



COUNTY OF SAN JOAQUIN

Consolidated Annual Performance Evaluation Report (CAPER)

Program Year 2025

July 1, 2025 – June 30, 2026

DRAFT

9/04/26

CAPER

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CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

San Joaquin County completed the first year (Program Year (PY) 2025) of the five-year period for the San Joaquin County Consolidated Plan in June 2026. The outcomes are a result of the ability of the County's existing provider network (grantees and subrecipients) to implement projects and programs to produce results contingent on the amount of Federal, State, County and private dollars available during the first year of the most recently submitted Consolidated Plan. The projects, programs, and services selected for funding during the program year 2025 met a majority of goals and objectives identified in the County's Consolidated Plan, as well as helped move forward the County's commitment to meeting the following priorities:

- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning homeless persons and families into housing.
- To provide a suitable living environment through safer, more livable neighborhoods, greater integration of lower-income residents throughout San Joaquin County communities, increased housing opportunities, and reinvestment in deteriorating neighborhoods

Some of the specific highlights of the program year included the following:

- Approximately \$3.1 million was expended in Community Development Block Grant Program (CDBG) Entitlement and Program Income monies for PY 2025.
- \$400,000 was expended in HOME Investment Partnership Program (HOME) Entitlement and Program Income monies for PY 2025.
- \$251,421 expended from the Emergency Solutions Grant (ESG) for homeless programs and services. This was made up from 2024 funds.
- This year marked the 9th full year of implementing the Housing Rehabilitation Program after many years of it being "on hold" due to understaffing. Thirteen rehabilitation projects were completed during the fiscal year.
- Public Service dollars continue to be highly used and productive. Each year, the County receives far more requests than what is available. These funds assisted far more persons than originally planned for and continue to be provided to better meet the needs of the community. \$398,080 was expended for public service activities during PY 2025, which was 11% falling below the 15% maximum.
- Additionally, the County has spent the majority of CDBG-CV, which should be exhausted in the coming year.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Provide Public Services	Homeless Non-Homeless Special Needs	CDBG: \$ / ESG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	9200	0	0.00%	4000	0	0.00%
Provide Public Services	Homeless Non-Homeless Special Needs	CDBG: \$ / ESG: \$	Homeless Person Overnight Shelter	Persons Assisted	200	0	0.00%			
Reduce the Incidence of Homelessness	Affordable Housing Homeless	CDBG: \$ / ESG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	400	0	0.00%	300	0	0.00%
Reduce the Incidence of Homelessness	Affordable Housing Homeless	CDBG: \$ / ESG: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	100	0	0.00%	30	0	0.00%
Reduce the Incidence of Homelessness	Affordable Housing Homeless	CDBG: \$ / ESG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	0		200	0	0.00%

Reduce the Incidence of Homelessness	Affordable Housing Homeless	CDBG: \$ / ESG: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0		20	0	0.00%
Reduce the Incidence of Homelessness	Affordable Housing Homeless	CDBG: \$ / ESG: \$	Homelessness Prevention	Persons Assisted	500	0	0.00%	40	0	0.00%
Reduce the Incidence of Homelessness	Affordable Housing Homeless	CDBG: \$ / ESG: \$	Housing for Homeless added	Household Housing Unit	15	0	0.00%			
Self-Sufficiency through Economic Development	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	10	0	0.00%			
Self-Sufficiency through Economic Development	Non-Housing Community Development	CDBG: \$	Businesses assisted	Businesses Assisted	5	0	0.00%			
Support Fair Housing	Affordable Housing Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1000	0	0.00%	200	0	0.00%
Support Infrastructure Improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	10000	0	0.00%	1200	0	0.00%

Support Infrastructure Improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	50	0	0.00%			
Support Public Facilities	Homeless Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	5000	0	0.00%	1200	0	0.00%
Support Public Facilities	Homeless Non-Housing Community Development	CDBG: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	20	0	0.00%			
Sustain and Expand Affordable Housing Opportunity	Affordable Housing	CDBG: \$ / HOME: \$	Rental units constructed	Household Housing Unit	60	0	0.00%	54	0	0.00%
Sustain and Expand Affordable Housing Opportunity	Affordable Housing	CDBG: \$ / HOME: \$	Rental units rehabilitated	Household Housing Unit	40	0	0.00%			
Sustain and Expand Affordable Housing Opportunity	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	30	0	0.00%	20	0	0.00%

