislaus 2021 Regional Strategic Plan to Address Homelessness	Stanislaus Community System of Care (CoC)	The Strategic Plan addresses homelessness via various funded projects/activities including ESG -funds.
Public Housing Agency (PHA) Plan	Stanislaus Regional Housing Authority	Plan includes the need to increase affordable housing stock and integrate quality services
Action Plan for Preventing and Ending Homelessness in California	State of California – Homeless Coordinating and Finance Council	This Action Plan orients the State's efforts to drive purposeful, meaningful, and measurable progress toward preventing and ending homelessness in California, motivated by a vision of a future in which homelessness in California
Broadband Infrastructure Deployment	Public Utilities Commission	Order Instituting Rulemaking Regarding Broadband Infrastructure Deployment and to Support Service Providers in the State of California.
2022-2027 Local Hazard Mitigation Plan	Stanislaus County – Office of Emergency Services	The County of Stanislaus Office of Emergency Services developed the 2022-2027 Multi-Jurisdictional Hazard Mitigation Plan update to make the County, its 10 participating jurisdictions, and its residents less vulnerable and more resilient to future hazard events

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

Narrative

In addition to the stakeholders, community groups, and organizations that participated in the survey, interviews, and meetings on the Consolidated Plan, significant aspects of the Consolidated plan development process included consultations with the Turlock Community Collaborative, the CoC, and its membership which comprises both public and private nonprofit and for-profit entities, as well as private citizens.

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

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

In order to ensure maximum participation in the Consolidated Plan process among all populations and special needs groups, and to ensure that their issues and concerns are adequately addressed, the Stanislaus HOME Consortium/Stanslaus Urban County has a Citizen Participation Plan in place. The Citizen Participation Plan describes the actions to be taken to encourage citizen participation in the development of the Consolidated Plan. The community outreach process for the Consolidated Plan included online community meetings, in person community meetings, agency phone, and email consultations.

The public review period for the Consolidated Plan was from April 4, 2025 to May 5, 2025. A public meeting notice was published in The Modesto Bee on April 4, 2025, in both English and Spanish, a newspaper covering the entire Stanislaus Planning Area. In addition, each Stanislaus HOME Consortium/Stanslaus Urban County member city advertised their city council meeting for the consideration of the Consolidated Plan in one of the following newspapers: Ceres Courier, Hughson/Denair Dispatch, The Modesto Bee, Newman/Gustine Westside Index, Oakdale Leader, Turlock Journal, and Patterson Irrigator. The Stanislaus HOME Consortium/Stanslaus Urban County also utilizes existing listservs to notify interested parties of the Consolidated Plan's availability for review. Any issues and or information not captured during development, were integrated into the final adopted Consolidated Plan.

A summary of all outreach efforts to date, as well as the community survey, are included in Appendix A – Public Engagement Meeting Summaries & Survey Results.

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment examines the needs related to affordable housing, special needs housing, community development, and homelessness for the cities of Ceres, Hughson, Newman, Oakdale, Patterson, Turlock, Riverbank, Waterford, and the unincorporated area of Stanislaus County. The Needs Assessment includes the following sections:

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

The Needs Assessment identifies those needs with the highest priorities which form the basis for the Strategic Plan section and the programs and projects to be administered. Most of the data tables in this section are populated with default data from HUD's IDIS system, which includes all members of the Stanislaus HOME Consortium which includes the Stanislaus Urban County and the City of Turlock unless marked otherwise.

Other data tables were created and populated directly from the 2016-2020 American Community Survey (ACS) and the Comprehensive Housing Affordability Strategy (CHAS) datasets. CHAS datasets are developed for HUD by the U.S. Census Bureau based on the ACS. Additional tables created outside of IDIS using these datasets, are described in-text or in the table for their geographic scope.

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NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The data throughout this document is generated from the United States Census Bureau and the Department of Housing and Urban Development (HUD). The Comprehensive Housing Affordability Strategy (CHAS) dataset is a custom tabulation developed by the U.S. Census Bureau, derived from American Community Survey (ACS) data. The CHAS data used in this document, the 2016-2020 five-year estimate, are determined for each jurisdiction that receives HUD funding. This document utilizes 2016-2020 data throughout which will make for clearer comparisons and make for a consistent narrative across all sections of the Consolidated Plan. In addition to these data sources, the Needs Assessment is supplemented by more current data to provide context around the growth experienced by the region in recent years. Because CHAS data is derived from ACS data, Census definitions dictate the definitions of the variables discussed in these tables:

Small Family Household: A household with two-four members

Large Family Household: A household with five or more members

Elderly: Ages 62-74

Frail Elderly or Extra Elderly: Ages 75+

Household: All people living in a housing unit. Members of a household can be *related* or *unrelated*.

Family: Related individuals living in the same household

Nonfamily: Unrelated individuals living in the same household

The term Area Median Income (AMI) and HUD Area Median Family Income (HAMFI) are interchangeable when the terms are being used to explain CHAS data derived from ACS data. Throughout this document data tables compare populations based on income ranges. These income ranges are categorized based on AMI and are used by HUD to determine eligibility to certain programs.

HUD defines the following income brackets as low to moderate income.

- Extremely Low Income = <30% AMI
- Very Low Income = 30%-50% AMI
- Low Income = 50%-80% AMI
- Moderate income = 80%-120% AMI

HUD entitlement programs, CDBG, ESG, and HOME, operate under federally established income limits. Of the programs the Stanislaus Urban County and Turlock receive HUD funds, each program targets household income as a percentage of the area-AMI at slightly different ranges. The tables throughout this section utilize the 30%, 50%, 80%, and 100% AMI categories.

- CDBG -> 0%-80% AMI
- HOME -> 0%-80% AMI
- ESG -> 0%-30% AMI

As depicted on the table below, as of 2020, the County had a population of just over 330,000. This is a modest increase of 4% from 2009. The “Housing Needs Assessment Demographics” table and the three others showing changes from 2010 to 2020 below include countywide data, including each city and the unincorporated areas.

Housing Needs Assessment Demographics

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	319,885	331,755	4%
Households	98,715	103,610	5%
Median Income	\$48,550	\$62,873	30%

Data Source: 2016-2020 ACS

Change in Population

	Base Year: 2010	Most Recent Year: 2020	% Change
Stanislaus Planning Area	509,682	546,235	7%
Ceres	44,153	48,355	10%
Hughson	6,267	7,545	20%
Newman	9,806	11,498	17%
Oakdale	20,076	22,932	14%
Patterson	19,110	22,309	17%
Riverbank	21,778	24,623	13%
Turlock	67,376	72,715	8%
Waterford	8,315	8,884	7%

Data Source: 2006-2010 ACS, 2016-2020 ACS

Change in Number of Households

	Base Year: 2010	Most Recent Year: 2020	% Change
Stanislaus Planning Area	163,841	174,826	7%
Ceres	12,922	13,302	3%
Hughson	1,891	2,639	40%
Newman	2,912	3,515	21%
Oakdale	6,802	8,178	20%
Patterson	5,496	6,214	13%
Riverbank	6,296	7,337	17%
Turlock	22,932	25,444	11%
Waterford	2,277	2,427	7%

Data Source: 2006-2010 ACS, 2016-2020 ACS

Change in Median Household Income

	Base Year: 2010	2010 Adjusted for Inflation to 2020 \$	Most Recent Year: 2020	% Change (inflation adjusted)
Stanislaus Planning Area	51,094	60,802	62,873	3%
Turlock	50,124	59,648	59,247	-1%
Ceres	49,977	59,473	83,231	40%
Hughson	47,416	56,425	65,156	15%
Newman	59,842	71,212	67,459	-5%
Oakdale	54,187	64,483	69,947	8%
Patterson	58,308	69,387	70,163	1%
Riverbank	50,573	60,182	60,799	1%
Waterford	53,413	63,561	59,938	-6%

Data Source: 2016-2020 ACS

While there are households in each AMI bracket, the low income 50%-80% of AMI (population: 43,083) and moderate income 80%-100% of AMI (population: 10,763) - households collectively comprise more than half of all households in the Stanislaus Planning Area. The table below refers to the Stanislaus HOME Consortium.

Household Composition

	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	11,909	13,605	17,569	10,763	49,780
Small Family Households	3,482	4,882	7,784	4,892	26,094
Large Family Households	1,169	2,454	3,424	2,368	8,608
Household contains at least one person 62-74 years of age	2,587	3,398	3,986	2,398	11,218
Household contains at least one-person age 75 or older	2,490	2,370	2,349	1,239	3,947
Households with one or more children 6 years old or younger	2,051	3,142	4,317	3,129	7,107

Data Source: 2016-2020 ACS

Housing Needs Summary Tables

The following tables identify housing needs by both income bracket and by renter/owner status. The severe housing problems listed in the tables are identified as follows:

- Units lacking complete plumbing or kitchen facilities;
- Overcrowding relates to households with 1.01 to 1.5 persons, not including bathrooms, porches, foyers, halls, or half-rooms.
- Severe overcrowding is defined as 1.51 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms.

Housing cost burden of more than 30% of the household income (for renters, housing costs include rent paid by the tenant plus utilities; for owners, housing costs include mortgage payments, taxes, insurance, and utilities); a cost burden over 50% is considered severely-cost burdened.

Note: HUD defines an "affordable dwelling" as one where any one household pays no more than 30% of its income on housing.

The table below outlines the number of renter-households and owner-households that experience any one of the housing problems described above. Among renters and owners, cost burden and severe cost burden is the greatest housing problem experienced, particularly for households that earn below 80% of AMI. Relatively few households lack plumbing or kitchen facilities and/or have overcrowding. The table below refers to data for the jurisdictions within the Stanislaus HOME Consortium.

Frequency of Individual Housing Problems

	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	183	100	145	10	438	79	8	80	15	182
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	173	98	394	22	687	35	45	189	179	448
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	522	995	787	297	2,601	65	348	608	524	1,545

	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
Housing cost burden greater than 50% of income (and none of the above problems)	5,222	2,619	694	82	8,617	2,014	2,409	1,578	502	6,503
Housing cost burden greater than 30% of income (and none of the above problems)	551	2,197	3,274	629	6,651	662	1,466	2,659	1,938	6,725
Zero/negative Income (and none of the above problems)	533	0	0	0	533	355	0	0	0	355

Data Source: 2016-2020 CHAS

The table below outlines the number of renter-households and owner-households that experience more than one (1) of the housing problems described above. Among renters and owners, households that experience one or more of the housing problems are highest amongst those households at or below 80% AMI, and increasingly so for those at or below 50% AMI. The table below refers to data for the jurisdictions within the Stanislaus HOME Consortium.

Frequency of All Housing Problems

	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	6,113	3,804	2,004	406	12,327	2,195	2,808	2,438	1,223	8,664
Having none of four housing problems	2,128	3,300	6,244	3,597	15,269	1,461	3,712	6,883	5,562	17,618
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Data Source: 2016-2020 CHAS

The two tables below show the share of renter and owner households that pay more than 30%-50% of their household income on housing costs. Each table identifies the following household subtypes:

- Small Family Household: A household with two (2) to four (4) members
- Large Family Household: A household with five (5) or more members
- Elderly: Ages 62-74
- Other: Non-family households, most typically single-person or non-related persons (i.e. roommates) households

There are more low-income and extremely low-income renter households that are experiencing 30% housing cost burden than there are moderate-income renter households. Within small family households, however, similar numbers of households within each income category are experiencing housing cost burdens. Among owner households, there are a greater number of households earning 50-80% AMI that are experiencing cost burden. This shows that the greatest need to address cost burden is concentrated among low-income and extremely low-income renters and moderate-income owners. For both renters and owners, there is an especially high number of small family households experiencing cost burden. Renters have a high population of extremely low-income elderly residents experiencing cost burden. The table below refers to data for the jurisdictions within the Stanislaus HOME Consortium.

Frequency of >30% Cost Burden: Stanislaus HOME Consortium

	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 Family	2,296	2,431	2,245	6,972	706	1,383	2,088	4,177
Large Family	990	1,179	807	2,976	117	639	864	1,620
Elderly	1,711	1,291	502	3,504	1,642	1,638	1,340	4,620
Other	1,464	829	783	3,076	380	368	303	1,051
Total need by income	6,461	5,730	4,337	16,528	2,845	4,028	4,595	11,468

Data Source: 2016-2020 CHAS

A similar pattern holds for renters experiencing extreme cost burden, shown in the table below. Low-income and extremely low-income renter households make up the bulk of those experiencing extreme cost burden. Among owners, however, extreme cost burden is concentrated among low-income and extremely low-income households. This contrasts from 30% cost burden, where more moderate-income owner households are cost burdened. Small families and elderly households represent the largest number of renter household subtypes that pay more than half of their household income on housing costs. Within owner occupied households, the elderly represent more than half of the homeowners that are housing cost burdened. The table below refers to data for the jurisdictions within the Stanislaus HOME Consortium.

Frequency of >50% Cost Burden: Stanislaus HOME Consortium

	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 Family	0	0	1,247	1,247	581	867	0	1,448
Large Family	0	0	344	344	72	500	194	766
Elderly	1,493	764	179	2,436	1,190	947	644	2,781
Other	0	1,336	540	1,876	300	0	0	300
Total need by income	1,493	2,100	2,310	5,903	2,143	2,314	838	5,295

Data Source: 2016-2020 CHAS

The table below shows that for most members of the consortium, renters experience higher rates of both cost burden, indicating that across the consortium renters are in greater need of housing assistance than owners. The table below refers to individual Stanislaus HOME Consortium members; data for Stanislaus County is countywide data, including each city and the unincorporated areas.

Frequency of >30% Cost Burden: Stanislaus HOME Consortium Members

	Stanislaus County	Turlock	Ceres	Hughson	Newman	Oakdale	Patterson	Riverbank	Waterford
Owners	16%	18%	14%	15%	12%	16%	17%	22%	21%
Renter	22%	22%	17%	21%	24%	24%	27%	21%	13%

Data Source: 2016-2020 CHAS

The table below shows that for every member of the consortium, renters experience higher rates of both cost burden, indicating again that across the consortium renters are in greater need of housing assistance than owners.

The table below shows that for every member of the consortium, renters experience higher rates of severe cost burden than owners, indicating again that across the consortium renters are in greater need of housing assistance than owners. The table below refers to individual Stanislaus HOME Consortium members; data for Stanislaus County is countywide data, including each city and the unincorporated areas.

Frequency of >50% Cost Burden: Stanislaus HOME Consortium Members

	Stanislaus County	Turlock	Ceres	Hughson	Newman	Oakdale	Patterson	Riverbank	Waterford
Owners	11%	9%	13%	5%	4%	15%	16%	6%	11%
Renter	25%	26%	33%	37%	14%	18%	21%	18%	15%

Data Source: 2016-2020 CHAS

The tables below highlight overcrowding among both renter and owner households. Although this problem is not as common as housing cost burdens, this issue is still indicative of a housing supply that does not offer affordable units large enough for those households that may need more bedrooms. Single-family households make up the highest number of households that are overcrowded. Please note that the subsequent table from IDIS/HUD referring to crowding/households with children is blank and no local information was available to provide additional context. The table below refers to data for the jurisdictions within the Stanislaus HOME Consortium.

Crowding Information: Household Structure

	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	641	958	856	237	2,692	100	293	592	418	1,403
Multiple, unrelated family households	58	135	325	82	600	0	100	183	288	571
Other, non-family households	0	0	20	10	30	0	0	20	0	20
Total need by income	699	1,093	1,201	329	3,322	100	393	795	706	1,994

Data Source: 2016-2020 CHAS

Crowding Information: Households With Children

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

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

According to the 2020 American Community Survey (ACS), there are 35,850 single-person households in the County, including both incorporated and unincorporated areas. Approximately half of single-person households are renters. Whereas, of all types of households, 24% of renters and 18% of homeowners are single-person households.

The tables above show that approximately 42% of all households in the County earn less than 80% of AMI. It is demonstrated that of those low-income households, approximately 45% experience at least one

housing problem. These rates can be applied to the number of single-person households identified in order to estimate the number of single-person households that are in need of housing assistance.

It can be estimated that 42% of the 35,850 single-person households in the County are below 80% AMI, resulting in 15,057 single-person households making less than 80% AMI. Of those 15,057 single-person households, it can be estimated that approximately 45% experience at least one (1) housing problem and are in need of housing assistance. When applied, it can be concluded that 6,776 single-person households need housing assistance.

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

The 2024 Stanislaus County Homeless Point-In-Time Count interviewed 1,516 adults who were unhoused in January 2024. Of those, 11% (167 people) were survivors of domestic violence. Through data provided by the Department of Justice, in 2023 there were a total of 2,748 cases of domestic violence in the County. Households experiencing homelessness and fleeing a domestic violence situation need a variety of housing and supportive services to regain stability. This is especially true for people experiencing homelessness, fleeing domestic violence, and with children. This number does not include those households that were not already experiencing homelessness. Tens of thousands of persons with disabilities live in the Stanislaus Planning Area, with especially large populations of people with ambulatory difficulties, independent living difficulties, and cognitive difficulties. The needs of persons with disabilities are discussed in greater depth in section NA-45. There is no dataset available that estimates the number of individuals experiencing dating violence, sexual assault, and stalking and also in need of housing assistance.

What are the most common housing problems?

There are 53,846 households that earn at or below 100% of AMI who live in the Stanislaus Planning Area. Overwhelmingly, the most common housing problem experienced by households earning below this threshold are housing cost burdens – households that pay more than 30%-50% of their incomes on housing. While overcrowding is a problem for a smaller number of households in the Stanislaus Planning Area, especially for families, there may not be enough affordable housing supply with larger units that fits the needs of these households.

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

In the Stanislaus Planning Area, low- and moderate-income households experience housing cost burdens, regardless of tenure type, but it is higher among renters than homeowners and more so for low-income households rather than moderate- and higher-income households.

Small families, large families, and elderly households represent the largest share of renter households that are housing cost burdened. With owner occupied households, the elderly represent more than half of the homeowners that are housing cost burdened, most likely due to limited income. Typically, older

adults rely heavily on their monthly fixed Social Security checks as their primary source of income after retirement. The share of that Social Security income that must be allocated to housing costs is high. Among both renters and owners, households that experience one or more of the housing problems, are highest amongst those households who earn at or below 80% of AMI and increasingly so for those who earn at or below 50% of AMI.

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.

The fewer financial resources a household has, the greater their risk of homelessness. Throughout the jurisdictions within the Stanislaus HOME Consortium, those households earning less than 50% of AMI are more likely to be in unstable work situations, more prone to intermittent work schedules or part-time wages without benefits. When a low-income household has a medical emergency or is laid off at work, they are one paycheck away from being unsheltered or unstably housed. These households, both low-income working adults and people on disability or fixed incomes, cannot save money for emergency funds and, thus, are at the greatest risk of becoming homeless.

The success of rapid re-housing (RRH) assistance for formerly homeless families and individuals lies in dedicated case management. With intensive case management, which can last from six months to a year depending on the program, recipients learn life skills including but not limited to budgeting, basic household maintenance, cooking, and personal grooming. Along with teaching these skills, it is most beneficial for families to develop strong personal support networks who can foster these skills for long-term success. As households near the end of their RRH assistance, they are encouraged to stay engaged with the established case management system to ensure wrap-around services are being utilized to their maximum potential.

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:

The Stanislaus Community System of Care (CSOC) uses a Homeless Management Information System (HMIS) to collect and track data on housing and services for persons experiencing homelessness and those who are at-risk of homelessness. The CSOC utilizes HUD's official definition of at-risk for homelessness. There are three categories for classifying homeless households or individuals: 1) Individuals and Families, 2) Unaccompanied Children and Youth, and 3) Families with Children and Youth. For a complete list of defining characteristics for each category please see the following link:

https://files.hudexchange.info/resources/documents/AtRiskofHomelessnessDefinition_Criteria.pdf

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

The household characteristics that are most closely linked to housing instability and increased risk of homelessness are housing cost burdens and lower household income. Those households that are both low-income and housing cost burdened are the most vulnerable because they have the fewest resources to save money for emergency funds.

Discussion

The most widespread housing problems experienced by these Stanislaus Planning Area residents are housing cost burdens and severe housing cost burdens. Cost burden is also closely linked to housing instability and increased risk of homelessness, making it especially important to address. Cost burden is experienced at much greater rates than overcrowding or lacking plumbing. Both renters and owners who earn at or below 80% of AMI experience cost burden, among other housing problems, at higher rates. Elderly cost-burdened homeowners, large and small renter families, and single-person households who are in need of housing assistance are especially in need of housing assistance considering their rates of cost burden.

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NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Introduction

According to HUD, a group in a given income bracket is experiencing disproportionate need when the percentage of that group in need is more than ten (10) percentage points above the demonstrated housing needs for all of the households within the relevant income bracket. The tables and analyses below identify the share of households by race/ethnicity and income level who are experiencing one (1) or more of the four (4) housing problems outlined in HUD's guidelines. When the ten (10) percentage point threshold difference is reached, that number is shown in bold and italic font. The four (4) housing problems are:

- Lacks complete kitchen facilities
- Lacks complete plumbing facilities
- More than one person per room
- Cost burden greater than 30% of household income

Disproportionate need is not the same as a measure of overall need, especially for American Indian and Pacific Islander populations, because often a very low number of households in that population are surveyed. There are often many more households of other populations experiencing housing problems, who are not considered disproportionately needy because of the higher sample size. To mitigate this issue, both the total number of households in need and disproportionate need are considered.

The "Share" column in the tables below identifies what percentage of the population in that row is experiencing a housing problem. A group experiencing housing problems ten (10) percentage points above the *jurisdiction as a whole* is considered to be experiencing a disproportionate need. Among those County households that earn 0-30% of AMI, American Indian/Alaska Native and Pacific Islander households experience disproportionately greater housing needs. The table below refers to data for the jurisdictions within the Stanislaus HOME Consortium.

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Housing Problems: 0%-30% of Area Median Income

Housing Problems	Has 1 or more of 4 housing problems	Has none of the 4 housing problems	Household has no/negative income, but none of the other housing problems	Share
Jurisdiction as a whole	9,506	2,403	0	80%
White	4,165	1,543	0	73%
Black/African American	230	65	0	78%
Asian	281	75	0	79%
American Indian, Alaska Native	40	4	0	91%
Pacific Islander	19	0	0	100%
Hispanic	4,603	564	0	89%

Data Source: 2016-2020 CHAS

As reflected in the table below, among those Stanislaus Planning Area households earning 30%-50% AMI, Black/African-American, American Indian/Alaska Native, and Pacific Islander households have a disproportionate need for housing assistance to remediate, reduce, or eliminate any of the housing problems experienced. By total, the greatest number of households in need are White and Hispanic. The table below refers to data for the jurisdictions within the Stanislaus HOME Consortium

Housing Problems: 30%-50% of Area Median Income

Housing Problems	Has 1 or more of 4 housing problems	Has none of the 4 housing problems	Household has no/negative income, but none of the other housing problems	Share
Jurisdiction as a whole	10,258	3,347	0	75%
White	3,989	1,895	0	68%
Black/African American	225	0	0	100%
Asian	253	215	0	54%
American Indian, Alaska Native	10	0	0	100%
Pacific Islander	10	0	0	100%
Hispanic	5,654	1,216	0	82%

Data Source: 2016-2020 CHAS

Among those Stanislaus Planning Area households earning 50%-80% of AMI, Black/African-American, Asian, and Pacific Islander households experience a disproportionate need for housing assistance. By total, the greatest number of households in need are White and Hispanic. The table below refers to data for the jurisdictions within the Stanislaus HOME Consortium.

Housing Problems: 50%-80% of Area Median Income

Housing Problems	Has 1 or more of 4 housing problems	Has none of the 4 housing problems	Household has no/negative income, but none of the other housing problems	Share
Jurisdiction as a whole	10,400	7,202	0	59%
White	4,257	3,589	0	54%
Black/African American	134	25	0	84%
Asian	432	178	0	71%
American Indian, Alaska Native	0	65	0	0%
Pacific Islander	15	0	0	100%
Hispanic	5,397	3,222	0	63%

Data Source: 2016-2020 CHAS

Among those Stanislaus Planning Area households earning 80%-100% of AMI, Black/African-American, Asian, and Pacific Islander households experience disproportionate needs for housing assistance, although it should be noted that there are 85% fewer households in this income who have housing problems compared to households who earn below 80% of AMI. By total, the greatest number of households in need are White and Hispanic. The table below refers to data for the jurisdictions within the Stanislaus HOME Consortium.

Housing Problems: 80%-100% of Area Median Income

Housing Problems	Has 1 or more of 4 housing problems	Has none of the 4 housing problems	Household has no/negative income, but none of the other housing problems	Share
Jurisdiction as a whole	4,186	6,573	0	39%
White	1,900	3,029	0	39%
Black/African American	164	14	0	92%
Asian	408	149	0	73%
American Indian, Alaska Native	25	80	0	24%
Pacific Islander	15	0	0	100%
Hispanic	1,565	3,220	0	33%

Data Source: 2016-2020 CHAS

In all members of the Consortium, renters experience housing problems at a higher rate than owners, indicating that renters are in greater need of housing assistance. The table below demonstrates this. The data reported are from each city within the Stanislaus HOME Consortium as well as Countywide data, which includes all incorporated and unincorporated areas.

Frequency of 1 of 4 Housing Problems: Stanislaus HOME Consortium Members

	Stanislaus County	Turlock	Ceres	Hughson	Newman	Oakdale	Patterson	Riverbank	Waterford
Owners	11%	9%	13%	5%	4%	15%	16%	6%	11%
Renter	25%	26%	33%	37%	14%	18%	21%	18%	15%

Data Source: 2016-2020 CHAS

Discussion

Because of the small sample sizes available for American Indian/Alaska Native, Pacific Islander, and Asian households, households of these populations tend to show disproportionately higher need. This is important to make note of, but only in the context of the overall population, which holds much higher numbers of White and Hispanic households experiencing housing problems.

Those race or ethnicity groups experiencing a disproportionate rate of housing problems are as follows:

0-30% AMI Range

- American Indian, Alaska Native
- Pacific Islander

30%-50% AMI Range

- Black/African-American
- American Indian, Alaska Native
- Pacific Islander

50%-80% AMI Range

- Black/African-American
- Asian
- Pacific Islander

80%-100% AMI Range

- Black/African-American
- Asian
- Pacific Islander

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Introduction

Note that the tables below identify *severe* housing problems, as opposed to the tables above that identified non-severe housing problems. Severe housing problems differ from non-severe in two (2) instances. Those differences are outlined below:

The four (4) *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 greater than 50% of household income

According to HUD, disproportionate needs refers to any housing assistance need for a certain race/ethnicity that is more than ten (10) percentage points above the demonstrated need for the total households within the jurisdiction in the applicable AMI income bracket. The tables and analyses below identify the share of households by race/ethnicity and income level experiencing one or more of the four (4) housing problems outlined by HUD guidelines. When the ten (10) percentage point difference is reached, that number is shown in bold and italic font.

Disproportionate needs are calculated by the share of the total number of households with one (1) or more housing problems for each race/ethnicity ($\text{Share of Race/Ethnicity} = \# \text{ of households for that race/ethnicity with one (1) or more housing problem} / \text{total \# of households of that race/ethnicity Countywide}$). That figure is then compared to the need level of all Stanislaus County households in the income AMI. The “Share” column identifies what percentage of the population in that row experiences any of the housing problems. A race/ethnicity experiencing housing problems ten (10) percentage points above the *jurisdiction as a whole* is considered to have a disproportionate housing need.

Among those Stanislaus Planning Area households earning 0-30% of AMI, Pacific Islander and Hispanic households experience the greatest disproportionate severe housing needs. Given the sample sizes and the high numbers of extremely low-income Hispanic households (4,263) versus Pacific Islander households (19) with housing problems, the disproportionate need should be especially noted for the scale of the problem for Hispanic households. The table below refers to data from the jurisdictions within the Stanislaus HOME Consortium.

Severe Housing Problems: 0%-30% of Area Median Income

Severe Housing Problems	Has 1 or more of 4 housing problems	Has none of the 4 housing problems	Household has no/negative income, but none of the other housing problems	Share
Jurisdiction as a whole	8,308	3,589	0	70%
White	3,451	2,271	0	60%
Black/African American	209	73	0	74%
Asian	261	95	0	73%
American Indian, Alaska Native	0	44	0	0%
Pacific Islander	19	0	0	100%
Hispanic	4,263	900	0	83%

Data Source: 2016-2020 CHAS

Among those Stanislaus Planning Area households who earn 30%-50% of AMI, Black/African-American, American Indian/Alaska Native, and Pacific Islander households experience the greatest disproportionate severe housing needs. However, the greatest number of households with severe housing needs are White and Hispanic. The large sample size and share of Black/African-American households with severe housing problems deserves special attention and directed resources. The table below refers to data from the jurisdictions within the Stanislaus HOME Consortium.

Severe Housing Problems: 30%-50% of Area Median Income

Severe Housing Problems	Has 1 or more of 4 housing problems	Has none of the 4 housing problems	Household has no/negative income, but none of the other housing problems	Share
Jurisdiction as a whole	6,612	7,012	0	49%
White	2,592	3,311	0	44%
Black/African American	160	65	0	71%
Asian	159	310	0	34%
American Indian, Alaska Native	10	0	0	100%
Pacific Islander	10	0	0	100%
Hispanic	3,624	3,248	0	53%

Data Source: 2016-2020 CHAS

Among those Stanislaus Planning Area households earning 50%-80% of AMI, Black/African-American and Pacific Islander households experience the greatest disproportionate severe housing needs. As with other income brackets, though, the Hispanic and White population of the County comprises the majority of the overall need. The table below refers to data from the jurisdictions within the Stanislaus HOME Consortium.

Severe Housing Problems: 50%-80% of Area Median Income

Severe Housing Problems	Has 1 or more of 4 housing problems	Has none of the 4 housing problems	Household has no/negative income, but none of the other housing problems	Share
Jurisdiction as a whole	4,442	13,127	0	25%
White	1,991	5,866	0	25%
Black/African American	70	88	0	44%
Asian	189	424	0	31%
American Indian, Alaska Native	0	65	0	0%
Pacific Islander	15	0	0	100%
Hispanic	2,146	6,473	0	25%

Data Source: 2016-2020 CHAS

Among Stanislaus Planning Area households earning between 80%-100% of AMI, Pacific Islander households have a disproportionate number of severe housing problems. Hispanic and White households make up the overwhelming majority of households in this income bracket with severe housing needs. The table below refers to data from the jurisdictions within the Stanislaus HOME Consortium.

Severe Housing Problems: 80%-100% of Area Median Income

Severe Housing Problems	Has 1 or more of 4 housing problems	Has none of the 4 housing problems	Household has no/negative income, but none of the other housing problems	Share
Jurisdiction as a whole	1,629	9,159	0	15%
White	581	4,364	0	12%
Black/African American	0	180	0	0%
Asian	112	435	0	20%
American Indian, Alaska Native	25	80	0	24%
Pacific Islander	15	0	0	100%
Hispanic	882	3,920	0	18%

Data Source: 2016-2020 CHAS

In all members of the Consortium, renters experience severe housing problems at a higher rate than owners, indicating that renters are in greater need of housing assistance. The data reported below are from each city within the Stanislaus HOME Consortium as well as Countywide data, which includes all incorporated and unincorporated areas.

Frequency of 1 of 4 Housing Problems: Consortium Members

	Stanislaus County	Turlock	Ceres	Hughson	Newman	Oakdale	Patterson	Riverbank	Waterford
Owners	11%	9%	13%	5%	4%	15%	16%	6%	11%
Renter	25%	26%	33%	37%	14%	18%	21%	18%	15%

Data Source: 2016-2020 CHAS

Discussion

Those race or ethnicity groups that experience disproportionate rates of severe housing problems are as follows:

0-30% AMI Range

- Pacific Islander
- Hispanic

30%-50% AMI Range

- Black/African-American
- American Indian, Alaska Native
- Pacific Islander

50%-80% AMI Range

- Black/African-American
- Pacific Islander

80%-100% AMI Range

- Pacific Islander

The American Indian/Alaska Native, Black/African American, and Pacific Islander households of the Stanislaus Planning Area have both a smaller overall population and smaller sample size. The disproportionate rates of severe housing problems experienced by households in these populations are of note. However, it should also be observed that a large numerical majority of those households experiencing need are either White or Hispanic.

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NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 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

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten (10) percentage points above the demonstrated need for the total households within the jurisdiction in each income bracket. The table and analysis below includes households with no housing cost burden (less than 30 of their household income pays for housing costs), housing cost burdened (30%-50% of their household income pays for housing costs), severe housing cost burdened (more than 50% of their household income pays for housing costs), and no/negative income. When the ten (10) percentage point threshold is reached, that number is shown in bold and italics font.

As in NA-15, there is an important distinction between overall need and disproportionately greater need that must be clarified in this section. Disproportionate need is not the same as a measure of overall need because of differences in sample sizes. To mitigate this issue, both the total number of households in need and disproportionate need are considered in this section, as in NA-15. The table below refers to data from each jurisdiction within the Stanislaus HOME Consortium.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	67,534	18,279	16,843	1,003
White	36,902	8,197	8,100	535
Black/African American	1,250	353	423	15
Asian	2,466	926	564	40
American Indian, Alaska Native	273	44	35	0
Pacific Islander	90	0	44	0
Hispanic	25,102	8,318	7,466	311

Data Source: 2016-2020 CHAS

The table below shows that for most members of the consortium, renters experience higher rates of both cost burden, indicating that across the consortium renters are in greater need of housing assistance than owners. The data reported are from each city within the Stanislaus HOME Consortium as well as Countywide data, which includes all incorporated and unincorporated areas.

Frequency of 30% Cost Burden: Stanislaus HOME Consortium Members

	Stanislaus County	Turlock	Ceres	Hughson	Newman	Oakdale	Patterson	Riverbank	Waterford
Owners	16%	18%	14%	15%	12%	16%	17%	22%	21%
Renter	22%	22%	17%	21%	24%	24%	27%	21%	13%

Data Source: 2016-2020 CHAS

The table below shows that for every member of the consortium, renters experience higher rates of both cost burden, indicating again that across the consortium renters are in greater need of housing assistance than owners. The data reported are from each city within the Stanislaus HOME Consortium as well as Countywide data, which includes all incorporated and unincorporated areas.

Frequency of 50% Cost Burden: Stanislaus HOME Consortium Members

	Stanislaus County	Turlock	Ceres	Hughson	Newman	Oakdale	Patterson	Riverbank	Waterford
Owners	11%	9%	13%	5%	4%	15%	16%	6%	11%
Renter	25%	26%	33%	37%	14%	18%	21%	18%	15%

Data Source: 2016-2020 CHAS

Discussion

There are 103,659 households in the Stanislaus Planning Area. There are approximately 67,534 households (65%) that are not housing cost-burdened, 18,279 housing cost-burdened households (18%), 16,843 severely housing cost-burdened households (16%), and 1,003 households (1%) with zero or negative income.

Of the 18,279 cost burdened households, approximately **45%** are White households, **46%** are Hispanic households, 2% are Black/African American households, 5% are Asian households, less than 1% of American Indian/Alaskan Native households, and there are no Pacific Islander households that are cost burdened. White and Hispanic households both experience disproportionate amounts of cost burden and make up a large majority of all households experiencing cost burden.

Of the 16,843 severely cost-burdened households, **48%** are white households, **44%** are Hispanic households; 3% are Black/African American households, 3% are Asian households, and Pacific Islander and American Indian/Alaskan Native households are each less than 1% of those who are severely housing cost-burdened. Among all severely cost burdened households, White and Hispanic households experience a disproportionately higher rate of housing cost burdens. White and Hispanic households both experience disproportionate amounts of severe cost burden and make up a large majority of all households experiencing severe cost burden.

Across the consortium, renters experience both cost burden and severe cost burden at higher rates than do owners. This indicates that renters are in greater need of housing support than owners are.

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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?

There are several instances where racial or ethnic groups experience disproportionate housing needs in the Stanislaus Planning Area. Black/African American, American Indian/Alaska Native, and Pacific Islander households experience a disproportionate rate of housing problems. However, American Indian/Alaska Native and Pacific Islander households have very low sample sizes and a low overall population. Examining the population at large, the highest number of households experiencing housing problems are White and Hispanic. The same pattern holds for households experiencing severe housing problems. Among households with cost burden and severe cost burden, White and Hispanic households experience a disproportionate amount of need and also make up a large majority of households experiencing cost burden.