Sustain and Expand Affordable Housing Opportunity	Affordable Housing	CDBG: \$ / HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	15	0	0.00%	3	0	0.00%
Sustain and Expand Affordable Housing Opportunity	Affordable Housing	CDBG: \$ / HOME: \$	Housing for Homeless added	Household Housing Unit	15	0	0.00%			

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

San Joaquin County has a long tradition of innovative policies and actions designed to provide a healthy environment in the urban county which supports, develops, and maintains viable communities by providing decent and affordable housing, suitable living environments, and expanded economic opportunities for low- and moderate-income persons and special populations. The County continued to concentrate on improving neighborhoods and increasing accessibility for persons with disabilities, as well as supporting human service agencies that provide needed public service to lower-income and special needs residents countywide.

In PY 25/26, the County again prioritized its attention towards affordable housing to not only make units more available to the low income community, but also combat the growing homeless crisis. Funds were used to spur on development to create new rental housing units, rehab existing units, purchase homes for low-income buyers and/or for Shared Permanent Housing for the homeless.

During PY 25/26, San Joaquin County administered its federal grant funds in a manner consistent with the National Objectives of the Housing and Community Development Act of 1974, as amended. According to the PR-26 report, which has been attached to this CAPER, 100% of CDBG funds were spent on activities that benefited low- and moderate-income persons - a significant accomplishment when compared to the statute that requires this to be 70% overall. Income data from the 2011-2015 ACS was used to identify areas throughout the County where at least 51% of the population met the HUD established moderate income criteria. In order to maximize the benefit to low- and moderate-income persons,

project activities have been and continue to be located predominantly within these areas of the highest needs. Exceptions to projects being located in only low/moderate areas are public services, as they provided a direct benefit to a limited clientele or presumed benefit clientele.

Each program, project, or activity undertaken in the PY 2025 with funds available through CDBG, HOME and ESG met and addressed a specific priority or objective outlined in the five-year Consolidated Plan or Annual Plan. All funds expended were aimed at providing a direct benefit to low-income persons and/or households.

Additionally, the County was very successful in continuing to expend CDBG-CV funding during the fourth program year of receiving CARES funding. According to the PR-26, a total of \$3,307,553 have now been expended in CV funding, which accounts for approximately 98% of the allocation being spent to date. The last projects and programs are projected to be completed this year and we hope to have all CV funds exhausted by the end of the next program year.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	1,875	0
Black or African American	57	0
Asian	134	0
American Indian or American Native	16	0
Native Hawaiian or Other Pacific Islander	10	0
Total	2,092	0
Hispanic	60	0
Not Hispanic	2,032	0

Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)

	HESG
American Indian, Alaska Native, or Indigenous	49
Asian or Asian American	108
Black, African American, or African	964
Hispanic/Latina/e/o	698
Middle Eastern or North African	14
Native Hawaiian or Pacific Islander	34
White	1,566
Multiracial	727
Client doesn't know	40
Client prefers not to answer	89
Data not collected	0
Total	4,289

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

Each year, the County assesses the extent to which minority groups utilize and access the projects and program administered by the County and its sub-recipients. Under-representation is defined as any group that is not represented within a whole percentage point of that group's representation in the population as a whole. The evaluation is conducted for racial and ethnic minorities, persons with disabilities and female-head of households. According to the American Fact Finder Census Data, San Joaquin County continues to become more racially and ethnically diverse. The data shown in the table

above does not raise any significant concerns when cross referenced with the Census data - which would qualify as an under representation. The County will continue to monitor the assisted beneficiaries to ensure no races or ethnicities are being specifically excluded with these funds. It should also be noted that this table does not include all racial categories that are reported in IDIS.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	3,441,788	3,105,003
HOME	public - federal	1,126,847	400,000
ESG	public - federal	262,234	251,421

Table 3 - Resources Made Available

Narrative

In PY 2025, an excess of \$3.4 million was made available for the CDBG program. The County is very pleased to report that over \$3.1 million was expended this past PY on CDBG projects/programs – nearly the entire amount allocated. PY 2025 marked the 9th straight year that the County was successful in meeting its 1.5 expenditure ratio requirement. The HOME program made available a very large amount of funds due to Program income; however, much of the money was allocated towards housing projects which are large scale and have not come to fruition yet, thus the reasoning for the lower expenditure amount. Lastly, ESG had another successful year with virtually the entire allocation being expended within the PY. In total, the County expended approximately \$3.7 million with CDBG, HOME and ESG funds.

Additionally, as previously stated in this report, the County expended a very large amount of CDBG-CV and ESG-CV funds this PY. The County has drawn roughly 98% of the CDBG-CV funds and has exhausted all ESG-CV funding.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Urban County	100	100	Urban County

Table 4 – Identify the geographic distribution and location of investments

Narrative

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

CDBG and HOME funds are distributed to the County on behalf of each jurisdiction within the County, using the same formula basis that HUD uses to allocate the funding to the County. Those jurisdictions participating in the urban county are as follows: Escalon, Ripon, Tracy, Lathrop and Manteca. Each urban county jurisdiction conducts a separate public participation process within their jurisdictions to determine what local community needs should be addressed with available resources within their communities.

Federal match requirements apply to the County's HOME funds. The HOME program requires that for every HOME dollar spent, the County must provide 25 percent match with non-federal dollars. Currently, the County still maintains an excess in match requirements from previous fiscal years of \$4.5 million as shown in the table below. This excess match will allow the County to fulfill the County's HOME match requirements for many years at the current level of HOME funding. The County did not use any public owned land or property to address the needs identified in the Plan.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	4,586,905
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	4,586,905
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	4,586,905

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
4,547,003.48	344,113.74	\$400,000		4,491,117.22

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired	0					
Businesses Displaced	0					
Nonprofit Organizations Displaced						
Households Temporarily Relocated, not Displaced						
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	300	14
Number of Non-Homeless households to be provided affordable housing units	77	13
Number of Special-Needs households to be provided affordable housing units	20	0
Total	397	27

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	30	0
Number of households supported through The Production of New Units	74	14
Number of households supported through Rehab of Existing Units	20	13
Number of households supported through Acquisition of Existing Units	3	0
Total	127	27

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

As with every PY, the County does its best to estimate one-year goals that will be accomplished through various programs and projects. As shown in the table above, the County's affordable housing goals did not come to fruition this past PY. This year marked the eighth full year of the County's owner-occupied Housing Rehabilitation Program being offered. The County is pleased with the program progress, as the program efforts assisted thirteen homeowners in addressing health/safety issues and code violations (these were with CDBG funds, thus will not be shown in PR23-HOME). Since "re-introducing" the rehabilitation program, the County has now assisted 49 low-income homeowners correct health and safety issues over the past 9 years.

The shortfall in the tables above stems from "projects" that are in progress and have not been completed yet due to a variety of reasons. We do anticipate some of these projects being reported in the next program year; however, as of this date no accomplishments can be reported as they have not been completed. Below is summary of those projects that make up the majority of goals in the table identified above:

- Creekside Senior Apartments – under construction
- STAND (single family acquisition w/rehab) – only 1 project currently underway due to market conditions
- Salas Park – development stage

Discuss how these outcomes will impact future annual action plans.

The County remains committed to affordable housing opportunities and providing safe and decent housing for all its residents. Staff will continue to focus on improving the function of these programs as there seems to be a high need for these funds and moving money faster will be a goal for future action plans.

Additionally, the County recognizes that affordable projects take a significant amount of time and up-front planning, and it can be very difficult to see these projects come to fruition within 12 months. It is imperative that projects are vetted fully in the funding process to ensure timelines and estimates are correct and reliable.