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

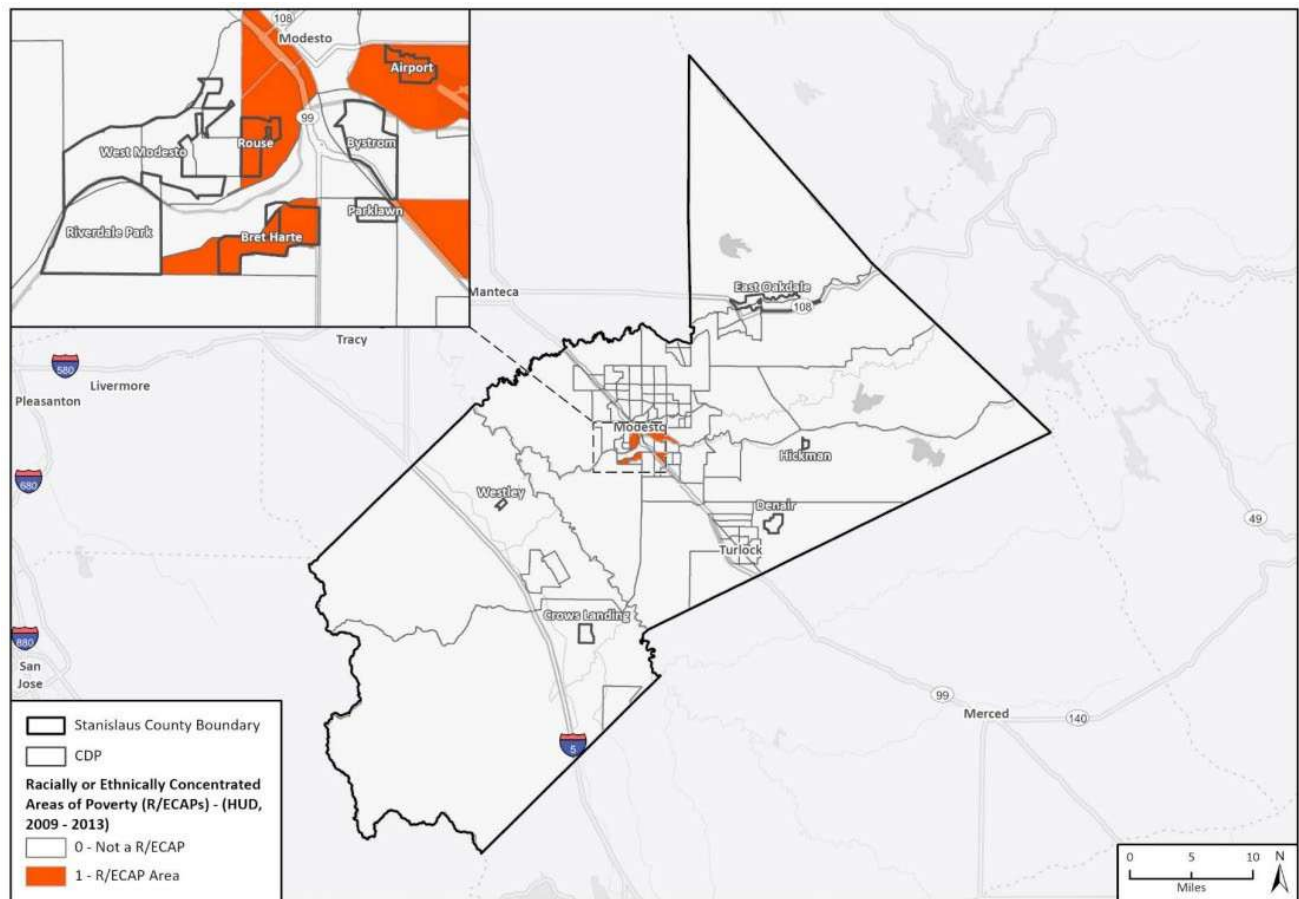
No other needs are identified. Special needs populations are addressed in section NA-40 of this Consolidated Plan.

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

Racial/Ethnic Concentrated Areas of Poverty (R/ECAP) census tracts are defined as census tracts where more than half the population is non-White and 40% or more of the population is in poverty OR where the poverty rate is greater than three times the average poverty rate in the area. According to 2009-2013 Census data (used in the 2023-2031 Housing Element analysis of this issue), there are five Racial/Ethnic Concentrated Areas of Poverty (R/ECAP) census tracts in Stanislaus County. The R/ECAPs are located in City of Modesto and in unincorporated county islands, as shown on the map below.

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R/ECAPs in Stanislaus County



Data Source: Stanislaus County 2023-2031 Housing Element

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

Public housing residents in the Stanislaus Planning Area are served by the Stanislaus Regional Housing Authority (“Housing Authority”), a nonprofit public corporation committed to addressing the unmet housing needs of residents in Alpine, Amador, Calaveras, Inyo, Mariposa, Mono, Stanislaus, and Tuolumne Counties. The Housing Authority is responsible for public housing units and vouchers, including Project-based, Tenant-based, and Special Purpose vouchers. Project-based vouchers are a form of housing assistance tied to specific rental units, where tenants pay 30% of their monthly income towards rent and the voucher covers the rest. Tenant-based vouchers also cover the rest of the cost of rent after tenants pay 30% of their monthly income towards it but are tied to the individual tenant instead of a unit. Special purpose vouchers are targeted programs designed to meet the needs of specific populations, including veterans, child welfare involved families, and people with disabilities. The needs of public housing residents, including both residents of public housing units and people served by voucher programs, are detailed in this section. Approximately 4,566 of the Housing Authority jurisdiction’s residents are public housing residents; the majority of these residents are served by voucher programs, most significantly the tenant-based voucher program, which helps house 3,832 households.

Public housing units also serve hundreds of residents who are not assisted by voucher programs. The allocation of public housing units and vouchers are an important fair housing issue because these units and subsidies create fair housing choice for Stanislaus Planning Area residents who are lower income or who have been historically discriminated against in homeownership and rental markets. In addition to describing the overall size and scope of public housing in the Stanislaus Planning Area, this section examines the distribution of public housing resources by the legally protected categories that the Affirmatively Furthering Fair Housing mandate requires that the County proactively create fair housing choice for. Because of the available data, this section mostly focuses on the distribution of public housing assets by resident race, ethnicity, and disability status. The tables include an analysis of public housing program types, characteristics of residents by program type, race of residents, and ethnicity of residents. It also includes a discussion of the Section 504 Needs Assessment, which describes the needs of public housing tenants and applicants on the waiting list for accessible units.

All tables in this section include the full jurisdiction of the Housing Authority, which is larger than the jurisdiction of the Stanislaus HOME Consortium.

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Public Housing by Program Type

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	636	3,930	10	3,832	0	88	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: PIC (PIH Information Center)

The table below also shows that the Housing Authority public housing programs serve a substantial number of families with disabilities. Disability is a protected class that should be proactively planned for under fair housing principles. Addressing the needs of families with disabilities served by the Housing Authority is an important way of advancing fair housing choice for families with disabilities. The Section 504 Needs Assessment provides more details on the accessibility needs of these residents.

Characteristics of Public Housing 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	17,079	13,338	12,270	13,393	0	11,080
Average length of stay	0	0	6	6	1	7	0	0
Average Household size	0	0	3	2	1	2	0	3
# Homeless at admission	0	0	0	0	0	0	0	0

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	0	113	1,042	6	1,034	0	2
# of Disabled Families	0	0	142	1,089	4	1,071	0	14
# of Families requesting accessibility features	0	0	636	3,930	10	3,832	0	88
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Data Source: PIC (PIH Information Center)

The table below shows that 3,632 of the Housing Authority public housing residents, or about 80%, are white. 934, or about 20%, are non-white. However, in the 2022 American Community Survey 5-year-estimate, only about 57% of County residents were white.

Race of Public Housing Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	560	3,072	8	2,988	0	76	0
Black/African American	0	0	24	595	1	585	0	9	0
Asian	0	0	45	192	1	188	0	3	0
American Indian/Alaska Native	0	0	4	48	0	48	0	0	0
Pacific Islander	0	0	3	23	0	23	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: PIC (PIH Information Center)

The table below shows that 1,525 of Housing Authority public housing residents, or about 33%, are Hispanic. 3,041, or about 67%, are not Hispanic. However, Hispanic residents composed about 49% of the County population in the 2022 American Community Survey 5-year estimate, indicating that there is a lower proportion of Hispanic public housing residents than would be expected given the ethnic makeup of the Stanislaus Planning Area.

Ethnicity of Public Housing 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	392	1,133	6	1,096	0	31	0
Not Hispanic	0	0	244	2,797	4	2,736	0	57	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

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.

According to the Housing Authority, tenants and applicants with disabilities have the greatest need for mobility units. The most commonly requested modifications are:

- Single story
- No carpet
- Walk in showers
- Raised toilets
- Grab bars

Fair housing laws require that the Stanislaus HOME Consortium proactively advance fair housing choice for residents with disabilities. Residents with disabilities often face barriers finding housing that meets their needs which limits fair housing choice. Because of the high number of families with disabilities who are served by public housing, ensuring the needs identified in this assessment are addressed is a material way to advance fair housing choice in the Stanislaus Planning Area.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The Housing Authority reported the following number of households on each program's waiting list:

- Public Housing Waiting List: 11,095 households
- Section 8 Waiting List: 12,300 households

The Housing Authority does not have specific information as to the demographics of the families who are on the waiting lists. The Housing Authority has identified affordable housing as the most immediate need of all residents.

Currently, a disproportionately low number of public housing voucher recipients and residents are Hispanic and non-white, despite Hispanic persons making up about 47% of the County's population. Public housing resources are an important means for the County to advance fair housing choice and balanced neighborhoods, because they create affordable and stable housing for recipients. To advance fair housing principles, the Consortium jurisdictions can work to connect more non-white eligible applicants to the Public Housing Waiting List and Section 8 Waiting List.

Discussion & Comparison to Population at Large

Public housing residents include significant numbers of elderly households, persons with disabilities, and families. Compared to the population at large, these residents have a more substantial need for accessibility upgrades, especially mobility units that need modifications such as walk-in showers, raised toilets, and grab bars. These needs present the Stanislaus HOME Consortium with an opportunity to affirmatively further fair housing by providing accessible and affordable housing to persons with disabilities, a protected class.

Compared to the population at large, a disproportionately high percentage of public housing residents are white, with a corresponding low percentage of non-white and Hispanic residents. The Stanislaus HOME Consortium jurisdictions have the opportunity to affirmatively further fair housing by improving outreach to non-white and Hispanic residents who are currently not served by public housing resources at the rate that would be expected based on the population at large.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

The County will continue to partner with local service providers and agencies with the goal of reducing and ending homelessness with street outreach, homelessness prevention, and rapid rehousing. In addition, the County will work with the Stanislaus Community System of Care (CSOC) on addressing the emergency shelter and transitional housing needs of homeless persons as well as continuing to find creative approaches to addressing homelessness and serving special needs populations.

The Strategic Plan to address homelessness in Stanislaus County is a county-wide effort led by the CSOC. As of 2017, the Stanislaus County Housing and Support Services Collaborative (which acted as the Continuum of Care) and the County's Homelessness Action Council merged efforts in order to eliminate duplication of work and to coordinate available resources and formed the CSOC. The CSOC is staffed by a 25-member Council representing all major sectors of the County including government (City, County), service providers, public, homelessness advocates, and three (3) reserved spots for individuals with lived experience. The CSOC meets monthly and continually works to coordinate services and improve the homelessness service system. The CSOC has been utilizing Homeless Management Information System (HMIS) since 2012. As of 2021, the CSOC is coordinating its efforts using the *2021 Regional Strategic Plan to Address Homelessness*, a guiding document to coordinate services in the County and organize around common principles. This document is available here:

<https://csocstan.com/blog/plan-to-end-homelessness-in-stanislaus-county/>.

~~The plan outlines eight core goals:~~

- ~~● Goal 1: Increase availability of permanent housing for people experiencing homelessness.~~
- ~~● Goal 2: Increase access to and availability of mental health, substance abuse treatment, and other supportive services to increase housing stability and well-being in the community.~~
- ~~● Goal 3: Achieve equity in governance, outreach, provision of services, program participation, and outcomes while improving outreach, care, and culturally attuned services to vulnerable and historically underserved subpopulations.~~
- ~~● Goal 4: Increase coordination of services, access, and information to build capacity across the homeless system of care.~~
- ~~● Goal 5: Increase pathways to essential community services that support self-sufficiency.~~
- ~~● Goal 6: Increase participation of people with lived experience of homelessness in decision-making and feedback processes across the homeless system of care.~~
- ~~● Goal 7: Strategically support homelessness prevention, diversion, and rapid resolution.~~
- ~~● Goal 8: Improve the coordination of homeless programs to further public health and safety in support of community standards and increased access to services for people experiencing homelessness.~~

~~Implementation of these goals will help to improve and increase housing opportunities for the population most in need in the County. Prevention, diversion, and rapid resolution with equity centered programming (Goals 3 and 7) have potential to mitigate the effects of historic discrimination and segregation.~~

Homeless Needs Assessment

The following tables list the results of the 2024 Point-in-Time (PIT) Count, which is an annual event in January where volunteers locate and interview unhoused people in the jurisdiction.

The following table shows that according to the 2024 Point-in-Time (PIT) Count, a total of 2,052 people are experiencing homelessness in Stanislaus County. About half are sheltered and half are unsheltered. Within the unhoused population, there is a large population of people in households with only adults and chronically homeless households. The table refers to the full County population, which includes all incorporated and unincorporated areas.

Homelessness Population Summary

Population	Estimate the # of persons experiencing homelessness on a given night	
	Sheltered	Unsheltered
Persons in Households with Adult(s) and Child(ren)	258	7
Persons in Households with Only Adults	814	973
Chronically Homeless Households with Adult(s) and Child(ren)	13	0
Chronically Homeless	282	272
Veterans	39	40
Persons with HIV	6	6
Total	1,072	980

Data Source: PIC (PIH Information Center)

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):

The PIT count does identify the number of persons entering homelessness in a year for each homeless population type. In addition, HUD identifies the number and location of exits from and returns to homelessness each year. Data was not available for the number of days that people experience homelessness.

The table below shows that 491 people exited from programs serving persons experiencing homelessness, and approximately 21% returned to homelessness within two years. Exits from permanent housing have the lowest rate of persons returning to homelessness due to the long-term stability of these programs. Other programs are either temporary shelters or unsheltered settings like street outreach, so a return to homelessness is predictable and expected. The table refers to the full County population, including each city and the unincorporated areas.

System Exits and Returns

	Total # Persons Exited	Return to homelessness in less than 6 months	Return to homelessness in 12 months (includes 6-month cohort)	Return to homelessness in 24 months (includes 12 month cohort)
Exit from Street Outreach	22	2	3	10
Exit from Emergency Shelter	275	20	41	74
Exit from Transitional Housing	83	4	7	10
Exit from Safe Haven	0	0	0	0
Exit from Permanent Housing	111	2	4	8

Data Source: 2023 CoC

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

Based on the 2024 PIT Count, there were 265 adults and children who were homeless households. Of those homeless households, 7 people were unsheltered. There were 13 adults and children from chronically homeless households. And, lastly, there were 39 sheltered veterans and 40 unsheltered veterans who were counted that year.

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

It is important to note that not all individuals counted in the 2024 PIT count identified their race or ethnicity, so the tables below do not equal the number of people counted in the PIT. All races and ethnicities experienced homelessness, but the greatest number of people experiencing homelessness are White, followed by Hispanic. The table refers to the full County population, including each city and the unincorporated areas.

Nature and Extent of Homelessness by Racial and Ethnic Group

Race or Ethnicity	Sheltered	Unsheltered
White	474	495
Black or African American	120	87
Asian	10	20
American Indian, Alaska Native	15	40
Middle Eastern or North African	2	0
Hispanic/Latina/o Only	259	200
Hispanic and One or More Race	100	53
Non-Hispanic and Multiple Race	82	72

Data Source: 2024 PIT Count

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In the County, 48% of those counted in the 2024 PIT were unsheltered and primarily individuals without children. 54% of single adults were unsheltered, whereas only 2% of families with adults and children were unsheltered.

Discussion:

Homelessness in the County has increased since the last Consolidated Plan in 2019. The 2019 PIT Count located 1,923 homeless individuals in the County, while the 2024 PIT count encountered 2,052 homeless individuals. On a positive note, however, is that rate of unsheltered homelessness has decreased. In 2019, 57% of homeless individuals were unsheltered; in 2024, only 48% of individuals were unsheltered. This reflects that the agencies and service providers across the County are making strides to house more vulnerable populations, but there is still a substantial unmet need for more shelter in the County.

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NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

There are different populations that are not homeless but still may require specialized supportive services to maintain independent living. The populations include persons with disabilities, elderly, youth, persons with HIV/AIDS, victims of domestic violence, persons with alcohol or other drug addiction, and farmworkers. The facilities and services available to these populations are discussed in greater detail in the Market Analysis (MA-35) section of this Consolidated Plan.

Describe the characteristics of special needs populations in your community.

Persons with Disabilities:

The table below outlines the number of individuals with different disability types. It includes the whole population of the County, including each city and the unincorporated areas.

Disability by Type in Stanislaus County

Disability Type	# of Persons	% of Total Population
Hearing Difficulty	21,806	4%
Vision Difficulty	14,665	2.7%
Cognitive Difficulty	26,959	5.3%
Ambulatory Difficulty	36,203	7.2%
Self-Care Difficulty	15,130	3%
Independent Living Difficulty	28,252	7.1%

Data Source: 2020 ACS

Independent living, cognitive and ambulatory difficulties are the three most common disabilities in the County.

Youth:

Only 36.8% of students grade 3-11 in Stanislaus County meet or exceed grade-level standards in English Language Arts, and 7.5% of County youth do not complete high school (Source: kidsdata.org).

According to kidsdata.org, 82% of children with working parents would not have a spot in a childcare facility even if their parents desired one. The lack of childcare options for working families hampers working families that may be earning 50-80% of AMI abilities to seek further economic or educational opportunities.

Victims of Domestic Violence:

Domestic violence is any physical violence which occurs in the following relationships:

- Married couples
- Cohabiting couples
- People who have a child or children in common
- People in a dating relationship or who were in a former dating relationship
- People who were formerly married

Violence in these circumstances leaves the victim particularly vulnerable because often resources are held back by the perpetrator, or there are demands made that may put the victim in a further vulnerable position. Stanislaus County Victim Services Division has several services directed specifically towards victims of domestic violence.

The primary need for these victims is safe and accessible shelter they are comfortable going to. This means that not only does the shelter need to have availability, but it needs to have services customized to the victim and any children that may be accompanying the victim. For a full list of shelters and available services within the County please see:

<http://www.stanislaus-da.org/domestic-violence.shtm>.

Farmworkers:

Farmworker housing refers to housing accommodations provided for farmworkers, day laborers, and other agricultural employees covered by state law. Under California's Employee Housing Act, jurisdictions must consider housing for six (6) or fewer employees as a residential use and allow this type of housing anywhere single-family units are permitted (California Health and Safety Code Division 13, Part 1, Section 17000).

For farmworker housing as a specific subset of employee housing, the Act considers housing with 36 beds or 12 units as an agricultural use and to be permitted in zones where other agricultural uses are permitted. Across Stanislaus County, most jurisdictions comply with state law by allowing farmworker housing in areas zoned for agricultural use. Two (2) jurisdictions, Hughson and Modesto, do not explicitly reference farmworker housing in their zoning ordinances, but each accommodates this type of housing.

Ceres, Waterford, and Riverbank all additionally permit farmworker housing by right, and Patterson with a conditional use permit, in at least some residential zones.

Elderly:

According to the 2020 American Community Survey (ACS), 13% of the County's population are over the age of 65:

- Older people are more likely to live on a fixed income, so they have fewer resources to save money for emergencies. In extreme cases, sometimes these conditions result in older adults entering

homelessness. Dedicated senior housing that is income-restricted with tiered rents is essential to stabilizing these households.

- With aging, older people are at greater risk of injury and illness.
- Older people are more likely to have disabilities, and especially ambulatory or physical disabilities that require accessible design for mobility needs.

Housing options for aging adults may include independent living, senior communities, nursing homes, memory care communities, or public housing. Many aging adults prefer to “age in place,” but may not have the financial resources to make home modifications for accessibility needs or pay for necessary repairs. Homeowners home repair programs, eldercare, social programming for seniors, and access to public transportation are critical to this demographic.

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

With all special needs populations, supportive services needs differ. For example, elderly households may need home repair assistance to be able to ‘age in place’ or help applying for Medicare or Social Security. Persons with cognitive disabilities may need personal assistant services, help applying for Disability benefits, or finding independent living homes. Persons living with HIV may need assistance accessing medications or finding healthcare, and victims of domestic violence may need support creating safety plans or accessing emergency shelters.

There are area agencies that help these special needs populations access resources, including the Disability Resource Agency for Independent Living (DRAIL), the County’s Area Agency on Aging, the County Aging and Veteran Services Agency, the County’s HIV CARE program, Catholic Charities, Independent Living Center, and Stanislaus County Family Justice Center, among others. These agencies and their clients best understand the needs of the populations they serve. Area service providers have identified the greatest housing needs, including:

- More affordable housing units for those earning less than 50% - 80% of AMI
- Affordable units near transit/work opportunities to make for reasonable commutes
- Units that can accommodate varying family sizes; namely studios or units built for single occupants, and large families

For farmworkers, the peak season is July through September, and their demand on housing creates a need for small, affordable units.

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

The County has seen an uptick from 815 active cases of HIV in 2018 to 924 cases in 2022. ([California HIV Surveillance Report – 2022](#)). ~~Across California, 83% of people with HIV are cisgendered men. Only 13% of the population with HIV are cisgendered women. A notably large percentage of the population with~~

~~HIV are trans women, at 3%.~~ Within Stanislaus County, persons with HIV experienced a 0.9% death rate in 2022.

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

N/A

Discussion:

Several kinds of special needs other than homelessness are present in the County. Some County residents have disabilities, with 7.2% experiencing ambulatory difficulty, 7.1% experiencing independent living difficulty, and 5.3% experiencing cognitive difficulty, among others. This population likely overlaps with the population aged 65 or older, another group that experiences high housing need in the County. In addition, estimates show that there are 924 active cases of HIV/AIDS in the County. The needs of these populations are presently addressed by a mix of government and nonprofit agencies.

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NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The need for public facilities has increased through the Stanislaus Urban County and the City of Turlock as they have grown. These needs include, but are not limited to, the following:

- Homeless facilities (i.e. shelters) that include:
 - Expanded Permanent Supportive Housing (PSH) and other permanent housing opportunities for people experiencing homelessness
 - Expanded access and availability of mental health, substance abuse treatment, and other supportive services, potentially requiring public facilities.
- Public safety offices including expanded fire stations, police departments, and emergency management centers.
- Parks/recreational facilities that serve youth/after-school programs and facilities serving seniors.

How were these needs determined?

These needs were identified in the County-wide survey, stakeholder focus group meetings, as well as community/public meetings that focused on both housing and non-housing community issues. A number of other documents support the needs listed above, most notably the CSOC 2021 Regional Strategic Plan to Address Homelessness.

- Finally, local organizations (government and non-government), advocates, residents, and persons with lived experiences are regularly engaged to identify local changing or developing needs.

Describe the jurisdiction's need for Public Improvements:

Infrastructure such as sewer, water, curb, gutter, sidewalk, and storm drainage are typical development standards in newer neighborhoods, but these improvements may not exist or are in need of repair in older neighborhoods. Public infrastructure improvements of notable concern throughout the community outreach include the following:

- Water improvements
- Curb, gutter, and sidewalk improvements, and street improvements, and
- Street lighting

Projects have been identified in the Stanislaus County and the City of Turlock Annual Action Plans that will help to address this.

How were these needs determined?

These needs were identified in the County-wide survey and stakeholder meetings that focused on both housing and non-housing community issues. A number of other documents support the needs listed above, including the following.

- CSOC 2021 Regional Strategic Plan to Address Homelessness
- County Final Recommendations on Infrastructure Projects to be Funded in County Islands and County Committees (adopted in 2022)

Finally, local organizations (government and non-government), advocates, residents, and persons with lived experiences are regularly engaged to identify local changing or developing needs.

Describe the jurisdiction's need for Public Services:

Given the geographic spread of the County, many communities do not have adequate access to public and supportive services. Service needs include, but are not limited to, the following:

- Youth services, especially services for at-risk youth
- Senior services
- Services for persons with physical or cognitive disabilities
- Homeless and homelessness prevention services
- Workforce development and employment services
- Crime prevention
- Child abuse prevention
- Drug abuse education
- Fair housing education

How were these needs determined?

Public service needs were identified through outreach to area supportive services agencies and stakeholders, as well as the County-wide community survey.

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Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis evaluates the past and present conditions of the local housing market and forecasts future housing needs in Stanislaus County, including the cities of Turlock, Ceres, Hughson, Newman, Oakdale, Patterson, Riverbank, Waterford, and the unincorporated areas over the course of the Consolidated Plan period 2025-2029.

Most of the data tables in this section are populated with default data from HUD's IDIS system, which includes all members of the Stanislaus Home Investment Partnerships (HOME Program Consortium) which includes the Stanislaus Urban County and the City of Turlock unless marked otherwise.

The other data tables were created and populated directly from the 2016-2020 American Community Survey (ACS) and the Comprehensive Housing Affordability Strategy (CHAS) datasets. CHAS datasets are developed for HUD by the U.S. Census Bureau based on the ACS. Additional tables created outside of IDIS, using these datasets, are described in-text or in the table for their geographic scope.

A brief overview of the report follows.

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

- As of 2020, the Stanislaus Planning Area has 108,221 housing units, 79% of which are single-family homes.
- Rental homes range in size; 17% are studios or one-bedrooms, 35% are 2-bedroom homes, and 48% have 3 or more bedrooms.
- Owner occupied housing is larger; 86% of these units have 3 or more bedrooms.

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

- Home values and rental prices have increased since 2010.
- From 2010-2020, home values across the County increased 10%.
- From 2010-2020, the median rent in the County increased 27%.

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

- Home values and rental prices have increased since 2010.
- From 2010-2020, home values across the County increased 10%.
- From 2010-2020, the median rent in the County increased 27%.

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

- 45% of all renter-occupied housing units have at least one housing condition (i.e., lack of adequate plumbing, kitchen, or heating facilities).
- 32% of owner-occupied housing units have one or two housing conditions.
- The housing stock for both owner-occupied and rental units is older. 72% of owner-occupied housing was built before 1980, and 82% of renter-occupied housing was built before 1980.

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

- 45% of all renter-occupied housing units have at least one housing condition (i.e., lack of adequate plumbing, kitchen, or heating facilities).
- 32% of owner-occupied housing units have one or two housing conditions.
- The housing stock for both owner-occupied and rental units is older. 72% of owner-occupied housing was built before 1980, and 82% of renter-occupied housing was built before 1980.

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

- The Stanislaus Regional Housing Authority (Housing Authority), which serves seven area counties, has 647 public housing units throughout Stanislaus County.
- Most of the units are in good condition, although they are aging. The majority of Housing Authority's public housing stock was built in the 1950s.
- The greatest repair needs in these units are plumbing, electrical, and exterior painting.

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

- The Homeless Facilities and Services are administered through the County's Continuum of Care:
 - Emergency Shelter beds: 1,204
 - Transitional Shelter beds: 311
 - Permanent Supportive Housing beds: 1,687
 - Total: 3,202
- Each of these types of beds has a portion of dedicated units for persons or families who are chronically homeless, veterans, or unaccompanied youth.

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

- Coordinated target population-specific supportive services are needed for persons with disabilities, persons with addictions, older persons, and persons with HIV/AIDs.
- Many vulnerable special needs populations struggle with a lack of affordable housing and disproportionate rates of housing precarity.
- Universal design accessibility modifications are needed to make homes easier for elderly persons or persons with disabilities to use. Those features may include wider doors with lever handles, grab bars in bathrooms, lower countertops, and zero-step entrances.

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

- Single family zoning, development and impact fees or required infrastructure improvements, and parking requirements may contribute to the suppressed supply affordable housing across the County.

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

- Expected growth in the local economy is expected to continue in the future. The largest business sectors in Stanislaus County are:
 - Manufacturing
 - Agriculture, Mining, Oil & Gas
 - Education and Health Care Services
 - Retail Trade
- The unemployment rate has dramatically fallen since the last Consolidated Plan data from 2015, when it was 16% to now it is 9%. The unemployment rate for age groups differs:
 - Ages 16 - 24: 22%
 - Ages 25-65: 6%
- Stanislaus County residents with bachelor's and graduate/professional degrees have higher incomes and lower unemployment rates than residents with less formal education. Expanded higher educational opportunities and technical training could be used to both meet the County's business needs and expand access to better paying jobs.
- Ongoing economic development projects aimed at bringing in additional investment and jobs.

MA-50 Needs and Market Analysis Discussion

- Stanislaus County has several areas where racial, ethnic minorities, or low-income families are concentrated. HUD calls these "Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)."
- As housing costs continue to rise in the region and incomes do not keep pace with cost increases, housing options will be further limited with impacts on residents of low-income and racially concentrated neighborhoods.
- Existing assets include community centers, places of worship, schools, libraries, and parks.

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

- Stanislaus County is served by 12 broadband internet service providers. There is no need to introduce additional broadband providers in the County.
- AT&T, Spectrum, and Human-I-T offer low-cost internet plans for qualifying low-income households.
- As of 2020, 21% of Stanislaus County residents did not have broadband internet subscriptions.

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

- Stanislaus County faces heightened risks from climate change, including severe weather events like drought and water scarcity, extreme heat, flooding, and wildfires.
- Low- to-moderate income residents may be more impacted by climate change due to housing location and quality, limited resources for adaptation and heat vulnerability.

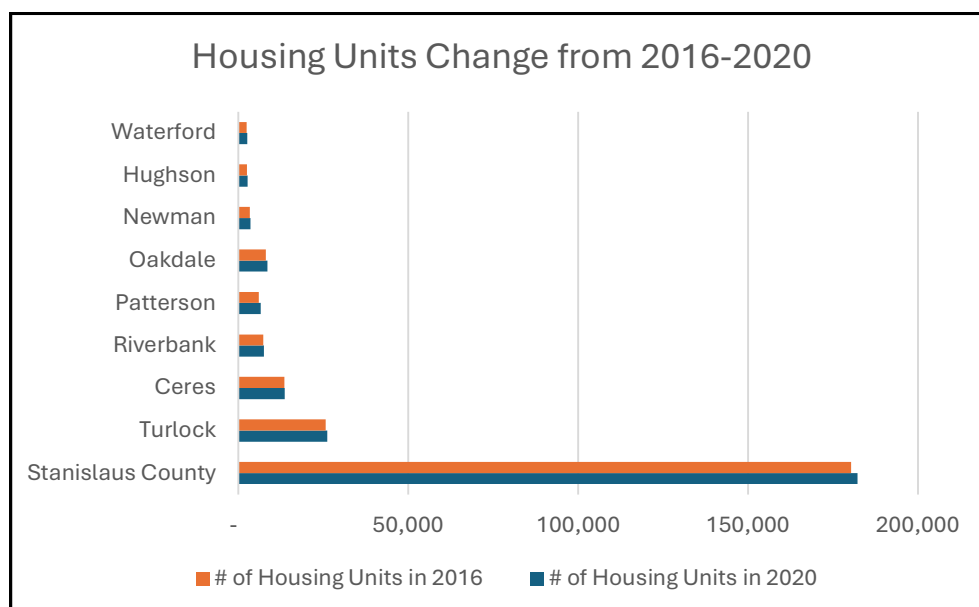
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MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

The Housing Market Analysis section utilizes the 2016 to 2020 American Community Survey data. Of the current units, single-unit detached properties make up the large majority of Stanislaus County's housing stock. Multi-family units of five or more units make up about 8% of the housing market in the County, which is typical in moderately dense jurisdictions. Single-unit attached homes include homes that may share an outside wall, commonly referred to as a "townhouse" or "rowhouse." Meanwhile, manufactured housing, such as mobile homes and RVs, make up about 6% of total stock; such housing is often found in more economically and environmentally vulnerable areas.

As of 2020, there were an estimated 182,239 housing units in Stanislaus County, which means 1,853 units were added to the housing stock between the American Community Survey's estimation periods of 2012-2016 and 2016-2020. There were marginal increases in the number of units in the County and eight cities that are in the consortium. The chart below includes data from each city within the Consortium as well as countywide data.



Data Source: 2012-2016 ACS, 2016-2020 ACS

All residential properties by number of units

The table below shows the number of housing units in each building type in Stanislaus County. For example, there are 4,628 housing units located in buildings where there are between 2-4 units in a building.

Stanislaus Planning Area Residential Properties by Unit Number

Property Type	Number	Percentage
1-unit detached structure	85,555	79%
1-unit, attached structure	3,090	3%
2-4 units	4,628	4%
5-19 units	3,937	4%
20 or more units	4,490	4%
Mobile Home, boat, RV, van, etc.	6,521	6%
Total	108,221	100%

Data Source: 2016-2020 ACS

The types of residential properties across the County and jurisdictions reveal that the majority of all owner-occupied housing is single family units. Newman has the highest percentage of owner-occupied single-family homes.

Because there is an insufficient supply of rental housing of different shapes and sizes, the County and consortium should focus on increasing density and rental housing. The size and tenure type of units across the County and consortium cities are shown below.

The column for Stanislaus County in the table below reflects data for the entire county, including each city and the unincorporated areas.

Stanislaus County Residential Properties by Type of Units

	Stanislaus County	Ceres	Hughson	Newman	Oakdale	Patterson	Riverbank	Turlock	Waterford
Owner-occupied	59%	60%	64%	73%	64%	68%	66%	54%	68%
1 unit, detached	54%	55%	60%	72%	59%	65%	63%	50%	66%
1-unit, attached	1%	0%	1%	1%	2%	0%	1%	1%	0%
2-4 units	0%	0%	0%	0%	0%	0%	0%	0%	0%
5-19 units	0%	0%	0%	0%	0%	0%	0%	0%	0%
20 or more units	0%	0%	0%	0%	0%	0%	0%	0%	0%
Mobile home, boat, RV, van, etc.	3%	4%	3%	0%	3%	3%	2%	2%	2%
Renter-occupied	41%	40%	36%	27%	36%	32%	34%	46%	32%

1-unit, detached	22%	23%	20%	13%	17%	26%	22%	18%	14%
1-unit, attached	2%	2%	0%	1%	2%	1%	3%	2%	1%
2-4 units	5%	4%	3%	3%	3%	1%	3%	10%	11%
5-19 units	4%	4%	2%	5%	3%	2%	1%	8%	4%
20 or more units	5%	6%	10%	5%	9%	1%	4%	7%	3%
Mobile home, boat, RV, van, etc.	1%	1%	2%	0%	2%	0%	1%	1%	0%

Data Source: 2016-2020 ACS

Unit Size by Tenure

The majority of owner-occupied housing units across the Stanislaus HOME Consortium have three (3) or more bedrooms while rental units have a wider spread of unit sizes. This indicates that there may not be enough smaller ‘starter’ homes for first-time homebuyers. The column for Stanislaus County in the table below reflects data for the entire county, including each city and the unincorporated areas.

Unit Size by Tenure Type

	Stanislaus County	Ceres	Hughson	Newman	Oakdale	Patterson	Riverbank	Turlock	Waterford
Owner-occupied	59%	54%	60%	64%	73%	64%	68%	66%	68%
No bedroom	0%	0%	0%	0%	1%	0%	0%	0%	0%
1 bedroom	1%	1%	1%	1%	0%	1%	0%	0%	1%
2 bedrooms	7%	6%	5%	5%	6%	8%	4%	5%	7%
3 or more bedrooms	50%	46%	54%	59%	66%	56%	64%	61%	59%
Renter-occupied	41%	46%	40%	36%	27%	36%	32%	34%	32%
No bedroom	2%	3%	1%	3%	0%	0%	1%	2%	2%
1 bedroom	6%	8%	5%	7%	4%	9%	7%	4%	0%
2 bedrooms	15%	20%	11%	11%	10%	14%	3%	7%	14%

3 or more bed-rooms	19%	15%	23%	14%	13%	12%	22%	21%	16%
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Data Source: 2016-2020 ACS

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

The Stanislaus HOME Consortium uses the following funding streams for affordable housing projects.

HOME Funds: Stanislaus HOME Consortium is an entitlement community for HOME Funds, which are used for low- income housing projects.

CDBG Funds: Both the Stanislaus Urban County and the City of Turlock will utilize CDBG funds to assist with any potential housing projects, especially needed infrastructure. The City of Turlock will also utilize their CDBG funds to assist with their housing programs.

Emergency Solutions Grants (ESG): Stanislaus Urban County is an entitlement community for ESG Funds, which are used to provide homeless services, including emergency shelter, homeless prevention, and rapid re-housing activities.

The Housing Authority is the largest landlord of multifamily and senior housing for low- and moderate-income populations across the County. The Housing Authority owns and manages over 1,700 rental units, including public housing, year-round farm labor housing and migrant housing, in Stanislaus County.

Other Funding Sources: The Stanislaus Urban County will pursue additional funding to address housing needs and will collaborate with the City of Turlock, as HOME funding partners, in funding applications. Potential funding sources include bonds, the State Energy Upgrade California Program, and the existing PG&E Rebate Program, which serve low-income households.

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

Based on the respective 6th Cycle Housing Elements, the following jurisdictions do not have any affordable housing units at risk of converting to market rate during the planning period:

- Stanislaus County
- Riverbank
- Patterson
- Newman
- Hughson

The following jurisdictions noted that they had deed-restricted affordable housing units at risk of converting to market rate during the 2023-2031 planning period:

- Waterford: 10 units
- Ceres: 67 units

Oakdale and Turlock’s housing elements did not indicate if there were any affordable units in their jurisdiction’s that are at risk of conversion. All of the jurisdiction’s housing elements showed that they will continue to monitor the status of publicly assisted projects that may become at risk of losing affordable housing price restrictions in the coming years.

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

The 2022 1-year American Community Survey (ACS) Public Use Microdata Sample (PUMS) data reveals that 16,239 low-income renter households (defined as those households earning less than 50% of area median income) do not have access to an affordable home. Affordability is defined as housing costs being 30% of a household’s monthly gross income. The California Housing Partnership’s Stanislaus County 2024 Affordable Housing Needs Report demonstrates that a household would need to earn a gross pay of \$5,063/month (\$60,756 annual income) to afford the average asking rent for a two-bedroom unit. A family of four (4) persons with an annual income of \$60,756, which is in an income bracket considered low-income (earning less than 80% of AMI), is needed to afford that rent.