Lastly, it is important to note just how much market changes can affect these programs; “pivoting” might be needed to adjust program parameters that might make such projects/programs more feasible. The County will continue to monitor home prices and interest rates, and adjust accordingly.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	9	13
Low-income	4	1
Moderate-income	0	0
Total	13	14

Table 13 – Number of Households Served

Narrative Information

As shown in the tables above, a total of thirteen households were assisted through the Housing Rehabilitation Program. All homeowners were low-income and in need of necessary Housing Quality Standards property improvements. This was the ninth full year for the program in the last 12 years. The County has hired additional staff to assist with these projects and continues to gain capacity in moving these funds and projects forward. A waiting list is maintained for the program while projects are completed, as the County is only able to assist one or two homeowners at a time. Additionally, STAND purchased two newly constructed houses, with four bedrooms and two bathrooms. These homes will be used for Shared Permanent Housing for the Homeless program.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The San Joaquin Continuum of Care (SJCoC) is the lead agency of a collaborative effort that has resulted in the receipt of grant funds under HUD's Continuum of Care (CoC). The SJCoC deploys a comprehensive approach to assist individuals and families transitioning from homelessness to self-sufficiency. San Joaquin County (County) Human Services Agency is designated as the administrative entity for the administration of the CoC project grant funds. The CoC is designed to provide permanent supportive housing opportunities for homeless people with disabilities (primarily those who are seriously mentally ill), have chronic alcohol and drug problems, or have HIV/AIDS.

The CoC focuses on helping homeless individuals live as independently as possible by facilitating the development of housing and related supportive services for people moving from homelessness to independent living. Services typically include mental health services, substance abuse treatment, health care, educational assistance, parenting classes, and employment training. There are currently eight CoC programs underway, which are being operated by Central Valley Low Income Housing Corporation (CVLIHC), Lutheran Social Services, and Pioneering Restoration and Elevating Voices of Advocacy, Idealism and Leadership (PREVAIL).

The County conducts an annual count and survey of the sheltered homeless population. In addition, surveys of the unsheltered homeless population are conducted on a bi-annual basis. These surveys allow the County to reach as many of the homeless population as possible, to better understand their needs and assess the impact and improvement of the overall baseline.

Addressing the emergency shelter and transitional housing needs of homeless persons

The County received \$262,234 from HUD for the 2025-26 ESG Program and distributed these funds to twelve homeless shelters and service providers. Agencies receiving ESG assistance are: PREVAIL, Gospel Center Rescue Mission and Uplift All Foundation, Children's Home of Stockton all in Stockton; Haven of Peace in French Camp; McHenry House and Tracy Community Connections Center in Tracy; City of Manteca Navigation Center in Manteca; Lodi House and Salvation Army Family Shelter in Lodi. CVLIHC and Community Medical Center use funds for homeless rapid re-housing and homeless prevention.

During the reporting period, \$251,421 ESG funding was expended. Funding was used to offset expenses for shelter operations, essential services, rapid re-housing, and homeless prevention services. All ESG funds have been matched with private funds that were received by the individual organizations through donations and fundraising activities.

Additionally, the County provided multiple non-profit and shelters with CDBG funding aimed at offsetting the operational costs of their shelters to ensure they remain open and beds are being supplied to those who need it the most. In the PY, these shelters with public service dollars awarded over \$500,000 in funds aimed at public improvements and services to those needing emergency shelter (families, individuals, abused women, children, etc.).

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The County administers the ESG funds from HUD. A portion of the funds are used to provide rent assistance to homeless persons through programs operated by CVLIHC to prevent homelessness.

The CoC has been coordinating local discharge planning efforts with several agencies to ensure those who are discharged from a system of care are not released directly to the streets or emergency shelters. There are ongoing discussions and plans with partnering agencies to implement a discharge policy. These agencies include foster care, mental health, substance abuse, health care services and jails.

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

Current programs to assist homeless persons make the transition to permanent housing and independent living are operated by CVLIHC and Lutheran Social Services. The CoC programs have been funded through HUD's Homeless Assistance Continuum of Care process. Through HUD's

application process, the County has successfully secured annual funding since 1996.

The program requires that all rent assistance are matched with an equal amount of supportive services. Supportive services provided to program participants include case management, health care, mental health services, substance abuse services, HIV/AIDS services, education and job training. These programs are running concurrently and are at or near capacity.

During FY 2025-26, permanent supportive housing for persons with disabilities were provided to 363 persons per month and 403 persons total through the CoC Program. A total of \$4,632,764.26 of rent assistance and administration funds were spent during this reporting period.

During FY 2025-26, rapid rehousing programs provided permanent housing to 297 persons per month and 580 persons total through the CoC Program. A total of \$1,897,260.17 of rent assistance, supportive services and administration funds were spent during this reporting period. Also, \$433,597.12 was spent on a CoC Planning grant to facilitate the CoC programs and projects.

The CoC has identified the following homeless and homeless prevention strategies:

1. Continue to develop strong working partnerships among existing networks of support service providers to maintain the percentage of homeless persons remaining in permanent supportive housing for at least six months.
2. Maintain and improve current employment support practices and services and developing continuing strategies to implement and build on elements identified in the 12-month plan.
3. Focus support service strategies on improving education and skill sets of program participants while still emphasizing the importance of immediate employment even if at entry level positions.
4. Use available Homeless Prevention and Rapid Rehousing funds to prevent households with children from becoming homeless and to identify households with children who need minimal assistance to obtain and maintain permanent housing.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

Public Housing is a program that provides rental assistance to low-income residents of the San Joaquin County region, available to those eligible households who qualify. The Housing Authority County of San Joaquin (HACSJ) uses income limits developed by HUD to approve participants in their programs. HUD sets the lower income limits at 80% and very low-income limits at 50% of the median income for the County. The HACSJ manages and maintains 1,907 units in a mixture of single-family and multi-family buildings, which are located throughout San Joaquin County. The County did not take any direct actions with CDBG, HOME or ESG funds towards public housing, but is always interested in the creation and maintenance of public housing to ensure all community residents are served.

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

The County encourages its public housing residents to become involved in their communities and further their ability to participate in homeownership. Throughout the course of the PY, homebuyer workshops at the HACSJ and non-profit sites were offered on a variety of days and times, and open to all interested participants. Public housing units were notified of such classes to encourage a high level of participation. These workshops provide invaluable information on the buying process, financial planning, red flags to watch out for and more.

Actions taken to provide assistance to troubled PHAs

No action taken. No troubled PHA's have been identified in the County.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

The County is committed to removing barriers that restrict the ability of affordable housing projects and programs to be implemented. No specific obstacles were identified in this PY, thus no action to be reported.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

One of the greatest challenges in meeting the underserved needs of low- and moderate-income persons is having limited financial resources. The Urban County will continue to use its CDBG, HOME, and ESG funding to support the development of affordable housing and public service agencies that address the special needs of the underserved. The County also proactively seeks additional resources to better meet the underserved needs. The County will be pursuing grant dollars through the National Housing Trust Fund which will be principally used to expand affordable housing opportunities through new construction and acquisition/rehabilitation for the underserved.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

No obstacles have been identified to reduce lead-based paint hazards, thus no new specific actions have been implemented. The County has designed its various housing programs to comply with 24 CFR Part 35. In addition, the County's Housing Rehabilitation Program allows for the abatement of lead-based paint as an eligible activity for assistance. A lead-based paint procedure has been created and added to the rehabilitation policies and procedures manual.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Nearly 20% of the County's residents live at or below the poverty line according to the American Fact Finder (US Census). Poverty impacts all aspects of an individual's life that are caused by a myriad of complex factors; primarily, it is a function of income, which is related to opportunity, education, job training, and employment. Therefore, the County's primary anti-poverty strategy is to create and foster employment and economic opportunities for low-income residents.