The Regional Housing Needs Allocation process guides local Housing Element planning. Each locality in the Stanislaus HOME Consortium plans a housing element that applies to their jurisdiction. In the case of the County, the jurisdiction includes only unincorporated County land. The 6th Cycle Regional Housing Needs Allocations (2023-2031) for the County and each of the consortium cities shows that, to meet the coming housing needs for the jurisdiction, they must produce the following number of units for each bracket of incomes:

Number of Units needed for each income bracket in jurisdictions (RHNA)

	Very Low Income (< 50% AMI)	Low Income (50-80% AMI)	Moderate Income (80-120% AMI)	Above Moderate Income (> 120% AMI)	Total
Stanislaus County (unincorporated areas)	574	398	458	1,045	2,475
Turlock	1,305	903	1,960	2,498	5,802
Ceres	706	489	661	1,505	3,361
Hughson	284	196	122	279	881
Newman	197	136	218	497	1,048

Oakdale	414	286	294	671	1,665
Patterson	1,046	724	593	1,353	3,716
Riverbank	181	672	594	1,355	3,591
Waterford	107	74	115	261	557

Data Source: Stanislaus County, Turlock, Ceres, Hughson, Newman, Oakdale, Patterson, Waterford, and Riverbank's 6th Housing Elements 2023-2031

Turlock and Patterson have a large share of units for extremely low-income populations that must be built over the 8-year period.

Describe the need for specific types of housing:

The type of housing currently available in the County is incongruent with the need, which indicates a demand for more affordable housing serving households earning 80% AMI or less. Based on each jurisdiction's 2023-2031 Housing Element, there are a wide array of housing needs that cut across various household compositions and demographics. The following highlights several of the primary housing needs:

- The 2023-2031 Regional Housing Needs Assessment for all nine (9) jurisdictions that are part of the Stanislaus HOME Consortium indicates a total of 23,096 housing units are needed to meet projected population growth, 9,481 of which are needed for households earning less than or equal to 80% AMI.
- Over half of the County's households have an income less than 100% of HUD Area Median Family Income (HAMFI), which suggests a greater need for housing that serves lower-income households.
- The County's population age distribution between 2010-20 shows an increased senior population (48% increase among ages 65-74), indicating a need for more senior housing.
- Similarly, an increase in younger family households (37% increase in ages 25-34), indicates a need for more single-family and homeownership units.

Discussion

Data in this section indicates that the market for homeownership opportunities is generally inaccessible to lower-income households due to the disparity between the County's median home value and the projected home price affordable to low- and moderate-income workers. Those residents that cannot afford to purchase a home, the majority of which are lower-income households, rent. Relative to median household income, the median monthly rent is relatively affordable. However, the current availability of rental units affordable to households earning less than median income cannot meet the commensurate demand, which results in the majority of lower-income households experiencing a disproportionate share of severe housing problems, including housing cost burden.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

The cost of purchasing and renting homes in Stanislaus County has continued to rise since 2010. According to 2016-2020 ACS data, the median home values across the County increased by 10% and the median rent increased by 27% during that period. Hughson and Newman both saw the largest climbs - 29% increases from 2010-2020 home values. The row for Stanislaus County in the table below reflects data for the entire county, including each city and the unincorporated areas.

Cost of Housing

Median Home Values	Base Year: 2010	Most Recent Year: 2020	% Change
Stanislaus County	\$285,200	\$314,100	10%
Turlock	\$294,100	\$329,900	12%
Ceres	\$256,200	\$284,300	11%
Hughson	\$264,100	\$340,200	29%
Newman	\$217,900	\$280,500	29%
Oakdale	\$287,300	\$333,100	16%
Patterson	\$287,300	\$327,600	14%
Riverbank	\$253,700	\$318,800	26%
Waterford	\$239,100	\$271,700	14%

Data Source: 2006-2010 ACS (Base Year), 2016-2020 ACS (Most Recent Year)

This continued upward trend is supported by the Zillow Home Value Index which shows that between 2020 and 2024, Stanislaus County home values rose from just under \$315,000 to more than \$450,000. Median home values have climbed anywhere from 45%-64% in all jurisdictions over the past four (4) years. Turlock, Oakdale, Hughson, Patterson, and Riverbank's 2024 median homes values all exceed the average median value Countywide. The row for Stanislaus County in the table below reflects data for the entire county, including each city and the unincorporated areas.

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2020 Versus 2025 Home Values Change

Home Values	2020 Home Values	% of Stanislaus Median Value	Dec 2024 Zillow Home Values	% of Stanislaus Median Value	% Change in Median Value: 2020-2024
Stanislaus County	\$314,100	100%	\$461,550	100%	47%
Turlock	\$329,900	105%	\$477,630	103%	45%
Ceres	\$284,300	91%	\$449,051	97%	58%
Hughson	\$340,200	108%	\$540,857	117%	59%
Newman	\$280,500	89%	\$436,464	95%	56%
Oakdale	\$333,100	106%	\$547,832	119%	64%
Patterson	\$327,600	104%	\$512,955	111%	57%
Riverbank	\$318,800	101%	\$480,582	104%	51%
Waterford	\$271,700	87%	\$418,348	91%	54%

Data Source: U.S. Census Bureau, 2016-2020 American Community Survey, B25077. Zillow Home Values Index, December 2024.

Rents between 2010-2020 also rose across the County. Hughson saw a 107% jump in rents during that time frame. The row for Stanislaus County in the table below reflects data for the entire county, including each city and the unincorporated areas.

2010-2020 Median Rents

Median Rent	Base Year: 2010	Most Recent Year: 2020	% Change
Stanislaus County	\$796	\$1,010	27%
Turlock	\$785	\$981	25%
Ceres	\$771	\$1,078	40%
Hughson	\$ 792	\$1,640	107%
Newman	\$712	\$762	7%
Oakdale	\$863	\$973	13%
Patterson	\$913	\$1,184	30%
Riverbank	\$838	\$988	18%
Waterford	\$625	\$904	45%

Data Source: U.S. Census Bureau, 2006-2010 American Community Survey, B25058. 2016-2020 American Community Survey, B25058.

Housing affordability among renters has increased even more since 2020. Median rents from 2020-2024 in the County have grown by 106%. With homeownership increasingly out of reach for many households coupled with rising rents, the combination is particularly problematic for many low- and moderate-income households. The row for Stanislaus County in the table below reflects data for the entire county, including each city and the unincorporated areas.

The 2020 column in the table below is populated with data from the 2016-2020 ACS Survey. The 2024 column is populated with data from the 2024 Zillow Observed Rent Index. The Zillow Observed Rent Index was used instead of ACS because the 2023 ACS only provided information for Stanislaus County and Turlock. The 2024 Zillow data is limited as well, however, and does not include some of the cities in the County. For this reason, some cities do not have an entry in the 2024 Median Rent column.

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2020 vs. 2024 Median Rents

Median Rent	2020 Rent	% of Stanislaus Median Rent	2024 Rent	% of Stanislaus Median Rent	% Change in Median Value: 2020-2024
Stanislaus County	\$1,010	100%	\$2,084	100%	106%
Turlock	\$981	97%	\$1,860	89%	90%
Ceres	\$1,078	107%	\$2,411	116%	124%
Hughson	\$1,640	162%	Data not available	N/A	N/A
Newman	\$762	75%	Data not available	N/A	N/A
Oakdale	\$973	96%	\$2,091	100%	115%
Patterson	\$1,184	117%	\$2,649	127%	124%
Riverbank	\$988	98%	Data not available	N/A	N/A
Waterford	\$904	90%	Data not available	N/A	N/A

Data Source: U.S. Census Bureau, 2016-2020 American Community Survey, Table B25058., 2024 Zillow Observed Rent Index

Average Rents

The table below represents the average rents paid across the County as of 2020. Most renters are paying between \$500-\$1,500 per month, however, given annual inflation, we can assume that rents have increased since 2020. After adjusting for the US Consumer Price Index 2.9%/year inflation estimates, from 2020 and 2024, most rent across the County is more than \$1,000/month. And as shown below, the 2025 fair market rent in the County is currently \$1,566/month for a two-bedroom unit. The table below includes the full population of the County, including each city and the unincorporated areas.

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Stanislaus County Rent Paid

Rent Paid	Number	%
Less than \$500	6,414	16%
\$500-999	16,186	40%
\$1,000-1,499	12,444	31%
\$1,500-1,999	4,124	10%
\$2,000 or more	1,174	3%
Total	40,342	100%

Data Source: 2016-2020 ACS

Average rents in December 2024 were gathered from the Zillow Rental Market Values dataset, one of the most up-to-date and comprehensive sources of rental data available. However, some cities or housing typologies were missing from the data. If data was not available for the city or housing type, it was not included in the table below. Zillow data shows that, as of December 2024, the median rents in the entirety of Stanislaus County, including each city and the unincorporated areas, as well as the specific cities within the Stanislaus HOME Consortium are:

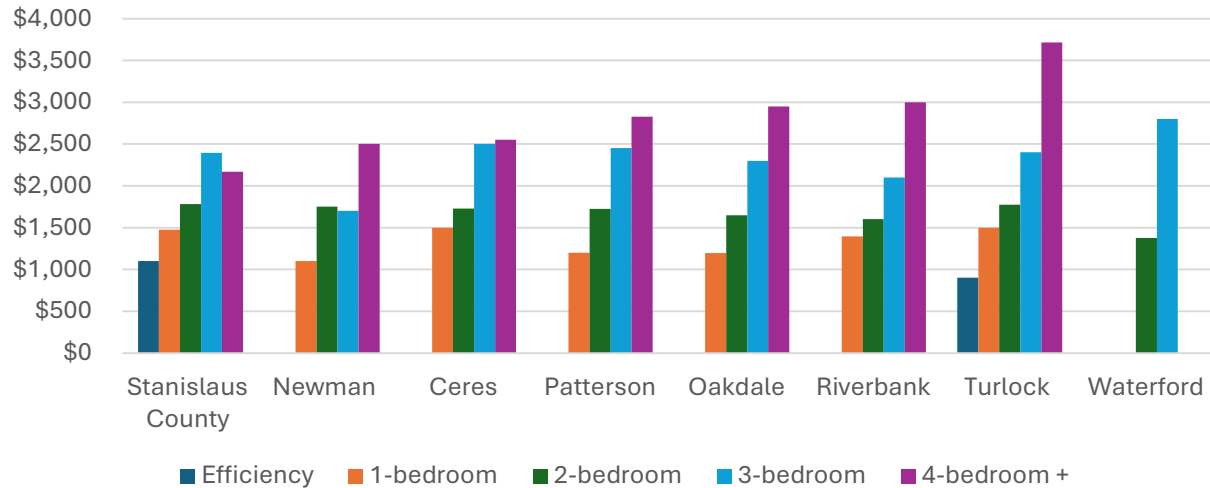
Zillow Average Rents December 2024

	Studio	1-bedroom	2-bedroom	3-bedroom	4-bedroom +
Stanislaus County	\$1,100	\$1,475	\$1,780	\$2,395	\$2,167
Ceres	-	\$1,500	\$1,728	\$2,500	\$2,550
Turlock	\$900	\$1,500	\$1,775	\$2,400	\$3,715
Hughson	-	-	-	-	-
Newman	-	\$1,100	\$1,750	\$1,700	\$2,500
Oakdale	-	\$1,195	\$1,649	\$2,300	\$2,950
Patterson	-	\$1,200	\$1,725	\$2,450	\$2,825
Riverbank	-	\$1,395	\$1,600	\$2,100	\$3,000
Waterford	-	-	\$1,375	\$2,800	-

Data Source: Zillow Rental Market Values December 2024

On average, Turlock is the most expensive City to rent larger family sized units (3+ bedrooms), while Newman is the most affordable City to rent in. Some communities did not have any reported rents on efficiencies or 4+ bedroom units. The data for Stanislaus County is countywide data, covering all cities and unincorporated areas.

Stanislaus County Average Rents (December 2024)



Data Source: Zillow Rental Market Values (December 2024)

Housing Affordability

The table below shows the number of units that are affordable for each income bracket based on HUD's annual calculation for area median incomes (AMI or HAMFI). Affordability means that a household is not paying more than 30% of their monthly gross income towards housing costs, including utilities.

Most rental units in Stanislaus County are available to those who make at least 80% of AMI. Most homes for sale are affordable to moderate income households earning at least 100% of AMI. Those with the lowest incomes have the fewest affordable housing options. 2022 US Census data demonstrates that 16,239 low-income renter households those earning less than 50% of AMI - in Stanislaus County do not have access to an affordable home (PUMS 2022). The California Housing Partnership's Stanislaus County 2024 Affordable Housing Needs Report shows that 76% of extremely low-income households earning less than 30% of AMI are paying more than half their income on housing costs compared to 4% of moderate-income households earning 80-120% of AMI paying proportional housing costs (PUMS 2022). The economic mismatch between area wages to housing costs is widening.

The table below includes data for the entire County, including each city and the unincorporated areas.

Stanislaus County Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,654	No Data
50% HAMFI	6,173	2,397
80% HAMFI	19,619	7,038
100% HAMFI	No Data	12,873
Total	27,446	22,308

Data Source: 2016-2020 CHAS

Monthly Rent

The Fair Market Rent (FMR) outlined below are HUD calculations that calculate payment standards for the Housing Choice Voucher (HCVs) program for all of the County. With HCVs, HUD pays the difference between the FMR and 30% of the residents' income. HOME rents are used to calculate unit rents for affordable housing developments that include a HUD funding source. The 2025 FMRs and HOME rents in the County are substantially higher than the 2016-2020 Housing Affordability data and average Zillow rents shown above.

The 2025 Fair Market Rents for two-bedroom units have increased 55% from the 2020 median rent. The 2024 High HOME rents, also shown below, are 30% higher than the 2020 median contract rent.

Stanislaus County Monthly Rent (2025)

Monthly Rent (\$)	Studio (zero bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,130	\$1,209	\$1,566	\$2,194	\$2,549
High HOME Rent	\$1,016	\$1,091	\$1,311	\$1,505	\$1,660
Low HOME Rent	\$797	\$854	\$1,025	\$1,184	\$1,321

Data Source: HUD FY 2025 FMR and 2024 HOME Rents

Is there sufficient housing for households at all income levels?

ACS data indicates that the majority of both rental and homeownership housing is available to households who earn more than 80% of AMI. With home sales prices in the County surging, households earning less than 80% of area median income are priced out of purchasing homes. There is not enough affordable housing for households earning less than 50% of AMI. For renters, only 7,827 out of 27,446 rental units were affordable to those 50% AMI or below, and only 2,397 out of 22,308 housing units were affordable

to prospective homebuyers earning less than 50% of AMI. Of those earning 30% AMI and below, there was no data reported for affordable for-sale homes presumably because the number of them is so statistically insignificant. It should also be noted that these figures are from 2020. Given restricted housing supply and increasing rent and home sales prices, these figures have likely widened during the last five (5) years.

Additionally, each locality's 6th Cycle Housing Element includes the forecasted housing needs for all income levels within their jurisdiction from 2023 to 2031. This is known as the Regional Housing Needs Assessment (RHNA).

The RHNA projects that an additional 23,096 housing units are needed from all nine jurisdictions in the Stanislaus HOME Consortium by 2031. The need for new housing units by income bracket in each jurisdiction in the Stanislaus HOME Consortium follows below:

- Extremely Low – 275 units
- Very Low – 299 units
- Low – 398 units
- Moderate – 458 units
- Above Moderate – 1,045 units

	Total-All Consortium Jurisdictions	Stanislaus County (unincorporated)	Ceres	Hughson	Newman	Oakdale	Patterson	Riverbank	Turlock	Waterford
Very Low	5,603	574	706	284	197	414	1,046	970	1,305	107
Low	3,878	398	489	196	136	286	724	672	903	74
Moderate	4,151	458	661	122	218	294	593	594	1,096	115
Above Moderate	9,464	1,045	1,505	279	497	671	1,353	1,355	2,498	261
Total	23,096	2,475	3,361	881	1,048	1,665	3,716	3,591	5,802	557

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

Given year over year increases in housing costs in the County during the last five (5) years, real estate experts predict that rents and home values will continue to rise in the coming years. If the local wages to area housing costs disparities continue to widen, the affordability gaps will be exacerbated creating a greater need for more income restricted housing.

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

The HUD Fair Market Rent for one (1), two (2), and three (3) bedrooms are lower than area median market-rate rents. Average rents reported by Zillow in all jurisdictions are typically higher than FMRs. Average rents for all unit sizes across the County are higher than the “High HOME Rents.”

Low-income tenants may find it difficult to secure housing with housing choice vouchers given the incongruity between market rate rents and the FMR-based payment standards, which are used to pay the remaining rent balance after the tenant pays 30% of their household income. With lower FMRs, landlords may be unlikely to accept housing choice vouchers because they are then renting the units at a discount to the market-rate rents.

Discussion

Data in this section indicates the market for homeownership opportunities is generally inaccessible to lower-income households due to the disparity between the jurisdiction’s median home value and the projected home price affordable to median and below income earners. Those residents that cannot afford to purchase a home, the majority of which are lower-income households, are therefore restricted to the rental housing market which is relatively affordable in terms of median monthly rent as compared to median household income. However, the current availability of rental units affordable to households earning less than median income cannot meet the commensurate demand, which results in the majority of lower-income households experiencing a disproportionate share of severe housing problems, including housing cost burdens.

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MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

It is necessary to examine the condition of housing in Stanislaus County to determine the safety and wellbeing of residents. It is also an indicator of how well the County is meeting its population's housing needs. The quality of housing stock in Stanislaus County is a component of identifying disproportionate housing needs. The data reveals the disparities amongst those living in substandard housing.

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

According to HUD, substandard housing conditions include the following:

- Violation of State building and housing codes;
- Lack of adequate plumbing, kitchen, or heating facilities; and
- Overcrowding conditions (defined as being occupied by more than one person per room, including living and dining rooms but excluding bathrooms and kitchen).

A housing unit is considered to be in "Standard Condition" if the unit:

- Is structurally sound and provides adequate shelter from the weather elements and a securable interior environment
- Has operable indoor plumbing (a minimum of one of each: wash basin, water closet, bathing facilities, kitchen sink)
- Has an adequate and safe electrical system
- Has a sanitary food preparation facility
- Has no presence of environmental health concerns such as mold and lead
- Meets and/or exceeds HUD Housing Quality Standards (HQS).

A housing unit is considered to be in "substandard condition but suitable for rehabilitation" if the housing unit:

- Does not meet one (1) or more of the conditions required for a dwelling to be in "standard condition" and the cost to bring the dwelling into compliance does not exceed 75% of the value of the house and property.
- Has been declared unfit or unsafe for occupancy by a government agency and the cost to bring the dwelling into compliance does not exceed 75% of the value of the house and property.

Condition of Units

The table below demonstrates the number of rental and owner-occupied units in Stanislaus County with substandard living conditions (marked as "selected conditions"). 31% of owner-occupied units had one

(1) type of condition, while nearly half of all rental units in the County had some type of hazardous condition in the home.

If homeowners have equity in their homes, they may be able to take out loans to pay for necessary repairs. The County's Housing Element shows that renters are more likely to not report structural problems with their units due to fear of retaliation from landlords and/or that landlords ignore requests from renters for repairs. The County's Housing Element is focused only on unincorporated County, where the Board of Supervisors has jurisdiction. The table below refers to data for the jurisdictions within the Stanislaus HOME Consortium.

Condition of Units: Stanislaus HOME Consortium

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	19,442	31%	18,100	45%
With two selected Conditions	829	1%	2159	5%
With three selected Conditions	10	0%	20	0%
With four selected Conditions	0	0%	20	0%
No selected Conditions	42,769	65%	20,197	50%
TOTAL	63,050	100%	40,576	100%

Data Source: 2016-2020 ACS

Across the entire Stanislaus HOME Consortium, owner-occupied units were more likely to not have any substandard living conditions. For example, while more than half of renter-occupied homes in Riverbank have at least one (1) or more substandard conditions, 68% of owner-occupied units were cited to have at least one (1) or more hazardous conditions. The Riverbank 2023-2031 Housing Element mentions that in addition to substandard conditions being concentrated in renter-occupied housing, large families occupy a larger portion of substandard units. Several other Consortium members' Housing Elements highlight the same data showing a higher percentage of renter-occupied homes with substandard conditions. The table below refers to data for the jurisdictions within the Stanislaus HOME Consortium.

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Condition of Units: Stanislaus Consortium Members

	Stanislaus County	Turlock	Ceres	Hughson	Newman	Oakdale	Patterson	Riverbank
Owner-occupied housing units								
With one selected condition	31%	29%	32%	20%	19%	19%	37%	29%
With two selected conditions	1%	1%	1%	0%	0%	0%	4%	2%
With three selected conditions	0%	0%	0%	0%	0%	0%	0%	0%
With four selected conditions	0%	0%	0%	0%	0%	0%	0%	0%
No selected conditions	68%	70%	67%	80%	81%	81%	59%	68%
Renter-occupied housing units								
With one selected condition	45%	48%	34%	58%	53%	53%	45%	43%
With two selected conditions	5%	5%	3%	5%	0%	0%	6%	2%
With three selected conditions	0%	0%	0%	0%	0%	0%	0%	0%
With four selected conditions	0%	0%	0%	0%	0%	0%	0%	0%
No selected conditions	50%	47%	29%	37%	47%	47%	49%	55%

Data Source: 2016-2020 ACS

Older housing stock is more likely to have structural or mechanical issues due to wear and tear. The age of residential properties can be used to predict how many hazardous conditions may exist across the County's housing stock, with older units more likely to have unsafe conditions that require rehabilitation or replacement. Renter-occupied homes have more hazardous conditions reported and are more likely to be built before 1979: 51% of rental units were built prior to 1979 whereas 39% of owner-occupied units were built before 1979. Table below reflects data for the entire county, including each city and the unincorporated areas.

Stanislaus County's Housing Stock Year Unit Built by Tenure Type

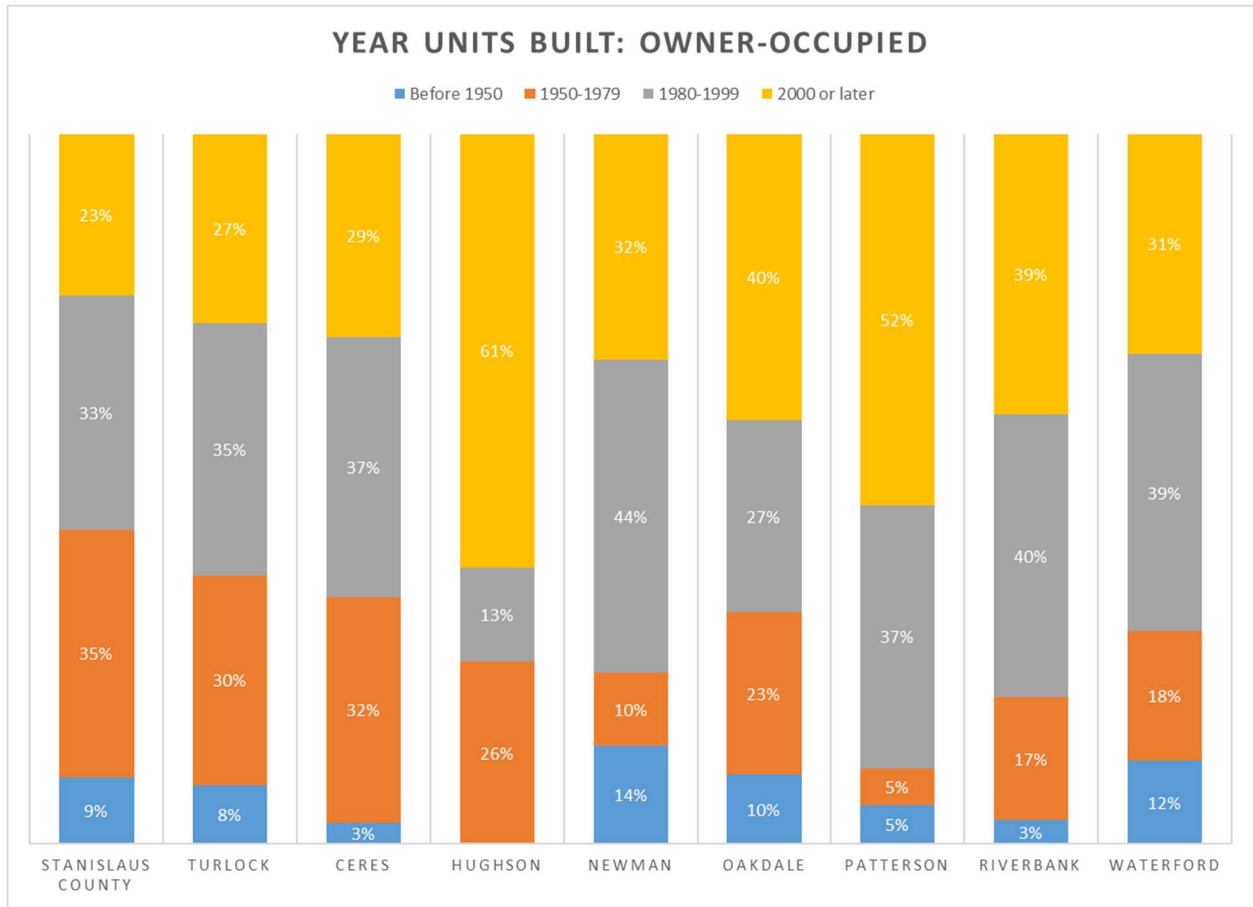
Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	17,795	28%	7,657	19%
1980-1999	20,823	33%	12,095	30%
1950-1979	18,193	29%	14,916	37%
Before 1950	6,239	10%	5,913	15%
Total	63,050	100%	40,581	100%

Data Source: 2016-2020 CHAS

Across the consortium, Hughson and Patterson have the youngest owner-occupied housing units (built after 2000). This suggests that housing development has been stronger in these communities. Newman has the largest share of owner-occupied housing stock built before 1950. The column for Stanislaus County in the table below reflects data for the entire county, including each city and the unincorporated areas.

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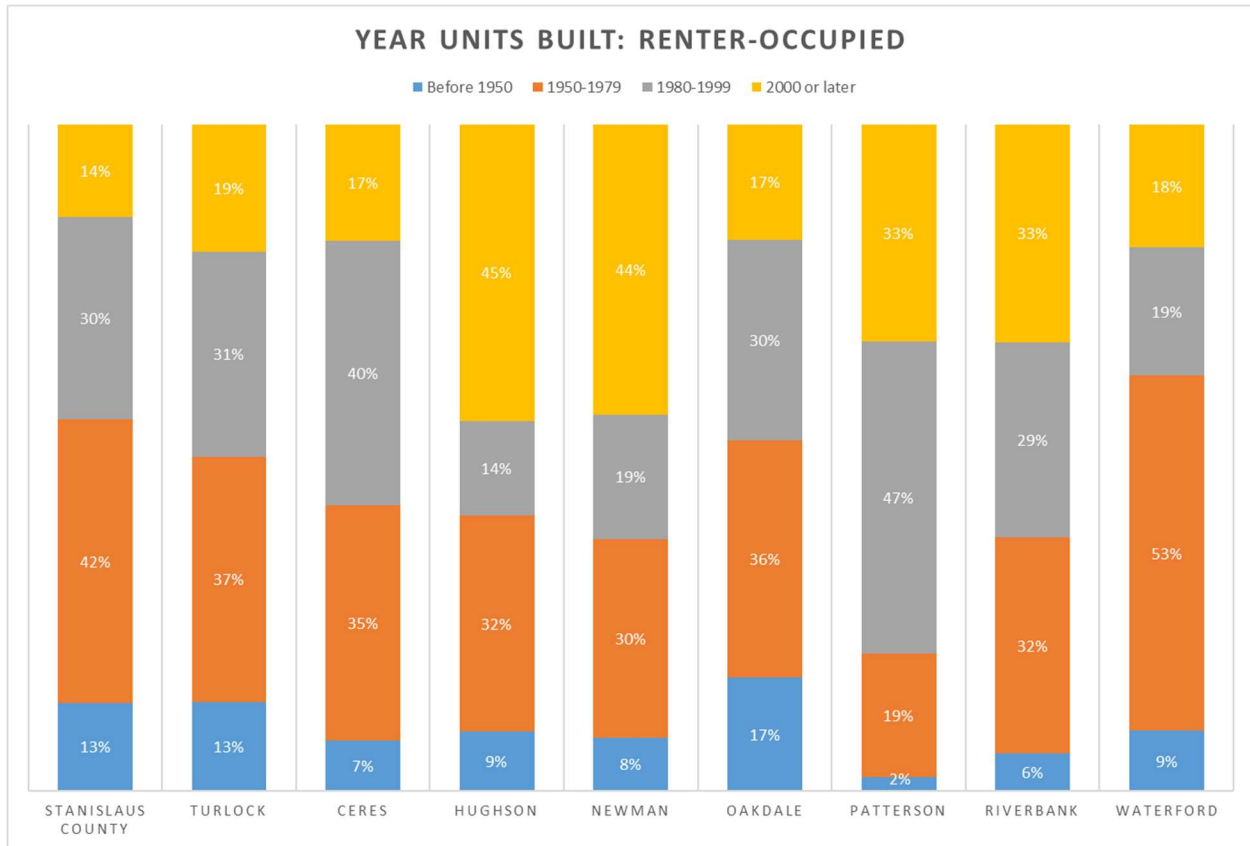
Year Units Built: Owner-Occupied



Data Source: 2016-2020 ACS

Newman and Hughson have the largest shares of newer rental housing stock built after 2000. 50% of Turlock's and 53% of Oakdale's rental housing was built before 1980. The column for Stanislaus County in the table below reflects data for the entire county, including each city and the unincorporated areas.

Year Units Built: Renter-Occupied



Data Source: 2016-2020 ACS

Risk of Lead-Based Paint Hazard

Lead is a highly toxic metal that can lead to serious health issues, particularly in children. When the body absorbs lead, it can cause harm to the brain and other vital organs. Lead-based paint was widely used in homes built before 1979 and was outlawed that year due to the serious health risks. The table below shows that more rental units (52%) than owner-occupied units (39%) were built before 1979. Renters, therefore, are more likely to be exposed to life endangering lead-based paint in their homes. This exacerbates and retrenches class-based environmental injustice and carries serious health concerns for low-income households. The table below refers to data from the jurisdictions within the Stanislaus HOME Consortium.

Stanislaus County Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	24,432	39%	20,829	51%
Housing Units built before 1980 that have children currently living in	12,500	20%	7,503	18%

Data Source: 2016-2020 ACS, 2016-2020 CHAS

Vacant Units

There are approximately 7,413 vacant units within Stanislaus County, according to the 2020 ACS. And, as detailed in the Stanislaus County Housing Element, the overall vacancy for unincorporated Stanislaus County is 5.2%. However, the vacancy rate for both homes for rent and for sale is much lower. Units for rent have a vacancy rate of 0.4% while units for sale have a vacancy rate of 0.3%. This is much lower than what is considered a balanced supply and demand of housing units. The low vacancy rates suggest that for-sale and rental markets are competitive, thereby increasing sale prices and market-rate rents. The majority of the homes that are vacant are homes that are rented or sold, but are not occupied (i.e., abandoned or otherwise vacant). This high number of “Other Vacant” homes may be a result of abandoned homes that are older or in poor condition based on housing age, and may not afford ideal living conditions, which may in turn require rehabilitation or replacement.

Please note that the subsequent table from IDIS/HUD referring to Vacant Housing Units was blank; the only local information available to provide additional context was the total number of vacant units, included in the table. Additional information on vacancy is available through the American Community Survey, but does not include the information in the IDIS table structure.

Stanislaus County Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	N/A	N/A	7,413
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties	N/A	N/A	N/A
Abandoned REO Properties	N/A	N/A	N/A

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

According to HUD, more than half of all rental housing within Stanislaus County is in some state of disrepair with at least one (1) substandard condition cited. Stakeholders interviewed in the Stanislaus County 6th Cycle Housing Element (which focuses only on unincorporated County) reported that these issues aren't resolved when tenants inform landlords of the need for repairs. Stanislaus County Regional Housing Authority only provides home repair assistance for owner-occupied housing¹. Most of the rental housing in the County does not have any public subsidy, so all necessary mechanical repairs fall to landlords, some of whom elect to defer required maintenance. Without public resources, hazardous conditions in rental housing are more likely to persist and remain a serious public health problem for low-income households across the County. Participants who attended public outreach events for the County's 6th Annual Housing Element reported that landlords are unmotivated to improve substandard housing conditions because of the high demand for rental units, and many tenants avoid reporting hazardous conditions out of fear of retaliation from their landlords. With more rental housing development, additional supply would put pressure on landlords to keep units in better condition to be more competitive. Additional tenant protections and better code enforcement measures could help to mitigate renters' concerns of evictions.

Data above also shows that there is a need for owner-occupied housing to be rehabilitated. Participants who attended public outreach events for the County's 6th Annual Housing Element reported that many of the units in the unincorporated county need to be rehabilitated, but older long-term homeowners cannot afford repairs. Reaching older residents to inform them about the County's homeowner repairs grants requires additional in-person outreach efforts.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405.

According to the tables above, the American Community Survey (ACS) and the Comprehensive Housing Affordability Strategy (CHAS) data estimate that 24,432 owner-occupied units and 20,829 renter-occupied units were built before 1980. Given that approximately 57% of all households in the County are considered low- and moderate-income, this percentage can be applied to all housing units across the County to estimate the number of low- moderate-income households that are living in units built before 1980, and thus at greater risk of being exposed to lead-based paint.

Assuming 57% of owner-occupied and renter-occupied housing units in the County are low and/or moderate-income households, the following can be extrapolated:

- An estimated 13,926 owner-occupied households in the County are both low and/or moderate-income and also live in a housing unit built before 1980.

¹ Housing Authority [Home Repair Program](#)

- An estimated 11,873 renter-occupied households in the County are both low and/or moderate-income and also live in a housing unit built before 1980.

Discussion

Defined standards of housing condition – “standard” and “substandard” – are used to determine if housing units need to be rehabilitated or replaced, and observed and reported conditions provide indicators for which segments of the population are living with greater housing needs.

According to the data, 45% of renter households are living with at least one (1) reported housing condition while 31% of owner-occupied housing units report one (1) or more housing conditions. Housing conditions can also be related to the age of the housing stock. For example, housing built before 1979 is more likely to contain lead-based paint, a primary health risk and indicator of a substandard housing condition. Renter households are disproportionately more likely to have lead-based paint present in their homes, as 51% of the total housing units in the County built before 1979 are occupied by renters, compared to 39% of the total housing units occupied by owners.

Housing units in low- and moderate-income neighborhoods are more likely to have a higher number of reported housing conditions.

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MA-25 Public and Assisted Housing - 91.410, 91.210(b)

Introduction

Public housing residents in Stanislaus County are served by the Housing Authority, a nonprofit dedicated to meeting the housing needs of residents across Alpine, Amador, Calaveras, Inyo, Mariposa, Mono, Stanislaus, and Tuolumne Counties. The Housing Authority manages public housing units and administers various Voucher programs, including Project-Based, Tenant-Based, and Special Purpose Vouchers. Additionally, the Housing Authority manages hundreds of public housing units that serve residents who do not participate in voucher programs.

Totals Number of Units

Housing Authority has 4,096 Housing Choice Vouchers (HCVs) that they allocate, largely to tenants, across the seven counties they serve. The HCV waitlist last closed on 11/22/2019. Approximately 8,400 households are on the HCV waitlist. Data on the number of accessible units was not provided.

All tables in this section include the full jurisdiction of the Housing Authority, which is larger than the jurisdiction of the Stanislaus HOME Consortium.

Total Number of Units by Program Type

	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	647	4,096	6	4,090	0	1,207	0
# of accessible units	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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

Data Source: PIC (formerly Public and Indian Housing (PIH) Information Center)

Describe the supply of public housing developments:

There are 647 units of public housing available across the eight counties that the Housing Authority serves. There are 16 separate public housing developments in Stanislaus County.

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:

HUD's Real Estate Assessment Center, known as REAC, is responsible for overseeing and providing critical information about affordable housing properties insured by the department. REAC manages a wide range of responsibilities, including evaluating the financial health of public housing and verifying the accuracy of income data used to determine housing eligibility.

Among its key functions, REAC plays a vital role in assessing and inspecting affordable housing communities nationwide. Each year, the center conducts around 20,000 property inspections, the outcomes of which determine whether these communities remain eligible for continued benefits under their HUD contracts. These inspections are a mandatory requirement set by the department.

The majority of the Housing Authority's 647 public housing units were rated in "Good" condition in the REAC inspection scores (i.e., scores in the 84-98 range). Most of the public housing units were built in the 1950's and conditions include normal wear and tear, or only slight defects which are normally corrected during the course of regular maintenance and inspections.

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Public Housing Condition

Stanislaus Regional Housing Authority Public Housing Condition

Public Housing Development	Most Recent Inspection Score	Date of Inspection
Almond Terrace	92	12/14/2023
Cameron Villa Apartments	97	3/15/2024
Ceres Christian Terrace	98	10/25/2022
Colonial Farms	96	8/14/2024
Denair Manor Apartments	91	10/17/2018
El Casa Verde	86	2/17/2023
Marple Manor	92	12/15/2022
Parkview Christian Estates	86	8/25/2023
Ralston Tower	98	2/22/2022
Valley Manor Apartments	93	6/6/2024
Vinewood Apartments	91	2/2/2022
Casa Grande Village	82	8/25/2023
Turlock Silvercrest	83	8/31/2022
Ashwood Village	84	9/19/2023
Brentwood Apartments	93	11/1/2022
Carmel Woods	73	6/21/2023
Average REAC Score Across all Public Housing Properties	90	

Data Source: Hud.gov

Any score above 60 is considered to be passing a REAC inspection. All of Housing Authority's properties have passed their most recent REAC inspection, completed between 2018-2024, and a majority of them have what are classified as "good" housing condition scores (above 90 points). Some properties fall below that category where residents report maintenance needs including plumbing, electrical, and painting upgrades. Mobility improvements for residents with physical needs is also a commonly reported condition across public housing units.