The Urban County will continue to support organizations that specialize in bringing jobs to the County and organizations that provide job training. In addition, the County's funding (through CDBG and ESG funds) of human service programs for basic needs, food distribution, and case management for homeless and those at risk of homelessness support the overall goal of reducing the number of families living in poverty.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The San Joaquin County Board of Supervisors has delegated the responsibility of preparing and implementing the County's Consolidated Plan to the Neighborhood Preservation Division, which has been administering HUD programs in San Joaquin County since 1985. In maintaining the objectives identified in the 2025-29 Consolidated Plan, the County continues to take further action to address the gaps that presently exist in their operations. They are as follows:

- Coordinate Decision Making: County staff is continuing to work with each City in the County to determine what needs are most needed for each area to ensure coordination and the same goals are being met across the board.
- Expansion of Outreach: County staff is attempting to market the available programs on a broader level to ensure not just the same organizations access the funds to assist with a wider net of beneficiaries.
- Improve timely implementation of projects: Staff has met with sub-recipients to better explain the expenditure requirements and encouraging applications for funds that have the best chance of actually completing a project or program within the program year.

Currently, the division is working with HUD and the SJCoC to increase cooperation and collaboration among the County, all the cities, and the various non-profits to have a more robust and coordinated effort in helping the homeless population throughout the County and cities.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The HACSJ, established by state legislation, plays a significant role in providing decent, safe, affordable housing and support services to lower-income households, elderly, and disabled persons of San Joaquin County since 1942. The HACSJ manages, maintains, and improves public housing, provides supportive services, and offers opportunities for economic advancement to public housing residents.

The HACSJ maintains programs to assist the low- to moderate income community with their housing costs. These Assisted Housing Programs consist of the Housing Choice Voucher Program (HCVP) and Public Housing Program. The HACSJ's Section 8 Housing Choice Voucher Program provides assisted families an incentive for employment opportunities through its Family Self Sufficiency (FSS) Program. The FSS Program

participants receive resources and are taught job skills that enable them to gain employment and become self-sufficient over a five-year period.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The County affirms that it continues to affirmatively further fair housing. Although an updated Analysis of Impediments (AI) is not required at this time, the County meets this obligation by partnering with its local fair housing provider to support fair housing education, outreach, and complaint-response activities.

CR-40 - Monitoring 91.220 and 91.230

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

The standards governing the monitoring of activities are those set forth in the various HUD monitoring guidebooks for each covered program (i.e. CDBG, HOME, ESG, HOPWA, and CoC Programs). In addition to reviewing program progress, effectiveness and overall management systems, basic monitoring is performed to ensure compliance with statutory and regulatory requirements for property management, subrecipient and third party contracting, financial management and audits, allowable costs based on cost principles, program income and program disbursements, records maintenance and activity status reporting. Monitoring reviews are also conducted to ensure compliance with federal labor standards, the reversion of assets, real property inventory and reporting, anti-discrimination and equal opportunity, affirmative action, conflict of interest, procurement methods and standards, environmental standards and others.

Monitoring visits assist in determining if the subrecipient is carrying out its program and activities within the timeline denoted in the subrecipient agreement. It also ensures that the required records are maintained to demonstrate compliance with applicable regulations. To ensure compliance with the various funding regulations and to manage effective CDBG, HOME, and ESG programs, administrative staff conduct monitoring reviews of each subrecipient every one to three years to ensure program compliance with HUD regulations.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

In accordance with the public notification requirements of the San Joaquin County Citizen Participation Plan, notice of the availability of the draft CAPER was published in the local newspaper of general circulation - "The Record". Performance reports are noticed in the local newspaper to give as much advance notification as possible for citizens to review and comment on the reports. The public notice appeared in The Record on September 4, 2026 and allowed for comments to be submitted until September 19, 2026. The draft plan was placed on the County's website for view. Comments were encouraged to be submitted via mail, telephone or email to garner the most public participation as possible.

In order to meet citizen participation requirements, the CAPER, Action Plan, Consolidated Plan, and other reporting items are circulated in English.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The County's CDBG Program has gone through significant changes over the past three years, that are now just starting to be realized. Some of the highlights included:

- Additional staff were hired
- Housing Rehab program hired additional staff
- Minimum/maximum application amounts
- Expenditure requirements for sub-recipients
- Higher level of readiness required for projects to be funded
- Overall communication with sub-recipients and participating jurisdictions in the Urban County.