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

According to the Housing Authority, mobility and accessibility retrofits are one of the most significant needs in public housing units. Commonly requested modifications to units include carpeting, walk-in showers, raised toilet fixtures, and grab bars. Residents of public housing units report the need for plumbing, electrical, and painting upgrades.

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

Public housing was established to provide decent and safe rental housing for eligible low-income families, elderly residents, persons with disabilities, and other populations requiring special assistance, including migrant farmworkers. The Housing Authority maintains a list of subsidized public housing properties throughout all eight counties served by the agency.

The Housing Authority is currently working on supportive housing programs that include transitional housing to help people prepare for independent living and permanent supportive housing for people with long-term or chronic service needs, in an effort to maintain transitional and supportive housing for people who have been homeless or are at risk of homelessness.

The Family Self-Sufficiency Program is a five-year voluntary program designed to help families achieve self-sufficiency by providing case management and referrals to supportive social services not limited to:

- Child Care/Transportation/Budgeting/Counseling
- Education (H.S. diploma, GED, Community College and Four-Year institutions)
- Job Search and Work Skills/Legal Services
- Parenting Skills/Health/Food & Nutrition
- Career Guidance Counseling
- Communication Skills/Stress Management
- Drug & Alcohol Counseling
- Stress Management/Self-Esteem/Motivation
- Homeownership

The Family Self-Sufficiency program works in conjunction with the Program Coordinating Committee to create an effective delivery system of supportive services to provide critical tools to help families on their path to self-sufficiency. This committee has been established to create an established partnership, and to link services with the intention of assisting residents by offering up-to-date possible resources (moving along the housing continuum) available in the county.

Discussion

The Housing Authority in its role as a public housing authority is tasked with addressing the unmet housing needs of its residents and communities. To that end, it maintains an array of services including rental subsidies in the form of tenant- and project-based Section 8 vouchers, owns and operates “conventional”

public housing units for low-income residents and populations with special needs, and offers programs meant to improve the living conditions of low- and moderate-income households.

The Housing Authority currently implements programs to help individuals and families experiencing homelessness transition from interim housing to permanent housing, and provides a delivery system of supportive services to help households achieve self-sufficiency.

Housing Authority's properties all passed HUD inspections, which means that they are kept in good working order with zero to few observed physical problems present.

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MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

According to the Stanislaus County 2024 Affordable Housing Needs Report, in 2023, 16,239 low-income renter households in Stanislaus County did not have access to an affordable home. Additionally, as of 2023, the County only had 1,217 beds available in interim and permanent units for homeless households. The data show that there is a large need for housing for affordable housing and housing for extremely low-income and homeless households.

The homeless facilities and services are administered through the County's Continuum of Care, the Stanislaus Community System of Care (CSOC). The direct service agencies that participate in the CoC's programs provide several types of housing and services including:

- Emergency shelter for families, adult individuals, and youth
- Rapid Re-Housing (RRH) for families and individual adults
- Transitional housing for families, individual adults and youth
- Permanent Supportive Housing (PSH) for individual adults and youth

The table below demonstrates the populations that are served by housing programs. Emergency shelter beds for households with adults and children comprise the largest number of units. The greatest number of beds are Permanent Supportive Housing with the majority of the beds dedicated to adults without children.

Facilities Targeted to Homeless Persons in Stanislaus County

	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)	315	150	123	296	N/A
Households with Only Adults	672	N/A	146	480	N/A
Chronically Homeless Households	N/A	N/A	N/A	611	N/A
Veterans	N/A	N/A	15	276	N/A
Unaccompanied Youth	67	N/A	27	24	N/A

Data Source: HUD 2023 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report

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.

Below is a list of services used to complement services targeted to persons experiencing homelessness.

- **AspiraNet** provides vocational education and job training through its California Department of Education Workability program.
- **Behavioral Health and Recovery Services (BHRS)** administers Stanislaus County's behavioral health and recovery services. (Inpatient, PSH Supportive Service, Street Outreach, Telecare, ACCESS Team).
- **Central Valley Opportunity Center (CVOC)** is a nonprofit employment training and service provider serving the counties of Stanislaus, Merced, and Madera.
- **Community Services Agency (CSA) - STANWORKS** oversees the County's Welfare-To-Work program which helps CalWORKS customers find and keep a job. CalWORKS is a State welfare program that gives cash aid and services to eligible needy California families.
- **Community Services Agency (CSA) – Welfare-To-Work program** also includes assisting with job training to upgrade persons to higher paying jobs. This agency's mission is to protect children and adults, who are at risk, preserve families, provide temporary economic assistance, promote personal responsibility in the areas of job readiness and self-sufficiency, and practice program and system integrity through innovative and effective business strategies.
- **Disability Resource Agency for Independent Living (DRAIL)** is a nonprofit corporation that provides support to persons with disabilities.
- **Downtown Streets Team:** a program that is designed to provide homeless individuals skills and attributes that are necessary to move toward employment, housing, and overall a better quality of living, but which are, through the experience of homelessness, often suppressed.
- **Employment Development Department (EDD)** is a State agency that provides services to Individuals in Californian under Unemployment Insurance, State Disability Insurance, workforce investment, and Labor Market Information programs.
- **Family Promise of Greater Modesto** provides shelter at church sites and case management support for finding permanent affordable housing.
- **Golden Valley Health Center (Corner of Hope Homeless Outreach Program)** provides free health services including dental, vision, general medical and mental health services.
- **Healthy Alternatives to Violent Environments (HAVEN)** provides shelter services and outreach to homeless women and children in the South Stanislaus County area. Services include those for victims of domestic violence.
- **Health Services Agency (HSA)** in partnership with local hospitals and physician groups supplements and promotes a health delivery system that ensures that Stanislaus County residents have access to quality health care.
- **Homeless Employment Litter Program** This project will result in the employment of homeless individuals to pick up litter around our city streets and state highways around the County.
- **Interfaith Ministries of Greater Modesto** serves hundreds of individuals and families in the County, with emergency food and clothing.
- **Job Corps**, administered by The U.S. Department of Labor, is a no-cost education and vocational training program for persons between the ages of 16 and 24 who qualify as low income.
- **Naomi House** improves the health and welfare of unhoused single and pregnant women in the City of Patterson.

- **National Alliance on Mental Illness (NAMI)** provides employment assistance, by providing informational resources, detailing vocational programs available to persons with a mental illness, legal protections, and health coverage options.
- **Opportunity Stanislaus** provides Workforce Investment Act services to the residents of Stanislaus County.
- **The Salvation Army Modesto Corps** provides an array of services to the homeless, including Emergency shelter and the new Access Center Low Barrier Shelter.
- **Sierra House** hosts the RESTART program, a residential training program for the City of Riverbank's unhoused population.
- **Stanislaus County Department of Aging & Veterans Services** provides assistance and advocacy to the men and women who served in the Armed Services of America, their dependents, and survivors and the general public in obtaining benefits and entitlements from the U.S. Department of Veterans Affairs, Department of Defense, and State and local agencies.
- **TeleCare Corporation** manages one of Stanislaus County's Regional Service Teams, providing outpatient and intensive community support mental health services to an estimated 350 to 400 adults living in the County.
- **Modesto Men's Gospel Mission and Women's Mission** provides a limited stay of seven nights on the floor, and three nights out, and also serves two meals a day.
- **Turning Point Community Programs** (Empowerment Center) offers programs in seven California counties to assist persons with a mental illness, street outreach, and rapid re-housing.
- **The United Samaritans Foundation** operates four mobile food service trucks from their facilities in Turlock, Hughson, and Modesto, delivering nutritious lunches to nine Stanislaus communities five days per week.
- **The Valley Mountain Regional Center** provides a variety of resources to children and adults with developmental disabilities in Stanislaus, San Joaquin, Amador, Calaveras, and Tuolumne counties.
- **The U.S. Department of Veterans Affairs** provides numerous benefits and services to veterans and their families including health care, vocational rehabilitation, education, and home loans.
- **We Care Program's** mission is to provide transitional and emergency shelter, day center resources, and in collaboration with other agencies, support services to assist homeless individuals in becoming self-sufficient.

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.

Below is a list of services and facilities that meet the need of homeless persons, along with descriptions of how these facilities and services specifically address needs.

- **Bennett Place** contains 19 units that are reserved for persons who have a serious mental illness (SMI) or serious emotional disturbance (SED) and are homeless or at risk for homelessness.
- **The Berberian Emergency Shelter** provides up to 206 cold weather beds to unaccompanied homeless adult men and women and up to 30 year-round beds to homeless persons with special medical needs.
- **The Berberian Transitional Living Facility** is available all year round on a limited basis during the summer months and at full capacity (80 men and 20 women) during the winter months.

- **Catholic Charities** provides a variety of programs and services with a new office location as of 2019 in Modesto. Catholic Charities provides transportation services, housing and case management services, low-cost healthcare, and childcare as well as immigration and legal services.
- **Children’s Crisis Center of Stanislaus County (CCC)** provides childcare and shelter services to abused, neglected, and at-risk children in the community.
- **Community Housing and Shelter Services (CHSS)** provides opportunities to households with and without children to obtain and maintain permanent housing.
- **Community Impact of Central Valley (CICV)** provides services to individuals with HIV/AIDS through the Housing Opportunities for Persons with AIDS Program (HOPWA).
- **Cricket, Guardian, Marsha’s, Sawyer, and Verda’s Houses** provides shelter for children who may be involved in a family crisis or a conflict situation.
- **Family Promise of Greater Modesto** provides shelter at church sites and case management support for finding permanent affordable housing.
- **Healthy Alternatives to Violent Environments (HAVEN)** provides shelter services and outreach to homeless women and children in Stanislaus County. Services include those for victims of domestic violence.
- **Stanislaus Regional Housing Authority** administers 222 Shelter Plus Care Certificates and HUD-VASH vouchers which help provide permanent supportive housing to homeless veterans.
- **Hutton House** is an emergency shelter for runaway, homeless, and youth in crisis who are ages 13-17.
- **Low Barrier Youth Shelter/Youth Access Center operated by Center for Human Services** is a one stop service hub providing a continuum of services for young people (13-24 years old) who are experiencing crisis, housing instability, and/or homelessness.
- **Meadow Glen** is a 32-unit permanent rental supportive housing, operated for the Housing Authority, serving very low-income foster youth aged out of foster care.
- **Miller Pointe** is a 15-unit permanent rental housing project, operated for the Housing Authority, serving very low-income households.
- **Mission Emergency Shelter** provides beds for temporary shelter to house up to 100 unaccompanied adult men and women and up to 90 women and children for a maximum stay of fourteen days.
- **The Modesto Men’s Gospel Mission and Women’s Mission** provides a limited stay of seven nights on the floor, and three nights out, and also serves two meals a day.
- **New Life Program Residential** is an on-site program, operated by the Modesto Gospel Mission, for up to 41 unaccompanied adult men and women who need specialized help to return to societal living. This program is operated by the Modesto Gospel Mission.
- **Pathways** is a transitional living and support services program that focuses on youth who have “aged out” of the foster care system.
- **The Salvation Army Modesto Corps** provides an array of services to the homeless.
- **Salvation Army Veterans Emergency Shelter:** provides shelter services to homeless individuals who are U.S. Veterans.
- **Stanislaus County Affordable Housing Corporation (STANCO)** operates eight properties for permanent affordable housing and conducts outreach to place people in supportive housing. STANCO also operates 33 transitional beds for homeless families with children and 37 beds for unaccompanied adult homeless males and females.
 - **STANCO Transitional Housing**
 - California – 36 beds and 4 units

- Garden Gate – 3 beds and 1 unit
 - Ricardo – 3 beds and 1 unit
 - Locust – 3 beds and 1 unit
 - Garvey – 13 beds
 - REST House - 5 beds
- **STANCO Permanent Supportive Housing**
 - 24 beds
- **Turlock Gospel Mission** offers three meals per day, emergency overnight shelter for men, women, and their children, both Men’s & Women’s Restoration Program, and guest services including case management, transportation, clothes closet, shelter from inclement weather, on-site pet kennels, pastoral counseling, and culinary job training.
- **Turning Point Community Programs** provides integrated, cost-effective mental health services, employment and housing for adults, children and their families that promote recovery, independence, and self-sufficiency.
- **Turning Point Respite Center at Garden Gate** provides a safe home-like environment for up to 12 homeless mentally ill persons nightly.

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MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

Supportive services for special needs populations are an important part of keeping households stably housed, minimizing risks of homelessness or housing precarity. The services throughout the County are increasingly delivered with efficiency and coordination as the Stanislaus Community System of Care (the local Continuum of Care) improves its systems and communication across service providers. The chart below shows the number of people with special needs, as defined by the County's 6th Annual Housing Element. The table below reflects data for the entire county, including each city and the unincorporated areas.

Special Populations Within Stanislaus County

Special Needs Group	# of People	% of Population
Persons with a Disability	70,846	13%
Persons Experiencing Homelessness	2,052	N/A
Farmworkers	5,868	4%
Persons Age 65+	109,644	20%
Special Needs Group	# of Households	% of Households
Large Households	30,575	17%
Female-Headed Households	25,827	20%
Extremely Low-Income Households	20,435	12%

Data Source: 2016-2020 ACS Data Profiles; 2019 ACS Table B24020; 2016-2020 ACS Table B11016 and B17012; 2015-2019 HUD CHAS Data; 2024 PIT Count

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

Persons with a disability

People with disabilities may have diversevarious housing needs depending on the type and severity of their disability. Housing affordability is a significant challenge for this population, especially for individuals whose disabilities affect their ability to earn income. Additionally, housing for people with disabilities may require modifications such as wider doorways, ramps instead of stairs, and elevators for multi-story units. Ensuring accessibility both within the home and in traveling to and from the residence is critical for meeting these needs.

IDIS data from the NA-45 section demonstrates that the three most common forms of disabilities in the County are independent living, cognitive, and ambulatory difficulties. The Disability Resources Agency for Independent Living (DRAIL) is the independent living and disability advocacy nonprofit organization for the six area counties – Amador, Calaveras, Mariposa, Tuolumne, San Joaquin, and Stanislaus. They work with individuals with disabilities and their families to provide responsive wrap around supportive services.

Persons experiencing homelessness

The County's 2024 Point-in-Time (PIT) count identified 2,052 homeless individuals in Stanislaus County. Of this total, nearly half - 980 individuals - were unsheltered, while the remaining 1,072 individuals were in Emergency Shelter or Transitional Housing. In 2023, there were only 1,217 beds available for individuals experiencing homelessness in the County. This data highlights a significant need for additional housing to support those experiencing homelessness in the County.

Stanislaus County offers a range of housing and services to persons experiencing homelessness. The County's most recent Housing Element indicates that there are 1,632 total beds being offered as emergency or transitional housing within Stanislaus County. In public outreach events for the County's 6th Annual Housing Element, attendees noted that there is a need for more transitional and supportive housing for unhoused County residents, especially for individuals suffering from severe mental illness.

Household age 65+

Individuals aged 65 and older are defined as elderly by the U.S. Census Bureau. The California Department of Aging reports that 17% of adults over the age of 60 live in poverty and 59% of elderly low-income households are housing cost burdened. This population's housing needs primarily focus on affordability, accessibility, and proximity to essential resources. Affordable housing is crucial, as many elderly individuals may have limited or fixed incomes, restricting their ability to allocate funds for housing. Housing must also be designed with accessibility in mind, incorporating features like handrails, ramps, and lower countertops to support mobility. Furthermore, location is vital, as elderly residents often need convenient access to medical facilities, grocery stores, community centers, and activities.

Persons with HIV/AIDS and their families

According to a 2017 report by the California HIV/AIDS Policy Research Centers, 12% of the estimated 139,000 people living with HIV in California were homeless or unstably housed in 2014². This percentage has likely changed since then, but it gives an indication of the scale of the housing problem for people living with HIV in the state. The Stanislaus County CoC's 2024 Point-in-Time homeless count found that <1% of adults interviewed had HIV/AIDS. Housing for persons living with HIV/AIDS should be located nearby medical and other important amenities. Those persons with HIV/AIDS are in need of ongoing medical care and thus need access to affordable housing options within reasonable distance to location of care. From this need stems the necessity for rental assistance, security deposit assistance, mortgage assistance, payment for utilities, and food provisions. In Stanislaus County, the Community Impact of Central Valley (CCIV) provides housing and supportive needs to low-income persons with HIV/AIDS

² [The Affordable Housing Crisis: Impact on People Living with HIV in CA – CHPRC](#)

through the Housing Opportunities for Persons With HIV/AIDS (HOPWA) program. Services provided by the program include supportive services, case management, food and hygiene assistance, and housing.

Persons with alcohol or other drug addictions

According to the Stanislaus County CoC's 2024 Homeless Point-In-Time Count, 16% of the unhoused adults interviewed had an active substance use disorder and 23% of the participants had been in a treatment center at some point in their past. The Stanislaus County Behavioral Health and Recovery Services (BHRS) offers over thirty years of experience in the delivery of community mental health and substance abuse services. Services offered at Stanislaus Recovery Center include adult assessments, residential, withdrawal management (social model), intensive outpatient treatment for substance use and co-occurring disorders. SRC is an intricate part of the continuum of care in Stanislaus County's Behavioral Health & Recovery Services. Attendees of public outreach events voiced a need for expanded behavioral and mental health services, especially in conjunction with homelessness services.

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

The local CoC coordinates with the Stanislaus Urban County and the City of Turlock on programs and services that include prevention efforts with client referrals to mental health services. The County's 2021 Regional Strategic Plan to Address Homelessness identified that the biggest barriers to addressing homelessness in the unincorporated areas of the County as insufficient mental health support and the high cost of housing.

There are several supportive housing projects in the County with embedded services for persons returning from mental and physical health institutions. Those developments include Dignity Village, Kestrel Ridge Supportive Housing Project, Miller Pointe Apartments, Bennett Place, and the Center for Human Services Pathway Program.

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)

The Stanislaus HOME Consortium will collaborate with the County's Community Services Agency and the Department of Behavioral Health and Recovery Services over the next five years to leverage funding for transitional and housing with supportive services. When feasible, a joint Request for Proposals will be released to solicit housing proposals for the various state and federal funding among the County departments and Cities.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment.

Members of the Stanislaus HOME Consortium regularly analyzes building codes, market constraints, and housing/non-housing development policies through the Consolidated Plan process, the Analysis of Impediments update, and Housing Element updates.

The following are some policies and laws that may contribute to the current lack of affordable housing in Stanislaus County:

Shortage of Affordable Housing Funding:

- The availability of funding for affordable housing has dropped dramatically in the past decade for all jurisdictions in California that do not have local public or private housing funds. Dissolution of redevelopment agencies in the State of California in 2012, resulted in a significant drop in funding for housing projects.
- Competition for tax credits and other State funding with cities in California and diminished amounts of HUD funding create a shortage of affordable housing.

Climate Change:

- Climate change will continue to impact Northern California with increasing periods of drought, changing seasonal temperature patterns, and faster winds. Water availability is currently a concern within the County when considering housing development. Climate change will most likely exacerbate concerns about water availability.
- Increased winds also lead to increased problems with above-ground power lines; undergrounding these lines is a solution to this problem but adds to the cost of the utility. For housing developers or municipalities, undergrounding power lines is an additional cost added to residential development.

Development Restrictions:

- Not enough land available is adequately zoned for more housing development.

California Environmental Quality Act (CEQA):

- While it was not intended to impact affordable housing development, the California Environmental Quality Act (CEQA), signed into law in 1970, is a statewide law that applies to all discretionary projects proposed to be conducted or approved by a public agency. The primary purpose of CEQA is to disclose significant environmental effects of a proposed project to the public and to limit these impacts when possible. CEQA also requires that public agencies publicly disclose the decision-making process behind project approval for the purpose of public participation in the environmental review process.

- CEQA has been updated several times between 2011 and 2019 to streamline infill development and update exemptions to transit-oriented and mixed-use development, among other updates. Affordable Housing in urban areas is also exempt under certain circumstances (14 CCR § 15194).

Prevailing Wages:

- Davis-Bacon prevailing wage must be paid to laborers when federal Community Development Block Grant (CDBG) dollars are used to pay for any construction project over \$2,000 or on any multifamily housing project with more than eight units. Davis-Bacon wages must also be paid on any HOME-funded multifamily housing project that directly funds twelve or more units. While competitive wages are already high, Davis-Bacon wages may be higher and add additional cost to housing construction and rehabilitation activities.
- California's Prevailing Wage Law requires contractors to pay minimum wage rates on public works projects that support housing construction such as roads, water and sewer projects, and other public utilities. The rates are set by the California Department of Industrial Relations. These additional costs add to local costs for housing development.

Development Processes:

- Processes for review and approval of residential development can affect the pace and timing of construction.
- Objective and clear development standards and approval procedures for a variety of housing types is not standardized.

Single Family Zoning:

- Single family zoning can prevent more affordable multifamily housing from being developed.

Development Fees:

- The cost of permit fees, including city and county facilities fees, for development of single family units can range from \$15,327.16 to \$51,449.44, as reported in the October 2024 Housing Stanislaus report and costs for multi-family development can be higher.
- These costs could potentially stifle the development of low-income multifamily housing. Given a low supply of housing affordable to low- and/or moderate-income households, these costs may inhibit housing choice for those households.

Impact Fees and Site Improvements:

- The costs to integrate necessary infrastructure (streets, sidewalks, storm drains, etc.) are borne by the developer but are ultimately passed on to future residents. These costs contribute to pricing out low- and/or moderate-income households for affordability reasons.
- Policies to provide for fee waivers and/or deferrals for qualified affordable housing projects allow construction to move forward with less up-front costs.

Parking Requirements:

- Parking ordinances can increase the cost of development of housing as ordinances dictate the amount of parking required per unit of housing. The Victoria Transport Policy Institute estimates that the cost per parking space on surface lots is \$20,000 and parking garages or structures add \$50,000/parking space to development costs.³

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³ [Comprehensive Parking Supply, Cost and Price Analysis July 2023 Report](#)

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Stanislaus County has industry centered in manufacturing, retail, education, and healthcare. It also has a longstanding history of agricultural production due to its climate and location. These industries are also expected to grow over the next decade, indicating that many of the businesses in these sectors will continue to expand and bring additional job opportunities to the region. The unemployment rate has fallen steadily since the recovery from the housing crisis in 2010. Although wage growth has not kept pace with housing costs, as unemployment shrinks and businesses expand and compete for labor, the region is hopeful that wages will increase as unemployment decreases.

Turlock's top industries, by share of jobs, are in education, healthcare, arts and entertainment, and retail. The region also has a longstanding history of agricultural production due to its location and climate. These industries are also expected to grow over the next decade, indicating that many of the businesses in these sectors will continue to expand and bring additional job opportunities to the region. The unemployment rate has fallen steadily since the recovery from the housing crisis in 2010. Although wage growth has not kept pace with housing costs, as unemployment shrinks and businesses expand and compete for labor, the region is hopeful that wages will increase as unemployment decreases.

Economic Development Market Analysis

The three largest business sectors in Stanislaus County by share of jobs are (1) Agriculture, Mining, Oil & Gas Extraction; (2) Manufacturing; and (3) Retail Trade. Put together these sectors represent a little less than half of the jobs in the County. Other large sectors include Education and Healthcare. These sectors contain the bulk of employment opportunities for Stanislaus County residents. There are high numbers of job vacancies in education and healthcare, arts and entertainment, and professional service industries. This indicates that higher-education for both education and healthcare and professional services is needed. The table below refers to data from the jurisdictions within the Stanislaus Urban County.

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Stanislaus County 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	7,935	11,566	9	17	8
Arts, Entertainment, Accommodations	9,561	5,458	11	8	-3
Construction	7,698	6,318	9	9	0
Education and Health Care Services	12,913	7,638	15	11	-4
Finance, Insurance, and Real Estate	2,955	1,735	3	2	-1
Information	982	353	1	1	-1
Manufacturing	11,934	10,968	14	16	2
Other Services	2,567	1,839	3	3	0
Professional, Scientific, Management Services	4,949	2,221	6	3	-2
Public Administration	0	0	0	0	0
Retail Trade	11,077	8,131	13	12	-1
Transportation and Warehousing	5,343	6,448	6	9	3
Wholesale Trade	4,343	3,837	5	6	1
Total	82,257	66,512	--	--	--

Data Source: 2016-2020 ACS, 2020 Longitudinal Employer Household Dynamics

The three largest jobs sectors in the City of Turlock by share of jobs are (1) Education and Healthcare Services; (2) Arts, Entertainment, and Accommodations; and (3) Retail Trade. Put together these sectors represent 40% of the jobs in the City. Other large sector is Manufacturing. These sectors represent most employment opportunities for Turlock's residents. Several trades industries have more workers than jobs, including positions in Agriculture, Mining Oil & Gas, Construction, and Retail Trade. High rates of vacancies in low-skill industries like entertainment and hospitality and retail suggest that while more education may not be needed, wages should be raised to fill these vacancies.

More broadly, there are 2,464 more workers in Turlock than there are jobs. Unsurprisingly, Turlock has a 7.6% unemployment rate. Therefore, the City should work to attract and retain employees in skilled industries.

Turlock 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	2,046	675	8	3	-5
Arts, Entertainment, Accommodations	2,918	3,847	11	17	5
Construction	1,932	1,397	8	6	-1
Education and Health Care Services	4,461	4,392	18	19	2
Finance, Insurance, and Real Estate	882	823	3	4	0
Information	249	170	1	1	0
Manufacturing	3,637	3,590	14	16	2
Other Services	804	761	3	3	0
Professional, Scientific, Management Services	1,477	914	6	4	-2
Public Administration	0	0	0	0	0
Retail Trade	2,916	3,768	11	17	5
Transportation and Warehousing	1,477	691	6	3	-3
Wholesale Trade	1,206	513	5	2	-2
Total	24,005	21,541	--	--	--

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

Labor Force

Unincorporated Stanislaus County has a total civilian labor force of almost 120,000. Of this labor force, 9% are unemployed. The rate of unemployment is higher for ages 16-24, at 22%, than it is for ages 25-65, which has an unemployment rate of 6%. This is not surprising as many people between the ages of 16-24 may be pursuing some form of education (including high school or college) or jobs training programs.

Unincorporated Stanislaus County Labor Force

Total Population in the Civilian Labor Force	119,577
Civilian Employed Population 16 years and over	108,290
Unemployment Rate	9%
Unemployment Rate for Ages 16-24	22%
Unemployment Rate for Ages 25-65	6%

Data Source: 2016-2020 ACS

As of 2020, Stanislaus Urban County had a total civilian labor force of 414,000 people with an 8.8%

unemployment rate. Unemployment was higher in Ceres, Newman, Oakdale and Patterson.

Labor Force and Unemployment All Consortium Jurisdictions (2020)

	Labor Force	Employment	Unemployment Number	Unemployment Rate
Stanislaus County	414,340	231,202	36,461	8.8%
Ceres	35,638	19,173	4,134	11.6%
Hughson	5,540	3,402	349	6.3%
Newman	8,522	4,926	989	11.6%
Oakdale	17,202	10,029	1,961	11.4%
Patterson	15,863	9,851	1,428	9%
Riverbank	18,065	10,351	1,156	6.4%
Turlock	56,313	31,478	4,295	7.6%
Waterford	6,667	3,554	500	7.5%

Data Source: 2016-2020 ACS

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Occupations by Sector

The top sectors in the region outlined below include construction, management, business, and office occupations. These occupations track with the regional business activity and share of jobs in the County.

Close to 21,000 people in the County are employed in sales and office positions, with construction and extraction jobs in a close second. Given the large share of jobs in Extraction, Oil & Gas shown above, these corresponding figures are logical. The table below refers to data from the jurisdictions within the Stanislaus Urban County.

Stanislaus Urban County Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	18,246
Farming, fisheries and forestry occupations	5,144
Service	10,102
Sales and office	21,067
Construction, extraction, maintenance and repair	19,166
Production, transportation and material moving	9,743

Data Source: 2016-2020 ACS

Turlock has a total civilian labor force of 34,000 people. Of this labor force, 7.6% are unemployed. The rate of unemployment is higher for ages 16-24, at 15%, than it is for ages 25-65, which has an unemployment rate of 5%. This is not surprising as many people between the ages of 16-24 may be pursuing or completing some form of education, including high school or college or jobs training programs.

Turlock Labor Force

Total Population in the Civilian Labor Force	34,045
Civilian Employed Population 16 years and over	31,455
Unemployment Rate	7.6%
Unemployment Rate for Ages 16-24	15%
Unemployment Rate for Ages 25-65	5%

Data Source: 2016-2020 ACS

The top sectors in Turlock outlined below include business and financial management, sales and office, and service jobs. These occupations align with the regional business activity and share of jobs in the City. Close to 6,500 people work in the business and financial management positions, with sales and office jobs in a close second. Given the large share of jobs in Education & Healthcare industries shown in the Longitudinal Employer-Household Dynamics survey above, these occupational figures are overlapped. For example, teaching or nursing jobs are not selectable occupations in the American Community Survey but the Longitudinal Employer-Household Dynamics data has different categories than the ACS, so teachers

or nurses may be likely to select the Sales and Office option as office workers.

Turlock Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	6,570
Farming, fisheries and forestry occupations	1,130
Service	3,805
Sales and office	5,900
Construction, extraction, maintenance and repair	3,235
Production, transportation and material moving	2,125

Data Source: 2016-2020 ACS

Travel Time

The average commute times for Stanislaus County residents is shown below. Most people have a relatively short commute time of fewer than 30 minutes. The table below refers to data from the jurisdictions within the Stanislaus Urban County.

Stanislaus Urban County Commuters' Average Travel Time

Travel Time	Number	Percentage
< 30 Minutes	55,614	57%
30-59 Minutes	26,827	27%
60 or More Minutes	15,924	16%
Total	98,365	100%

Data Source: 2016-2020 ACS

The average commute times for Turlock's residents is shown below. Most people have a relatively short commute time of fewer than 30 minutes. It's important to orient this information within regional economic data as there are Turlock residents who work elsewhere in the County and people who commute from other communities to Turlock for work.

Turlock Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,066	68%
30-59 Minutes	5,941	20%
60 or More Minutes	3,348	11%
Total	29,355	100%

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

The table below shows the Stanislaus County population by rate of educational attainment for those who are in the labor force. The table shows that the rate of unemployment decreases as education increases. For example, there is a significant decrease in the number of unemployed persons with a bachelor's degree or higher compared with people who have less higher education. The unemployment rate is 11% for residents with less than a high school diploma, 9% for those with a high school diploma, 7% for those with some college or an associate's degree, and 4% for those with a bachelor's degree or higher.

Formal education may not always be the solution to decreasing unemployment. On the job training and apprenticeship programs help with matching potential employees to the skills needed to do those jobs. Additional externalities to consider may include a quality match of training and skills to the available jobs. Given the higher shares of unemployment among high school graduates and people with some college or associate's degrees, it may indicate that more training and educational alignment with area jobs is needed. The table below refers to data from the jurisdictions within the Stanislaus Urban County.

Stanislaus Urban County Educational Attainment by Employment Status

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	16,935	2,068	9,875
High school graduate (includes equivalency)	28,549	2,818	10,490
Some college or associate's degree	28,363	2,234	9,168
Bachelor's degree or higher	15,058	621	2,407

Data Source: 2016-2020 ACS

The table below shows Turlock's eligible civilian workforce cross walked with educational attainment. The rate of unemployment marginally decreases as education increases. The unemployment rate is 12.14% for residents with less than a high school diploma, 7.36 % for those with a high school diploma, 6.68% for those with some college or an associate's degree, and 4.47% for those with a bachelor's degree or higher. Of people in the labor market, regardless of education, 7.66% of Turlock's residents are unemployed.

Formal education may not always be the solution to decreasing unemployment rates. On the job training and apprenticeship programs help with pairing potential employees to the skills needed to do those jobs. Additional externalities to consider may include increasing the quality match between training to the available jobs. Given the higher shares of unemployment among high school graduates and people with some college or associate's degrees, it may indicate that more alignment between local vocational training and education with jobs is needed.

Turlock Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,930	405	2,295
High school graduate (includes equivalency)	6,230	495	2,250
Some college or associate's degree	8,805	630	2,605
Bachelor's degree or higher	7,910	370	1,520

Data Source: 2016-2020 ACS

Educational Attainment by Age

The table below shows Stanislaus County residents by age and educational attainment. Of those ages 25 to 65, which is the age bracket of most working adults, 78% of the population has a high school diploma or higher, 21% have an associate's degree or higher, and 14% have a bachelor's degree or higher. Given the data shown in the preceding table, the County should actively engage with universities and colleges to foster innovation, workforce development, and entrepreneurship within the region to help residents finish bachelor's degrees. The table below refers to data from the jurisdictions within the Stanislaus Urban County.

Stanislaus Urban County Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	347	1,673	4,584	10,093	5,761
9th to 12th grade, no diploma	2,800	2,400	3,688	6,417	3,589
High school graduate, GED, or alternative	10,765	13,039	10,429	18,426	8,942
Some college, no degree	10,129	10,251	8,508	12,582	6,770
Associate's degree	876	2,386	2,238	3,980	1,782
Bachelor's degree	855	4,468	3,693	5,307	2,889
Graduate or professional degree	64	1,126	1,516	2,092	1,816

Data Source: 2016-2020 ACS

The table below shows Turlock's residents by age and educational attainment. Of those ages 25 to 65, which is the age bracket of most working adults, 25% of the population has a high school diploma, 8% have an associate's degree, and 27% have a bachelor's degree or higher.

Turlock Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	75	230	425	2,210	2,040

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
9th to 12th grade, no diploma	410	390	735	1,640	895
High school graduate, GED, or alternative	2,500	3,195	1,735	4,045	2,480
Some college, no degree	3,275	3,355	2,315	3,470	2,020
Associate's degree	360	700	700	1,540	880
Bachelor's degree	680	2,085	2,225	2,365	1,005
Graduate or professional degree	20	960	720	1,440	740

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

The median incomes by educational attainment table and data shown below, taken from the IDIS system, are inaccurate given the extraordinarily high incomes tied to each level of educational attainment. The table below refers to data from the jurisdictions within the Stanislaus Urban County.

Stanislaus Urban County Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	769,075
High school graduate (includes equivalency)	1,060,264
Some college or associate's degree	1,260,216
Bachelor's degree	1,264,495
Graduate or professional degree	1,635,076

Data Source: 2016-2020 ACS

As such, the County retrieved the following table from the US Census website which shows more plausible income data. As expected, the higher the educational level attained directly correlated with higher overall incomes. There is a 54% increase in wages between employees with an associate's degree versus bachelor's degree. Wages climb again by 40% between workers with a bachelor's degree and workers with a graduate or professional degree. The table below reflects data for the entire county, including each city and the unincorporated areas.

Stanislaus County Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	27,144
High school graduate (includes equivalency)	33,397
Some college or associate's degree	40,448
Bachelor's degree	62,220
Graduate or professional degree	86,920

Data Source: 2016-2020 ACS

By 2023, Waterford had the highest average income of \$74,873; Ceres had the lowest average income of \$53,535 across all levels of educational attainment. The data shown in the MA-15 Cost of Housing section shows that the Zillow 2024 home values were highest in Oakdale, \$547,832, and lowest in Waterford, \$418,348. But Countywide median wage data is the most important to take into account because residents may work in jurisdictions outside of where they live. The column for Stanislaus County in the table below reflects data for the entire county, including each city and the unincorporated areas.

Median Income (Last 12 Months) All Jurisdictions – 2023

	2023 Median Income (Last 12 months)							
Level of Educational Attainment	Stanislaus County	Ceres	Hughson	Newman	Oakdale	Patterson	Riverbank	Waterford
< High school graduate	\$33,938	\$40,887	\$38,279	-	\$30,799	\$38,316	\$31,350	\$43,796
High school graduate	\$41,201	\$37,409	\$53,728	\$45,301	\$48,645	\$44,978	\$45,905	\$30,135
Some college / associate's degree	\$50,445	\$49,072	\$71,230	\$62,193	\$55,456	\$53,725	\$57,092	\$56,741
Bachelor's degree	\$71,050	\$58,077	\$74,813	\$94,350	\$86,685	\$77,807	\$93,359	\$100,197
Graduate or professional degree	\$101,039	\$81,516	\$86,464	\$86,515	\$103,477	\$114,118	\$104,856	\$143,494
AVERAGE	\$59,535	\$53,392	\$64,903	\$72,090	\$65,012	\$65,789	\$66,512	\$74,873

Data Source: 2018-2023 ACS

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

Within the Stanislaus Urban County, the three largest business sectors in Stanislaus County are (1) Agriculture, Mining, Oil & Gas Extraction; (2) Manufacturing; and (3) Retail Trade.

In the City of Turlock, the top employment sectors are 1) manufacturing, 2) education and healthcare, and 3) arts and entertainment.

Describe the workforce and infrastructure needs of the business community:

The following Economic Development Focus and Priorities were identified in the Stanislaus County Comprehensive Economic Development Strategy 2022-2027:

Grow and Develop the Workforce to Strengthen Core and Growth Clusters:

- Work with Stanislaus County Office of Education, Stanislaus Foundation, and Education and Training partners to increase workforce readiness and skills
- Explore ways to add capacity in technical skills training and entrepreneur support and development with public and private partners

Strengthen Infrastructure for Core and Growth Clusters:

- Explore ways to increase the amount of industrial land available for purchase
- Ensure critical infrastructure is in place and that plans anticipate industry growth and demand trends
 - Water and wastewater
 - Electrical capacity for high-demand industry and consumers
 - Rail and road transport
 - Air transport services

Support Economic Recovery, Resilience and Opportunity for All:

- Support manufacturing and export
 - Recruit companies in sectors that complement and/or advance the County's core clusters
- Improve network and internet availability and reliability with redundant/resilient fiber optic network
- Upgrade County-wide disaster planning considering the impact of COVID-19 including but not limited to
 - Healthcare services surge and on-demand capacity
 - Resilience in public transportation
 - Hardened and redundant emergency operation capabilities
- Support Job "InSourcing" - keep sustainable jobs in USA
 - Support public and private workforce development initiatives to increase skilled labor supply in specific competencies and roles identified by anchor businesses
 - Support entrepreneur and venture incubation in partnership with Opportunity Stanislaus Modesto Junior College, California State University Stanislaus, UC Merced, and private training and co-working programs

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 Stanislaus County Economic Development Action Committee (EDAC) functions to develop and implement the Comprehensive Economic Development Strategy (CEDS) for Stanislaus County and its nine incorporated cities. The EDAC serves as a liaison between member jurisdictions and the programs offered

by the United States Economic Development Administration (EDA) that promote permanent employment and economic growth. EDAC has been active since late 2008 with major emphasis being placed on development and maintenance of a countywide CEDS document. Over the years, the CEDS has become an annually updated fluid document for Stanislaus. The Board of Supervisors approved the 2023-2027 CEDS update on May 14, 2024. This updated CEDS highlights the economic development activities and projects that will be undertaken by public and private entities in a mission to create new jobs and provide critical services. Stanislaus County prepares the CEDS for its own use and on behalf of the nine cities and five supervisorial districts. Typically, the projects and initiatives contained within the CEDS have been approved by or received support from each jurisdiction's legislative body. Projects are submitted by each jurisdiction and are included in the CEDS upon request. The CEDS acts as a compilation document and positions agencies within the county to apply for grants from the United States Economic Development Agency (EDA). The CEDS was developed in alignment with current EDA guidelines requiring Summary Background information, Strengths, Weaknesses, Opportunities, Threats (SWOT) Analysis, Strategic Direction/Action Plan, and an Evaluation Framework. ~~The 2023 EDA investment priorities focus on: equity, recovery and resilience, workforce development, manufacturing, technology-based economic development, environmental sustainability, exports, and foreign direct investments.~~

In addition, the Stanislaus 2030 is a collaboration among business, government, and civic stakeholders to create and deliver a joint strategy and investment plan for regional economic growth and opportunity in the coming decade. The initiative envisions – and commits to building – a high-performing, diverse broad-based economy; the mission is to create pathways for Stanislaus residents to achieve economic mobility by building an economy that is diverse multifaceted, inclusive all-encompassing, connected, vibrant, and sustainable. The initiative began in the summer of 2021 and includes a Leadership Council of over 100 leaders representing the community; an Executive Committee of 31 private, public, and civic leaders representing geographic, demographic, and sectors of the community; and an Elected Officials Roundtable of city, county, state, and federal elected representatives. Residents of Stanislaus County provided input through one-to-one interviews, listening sessions, focus groups, digital surveys, and community forums.

There is a need for expanded workforce training and business retention programs to meet the forthcoming jobs demand.

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

Stanislaus Urban County

More workforce training will be needed to align the County with local and regional models for economic growth, particularly in business, healthcare, and education. Stanislaus County has one of the highest unemployment rates in California and 1.5x the national average unemployment rate. The County is facing a skills gap issue that has been increasing since COVID. The Stanislaus County Comprehensive Economic Development Strategy notes that “The communities of Stanislaus will need to continue to diversify and strive to better prepare and develop the workforce with the skills and technology awareness to make our locations attractive to new clusters and expanded, non-agricultural employment sectors.” The Economic

Development Strategy’s educational priorities of “Developing specialized education including higher education, career technical education, and workforce development” and “Supporting the development of college level program infrastructure” will help both local economic growth and wage potential in the County.

City of Turlock

Several sectors in Turlock are oversaturated with qualified employees (e.g. Agriculture, transportation and warehousing, professional or management services have more workers than jobs), while the hospitality and retail industries have a high number of vacancies. These types of jobs may be unfilled because they are typically low-skill and relatively low-wage jobs. Concurrent to this problem is that Turlock has a 7% unemployment rate. Given the high rate of unemployment coupled with vacant jobs in low-skill and low-wage, it indicates that the City should focus on attracting and retaining employers in growing higher-wage industries.

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.

There are several organizations supporting workforce training initiatives to meet the demand for skilled and educated workforce in Stanislaus County and Turlock. Several local colleges offer programs for degrees or job training in high demand job fields. Some of these include:

- **Modesto Junior College (MJC)**
The college provides 82 Associate's Degree Programs and 54 Certificate Programs. Their popular academic programs include nursing, business administration, social and behavioral sciences, child development, administration of justice, athletic training/sports medicine, medical assisting, art, and natural sciences.
- **California State University, Stanislaus (CSUS)**
The University provides over 189 majors, minors, concentrations and teaching credentials as well as 23 master’s degree programs, 6 graduate certificate programs, Executive MBA program, and a doctoral degree program in educational leadership. Popular majors include business administration, nursing, psychology, biological sciences, criminal justice, education, social work, and public administration.
- **University of California, Merced (UCM)**
Popular areas of study at this University include Science, Technology, Engineering, and Mathematics (STEM), with more than twenty undergraduate and graduate degree programs.

Other organizations help both companies with identifying their needs for workforce and employees with getting skills needed to find in-demand jobs. These include:

- **Stanislaus County Workforce Development**

The Stanislaus County Workforce Development offers sector strategies and resources to help both the workforce and companies to get the skillsets and training needed.

- **VOLT Institute**

The Volt Institute offers training and certifications for high demand manufacturing jobs and leadership. These programs are offered as a joint initiative through Stanislaus County's Economic Development Agency, Opportunity Stanislaus (OS), and the Stanislaus County Office of Education (SCOE).

Job training and educational opportunities support the County's consolidated plan efforts by creating new job opportunities potentially with higher pay for residents. With higher wages, residents can afford housing in the region.

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

Yes.

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

The 2023-2028 CEDS for Stanislaus County outlines multiple economic development initiatives that may be coordinated with the Consolidated Plan. These initiatives focus on workforce development, infrastructure enhancements, business attraction, and resilience-building efforts.

- **Enhancing Workforce Readiness:** Collaboration with the Stanislaus County Office of Education, Stanislaus Foundation, and training partners to improve workforce skills and readiness.
- **Tech Skills and Entrepreneurial Development:** Expanding training in technology skills and entrepreneurship through public and private partnerships.
- **Industrial Land Expansion:** Exploring ways to increase the availability of industrial land for purchase.

Critical Infrastructure Development: Ensuring sufficient infrastructure to support economic growth, including water and wastewater systems, electrical capacity, transportation, and high-speed internet access.

- **Stanislaus 2030 Regional Economic Development Strategy:** Supporting initiatives such as:
 - **Manufacturing Talent-to-Industry Exchange** (\$250,000 ARPA funding)
 - **Childcare Expansion** (\$200,000 ARPA funding)
 - **Small Business Support System** (\$250,000 ARPA funding).
- **Entrepreneur and Venture Development:** Supporting initiatives such as:
 - **Supporting small business initiatives**, particularly for underserved communities and women-owned businesses.

- **Crows Landing Industrial Business Park & Airfield**, a new regional employment center at the former Crows Landing Airfield.
- **Higher Quality of Life Initiatives:** Implementing a downtown master plan focusing on infill development, affordable housing, and transit-oriented projects.

Discussion

Stanislaus Urban County

Stanislaus County's economy is anchored by key industries such as agriculture, education, healthcare, and manufacturing which collectively provide over half of the County's jobs. These sectors are poised for growth over the next decade, with businesses expanding and creating additional employment opportunities. While unemployment has declined since the 2010 housing crisis, wage growth has not kept pace with rising housing costs, highlighting the need for continued workforce development and economic investment.

To address these challenges, local jurisdictions are investing in workforce development and infrastructure improvements to enhance economic resilience and expand job opportunities. Initiatives such as the Stanislaus County Comprehensive Economic Development Strategy (CEDS) prioritize workforce readiness, entrepreneurship support, and industrial land expansion.

Educational institutions like Modesto Junior College and California State University, Stanislaus, along with organizations like the VOLT Institute, are integral to strengthening technical skills and professional training. Additionally, infrastructure enhancements—including high-speed internet, expanded transit options, and industrial land development—will facilitate business growth and improve economic mobility. These efforts, coordinated with the Consolidated Plan, aim to create a more **inclusive-comprehensive** and competitive local economy by fostering job creation, increasing wages, and supporting business expansion in Stanislaus County.

City of Turlock

Turlock's economy is anchored by key industries such education, healthcare, retail and arts and entertainment, which collectively provide over half of the city's jobs. Some sectors, like manufacturing and professional services, have a large share of jobs but there are a surplus of qualified workers in these industries. Several other industries are oversaturated with qualified workers including in agriculture, oil & gas, and transportation & warehousing. It should be noted, however, that not all these types of jobs may be located in Turlock and some residents who are employed in these industries commute elsewhere in the region for work. For example, oil & gas extraction or agriculture jobs may be unlikely to exist inside Turlock's city limits, but could be stationed elsewhere in the County.

While unemployment has declined since the 2010 housing crisis, Turlock's 7% unemployment rate is significantly higher than the nation's 4% unemployment rate. People seeking employment may not be able to find jobs that match their skills or training, or alternatively, available jobs may not pay a livable wage. Wage growth has not kept pace with rising housing costs, highlighting the need for continued workforce development and economic investment.

To address these challenges, the City is investing in workforce development and infrastructure improvements to enhance economic resilience and expand job opportunities. Initiatives such as the Stanislaus County Comprehensive Economic Development Strategy (CEDS) prioritize workforce readiness, entrepreneurship support, and industrial land expansion.

Regional educational institutions like Modesto Junior College and California State University, Stanislaus, along with organizations like the VOLT Institute, are integral to strengthening technical skills and professional training. Additionally, infrastructure enhancements—including high-speed internet, expanded transit options, and industrial land development—will facilitate business growth and improve economic mobility. These efforts, coordinated with the Consolidated Plan, aim to create a more **inclusive** ~~comprehensive and~~ competitive local economy by fostering job creation, increasing wages, and supporting business expansion both in Turlock and Countywide.

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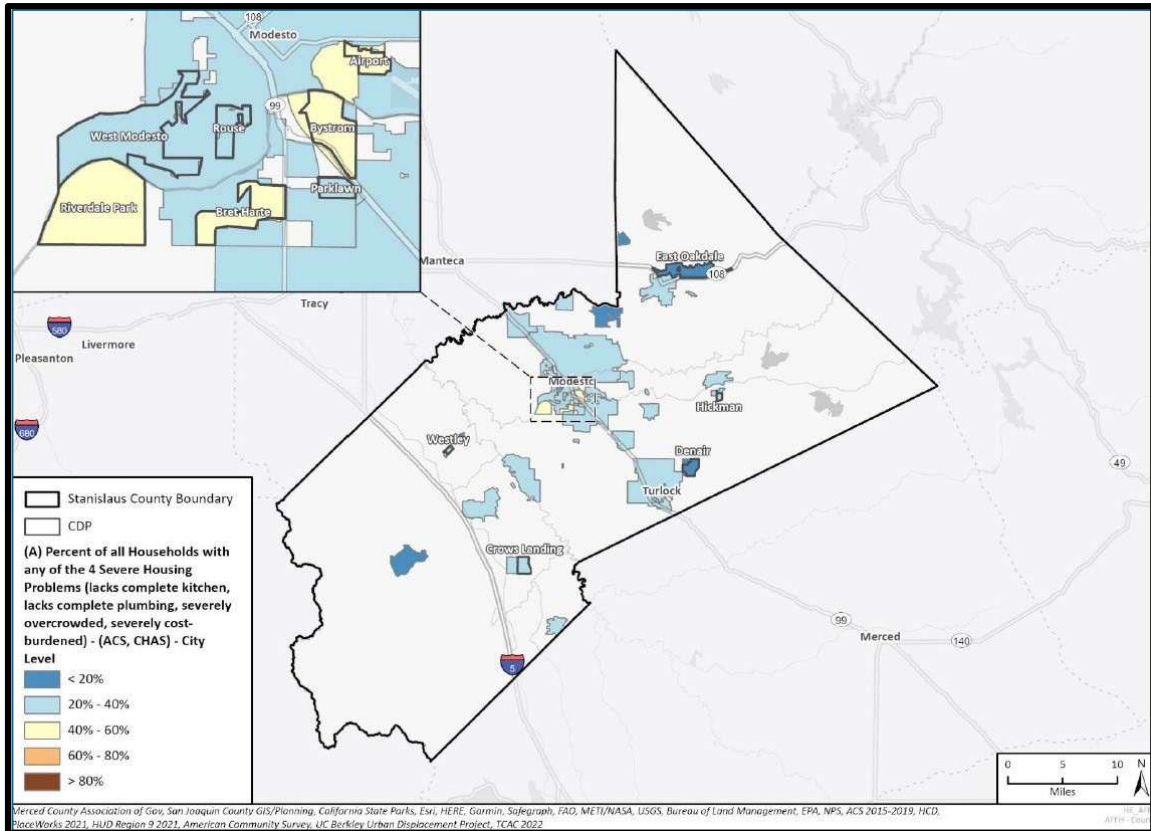
MA-50 Needs and Market Analysis Discussion

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

There are several areas in Stanislaus County that have severe housing problems. Severe housing problems include a lack of a complete kitchen, lacks complete plumbing, severely overcrowded, or severely housing cost burdened. The map below shows areas that experience one or more severe housing problems that fall within the 20% to 40% range. The few areas within the County where 40% to 60% of households have severe housing problems are in the south Modesto area.

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Map of Severe Housing Problems in Stanislaus County



Data Source: Stanislaus County 6th Annual Housing Element

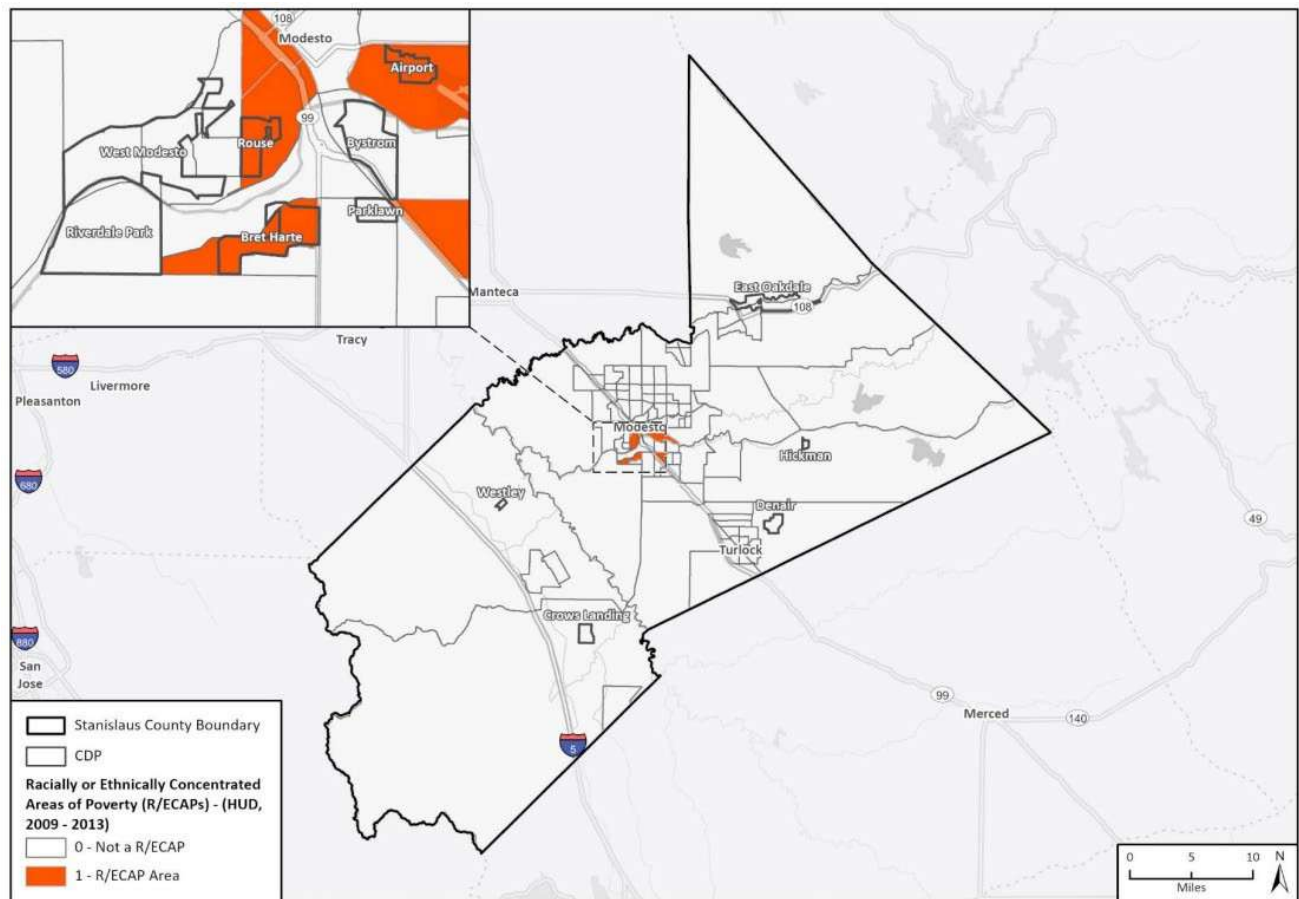
Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The areas where the racial, ethnic minorities, or low-income families are concentrated are called Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs). The definition involves a racial/ethnic concentration threshold and a poverty test. HUD defines R/ECAPs as areas where the non-White population is over 50% and/or if a census tract has a poverty rate that exceeds 40% or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower.

The map below shows that eight census tracts, largely concentrated between southern Modesto and Ceres, qualify as R/ECAPs. None of these are located within the City of Turlock. These census tracts are CT 16.04, CT 22, CT 17, CT 22, CT 26.04, CT 25.03, CT 24.02, and CT 24.01.

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R/ECAPs in Stanislaus County



Data Source: Stanislaus County 2023-2031 Housing Element

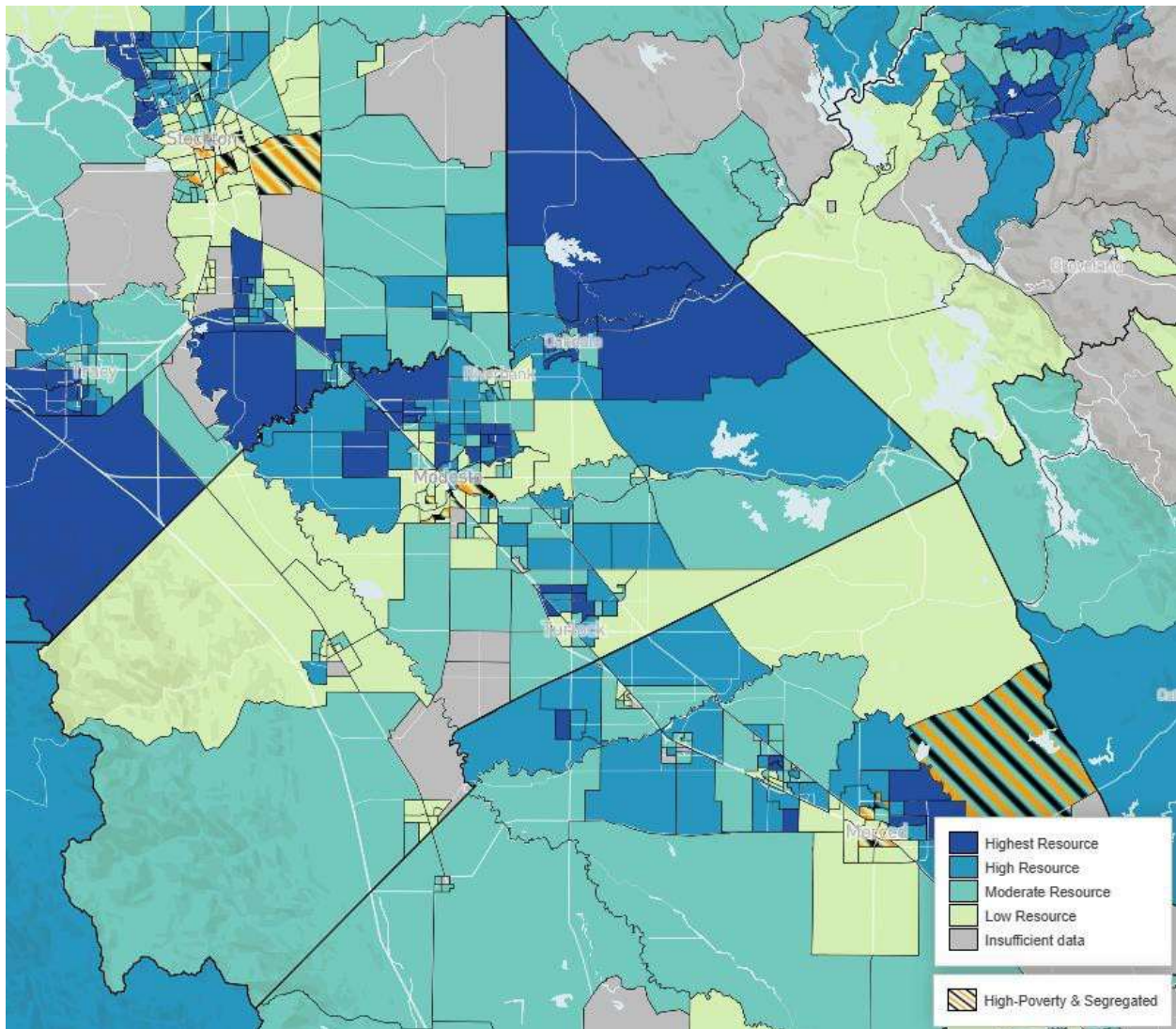
What are the characteristics of the market in these areas/neighborhoods?

The California Tax Credit Allocation Committee (TCAC) and California Department of Housing and Community Development (HCD) work together to create Opportunity Area Maps. These maps have economic, education, and environmental metrics that demonstrate ‘high opportunity’ areas. New affordable housing projects that are sited in these areas are granted more points in the scoring system for public funding.

The opportunity map below shows that the high poverty and segregated parts of the County are in the same R/ECAP areas south of downtown Modesto. The high opportunity areas in the County are clustered in northern Modesto, northern Turlock and East Oakdale areas. These areas have some of the highest employment rates, highest high school graduation rates and lowest poverty areas.

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California Tax Credit Allocation Committee Opportunity Maps (2024)



Data Source: UC Berkeley Othering and Belonging Institute

Are there any community assets in these areas/neighborhoods?

Every city and neighborhood in Stanislaus County has community assets that residents use. These assets are community centers, schools, libraries, and parks. Public assets are dispersed throughout the County and local jurisdictions continue to invest in both development of new community assets as well as the improvement of existing assets.

Are there other strategic opportunities in any of these areas?

There are no other strategic opportunities to note at this time.

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

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

Stable internet connects people with economic and social opportunities. The internet, once viewed as a luxury, is now a central means of accessing healthcare, government services, transportation, and education. Fixed broadband connections deliver fast, reliable internet service and is still considered the “gold” standard for internet connectivity. As of 2020, 21% of Stanislaus County’s residents did not have a broadband internet subscription service. Low-income households are less likely to have access to broadband internet services.

As carriers in the region begin to roll out 5G wireless services, they may augment existing broadband services. As 5G continues to expand into new markets and with greater bandwidths, it may become an alternative to wired broadband for households. Low-income households may benefit from 5G services that don’t require wired connections if it can be delivered affordably.

In the Stanislaus Planning Area, AT&T, Spectrum, and Human-I-T offer low-cost internet plans for qualifying low-income households. Under the Biden-Harris Administration, the Affordable Connectivity Program provided discounted broadband internet service for low-income households, but the program ended in June 2024.

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

The Stanislaus Planning Area is served by 12 internet service providers including Comcast, AT&T, Spectrum, ViaSat, Unwired Broadband, and several other providers. The open market allows residents to choose the service that works for them. This also creates competition amongst providers to provide services at the best price point and with the best service. Thus, there is no need for increased competition for services in the area.

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

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

Based on the Stanislaus County 2022 Multi-Jurisdictional Hazard Mitigation Plan, the County faces heightened risks from climate change, particularly in areas such as:

- **Drought and Water Scarcity:** Increased temperatures and reduced precipitation patterns strain water resources, affecting agriculture and urban water supplies. This can lead to the following impacts:
 - **Agricultural Losses:** Droughts strain water supplies critical for Stanislaus County's agriculture, which is a central economic driver. Reduced water availability impacts crops and livestock, leading to financial losses.
 - **Drinking Water Shortages:** Prolonged drought reduces groundwater and reservoir levels, challenging the provision of clean drinking water.
 - **Ecosystem Degradation:** Decreased water availability affects local ecosystems, such as the health of river systems, and limits recreational opportunities tied to water bodies like the Tuolumne River.
- **Extreme Heat:** Prolonged and intense heatwaves can impact public health, particularly vulnerable populations, and increase the risk of wildfires. This can lead to the following impacts:
 - **Public Health Risks:** Increased occurrences of heatwaves disproportionately affect vulnerable populations, such as older adults, children, and those in low-income households. Heat stress, dehydration, and heatstroke incidents are expected to rise.
 - **Energy Demand and Infrastructure Stress:** Higher temperatures increase energy demand for cooling, straining electrical grids and raising the risk of blackouts.
 - **Urban Heat Islands:** Built environments in cities exacerbate heat conditions, creating localized hot spots.
- **Flooding:** Changing precipitation patterns and the potential for more severe storms increase flood risks, particularly in low-lying areas near rivers such as the Tuolumne River and Dry Creek, as well as reservoirs. This can lead to the following impacts:
 - **Property and Infrastructure Damage:** Intense storms and overflowing rivers, such as the San Joaquin and Tuolumne, threaten homes, businesses, and roads, particularly in floodplains.
 - **Displacement:** Flooding forces evacuations and temporary relocation of residents, particularly in low-income communities.
 - **Public Health Threats:** Standing floodwaters can spread disease and contaminate water supplies, increasing health risks post-disaster.
- **Severe Weather Events:** More frequent and intense storms can lead to damaging winds, hail, and lightning, impacting infrastructure and community safety. This can lead to the following impacts:
 - **Wind and Storm Damage:** High winds and thunderstorms can damage roofs, uproot trees, and disrupt power lines.

- Hail and Lightning: Crops and vehicles are at risk from hail, while lightning can spark wildfires and damage electrical infrastructure.
- Transportation and Emergency Services Disruption: Severe weather events can block roads and hinder emergency response, leaving communities temporarily isolated.
- Wildfires: Hotter and drier conditions heighten the risk of wildfires particularly in unincorporated rural parts of the County.
 - Property Destruction: There is elevated wildfire risk in the unincorporated parts of the County. While wildfire risk is relatively low within cities due to its distance from the wildland-urban interface, surrounding areas with dense vegetation face significant risks. Homes and businesses in these high-risk zones are particularly vulnerable.
 - Air Quality Degradation: County-wide residents are impacted by smoke and poor air quality from regional wildfires, affecting respiratory health across the community.
 - Economic Disruption: Regional wildfires can disrupt agriculture, tourism, and other local industries. Additionally, residents and businesses may face increased insurance premiums due to broader county- and state-level wildfire risks.

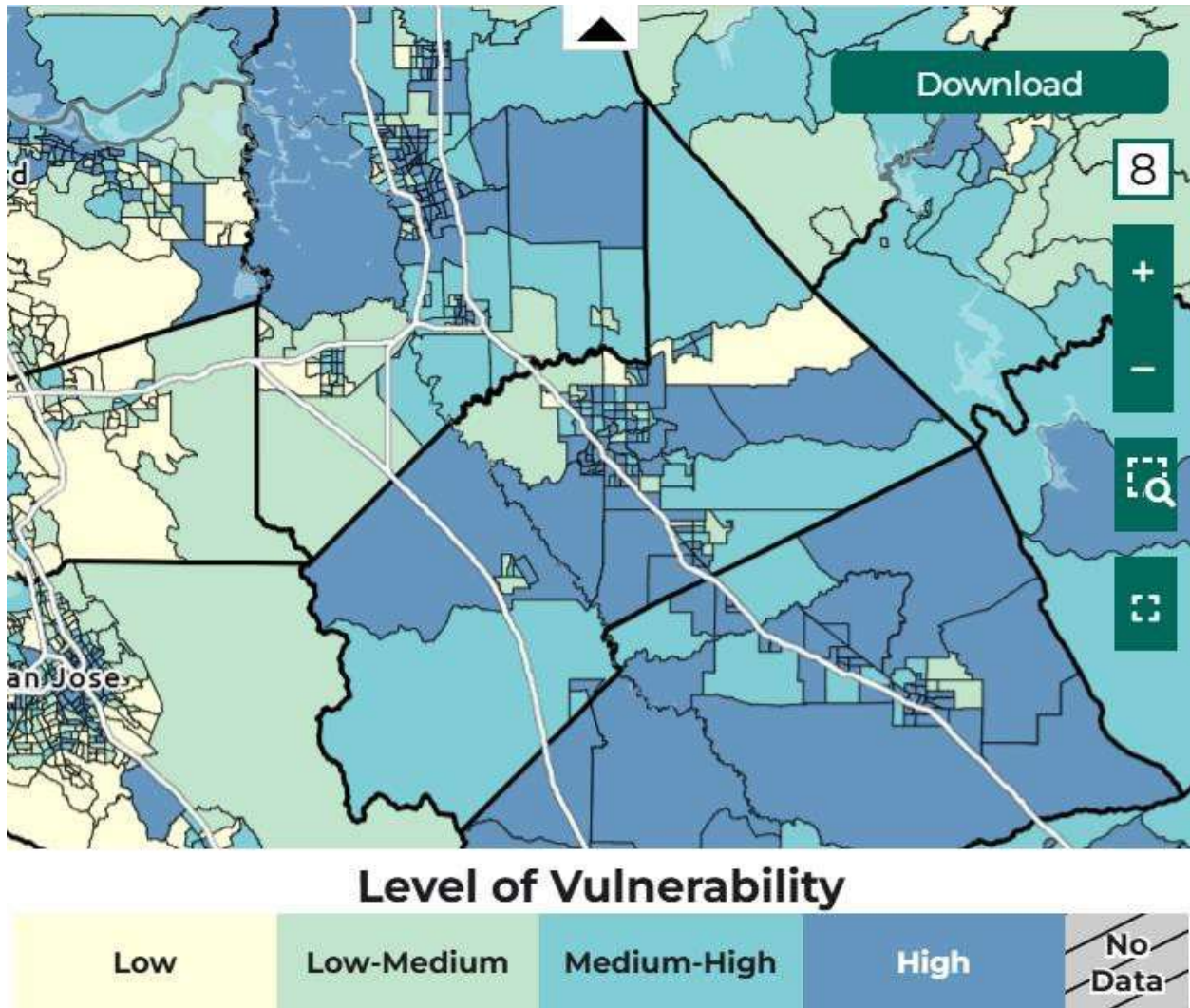
Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Based on the Stanislaus County 2022 Multi-Jurisdictional Hazard Mitigation Plan, low- and moderate-income households in Stanislaus County are particularly vulnerable to these risks due to several factors:

- Housing Location: Affordable housing is often situated in areas more susceptible to flooding, such as floodplains or near aging stormwater systems, increasing exposure to flood damage.
- Building Quality: Lower-income housing may lack the structural resilience or modern features to withstand extreme heat, wildfires, or severe weather events.
- Limited Resources for Adaptation: Residents may have less financial capacity to invest in air conditioning, home retrofitting, or insurance to mitigate disaster impacts.
- Heat Vulnerability: Populations in older, non-air-conditioned buildings or mobile homes are particularly at risk during extreme heat events, exacerbated by urban heat islands in incorporated areas of the County.

Low- and moderate-income households are shown to be at greater vulnerability to natural disasters, according to the Social Vulnerability Index (SVI). This index shows that census tracts in Stanislaus County rank in the top quartile of social vulnerability statewide, as shown in the map below. A higher SVI score indicates that a community faces greater challenges in responding to and recovering from disasters, health crises, and other socio-economic stressors due to factors like poverty, lack of access to transportation, crowded housing, and limited healthcare. Areas with higher SVI scores should be prioritized for resources and interventions to improve resilience and reduce disparities, consistent with fair housing principles.

Social Vulnerability Index (2022)



Data Source: Center for Disease Control SVI Interactive Map. 2022.

Low- and moderate-income households are particularly vulnerable to the hazards of flooding, extreme heat, and drought and water scarcity.

- Data shows that flood risk is significant in lower-income communities due to housing located in flood-prone areas. The challenges are compounded by inadequate insurance coverage and limited resources to rebuild or relocate after flooding.
- Extreme heat can impact outdoor workers (critical in Stanislaus County's agriculture sector) and individuals in poorly ventilated housing, who tend to be lower-income households. In addition, older adults, children, and those with pre-existing health conditions face greater exposure risks, especially in areas lacking access to cooling centers.
- Low-income households are disproportionately affected by water cost increases during droughts, as well as reduced availability for basic needs.

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Strategic Plan

SP-05 Overview

Strategic Plan Overview

In conjunction with the Needs Assessment and Market Analysis sections of this Consolidated Plan, the Strategic Plan identifies Stanislaus County's priority needs and describes strategies that will be undertaken to serve the priority needs over the five-year consolidated planning period. The Strategic Plan includes the following sections:

- Geographic Priorities
- Priority Needs
- Influence of Market Conditions
- Anticipated Resources
- Institutional Delivery Structure
- Goals
- Public Housing
- Barriers to Affordable Housing
- Homelessness Strategy
- Lead-Based Paint Hazards
- Anti-Poverty Strategy
- Monitoring

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SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Describe the basis for allocating investments geographically

General Allocation Priorities – Stanislaus Urban County

Stanislaus Urban County does not have plans to pursue any official HUD-designated geographic-based priority areas. Funds will be allocated within each jurisdiction based on program eligibility and in accordance with priority needs and goals outlined in this section.

General Allocation Priorities – City of Turlock

The City of Turlock does not have plans to pursue any official HUD-designated geographic-based priority areas. Funds will be allocated based on program eligibility and in accordance with priority needs and goals outlined in this section.

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SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Stanislaus Urban County

Priority Needs Summary

1	Priority Need Name	Public Infrastructure and Facility Improvement
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Middle Income Large Families Families with Children Elderly Frail Elderly Public Housing Residents Chronic Homelessness Individuals People with Mental Illness People with Chronic Substance Use Disorders Veterans Persons with HIV/AIDS Survivors of Domestic Violence People with Mental Disabilities People with Physical Disabilities People with Developmental Disabilities People with Alcohol or Other Addictions Non-Housing Community Development
	Geographic Areas Affected	Stanislaus Urban County: Ceres, Hughson, Oakdale, Patterson, Newman, Riverbank, Waterford, and the County's Unincorporated
	Associated Goals	Improve Public Infrastructure and facilities Administration
	Description	The Stanislaus Urban County will continue addressing infrastructure improvement needs in low-income neighborhoods to create improved suitable living environments.
	Basis for Relative Priority	Throughout the Stanislaus Urban County, there are neighborhoods and communities with minimal or non-existent public infrastructure. This round of Consolidated Planning has reaffirmed the community's desire for public infrastructure improvements especially in the low-income communities. Projects will include but are not limited to public sewer and water system installations as well as public sewer and water system repairs, curb, gutter and sidewalk installation and repairs, storm drain improvements, and improvements that provide greater accessibility.

		Projects under this goal may include other CDBG eligible non-housing community development infrastructure improvements.
2	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Middle Income Large Families Families with Children Elderly Frail Elderly Public Housing Residents Chronic Homelessness Individuals People with Mental Illness People with Chronic Substance Use Disorders Veterans Persons with HIV/AIDS Survivors of Domestic Violence People with Mental Disabilities People with Physical Disabilities People with Developmental Disabilities People with Alcohol or Other Addictions Non-Housing Community Development
	Geographic Areas Affected	Stanislaus Urban County: Ceres, Hughson, Oakdale, Patterson, Newman, Riverbank, Waterford, and the County's Unincorporated
	Associated Goals	Provide and Ensure Access to Essential Public Services Administration
	Description	The Stanislaus Urban County intends to use all of their HOME allocation to fund affordable housing activities. These affordable housing activities are varied and may include property acquisition to ensure affordable housing development, homeownership and rental rehabilitation, and down payment assistance, among other opportunities that may present that will contribute to affordable housing in Stanislaus County.
	Basis for Relative Priority	According to data provided in the Needs Assessment and the Market Analysis completed as part of this Consolidated Plan, high housing cost burden, overcrowding, and low vacancy rates create a high need for affordable housing. Those households most impacted by these issues are low- and moderate-income households. Based on this data and the housing market analysis completed as part of this Consolidated Plan, the Stanislaus Urban County will pursue the creation of affordable housing (new unit production and conversion or preservation) as resources are available, which will benefit low-income households, homeless persons, households at-risk of homelessness and those with special needs. Home ownership will be encouraged through the First-time Homebuyer program

		and housing rehabilitation will be provided to income qualified homeowners as a means of maintaining existing affordable housing.
3	Priority Need Name	Community and Economic Development
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Middle Income Large Families Families with Children Elderly Frail Elderly Public Housing Residents Chronic Homelessness Individuals People with Mental Illness People with Chronic Substance Use Disorders Veterans Persons with HIV/AIDS Survivors of Domestic Violence People with Mental Disabilities People with Physical Disabilities People with Developmental Disabilities People with Alcohol or Other Addictions Non-Housing Community Development
	Geographic Areas Affected	Stanislaus Urban County: Ceres, Hughson, Oakdale, Patterson, Newman, Riverbank, Waterford, and the County's Unincorporated
	Associated Goals	Provide And Ensure Access to Essential Public Services Administration
	Description	Stanislaus Urban County will include small business technical assistance as an activity in the CDBG public services NOFA process to search for a service provider to provide technical assistance to small businesses and assist with capacity building, including strategic planning, operations, and marketing.
	Basis for Relative Priority	Small businesses in Stanislaus Urban County have identified a need locally for technical assistance with capacity building. Small start-up businesses who desire to expand but lack the capacity to do so may receive technical assistance through a selected service provider, with financial reporting systems, developing a business strategy, designing a company website, and/or enhance marketing efforts.
4	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Middle Income Large Families Families with Children

		Elderly Frail Elderly Public Housing Residents Chronic Homelessness Individuals People with Mental Illness People with Chronic Substance Use Disorders Veterans Persons with HIV/AIDS Survivors of Domestic Violence People with Mental Disabilities People with Physical Disabilities People with Developmental Disabilities People with Alcohol or Other Addictions Non-Housing Community Development
	Geographic Areas Affected	Stanislaus Urban County: Ceres, Hughson, Oakdale, Patterson, Newman, Riverbank, Waterford, and the County's Unincorporated
	Associated Goals	Provide and Ensure Access to Essential Public Services Work to Address, Prevent and Mitigate Homelessness Administration
	Description	The Stanislaus Urban County will utilize up to a maximum of 15% of its annual award for the provision of public services. Public services include services targeted to extremely low, low, and moderate-income families and individuals, as well as services targeted to special populations such as at-risk youth, persons over 62 years of age, or persons with disabilities.
	Basis for Relative Priority	The needs assessment and Market Analysis indicate a great need for public services for extremely low- and low-income households, the elderly, persons with disabilities, and at-risk youth. Public service programs help these vulnerable populations meet their basic needs, such as food and shelter, and provide them with the resources and referrals for any additional needed services. Through supporting the meeting of basic needs, these individuals and families may focus their resources on other things that may increase their overall economic and financial stability.
5	Priority Need Name	Homeless Services
	Priority Level	High
	Population	Extremely Low Income Large Families Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS

	Victims of Domestic Violence Unaccompanied Youth
Geographic Areas Affected	Stanislaus Urban County: Ceres, Hughson, Oakdale, Patterson, Newman, Riverbank, Waterford, and the County's Unincorporated
Associated Goals	Provide and Ensure Access to Essential Public Services Work to Address, Prevent and Mitigate Homelessness Administration
Description	The Stanislaus Urban County allocates up to 15% of each annual award for public services grants some of which include programs that provide homeless services. Stanislaus Urban County utilizes 7.5% of its annual ESG award for Admin, a maximum of 10% for HMIS Activities, maximum of 60% for emergency shelter activities, and a minimum of 40% for Homeless Prevention and Rapid Re-Housing Activities. HMIS Activity funds will be utilized to work with the Stanislaus CoC on coordinated assessment, outreach, and data collection. Affordable housing activities, as described in Priority Need 2 – Affordable Housing, will also be a part of the regional approach to solving homelessness.
Basis for Relative Priority	As discussed in greater detail in the Needs Assessment, homeless individuals were counted as part of Stanislaus County's 2024 Point-In-Time (PIT) count, including those who were unsheltered. The data indicates a need to support programs that serve individuals and families experiencing homelessness. Homelessness was also identified as a High priority in the community input from stakeholders and the public at-large. The Stanislaus Urban County will focus CDBG, HOME, and ESG resources on shelter, rental assistance, and affordable housing, which is crucial to both preventing and ending homelessness. The County will also work closely with the CoC to ensure that ESG programs are working collaboratively with CoC Transitional and Permanent Supportive Housing programs.

Narrative (Optional)

Priority needs are those that were identified through data collection in the Needs Assessment and Market Analysis, as well as survey results, consultations with stakeholders and the community at-large. All of the needs identified above are identified as "High" priority – this is because the needs identified were found to be true among all sources: citizen participation, stakeholder consultation, and data analysis.

Priority Needs – City of Turlock

Priority Needs Summary

1	Priority Need Name	Public Infrastructure and Facility Improvement
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Middle Income Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Turlock
	Associated Goals	Improve Public Infrastructure and Facilities Administration
	Description	Turlock will continue addressing infrastructure improvement needs in low-income neighborhoods to create improved suitable living environments.
	Basis for Relative Priority	Within the City there are neighborhoods and communities with minimal public infrastructure and there is a community desire for public infrastructure improvements especially in the low-income communities.
2	Priority Need Name	Affordable Housing
	Priority Level	High

	Population	Extremely Low Income Low Income Moderate Income Middle Income Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence
	Geographic Areas Affected	Turlock
	Associated Goals	Support Affordable Housing and Promote Accessible Housing Options Administration
	Description	The City of Turlock intends to use a portion of their CDBG allocation. These affordable housing activities are varied and may include property acquisition to ensure affordable housing development, homeownership and rental rehabilitation, and down payment assistance, among other opportunities that may present that will contribute to affordable housing in Turlock.
	Basis for Relative Priority	According to data provided in the Needs Assessment and the Market Analysis completed as part of this Consolidated Plan, high housing cost burden, overcrowding, and low vacancy rates create a high need for affordable housing. Those households most impacted by these issues are low- and moderate-income households. Based on this data and the housing market analysis completed as part of this Consolidated Plan, the City of Turlock will pursue the creation of affordable housing (new unit production and conversion or preservation) as resources are available, which will benefit low-income households, homeless persons, households at-risk of homelessness and those with special needs. Home ownership will be supported and made available for low and moderate households through the First-time Homebuyer program.
3	Priority Need Name	Public Services
	Priority Level	High

	Population	Extremely Low Income Low Income Moderate Income Large Families Families with Children Elderly Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Turlock
	Associated Goals	Provide and Ensure Access to Essential Public Services Administration
	Description	The City of Turlock will utilize up to a maximum of 15% of its annual award for the provision of public services. Public services include services targeted to extremely low, low, and moderate-income families and individuals, as well as services targeted to special populations such as at-risk youth, persons over 62 years of age, or persons with disabilities.
	Basis for Relative Priority	The needs assessment and market analysis indicate a great need for public services for extremely low- and low-income households, the elderly, persons with disabilities, and at-risk youth. Public service programs help these vulnerable populations meet their basic needs, such as food and shelter, and provide them with the resources and referrals for any additional needed services. Through supporting the meeting of basic needs, these individuals and families may focus their resources on other things that may increase their overall economic and financial stability.
4	Priority Need Name	Homeless Services
	Priority Level	High

Population	Extremely Low Income Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
Geographic Areas Affected	Turlock
Associated Goals	Work to Address, Prevent, and Mitigate Homelessness Administration
Description	The City of Turlock allocates up to 15% of each annual award for public services grants, which include programs that provide homeless services. HMIS Activity funds will be utilized to work with the Stanislaus CoC on coordinated assessment, outreach, and data collection. Affordable housing activities, as described in Priority Need 2 – Affordable Housing, will also be a part of the regional approach to solving homelessness.
Basis for Relative Priority	As discussed in greater detail in the Needs Assessment, homeless individuals were counted as part of Stanislaus County’s 2024 Point-In-Time (PIT) count, including those who were unsheltered. The data indicates a need to support programs that serve individuals and families experiencing homelessness. Homelessness was also identified as a High priority in the community input from stakeholders and the public at-large. The City of Turlock will focus CDBG and HOME resources on shelter, rental assistance, and affordable housing, which is crucial to both preventing and ending homelessness. Both entities will also work closely with the Stanislaus CoC to ensure that ESG programs are working collaboratively with Stanislaus CoC Transitional and Permanent Supportive Housing programs.

Narrative (Optional)

Priority needs are those that were identified through data collection in the Needs Assessment and Market Analysis, as well as survey results, consultations with stakeholders and the community at large.

All the needs identified above are identified as “High” priority – this is because the needs identified were found to be true among all sources: citizen participation, stakeholder consultation, and data analysis.

SP-30 Influence of Market Conditions - 91.415, 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)	Insufficient number of Housing Choice Vouchers for the target populations who need them. Long waitlists.
TBRA for Non-Homeless Special Needs	Limited financial resources (e.g. HOME) from HUD Rates of uptake by owners/landlords of rental housing units Availability of rental units for housing TBRA voucher holders
New Unit Production	Data in the Needs Assessment and Market Analysis sections indicate a greater need for housing units affordable to low- and moderate-income households. Increases in development costs, including land, construction materials and labor; and availability of public capital subsidies at the city, county, state, and Federal levels will affect the ability to produce new units.
Rehabilitation	Declining vacancy rates suggest a tight housing market which affects the availability and cost of acquiring housing for rehabilitation. Limited availability of public capital subsidies for acquisition, rehabilitation and conversion of market rate rental housing to deed-restricted affordable housing will affect the ability of developers to perform rehabilitation to existing units. Increases in constructions costs, including materials and labor, will affect the ability to rehabilitate units.
Acquisition, including preservation	Limited availability of public capital subsidies for acquisition, rehabilitation and conversion of market rate rental housing to deed-restricted affordable housing will affect the ability of developers to perform rehabilitation to existing units.

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SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Stanislaus Urban County

During the five-year Consolidated Plan period, the Stanislaus Urban County expects to receive approximately:

- \$2,302,867 annually in CDBG funding, for a five-year total of approximately \$11,514,335
- \$202,582 annually in ESG funding, for a five-year total of approximately \$1,012,910

The Stanislaus Urban County also has a balance of approximately \$459,200.98 in Neighborhood Stabilization (NSP) 1 program income funding and \$722,798.26 in NSP 3 program income funding. The NSP funding is anticipated to be utilized during Fiscal Year 2025-2026 for housing development and/or infrastructure activities. The projects and programs' allocated funding listed in the AAP have been adjusted proportionally according to the final HUD allocations awarded to Stanislaus County since the release of the draft AAP.

Anticipated Resources – Stanislaus Urban County

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Consolidated Plan \$
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	Public-federal	• Infrastructure • Property Acquisition • Admin and Planning • Housing • Public Facility Improvements • Public Services	\$2,302,867	\$0	\$5,291,782	\$7,594,649	\$9,211,468
ESG	Public-federal	• Overnight shelter • Rapid re-housing • Rental Assistance Services • Homeless Prevention Services • HMIS Data System Support	\$202,582	\$0	\$331,622	\$534,204	\$810,328

Stanislaus HOME Consortium

During the five-year Consolidated Plan period, the Stanislaus HOME County expects to receive approximately:

- \$1,234,276.61 annually in HOME funding, for a five-year total of approximately \$6,171,383.05

Anticipated Resources – Stanislaus HOME Consortium

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Consolidated Plan \$
HOME	Public-federal	• Acquisition • Homebuyer assistance • Homeowner rehab • Multifamily rental new construction • Multifamily rental rehab • New construction for ownership	\$1,234,276.61	\$0	\$2,894,272.18	\$4,128,548.79	\$4,937,110.106.44

City of Turlock

During the five-year Consolidated Plan period, the City of Turlock expects to receive \$636,784 annually in CDBG funding, for a five-year total of approximately \$3,183,920 million in CDBG allocations; the City is also estimating \$100,000 in program income for CDBG. There is no estimated prior year carryover for CDBG for Fiscal Year 2024-2025. The City is also estimating to receive HOME program income of \$110,000 per year for a total of \$550,000 during the five-year Consolidated Plan period. In addition, the City has approximately \$6,000,000 in carry-over funds related to HOME activities approved under the City's prior 2024-2025 AAP; any changes to the City's prior 2024-2025 AAP will be done through the City's 2024-2025 AAP through a substantial amendment, as appropriate.

Anticipated Resources – City of Turlock

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Consolidated Plan \$
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	Public-federal	- Infrastructure - Property Acquisition - Admin and Planning - Housing - Public Facility Improvements - Public Services	\$ 636,784	\$100,000	\$0	\$736,784	<u>\$2,547,136</u> <u>2,947,136</u>
HOME*	Public-federal	- Administration and Planning - Housing	\$0	\$110,000	\$0	\$110,000	\$440,000

* Prior HOME Program Income resource funding

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 Stanislaus Urban County members and the City of Turlock will continue the use of State of California funds as they become available to fund projects/programs.

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

According to the consortia's Housing Elements, each respective jurisdiction has the following land available that could accommodate lower-income housing:

- **Stanislaus County** has identified two publicly owned parcels – one in Keyes and one in Empire - that are vacant and considered developable for housing.
- **Ceres** has not identified any publicly owned surplus lands available for housing development in its jurisdiction.
- **Newman** has identified one publicly owned parcel that is vacant and considered developable. It is estimated that it could yield 24 units.
- **Oakdale** has not identified any publicly owned surplus lands available for housing development in its jurisdiction.
- **Patterson** has not identified any publicly owned surplus lands available for housing development in its jurisdiction.
- **Riverbank** has not identified any publicly owned surplus lands available for housing development in its jurisdiction.

- **Turlock's** Successor Agency to the Redevelopment Agency owns a parcel with a small office building. The building is currently leased for \$1.00 per year to Haven Women's Center. The intent of the five-year lease has been to bring needed anti-domestic violence services to City of Turlock and overcome the transportation barrier of clients and families traveling the fifteen miles to Modesto to get to needed services. The City owns 5 sites with single-family dwellings that are intended to be rehabilitated and sold to income eligible first-time homebuyers or sold to a nonprofit agency to provide affordable rental housing.
- **Waterford** has not identified any publicly owned surplus lands available for housing development in its jurisdiction.

Discussion

The Annual Action Plans associated with this Consolidated Plan include contingency provision language to explain how project/program funding amounts will be adjusted once actual funding is made available by the U.S. Department of Housing and Urban Development.

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SP-40 Institutional Delivery Structure - 91.415, 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
Stanislaus County	Government	-Economic Development -Homelessness -Non-homeless special needs -Rental -Public Infrastructure -Public services -Affordable Housing Homeownership/ Rental	Stanislaus County
City of Ceres	Government	-Economic Development -Non-homeless special needs -Neighborhood improvements	Jurisdiction
City of Hughson	Government	-Economic Development -Non-homeless special needs Neighborhood improvements	Jurisdiction
City of Newman	Government	-Economic Development -Non-homeless special needs -Neighborhood improvements	Jurisdiction
City of Oakdale	Government	-Economic Development -Non-homeless special needs -Neighborhood improvements	Jurisdiction
City of Patterson	Government	-Economic Development -Non-homeless special needs -Neighborhood improvements	Jurisdiction
City of Riverbank	Government	-Economic Development -Non-homeless special needs -Neighborhood improvements	Jurisdiction
City of Waterford	Government	-Economic Development -Non-homeless special needs -Neighborhood improvements	Jurisdiction
City of Turlock	Government	-Non-homeless special needs -Neighborhood improvements -Affordable Housing Homeownership/Rental	Jurisdiction
Stanislaus Regional Housing Authority	PHA	-Public Housing	Region
Stanislaus Community System of Care	Continuum of Care (CoC)	-Homelessness	

Assess Strengths and Gaps in the Institutional Delivery System

The Stanislaus Urban County and the Stanislaus HOME Consortium have a comprehensive planning and coordination system involving service providers and program operators at all levels (government, nonprofit, and private for-profit). The collaborative programming between the local government entities and nonprofits is identified as a key strength and contributes to a regional approach of service delivery.

The Stanislaus System of Community Care, the local Continuum of Care (CoC), is a key part of this collaborative strength and as the CoC evolves its partnerships and knowledge of resources available throughout the County, all cities and unincorporated areas will benefit.

The primary gap is inadequate funding to meet the level of need. Funding gaps are most common for extremely low-income households, chronically homeless, homeless youth, and those living in transitional shelters. These funding gaps are either a lack of monetary resources to meet physical needs such as housing and food, or staffing needs for nonprofits to employ the needed number of capable staff to provide case management and other supportive 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	X
Legal Assistance	X		X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement		X	
Mobile Clinics	X		
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS			X
Life Skills	X	X	X
Mental Health Counseling	X	X	
Transportation	X	X	

Other			
Other			

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 County and the City of Turlock are active partners in the local CoC. The CoC continues to improve its Coordinated Entry System (CES), a key tool in addressing individualized needs of those persons experiencing homelessness. As indicated through consultations, the service delivery system is becoming increasingly effective in addressing the housing needs and those other supportive service needs for those experiencing homelessness, however as those with fewer needs get the support they need quickly, those individuals and families with high or difficult needs are more often slower to receive support.

The CoC and its partners strive to deliver individualized support to each person because it is more efficient, and it minimizes the number of days a person may spend homeless and/or in a more vulnerable state. Each month the CoC gathers to discuss topics at-hand for two and a half hours, these meetings occur to share resources and knowledge, in an effort to better support the County and each City within.

The Coordinated Entry System (CES) Policies and Procedures Manual was approved in November 2021, and can be found at: <https://csocstan.com/coordinated-entry-system-ces-policies-and-procedures-manual/>.

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.

A strength in the service to special needs populations is similar to what is stated above; there is an increasing amount of communication and collaboration coming from the CoC and its partners. Many services and facilities provided serve the general population of homeless persons but there are also a number of programs that are targeted to meet the needs of special needs homeless such as persons with HIV/AIDS, veterans, youth, aging-out foster youth, women and children, and the mentally ill.

Although treatment for substance abuse disorders is available in the community, there are limited opportunities for persons who are actively using to be housed other than an overnight emergency shelter. The same holds true for those who live with a severe and chronic mental illness. Although there are services available and there is supportive housing (transitional and permanent), those with the most severe mental illnesses often do not have housing that is coupled with the level of care required. Such populations are often housed temporarily through short-term confinement or institutionalization as the result of arrest by law enforcement but struggle to find suitable permanent housing placements.

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 Stanislaus Urban County and the City of Turlock will continue to work collaboratively with area service and shelter providers to identify and address gaps in the service delivery system.

The Stanislaus Urban County and the City of Turlock continue to invest time and resources in the CoC. The *Stanislaus 2021 Regional Strategic Plan to Address Homelessness* was completed in September 2021⁴. It outlines the strategies for creating a more complete and efficient system of care.

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⁴ [2021 Stanislaus Regional Homeless Strategic Plan](#)

SP-45 Goals - 91.415, 91.215(a)(4) Goals Summary Information

Goals Summary Information – Stanislaus Urban County

#	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Public Infrastructure and Facilities	2025	2029	Non-Housing Community Development	Stanislaus Urban County	Public Infrastructure Improvement	CDBG: \$7,344,320	Households: 2,500
2	Provide and Ensure Access to Essential Public Services	2025	2029	Non-Homeless Special Needs	Stanislaus Urban County	Public Services	CDBG: \$1,727,150	Individual Persons: 6,000
3	Work to Address, Prevent and Mitigate Homelessness	2025	2029	Homeless	Stanislaus Urban County	Homeless Services Public Services	ESG: \$936,945	Individual Persons: 1,750
4	Support Affordable Housing and Promote Accessible Housing Options	2025	2029	Affordable Housing	Stanislaus Urban County	Affordable Housing	HOME: \$5,554,248.05	Households: 40
5	Administration	2025	2029	Administration	Stanislaus Urban County	Public Infrastructure Improvement Homeless Services Public Services Affordable Housing	CDBG: \$2,202,865 ESG: \$75,965 HOME: \$617,140	Other: 5

Goal Descriptions – Stanislaus Urban County

1	Goal Name	Improve Public Infrastructure and Facilities
	Goal Description	Continue to work on infrastructure and facility projects in income-qualified residential neighborhoods who are lacking sewer, water, or stormwater systems, or where infrastructure exists but needs repair.
2	Goal Name	Provide and Ensure Access to Essential Public Services
	Goal Description	Projects and activities under this goal may support organizations that offer services such as educational programs, food boxes, and health care services.
3	Goal Name	Work to Address, Prevent and Mitigate Homelessness
	Goal Description	Projects under this goal will support organizations providing shelter and services for those individuals or families experiencing homelessness, including emergency shelters, transitional shelters, permanent supportive housing, and rapid re-housing.
4	Goal Name	Support Affordable Housing and Promote Accessible Housing Options
	Goal Description	Housing improvements for those persons with disabilities and projects that may consist of rehabilitation or development of affordable housing units for either renters or homeowners.
5	Goal Name	Administration
	Goal Description	Administration for CDBG and ESG programs.

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Goals Summary Information – City of Turlock

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Support Affordable Housing and Promote Accessible Housing Options	2025	2029	Affordable Housing	Turlock	Affordable Housing	CDBG: \$1,994,548 \$1,781,386 HOME: \$550,000	<u>Rental Units Rehabilitated:</u> 5 Household Housing Units Homeowner Housing Rehabilitated: 5055 Household Housing Units Direct Financial Assistance to Homebuyers: 50 Households Assisted
2	Work to Address, Prevent, and Mitigate Homelessness	2025	2029	Homeless	Turlock	Homeless Services	CDBG: \$100,000	Homeless Person Overnight Shelter: 800 Persons <u>Assisted</u>
3	Improve Public Infrastructure and Facilities	2025	2029	Non-Housing Community Development	Turlock	Public Infrastructure and Facility Improvement	CDBG: \$300,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 400 <u>Persons Households</u> Assisted
4	Provide and Ensure Access to Essential Public Services	2025	2029	Homeless Non-Homeless Special Needs	Turlock	Public Services	CDBG: \$552,588 \$365,750	Public service activities other than Low/Moderate Income Housing Benefit: 3,500 Persons Assisted
5	Administration	2025	2029	Administration	Turlock	Public Infrastructure and Facility Improvement Affordable Housing Public Services Homeless Services Community Emergency Responses	CDBG: \$736,784 \$636,784	N/A

Goal Descriptions – City of Turlock

1	Goal Name	Support Affordable Housing and Promote Accessible Housing Options
	Goal Description	To acquire and/or rehabilitate real property and/or units for them to be used as affordable housing units in Turlock. Projects under this goal will support both renter- and owner-occupied units in rehabilitation with the aim to increase the value and bring the housing unit up to code. The City will offer loans and grants to maintain single and multifamily affordable housing stock for low- and moderate-income households. Projects under this goal may also provide first-time homebuyer assistance.
2	Goal Name	Work to Address, Prevent and Mitigate Homelessness
	Goal Description	Funding will support organizations providing shelter and services for those experiencing homelessness; this goal may include emergency shelter, transitional, permanent supportive, and rapid re-housing services.
3	Goal Name	Improve Public Infrastructure and Facilities
	Goal Description	May provide funding for projects that will improve sidewalks, streets, curbs, gutters, and sewers in the City.
4	Goal Name	Provide and Ensure Access to Essential Public Services
	Goal Description	Will address basic needs as well as provide important services to the community. Projects and activities under this goal may provide meals as congregate sites and home delivery to seniors, provide recreational services,
5	Goal Name	Administration
	Goal Description	Administration for CDBG programs.

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 estimated number of extremely low-income, low-income, and moderate-income families that the Stanislaus HOME consortium will provide affordable for is:

The Stanislaus HOME Consortium will work to develop and/or assist 10 units of moderate- and below-income households per year throughout the next 5 years.

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SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

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

The Stanislaus Regional Housing Authority (Housing Authority) is not under a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

The Housing Authority provides homeownership resources to participants in the Housing Choice Voucher Program. The Family Self-Sufficiency (FSS) Program has established partnerships with a variety of community resources to refer participants for services including pre- and post-secondary education, health care, childcare, employment development, supported employment, and small business development including micro-loans. The FSS Program also encourages families to participate in financial wellness programs including financial literacy and credit repair with an emphasis on long-term financial stability for the purposes of homeownership. Supportive services are provided through the Community Services Agency and the County's Department of Behavioral Health and Recovery Services

The Housing Authority previously implemented a services and communication "quality control" system that provides the Housing Authority with immediate customer feedback and identifies areas that may need improvement. The Housing Authority has also implemented a resident education program with regularly scheduled meetings and written communications on agency policy, rules, and leases.

Efforts to improve communications with residents and program participants include on site resident training/informational meetings, regular newsletters and flyers.

The Housing Authority has implemented a "curb-side" appearance program. The focus of the program is the exterior of buildings, parking areas, playgrounds and other areas of the complexes. Rodent and insect problems are addressed when residents report a problem and/or on Annual Inspections. In an effort to better educate residents concerning these problems, information is regularly provided through the Housing Authority's resident newsletter.

These actions have assisted the Housing Authority in creating an atmosphere which emphasizes customer satisfaction and communication.

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

No.

Plan to remove the 'troubled' designation.

N/A

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

The Stanislaus Urban County and the City of Turlock work to provide affordable housing opportunities. One of the main barriers to affordable housing, both rental and homeownership, has been the supply of affordable housing units. For residents that are renting, the rents in the area have increased and made it difficult for renters to move or new renters to find housing units. For renters, rent prices have climbed by nearly 106% in the last four (4) years. In the area of homeownership, many residents are outpriced and cannot afford to purchase the homes that are available. Some of the barriers that impact the availability of affordable housing are outlined below.

Shortage of Affordable Housing Funding

The availability of funding for affordable housing has dropped dramatically in the past decade for all jurisdictions in California, including Stanislaus Urban County and the City of Turlock, that do not have local public or private housing funds. Dissolution of redevelopment agencies in the State of California in 2012, resulted in a significant drop in funding for housing projects.

Competition for tax credits and other State funding with jurisdictions in California and diminished amounts of HUD funding create a shortage of affordable housing.

Planning and Development Fees

Housing development imposes short- and long-term costs upon local government, such as the cost of providing site reviews, permitting and inspection, and maintaining General Plan and zoning regulations addressing housing development. Jurisdictions also charge impact fees to offset the cost of providing the infrastructure and public facilities that are required to serve new housing development. To help recoup costs and ensure that essential services and infrastructure are available when needed, Stanislaus County jurisdictions charge various types of development fees. The fee amounts vary based on the needs of each jurisdiction and the services provided.

The fees can add significant costs to housing construction, which can disincentive new housing development. In California jurisdictions, fees account for between six (6) and eighteen (18) percent of the price of housing⁵. At a minimum, developers should be able to access a jurisdiction's current fee schedules to estimate fees as a part of total development project costs in advance.

Until 1978, property taxes were the primary revenue source for financing the construction of infrastructure and improvements for residential development in California. Proposition 13, passed in 1978, limited a local jurisdiction's ability to raise property taxes, which contributed to an increased reliance on other funding sources to provide infrastructure, public improvements, and public services. An alternative

⁵ [It All Adds Up: The Cost of Housing Development Fees in Seven California Cities - Turner Center](#)

funding source widely used among local governments in California is the development impact fee, which is charged to the project developers/owners for publicly provided infrastructure that supports the development, including water and sewer facilities, parks, and transportation.

For jurisdictions to charge an impact fee, the California Mitigation Fee Act requires that the jurisdiction demonstrate the “nexus” between the type of development in question and the impact being mitigated by the proposed fee, and that fee amount be proportional to the impact caused by the development. Fees not covered by the California Mitigation Fee Act include inclusionary housing ordinance in-lieu fees, permit processing fees, utility connection fees, and fees included within specific development agreements between a jurisdiction and a developer.

Despite state law limiting direct impact fees, the fees can be a large part of a jurisdiction’s total fee requirements for housing development. Because developers tend to pass these fees onto the final housing owner, the effects of reducing these fees on housing affordability depend on the amount of the fee reduction and current home prices. Because the eventual owner bears the brunt of fees, high fees limit development of lower-cost housing more than higher-cost housing. (Turner Center for Housing Innovation- UC Berkeley, Current Practices and Policy Considerations to Improve Implementation of Fees Governed by the Mitigation Fee Act, August 2019).

A reduction in development fees for low-income housing may help these projects become financially feasible. A jurisdiction deferring development fees until a certain time after project completion can also help add flexibility to the project’s upfront costs and assist in the development of low-income housing.

Municipal Processing Time

The processing time required to obtain full approval of a development project is often cited as a contributing factor to the high cost of housing in the State of California Review and legislative approval, while often necessary steps in the development process, add to the cost of construction by increasing land holding costs and interest payments. Governments are not always able to control delays when there are multiple levels of government that must communicate, review, and approve plans, delays due to the schedule or timing of legislative boards of approval, or delays based on the amount of municipal staff capacity to review plans when demand for services is high.

Prevailing Wages

Davis-Bacon prevailing wages must be paid to laborers when federal Community Development Block Grant (CDBG) dollars are used to pay for any construction project over \$2,000 or on any multifamily housing project over eight (8) units. Davis-Bacon wages must also be paid on any HOME-funded multifamily housing project that directly funds twelve (12) or more units. While competitive wages are currently high, Davis-Bacon wages often add additional costs to housing construction and rehabilitation activities.

California’s separate Prevailing Wage Law requires contractors to pay minimum wage rates on public works projects that receive any public funding, including publicly subsidized affordable housing projects. The

rates are set by the California Department of Industrial Relations. These additional costs may add to local costs for housing development.

Expiration of Affordability Contracts

Affordability contracts that have public funding have a time limit that runs out after a contractually set number of years. Unless the affordability contracts are renewed with the property owner, the affordable rental housing units will expire at that time and can convert to market-rate housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The Stanislaus Urban County and the City of Turlock will continue to review local development standards and development review procedures to ensure that such do not have unintended negative consequences, and to improve policies and procedures to increase the feasibility of developing affordable housing.

Layers of different federal and state requirements may limit cost, size, design, return on investment, and subsidies. Such constraints are designed to ensure the proper use of limited public resources. However, they also force developers to be driven by the requirements of the funding sources rather than the needs of the community or the residents who will live in the housing. These requirements often compel assisted housing to serve narrow segments of the population (as opposed to creating mixed-income housing).

The strategy of the Stanislaus Urban County and the City of Turlock will be to continue ongoing efforts to review all potential barriers to affordable housing that are within their authority to address; to continue to pursue and utilize available funding for mortgage assistance and housing rehabilitation; and to continue to work with and partner with housing nonprofit agencies, and housing developers from the nonprofit and for-profit sectors to promote the development of affordable and special-needs housing across the County.

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SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

In September 2021, the CoC approved the *Stanislaus 2021 Regional Strategic Plan to Address Homelessness*⁶ which is a comprehensive report about homelessness in the County. The report takes stock of the services, shelters, and programs already available, then moves to outline gaps and strategies to overcome those gaps. The report is summarized in the following responses, please see the link in the footnote below to see the entire report.

County and the City of Turlock participate in the CoC and is part of the planning of services from outreach to housing placement and service provision. The *Stanislaus 2021 Regional Strategic Plan to Address Homelessness* identify the organizations and programs that conduct outreach and engagement throughout the County. Across the CoC there is a particular focus on identifying and engaging individuals who may not otherwise seek or obtain services.

Stanislaus Housing Assessment Team (HAT)

HAT provides supportive services to people of all ages experiencing homelessness or at risk of homelessness. They also serve as a point of entry for the homeless services delivery system through the CoC.

Central Star Youth with Serious Emotional Disorder

This program is a Full-Service Partnership (FSP) that provides behavioral health services, including outreach and engagement, to high-risk children and youth with serious emotional disturbances (SED) and their families. This FSP provides 24/7 crisis response, outreach and engagement, and on-site intensive mental health services. Since its initial launch in March of 2017, the program has served 23, exceeding its 15-client target, with 83% of discharged individuals meeting goals or transitioning to a lower level of care.

Garden Gate Respite

A residential based respite program that targets TAY, adults, and older adults from ~~special diverse and/or underserved~~ populations who are either known or suspected to experience mental illness, and are either homeless or at risk of homelessness, incarceration victimization, and/or psychiatric hospitalization. GGR provides crisis intervention and basic needs such as food, clothing, shelter, individual needs assessment to facilitate targeted crisis intervention case management and support services, and linkage to outreach and engagement services. In FY 2016-2017, 86% of clients surveyed indicated that they deal more effectively with daily problems as a result of services. Through stakeholder and client feedback, gaps in services for respite care for families, effective collaboration with the County's new Outreach and

⁶ [2021 Stanislaus Regional Homeless Strategic Plan](#)

Engagement Center, and low-barrier shelters that allow pets were identified as challenges that were incorporated into this plan.

Outreach and Engagement Center (OEC)

The Outreach and Engagement Center (OEC) coordinates the provision of multiple services throughout the County for those experiencing homelessness. Teams from OEC go out 5 days a week to connect people directly with benefits and services to engage those who may otherwise not seek assistance. The OEC also serves as a physical entry point for support through assessments and referrals and is open for walk-in access Monday through Friday.

ESG funds may be used for costs of providing essential services necessary to reach out to unsheltered homeless people; connect them with emergency shelter, housing, or critical services; and provide urgent, non-facility-based care to unsheltered homeless people who are unwilling or unable to access emergency shelter, housing, or an appropriate health facility. Any funding provided for such services through the ESG program would be subject to the competitive grant award process.

Addressing the emergency and transitional housing needs of homeless persons

The needs of those individuals in emergency and transitional shelter situations are met by service providers within the CoC. The CoC continues to increase its effectiveness over the past several years and will continue to work together to meet the needs of all individuals and families needing services along the spectrum of assistance provided by the CoC and its partners.

The Coordinated Entry System (CES) is an important tool utilized by the CoC in its effort to customize care and use resources in the most efficient manner. Matching an individual/family with the correct housing option, whether it be emergency shelter, transitional shelter, or permanent supportive housing, is an important component of addressing the needs a person has. Upon entering an emergency shelter or transitional shelter, the CoC partners work to provide the services that will best match the needs of the individual or household.

Short-term strategies for addressing the emergency and transitional housing needs of homeless persons include but are not limited to the following:

- Continue to support and work with those organizations tasked with outreach and engagement, ensuring the coordinated entry system is fully being utilized when possible.
- Sustaining existing emergency shelter and transitional housing inventory and helping those in shelters exit clients to permanent housing through rental assistance combined with wrap-around services that assist clients in developing life skills and reduces barriers to retaining housing.

Long-term strategies include but are not limited to the following:

- Expanding economic stability programming such as job training and vocational opportunities to help participants achieve long-term stability and reduce recidivism.

- Increasing inventory of permanent supportive housing for homeless households through the development of affordable 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

Key to stabilizing housing for these homeless populations is the provision of supportive services, tailored to fit the needs of the individual. These efforts are coordinated through the CoC, the CES, and services providers throughout the County.

Permanent housing destinations for those who were recently homeless generally include a subsidized or unsubsidized apartment or permanent supportive housing. The CES is a powerful tool used to track individuals across the system and is able to adjust services and engagement strategies as needed on a case-by-case basis. A return to homelessness is indicated by a new entry in a homeless residential program (emergency shelter, transitional housing, rapid re-housing) in HMIS within 365 days after exiting to permanent housing.

The Stanislaus CoC strategies encourage housing homeless households quickly and with supportive services that are of greatest need to support stable housing; other needs the households may have are addressed through referrals to existing resources available in the community.

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

The CoC system helps low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: 1) 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, 2) receiving assistance from public or private agencies.

The state has policies in place that require health care facilities to participate in regional planning meetings and develop a specific document to identify best practices for the post-hospital transition of homeless patients. Local health care facilities have specific protocols in place requiring a safe discharge for all patients. The County's Health Services Agency is actively involved in the Stanislaus CoC. Representatives from Behavioral Health and Recovery Services (BHRS) and the Community Services Agency (CSA) are also active participants in discharge coordination planning. There are discharge planning social workers on staff at the hospitals who work with service providers to locate appropriate housing.

For adults recently released from custody, Stanislaus County addresses housing issues through the Day Reporting Center (DRC). The Sheriff's Department conducts Probation Orientation Meetings at the DRC. The Stanislaus County Sheriff's and Probation Departments also began a diversion program, where homeless individuals who would otherwise be jailed for minor crimes are able to stay at the Salvation Army shelter facility, where they are temporarily housed and connected to case management services.

Stanislaus County Community Services Agency has transitional living procedures in place for juveniles exiting foster care planning for emancipation. Stanislaus County develops a 90-day transition plan that includes a housing component. A status review is a court hearing to review the minor's status in placement. The plans are submitted to the court and all parties involved, including the minor.

Through contracted services with Behavioral Health and Recovery Services, the Westside Stanislaus Homeless Outreach Program (SHOP), which is Stanislaus County's primary agency for outreach to chronically homeless/mentally ill persons, provides treatment and discharge planning to adults with mental illness and/or chemical addiction. Discharge planning is multi-disciplinary and starts upon a client's admission to a facility. Discharge planning includes supportive or protective housing if the patient is incapable of independent living. Agencies receive diagnosis, medication and other pertinent information to assist with follow up services. Appropriate discharge settings include nursing homes, basic care facilities, adult foster care, and independent living which are not funded through HUD McKinney-Vento resources. SHOP assists individuals to complete applications for housing and other resources such as Social Security prior to the patient's discharge.

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SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

All housing related program funding administered by the Stanislaus Urban County and the City of Turlock, including Rapid Re-Housing, and HOME Consortia projects, require that all units constructed before 1978 be screened and inspected for lead-based paint hazards. HOME Consortia projects are generally inspected by the Housing Authority and ESG Rapid Re-Housing units are inspected by Stanislaus County Building Inspectors, unless the Housing Authority has already conducted a Lead Based Paint inspection. The lead-based paint regulation that became effective April 22, 2010 added a requirement that requires contractors bidding on the rehabilitation of homes built prior to 1978 provide documentation of EPA Lead Renovation and Repair and Painting certification. If lead is found in any housing unit, a lead-based paint clearance test is conducted, after the work has been completed, by a licensed contractor with expertise in this type of work. Final payment is not released until the unit has passed the lead-based paint testing requirements. These requirements will assist Stanislaus County in its goal to eliminate the lead-based hazards.

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

All housing-related programs administered by the Stanislaus Urban County and the City of Turlock, including Rapid Re-Housing and HOME Consortia project who collaborate with the Housing Authority, have policies in place which require that all units constructed before 1978 be screened for LBP hazards. This reduces and prevents the hazards of lead poisoning in older homes.

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

All housing-related programs administered by the Stanislaus Urban County and the City of Turlock, including Rapid Re-Housing and HOME Consortia project who collaborate with the Housing Authority, have policies in place which require that all units constructed before 1978 be screened for LBP hazards.

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SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

Stanislaus Urban County and the City of Turlock work to reduce poverty through ensuring an adequate, affordable, quality housing supply, improving low-income neighborhoods, strengthening the employment skills of the community and ensuring access to basic needs such as food and shelter. The CoC has developed into a more coordinated organization over the past five (5) years, and the County will continue to leverage those partnerships and resources to address the issues of poverty.

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

The goals and priority needs outlined in this section all work with the Stanislaus Urban County and City of Turlock programs and policies in order to support low-income families so they may direct their own resources in ways that may improve their economic condition. Through the projects and activities that will be associated with this Consolidated Plan, the Stanislaus HOME Consortium will work with partners to relieve financial pressures on low-income households, with the long-term goal of lifting those households out of poverty. This is true both for those households experiencing homelessness and those households that are low-income homeowners and all types of households between.

By continuing to fund the acquisition, development, and/or rehabilitation of affordable housing units when funding resources are available, the Stanislaus Urban County will be providing individuals and families in poverty with a decent, affordable place to live, which will allow them to focus their efforts on other opportunities that may offer further stability to the household. ~~Providing financial assistance to first-time homebuyers can help them become homeowners and build equity in their own home, generating long-term wealth.~~

~~While the ability to achieve equity in a home is limited for extended periods of time under most housing assistance programs, a valuable credit history can be created which increases a family's access to borrowed money. In addition, the eventual termination of restrictions permits direct access to accumulated equity at some point in the future.~~

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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.

Stanislaus County

Stanislaus County monitors all sub-recipients on a regular basis, a minimum of two (2) on site visits and desk audits. Monitoring is conducted to ensure statutory, regulatory, and programmatic requirements are being met and that information submitted to Stanislaus County is accurate and complete.

An agreement is executed with every sub-recipient which clearly states all contractual requirements including but not limited to the project scope of work, performance measurement standards, reporting requirements, drawdown requirements, and applicable federal requirements. The monitoring process emphasizes on-site field visits, desk audits, technical assistance, and assistance to sub-recipients to ensure a good data collection and reporting system is in place.

Stanislaus County staff reviews quarterly project progress reports, requests for funds forms, and related back up documentation which identify the total funds used by all jurisdictions during a given month. Stanislaus County staff verifies and cross-references the information on the quarterly budget activity reports. Monitoring visits are also scheduled throughout the year by Stanislaus County staff for each sub-recipient to ensure appropriate expenditure of funds. Finally, Stanislaus County tracks the timeliness of drawdowns within the IDIS system to assure that the program meets or exceeds the threshold requirements established by HUD.

Stanislaus County staff reviews quarterly public services grantee statistics tables, narratives, request for funds forms, and budget printouts which identify the total funds used/requested by each grantee during that reporting period. Stanislaus County staff verifies and cross-references the information on the quarterly budget activity reports. Monitoring visits are also scheduled throughout the year by Stanislaus County staff for each grantee to ensure appropriate expenditure of funds and recommendations are provided to the sub-grantee within 30 days of the monitoring visit.

City of Turlock

The City of Turlock monitors all sub-recipients on a regular basis. Monitoring is conducted to ensure statutory, regulatory, and programmatic requirements are being met and that information submitted to City is accurate and complete.

An agreement is executed with every sub-recipient which clearly states all contractual requirements including but not limited to the project scope of work, performance measurement standards, reporting requirements, drawdown requirements, and applicable federal requirements. The monitoring process

emphasizes on-site field visits, desk audits, technical assistance, and assistance to sub-recipients to ensure a good data collection and reporting system is in place.

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APPENDIX A:

COMMUNITY ENGAGEMENT MEETING SUMMARIES & SURVEY RESULTS

COMMUNITY ENGAGEMENT MEETING SUMMARIES

City of Ceres	Type of Meeting: Community Meeting	Date: 4/17/2025 at 11:00 a.m.	Meeting Location: Via Zoom	Meeting Purpose: Stakeholder meeting focused on review of the draft Consolidated Plan and Annual Action Plan.
Meeting Notes: No comments received.				
City of Ceres	Type of Meeting: Community Meeting	Date: 4/17/2025 at 5:30 p.m.	Meeting Location: City of Ceres-Community Center Classroom 2 nd floor, City Hall 2701 4th Street, Ceres	Meeting Purpose: Stakeholder meeting focused on review of the draft Consolidated Plan and Annual Action Plan.
Meeting Notes: Comments from residents included questions on funding for affordable housing and needed sidewalk improvements.				
City of Ceres	Type of Meeting: City Council Meeting	Date: 4/28/2025 at 6:00 p.m.	Meeting Location: City of Ceres-City Hall 2701 4th Street, Ceres	Meeting Purpose: Consideration for approval of the draft Consolidated Plan and Annual Action Plan
Meeting Notes: Comments pending for April meeting.				
City of Hughson	Type of Meeting: Community Meeting	Date: 4/14/2025 at 5:15 p.m.	Meeting Location: City of Hughson- City Hall, 7018 Pine Street, Hughson (and Via Zoom)	Meeting Purpose: Stakeholder meeting focused on review of the draft Consolidated Plan and Annual Action Plan
Meeting Notes: No comments received.				
City of Hughson	Type of Meeting: City Council Meeting	Date: 4/28/2025 at 6:00 p.m.	Meeting Location: City of Hughson- City Hall, 7018 Pine Street, Hughson	Meeting Purpose: Consideration for approval of the draft Consolidated Plan and Annual Action Plan
Meeting Notes: Comments pending for April meeting.				



City of Newman	Type of Meeting: Community Meeting	Date: 4/15/2025 at 3:00 p.m.	Meeting Location: Via Zoom	Meeting Purpose: Stakeholder meeting focused on review of the draft Consolidated Plan and Annual Action Plan
Meeting Notes: No comments received.				
City of Newman	Type of Meeting: Community Meeting	Date: 4/15/2025 at 4:00 p.m.	Meeting Location: City of Newman- City Hall, 938 Fresno Street, Newman	Meeting Purpose: Stakeholder meeting focused on review of the draft Consolidated Plan and Annual Action Plan
Meeting Notes: No comments received.				
City of Newman	Type of Meeting: City Council Meeting	Date: 4/22/2025 at 7:00 p.m.	Meeting Location: City of Newman- City Hall, 938 Fresno Street, Newman	Meeting Purpose: Consideration for approval of the draft Consolidated Plan and Annual Action Plan
Meeting Notes: No comments received.				
City of Oakdale	Type of Meeting: Community Meeting	Date: 4/11/2025 at 9:30 a.m.	Meeting Location: City of Oakdale- Public Services Conference Room 455 S. 5 th Avenue, Oakdale (and via Zoom)	Meeting Purpose: Stakeholder meeting focused on review of the draft Consolidated Plan and Annual Action Plan
Meeting Notes: No attendees.				
City of Oakdale	Type of Meeting: City Council Meeting	Date: 4/21/2025 at 7:00 p.m.	Meeting Location: City of Oakdale- City Hall, 277 North Second Avenue, Oakdale	Meeting Purpose: Consideration for approval of the draft Consolidated Plan and Annual Action Plan
Meeting Notes: No comments received.				
City of Patterson	Type of Meeting: Community Meeting	Date: 4/9/2025 at 5:30 p.m. Rescheduled New Date: 4/24/2025 at 5:00 p.m.	Meeting Location: City of Patterson- City Hall, 1 Plaza, Patterson (and via Zoom)	Meeting Purpose: Stakeholder meeting focused on review of the draft Consolidated Plan and Annual Action Plan
Meeting Notes: No comments received.				
City of Patterson	Type of Meeting:	Date: 4/15/2025 at 7:00 p.m.	Meeting Location:	Meeting Purpose: Consideration for approval



	City Council Meeting	Rescheduled NEW Date: 5/6/2025 at 7:00 p.m.	City of Patterson- City Hall, 1 Plaza, Patterson	of the draft Consolidated Plan and Annual Action Plan
Meeting Notes: Comments pending for April meeting.				
City of Riverbank	Type of Meeting: Community Meeting	Date: 4/9/2025 at 4:30 p.m.	Meeting Location: City of Riverbank- City Hall, 6707 Third Street Suite B, Riverbank (and via Zoom)	Meeting Purpose: Stakeholder meeting focused on review of the draft Consolidated Plan and Annual Action Plan
Meeting Notes: No comments received.				
City of Riverbank	Type of Meeting: City Council Meeting	Date: 4/22/2025 at 6:00 p.m.	Meeting Location: City of Riverbank- City Hall, 6707 Third Street Suite B, Riverbank	Meeting Purpose: Consideration for approval of the draft Consolidated Plan and Annual Action Plan
Meeting Notes: No comments received.				
City of Turlock/Community Collaborative	Type of Meeting: Community Meeting	Date: 4/15/25 at 1:30 p.m.	Meeting Location: (via Zoom)	Meeting Purpose: Stakeholder meeting focused on review of the draft Consolidated Plan and Annual Action Plan
Meeting Notes: - Is the funding up or down or the same as it has been? - County and City were advised to look at last year's funding and use the same. HUD rep is anticipating funding to remain the same. - Once actual allocations are out, reports will be updated accordingly. - County annual grants should be released late May.				
City of Turlock	Type of Meeting: Community Meeting	Date: 4/17/2025 at 5:30 p.m.	Meeting Location: City of Turlock- City Hall 156 S. Broadway, Turlock (and via Zoom)	Meeting Purpose: Stakeholder meeting focused on review of the draft Consolidated Plan and Annual Action Plan
Meeting Notes: - How are HOME funds utilized? - Why does the City of Turlock receive their own CDBG carve out of funding? - Why did the City of Turlock give up the position of 'lead entity' with respect to consolidated plans? - Will Gospel be part of the City's Annual Action Plan? - How is funding for homelessness prevention utilized?				



- Will there be a first time homebuyer program? Housing is out of reach for many people in the City both for rental and homeownership.
- Why hasn't the City released more information regarding the various proposed projects listed in the City's Annual Action Plan?

City of Turlock	Type of Meeting: City Council Meeting	Date: 5/13/2025 at 6:00 p.m.	Meeting Location: City of Turlock- City Hall, 156 S. Broadway, Turlock	Meeting Purpose: Consideration for approval of the draft Consolidated Plan and Annual Action Plan
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Meeting Notes:

- Comments pending for May meeting.

City of Waterford	Type of Meeting: Community Meeting	Date: 4/9/2025 at 5:00 p.m.	Meeting Location: City of Waterford- City Hall, 101 E. Street, Waterford (and via Zoom)	Meeting Purpose: Stakeholder meeting focused on review of the draft Consolidated Plan and Annual Action Plan
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Meeting Notes:

- One individual (resident) in attendance. No comments, questions or concerns.

City of Waterford	Type of Meeting: City Council Meeting	Date: 4/17/2025 at 6:30 p.m.	Meeting Location: City of Waterford- City Hall, 101 E. Street, Waterford	Meeting Purpose: Consideration for approval of the draft Consolidated Plan and Annual Action Plan
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Meeting Notes:

- No comments received.

Parklawn Neighborhood	Type of Meeting: Community Meeting	Date: 5/1/2025 at 6:00 p.m.	Meeting Location: 1601 Midway Ave, Modesto	Meeting Purpose: Stakeholder meeting focused on review of the draft Consolidated Plan and Annual Action Plan
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Meeting Notes:

- Comments pending for May meeting.

South Business United- Crows Landing Community	Type of Meeting: Community Meeting	Date: 4/23/2025 at 6:00 p.m.	Meeting Location: via Zoom	Meeting Purpose: Stakeholder meeting focused on review of the draft Consolidated Plan and Annual Action Plan
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Meeting Notes:

- Comments pending for April meeting.

Stanislaus Homeless Alliance	Type of Meeting: Community Meeting	Date: 4/9/25 at 5:30 p.m.	Meeting Location: 1010 10th Street, Basement Training Room, Modesto.	Meeting Purpose: Stakeholder meeting focused on review of the draft Consolidated Plan and Annual Action Plan
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Meeting Notes:

- In survey results, what are the types of community organizations?
- Do you expend funds based on population? Needs?



- Does each city get a proportionate share of those funds?
- Do you ever see cities pool funds together?
- When is the community meeting in Waterford?
- Have proposed projects already been decided? If a city is thinking about potential projects, do they have to wait 5 years?
- What is the status of funding? And what are the differences in funding in terms of their potential uses?
- Where on website can someone find information for community meetings and the draft consolidated plan, annual action plans etc.?
- When can feedback be given until?
- Can HUD funding be utilized for senior housing?
- Is the 2025 PIT data posted?

Stanislaus Community System of Care	Type of Meeting: Community Meeting	Date: 4/17/2025 at 2:30 p.m.	Meeting Location: 3800 Cornucopia Way, Modesto	Meeting Purpose: Stakeholder meeting focused on review of the draft Consolidated Plan and Annual Action Plan
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Meeting Notes:

- How did the Cities choose the projects for the next 5 years?
- Did you not use a formula based on population to determine how much the Cities receive?
- \$20,000 for homeless, 2 shelters in Turlock, what other funding?
- Turlock funds Center for Human Services for navigation and case management services for homeless youth and homeless shelter through Public Service Grants.
- How do shelters in Turlock get their funding?

Stanislaus County	Type of Meeting: Community Meeting	Date: 4/28/2025 at 12:00 p.m.	Meeting Location: Stanislaus County-Basement Training Room 1010 10 th Street Basement Level, Modesto	Meeting Purpose: Stakeholder meeting focused on review of the draft Consolidated Plan and Annual Action Plan
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Meeting Notes:

- Comments pending for April meeting.

Stanislaus County	Type of Meeting: Community Meeting	Date: 4/30/2025 at 5:00 p.m.	Meeting Location: Stanislaus County-Basement Training Room 1010 10 th Street Basement Level, Modesto	Meeting Purpose: Stakeholder meeting focused on review of the draft Consolidated Plan and Annual Action Plan
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Meeting Notes:

- Comments pending for April meeting.

Stanislaus County	Type of Meeting: Community Meeting	Date: 5/1/2025 at 12:00 p.m.	Meeting Location: via Zoom	Meeting Purpose: Stakeholder meeting focused on review of the
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		5/1/2025 at 6:00 p.m. 5/3/2025 at 10:00 a.m. 5/6/2025 at 5:30 p.m.		draft Consolidated Plan and Annual Action Plan
Meeting Notes: Comments pending for May meetings.				
Stanislaus County	Type of Meeting: Board of Supervisors Meeting	Date: 5/13/2025 at 9:00 a.m.	Meeting Location: Stanislaus County Board of Supervisors Meeting-Public Hearing 1010 10 th Street Basement-Board Chambers, Modesto	Meeting Purpose: Consideration for approval of the draft Consolidated Plan and Annual Action Plan
Meeting Notes: Comments pending for May meeting.				
Newspaper Ad: Public hearings and notice of the document availability of the Consolidated Plan and Annual Action Plan AAP for public review, were published in newspapers covering the Stanislaus Planning Area (Ceres Courier, Hughson/Denair Dispatch, Modesto Bee (English and Spanish), Newman/Gustine Westside Index, Oakdale Leader, Turlock Journal and Patterson Irrigator).				
Comments: Comments pending.				



SUMMARY OF SURVEY RESULTS

Survey Methodology

The Stanislaus Urban County and City of Turlock Consolidated Plan Survey was conducted online and made accessible to the public through a shared link. The survey was available in both English and Spanish, with options for respondents to complete it online or via hard copy. Hard copy responses were manually entered into the online system for analysis. The survey remained open from February 25th through March 18th, 2025. In total, 210 residents participated, of those, 207 respondents completed the survey in English and 3 respondents in Spanish.

Survey Key Themes

Stanislaus Urban County Community Survey Findings

- The Stanislaus Urban County Community Survey highlighted several key priorities identified by residents. The highest housing needs included a strong demand for more affordable housing options for seniors, families, and individuals with disabilities as well as Construction of new affordable housing for homeownership. Additionally, residents emphasized the importance of affordable rental housing and homeownership assistance.
- Addressing homelessness was another significant concern, with services such as homeless shelters, prevention and outreach programs, and supportive housing receiving high importance ratings.
- Concerns about domestic violence and elder abuse also emerged as key themes. Respondents particularly stressed the need for increased outreach and support services for victims of domestic violence and elder abuse.
- Regarding community facilities, the most highly rated priorities were the development and enhancement of parks and recreational facilities, health care facilities, and youth centers.
- Infrastructure improvements were also a notable concern, with water improvements, curb, gutter, and sidewalk improvements, street lighting, and street improvement rating high in priority.
- Among public service needs, crime prevention, child abuse prevention, Medical and dental services, and drug abuse education were considered the most important. Among other community services, trash and debris removal and youth services were rated as high priority.
- When it comes to special needs services, respondents identified homeless shelters and related services and accessibility improvements, as the highest priorities.
- In terms of economic and community development, respondents voiced strong support for the redevelopment or demolition of abandoned properties to revitalize neighborhoods and



stimulate community growth. Additionally, job creation and retention assistance, along with employment training programs, were rated as highly important.

- The survey also revealed gaps in residents' understanding of their fair housing rights. Approximately a quarter of respondents indicated they did not understand their fair housing rights, and around 52 percent were unaware of how to file a housing discrimination complaint. Additionally, survey responses indicated that the lack of affordable housing for families, seniors, and individuals and the displacement of residents due to rising housing costs are the most significant barriers to fair housing in the Stanislaus Urban County.

City of Turlock Community Survey Findings

The City of Turlock Community Survey highlighted several key priorities identified by survey responses.

- The highest housing needs included a strong demand for more affordable housing options for seniors, families, and individuals with disabilities. Additionally, residents emphasized the importance of rehabilitating affordable rental housing, particularly through energy efficiency improvements, and providing financial assistance to homeowners for housing repairs and upgrades.
- Addressing homelessness was another significant concern, with services such as homeless shelters, prevention and outreach programs, and supportive housing receiving high importance ratings.
- Concerns about domestic violence and elder abuse was rated as highly important. Respondents particularly stressed the need for increased outreach and support services for victims of domestic violence and elder abuse.
- Regarding public facilities and infrastructure, the most highly rated needs included the development and enhancement of community and recreational centers, such as childcare centers, senior centers, youth centers, parks, and recreational facilities. Residents also identified health care facilities and public safety offices, including fire stations, police departments, and emergency management centers, as top priorities.
- Among public service needs, crime prevention, child abuse prevention, and drug abuse education were considered the most important. When it comes to special needs services, respondents identified services for neglected and abused children, as well as homeless shelters and related services, as the highest priorities.
- Regarding community facilities, the most highly rated priorities were the development and enhancement of community centers, health care facilities, and parks and recreational facilities.
- Infrastructure improvements were also a notable concern, with approximately one-third of respondents identifying road repairs as a top priority.



- In terms of economic and community development, respondents voiced strong support for the redevelopment or demolition of abandoned properties to revitalize neighborhoods and stimulate community growth. Additionally, job creation and retention assistance, along with employment training programs, were rated as highly important.
- The survey also revealed gaps in residents' understanding of their fair housing rights. Approximately a quarter of respondents indicated they did not understand their fair housing rights, and around 60 percent were unaware of how to file a housing discrimination complaint. Additionally, survey responses indicated that the lack of affordable housing and the displacement of residents due to rising housing costs are the most significant barriers to fair housing in Turlock.

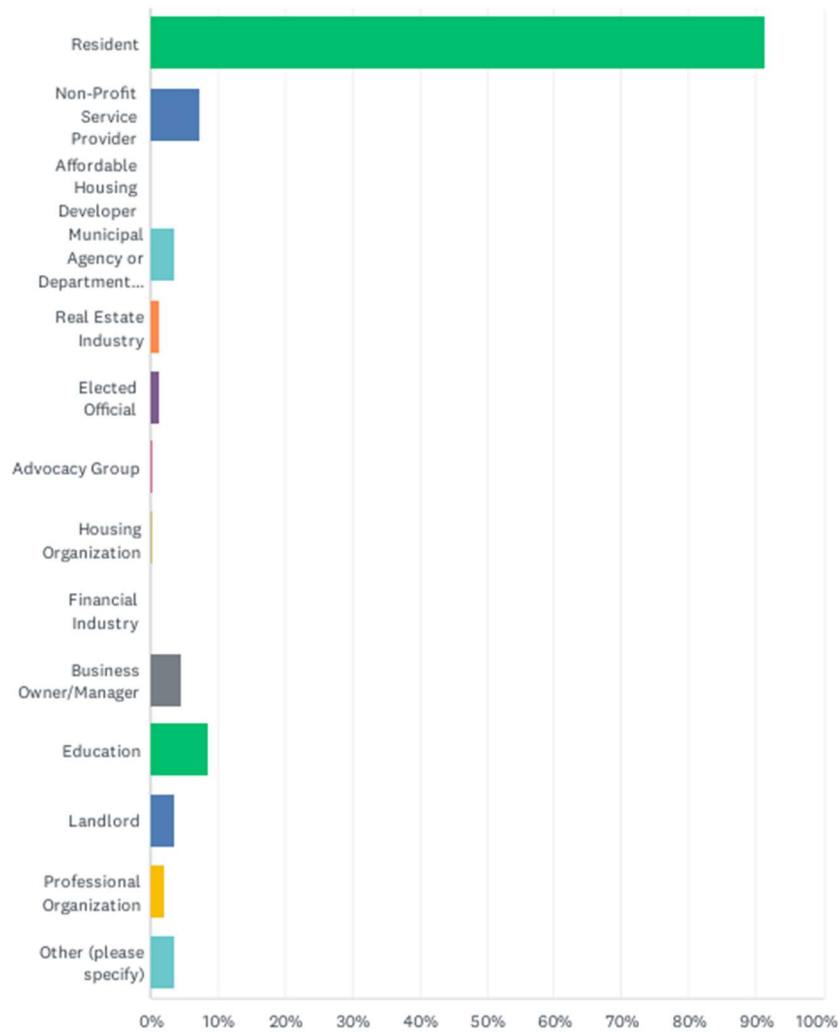


Survey Responses Per Question

Note: Questions with open ended answers (Questions 2, 27, and 41) are not included below but the key themes from comments are included in the key themes summary above.

Q1 Which role best describes you? (Check all that apply).

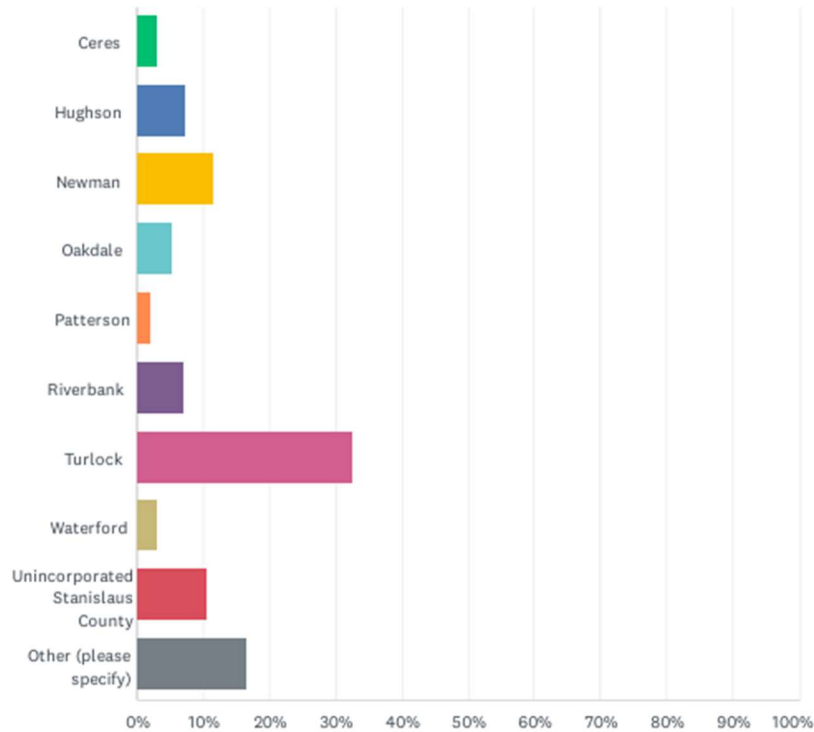
Answered: 188 Skipped: 0





Q2 Please select your community:

Answered: 187 Skipped: 1

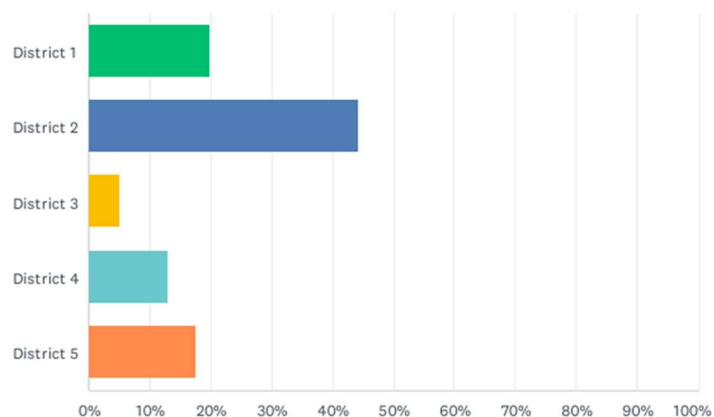


ANSWER CHOICES	RESPONSES	
Ceres	3.21%	6
Hughson	7.49%	14
Newman	11.76%	22
Oakdale	5.35%	10
Patterson	2.14%	4
Riverbank	6.95%	13
Turlock	32.62%	61
Waterford	3.21%	6
Unincorporated Stanislaus County	10.70%	20
Other (please specify)	16.58%	31
TOTAL		187



Q4 If you reside in Stanislaus County, please identify the Supervisorial District in which you live (See the map to locate your District – if applicable)

Answered: 176 Skipped: 12

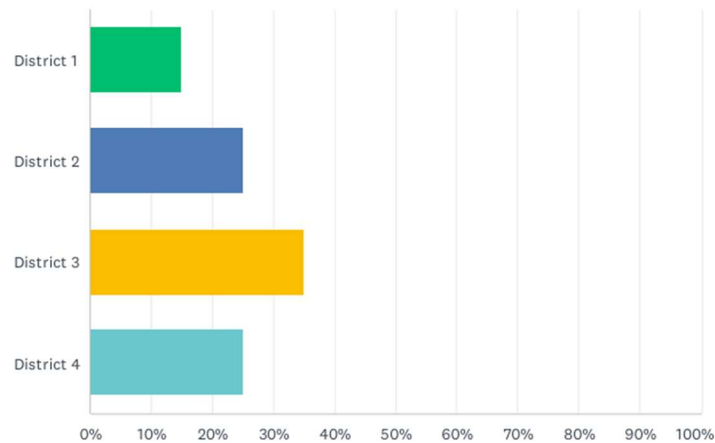


ANSWER CHOICES	RESPONSES	
District 1	19.89%	35
District 2	44.32%	78
District 3	5.11%	9
District 4	13.07%	23
District 5	17.61%	31
TOTAL		176



Q5 If you reside in Turlock, please identify the Council District in which you line (See map to locate your District – if applicable)

Answered: 60 Skipped: 128

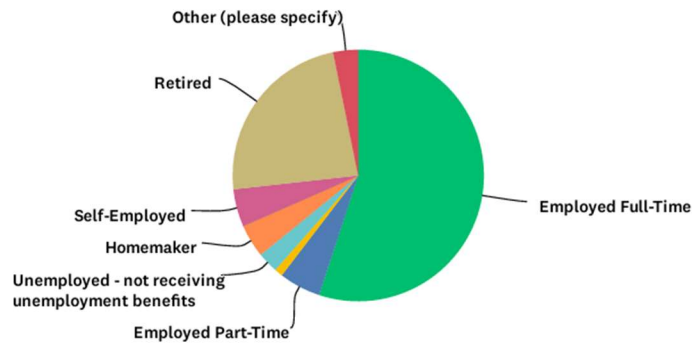


ANSWER CHOICES	RESPONSES	
District 1	15.00%	9
District 2	25.00%	15
District 3	35.00%	21
District 4	25.00%	15
TOTAL		60



Q6 Please indicate your Employment Status:

Answered: 187 Skipped: 1

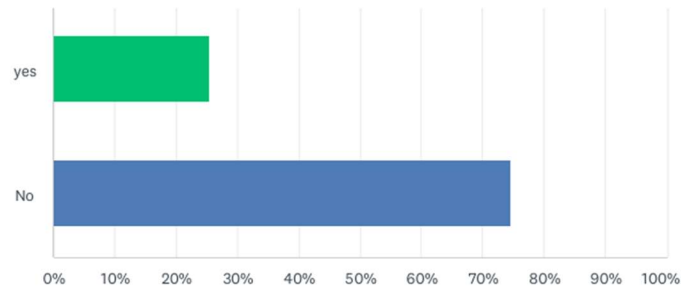


ANSWER CHOICES	RESPONSES	
Employed Full-Time	55.08%	103
Employed Part-Time	5.35%	10
Unemployed - receiving unemployment benefits	1.07%	2
Unemployed - not receiving unemployment benefits	2.67%	5
Homemaker	4.28%	8
Student	0.00%	0
Self-Employed	4.81%	9
Retired	23.53%	44
Other (please specify)	3.21%	6
TOTAL		187



Q7 Does anyone in your home regularly speak a language other than English?

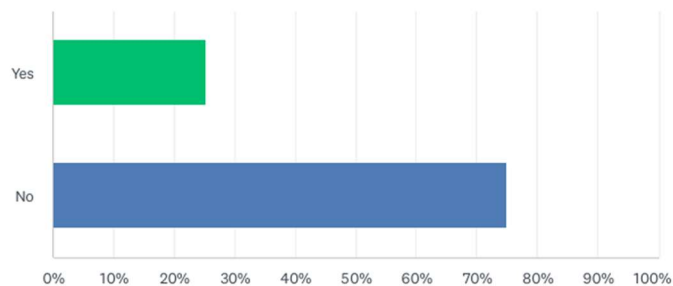
Answered: 186 Skipped: 2



ANSWER CHOICES	RESPONSES	
yes	25.27%	47
No	74.73%	139
TOTAL		186

Q8 Does anyone in your home have a disability?

Answered: 187 Skipped: 1

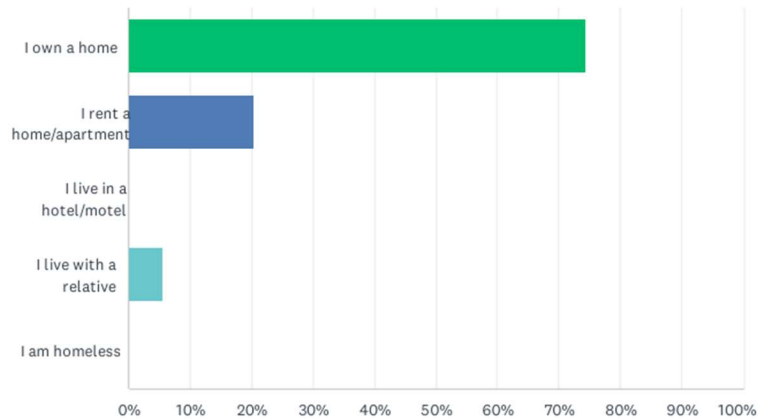


ANSWER CHOICES	RESPONSES	
Yes	25.13%	47
No	74.87%	140
TOTAL		187



Q9 What is your current housing status?

Answered: 183 Skipped: 5

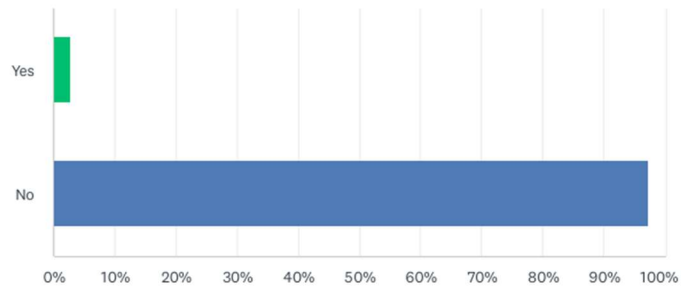


ANSWER CHOICES	RESPONSES	
I own a home	74.32%	136
I rent a home/apartment	20.22%	37
I live in a hotel/motel	0.00%	0
I live with a relative	5.46%	10
I am homeless	0.00%	0
TOTAL		183



Q10 Do you currently live in public housing or receive rental assistance?

Answered: 187 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	2.67%	5
No	97.33%	182
TOTAL		187



Q11 Please rate the following housing needs on a scale ranging from a low need to a high need.

Answered: 186 Skipped: 2



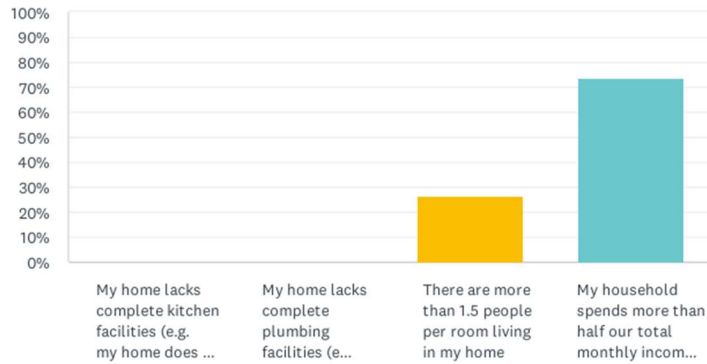
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	NOT IMPORTANT	SLIGHTLY IMPORTANT	VERY IMPORTANT	EXTREMELY IMPORTANT	TOTAL	WEIGHTED AVERAGE
Help buying a home/downpayment assistance	21.86% 40	16.94% 31	27.87% 51	33.33% 61	183	2.73
Financial assistance for homeowners to make housing improvements/repairs	14.13% 26	27.72% 51	28.26% 52	29.89% 55	184	2.74
Financial assistance for rental payments	24.73% 45	25.82% 47	29.67% 54	19.78% 36	182	2.45
Affordable housing options for people with disabilities	11.48% 21	19.67% 36	33.33% 61	35.52% 65	183	2.93
Affordable housing options for seniors	6.45% 12	15.05% 28	30.11% 56	48.39% 90	186	3.20
More affordable housing options for families (e.g. 3 bedrooms or more)	11.89% 22	20.00% 37	28.11% 52	40.00% 74	185	2.96
Rehabilitation of affordable rental housing (e.g. energy efficiency improvements)	15.22% 28	30.43% 56	28.26% 52	26.09% 48	184	2.65
Construction of new affordable housing for homeownership	17.93% 33	21.20% 39	24.46% 45	36.41% 67	184	2.79
Construction of new affordable rental units	17.39% 32	20.65% 38	29.89% 55	32.07% 59	184	2.77
Energy efficiency improvements to housing	14.13% 26	26.63% 49	29.35% 54	29.89% 55	184	2.75



Q12 Does your current housing have any of the following issues?

Answered: 68 Skipped: 120

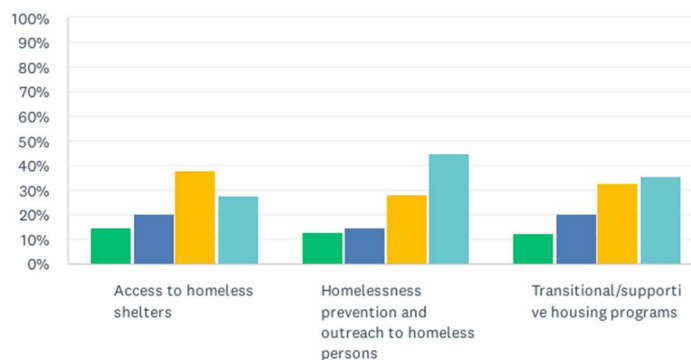


ANSWER CHOICES	RESPONSES	
My home lacks complete kitchen facilities (e.g. my home does not have a kitchen sink, refrigerator, or cooking equipment)	0.00%	0
My home lacks complete plumbing facilities (e.g. my home does not have hot and cold piped water, flushing toilet, and bathtub or shower)	0.00%	0
There are more than 1.5 people per room living in my home	26.47%	18
My household spends more than half our total monthly income on housing costs	73.53%	50
TOTAL		68



Q13 Please rate the following homeless needs on a scale ranging from a low need to a high need.

Answered: 185 Skipped: 3

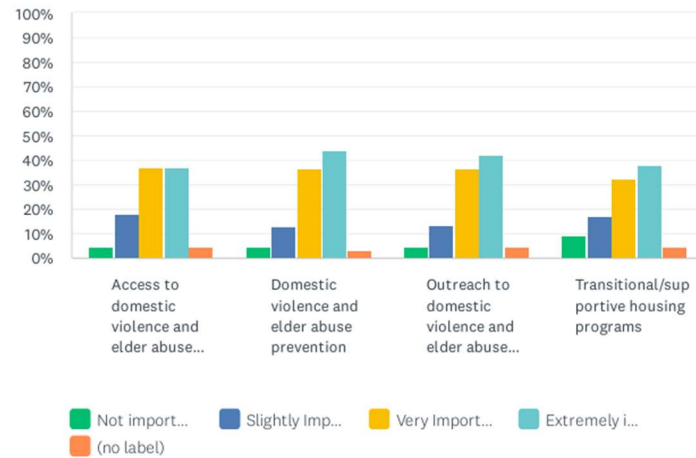


	NOT IMPORTANT	SLIGHTLY IMPORTANT	VERY IMPORTANT	EXTREMELY IMPORTANT	TOTAL	WEIGHTED AVERAGE
Access to homeless shelters	14.59% 27	20.00% 37	37.84% 70	27.57% 51	185	2.78
Homelessness prevention and outreach to homeless persons	12.43% 23	14.59% 27	28.11% 52	44.86% 83	185	3.05
Transitional/supportive housing programs	11.96% 22	20.11% 37	32.61% 60	35.33% 65	184	2.91



Q14 Please rate the following domestic violence and elder abuse needs on a scale ranging from a low need to a high need.

Answered: 185 Skipped: 3

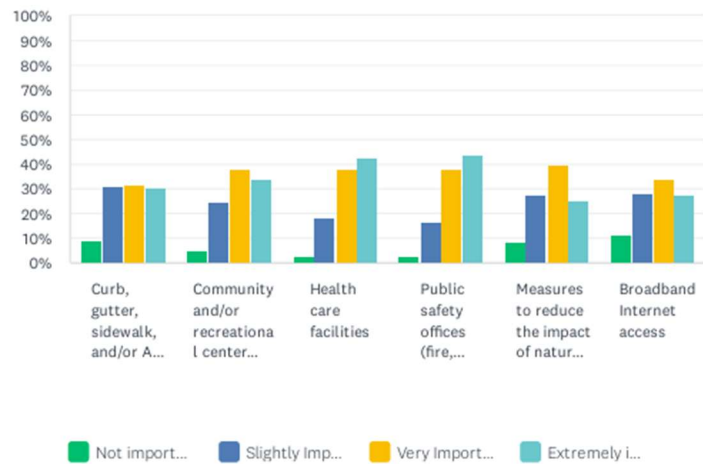


	NOT IMPORTANT	SLIGHTLY IMPORTANT	VERY IMPORTANT	EXTREMELY IMPORTANT	(NO LABEL)	TOTAL	WEIGHTED AVERAGE
Access to domestic violence and elder abuse shelters	4.32% 8	17.84% 33	36.76% 68	36.76% 68	4.32% 8	185	3.19
Domestic violence and elder abuse prevention	4.32% 8	12.43% 23	36.22% 67	43.78% 81	3.24% 6	185	3.29
Outreach to domestic violence and elder abuse victims	4.32% 8	12.97% 24	36.22% 67	42.16% 78	4.32% 8	185	3.29
Transitional/supportive housing programs	9.19% 17	16.76% 31	31.89% 59	37.84% 70	4.32% 8	185	3.11



Q15 Please rate the following public facility/infrastructure needs on a scale ranging from a low need to a high need.

Answered: 185 Skipped: 3

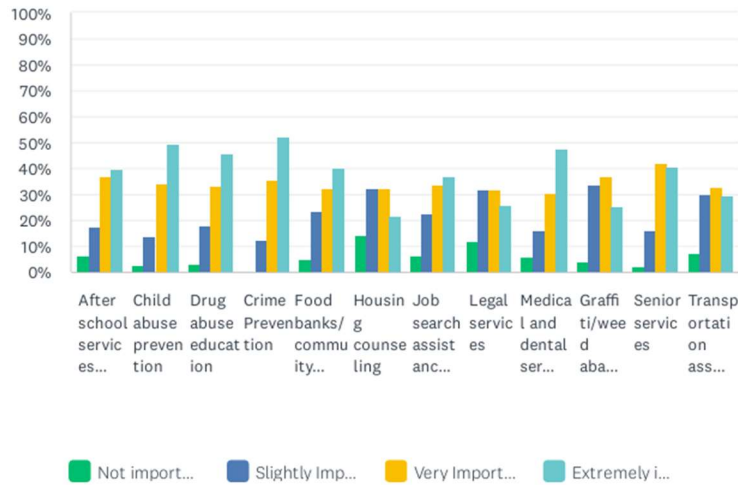


	NOT IMPORTANT	SLIGHTLY IMPORTANT	VERY IMPORTANT	EXTREMELY IMPORTANT	TOTAL	WEIGHTED AVERAGE
Curb, gutter, sidewalk, and/or ADA accessibility improvements	8.70% 16	30.43% 56	30.98% 57	29.89% 55	184	2.82
Community and/or recreational centers (e.g., childcare centers, senior centers, youth centers, recreational centers, parks etc.)	4.92% 9	24.04% 44	37.16% 68	33.88% 62	183	3.00
Health care facilities	2.21% 4	17.68% 32	38.12% 69	41.99% 76	181	3.20
Public safety offices (fire, police, emergency management)	2.19% 4	16.39% 30	37.70% 69	43.72% 80	183	3.23
Measures to reduce the impact of natural disasters	8.11% 15	27.57% 51	39.46% 73	24.86% 46	185	2.81
Broadband Internet access	10.81% 20	28.11% 52	33.51% 62	27.57% 51	185	2.78



Q16 Please rate the following public service needson a scale ranging from a low need to a high need.

Answered: 186 Skipped: 2



	NOT IMPORTANT	SLIGHTLY IMPORTANT	VERY IMPORTANT	EXTREMELY IMPORTANT	TOTAL	WEIGHTED AVERAGE
After school services and/or other youth services	6.45% 12	17.20% 32	37.10% 69	39.25% 73	186	3.09
Child abuse prevention	2.69% 5	13.44% 25	34.41% 64	49.46% 92	186	3.31
Drug abuse education	3.26% 6	17.93% 33	33.15% 61	45.65% 84	184	3.21
Crime Prevention	0.00% 0	12.37% 23	35.48% 66	52.15% 97	186	3.40
Food banks/community meals	4.86% 9	23.24% 43	31.89% 59	40.00% 74	185	3.07
Housing counseling	13.98% 26	32.26% 60	32.26% 60	21.51% 40	186	2.61
Job search assistance and/or employment training	6.45% 12	22.58% 42	33.87% 63	37.10% 69	186	3.02
Legal services	11.41% 21	31.52% 58	31.52% 58	25.54% 47	184	2.71
Medical and dental services	6.04% 11	15.93% 29	30.77% 56	47.25% 86	182	3.19
Graffiti/weed abatement and bulky item/trash clean-up	3.76% 7	33.87% 63	37.10% 69	25.27% 47	186	2.84
Senior services	2.15% 4	15.59% 29	41.94% 78	40.32% 75	186	3.20
Transportation assistance	7.53% 14	30.11% 56	32.80% 61	29.57% 55	186	2.84



Q17 Please rate the following economic/community development needs on a scale ranging from a low need to a high need.

Answered: 185 Skipped: 3

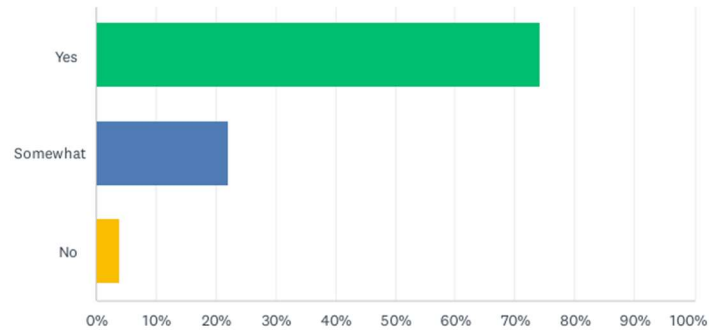


	NOT IMPORTANT	SLIGHTLY IMPORTANT	VERY IMPORTANT	EXTREMELY IMPORTANT	(NO LABEL)	TOTAL	WEIGHTED AVERAGE
Improvements for storefronts	15.85% 29	51.91% 95	20.77% 38	9.84% 18	1.64% 3	183	2.30
Redevelopment or demolition of abandoned properties	6.52% 12	32.07% 59	32.61% 60	25.54% 47	3.26% 6	184	2.87
Financial assistance for community organizations (e.g. grant programs)	12.50% 23	28.26% 52	29.35% 54	25.00% 46	4.89% 9	184	2.82
Financial assistance to entrepreneurs and local businesses (e.g., incentives for creating new jobs)	10.81% 20	38.92% 72	28.11% 52	18.38% 34	3.78% 7	185	2.65



Q18 Do you understand your fair housing rights?

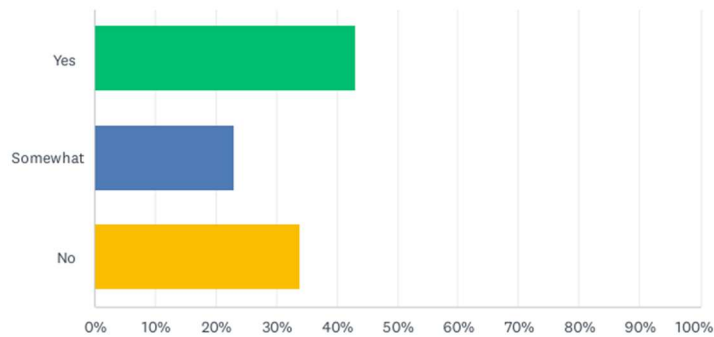
Answered: 186 Skipped: 2



ANSWER CHOICES	RESPONSES	
Yes	74.19%	138
Somewhat	22.04%	41
No	3.76%	7
TOTAL		186

Q19 Do you know where to file a housing discrimination complaint?

Answered: 186 Skipped: 2

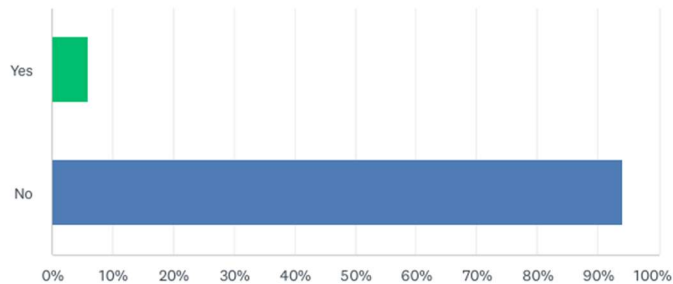


ANSWER CHOICES	RESPONSES	
Yes	43.01%	80
Somewhat	23.12%	43
No	33.87%	63
TOTAL		186



Q20 Have you experienced housing discrimination?(For example, the following actions would represent housing discrimination if based on your race, color, national origin, religion, sex, familial status, or disability: refusal to rent or sell or negotiate the rental/sale of housing; falsely denying that housing is available for inspection, sale, or rental; setting different terms, conditions, or privileges for sale or rental of a dwelling; or providing different housing services or facilities.)

Answered: 186 Skipped: 2

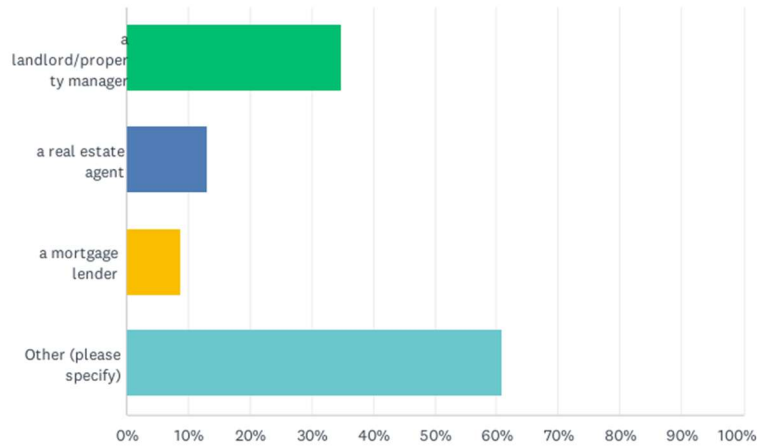


ANSWER CHOICES	RESPONSES	
Yes	5.91%	11
No	94.09%	175
TOTAL		186



Q21 Who discriminated against you (if applicable)? (Check all that apply.)

Answered: 23 Skipped: 165

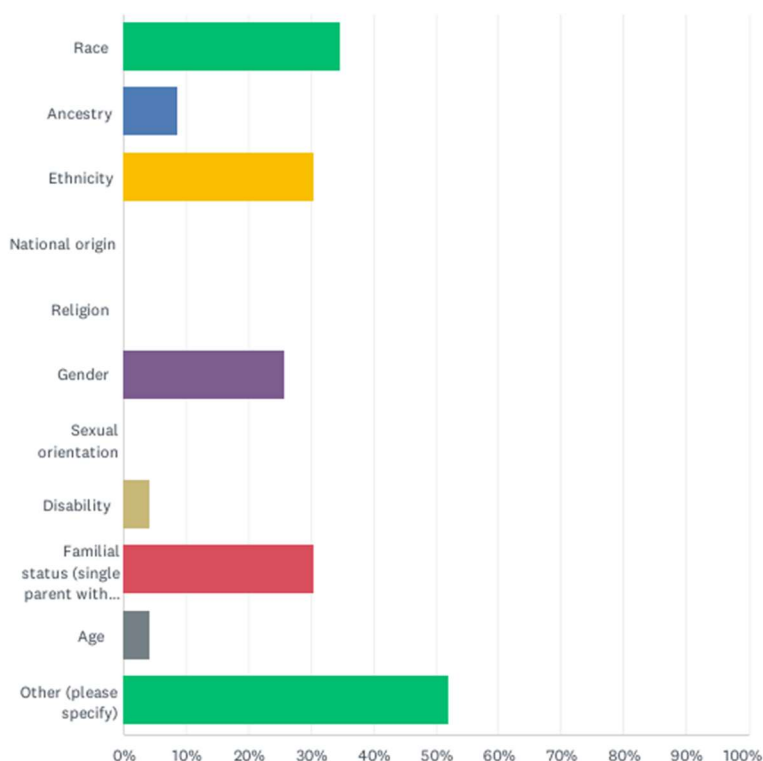


ANSWER CHOICES	RESPONSES	
a landlord/property manager	34.78%	8
a real estate agent	13.04%	3
a mortgage lender	8.70%	2
Other (please specify)	60.87%	14
Total Respondents: 23		



Q22 On what basis do you believe you were discriminated against (if applicable)? (Check all that apply.)

Answered: 23 Skipped: 165

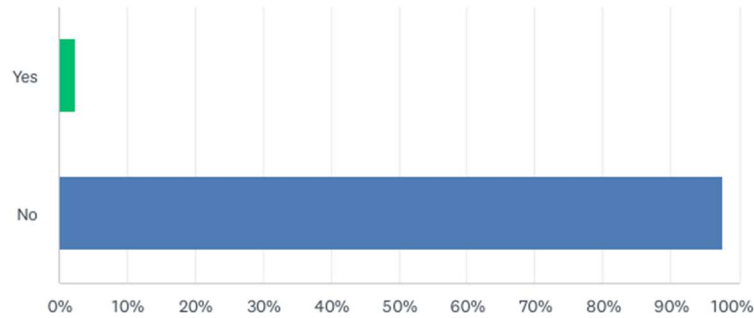


ANSWER CHOICES	RESPONSES	
Race	34.78%	8
Ancestry	8.70%	2
Ethnicity	30.43%	7
National origin	0.00%	0
Religion	0.00%	0
Gender	26.09%	6
Sexual orientation	0.00%	0
Disability	4.35%	1
Familial status (single parent with children, family with children, expecting a child)	30.43%	7
Age	4.35%	1
Other (please specify)	52.17%	12
Total Respondents: 23		



Q23 Did you file a report of that discrimination (if applicable)?

Answered: 41 Skipped: 147

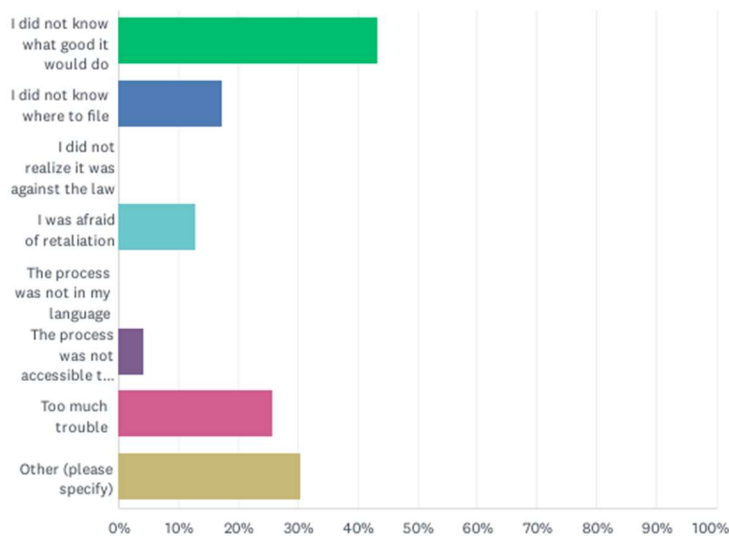


ANSWER CHOICES	RESPONSES	
Yes	2.44%	1
No	97.56%	40
TOTAL		41



Q24 If you did not file a report, why didn't you file? (Check all that apply.)

Answered: 23 Skipped: 165

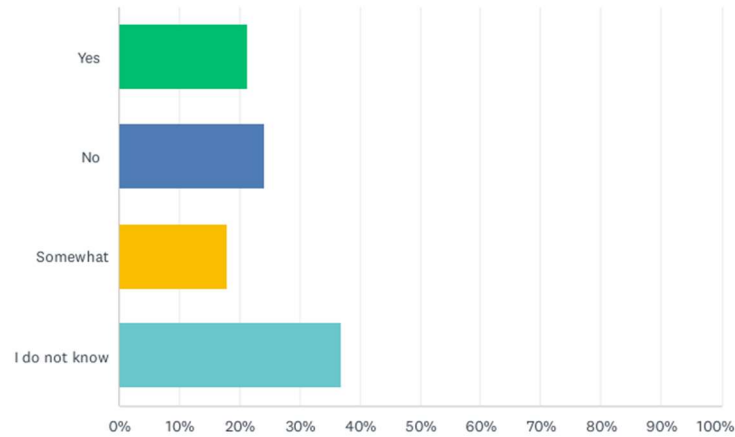


ANSWER CHOICES	RESPONSES	
I did not know what good it would do	43.48%	10
I did not know where to file	17.39%	4
I did not realize it was against the law	0.00%	0
I was afraid of retaliation	13.04%	3
The process was not in my language	0.00%	0
The process was not accessible to me because of a disability	4.35%	1
Too much trouble	26.09%	6
Other (please specify)	30.43%	7
Total Respondents: 23		



Q25 Do you believe housing discrimination is an issue in Stanislaus County?

Answered: 179 Skipped: 9

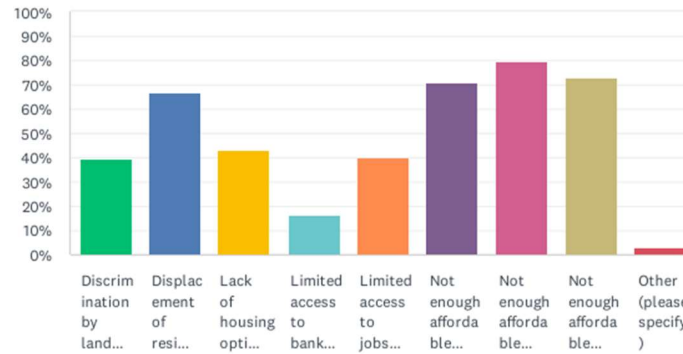


ANSWER CHOICES	RESPONSES	
Yes	21.23%	38
No	24.02%	43
Somewhat	17.88%	32
I do not know	36.87%	66
TOTAL		179



Q26 Do you think any of the following are barriers to fair housing? (Check all that apply.)

Answered: 157 Skipped: 31

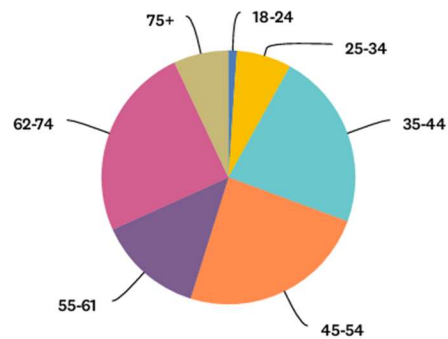


ANSWER CHOICES	RESPONSES	
Discrimination by landlords, rental agents, mortgage lenders	39.49%	62
Displacement of residents due to rising housing costs	66.24%	104
Lack of housing options for people with disabilities	42.68%	67
Limited access to banking and financial services	16.56%	26
Limited access to jobs, good schools, community resources	40.13%	63
Not enough affordable housing for individuals	70.70%	111
Not enough affordable housing for families	79.62%	125
Not enough affordable housing for seniors	72.61%	114
Other (please specify)	2.55%	4
Total Respondents: 157		



Q28 Which is your age group?

Answered: 186 Skipped: 2

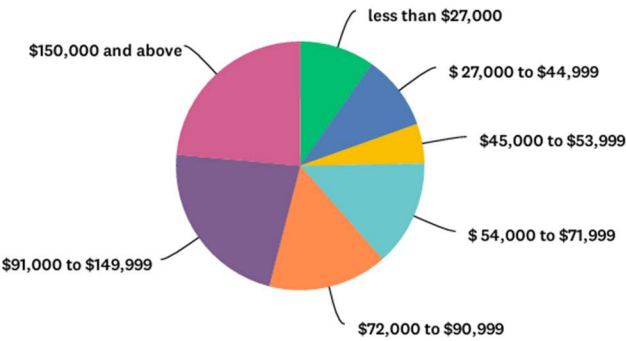


ANSWER CHOICES	RESPONSES	
Under 18	0.00%	0
18-24	1.08%	2
25-34	6.99%	13
35-44	22.58%	42
45-54	24.19%	45
55-61	13.44%	25
62-74	24.73%	46
75+	6.99%	13
TOTAL		186



Q29 What was your gross total annual household income in 2023?

Answered: 174 Skipped: 14

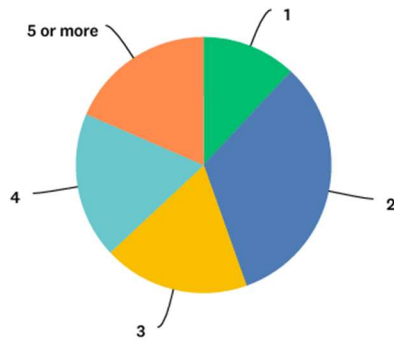


ANSWER CHOICES	RESPONSES	
less than \$27,000	9.77%	17
\$ 27,000 to \$44,999	9.77%	17
\$45,000 to \$53,999	5.17%	9
\$ 54,000 to \$71,999	13.79%	24
\$72,000 to \$90,999	15.52%	27
\$91,000 to \$149,999	22.41%	39
\$150,000 and above	23.56%	41
TOTAL		174



Q30 How many people (including yourself) live in your household?

Answered: 184 Skipped: 4

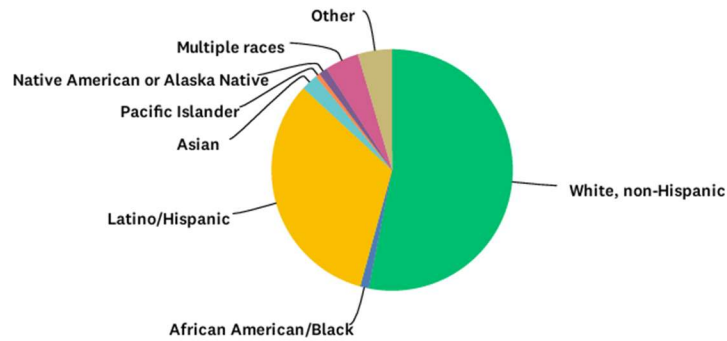


ANSWER CHOICES	RESPONSES	
1	11.96%	22
2	32.61%	60
3	18.48%	34
4	18.48%	34
5 or more	18.48%	34
TOTAL		184



Q31 What is your race/ethnicity?

Answered: 175 Skipped: 13

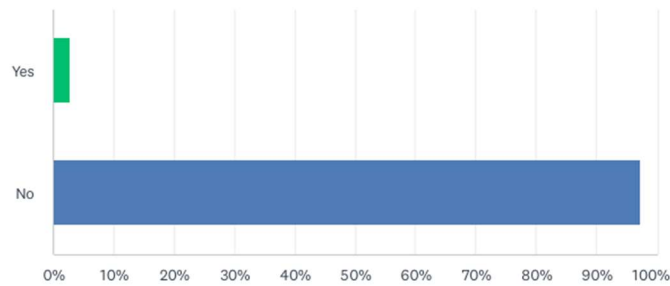


ANSWER CHOICES	RESPONSES	
White, non-Hispanic	53.14%	93
African American/Black	1.14%	2
Latino/Hispanic	32.57%	57
Asian	2.29%	4
Pacific Islander	0.57%	1
Native American or Alaska Native	1.14%	2
Multiple races	4.57%	8
Other	4.57%	8
TOTAL		175



Q32 Do you receive housing assistance of any kind?

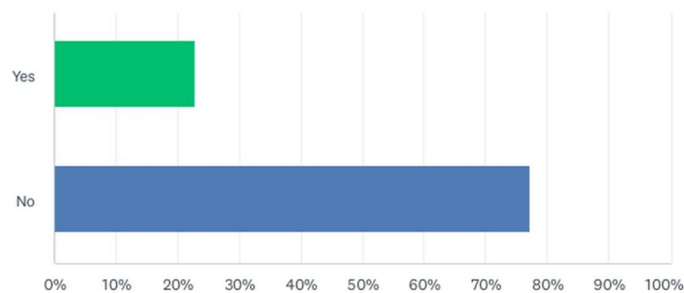
Answered: 183 Skipped: 5



ANSWER CHOICES	RESPONSES	
Yes	2.73%	5
No	97.27%	178
TOTAL		183

Q33 If you are receiving housing assistance of any kind, was it difficult to find a home?

Answered: 48 Skipped: 140

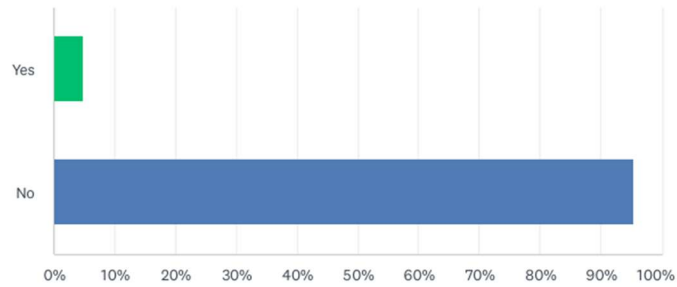


ANSWER CHOICES	RESPONSES	
Yes	22.92%	11
No	77.08%	37
TOTAL		48



Q34 Have you been displaced from your home in the last five years?

Answered: 167 Skipped: 21

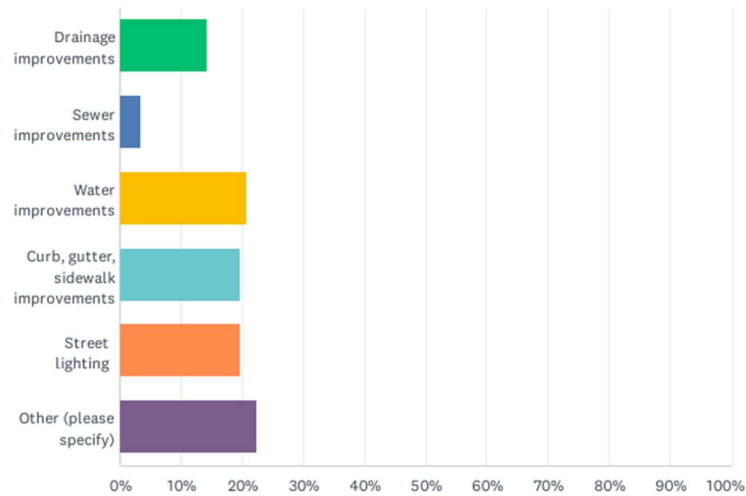


ANSWER CHOICES	RESPONSES	
Yes	4.79%	8
No	95.21%	159
TOTAL		167



Q35 Infrastructure

Answered: 174 Skipped: 14

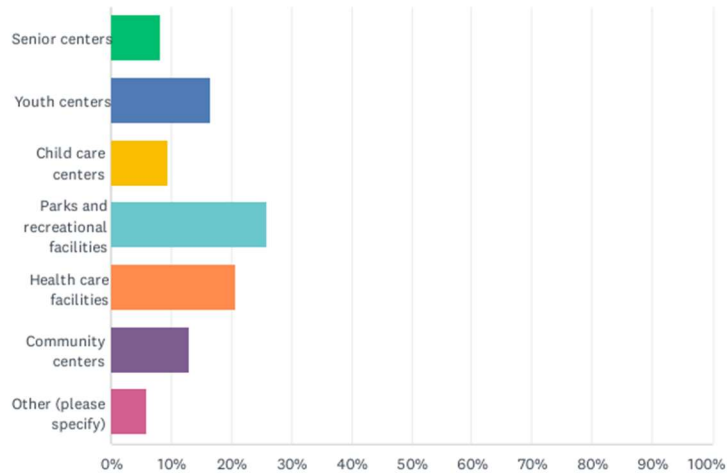


ANSWER CHOICES	RESPONSES	
Drainage improvements	14.37%	25
Sewer improvements	3.45%	6
Water improvements	20.69%	36
Curb, gutter, sidewalk improvements	19.54%	34
Street lighting	19.54%	34
Other (please specify)	22.41%	39
TOTAL		174



Q36 Community Facilities

Answered: 169 Skipped: 19

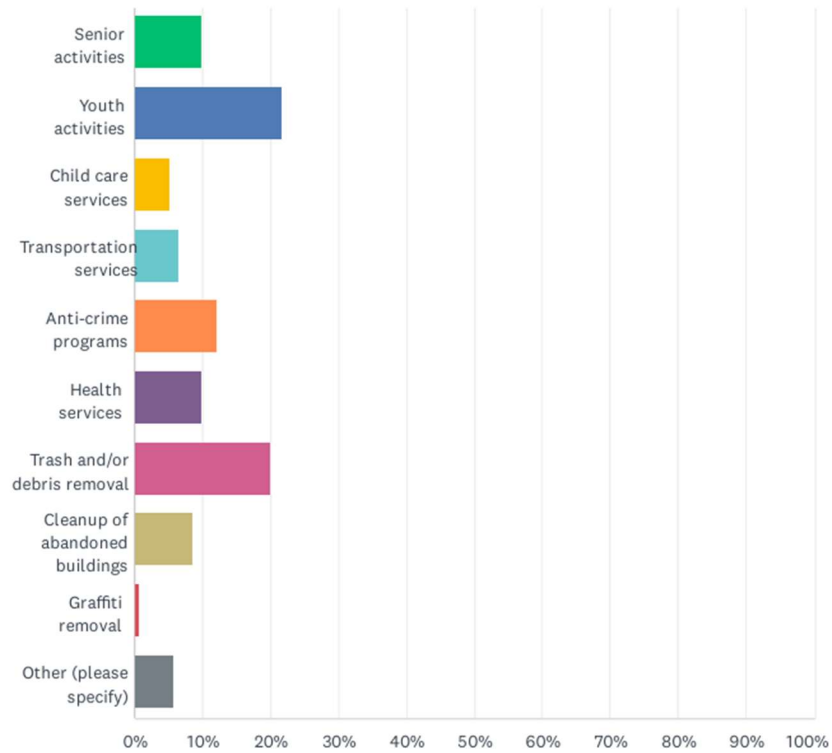


ANSWER CHOICES	RESPONSES	
Senior centers	8.28%	14
Youth centers	16.57%	28
Child care centers	9.47%	16
Parks and recreational facilities	26.04%	44
Health care facilities	20.71%	35
Community centers	13.02%	22
Other (please specify)	5.92%	10
TOTAL		169



Q37 Community Services

Answered: 174 Skipped: 14

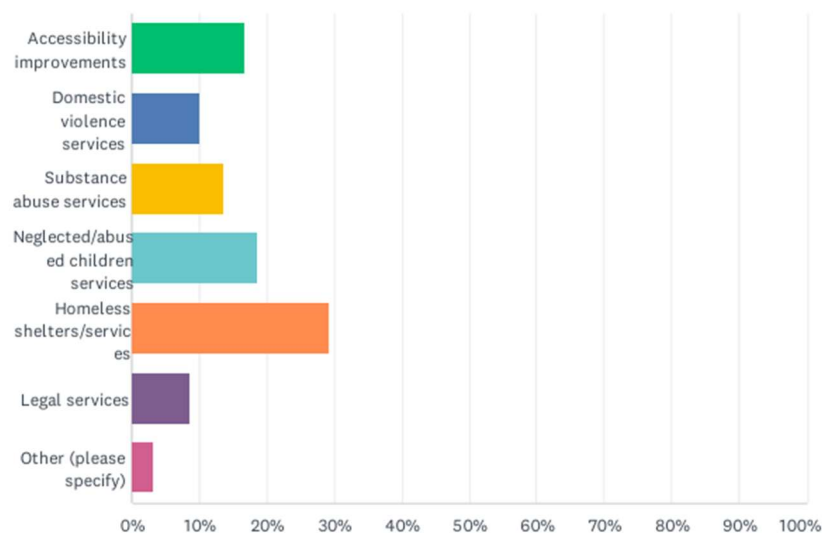


ANSWER CHOICES	RESPONSES	
Senior activities	9.77%	17
Youth activities	21.84%	38
Child care services	5.17%	9
Transportation services	6.32%	11
Anti-crime programs	12.07%	21
Health services	9.77%	17
Trash and/or debris removal	20.11%	35
Cleanup of abandoned buildings	8.62%	15
Graffiti removal	0.57%	1
Other (please specify)	5.75%	10
TOTAL		174



Q38 Special Needs Services

Answered: 161 Skipped: 27

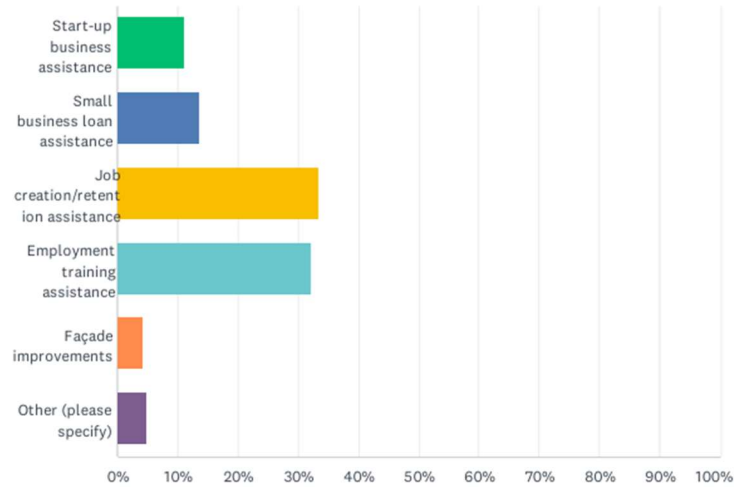


ANSWER CHOICES	RESPONSES	
Accessibility improvements	16.77%	27
Domestic violence services	9.94%	16
Substance abuse services	13.66%	22
Neglected/abused children services	18.63%	30
Homeless shelters/services	29.19%	47
Legal services	8.70%	14
Other (please specify)	3.11%	5
TOTAL		161



Q39 Economic Development

Answered: 161 Skipped: 27

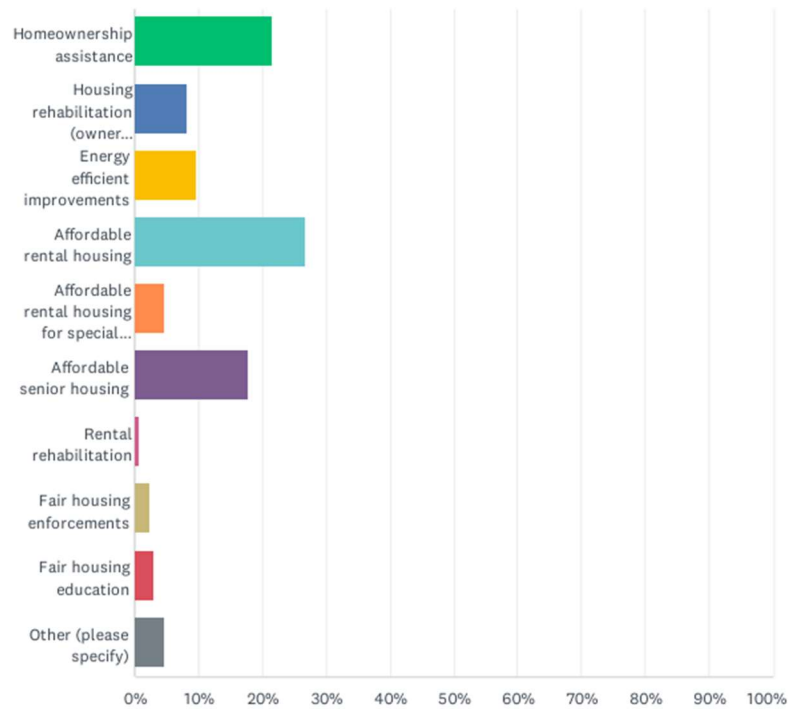


ANSWER CHOICES	RESPONSES	
Start-up business assistance	11.18%	18
Small business loan assistance	13.66%	22
Job creation/retention assistance	33.54%	54
Employment training assistance	32.30%	52
Façade improvements	4.35%	7
Other (please specify)	4.97%	8
TOTAL		161



Q40 Housing

Answered: 167 Skipped: 21



ANSWER CHOICES	RESPONSES	
Homeownership assistance	21.56%	36
Housing rehabilitation (owner occupied)	8.38%	14
Energy efficient improvements	9.58%	16
Affordable rental housing	26.95%	45
Affordable rental housing for special needs (e.g. disabled, transition age youth)	4.79%	8
Affordable senior housing	17.96%	30
Rental rehabilitation	0.60%	1
Fair housing enforcements	2.40%	4
Fair housing education	2.99%	5
Other (please specify)	4.79%	8
TOTAL		167