The County is proud to report that they have now met their expenditure ratio nine years in a row. The above changes that have now had a few years to take shape are starting to take hold and show positive results. The County will continue to monitor its program so that it is able to recognize early when changes may need to be made in order to meet program objectives.

The County does not have an existing Section 108 guaranteed loan program.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

N/A

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

San Joaquin County currently has twelve (12) rental projects that require annual monitoring and compliance. The units are as follows:

- HACSJ / 4 units
- Mountain View Townhomes, Tracy / 11 units
- Lodi Hotel / 11 units
- Cottage Village
- Stone Pine Meadows, Tracy / 4 units
- Union Court Apartments, Manteca / 3 units
- Almond Terrace Apartments, Manteca / 4 units
- Tracy Village Apartments, Tracy / 11 Units
- Valle Del Sol, Stockton / 9 units
- Church Street Triplex / 3 units

- Casa de Oasis / 37 NSP Units

- Sienna Terrace / 42 NSP Units

All units listed above were monitored by the County in PY2023. PY2025 is still in progress; however, the division is preparing to schedule monitoring activities before the end of the year. The delay in monitoring is due to the transition period and changes in consultants. The monitoring requires the subrecipient to submit: an Annual Monitoring Report questionnaire, Project Compliance Report, the project's utility allowance schedule (form HUD-52667), the long-term monitoring Summary Letter, Clearance Letter to the project's owner/manager, Physical Conditions report, and the project's Annual Affirmative Marketing Analysis Report. All monitoring files are maintained by the County and available during monitoring should they be requested. Overall, the monitoring visits went well with minimal "findings" being issued. The County has continued contracting with a consultant to assist County staff in file reviews and on-site monitoring for these units, as they had not been occurring in the most recent years due to staff reduction.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

The County requires all agencies receiving HOME funds for projects with five or more HOME-assisted units, to have plans to affirmatively market housing to eligible populations. The affirmative marketing plan must include information on: 1) how the sponsor will inform the public and potential residents about fair housing laws; 2) how the sponsor will affirmatively market the units and inform persons who might not normally apply for housing through special outreach; 3) how the sponsor will document affirmative marketing efforts and evaluate their success. Housing projects must display the Equal Housing Opportunity information and logo in an area that is accessible to eligible households. In total, there are 15-assisted rental projects to date that have or will have marketing plans. The marketing plans are based on affirmative marketing and involve outreach efforts to the HACSJ and local ethnic organizations. News articles are run in local newspapers, ads are included in monthly and weekly periodicals, all designed to reach non-mainstream families and ethnic groups. Ads in Spanish and Southeastern Asian languages are designed to attract interested minority families.

For smaller homeownership projects involving less than four units per project, San Joaquin County is generally not involved in funding construction prior to down payment assistance. On this type of project, as well as outreach efforts for housing rehabilitation clients, affirmative marketing is accomplished by placing ads in local newspapers, both in Spanish and English, to locate prospective buyers. Staff also attends local events to market the Housing Rehabilitation and GAP programs.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

Down payment assistance and rehabilitation loan payments and payoffs, construction loan payoffs, as well as payments from a joint project with the HACSJ contribute to the flow of HOME program income funding. As required by HOME program regulations, program income is utilized for the next available project in the same budgeting category in which it is earned and is expensed before additional funds are drawn from the HOME line of credit.

The County received and receipted \$344,113.74 in HOME Program Income. The entirety of this Program Income will be used to benefit eligible low-income beneficiaries. These funds were used to rehabilitate existing dilapidated homes and sell them to low-income buyers through the County's GAP program, who would not otherwise be able to afford their first home.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

Specific activities to foster and maintain affordable housing undertaken in the current PY included:

- GAP Loans for Homebuyers
- Funds provided to nonprofit CHDO to acquire dilapidated homes for rehabilitation and re-sale.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours					
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					

Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					
Other.					

Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative