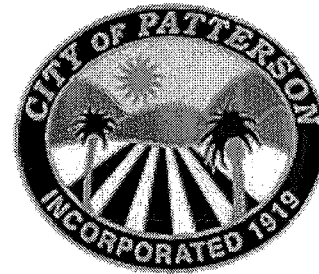


**STANISLAUS COUNTY
CONSOLIDATED PLAN
2002-2006**



for the jurisdictions of:
the Cities of Oakdale and Patterson
&
the Unincorporated County

For further information:
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**Stanislaus County/City of Oakdale/City of Patterson
Community Development Block Grant (CDBG) Consortium
FY 2002/2007 Consolidated Plan**

EXECUTIVE SUMMARY

INTRODUCTION

The Consortium's Consolidated Plan outlines the goals and policies for utilizing CDBG funds to assist low income households and persons in the areas of housing, associated infrastructure and economic development.

The three specific goals of the CDBG program are: 1) Provide decent housing; 2) Provide a suitable living environment; and, 3) Expand economic opportunities.

For FY 2002/03, the Consortium will spend approximately \$2,160,000 of CDBG funds on the following activities: Facilitate the construction of public infrastructure; Assist in the construction of public facilities; Provide program administration; Assist public service agencies; Provide fair housing services; and Provide program delivery costs.

Stanislaus County and the cities of Oakdale and Patterson (the Consortium) represent almost 134,000 people located in the Central San Joaquin Valley of California. Since 1990, it is estimated that the Consortium has increased by 15% in population. The Central Valley's prime farmlands, soils and moderate climate have made this the country's leading agricultural region. The agricultural setting of the Central Valley has historically provided the basis for the area's primary industries of food processing and related agricultural services.

PLAN PREPARATION AND PROCESS

The preparation of the Consolidated Plan utilized consultation and coordination among various government agencies, private groups (for- and non-profit) and individuals. Relationships with these resource providers consisted of both written contacts and face-to-face meetings, both public and informal. Most important among them were the meetings with the Consortium partners and the input from the membership of the Stanislaus County Housing and Support Services Collaborative.

Once prepared, the Draft Plan was presented to the Stanislaus County Board of Supervisors and the City of Oakdale and Patterson. Following that presentation, the Draft Plan is available for a 30-day review to solicit input from the public with formal adoption by the Board of Supervisors following.

CITIZEN PARTICIPATION

Public participation in the Consolidated Plan process included several public comment meetings held at various locations and times throughout the Consortium jurisdictions. Input was sought from citizens and local service agencies on the needs of the unincorporated areas of Stanislaus County, as well as the cities of Oakdale and Patterson. Four public hearings will be held. The first meeting to be held on March 26 will consider the Draft Plan. One subsequent public hearing will be held in each of the other jurisdictions of the Consortium, and the final meeting is scheduled for early May

for the Board of Supervisors to consider the adoption of the Final Consolidated Plan.

HOUSING NEEDS

California's housing supply and affordability crisis most severely impacts families struggling to provide a safe and healthy home for their children. This problem also impacts lower paid workers in the industries and occupations crucial to California's economy and prosperity. Prices and rents have increased faster than supply. Californians must consistently devote more of their income to housing than residents of other states. This is certainly true for families in Stanislaus County.

Housing needs are determined by a combination of factors including population trends and projections, the rate of household formations, household size and type, and household income. The relationship between housing supply and demand is also an important factor.

Specifically, in Stanislaus County the jobs-housing imbalance is becoming a growing problem. There is rapid rate of growth in the county's population, that combined with insufficient affordable housing, has created a serious concern for the public, as well as service providers. There is the concern that there is a lack of affordable housing for persons who live in the area, and too many higher-priced homes in newer parts of the jurisdictions.

Within the Consortium jurisdiction, the following housing and household data has been determined to be important in developing a housing strategy: household size has increased from 2.13 to 3.03 persons; lower income households spend proportionately more for housing than higher income households; large-related households (5 or more people) have difficulty in locating suitable housing; major obstacle to first time home buyers is accumulating money for down payment and closing costs; median home price approximately \$158,500; additional 5,438 units will be required between 2001 and 2008; additional beds will be needed for special population groups that include the elderly, mentally ill, physically disabled, substance abusers, homeless; farmworker housing faces shortages; and, a portion of 311,500 homes built prior to 1980 may face lead-base paint protection/abatement issues.

COMMUNITY DEVELOPMENT NEEDS

There are areas within the Planning Area that are generally populated with lower income households. These areas lack the basic infrastructure that has become standard in newer development. This community and neighborhood condition does not promote quality of life nor does it bear positive on the value of the individual properties.

Typical types of public infrastructure that are lacking include: sewer and water; street improvements; sidewalks; recreational facilities; and, health facilities.

PUBLIC SERVICES NEEDS

There are programs and services that can be more efficiently and economically provided by others. Categories that would be appropriate for these funds would include, but not be limited to, the

following: services to the homeless population; transportation vouchers; mental health assistance programs; substance abuse recovery; food and clothing services; educational training; and, workforce development.

FAIR HOUSING

The Consortium will contract with Project Sentinel for the provision of fair housing services, which include: Tenant/landlord counseling and dispute resolution; Outreach and education; Information and referral; Legal services referral; and, Public service announcements

STRATEGY

The members of the Consortium will continue to use their redevelopment housing set aside and their Home Investment Partnership (HOME) funds to address the variety of housing needs within the jurisdiction.

Community Development Block Grant funds, linked with other funding opportunities (Tobacco Settlement, General Fund) will be allocated for public infrastructure and community facilities.

Additionally, a portion of CDBG funds will be allocated to a competitive grant cycle to which public service providers can apply. Individual grants will not exceed \$20,000.

CONCLUSION

The CDBG Entitlement Program is one more opportunity for funds to use to address needs and challenges that are faced by the members of the Consortium. If any member of the public has a question regarding the full Consolidated Plan, please call Jim Duval or Ana Rocha at 209-525-6330, or come to the Stanislaus County Department of Planning and Community Development at 1010 10th Street, Suite 3400, Modesto, CA between the hours of 8:00 a.m. and 5:00 p.m., Monday through Friday.

A copy of the Draft Consolidated Plan will be available for review during the month of April at the following locations: Stanislaus County Planning Department, 1010 10th Street, Suite 3400, Modesto; Oakdale Planning Department, 455 So. 5th Avenue, Oakdale; Patterson Planning Department, 33 S. Del Puerto Avenue, Patterson; Main Library, 1500 I Street, Downtown Modesto; Oakdale Branch Library, David F. Bush Library, 151 So. 1st Avenue, Oakdale; and, Patterson Branch Library, 46 N. Salado Avenue, Patterson.

I. INTRODUCTION

This document, known as the Stanislaus County Consolidated Plan, is the result of a consolidated planning process for a grant program administered by the U.S. Department of Housing and Urban Development's (HUD) Division of Community Planning and Development (CPD): Community Development Block Grants (CDBG). It also constitutes the actual application for those funds for the upcoming program year, which starts on July 1, 2002.

The general goal of the grant program is to strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, to enable them to provide decent housing, establish and maintain a suitable living environment, and expand economic opportunities for every American, particularly for very low- and low-income Americans (meaning those with incomes below fifty percent and eighty percent of the area's median income, respectively). The specific goals of the grant programs are as follows:

- Provide Decent Housing
Included within this broad goal are the following objectives: to assist homeless persons to obtain affordable housing; retain the affordable housing stock; increase the availability of permanent housing that is, without discrimination, affordable to low-income Americans; and increase supportive housing that includes structural features and services to enable persons with special needs to live in dignity.
- Provide a Suitable Living Environment
This goal includes the objectives of improving the safety and livability of neighborhoods; increasing access to quality facilities and services; reducing the isolation of income groups within areas by de-concentrating housing opportunities and revitalizing deteriorating neighborhoods; restoring and preserving natural and physical features of special value for historic, architectural, or aesthetic reasons; and conserving energy resources.
- Expand Economic Opportunities
Included in this goal are the objectives of creating jobs accessible to low-income persons; providing access to credit for community development that promotes long-term economic and social viability; and empowering low-income persons to achieve self-sufficiency in federally assisted and public housing.

The Consolidated Plan is intended to further the above goals and objectives through a collaborative process, whereby a community establishes a unified vision of needed community development actions. Consolidating the submission requirements offers local jurisdictions an effective opportunity to shape the various programs into effective, coordinated neighborhood and community development strategies. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context and to reduce duplication of effort at the local level.

II. PROCESS USED IN PREPARATION OF THE CONSOLIDATED PLAN

A. PROCESS, STRUCTURE/MECHANISMS

The preparation of the Consolidated Plan utilized a housing and community development planning process that provided a unified framework to offer new opportunities for collaboration and collective problem solving. Partnerships among government agencies and between government and private groups, both for- and non-profit, are encouraged to achieve the intended public purposes. This section of the document describes the consultation and coordination processes that were involved in the development of the Consolidated Plan.

Lead Agency: Federal regulations require each jurisdiction receiving funding under these HUD programs to designate a lead agency for preparation and submission of the Consolidated Plan. Stanislaus County has designated its Planning and Community Development Department, which administers the programs on its behalf, to also serve as the lead agency for preparation of the Consolidated Plan. The Consolidated Plan was prepared by staff from the Planning and Community Development Department's Housing Programs Division, with the assistance of staff from the cities of Oakdale and Patterson. Staff from the County's Human Services Agency, Public Health Services, Health Services Agency, and Behavioral Health and Recovery Services, along with staff from the Housing Authority of the County of Stanislaus, also provided significant assistance in the preparation of this document. The Stanislaus County Housing and Support Services Collaborative, which in addition to some of the organizations mentioned above, includes representatives from the County's homeless shelters and service providers, also provided input.

Relationships with the above mentioned resource providers consisted of both written contacts and face-to-face meetings, both public and informal, with both public and private sector agencies and service providers. The former were generally utilized to generate data and update previously provided information. The latter, generally taking the form of informal meetings between staff and occasional formal public hearings, were used to review draft documents and receive public comments on those documents, respectively. Additional information regarding coordination is contained in the remaining paragraphs in this section of the document, as well as in the chapter of the Consolidated Plan entitled "Citizen Participation."

Institutional Structure: The Stanislaus County Board of Supervisors must adopt the Consolidated Plan and the document must, in turn, be approved by HUD prior to implementation of the goals and objectives of the document's first year Action Plan. The Board of Supervisors delegated the responsibility of preparing and

implementing the Consolidated Plan to the County's Planning and Community Development Department because of its experience with programs, such as Community Development Block Grant since 1991, HOME since 2000, and Redevelopment since 1988.

The remaining participants consist of public agencies with on going responsibilities for providing housing and related services and private agencies receiving HUD funds. Those public and private agencies are identified later in this document in the chapter entitled "Housing and Community Development Strategic Plan." Monitoring for compliance with the goals and objectives of the Consolidated Plan will be the primary responsibility of the Planning and Community Development Department, with selected monitoring to be undertaken by specific public- and private-sector agencies. Additional information on the monitoring process is located in the "Monitoring" section of the Annual Action Plan (Chapter VIII).

The strengths of the delivery system are related to the fact that the responsible public agencies have been involved in program administration and implementation for quite some time. If there are weaknesses in the delivery system, it would involve the previous lack of direct communication between public and private service providers. In addition, both the public and private sector agencies previously involved in the delivery of services have been unaware of the functions of and services provided by the other. This shortcoming was addressed during development of the Housing and Support Services Collaborative that created an extensive listing of public and private service providers.

B. OVERVIEW OF CONSOLIDATED PLAN PLANNING AREA

The Stanislaus County Consolidated Plan Planning Area is comprised of the unincorporated portions of Stanislaus County and the cities of Oakdale, and Patterson (see map in Appendix D). The Planning Area is located just south and east of the San Francisco-Oakland metropolitan region and east of the San Jose/Silicon Valley area. It is bordered to the north by San Joaquin County, the east by Tuolumne and Calaveras Counties, and the south by Merced County. In the environment of California's rapidly urbanizing San Joaquin Valley, the entire County is a focal point of an area that many forecasters believe will be the fastest growing region in the State of California in the coming decades.

State Route 99 and Interstate 5, two of the State's major north/south roadways, pass through the County, offering excellent access in both these directions. Due to the presence of the Union Pacific and the Burlington Northern and Santa Fe railroads, available Amtrak Service, an intercity bus line, a metropolitan airport, the County is strategically located to continue its major role in intra-and interstate trade. This regional transportation network in conjunction with relatively low land and power costs has attracted nonagricultural-related industrial development.

Historically, food processing has been one of the area's largest manufacturing activities.

The increasingly close ties to the San Francisco Bay Area, the Sacramento metropolitan area, and the larger Central Valley have resulted in more inter-regional travel and has strained the County's roadways. Several deficiencies in the circulation system have become evident in recent years. Projections for the current two lane Interstate indicate that it will need to be widened to handle additional commuters traveling to and from and over the Altamont Pass each workday. If the County is to sustain this growth and achieve a more diversified economic base, alternative financial and regulatory mechanisms must be established to ensure timely and cost-efficient provision of, and improvements to, the County's infrastructure.

C. DESCRIPTION OF THE LOCAL JURISDICTION

Oakdale

The City of Oakdale located in the northeasterly portion of the county, on the south bank of the Stanislaus River is at the intersection of State Highways 108 and 120. It is approximately twenty miles from the County Seat of Modesto. It is home to the Western United States Hershey Chocolate Plant and is known as the Cowboy Capital of the World.

In 1990, the City of Oakdale contained 2,544 acres. Of that total, 1103 or 43% is residential; 6% or 167 acres is commercial and 636 acres, or 25% is Industrial. The remaining 26% is open space and public facilities. Residential growth has occurred both on the east and west sides of the city; industrial on the south side, and commercial on Highway 108 and 120.

Patterson

The City of Patterson is situated in western Stanislaus County on Highway 33 between Interstate 5, three miles to the west, and the San Joaquin River, about three miles to the east. Patterson is approximately 15 miles west of Modesto, the county seat and proclaims itself the "Apricot Capital of the World".

In 1990, the City of Patterson contained 736 acres. Of that total, 77% or 567 acres is residential, 8%, or 57 acres is commercial and 14%, or 104 acres is industrial. The remainder is Planned Development. The new growth in Patterson has occurred on the west side of the city.

Stanislaus County

The county is a combination of both urban and rural development. There are thirteen (13) communities that are home to 106,790 citizens that reside in the unincorporated limits of the county. There are subdivisions, businesses, industrial parks, Highway Commercial Corners, Public open space and facilities and farms,

both large and small. For the most part, residential urban development has most recently occurred in Salida. But, older and larger residential neighborhoods are adjacent to the City of Modesto, the seat of Stanislaus County Government.

D. GENERAL GROWTH TRENDS AND ACTIVITIES

Growth

The Planning Area has been experiencing significant changes in recent years. Population and employment growth were most noticeable during the 1990's. Growth rates exceeded that of both the State and the San Francisco Bay Area. Much of the population growth has come from Bay Area residents in search of more affordable single-family housing. The Patterson - Salida portions of the Planning Area have captured a substantial amount of this type of growth in the Stanislaus County Planning Area.

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

Historically, the economy of Stanislaus County, including the Planning Area, has been tied to agriculture. While agriculture is still a major industry in the County, it is a number of retail businesses locating in Oakdale including Big 5 Sporting Goods, Holiday Inn Express, Washington Mutual and a large office building finishing up tenant improvements. Likewise, in Patterson a Neighborhood shopping center was recently finished as well as an upscale Highway Commercial center at the I-5 interchange. This population growth is also expected to generate significantly more growth in finance, insurance, health, and real estate services (as well as local governmental services) than previously existed.

This diversification of the local economy will help alleviate the unemployment situation that has affected the Planning Area. The unemployment rate in the Planning Area has consistently been higher than the Statewide rate, reflecting the wide seasonal employment fluctuations normally attributed to agriculture and agriculturally-related employment. For those who are unemployed and without other resources, no housing is affordable. Even without the diversification of the economy in the Planning Area, agricultural employment is expected to decline over the next several years. According to the State Employment Development Department, the decline in agricultural employment will be triggered by a number of issues facing growers during the 1990's: increasing opposition to pesticide use; conversion of farmland to industrial, commercial, and residential use; increased government regulation; competition in the world markets; and increasing competition for water. Additionally, a December, 2001 Modesto Bee article stated

that rising costs of energy, land, and operations will also have an impact to the agricultural growth of the economy, However, there will still be a significant unmet need for housing for migrant farmworkers for the foreseeable future.

Adoption of New General Plans

The cities in the Planning Area have adopted general plans to accommodate the population and employment growth expected to occur within the next ten to fifteen years.

Growth Limitations Activities

The general plans represented in the Planning Area are, for the most part compatible. As a city positions itself to grow, adjacent unincorporated territory is annexed from spheres of influence. It remains to be seen whether the local Agency Formation Commission (LAFCO) develops new policies that would hinder or encourage future annexations. Other than general economic factors, there are not any constraints on the development of housing.

The 1990 Census indicated a total of 3,005 multiple housing units in the Planning Area. The 1998 Census indicated an increase of 246 units or 8%. This minimal increase has not kept up with the demand. Currently, the vacancy rate in the Planning Area is less than 2%. The influx of Bay Area households searching for affordable housing has diminished the inventory in both housing types (single and multi-family). This low vacancy rate illustrates the need for additional rental units.

E. POPULATION CHARACTERISTICS

Change in Population

In January 2000 the population of the Consolidated Plan planning area was estimated to be 133,899. This is an increase of approximately fifteen (15) percent over the 1990 census figure of 116,552 and represents an annual growth rate of 1.5 percent. This increase compares to a approximated fourteen (14) percent increase in population that occurred between 1980 and 1990, during which time the annual growth rate was 1.4 percent. Although single-family residential construction appeared to be significant during growth spurts, the rate of increase stayed constant over the course of two decades.

Minority Population

From 1990 to 2000, there was a dramatic increase in the minority population. Although comprising only 29% of the total population of the Planning Area in 1990, the minority population accounted for over 45% the growth during this period. The most dramatic changes occurred in the Hispanic, Asian, and Black populations, which increased seventy-nine percent, seventy-one percent, and sixty-four percent, respectively. By comparison, the white (non-Hispanic) population increased twenty-six percent during the 1980-1990 period.

Areas of Minority Concentration

Areas of Minority Concentration are depicted on the maps included in Appendix A, entitled “Stanislaus County and the Cities of Oakdale and Patterson Areas of Low Income and Minority Concentration.” By local definition, these are areas in which the total 1990 Census minority population exceeds 29% the total population of a given census block group. The 29% figure represents the average minority percentage in the Planning Area.

Areas of Low-Income Concentration

Similar in geographic location to areas of minority concentration are areas of low-income concentration. Areas of low-income concentration are defined as areas where at least 51% of the population of a 1990 Census block group consists of persons of low- and moderate-income. The minority concentrations of these areas are shown on the maps in Appendix D, entitled “Stanislaus County and the Cities of Oakdale and Patterson Areas of Low-Income and Minority Concentration.” The following is a description of the areas shown in Appendix D.

La Grange- is a small historic town located in the eastern portion of the county that developed during the Gold Rush. It generally lacks public infrastructure with water as the only utility. According to the 2000 Census information, La Grange’s largest minority concentration is Hispanic at 44%, and a median household income of approximately \$23,916.

Salida- is a community that is now larger than most incorporated cities within the county. It’s central core is undergoing construction of storm drainage infrastructure. Water and sewer service is already available. The community of Salida has a Hispanic minority concentration of 25%, and 14% of its population reported “Other Race” as their choice amongst those provided by the US Census Bureau. The median household income is \$57,874, which reflects the commuter nature of the community of Salida. This community consists of 87% homeowners and 13% renters. The significant population growth in Salida over the years has been due mostly to bay area commuters that have relocated to this community.

Westley- is a very small town, Westley is 2 miles due west of Grayson. It has few residences and a small distinct commercial corridor along Highway 33. Water is provided by the City of Modesto and sewer service by a Community Services District. This small town has a median household income of \$20,417. The town has a small population of approximately 747 people, with an average household size of 4.49, the highest in the unincorporated areas of the county. 77% of householders in this area are renters, while 23% are homeowners.

Grayson- is a residential enclave that is located adjacent to the San Joaquin River. This area has water and sewer services. This community has a high Hispanic minority concentration of 43%. The median household income in this area is

\$47,841, with an average household size of 4.03. In this area 72.6% of the householders are homeowners, while 27.4% are renters.

West Modesto- is an irregularly shaped area that includes county islands that do not have public infrastructure such as curb, gutter, sewer and storm drainage. Water is provided by the City of Modesto. A portion of this area (Robertson Road) is identified as the major project for the CDBG funds during FY 2002-03. The area of West Modesto has a high Hispanic minority concentration of 35%. The median household income for this area is \$30,132, with an average household size of 3.89. In this area, 58.2% of the householders are homeowners while 41.8 are renters.

Bret Harte- is a residential neighborhood adjacent to the southwest of the City of Modesto. The Stanislaus County Redevelopment Agency recently concluded construction of sewer service infrastructure for the 1000+ residential properties that ultimately connected to the Modesto Municipal Sewer Service District. Other infrastructure such as storm drainage, curb, gutter and sidewalks are not present. According to the 2000 Census, this neighborhood has a high Hispanic minority concentration of 45%, and 31% of the population reported ‘other race’ for their ethnicity. The median household income in this area is \$26,588. The area also has an average household size of 4.49, which is one of the largest in the unincorporated areas of the county. In this neighborhood 57.2% of the householders are homeowners, and 42.8% are renters.

Airport Neighborhood- is adjacent to Modesto, this residential area has water service only and is provided by the city. The median household income in this neighborhood is \$36,020. There is a high Hispanic minority concentration in this neighborhood.

South 7th & South 9th Street- Each of these areas is known by a local street and includes a mix of housing, commercial and industrial enterprises. Both have water but not sewer service. These areas are tucked between the cities of Modesto and Ceres. Hispanics have a high minority concentration of 37% in this area. The average household size is 3.66, and the median household income is \$27,582. In these areas 64.5% of the householders are homeowners, and 35.5% are renters.

Shackelford- is a residential area adjacent to the City of Modesto that is lacking in public infrastructure. Water is provided by the City of Modesto. Municipal sewer service is planned for construction by the Stanislaus County Redevelopment Agency during 2002-03. The median household income in this area is \$23,289, and the average. Family size 4.25. There is also a high Hispanic minority concentration of 42%. In this area 44.9% of the householders are homeowners, and 55.1% are renters.

Empire- is a town located adjacent to the City of Modesto on its east side on

Highway 132. Water and sewer services are provided by the City of Modesto. This town has an average household size of 3.52 and a median household income of \$27,500. In this town there is a high Hispanic minority concentration of 31%, and 19% "other race". In this town 67.8% of householders are homeowners and 32.2% are renters.

Hickman- is a small, rural community on the eastern side of the county with only public water. The median household income in this area is \$33,333, and an average household size of 3. There is a high Hispanic minority concentration in the area. In this community 72.7% of the householders are homeowners, and 27.3% are renters.

Denair- is a full service town east of the City of Turlock. Recently, the Community Services District prepared a water system development and rehabilitation program and is beginning implementation. Sewer service is provided by the City of Turlock. In this town the average household size is 3.27, and the median household income is \$41,399. There is also a high Hispanic minority concentration in this area. In this town 77.5% of the householders are homeowners, while 22.5% are renters.

Keyes- is a town situated between the cities of Ceres and Turlock. It receives sewer service from the City of Turlock and has its own Community Service District that provides water. Due to the high water table, storm drainage is an issue in that area. Preliminary design work sponsored by the Stanislaus County Redevelopment Agency will commence during the FY 2003-2003. The town of Keyes has a minority concentration of 30% Hispanics, and 22% "Other Race". The average household size is 3.73, and the median household income is \$31,734. 74% of the householders are homeowners, while 26% are renters.

Cowan Tract- is a neighborhood of rural one acre lots with mostly mobile homes as residences. There are no public services available. This neighborhood has a median household income of \$27,619. There is a minority concentration of 20% Hispanic, and 16% African-American. According to the US Census, 49% of the householders in this area are renters while the other 51% are homeowners.

Monterey Park- is a small, rural community developed prior to WWII by African-American families. Water is provided by a Community Services District for this area. The median household income for this area is \$26,406. According to the 1990 Census information there were an estimated 449 persons living in this community, and 147 households. 15% of the area's households are renters, and 85% are homeowners. The highest minority concentration in this area is 40% African-American. There is no current Census 2000 information available on this area.

Crows Landing- is a rural community located on the westside of the county

adjacent to Highway 33. Generally lacking in public infrastructure, the local Community Service District provides water from an old and repair-burdened water system. The median household income is \$20,250. A total of 54% of the householders in this area are renters, while the other 46% are homeowners. There is no overall high minority concentration in this area.

Employment

Compared to the improvement in the unemployment rate that occurred between 1980 and 1990, the unemployment rate remained relatively stable between 1990 and 2000. In 1980, the unemployment rate was 10%; by 1990, the unemployment rate had dropped to 7.7 percent; in 1999, it was at 8.5 percent.

Although the 1990 unemployment rate was considerably better than the overall countywide rate of 10.3%, it still exceeded the statewide rate of 6.6%. The employment situation reflects the fact that the growth of two of the areas of the Planning Area, Patterson and Salida, was fueled by transplanted Bay Area households who chose to commute to their jobs in the Bay Area while residing in Stanislaus County. A stable unemployment rate combined with an increasing population indirectly results in more people needing affordable housing and/or supportive services.

The majority of jobs within Stanislaus County are in its Urban Areas. First of all within the Modesto/Ceres urbanized area, and the large industrialized parks within their unincorporated sphere's of influence, and then within the Turlock urbanized area. Following that are the Oakdale, Patterson, and Riverbank areas.

III. CITIZEN PARTICIPATION

The Citizen Participation Plan was developed by staff of the Planning and Community Development Department using guidelines from the Department of Housing and Urban Development and included in the draft Consolidated Plan, for the purpose of encouraging comment by interested persons, groups and agencies. Comments are included in the Final Draft Consolidated Plan.

The Consolidated Plan is being prepared using the following Citizen Participation Plan. The intent of the Citizen Participation Plan is to encourage, in conjunction and consultation with the Housing Authority of Stanislaus County, the County Department of Mental Health Services, and other public and private agencies involved in the provision of housing and related services, the participation of residents of public- and assisted-housing developments in the process of developing and implementing the Consolidated Plan. The results of these consultations are contained in the Consolidated Plan with specific references being made to the particular agencies where applicable. The Citizen Participation Plan is also intended to encourage the participation of other low-income residents of targeted revitalization areas in the County.

A. PARTICIPATION

The involvement of the extremely low-, and very low-, and low-income population and interested groups is encouraged through the use of newspaper publications and the mailing list of interested persons, agencies, and organizations first developed during establishment of the Housing and Support Services Collaborative and which is continually being expanded. The list contains numerous agencies that serve the needs of specific minority groups and advocacy groups for populations living in distressed and blighted areas (including farmworker groups, community and senior centers, low-income advocacy programs, advocacy groups for those on General Relief, homeless assistance and outreach programs, shelters, and refugee assistance programs) in the Planning Area. The list has been maintained and periodically updated to reflect changes in names and addresses and increased to add the names of individuals and agencies who have expressed an interest in becoming involved in the process of developing the Consolidated Plan. The Planning and Community Development Department has also consulted with the Housing Authority of Stanislaus County, the County Department of Mental Health Services, and the County Department of Public Health Services in the development of this document.

Any interested persons, agencies, and organizations that desire to be added to the Consolidated Plan mailing list or would like to update existing information on the list may do so by contacting:

Stanislaus County Planning
and Community Development Department
Housing Programs Division
1010 10th Street, Suite 3400
Modesto, CA 95354
(209) 525-6330
FAX: (209) 525-5911

In order to foster citizen participation in the development of the Consolidated Plan, the Planning and Community Development Department has participated in a number of presentations and informational meetings with public and private sector agencies and groups, as well as with advisory committees and groups of citizens who might or will benefit from program-funded activities. The two cities of the Consolidated Plan Planning Area have conducted similar meetings and presentations with groups that provide services to their jurisdictions and to citizens that will or might benefit from program-funded activities.

B. ACCESS TO MEETINGS

Notices for meetings are generally placed in The Modesto Bee ten days before the meeting. The two cities in the Planning Area are also requested to provide similar public notices in their local newspapers before meetings in the specific city, as well as for meetings affecting the entire Planning Area. The notices indicate the specific dates by which both written and oral comments must be received. Notices include a telephone number for those who are deaf, hard of hearing, or speech disabled to receive relay communications services. That service is provided by the California Relay Service using the following phone numbers: 1 (800) 735-2929 (text telephones) and 1 (800) 735-2922 (voice). The Notices also include the statement that translator services should be provided by the person requiring such service.

C. ACCESS TO INFORMATION

All publication notices include a discussion of any documents that are the subject of a meeting, along with a summary of the document, proposed funding levels, and a listing of the locations where the documents may be reviewed. Documents are available at the Planning and Community Development Department's information counter during regular business hours and at similar locations in each of the two cities in the Planning Area, as well as in the reference section of the County public library. The notices indicate that documents and other information can be mailed on request in those cases when it is not possible for the interested

person to view one of the public copies. In the case of the draft and final Consolidated Plan, the notices also include a reference to displacement that may result from activities associated with the document. All public records and documents associated with development of the Consolidated Plan will be maintained at the Planning and Community Development Department at the above address for a period of no less than five (5) years.

D. TECHNICAL ASSISTANCE

Notices include the statement that technical assistance from staff is available to groups and individuals wishing to develop proposals for Consolidated Plan activities, as well as to those wishing additional information. Technical assistance received from HUD in the form of comments on documents and other submissions is incorporated into subsequent documents and provided at future public hearings.

E. PUBLIC HEARINGS

For all documents requiring adoption by the Board of Supervisors, two public hearings will be held:

- at a time and in a location that is convenient for people who might or will benefit from program funds,
- accessible to people with disabilities, and
- adequately publicized.

The hearings will be scheduled to obtain the views of citizens, public agencies, and other interested parties and will respond to proposals and comments at all stages of the Consolidated Plan development process. The latter will be accomplished by identifying housing and community development needs, reviewing proposed uses of funds, and reviewing program performance. The County will hold at least two public hearings during each program year cycle, including at least one of which will be held before the proposed Consolidated Plan documents (either the actual Consolidated Plan or future annual amendments) is published for comment.

F. PUBLISHING THE PLAN

The County will publish all proposed Consolidated Plan documents so that affected citizens have sufficient opportunity to review it and provide comments. The requirement may be met by publishing a summary of the proposed consolidated document in one or more newspapers of general circulation and making copies of the proposed document available at advertised libraries, government offices, and in public places. Any summary will describe the contents and purpose of the consolidated document, along with a list of the locations where

copies of the entire document may be examined.

G. COMMENTS

Prior to the submittal of documents, citizens will be provided a minimum 30-day period in which to comment on the draft document. The County will consider the views of citizens, public agencies, and other interested parties - both written and oral - in preparing the final Consolidated Plan and attach a summary of such comments to the final submission to HUD. The summary will include a written explanation of comments not accepted and the reason why these comments were not accepted.

The public will also be given an opportunity to comment on annual performance reports that are prepared and submitted to the U.S. Department of Housing and Urban Development (HUD). A minimum fifteen (15) day comment period on all draft performance reports will be preceded by the publishing of a public notice as described above. All written comments, as well as oral comments received during any public hearings on draft performance reports, submitted during the comment period will be considered during preparation of the final performance report. A written summary of comments received and responses will be attached to the performance report that is submitted to HUD.

Prior to the submission of any substantial change in the proposed use of funds, which is defined as the reallocation of 10% or more of total annual CDBG or HOME funds from one eligible use to another, citizens and other interested parties will be given a two-week notice period prior to a minimum thirty-day comment period to submit written comments on the proposed substantial amendment to the Consolidated Plan. The noticing procedures will be consistent with the procedures previously described and the comments received will be processed according to the procedures described above in "Comments."

H. TIMELY RESPONSE TO WRITTEN COMPLAINTS

Complaints from citizens and interested parties relating to the Consolidated Plan, substantial amendments, and performance reports shall be submitted to the above-noted contact person at the Planning and Community Development Department in writing, along with the name of a contact person and a mailing address for response. A written response to each complaint shall be prepared and returned to the contact person within fifteen working days, unless not otherwise practical. In the event that a response will not be prepared and returned within that period of time, the Planning and Community Development Department will notify the contact person in writing to identify the reason for delay and the anticipated date for preparation and return of the written response.

I. PROCESS

Public Meeting

The first public meetings for the Consolidated Plan were a series of meetings to inform both the public in general and service providers about the Consolidated Plan development process and to provide a forum for identifying and assessing housing and other community development needs in the County. These meetings were held in Empire, Salida, Keyes, Patterson, Oakdale, and Modesto.

The notices for this series of meetings were published in the Modesto Bee, Patterson Irrigator, The Oakdale Leader and El Sol. The notices contained information describing the purpose of the meeting, its time and location, and contacts for additional information.

Public Hearing No. 1

The first public hearing for the document was before the Board of Supervisors on March 26, 2002. The purpose of this hearing was to review the needs and establish the preliminary priorities of the five-year plan and to introduce the Draft Annual Plan that recommends projects for implementation during 2002-03. A notice of the public hearing was published in The Modesto Bee.

Public Hearing No. 2

The second public hearing for the document, at which time the Board of Supervisors adopted the final document, was held on May 7, 2002, and was preceded by the required thirty-day review period for the draft Consolidated Plan. The review period began on April 1, 2002, and ended on April 30, 2002. In accordance with the "Elements of the Citizen Participation Plan," copies of the draft document were circulated to appropriate agencies and a public notice regarding the comment period on the draft document was published in The Modesto Bee.

Public Participation Procedures for the Two Jurisdictions

As the participating jurisdiction, Stanislaus County is required to adopt a Citizen Participation Plan that complies with all of the requirements of the Department of Housing and Urban Development. The two cities, on the other hand, are not required to comply with those requirements. The following descriptions of the citizen participation plans in each of the two cities in the planning area indicate how the cities' procedures further encourage participation by low- and very low-income individuals in the development of the Consolidated Plan.

Oakdale and Patterson

Public participation is encouraged by a noticed public hearing before the City Council. The advertisement of the meeting consists of a public notice in the local

newspapers, The Oakdale Leader, and The Patterson Irrigator, respectively. That notice specifies details regarding the time and place of the meeting, gives the amount of funding available for the program year, outlines the public's opportunity to give testimony regarding the use of those funds, and states that assistance is available to help disabled persons attend and participate in the meeting. At the conclusion of that public hearing, the City Councils make their decisions on activities and projects to be funded in the upcoming program year. As discussed above, an informal meeting prior to the public hearings was held in January. The cities participate in the County's public hearing process by testifying at its public hearing and by providing local notice of the County's hearing.

IV. HOUSING AND COMMUNITY DEVELOPMENT NEEDS

California's housing supply and affordability crisis most severely impacts families struggling to provide a safe, decent and healthy home for their children. This problem also impacts lower paid workers in industries and occupations crucial to California's economy and prosperity. Prices and rents have increased faster than supply. Californians must consistently devote more of their income to housing. Between 1969-1999 housing costs in California have increased at an average annual rate of 7.5%.

Whenever possible, information on Stanislaus County's unincorporated area is presented separately. In some areas of Chapter 4 and 5 the information covering the entire County is provided. Census 2000 information is used in the majority of both chapters, although at the point of publication only a certain amount of Census 2000 information was available. Thus, in some parts of both chapters there is information from the 1990 Census. The distinction is clearly made between both time frames of information.

A. HOUSING NEEDS

Influencing Factors of Housing Needs

Housing needs are determined by a combination of factors including population trends and projections, the rate of household formations, household size and type, and household income. The relationship between housing supply and demand is also an important factor.

Specifically, in Stanislaus County the jobs-housing imbalance is becoming a growing problem. For over a decade both counties and cities have welcomed jobs without first ensuring that the workers could afford to live in the area. Resistance to growth, higher land and permitting costs, and other factors have caused housing construction to fall way behind. This is the main reason why the housing demand, driven by job and population growth in the Bay Area and other regions of the state still far outweighs the supply of homes.

There is rapid rate of growth in the county's population that combined with insufficient affordable housing has created a serious concern for the public as well as service providers. There is the concern that there is a lack of affordable housing for persons who live in the area, and too much high-priced homes in newer parts of the jurisdictions. These issues will be discussed further in this chapter.

Total Population/Projections

According to the 2000 Census data, the total population of Stanislaus County is 450,976. This represents a 1.9% increase from 1990, when the County's population was at 370,522. The county's population is estimated to increase to 585,519 persons by 2010. The City of Oakdale has 15,614 persons, which includes 2,608 families. In comparison to

their 1990 population of 11,961, Oakdale experienced a growth rate increase of 1.3% during the ten-year period. (See Table IV-1)

Patterson has sustained a fast pace of growth at 2.7% annually over the last ten years, greater than Stanislaus County that grew at 1.9%. Patterson has represented 3.3 % of the County growth over the last ten years, while comprising 2.5% of the County's total population. The City is expected to play a substantial role in the County's growth, especially with respect to growth to the west, with an estimated 11,693 persons. Patterson has had a steady rate of growth over the last ten years, adding approximately 230 persons per year, on average. Meanwhile the County has added 70,842 persons or 1.9% per year.

Table IV-1: Housing and Population Estimates 2000

JURISDICTION	TOTAL POPULATION	TOTAL HOUSING UNITS	OCCUPIED HOUSING UNITS	PERCENT VACANT
OAKDALE	15,614	5,795	5,600	3.36
PATTERSON	11,693	3,229	3,114	3.56
UNINCORPORATED	108,182	34,499	32,763	5.03
TOTAL SERVED	135,489	43,523	41,477	4.70
TOTAL COUNTY	450,976	150,346	144,699	3.76

Source: California Department of Finance, 2000

Household Population and Household Size/Projections

Stanislaus County's household population in 2000 is estimated at 145,146 persons, which is approximately 32% of the total population. In 2000, 61.9% of all householders in Stanislaus County were homeowners and 38% were renters. Fewer than two percent of the population lived in non-household situations (group quarters such as nursing homes, correctional institutions and college dormitories) or were homeless on the census data. The formation of households is impacted by a variety of factors. The aging of the populations, young adults leaving home, and divorce are some of the many circumstances that can cause household growth even in relatively static periods of population growth.

The change in the average household size over time is another important factor in determining housing needs. The average household size in Stanislaus County is estimated to have slightly increased between 1990 and 2000 from 2.13 in 1990 to 3.03 in 2000. An increase in household size is particularly evident in low-income areas where families are often forced to "double-up" to share housing expenses.

Table IV-2: Tenure By Household Size- 2000

Jurisdiction	Owner	Owner	Renter	Renter
	1- 4 Persons	5 + Persons	1- 4 Persons	5 + Persons
Oakdale	2,948	378	1,969	315
Patterson	1,610	577	607	352
Unincorporated	26,465	5,781	14,686	4,199
Total Served	31,023	6,736	17,262	4,866
Stanislaus County	74,135	15,751	44,562	10,698
Census 2000				

B. HOUSEHOLD CHARACTERISTICS- RENTER

Elderly Households

Elderly renter households in general and low-income elderly renter households in particular often have significant needs for housing assistance. Elderly households and families forced to spend more money on housing necessarily spend less money on local goods and services that comprise the fuel for a vibrant economy. Approximately 44% of the elderly households in the unincorporated areas of Stanislaus County own their home. Many, due to a fixed income and limited resources, are faced with repairs that are too costly thus causing their homes to be in substandard conditions.

According to Census 2000 data there are 5,669 senior (65 years of age and over) renters in Stanislaus County, while 19,572 are homeowners (See Table IV-3). These householders make up 10% of the renters in Stanislaus County and 35% of the homeowners in Stanislaus County. In Patterson, the older age groups over 65 years of age are experiencing growth. In 1990, persons 65 years of age and over comprised 8.9% of the population.

Table IV-3: Householders Over the Age of 65

Jurisdiction	Renter	Owner
Oakdale	293	778
Patterson	95	357
Unincorporated Area	1,886	7,479
Total Served	2,274	8,614
Stanislaus County	5,669	19,572
Census 2000		

There are several types of rental housing opportunities available for senior citizens in the city of Oakdale: market rate rental units, subsidized rental units, residential care facilities; second units/accessory units and senior mobile home parks.

According to the 1990 Census, 16.3% of the total renters were aged 65 and over. There are several apartment complexes that offer subsidized rental units. The Housing Authority of Stanislaus County provides assistance in the form of the Section 8 program is currently full and there is a two year waiting list. In addition to specific Section 8 subsidy assistance, there are housing developments that are subsidized and have affordable rents.

Small Related

In analyzing 2000 Census data, it was found that very low-income and low-income small related rental households experience a certain degree of housing problems. Over the last ten years, the City of Patterson has accommodated 539 households, resulting in 3,096 households in 2000. The household growth rate has consistently been less than the population growth rates, which could indicate an increasing household size and family formation.

Table IV-4: Households

Jurisdiction	1990	2000
Patterson	2,557	3,146
Oakdale	4,418	5,610
Unincorporated Areas	30,961	32,752
Stanislaus County	125,731	145,146
Total	37,936	41,508

Large Related

HUD defines a large household as one that consists of five or more members. As of 2000, there were 26,449 households in Stanislaus County with five or more people. The majority of these large households were owner occupied, as well as low-income. Large households tend to require housing units with more bedrooms, but in many situations that is not possible and overcrowding occurs. Large households that rent face a more difficult time finding units that are large enough to accommodate their needs. Large, low-income renter families have limited housing options.

Table IV-5: Income Characteristics

1990 Income Characteristic	Stanislaus County	% of Total
Median Household Income	\$29,793	
Per Capita Household Income	\$12,731	
Total Families Above Poverty	84,374	88.6%
Total Families Below Poverty	10,890	11.4%
Married-couple family with children under 18	4,081	9.8%
Married-couple family with no children under 18	1,212	3.5%
Male-headed family with children under 18	647	21.1%
Male-headed family with no children 18	95	5.0%
Female-headed family with children under 18	4,511	45.6%
Female-headed family with no children under 18	344	8.0%

Source: 1990 Census

In comparison to the other household categories, large related households face the same degree of difficulty, as do elderly households. It was found that large related households are in need of greater housing and services need. While only 18% of owners in the entire County live in households of 5 or more people, 43% of the people in the planning area live in large related households (See Table IV-2). In Patterson, large related households 1,546 accounted for 49% of the households in 2000. Patterson’s number of households increased from 2,557 to 3,156 an 18.9% increase. (See Table IV-4).

In 1990, large households represented 29% of the households in Oakdale. Developers of both single and multi-family housing are encouraged by the City of Oakdale to provide 3+ bedroom units, to accommodate the need for housing for larger families. In the 1990 Census data showed that 3,256 families (4,418 households) resided in Oakdale, and of that number 2,489 households resided in owner occupied units and 1,929 households live in rental units. In comparison to 2000, there were 4,052 families and 5,610 households in Oakdale an increase of an average 20% over ten years.

Table IV-6: Families

Jurisdiction	1990	2000
Patterson	2,110	2,608
Oakdale	3,256	4,052
Unincorporated Areas	24,818	26,053
Stanislaus County	95,264	109,517
Total	30,184	32,713

Source: U.S Census

Other Renter Households

In the category of Other Renter Households, which includes non-family households, unmarried partner households, and unmarried-couple households it was also found that they have significant housing needs. Data from Census 2000 indicates that single households, especially females, were more likely to be in need of assistance of housing and services than any other group. The need for housing and/or services becomes even greater for single households with children.

Table IV-7: Poverty Status of Single Parent Households

Single Parent Households with Children Under 18	Stanislaus County
Above Poverty	
Male-Headed	2,413
Female-Headed	5,379
Total	7,792
Below Poverty	
Male-Headed	647
Female-Headed	4,511
Total	5,158
Total Single Parent Households	12,950
Percent Female	76.4%
Percent Below Poverty	39.8%

Source: 1990 Census

Cost Burden and Severe Cost Burden

Stanislaus County

A household paying more than 30% of its income on all housing costs (including utilities) is considered to be cost burdened. A household paying more than 50% of its income for housing is considered to have a severe cost burden. The average renter in Stanislaus County has experienced a rapid increase in rent. As a group large related households have more housing problems. Even as income rises, almost all large households continued to experience housing problems. An estimated 80% of all large-related, renter households had a housing problem as of 1990, regardless of their household income. There was also a high proportion of elderly 1 to 2 member renter households that also experienced housing problems, regardless of their household income. About 50% of all renter households in Stanislaus County, regardless of income, experienced housing problems in 1990.

Another important income characteristic is the drastic rise in rent prices in Stanislaus County. In 1990, the median gross rent in Stanislaus County was \$482, which has more than doubled in 2000.

Cities of Oakdale and Patterson

In 1990, 56.2% of Oakdale renters, and 7.2% of its owner households were overpaying. Of Oakdale’s total households, 19.2% were overpaying in 1990. According to the 1990 Census, a total of 20.1% of renters were found to be overpaying, while 26% of the owner households were overpaying in Patterson. In Oakdale, 25% of renters were found to be overpaying, and 23.8% of homeowners were found to be overpaying. Generally, renters usually experience a higher degree of overpayment. A larger proportion of owners were overpaying in the City of Patterson. One reason could be a strong preference for home ownership combined with fairly reasonable prices.

Overcrowding

Overcrowding is defined by the Census as more than one person per room. Naturally, large related households experienced greater rates of overcrowding than other family types. The amount of households that were overcrowded was highest for the extremely low-income household group. In Stanislaus County, 16.8% of all renter households and 10.1% of owner occupied households were overcrowded in 1990 (See Table IV-8).

Table IV-8: Households by Overcrowding

Jurisdiction	Renters	Owners	Total
Oakdale	56.2%	8.8%	19.2%
Patterson	34.9%	6.7%	15.6%
Stanislaus County	16.8%	5.8%	10.1%
Source: 1990 Census			

According to the 1990 Census, 15.6% of Patterson’s occupied housing units were overcrowded. This percent was higher than the county, which was at 10.1%. Although Oakdale’s total percent was much higher at 19.2%.

Substandard Housing Conditions

The number of renter households living in substandard housing continues to be a source of concern, particularly with respect to very low-and low-income renter households. There also seems to be a direct link between overcrowding and housing units being affordable. Homeowners or renters with large families are unable to afford larger dwellings; thus, children are usually the largest percentage of persons living in substandard conditions.

Definition of Substandard Housing

Standard housing units are defined as those whose conditions meet or surpass Section 8 Existing Housing Quality Standards. Substandard units are defined as those deteriorated

housing units that fail to meet the Uniform Building Code Standards and that result in unsafe or inadequate shelter for the occupants. Critical defects that may indicate substandard units include termite damage, unsafe mechanical, structural, or electrical conditions, deteriorated roofs, and inadequate kitchen or bathroom facilities.

Substandard units suitable for rehabilitation are those whose deteriorated conditions can be corrected to meet housing quality standards at a cost not exceeding 50% of the value of the unit. If rehabilitation costs don't exceed 50% of the replacement value, the unit should be considered for replacement. Unfortunately, there is no Census or other data based on this local definition of substandard housing.

Housing Condition Estimate Based on Census Data

The U.S. Census no longer collects direct data on housing condition. Available measures of housing conditions are not very comprehensive. For example, one measure is the presence of complete plumbing and kitchen facilities. The condition of these facilities is not provided by the Census.

Based on 1990 Census information on a kitchen and plumbing facilities measure, there were approximately 885 housing units in Stanislaus County without kitchen facilities and 845 housing units without plumbing facilities as of 1990, or less than 1% of the occupied housing stock.

C. HOUSEHOLD CHARACTERISTICS- OWNER

Elderly Households

There are 19,472 elderly households that were owner occupants in 1990, they accounted for 26% of all homeowners in Stanislaus County. In comparison, there were 83,946 non-elderly homeowner households.

Elderly homeowners were twice as likely to be low-income. The difference in the prevalence of low-income between elderly and non-elderly homeowners may be explained by the fixed incomes upon which many elderly homeowners rely. The degree to which elderly homeowners need housing assistance is dependent, not surprisingly, on the income group to which they belong.

According to the 1990 Census, 31.7% of the total owner-occupied housing in Oakdale belonged to persons 65 years of age and older. The majority of owners live in single-family residences, but there are also several senior mobile home parks occupied by senior citizens. The senior population in the City of Patterson is at 8.2%, has increased to over 10% of it's population.

Elderly households have special housing needs, such as: housing that is physically accessible, as well as nearby shopping and transportation services. Typically, many senior citizens are on fixed incomes and may need assistance if their rents and/or cost of their utilities rise.

According to the Housing and Community Development Department, California's senior population (age 65 and older) is projected to increase by 3.2 million people between 1990 and 2020. Seniors will account for 21% of the State's 1990-2020 population growth.

Cost Burden and Severe Cost Burden

Census data regarding the extent to which cost burden and severe cost burden are being experienced by different owner household income groups shows that very low-income owner households are the most affected. There is a lower cost burden among elderly homeowners due to the fact that many purchased their homes at an earlier time. Therefore, they either have lower mortgage payments, since prices were lower or they have since paid off their mortgages. The percentage of low-income owners with high cost burdens is lower than the percentage of low-income renters with high cost burdens. In all cases, owners had fewer problems than renters.

Overcrowding

The incidence of overcrowding among low-income non-elderly, low-income homeowners was higher in comparison to all homeowners. However, homeowners are drastically less overcrowded than renters (See Table IV-9).

D. NEEDS OF MINORITY OWNER/RENTER HOUSEHOLDS

California is a diverse state, and Stanislaus County is reflecting this reality every year more and more. Language barriers and difficulty in acculturation add to problems in obtaining decent housing, particularly for the older adults. Overcrowding is common because large extended families tend to live together in one or two bedroom apartments. Homelessness among most minority populations is not as common, due to the cultural characteristic of taking in relatives and friends who are in need of shelter.

Hispanics, both native born and immigrant account for 64.5 % of the state's population, while in Stanislaus County Hispanics (141,871) make up about 32% of the total county population (446,997). Therefore, 20.1%, or 12,214, of renters in Stanislaus County are Hispanic, while only 14% of homeowners are Hispanic.

The second largest population group in California is Asians and together with Native Americans accounted for 24.6% of the state's population between 1990-2020. In the 2000 Census, the population estimate for Asians and Native Americans in Stanislaus County is estimated to be 26,053, (6%) of the county's total population. While 5.5% of Asians and Native Americans account for renter households, only 4.1% make up owner households in the county.

African-Americans will account for 4.5% of the state's projected 1990-2020 population growth. This population group is expected to increase by 700,000 persons between 1990 and 2020 in the state. While in Stanislaus County African-Americans account for 3%

(11,521) of the total county population, making it the third largest minority group. This group accounted for 3.7% of the renters in Stanislaus County with only 1.6% as homeowners.

According to the 2000 Census, Whites comprised the largest percent of both renters and owners in Stanislaus County. A higher percentage of units are occupied by White owners in comparison to the percentage of units occupied by White renters. There is also a slightly higher percentage of renters than owners in all minority groups.

If disproportionate housing needs of various racial/ethnic groups exist, they may be explained by lower incomes to a greater extent and housing discrimination to a lesser extent. In regards to income differences, Table IV-9 below represents 1990 Census information on per capita incomes by race in Stanislaus County. This table shows that all minority groups earned substantially lower incomes than did Whites in 1990.

Table IV-9: Median Incomes By Racial Group

Racial Group	1990 Median Income
White	\$13,968
Hispanic	\$10,998
African-American	\$9,177
Asian/Pacific Islander	\$7,581
Native American	\$11,471
Other	\$7,088

Source: 1990 Census

E. NEED FOR HOMEOWNERSHIP FOR FIRST-TIME HOMEBUYERS

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

Discussions with housing professionals indicate that between 70% and 80% of all homes purchased in the Planning Area are made by first time homebuyers. For many families, home ownership provides a sense of control. It creates an emotional and physical investment of the family in the community. Through these roots of home ownership, neighborhoods are stabilized and strengthened. Unfortunately, in today's economy home ownership is becoming more difficult for many families. This is especially true for

limited income working families who may not have all the skills necessary to buy and maintain a home.

According to local realtors and mortgage lenders, the major obstacle faced by first time homebuyers is accumulating the money for the down payment and closing costs. A detailed housing market study produced annually by the California Association of Realtors reported that the median price of a home in California hit a record \$280,000 this year. Homebuyers often have sufficient income to afford the debt represented by mortgage payments, but do not have enough savings for the down payment. Of those that do qualify, it is estimated that as many as 65% have received gifts of money from parents for the down payment. All housing professionals that were contacted indicate that there is a “huge” demand for housing by first time homebuyers.

F. HOUSING VALUES AND RENTS

Single-Family Homes

Stanislaus County benefits from lower housing costs relative to other areas in California, especially the coastal areas. Home sales price data for Stanislaus County are available from the Central Valley Association of Realtors and are presented below in (Table IV-9).

Table IV-10: Median Home Prices

City/ County	Q1 2002	Q4 2001	Q4 2000	% Change
Stanislaus County	\$178,558	\$159,000	\$140,000	+ 13.6%
Oakdale	\$237,377	\$175,000	\$165,000	+ 6.1%
Patterson	\$217,500	\$177,500	\$170,000	+ 4.4%

Source: Central Valley Association of Realtors

Although Stanislaus County’s housing costs rose during the 1990’s, the increases observed in sales price data provided by the Central Valley Association of Realtors for the last three years are not as great as they have been for other California cities. It is because of this price difference that a growing percentage of workers employed in the Bay Area are now commuting from Stanislaus County. HUD’s median income estimate for Stanislaus County as of Spring 2000 was \$43,900.

Rental Housing

In 1990, the median gross rent for Stanislaus County was \$482. HUD’s fair market rents (FMR’s) are supposedly set at the rental market’s 40th percentile. For low and very low-income households there is clearly a lack of supply of affordable rental units, particularly larger units able to house families. There also has been a serious slowdown in the construction of new multifamily units. According to building permit data there were only 256 permits issued from July 1, 2000 through June 30th 2001, and 917 single-family permits issued.

G. HOUSING DEMANDS

In 1950, Stanislaus County could be described as rural. Only 28.2% of the County's population lived in its cities. Since that time, Stanislaus County has experience rapid population growth, and in the process has become more urban as well as more economically and demographically diverse.

In 2000, the four and five person household categories represented almost half of the total households in Patterson, which could indicate a strong demand for three and four bedroom housing units. One of the major findings of the Analysis to Impediments to Fair Housing was the lack of rental units in Stanislaus County. Due to the high cost of land and lack of adequate land for development there, are currently no known plans for rental units in the cities of Oakdale and Patterson or the unincorporated areas of Stanislaus County. There is currently no conventional public housing within the unincorporated areas of Stanislaus County.

H. HOUSING CONDITION

By local definition, a substandard housing unit is defined as one having a condition rating of three or more on a scale of one to five. Generally, the higher the number, the greater the incidence of building code and health issues that exist. A housing unit considered suitable for rehabilitation is defined as having a condition rating of three or four. A housing unit regarded as not suitable for rehabilitation is defined as having a condition rating of four or five.

Housing Cost (By Type and Number of Bedrooms)

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

Cost of Rental Housing

The HUD Section 8 Fair Market Rents (FMRs) provides an indication of relative rent levels. In 2000, HUD determined that the FMR for a non-bedroom unit in the Stanislaus County is \$500; for a one-bedroom unit it is \$537; for a two-bedroom unit it is \$655; for a three-bedroom unit it is \$913 and for a four-bedroom unit it is \$1,077.

With respect to affordability of home ownership, 1990 Census data shows that households earning 50% or less of the 1990 median family income are much less able to afford a two or three bedroom rental unit. Approximately one-fifth of all two bedroom homes and less than three percent of all three-or more bedroom homes are affordable to these households.

I. SPECIAL POPULATIONS

The Elderly and The Frail Elderly

The need for additional supportive housing for the elderly, 65 and years of age and over has not yet been fully analyzed and assessed. However, it is estimated that there are 2,761 elderly persons in Stanislaus County.

The frail elderly are defined as those over the age of 75 and or in need of supportive housing and services. This group is in need of subsidized residential care facilities when their only income is SSI. In-home health services for the elderly who are currently living independently and are showing signs of increasing dependence or have medical emergencies are also needed. Based on population figures, it is estimated that there are approximately 13,138 frail elderly in the Planning Area in need of supportive housing services.

The Mentally Ill

According to the Continuum of Care Analysis (CCA) for Stanislaus County, more beds would be needed if all of those individuals who need treatment actually acknowledged their need. In addition, there currently are not sufficient community treatment services for this population, and this lack will, in turn, affect the need for supportive housing in the future.

The Physically Disabled

The term “disabled” refers to a disability (physical, mental, or sensory), which prevents a person from doing work either in or outside of the home. The number of disabled persons in a community has important implications for providing certain social services in the removal of barriers to facilities, and in the development of housing which has specialized access for disabled residents. A person with a work disability may have a health condition which limits the kind or amount of work that can be done or that prevents working at a job or business. A work disability may also be defined as a health condition that limits the choice of jobs.

To be considered physically disabled, a person must have an illness or impairment that impedes their ability to function independently. A portion of the disabled population suffers from disabilities that affect their housing requirements to a significant degree. Special needs of disabled persons vary depending upon the particular challenge with which one is afflicted. For example, the needs of a blind person differ greatly from those of persons confined to a wheelchair. Special facilities such as ramps, elevators or specially designed restrooms necessary for wheelchair access are architectural features needed to make dwellings suitable for persons confined to a wheelchair.

Physical handicaps can hinder access to housing units of normal design, as well as limit the ability to earn adequate income. Housing opportunities can be maximized through housing assistance programs, single-level units, ground floor units, and units that

incorporate design features such as widened doorways, access ramps, and lowered counter tops.

The Developmentally Disabled

There is a need for community placement or supportive living arrangements that are specifically community-based residences with trained staff. These residential opportunities provide a transitional step toward independent living. Also needed are affordable apartments for adults on SSI and residential care facilities for the elderly and the developmentally disabled population. Persons with developmental disabilities have special housing needs that must be met if these persons are to lead full and effective lives.

Persons with Substance Abuse Problems

According to the Continuum of Care Analysis (CCA), housing with a supportive environment is needed for recovering addicts and alcoholics completing treatment programs. The CCA also found that there is a need for supportive housing for those who have completed detoxification and are waiting to enter treatment programs. Facilities where women can reside with their children as they recover from substance abuse are also needed. Finally, there is an inadequate amount of long-term drug- and alcohol free housing.

Persons Diagnosed with AIDS and Related Diseases

Approximately 2,600 people in Stanislaus County are infected with the HIV/AIDS virus. The Stanislaus County Health Services Agency maintains countywide statistics of reported cases of AIDS. From the mid-1980's to March, 2000, 531 cases of AIDS were reported. Of these persons diagnosed with AIDS, 303 are deceased. HIV-infected individuals are in need of housing assistance, including utility and rental costs and short and long term placement.

In addition, many sicker clients, including AIDS patients in the final stages of the disease, are at risk of becoming homeless. They also have fewer options for meeting their housing and related needs because of their health status. There is a pressing need to identify options for the population through "board and care", nursing home, or lease/purchase facilities.

The needs of AIDS patients and HIV positive individuals are many. These include basic health care, counseling and emotional support, food services, financial assistance, transportation, housekeeping, and daily living care. As their financial and health conditions deteriorate, individuals may be in danger of becoming homeless. It is likely that there will continue to be steady increases in the numbers of persons living with AIDS, particularly those with HIV during the next few years. These individuals will live longer and require more assistance for all services, particularly housing.

Farmworkers

As in the case for most low-income households, housing needs of farm workers far exceeds the government's ability to provide assistance. The Farmer's Home

Administration (FmHA) is the most important provider of permanent housing for farm workers, but suffers from its own income qualifying standards and a shortage of staff and funds. The State HCD and Office of Migrant Services also offer housing assistance for farm workers. Since farm workers are usually low-income and their employment status is often tenuous, they are unable to compete for housing on the open market. The housing that is available is often in substandard condition, and is in the areas of the community that is lacking services. In relation to their low-incomes, farm workers often overpay for substandard housing and live in crowded conditions.

Table IV-11: Farmworker Migrant Housing Centers

Name of Center	Number of Units
Empire Migrant Center	77
Patterson Migrant Center	94
Westley Migrant Center	42
TOTAL	213

Source: Housing Authority of Stanislaus County

There are currently three seasonal housing facilities that provide 213 units located in the unincorporated towns of Empire and Westley and in the City of Patterson. These facilities are open from May 1st through October 31st, and are managed by the Stanislaus County Housing Authority. Throughout Stanislaus County, farm workers are housed predominately in farm labor camps owned and operated by the Stanislaus County Housing Authority. Housing shortages exist during peak seasonal labor periods (July-September) when a large influx of migrant workers enters the workforce. Provisions that are available to allow for the housing of farm workers include permanent residential building and mobile homes. Within areas of the county, permits are issued with the stipulation that the occupant be employed on a full-time basis in conjunction with the farming operation. Both mobile homes and farm labor camps provide important housing for seasonal or year round workers who may otherwise have a difficult time obtaining housing at an affordable price within close proximity to their jobs.

J. FIVE-YEAR HOUSING NEEDS PROJECTIONS

Estimate of Future Housing Needs

According to the StanCOG's 2000 projections, a seven-year growth forecast (2001-2008) projects a need for approximately 17,563 housing units in Stanislaus County and a housing units need of approximately 2,376 in the Planning Area. This represents a projected annual growth rate of 2.6 % from 2001 to 2008 in the county. Population growth in Stanislaus County is projected to increase to 585,519 by 2010, a 23.6% increase from the 2000 Census estimated amount of 446,997.

The Stanislaus Council of Governments provides estimates of the number of housing units needed for very low, low, moderate- and above moderate- income households for each jurisdiction in Stanislaus County and for the unincorporated areas of the County. The actual calculations are based on a Federal Housing and Urban Development (HUD) formula.

Needed Housing Units by Income Group

City/Area	Very Low Income 22%	Low Income 17%	Moderate Income 21%	Above Moderate Income 40%	Total Housing Units Needed
Ceres	348	269	332	633	1,582
Hughson	45	34	43	81	203
Modesto	2,107	1,628	2,011	3,831	9,578
Newman	56	43	54	102	255
Oakdale	185	143	176	336	839
Patterson	101	78	96	183	458
Riverbank	146	113	139	265	663
Turlock	587	453	560	1,067	2,667
Waterford	53	41	50	96	239
Unincorporated	237	183	227	432	1,079
Total	3,864	2,986	3,688	7,025	17,563

Source: 2001-2008 Regional Housing Needs Assessment, StanCOG

There is a demand for large affordable rental units. It is nearly impossible for large, very low-income families to obtain suitable housing. In some cases if a large family is able to find a unit they can afford, landlords are sometimes reluctant to rent to families with children. Large families face significant obstacles in the housing market and they need more, larger affordable rental units to meet their needs. According to the Continuum of Care analysis, waiting list information indicates a demand for more affordable senior housing, transitional housing, supportive housing and general affordable housing (both multi- and single family) in Stanislaus County.

K. HOMELESS NEEDS

Needs of Sheltered and Unsheltered Homeless Individuals and Families

Since homeless persons do not have a permanent address, it is difficult to get an accurate count of this population. Although there will inevitably be an undercount, the count can be a starting point in order to gain at least some sort of assessment of this special population. The housing needs of homeless persons are more difficult to measure and assess than those of any other population.

Unemployment and under employment, are perhaps the most significant contributing factors to a steadily increasing number of homeless. Housing affordability indexes also consistently rank this county as extremely low. According to a local survey of emergency shelters, housing and supportive services for the homeless in Stanislaus County, there are a total of 6,950 homeless persons, of which 4,210 were children and the remainder of 2,740 were adults, for a total of 2,317 families. The survey found that of those surveyed:

- 164 were seniors
- 65 had HIV/AIDS
- 236 were mentally ill
- 950 were substance abusers

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

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

Agencies Surveyed

100 agencies were sent surveys during the preparation of the Consolidated Plan regarding the needs of the clients they serve. Approximately 50% of the agencies responded to the needs and services survey. Additionally, information was obtained during conversations and discussions held during collaborative meetings and other community meeting. The following information on the needs of the homeless, the low-income, and special-needs populations reflects the response to the surveys.

General Needs of the Homeless

There is a general consensus that a combination of factors, such as a lack of affordable housing, health problems, and jobs with inadequate wages have contributed to the growth in the homeless population from the 1990's to the present. The risk of homelessness is increased when extremely low incomes are combined with special needs. Even though they may not hold marginal jobs, single adults in this income sub-category are also at a serious risk of becoming homeless because most assistance programs are set up primarily for families, elderly persons, or special needs populations. Due to the lack of resources available to them, some extremely low-income single adults have no option other than to become homeless. Many of these households, especially renters, will need housing and supportive services to prevent them from becoming homeless.

All Homeless in Stanislaus County share key needs. These are:

- Jobs;
- Better wages, above minimum level;
- Affordable housing and/or housing subsidies;
- Support services in areas related to life skills

Chief among their other needs:

- Greater availability of food supplies
- Access to health care
- Funds for private transportation and/or access to public transportation;
- Access to vocational training opportunities; and
- Access to substance abuse treatment programs

Emergency and Transitional Shelter Needs

The housing needs of those seeking emergency shelter and/or transitional shelter have dramatically increased in the last ten years. The fastest growing populations in need of shelter are families with children. The reason for this increase is partly due to the rising unemployment and the decline of affordable housing. A large percentage of mentally ill persons are homeless due to the relaxed guidelines for state mental health care institutions. Others in need are homeless persons with drug and alcohol problems, battered women and children, teenage runaways, and evicted tenants.

L. NEED FOR FACILITIES AND SERVICES BY SUBPOPULATIONS OF HOMELESS

Chronic Substance Abusers

According to the Continuum of Care analysis, there is not enough space in residential treatment facilities for all the homeless with substance abuse problems. The availability of more detoxification beds for women has been identified as a need. It is likely that more beds and facilities will be needed in the future.

Supportive housing, especially clean and sober living environments, is needed for persons leaving treatment who do not have homes to which they can return. Substance abusers account for the largest sub-population of homeless persons in Stanislaus County. There is an estimated 950 homeless individuals who are chronic substance abusers. This a high priority group since needs go unmet. Homeless persons with substance abuse problems require longer-term transitional housing combined with treatment programs and other support services.

Mentally Ill

There are an estimated 236 homeless persons in Stanislaus County who are mentally ill. This group will need continual mental health care, drug, and alcohol counseling services. They are also in need of transitional housing when they first leave institutional quarters. Those who are both severely mentally ill and substance abusers have limited services available to them. Afterwards, they will need housing in group homes or affordable long-term independent apartments. Dually diagnosed persons with both substance abuse problems and who are mentally ill are estimated to total between 236 to 493 persons.

Runaways

A facility may be needed for self-referring youths (those who are ejected from their homes or are involved in family disputes and need temporary respite). According to the Continuum of Care Plan, there is an estimated 400 homeless youths. The most pressing problem for homeless youths is the lack of shelter space because many shelters will not accept youths under the age of 18 who are not with their families. Additionally, many of these youths need services that provide proper nutrition, health care, counseling and education.

HIV/AIDS Patients

Those who are HIV-positive or have AIDS would benefit from a transitional living facility. A clean and sober halfway house for HIV-positive people coming out of treatment programs has also been identified as a need. Accommodations for families where one or more of the adults are living with HIV/AIDS has also been identified as a need.

There is an estimated 65 homeless persons in Stanislaus County with HIV/AIDS. Persons with HIV/AIDS have more of a risk of becoming homeless since their medical condition

may prevent them from working. The need for affordable housing will also increase as people live longer with this disease.

Domestic Violence Victims

Victims of domestic violence need additional shelter space for themselves and their children. It is estimated that approximately 313 homeless persons are victims of domestic violence and less than 10% receive needed services. Homeless victims of domestic violence have special needs such as a constant need for security and involvement with either the civil or criminal justice system. This group may also need legal assistance, a secure and confidential shelter location, specialized counseling, job training and long term transitional affordable housing. These needs become even greater if these victims have children that require more care.

Veterans

According to the Area Agency on Aging, at this time there is a need for medical and psychiatric care, social and vocational counseling, and treatment for substance abuse. In 1997, there was an estimated 90 homeless veterans in Stanislaus County.

M. CHARACTERISTICS AND NEEDS OF PERSONS THREATENED WITH HOMELESSNESS

Under the operating guidelines issued by HUD, the homeless were considered to be all those persons: residing in emergency shelters; temporarily housed through charitable organizations; in institutions who were homeless on entry; and, housed at the direct expense of local government agencies because they had no other resources. Contact was made with identifiable providers of public and private housing, and information was collected from each regarding the numbers served on a daily, weekly, and monthly basis going back over the preceding year.

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

- all who are on public assistance;
- the unemployed and underemployed;
- the functional illiterate;
- all who earn minimum wage and below;
- all who are living in "double up" situations;
- those with little knowledge of basic life skills such as money management, nutrition, problem solving and decision-making;
- those who do not have private transportation and who do not have easy access to public transportation;
- elderly on limited income;
- severely mentally ill not receiving treatment;
- those with mental health problems not sufficiently severe to receive County mental health services and without funds or insurance to pay for private treatment;

- substance abusers;
- those who cannot make a monthly rent or house payment because of illness or job loss;
- the “working poor” who are without health insurance or who have inadequate insurance;
- those who need services but are unaware of their availability or unwilling to accept them; and
- those who drop out of high school and those who become parents while teenagers.

Their needs are:

- Job training;
- Sustainable paying jobs;
- Affordable housing;
- Supplemental food supplies;
- Life-skills training;
- Basic coping skills, financial planning, food shopping, spending;
- Safe, affordable child care;
- Accessible and reliable public transportation;
- Case management services or supportive housing after leaving a shelter;
- Coordinated case management for those involved with a variety of public entities, such as the courts and parole;
- A safe environment that is drug and gang free;
- Recreational programs for adults;
- Chore services, including yard maintenance for the elderly;
- Medication administration assistance for the elderly; and,
- A short-term housing payment program for those with health problems or job loss.

N. PUBLIC HOUSING NEEDS

There is an unmet need for assisted housing in Stanislaus County due to:

- The public housing waiting list in Stanislaus County includes 1,895 households, which indicates a demand that is almost three times the number of public housing units available.
- There is a need for additional Section 8 vouchers for the disabled as well as the need for more permanent housing for the homeless. The waiting list for vouchers and certificates consists of 4,078 households countywide.
- The average wait for privately owned, subsidized housing is more than one year.

Public Housing and Section 8

The Stanislaus County Housing Authority administers both federal and state funded programs in the County to assist low-and very low-income families with their housing needs. The Housing Authority offers assistance to families through the federally funded Section 8 Program and the Conventional Low Rent Program (CLRP). This agency also offers two programs for agriculture workers. They include permanent housing for low-income families whose income is derived primarily from agriculture and housing facilities open only from May to October to accommodate seasonal farm workers. The former is funded by the Farmers Home Administration and the latter is funded by the State Department of Housing and Community Development's Office of Migrant Services.

The Section 8 Program directly assists households in paying rent either with vouchers to tenants or certificates to landlords in the conventional market place. The Section 8 Housing Assistance Payment Program administered by the Housing Authority consists of Section 8 Existing, Moderate Rehabilitation, After Care, Family Unification, and Voucher programs. These programs supplement rents by paying the difference between 30% of household income and the standard rent of a particular housing unit based on bedroom size. The Stanislaus Housing Authority reports that it has an allocation of 3,502 certificates and vouchers. There are currently 7,500 households on a waiting list for the Section 8 Program in Stanislaus County.

O. LEAD-BASED PAINT NEEDS

Lead Hazard Problems

According to the National Center for Lead Safe Housing, childhood lead poisoning is the number one environmental health hazard facing children. Most children become exposed to lead-based paint and dust hazards by living in older homes. Older housing that has been improperly maintained is potentially the most hazardous to young children, since peeling, chipping, or flaking paint containing high levels of lead may be ingested. Such deteriorating housing units can be hazardous when they are being renovated as paint is removed by scraping or sanding that releases lead dust into the air.

Although the use and manufacture of interior lead-based declined during the 1950's, exterior lead-based paint and some interior lead-based paint continued to be available until the mid-1970's. In 1978, the Consumer Product Safety Commission banned the manufacture of paint containing more than 0.06% lead by weight for use on interior and exterior residential surfaces and furniture. There were 95,462 homes in Stanislaus County built prior to 1980, 91,954 of which were occupied housing units, while 3,508 were vacant. 35% of these homes are in the area served (See Table IV-12).

The incidence of lead hazards in housing is of critical concern to health practitioners. The National Center for Lead-Safe Housing notes that the ingestion of flaking or peeling lead-based paint or the inhalation of tiny lead articles in household dust has severe health consequences for children.

Although lead was banned from residential paint in 1978, a significant number of pre-1978 housing units still exist. As noted by the Center, the presence of lead-based paint that is intact on non-impact, non-friction surfaces constitutes a latent problem that may in the future be released and cause harm.

Table IV-12: Years Structures Built

Jurisdiction	Prior to 1980		After 1980	
	Occupied	Vacant	Occupied	Vacant
Oakdale	3,138	102	1,468	83
Patterson	1,350	47	1,353	90
Unincorporated	27,063	1,347	5,589	475
Total Served	31,551	1,496	8,410	648
Stanislaus County	91,954	3,508	40,073	3,144

1990 Census

The Stanislaus County Health Services Agency conducts assessments in pre-1978 constructed residences that are occupied by households with children under the age of seven. During the time between October 1998 and March 2000, there were only twelve cases of lead-based poisoning. These cases did not involve painted residential walls or

fixtures. The cause of the poisoning was the presence of lead-based components in mini-blinds, painted pottery, and hobbies that entailed materials comprised of lead paint.

The Childhood Lead Poisoning Prevention Program of Stanislaus County, administered through the Public Health Department, becomes involved with lead-based poisoning when notification of an elevated screening blood level is received either from the laboratory or physician. If the blood level is 10ug/dL (micrograms per deciliter), notification is made to the family. Once a child meets the case definition, an environmental investigation is performed by a Registered Environmental Health Specialist. If possible, the potential source of lead exposure is determined.

If the source of lead exposure is related to the residential physical environment (e.g. peeling paint that indicates the presence of lead) then the Housing Rehabilitation Program may participate in the source eradication.

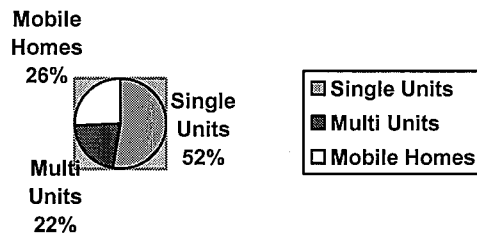
During the implementation of local housing rehabilitation programs, appropriate steps are taken when the presence of lead-based paint is detected. Steps include full encapsulation, complete abatement (removal), painting or spot-repair (as per HUD-sponsored abatement guidelines). These steps are in accordance with regulations that went into effect September 15, 2000. These actions are part of the overall strategy of the Consolidated Plan and will continue their implementation in activities funded by that Plan.

P. MARKET CONDITIONS

Total Housing Units

In Stanislaus County, the total number of single family and multi-family housing units is estimated to have increased from 132,027 in 1990 to 150,807 in 2000. This is an increase of 18,780 units or approximately 14.22%.

Building Permits Issued in Stanislaus County



*These figures were taken from the Stanislaus County, Planning Dept. The information shown on the chart are residential permits issued from 7/01/00-6/30/01 for single unit structures, and from 1/01/00- 12/31/00 for multiple unit structures.

According to the 1990 Census, the majority of the 33,208 housing units were one-unit structures. There were 10,139 two- to four unit structures in Stanislaus County. The

balance, or 10,568 housing units are mobile homes or house trailers. According to building permit data covering the year 2000 there were 917 building permits issued for single-family homes and 90 for multi-family homes. There were 615 (52%) building permits issued for single unit structures from July 1, 2000 through June 30, 2001. 256 (22%) building permits were issued for multiple unit structures, and 302 (26%) permits for mobile homes for the year 2000.

Tenure Status (Ownership or Rental)

As of 2000, 61.5% (89,886) of the occupied housing units in Stanislaus County were owner occupied, and 38% (55,260) were renter-occupied. There were a total of 2,187 owner occupied housing units in Patterson, and 959 renter-occupied housing units. While in Oakdale there are 3,326 owner-occupied housing units and 2,284 renter-occupied housing units.

Vacant Housing Units

In a healthy housing market, it is generally held that vacancy rates of at least six percent for rental housing and four percent for ownership are essential to provide for choice in selecting housing accommodations. Extremely low vacancy rates characteristically tend to drive up rents and the purchase price of ownership housing. Excessive competition for housing also has the distinction of pressing into service housing units that are substandard.

The percentage of housing units that are vacant and available for purchase or rent is an important indicator of supply and demand in the housing market. If the vacancy rate declines, the supply of available housing will decline and prices and rents are likely to rise. Normally, if the vacancy rate increases, housing costs are inclined to stabilize. HUD considers a rental vacancy rate above 5% a housing shortage. In Stanislaus County the vacancy rate is at 3%.

Q. BARRIERS TO AFFORDABLE HOUSING

There has been progress in decreasing the number of barriers in affordable housing over the past several years in Stanislaus County. Although the affordable housing movement has stirred changes, they were not sufficient to deal with the rapid change in the housing market. The following are affordable housing barriers that have been identified by Project Sentinel and County staff:

Availability of land- The amount of land zoned for residential development is minimal within Stanislaus County. There are some areas that are vacant but lack the sewer and water services that are necessary for any type of dense development to occur.

Increased financing/construction costs- The cost of a new home in Stanislaus County has risen by more than 30% within the last two years. The rapid high rise of the cost of new homes can be attributed to the high cost of land due to the limited availability of adequate land and the effect that commuter households from the San Francisco/East Bay Area has had on the local housing market.

Wages- There is a jobs and housing imbalance in Stanislaus County. The average wage earned by a resident of Stanislaus County is not sufficient enough for a single individual to afford a home in Stanislaus County. An individual or family needs an income of approximately \$60,000 to afford an average home within Stanislaus County.

Limited Resources- Although there is an array of funding resources available to agencies and individuals, the need outweighs the actual funding available. In Stanislaus County there are first time homebuyer assistance programs available in cities and the unincorporated areas of the county. The Housing Authority of Stanislaus County also has several programs that are directed towards helping people buy their first home. One challenge with the existing programs is the long wait lists that can extend up to 2 years and the income limits on these programs do not relate realistically to the economy of the area.

NIMBY (Not In My Back Yard)- NIMBY is the most complex of all the affordable housing barriers because it's based on human judgment. NIMBY is a philosophy that is adopted by those neighboring a proposed affordable housing development and their refusal to accept the development. Education and Outreach are the main tools for combating these obstacles.

R. OPPORTUNITIES FOR AFFORDABLE HOUSING

While local governments have little influence on such market factors as interest rates, their policies and regulations may have the potential to affect the production of housing. However, local regulations play a legitimate role in protecting the public's health, safety, and welfare.

The discussion which follows describes the various public policies in place that affect the provision of affordable housing in the Planning Area and assesses to what extent the development of affordable housing is influenced by those policies in the jurisdiction of Oakdale, Patterson, and Stanislaus County.

Second Unit Dwellings-It is intended that second dwellings allow individuals to maintain independent living and encourages housing arrangements that prevent isolation.

Dwelling Cluster-Allows for the placement of two or more primary dwelling units, or two or more structures containing dwelling units on the same parcel, consistent with the General Plan policies and zoning density requirements, in order to achieve a more efficient use of land, provide a means of developing difficult sites, promote a more affordable living environment, and encourage the use of common open areas and other amenities in project design.

Mixed-Use Zoning-Provides for activity centers containing a variety of compatible and integrated land uses under a coherent plan.

Planned Development-Allows for greater flexibility and innovation in the design and processing of projects that would otherwise be allowed under conventional zoning

regulations. Encourages the efficient use of land, simplifying the processing of proposed projects by proving a method of concurrent review of land use, subdivision, public improvements, and citing considerations, allowing mixed use projects, containing residential, commercial, and/or civic uses that are desirable and compatible with surrounding uses; lowering project costs by permitting increases in density beyond those normally allowed for standard projects and by reducing the costs associated with road and utility networks; and encouraging diversity in housing types, styles, and price ranges.

Density Bonus- Provides a method by which a major subdivision, a mobile home park, or a multi-family complex that provides affordable housing shall receive a 25% density bonus under the applicable zoning district. The incentives that may be provided to developers of affordable housing projects include waiver or deferral of public facilities fees. The developer of a multi-family project, using tax incentives shall qualify for the fee waiver or deferral. The County collects development impact fees for residential projects. The fee is \$3,139. As discussed earlier, this fee can be waived or deferred depending on household income. The Planning Area contains 72.22 acres of vacant multi-family designated land.

S. NEEDS FOR COMMUNITY DEVELOPMENT

There are areas within the Planning Area that are generally populated with lower income households. These areas lack the basic infrastructure that has become standard in newer development. This community and neighborhood condition does not promote quality of life nor does it bear positive on the value of the individual properties.

A number of agencies, reports and departments were consulted to determine the measure of the lack of infrastructure and services in the Planning Area. They are:

- 1999 Stanislaus County Parks Master Plan
- Renaissance 2000 Project
- Stanislaus County Public Works Capital Projects Team
- Municipal Advisory Councils
- Riverdale Park Association
- Harvest of Hope
- Salida Revitalization Committee
- Grayson Community Services District
- Keyes Community Services District
- Denair Community Services District
- Monterey Park Neighborhood Association
- City of Oakdale
- City of Patterson
- Stanislaus County Redevelopment Plan
- Oakdale Redevelopment Plan
- Patterson Redevelopment Plan

The categories of lacking infrastructure, services and programs are listed across the top row of Table IV-11 with their definition below. Additionally, the code for the individual city, neighborhood or community is defined below the Table as well. The shaded area of the Table represent programs and services that are area-wide in nature and would be implemented accordingly. The findings of this matrix were then quantified and listed in the appropriate places in Appendix A; Table 2B. The use of Community Development Block Grant funds, and Redevelopment Agency and local General Funds, on a limited basis, have been used to address this lack of infrastructure in the past. A new source, Tobacco Settlement funds, will be allocated to enlarge the pool of available resources to address this lack of infrastructure.

Table IV-13: Community Development Needs

	SE	WA	SC	SI	SW	PR	HF	TS	SA	ET	HS	CA	CP	YC	CC	YS	CS
1		X															
2				X	X									X		X	
3					X	X								X	X	X	X
4				X													
5					X	X								X		X	
6	X		X	X	X	X		X						X	X	X	X
7				X	X	X									X	X	X
8A	X		X	X	X	X									X	X	X
89	X			X													
87	X		X	X											X		X
8S			X			X								X	X	X	X
9				X	X										X	X	X
10	X		X	X	X												
11		X		X	X												
12				X	X	X									X	X	X
13				X													
14				X												X	
15				X	X		X									X	
16		X		X	X	X											

The left column defines the cities and communities that are part of this Consolidated Plan. For reference, they are:

1 - La Grange; 2 - Oakdale; 3 - Salida; 4 - Westley; 5 - Grayson; 6 - West Modesto; 7 - Bret Harte;
 8A - Airport Neighborhood; 89 - So. 9th St; 87 - So. 7th St; 8S - Shackelford; 9 - Empire;
 10 - Hickman; 11 - Denair; 12 - Keyes; 13 - Cowan Tract; 14 - Monterey Park; 15 - Patterson;
 16 - Crows Landing

The top row defines the projects, services and programs that are lacking in the cities and communities that are part of this Consolidated Plan. They are:

SE - Sewer; WA - Water; SC - Sewer Connections; SI - Street Improvements; SW - Sidewalks;
 PR - Parks/Recreation; HF - Health Facility; TS - Transportation Services; SA - Substance Abuse;
 ET - Employment Training; HS - Health Services; CA - Crime Awareness; CP - Crime Programs;
 YC - Youth Centers; CC - Child Care Centers; YS - Youth Services; CS - Child Care Services

T. ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

In February and March of 2002 an Analysis of Impediments to Fair Housing (AI) was conducted. This analysis reviewed a broad array of public and private practices and policies. These included land use, zoning, lending, complaint referrals, advertising, and housing affordability. Local fair housing case activity was evaluated for capacity and impact. Demographic information such as income, housing stock and the geographic concentration of ethnic groups was reviewed.

The report identified affordability and the need to educate the front line and managerial staff at social service and government offices on how to identify a fair housing complaint and how to make appropriate referrals as the primary impediments to fair housing.

Since mid-2001, rental vacancy rates in the County have dropped significantly to below 3%. This reduction in the availability of rental units results in many households vying for the same unit. This condition could result in an increase in housing discrimination. The County will establish a testing program to determine differential treatment in the quality, content, and quantity of information and service given to home seekers.

The County will implement an outreach program in FY 2002-03 and establish relationships with multiple local non-profit agencies to further expand the availability of fair housing services for hard-to-reach residents.

The following actions are proposed for 2002-03 to address identified fair housing impediments:

CATEGORY	POTENTIAL ACTION
Advertising	Monitor real estate advertisements in local newspapers to insure diversity in advertising. When necessary, send letter to newspapers in the area informing them of their responsibility to provide discrimination-free publishing in compliance with the Fair Housing Act.
Fair Housing Services	County will explore the potential for establishing a fair housing enforcement program. County will implement or expand fair housing services to hard-to-reach clientele. A Fair Housing Services entry will be included in a service directory. County will increase and expand its education and outreach program through school programs, newspapers and cable television advertising.

The following is the Executive Summary of “Analysis of Impediments of Fair Housing”, a study that was conducted March 2002, by Project Sentinel for the Stanislaus County Redevelopment Agency.

What is an AI?

Stanislaus County’s diverse population lives in a variety of housing and neighborhoods. This Analysis of Impediments to Fair Housing Choice (AI) examines policies and practices that may limit a residents’ ability to choose their housing in an environment free from discrimination. Project Sentinel, a regional non-profit fair housing agency with over 20 years of fair housing enforcement experience, produced this AI. The Stanislaus County Department of Planning and Community Development funded the AI.

Overview of the Research

A broad array of public and private practices and policies were scrutinized for impediments to fair housing. These include land use, zoning, lending, complaint referrals, advertising, and housing affordability. Local fair housing case activity was evaluated for capacity and impact. Demographic information such as income, housing stock and the geographic concentration of ethnic groups was reviewed.

Findings and Conclusions

Demographic data shows significant population pressure resulting from high housing prices in the neighboring San Francisco Bay Area. Large numbers of commuters now work in the Bay Area and commute to homes in the Stanislaus County Planning Area, driving housing prices up in the past two years. Competition for affordable housing is more severe because county residents working in the Central Valley generally have lower incomes. Because of this pressure, rental vacancy rates are at historical lows and rents have risen sharply, doubling over the past 10 years. There is a shortage of large 3 and 4 bedroom multi-family rental units in particular. On the other hand, for owner occupied housing, Stanislaus County housing prices remain some of the more affordable in California.

Because of the County’s demographic forces, certain groups protected by fair housing laws have significant problems finding affordable housing. These are very low income and low income residents, particularly large families with children. This category includes minority populations, who tend to have lower mean annual income and larger households, immigrant populations including farm-workers, and the elderly, particularly elderly renters. Single households with children, particularly single mothers, also are cost burdened. ***Housing affordability for these groups is an impediment to fair housing choice due to the severe shortage of large multifamily rental units, very few of which have been constructed in recent years.***

Stanislaus County and the Cities of Oakdale and Patterson have recognized these issues and have taken a series of proactive steps to ease the problem and help those in need. A number of county programs, in addition to federally or state sponsored programs, are in place to help provide affordable housing to low- income residents. These include programs to help repair housing, provide down payments for owner occupied housing, reduce mortgage rates, and aid first time homebuyers. Efforts to upgrade substandard housing and incentives for new affordable housing

for low-income groups have also decreased potential for predatory rental practices. County zoning and land use policies are also conducive to increasing the pool of affordable housing. Density bonuses and secondary housing units are allowed throughout the Stanislaus County Planning Area. The City of Patterson also provides for inclusionary zoning, where 5% of new multi-family dwellings are set aside for low-income and 5% for moderate-income residents. Furthermore, none of the jurisdictions in the Planning Area use a definition of family that is limiting, nor do they limit the size of a family household. These proactive policies properly focus on resolving housing affordability problems for the very low and low income populations and act to remove the impediment to fair housing choice for large, low-income families. ***It is recommended that the county continue these policies and programs, which provide development incentives for large, multifamily units.***

Analysis of mortgage lending data and local advertising for housing sales and rentals showed positive trends leading to a conclusion that ***no impediments to fair housing choice exist in these areas.*** Similarly, although aging housing stock and predatory rental housing practices towards immigrants are continuing issues with potential for problems, jurisdictions within the Planning Area have taken an aggressive approach to repair substandard housing and provide for migrant farm-workers. ***The county needs to remain aggressive in these areas, however, because predatory housing practices have occurred in the past.***

Zoning ordinances were reviewed with respect to policy on group homes for people with disabilities. Within the Planning Area, group homes for 6 or less people with disabilities are not limited in single family, multi-family residential or commercial residential zoning districts. ***No impediments to fair housing choice were found with regard to zoning and land use policies.***

None of the jurisdictions within the Planning Area provides for fair housing enforcement services. Fair housing analyses conducted of the general area show a need for this service, including fair housing complaints in neighboring Modesto and Turlock, a survey of local service providers indicating lack of knowledge of where to go for fair housing consultation, and recent Stanislaus County case settlements that show one of the state's largest fair housing litigation awards within the county for sexual predatory practices. In that case, the landlord attempted to trade housing to homeless women in return for sexual favors. Evidence is also provided in the Planning Area's Consolidated Plan, which sites housing discrimination against families with children as a factor which can make the difficult task of finding housing for large families nearly impossible. ***For these reasons, lack of fair housing enforcement services within the Stanislaus County Planning Area is cited as an impediment to fair housing choice. It is recommended that Stanislaus County join with the Cities of Modesto and Turlock to fund already existing fair housing services so that fair housing enforcement can be extended throughout the County.***

The primary findings and recommendations of this analysis are provided in sections 11 and 12. A summary is provided in Table 12.1. ***Two impediments to fair housing choice were cited, lack of affordable housing for large, low-income families and lack of fair housing enforcement services within the Planning Area. It is recommended that the County continue its aggressive policies to provide affordable housing to cost-burdened households and incentives to developers of large, multi-family rental units. It is also recommended that the County join with the Cities of Modesto and Turlock to fund fair housing enforcement services.***

V. HOUSING AND COMMUNITY DEVELOPMENT STRATEGIC PLAN

A. STRATEGY

This section presents the Five Year Strategy for integrating identified needs and expected resources into a coordinated community development plan for the Planning Area. The strategy is intended to achieve the grant program's three broad statutory goals for extremely low, very low and low-income residents in the Planning Area. These goals, which are discussed in this chapter of the Consolidated Plan, are:

- Provide decent housing
- Provide a suitable living environment, and
- Expand economic opportunities

The Strategic Plan was also developed in accordance with the following more specific goals:

- Elimination of slums and blight;
- Elimination of conditions that are detrimental to health, safety, and public welfare; conservation and expansion of the jurisdiction's housing stock;
- Expansion and improvement of the quality and quantity of the community resources;
- Reduction of the isolation of income groups with communities and geographical areas;
- Restoration, and preservation of properties of special value; and,
- Alleviation of physical and economic distress.

B. OBJECTIVES

The Objectives of the Five-Year Strategy:

- To increase the supply of affordable housing to low-income households.
- To maintain the safe and sanitary housing for low-income households.
- To ensure long-term affordability of units for low-income households.
- To promote homeownership.
- To provide shelter for the homeless.
- To provide support services and facilities for the homeless, persons threatened with homelessness, those with special needs, and low-income households.
- To increase the supply of transitional housing.
- To retrofit communities and neighborhoods with public infrastructure. (ex. storm drainage, sewer and water)
- To eliminate the physical barriers that deny access to public and community facilities and places to those with limited mobility.

- To provide essential social services, such as food and clothing, crisis intervention, anti-gang alternatives, and day care and recreational opportunities to low-income persons and families.
- To encourage economic development activities to create and retain jobs, especially in areas that are in need of physical revitalization and have stagnant rental and high vacancy rates.

C. RESOURCES

HOUSING AND COMMUNITY DEVELOPMENT

In this section of the Consolidated Plan brief descriptions are provided for a wide variety of affordable housing assistance programs available from federal and state agencies and private lending institutions. This is not an all-inclusive list and does not include programs that provide resources primarily designated for public service related activities.

Federal Programs

U.S. Department of Urban Development (HUD)

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

Farmers Home Administration (FmHA)

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

Federal Home Loan Bank (FHLB)

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

The FmHA 502 Home Ownership Loan Program

This program provides below-market rate loans to low and very low-income homebuyers in rural areas. The 502 program reaches low and very low-income families due to the interest rate offered reaching as low as 1%, which increases the pool of qualified applicants. Loans are amortized for up to 38 years, although most 502 loans are issued for

a 33-year period. Further, loans can be made for 100% of appraised value, particularly for borrowers under the FmHA mutual self-help housing program.

The FmHA 523 Technical Assistance Grant Program

This program provides grant funds to public and private nonprofit agencies to plan, organize, direct and supervise the FmHA mutual self-help housing program. Through the self-help program low and very low-income families work in groups of 6-10 families to construct their homes. The families must contribute at least 65% of the labor required to build the home. Funding may not be used to purchase the land.

FmHA Home Improvements and Repair Loans

The loans are made to alleviate substandard conditions. Loans of up to \$10,000 are available for up to 25 years. These loans are usually issued from the local FmHA county office.

FmHA Very-Low Income Repair Loans

These loans are available to eliminate health and safety hazards. They are available only to very low-income families who earn no more than 50% of the county median income adjusted for family size. The loan limit is \$15,000, with an interest rate of 1%. The maximum term for repayment is 20 years. In addition, some grants are available under this program, but they are limited to very low-income elderly homeowners (62 years of age or older). Grants are limited to \$5,000 and are usually mixed with a loan to provide the financing required to accomplish the repairs.

FmHA 515 Rural Rental Housing Loan Program

This program is available to private for-profit, and non-profit agencies, individuals, public agencies and cooperatives to construct apartment-style housing or to purchase and rehabilitate existing rental housing. FmHA issues these loans through their National Office. The interest rate is often below-market rate and the repayment period can be for as long as 50 years. This program is designed to provide rental housing for low and moderate-income families in rural areas,

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

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

Rental Assistance

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

Supportive Housing for the Elderly (Section 202)

This program assists non-profit corporations sponsoring affordable housing that offer supportive services for the elderly by providing interest-free capital advances and project rental assistance. Repayment of capital advances is not required as long as the housing remains available to very low-income elderly. Project rental assistance is provided through an annual contract, which covers costs of units occupied by very low-income elderly residents not met from monthly rents. Capital advances may be used for construction, reconstruction, rehabilitation, or acquisition from the Resolution Trust Corporation of any structure that will be used for supportive housing for the elderly. Funding is provided on a competitive basis.

Supportive Housing for Individuals with Disabilities (Section 811)

This program seeks to promote independent living among persons with disabilities by increasing the supply of rental housing with supportive services. The method of subsidy is a combination of interest-free capital advances and project rental assistance. Eligible activities include production, rehabilitation, and acquisition of small group and independent living homes. Funding is provided on a competitive basis.

Surplus Federal Property for Uses to Assist the Homeless

This program makes available, rent free, suitable federal properties that are leased to homeless organizations. These organizations must pay operating and any rehabilitation and/or renovation costs. HUD publishes a notice of property determinations and availability.

State Programs

California State Department of Housing and Community Development (HCD)

HCD is the primary state agency in California, which provides long-term subsidy funds for housing projects developed for low and moderate-income households. This agency's mission is to provide leadership, policies and programs to preserve, and expand safe and affordable housing opportunities, and promote strong communities for all Californians

California Housing Finance Agency (CHFA)

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

California Tax Credit Allocation Committee (TCAC)

Located within the State Treasurer's Office, TCAC allocates state and federal tax credits for qualifying affordable rental housing projects.

California Rural Home Mortgage Finance Authority (CRHMFA)

This Authority, established in 1993, is an arm of the Regional Council of Rural Counties. The Authority provides financial assistance to families in rural counties. To finance the assistance, the Authority combines the bonding allocations of member counties and is thereby able to increase the overall benefits to each member.

Community Development Block Grant Program (CDBG)

A program intended to provide decent housing; a suitable living environment and expanding economic opportunities, principally to persons of low and moderate income. Eligible activities include acquisition, public facilities and improvements, demolition, public service, removal of architectural barriers, relocation, construction of housing, housing rehabilitation, special economic activities, planning and administration. Funds may be used as loans or grants. 70% of funds received by grantees must be used for activities that benefit people of low and moderate income. For the fiscal year 2002-03 Stanislaus County will receive a CDBG allocation of \$2.16 million. Specific programs and services are contained in the 2002-03 Annual Action Plan section.

HOME

The HOME program was created by the National Affordable Housing Act of 1990. HOME funds are allocated by formula to Participating Jurisdictions (PJs). PJs are state and local government (including consortia) that receive funds to operate the program. A Consortium is a group of local governments that choose to form a consortium, particularly when one or more members are not eligible to receive a formula allocation, or their formula allocation would not meet the minimum threshold for funding. Stanislaus County in partnership with the City of Turlock is a Participating Jurisdiction for HOME funds (not part of this Consolidated Plan).

The formula for funding is based in part on factors including age of units, substandard occupied units, number of families below the poverty rate and population. Funds may be used as loans, interest rate subsidies, equity or other methods approved by HUD. For rental housing, at least 90 percent of the funds must be used for units that serve households at or below 60 percent of the area median income. For homeownership programs, 100% of the funds must be used for units that serve households at or below 80 percent of the area median income. Each PJ must also reserve a minimum of 15% of its annual allocation for activities undertaken by qualified Community Housing Development Organizations (CHDO's).

Objectives of the HOME program:

- Provide decent affordable housing to lower-income households,
- Expand the capacity of non-profit housing providers,
- Strengthen the ability of state and local government to provide housing, and
- Leverage private-sector participation

HOME eligible activities include:

Homeowner Rehabilitation- HOME funds may be used to assist existing owner-occupants with the repair, rehabilitation or reconstruction of their homes. Stanislaus County is currently administering two grants (CDBG and CalHOME) through the state Housing and Community Development Department for this activity.

Homebuyer Activities- PJs may finance the acquisition and/or rehabilitation or new construction of homes for homebuyers. Stanislaus County is currently administering a HOME grant through the state Housing and Community Development Department for this activity.

Rental Housing- Affordable rental housing may be acquired and/or rehabilitated, or constructed.

Tenant-Based Rental Assistance (TBRA)- Financial assistance for rent, security deposits and, under certain conditions, utility deposits may be provided to tenants. Assistance for utility deposits may only be provided in conjunction with a TBRA security deposit or monthly rental assistance program.

Section 8 Rental Voucher and Rental Certificate Programs

The Section 8 tenant-based assistance programs are federally funded and administered for the County of Stanislaus by the Housing Authority of Stanislaus County through its Section 8 Housing Division. This program provides rental assistance payments to private owners who lease their units to assisted families. Eligible applicants to the program must be very low income (less than or equal to 50% of area median income).

California Tax Credit Allocation Committee (TCAC)

Low Income Housing Tax Credit Program (LIHTC)

The LIHTC program creates additional affordable housing units to persons of low income through encouragement of investment of private capital. The federal LIHTC program provides tax credit to owners of low-income rental housing that may be claimed annually over a 10-year period. A companion state credit may be claimed over a 4-year period as a supplement to the federal credit. Eligible activities include construction, rehabilitation, or acquisition and rehabilitation of low-income rental housing units. Maximum rent limits are imposed and are based on target incomes and unit size. Eligible rental project owners apply to the California Tax Credit Association Committee. Applications are competitively ranked for reservation of credits. In each calendar year a limited number of federal tax credits (equal to a formula of \$1.25 multiplied by the state population) is available. The state credit ceiling formula is the same. However, a state allocation amount cannot exceed \$35 million.

Farmworker Housing Assistance Program

Recognizing the urgent housing need for agricultural workers, the state legislature enacted the Farmworker Housing Assistance Program. TCAC is currently authorized to allocate tax credit under the FHAP in the amount of \$500,000 annually.

The FHAP provides those owners rehabilitating existing, or constructing new farmworker housing a credit against their state income tax in an amount equaling 50% of the difference between the market rate interest income and the amount of interest charged the farmworker housing project at a reduced rate.

Eligible types of housing include multi-family dwellings, single-family dwellings, mobile homes, or prefabricated housing. Farmworkers need not be employed by the owner of the farmworker housing project. Family projects, where all units are 2 bedrooms or larger, will receive preference under the program. Occupants of the housing assisted by the FHAP must be farmworkers. Farmworker housing owners receiving an allocation must agree to enter into an agreement with TCAC, which provides that the housing produced under the program will be maintained as farmworker housing for a period of 30 years.

California Department of Housing and Community Development (HCD)

Multifamily Housing Program

This program assists in the new construction, rehabilitation and preservation of affordable rental units to low-income households. Financial assistance includes low interest, long term, deferred payment loans. These loans may be used for new construction, rehabilitation, or acquisition and rehabilitation of permanent or transitional rental housing, and conversion of nonresidential structures to rental housing. Eligible applicants include local public entities, for profit and non-profit corporations, and limited equity housing cooperatives.

Acquisition and Rehabilitation Component of the Multifamily Housing Program

The purpose of this program is to assist in the rehabilitation or acquisition and rehabilitation of substandard low income rental housing to bring the buildings into compliance with the California Health & Safety Code. Financial assistance includes low interest, long-term loans. Local government agencies, for profit and non-profit organizations may apply.

California Self-Help Housing Program (CSHHP)

This program is designed to assist low-income households to build or rehabilitate their homes with their own labor. Grants are available to sponsor organizations that provide technical assistance to participating families. Eligible activities include new construction and rehabilitation and mortgage assistance loans. Technical assistance to sponsor organizations is also available to train and supervise low-income self-help homebuilders or repairers. Local government entities or nonprofit corporations apply competitively for funds.

California Housing Finance Agency (CHFA): Renter Program

State/Local Rental Housing Program

This program assists non-profit sponsored multi-family development for which a local jurisdiction has made a loan or grant in the minimum amount of 10% of total

development costs. Financial assistance includes a first permanent financing loan and second deferred interest write down loan. Eligible activities include new construction and substantial rehabilitation. 49% of the units must be affordable to households whose incomes are below 90% of the county median income. CHFA funds are generally provided through the issuance of bonds.

Small Multi-Family Mortgage Program

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

Tax Exempt Affordable Mortgage Program (TEAM)

This program assists in the provision of multi-family rental housing for low-income households. Financial assistance consists of first permanent mortgage at below market interest rates. Eligible activities include new construction, rehabilitation and acquisition of multi-family housing between 20-150 units. Persons having incomes of 80% or less of county median income must occupy twenty percent of the units, and 20% of units must be occupied by persons having incomes of 50% or less of county median income. For-profit, non-profit and public agency developers may apply.

California Housing Finance Agency (CHFA): Owner Programs

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

This program assists first time homebuyers of low and moderate income in purchasing new or resale single-family homes through mortgage financing. Permanent mortgage loans are made at a fixed interest rate generally below market rates. Sales prices may not exceed limits established by CHFA. The target population is first time homebuyers with incomes ranging up to 140% of median income. Income eligible first-time homebuyers may apply for financing through CHFA approved lenders.

Single Family Housing/Home Mortgage Purchase Program Developer Builder

This program enables low and moderate-income households to purchase new single-family homes on affordable terms and stimulates the housing construction industry by making financing available to builders and developers. Home site prices may not exceed limits established by CHFA. The program targets first time homebuyers with incomes of 140% of median, or less, depending upon area of development. Developers apply to CHFA for a mortgage financing commitment through participating lenders. Information on availability of funds is available through CHFA listed lenders.

California Rural Home Mortgage Finance Authority (CRHMFA)

The California Rural Home Mortgage Finance Authority was established in 1993 as a Joint Powers Authority empowered to issue Mortgage Revenue Bonds (MRB's) to finance First-time Homebuyer mortgages in member rural counties. This agency offers a variety of homebuyer assistance programs featuring grants and/or below-market interest

rate loans to enable first-time, low or moderate-income homebuyers to purchase a home. Its programs focus primarily on a large, but an underserved segment of the homebuyer population - those families and individuals with good jobs and good credit but without the financial resources to afford the down payment and closing costs associated with such a purchase. This agency finances its programs by issuing tax-exempt bonds, taxable bonds, and other obligations and by soliciting contributions from a variety of organizations and investors.

California Gold Program

The California Gold Program is made possible through the issuance of Mortgage-Backed Securities, which are sold to FNMA and issued in \$10,000,000 sub series. All California Gold loans are purchased and serviced by The Lender Mortgage Company. The California Gold Program is available to mortgage brokers, local banks, savings and loans, credit unions, etc. on a wholesale basis.

Local Programs

IDEA Program

The IDEA program involves participants of the Section 8 Family Self-Sufficiency Program. Upon completion of the program participants can receive up to \$10,000 in a grant for the down payment in the purchase of a home. These funds have been awarded by, the Federal Loan Bank of San Francisco to the Housing Authority, which is the administering agent in Stanislaus County.

Lease/Option Transitional Housing Program

The Rainbow Continuum is a program whereby families enter a transitional housing program and have the option to purchase the unit at the successful conclusion of the two-year program. An escrow savings account is established and HOMES 2000 (see below) matches the escrow account. This account is for the down payment costs associated with the home purchase.

Continuum of Care Homeless Assistance Programs

The purpose of the Continuum of Care Homeless Assistance Program is to fund projects that assist homeless persons move to self-sufficiency and permanent housing. Funds may be allocated through a competitive process and may be used for the Supportive Housing Program (SHP) and Shelter Plus Care.

The Continuum of Care System consists of three components. These components are the following:

- 1.) There must be an emergency shelter/assessment effort which provides immediate shelter and can identify an individual's needs or

- 2.) Offering transitional housing and necessary social services. Such services include substance abuse treatment, short-term mental health services, independent living skills, job training, etc.
- 3.) Providing permanent supportive housing arrangements

While not all homeless individuals and families in a community will need to access all three components, unless all three are coordinated within a community, none will be successful. A strong homeless prevention strategy is also key to the success of the Continuum of Care. The diagram below shows a flow chart of how the systems should ideally work.

Stanislaus County Redevelopment Agency

The Redevelopment Agency of Stanislaus County works within the unincorporated areas to restore neighborhoods through various programs and services. The unincorporated areas of Stanislaus County include the towns of Denair, Empire, Grayson, Hickman, Keyes, Salida, Valley Home, Crows Landing, Westley as well as the communities Monterey Park and the Shackelford, Bret Harte, and Airport Neighborhoods. The main goals of the agency are:

- To conserve, rehabilitate and facilitate community development of the unincorporated areas of Stanislaus County;
- To promote and invest in the rehabilitation and improvement programs for existing housing with the intent of enhancing the tenure and condition of the structures and properties; and,
- To promote new investment in housing opportunities for low and moderate income households in the unincorporated areas of Stanislaus County.

The following programs are sponsored and administered by the agency:

Down Payment Assistance

The Down Payment Assistance Program is designed to assist lower income households realize home ownership. Eligibility for participation is based upon household income. The amount of down payment assistance varies, but the maximum available is \$15,000. Down payment assistance funds are available for existing or new homes within the unincorporated limits of Stanislaus County. Participants must be very low, low, or moderate income according to HUD qualifying income limits.

Minor Home Repair

The Minor Home Repair program is available to homeowners that need assistance in covering the costs of repairing emergency health and safety issues related to their homes. This program assists owner-occupied households. The maximum available is \$5,000.

Stanislaus County's Housing Rehabilitation Program

The program targets homes within the unincorporated areas that are need of moderate and substantial repair. The Housing Rehabilitation Program assists units that are either owner tenant-occupied. The maximum amount available is \$45,000.

Public Facilities Fees Deferral

The Public Facilities Fees Deferral Program is for the benefit of the very low, low and moderate-income households. The waiver or deferral of the Public Facilities Fees (PFF) assists in making housing as affordable as possible. If a household is determined to be within the Very Low Income category, the PFF is entirely waived. To qualify for a wavier, the household is required to submit the most recent federal tax return.

If a household is determined to be within the Low Income category, the PFF can be entirely deferred. To qualify for a deferral, the household will be required to enter into a Public Facilities Fees Deferral Agreement, execute a Promissory Note and sign and record a Deed of Trust in the amount of the PFF. This Deed of Trust does not require any payment. No interest accrues. The PFF is due and payable when the residence is sold. The deferral guidelines for the Moderate Income category household are the same as the Low Income Category except that the deferral is limited to 50% of the PFF.

City of Oakdale Redevelopment Agency

The City of Oakdale Redevelopment Agency was established in 1981 to provide a mechanism to eliminate blighting conditions in the city, and ensure that the city's economic base grows and remains healthy through the provision of new public improvements, commercial development, and affordable housing.

The City of Oakdale Redevelopment Agency established the First Time Home Buyers Down Payment Assistance Program to encourage more of its residents become homeowners. Homeownership provides many benefits such as stabilization of neighborhoods, improved quality of life, and reduction in overcrowding. The Down Payment Assistance Program was developed to assist eligible very low, low-income and moderate-income households purchase their first home. The program provides up to \$5,000 in non-interest deferred loans to eligible first-time homebuyers for closing cost/down payment assistance.

The Agency's main goals are:

1. Replace or repair infrastructure within the Project Area.
2. Replace or repair public improvements including curb, gutter, sidewalks, and streets.
3. Improve the appearance of the downtown area with new paving, street trees, street furniture, and façade treatments.
4. Develop residential and commercial rehabilitation programs.
5. Improve the water system for commercial and industrial areas.
6. Develop business generators to attract shoppers including new businesses.

7. Enhance the opportunity for open space by promoting projects such as parks and recreational facilities.
8. Improve the community's housing stock by providing housing opportunities for persons of low/moderate and low income.
9. Enhance the attractiveness of city buildings and residences by encouraging projects that make landmark structures more attractive and economically value.

City of Patterson Redevelopment Agency

The primary purpose and objective of the Redevelopment Agency is to stimulate and encourage the revitalization of the Project Area, to eliminate conditions of blight and to prevent the recurrence of blighting conditions, which shall be accomplished subject to and consistent with goals and policies established by the General Plan of the City of Patterson.

The Agency's main goals are:

1. Encourage the redevelopment of the Project Area subject to and consistent with the City's General Plan and/or Specific Development Plans as may be adopted from time to time through the cooperation of private enterprise and public agencies.
2. Enhance the long-term economic well-being of the community.
3. Provide for the rehabilitation of commercial structures and residential dwelling units.
4. Provide public infrastructure improvements and community facilities, such as the installation, construction, and/or reconstruction of streets, utilities, public buildings and facilities, storm drains, utility undergrounding, or structures, street lighting, landscaping, and other improvements, which are necessary for the effective redevelopment of the Project Area.
5. Provide for participation in the redevelopment of property in the Project Area by owners who agree to participate in conformity with the Redevelopment Plan.
6. Encourage joint efforts and cooperative efforts among property owners, businesses and public agencies to achieve desirable economic development goals and programs and to reduce or eliminate existing blight conditions.
7. Increase, improve and preserve the community's supply of affordable housing.
8. Acquire real property.

Private Resources/For Profit Agencies

Community Reinvestment Act (CRA)

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

first time, low and moderate income homebuyers. The terms and types of financial assistance vary between institutions. Subsidies tend to be shallow, if present at all. Typically, affordable housing lending from financial institutions requires public subsidy. Income groups targeted by CRA will vary by lender and by loan program.

Private Resources/Non-Profit

California Community Reinvestment Corporation (CCRC)

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

Community Investment Fund (CIF)

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

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

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

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

Affordable Housing Program (AHP)

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

Applications must meet four basic threshold requirements:

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

Eligible activities include: home purchase by eligible families; purchase or rehabilitation of federally-owned or held housing for use as affordable housing, or nonprofit or publicly sponsored purchase, construction and rehabilitation or rental or ownership affordable housing. An AHP applicant must be a financial institution who is a member of the Federal Home Loan Bank. Applications are typically for individual projects or activities. Eligible activities include existing acquisition, rehabilitation or new construction of multi-family rental projects with five or more units. Minimum affordability requirements are in place, with priority given to projects, which exceed these limits. Applicants may be for profit developers, non-profit entities or public agencies.

Inventory of Facilities/Services related to Homelessness, AIDS, Mental Illness, or Substance Abuse

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

Center for Human Services CHS

The Mission of CHS is to support the well being of youth and families through quality prevention, education and counseling services, through programs that build and strengthen families and the neighborhoods in which they live; and in a way that honors and respects the diversity of the community.

Hutton House

The Hutton House, a program through the Center for Human Services, provides temporary shelter for up to six teenagers that may be involved in a family crisis or a conflict situation. This six-bed facility provides short-term residents shelter for runaway and homeless youth between the ages of 13 to 17 years. Individual, group and family counseling is provided to residents. Program goals include the reunification of teens with their families and the provision of follow-up and ongoing family counseling after the resident moves out.

Pathways

Pathways is a transitional living and support services program that focuses on youth who have “aged out” of the foster care placement system and limited financial and emotional support. Pathways addresses several individual and community challenges such as homelessness, substance abuse, unemployment, lack of basic living skills, mental and health issues, limited education, and preparation for adulthood. Services include a Residential component with a 12-bed capacity in an apartment setting with support services. Supportive services that available through he program are case management, mentoring basic/life skills, counseling and resource development. The program also serves teen moms over 18 and their infant toddler children. This program is through the Center for Human Services and is for young adults ages, 18-21.

The Children’s Crisis Center of Stanislaus County

The Children’s Crisis center is a private non-profit organization that provides childcare and shelter services to abused, neglected and at risk children in the community. It also provides overnight emergency shelter on an as needed basis to approximately five to ten youths and children per month (referrals from the police department of the County’s Child Protective Services).

The Modesto Men’s Gospel Mission and Women’s Mission

This privately funded and faith-based shelter is located on a two-block campus including seven buildings on Yosemite Boulevard. The Gospel Mission provides 225 beds to single women with children and single men with children. This agency provides a limited stay of seven nights on the floor, and three nights out, and also serves two meals a day, Monday through Friday, and three meals on the weekend. The Mission serves 150,000 meals per year to clients and to the general public. Approximately, two thousand people are served by the Gospel Mission each year. The majority of the men (95%) that arrive at the Mission are locals raised in the County and 60% are under 36 years of age.

The Women’s Mission provides fifteen beds for temporary shelter to house single women and women with children for a maximum stay of fourteen days. Both Missions require that those seeking shelter participate in religious activities, (this requirement also exempts the Missions from receiving any Federal or State funding assistance.) Therefore, the missions must rely strictly on private donations from local churches and the community. Their program also includes a Christian drug and alcohol rehabilitation group counseling to its clients.

The Salvation Army of Stanislaus County

The Salvation Army serves lunches to approximately 250 people per day. Currently, the Salvation Army is seeing an increase of people needing food and clothing. This agency also offers renter’s assistance; energy bill assistance, as well as housing information and referral to low-income families. Also, families facing eviction are given a first month’s rent allowance and are assisted in finding permanent housing.

HOMES 2000

HOMES 2000 is a non-profit organization that has successfully purchased and rehabilitated condominium units for persons with AIDS. Under the HOMES 2000 program, residents do not pay more than 30% of their income on rent. One additional unit in Modesto provides transitional housing for up to two years. Residents lease the unit with the option to purchase. HOMES 2000 collaborates with the County's Public Health Department, Community Housing Shelter Services, and the Stanislaus Community Assistance Program to provide case management and other services to residents.

HOMES 2000 has five 2-bedroom units designated for persons with AIDS. This is a permanent housing program that participants pay 30% of their income towards the rent. Supportive services include medical and social model case management services.

Housing Authority of Stanislaus County

The Housing Authority administers fifteen Shelter Plus Care Certificates within Stanislaus County. Participants pay 30% of their income towards the rent and receive supportive services through either the Stanislaus County AIDS Project, the Stanislaus County Department of Mental Health, or Stanislaus Integrated Services Agency.

Nirvana

Nirvana is a non-profit organization that exists to improve the lives of all chemically addicted persons and their families. This organization offers free consultation and evaluation to help a person determine treatment needs. Nirvana also offers a 60-day residential treatment program. Nirvana also provides 6-9 months of services fulfilling the need for long term treatment, residential treatment, case management, one-on-one counseling, anger management groups, and works with Friends Outside and the Employment Development Department (E.D.D.) for clients that need job development and vocational resources, transitional living, clean and sober facilities, dual-diagnosis, crisis intervention, domestic violence classes, relapse prevention, co-dependency classes, men and women support groups, family support services, and free assessments.

Stanislaus County AIDS Project

Provides street outreach for persons with AIDS. Outreach workers frequent parks, local bars, and hotels where high-risk behavior occurs.

Health Services Agency

The mission of the Stanislaus County Health Services Agency (HSA) is to lead the development, implementation, and promotion of public policy and health care services to achieve physical, psychological and social well-being. In partnership with local hospitals and physician groups it implements and promotes a health delivery system that ensures Stanislaus County residents have access to quality health care.

Community Services Agency

This agency's mission is to protect children and adults who are at risk preserve families, provide temporary economic assistance, and promote personal responsibility in the areas

of; job readiness, self-sufficiency, and to practice program and system integrity through innovative and effective business strategies.

Community Housing and Shelter Services (CHSS)

CHSS is a non-profit organization that is partially funded by the HOPWA program and provides housing services to persons with AIDS. During 1999-2000, this agency was awarded \$70,000 to provide short-term rent, utility or mortgage assistance, tenant-based rental assistance; housing information, and resource identification. From 1999 to March of 2000, CHSS provided services to 120 unduplicated individuals with the following types of HOPWA eligible housing activities:

- 704 shelter rights
- Rental assistance to 55 households,
- Assistance in utility payments to 19 households, and
- Housing counseling and information and referral to 120 individuals

CHSS works closely with and receives referrals from the Stanislaus County Department of Public Health and the Stanislaus Community AIDS Project.

Other Agencies

Other agencies that provide health and housing services, outreach, counseling and information referral to persons with AIDS include the AIDS Care Management Team of the County Health Services Agency and the Doctors Medical Foundation. The latter is the fiscal agent for Ryan White Title II and HOPWA funding.

Supportive Housing and Services for Persons with Developmental Disabilities

California Department of Rehabilitation (CDR)

CDR serves those with a physical, mental or emotional disability that prevents him or her from obtaining employment. The menu of services include: medical and vocational evaluation, counseling and guidance, job training and placement, aids and equipment, and other goods and services needed to find and keep a job.

Disability Resource Agency for Independent Living (DRAIL)

The primary functions of the organization are: the provision of independent living services to consumers, their families, friends and affiliated community groups, the education of public regarding both the needs and abilities of persons with disabilities.

Doctors Medical Center Foundation

This agency provides an Adult Day Health Care Program, Miller's Place, which is a licensed community-based health care program that provides services for adults who are unable to function independently in their homes. Miller's Place offers a variety of health, therapeutic and social services designed to improve the quality of life and assist the disabled seniors in remaining in their homes. Services provided through the agency are

Nursing, Occupational & Physical Therapy, Speech and Language Therapy, psychosocial Services, Nutrition, Transportation and Recreational Activities.

Modesto Independent Living Center (MILC)

MILC is a non-profit, public benefit corporation dedicated to helping people with disabilities to maintain more self-sufficient and productive lives. MILC maintains an active list of over 140 apartment complexes in the County. Their primary sources of housing are market-rate apartment complexes with rents at levels that are within the financial means of their clients. ILC is in partnership with Accessible Space, Inc., a non-profit corporation specializing in the development of disabled housing.

Social Service Programs for Homeless Persons

Community Housing & Shelter Services

Provides outreach, information, and referral flyers to agencies throughout Stanislaus County to the homeless. This agency works with all city police departments, hospitals, department of mental health agencies, and all homeless providers throughout the County. CHSS has on-call workers in order to provide intake and assessment on evenings and weekends.

During the last fiscal year, CHSS provided shelter services to 1,125 families, 3,597 individuals, for a total of 48,631 nights during the past year. 1,995 of those sheltered were children.

Golden Valley Health Center

The Golden Valley Health Center's mission is to improve the health status of our patients by providing quality, managed primary health care services to people in the communities we serve, regardless of language, financial, or cultural barriers. This center provides medical outreach to the general population. Free health services are available for the homeless. There are currently seven medical facilities located in Stanislaus County. There are five facilities in Modesto and one in Patterson and one in Westley.

United Samaritans Foundation

The United Samaritans Foundation is an advocate for the poor in the spirit of the Christian tradition. The Foundation searches out areas of need and explores creative and holistic ways to meet those needs. The United Samaritans Foundation currently operates four mobile food service trucks from facilities in Turlock, Hughson, and Modesto, delivering nutritious lunches to nine Stanislaus communities every day of the year. Volunteers help staff the food pantry, clothes closet and various other services.

In Turlock, the Foundation's Samaritan House offers transitional housing for women with children. In Hughson, the Community Center complex includes a county library, county medical office, pharmacy and cafe. This organization provides street outreach and free lunches to over 800 persons a day.

Daily Bread Ministries

This program is sponsored by United Samaritans Foundation, which is based in Turlock. Daily Bread provides outreach by delivering free lunches seven days a week to the homeless at 12 locations in Turlock, 12 locations in the Hughson area, and 8 locations in Modesto. The lunches are delivered to locations where the homeless congregate.

Westside Food Pantry

The Westside Food Pantry is a community-based organization that works to provide emergency food assistance and referrals to social service agencies for individuals and families. This agency provides the public service of providing food for families temporarily out of work, single mothers unable to make ends meet, senior citizens stretching budgets to cover medical expenses and the terminally ill that need or want a particular food frequently.

Stanislaus County Department of Behavioral Health and Recovery Services

The mission of this department is to ensure a safer, healthier community by promoting emotional health and recovery. This is accomplished by providing and managing effective prevention and behavioral health services. Services are delivered to its diverse communities throughout integrated systems in partnership with consumers, families, providers, other community agencies, and private industry.

This department administers six regional centers located throughout the County. The results of the work includes: accessible, comprehensive, age appropriate, and culturally competent systems that include consumers and families in service planning and treatment. This department funds the following outreach programs for homeless persons with mental illnesses and those with substance abuse problems.

Stanislaus Homeless Outreach Program (SHOP)

Provides street outreach and assessments to the homeless that suffer from mental illness and substance abuse problems.

Sunshine Place

The Sunshine Place is a drop-in center with recreational facilities, outreach workers, and case management on site for homeless persons with mental illnesses. This center is open five days a week and provides an Adult Outreach Team to work with sub-populations. The Sunshine Place is also open two days a week to the general adult homeless population. On the average day, 240 people visit the Sunshine Place.

Haven Women's Center of Stanislaus County

This center provides outreach to homeless women and children in the South County and within the City of Modesto. It is a four-bedroom house with kitchen, living room, children's room, three bedrooms and an office. It provides 25 beds for women who have been abused or who are in life-threatening situations. The Center also houses the children of abused women. Counseling services, weekly support groups and legal advocacy programs are available.

Community Housing and Shelter Services (CHSS)

CHSS provides temporary shelter to those with immediate need and assists families with dependent children and the mentally ill homeless. CHSS runs its programs and emergency shelter out of a 50-unit motel located in Modesto. CHSS contracts with the motel owner to provide emergency shelter for up to fifteen households per day. Services to on site clients are provided through contracts with the County Behavioral Health and Recovery Services, the Welfare Department, and HOPWA funded service providers.

Programs for Preventing Homelessness

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

ARC of Stanislaus County (ARC)

ARC is a non-profit organization that serves adults from the ages of 18 to 75 years of age who are developmentally disabled and living in Stanislaus County. ARC offers several programs such as the Howard Training Center Vocational Program, which is designed for clients who have mastered self-help skills and have a desire to work. Clients receive specialized training and are taught the needed skills to hold a job in a normal work environment.

Catholic Charities/ Stanislaus Elder Abuse Prevention Alliance

The mission of this agency is to address the needs of abused area elders and those who are vulnerable to abuse and are also low/moderate income and all minorities. Their main goals are to increase awareness of elder abuse through dynamics through Outreach, Advocacy and Education. Services provided include the following: community forums on area senior services to homebound seniors, welfare issues, senior health and safety, home visiting services, training/coordinating of volunteers for families with homebound seniors, development and distribution of information and resource materials to increase community awareness concerning elder abuse, reporting and prevention.

Parents United of Stanislaus County

Parents United is a non-profit organization dedicated to the assistance of parents, children and former victims concerned with child sexual abuse and related problems in the spirit of self-help and mutual support for those whose lives have been affected by these problems.

Sierra Vista Children's Center

This agency's mission is to assist children, youth, and adults by empowering and supporting them in becoming stronger and healthier individual, families and communities. Sierra Vista Children's Center provides workshops that emphasize child development, non-violent communication, problem solving skills, nurturing care giving, and developing healthy relationships. Their programs also address mental and health

problems and makes appropriate referrals. This agency has provided clinical and medical services to over 4,700 individuals within the last year.

Stanislaus County Department of Aging & Veterans Services

The mission of this department is to maintain, enhance and improve the quality of life for seniors in Stanislaus County by developing systems of home and community based services, which promote independence and self-sufficiency. This department also 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 United States Department of Veterans' Affairs, Department of Defense, and State and local agencies.

This department provides transportation services through Medi-Van to people in need of specialized medical attention in the Bay Area hospitals and Veteran's administration long term care facilities, and through linkages with the Community Housing & Shelter Services, Central Valley Homeless Veterans and the Housing Authority of Stanislaus County help find permanent housing for homeless veterans. One of the main objectives of this department is the promotion of the value and benefits of hiring veterans; to increase the understanding; awareness of veterans about entitlement; services and benefits. The County Department of Aging and Veteran's Services refers approximately 75-150 clients per day.

Central Valley Opportunity Center (CVOC)

Through a grant from the State of California's Community Services Block Grant Program, this agency provides rental assistance to persons who are homeless or at risk of being homeless due to their inability to pay rent. The director of this agency reports that they can only serve two to three households per month, and cannot meet the demand for this program. Approximately 5 five households are turned away per week.

Pacific Gas and Electric Company

The Pacific Gas and Electric Company (PG&E) operates the following programs for low-income people:

- Low-Income Rate Assistance (LIRA) provides a 15% discount on energy bills to qualified low-income households.
- Relief for Energy Assistance Through Community Help (REACH) provides energy assistance to low-income people not eligible for federal assistance programs and who are experiencing financial difficulty in paying their energy bills.
- Energy Crisis Intervention Program uses state funds to provide assistance to low-income persons facing an energy related crisis.
- Home Energy Assistance Program (HEAP) provides energy assistance payments to low-income customers to help offset the high cost of heating and cooling their homes.

Modesto Irrigation District

The Modesto Irrigation District offers a 15% discount to eligible low-income customers on their monthly bill. Customers must be at or below the following income guidelines:

People in Household	Monthly Income	Yearly Income
1 or 2	\$1,517	\$18,200
3	\$1,792	\$21,500
4	\$2,150	\$25,800
5	\$2,508	\$30,100
6	\$2,867	\$34,400

D. AFFORDABLE HOUSING PROGRAMS AND OTHER RELATED HOUSING PROGRAMS

Asociacion Campesina Lazaro Cardenas, Inc. (ACLIC)

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

Desarrollo Latino-Americano, Inc. (DLA)

DLA is a non-profit housing and Community Based Development Organization. This non-profit is a designated Community Housing Development Organization (CHDO) by the State of California's Department of Housing and Community Development. DLA's mission is to improve the living conditions of families in Stanislaus County. This organization has a certified HUD & Fannie Mae housing counselor, and a program to help first-time homebuyers explore the opportunities and challenges of becoming a homeowner. DLA also provides housing counseling and other homebuyer education services. The goals of this organization are:

- To expand opportunities available to low-income families to obtain decent, affordable housing.
- To raise the economic, educational and social levels of the residents of Stanislaus County.
- To help combat the deterioration of the community, and contribute to its physical improvement through new construction and refurbishing.
- To provide a First Time Homebuyers program that educates buyers on the rules and responsibilities associated with buying a home.

Habitat for Humanity

Habitat for Humanity is a non-profit Christian organization that helps low income families build their own homes. When the house is complete, it is sold to the partner

family at no profit and with no interest. Families must contribute 500 hours of sweat equity as a Habitat partner. Habitat's goal is to provide decent, affordable housing through volunteer labor, donations of money and materials, and in partnership with home recipients

Harvest of Hope

Harvest of Hope's mission statement is to build a strong community by uniting and supporting the neighborhoods of southwest Modesto. Their vision is a stable, older, connected neighborhood, which prizes its diversity, defends its safety, cherishes its beauty and lives in harmony. Their goals are:

- To enhance public safety by creating a clear understanding of the needs and opportunities of our community in order to strengthen its neighborhoods.
- To ensure that programs are established and monitored which provide high quality educational and employment opportunities to all members of our community.
- To strengthen families, maintain diversity, reduce poverty, build community and develop affordable housing.
- To design and maintain comprehensive systems that ensure efficient operations, appropriate facilities and provide access to state of the art technologies.

Housing Authority of Stanislaus County

The Housing Authority of the County of Stanislaus is a non-profit, public corporation committed to addressing the unmet needs of the residents and communities of Stanislaus County. The Housing Authority develops and operates subsidized housing facilities in Stanislaus County, with the exception of Riverbank that has its own Housing Authority. The Authority also offers counseling for rent and mortgage delinquency at no charge, under license from the Housing and Urban development Agency. The Housing Authority is governed by a Housing Commission, which is appointed by the Board of Supervisors. The Housing Authority's Mission Statement is to:

- Provide decent, safe, and affordable rental and home ownership housing.
- Provide and promote service opportunities that encourage and support individuals and families achieving greater independence and self-sufficiency.
- Provide opportunities for conserving and upgrading affordable housing stock, improving infrastructure, and stabilizing and creating desirable neighborhoods.

In carrying out its mission, the Housing Authority is committed in providing a high quality of service by:

- Being sensitive to clients needs while treating clients with dignity and respect.
- Utilizing the skills and talents of our staff.
- Fostering partnerships.
- Utilizing resources in the most efficient and effective manner.

The primary objective of the Housing Authority of Stanislaus County is to provide decent, safe, sanitary housing for very, low-income and low-income families at an affordable price. The Housing Authority has the responsibility of planning, financing, constructing, purchasing and managing properties using a variety of housing programs. As the manager of rental properties, the Housing Authority performs all the functions of a private owner, including selection of residents, rent collection and property maintenance. In Stanislaus County the Housing Authority manages 647 Public Housing Units, 3,934 Housing Choice Vouchers, 54 Moderate Rehabilitation Units, 30 Shelter Plus Care Certificates, 55 Aftercare Vouchers, 356 Farm Labor Units, 219 Migrant Housing Units and administers 102 local programs. Currently there are 7,500 households on the wait list for the Housing Authority's Section 8 program.

In an effort to address the growing housing needs of the community, the Housing Authority is committed to adding 300 affordable rental units in our area within the next 5 years. Two projects are currently in the planning stages, which will add an additional 37 units to the county housing stock. The Housing Authority has been able to utilize redevelopment funding to preserve existing housing and develop new affordable housing to help ease the lack of affordable rental housing in our community.

Self-Help Enterprises (SHE)

Self-Help Enterprises is a non-profit corporation dedicated to self-help housing, sewer and water development, housing rehabilitation, multi-family housing and homebuyer programs in the San Joaquin Valley. The mission of Self-Help Enterprises is to improve the lives of low-income residents in the San Joaquin Valley through housing and related programs and services.

The concept of "self-help" is based upon the conviction that, given the proper tools, individuals can and will do the work necessary to improve their living conditions. Self-Help Enterprises' role is limited to providing technical services and support, helping families and communities compete for scarce financial resources and empowering people to be leaders.

To meet its purpose SHE has developed three distinct program areas including new housing, housing rehabilitation and community development. The New Housing Program's purpose is the provision of technical resources and assistance as well as supervision in helping low income families to build their own homes. The Housing Rehabilitation and Weatherization program has been developed to improve existing housing stock, arrest the decline of rural housing, and conserve energy resources. The Community Development Program has been designed to provide small, rural communities with the technical resources to improve water and sewer systems and to develop rental housing to meet the needs of low-income households.

Housing with a Planned Service Component

A description of the services of the agencies involved in providing supportive housing is given below.

Stanislaus Affordable Housing Corporation (STANCO)

STANCO is a private non-profit housing and community development organization that was founded in 1991. STANCO rehabilitates, acquires, and manages transitional housing for the mentally ill, troubled youth, and formerly homeless households. Currently there are five family houses, one house for four unrelated mentally ill homeless adults, and one house for two battered women households and their children. This corporation collaborates with the County Department of Behavioral Health and Recovery Services and other providers such as Sunrise Partners to provide services to mentally ill residents.

This agency's main goals are within the areas of:

- Development and Construction- STANCO assists in the development of very low, low and moderate income housing by forming partnerships with local builders, social service agencies, community organizations and the local state and federal government.
- Down Payment Assistance- STANCO in conjunction with the Stanislaus County Redevelopment Agency has formulated a program for 13 specific target areas offering low interest loans for down payment and or closing costs. STANCO has also developed a down payment assistance program with the Oakdale Redevelopment agency for the Oakdale Redevelopment Area.
- Neighborhood Revitalization-STANCO's revitalization program begins with the acquisition and rehabilitation of vacant and distressed single-family properties. The homes are then sold to low and moderate-income homebuyers.
- Transitional Housing- STANCO leases single-family homes through HUD acquired properties Homeless Program. These properties are used for transitional shelter for homeless families, seniors and individuals with special needs. STANCO manages several homes within the county. Approximately 50 adults and 45 children are assisted each year. STANCO provide case management services such as household budgeting and first-time homebuyers counseling.

Community Transitional Resources

This is a non-profit corporation that contracts with Big Valley Helping Hands, a Stockton based non-profit service provider, to operate Green Leaf Place a three unit housing facility that houses up to nine chronically mentally ill persons for six months to two

years. Green Leaf Place has been operational since October 1999, and residents learn basic living skills for living independently in permanent living housing.

Supportive Housing for Persons Returning from Institutional Settings

In Stanislaus County, there is no supportive housing available specifically for persons returning from institutional settings. Once a person exits from an institutional setting their options for housing is limited and their chances for becoming homeless is almost inevitable unless they have family or friends that will allow them shelter. Realistically, these persons run a greater risk of becoming homeless than others. Although there are short-term homeless shelters there is not sufficient transitional housing for those exiting institutional settings or special programs.

Friends Outside

Friends Outside is a community organization offering information, counseling and emergency assistance to families of incarcerated men and women. Friends Outside is an organization of volunteers from a cross-section of the community who work with, rather than for, families of inmates and inmates, newly released offenders, and ex-offenders to help them change their attitudes and find positive solutions to their situations. Friends Outside works in close cooperation with all professional community service agencies and the California Department of Corrections.

E. EFFORTS TO COORDINATE PROGRAMS

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

Stanislaus Housing & Support Services Collaborative

As a result of HUD's Continuum of Care process, this group of housing and service providers meet regularly to coordinate the provision of housing and supportive services. This group includes representatives from the homeless shelters, as well as the major service providers such as the County Office of Substance Abuse, Behavioral Health and Recovery Services.

United Way of Stanislaus County

United Way's Building Strong Neighborhoods Impact committee works with representatives from the community along with city and county government officials in coordinating efforts to improve and empower their respective communities. The committee's vision is for all neighborhoods to be vibrant and safe due to informed and involved residents taking action on neighborhood issues. Assistance is given to neighborhoods and residents in order for them to develop capacity to sustain healthy neighborhoods. Their main goals are:

- To increase community & neighborhood leadership capacity
- To increase capacity of community and neighborhood organizations.
- To increase number of non-profits that deliver programs in collaboration with communities and neighborhoods.
- To increase local government programs and funds that are community and neighborhood based.

The mission of United Way of Stanislaus County is to facilitate and support a community-wide network of programs that builds, sustains, and improves the quality of life for individuals and families thereby creating a better Stanislaus County.

Stanislaus County Housing Authority

This agency offers programs that not only deal with housing but they also encourage residents to become self-sufficient and community minded. One of these programs is the Share Program, which provides residents with volunteer opportunities. The Authority also offers conflict resolution and anger management to children displaying behavior problems during recreation programs. These classes are administered by the Center for Human Services staff.

The Housing Authority also works with the Police activities League, the Westside Community Alliance, West Modesto/King Kennedy Neighborhood Collaborative, Modesto City Schools Healthy Start, and the Westview Gardens Community Center to bring GED and tutoring programs, implement a lunch program, and provide computer access and instruction to residents.

F. HOUSING AND COMMUNITY DEVELOPMENT OBJECTIVES AND PROJECTS

1. PRIORITY HOUSING NEEDS

Rehabilitation, reconstruction and acquisition programs will continue to be implemented to improve home quality and provide home ownership opportunities. With vacancy rates lower than 5%, it is imperative that rehabilitation, infill and new subdivision activities continue so that all levels of housing types be made available.

It can be assumed that Stanislaus County's housing supply and affordability problems could undermine the County's continued economic strength and diminish the quality of life of its communities. The availability of an adequate supply of affordable housing has become important in the retention and attraction of business and industries in the County.

The following are the priorities from the Priority Needs Table 2A, for Housing and for Community Development Table 2B. Priorities for Table 2A were determined by the Comprehensive Housing Affordability Strategy (CHAS) 1990 Databook from the U.S. Department of Housing and Urban Development. The estimated number of households with a cost burden of or greater than 30% were determined to have a significant housing need.

A. Homeownership

Priority: High

Analysis

In the Owner section of the Priority Needs Summary (Table 2A), both the Very Low & Low Income levels ranked with a "High", while the Moderate level income groups ranked in "Medium" priority.

Stanislaus County, will partner with agencies such as the Housing Authority, STANCO, ACLC, Inc., Habitat for Humanity and other affordable housing developers in future projects. The County has and will commit redevelopment funds and HOME funds to this end.

Additionally, the County has formed a Consortium with the City of Turlock to receive HOME funds. The first project is to develop a senior citizens housing complex in the City of Turlock.

B. Rental Housing

Priority: High

Analysis

In the Priority Needs Summary (Table 2A), the Renter section categories that ranked in “High” priority were the Very Low and Low Income level groups in the categories of Small Related, Large Related, Elderly and All Other. The Moderate income levels ranked “Low” in priority in all categories, except in All Other in which it ranked “Medium” priority.

The Housing Authority is also a major landlord of multi-family and senior housing for the lower income population. They own and manage over 1,300 rental-housing units. Recently, a 56-unit apartment complex was completed with occupancy at capacity at time of completion.

Priority Needs by Tenure

Priority Need	Activity	Funding Source	Agency(s) Involved
1. Renter Small Related	Multi-Family housing development, Tenant Based Rental Assistance (TBRA)	CDBG, HOME	City of Turlock (HOME Consortia)
2. Renter Large Related	Multi-Family housing development, Tenant Based Rental Assistance (TBRA)	CDBG, HOME	City of Turlock (HOME Consortia)
3. Elderly	Rental housing Development, Tenant Based Rental Assistance (TBRA)	CDBG, HOME	City of Turlock (HOME Consortia)
4. All Other	Rental housing Development, Tenant Based Rental Assistance (TBRA)	CDBG	ACLC, STANCO, Habitat for Humanity
5. Owner	Down Payment Assistance, Public Facilities Fee Waiver (PFF), and Rehabilitation Programs	CDBG, Cal-HOME, HOME, RDA, Program Income	ACLC, STANCO, Habitat for Humanity
6. Special Populations	Rehabilitation projects for Migrant camp centers, Single & Multi-Family housing developments, Down Payment Assistance, PFF, and TBRA.	CDBG, HOME, RDA, Program Income	City of Modesto, Housing Authority, STANCO, Community Housing and Shelter Services.

2. PRIORITY OF HOMELESS NEEDS

A. Shelter and Supportive Services

Priority: High

Analysis

The Special Populations category ranked in “High” priority on all income levels, in the Priority Housing Summary (Table 2A). The County realizes the importance of addressing the problem of a lack of decent, affordable housing for Special Populations. In the Homeless Strategic Plan, there are specific activities outlined that the county is working on to help alleviate the problems.

In its membership with the Housing and Support Services Collaborative, Stanislaus County is working with other housing providers (e.g. City of Modesto, La Loma Neighborhood Association, United Way, Housing Authority and the Coalition for the Homeless) to develop both an overnight and day facility with supportive services.

According to the Continuum of Care survey 1999, there were an estimated 7,567 individuals that sought services and an additional 30-40% that did not seek services due to mental illness or substance abuse for an estimated total of 10,215 homeless in Stanislaus County. It is expected for this number to increase within the next 12 months due to non-existent rental vacancy rates, and the increase of rents in excess of 30% in the past 2 years. It is also difficult to find motel rooms to house homeless families due to the shortage of rental housing in Stanislaus County. The figures in the Homeless and Special Needs Population, Table 1A were derived from the Continuum of Care survey 1999 for Stanislaus County.

Through a solicitation process, area non-profits providing services to the homeless and lower income population will be able to strengthen or expand their service capabilities through the county’s public service needs grants. On March 27, 2002 our CDBG public service needs grant cycle for fiscal year 2002-2003 opened, and was closed on April 17, 2002. There was a technical workshop held on April 3rd, 2002 for non-profits interested in applying for CDBG funding. The selected public service projects are shown in detail in Appendix F.

3. PRIORITY NON-HOUSING COMMUNITY DEVELOPMENT NEEDS

A. Public Infrastructure

Priority: High

Analysis

In many neighborhoods and communities of the Planning Area, public infrastructure is minimal or non-existent. Infrastructure such as sewer, water, curb, gutter, sidewalk, and storm drainage are typical development standards in newer neighborhoods. However, in the older areas residents have not enjoyed the same standard. Projects have been identified in the Annual Work Plan that will address this area of need.

As a part of Community Revitalization redevelopment funds are allocated for Area Cleanup Campaigns. This effort will eliminate pockets of insidious collections of trash and debris that induce further 'dumping' and creates a blighting condition.

The priorities for Non-Housing Community Development Needs and the estimated number of priority units recorded in Table 2B were derived from the following:

**Stanislaus County Redevelopment Project
Parks Master Plan
Health Services Agency
Jurisdiction (County, Oakdale, & Patterson)
-Capital Improvement Plans
Stanislaus County Renaissance 2000 Report
Stanislaus County Economic Development Corporation**

Cost estimates were estimated based upon current and recent community development projects and engineer's estimates.

G. HOMELESS STRATEGIC PLAN

Homelessness is a challenge in Stanislaus County. Through the notable efforts of local government, non-profits, affordable housing providers, and community volunteers, the county has established some very effective programs and services for assisting homeless and persons at risk of becoming homeless. Despite these efforts, a significant number of people on the streets are recycled month after month through shelters and other emergency services with no foreseeable improvement in the quality of their lives. High unemployment rates, limited educations combined with escalating rents have created a myriad of obstacles for low-income families and individuals. The trends in the rental market and economy have escalated over the past five years as we see the Central Valley inundated with new residents seeking affordable housing.

While the rents are relatively reasonable in comparison to San Francisco Bay Area rents, the local wages are grossly inadequate to sufficiently support the cost of living in Stanislaus County for lower income households. Wage levels, combined with cuts in Federal benefits and escalating rents have created a new breed of the homeless, including

the working poor and elderly. Stanislaus County's goals for 2002-2006 is to address the diverse needs of all homeless populations, and to identify and coordinate existing services within the county.

The following strategies have been identified as crucial elements in addressing the issue of homelessness:

Education and Outreach- In order to better serve the homeless population, outreach is required by service providers. Most agencies that deal with the homeless population are non-profits and community groups. The county has awarded Public Service Needs grants to agencies that provide supportive services to special populations. Special populations include populations that are not just homeless but that are also at risk of becoming homeless. The County plans on continuing to offer grants annually for public service needs with future CDBG funds. In Appendix F, a detailed information sheet describes the various public service projects funded for FY 2002-2003.

Partnerships- It is important for local governments, agencies and community groups to have an understanding of what services are offered by not only their agency but others as well. Stanislaus County is involved with collaboratives, service providers, community groups and partnerships throughout the county. By creating partnerships, the County has been better able to provide services to communities and agencies.

Stanislaus County is currently involved in developing a Homeless Day Center in partnership with the City of Modesto. As part of a sub-committee for the Housing & Supportive Services Collaborative, the County and the City have taken a lead role in the development of a Homeless Day Center. The goals for the Homeless Day Center is to provide legal services, medical treatment, food, education as well as other supportive services. A joint Request for Qualifications (RFQ) from the County and the City of Modesto will be distributed in 2002. The purpose of the RFQ is to locate a qualified agency or partnership that will be capable of managing the Homeless Day Center. Other agencies involved in the planning efforts of the center are the Disability Resource Agency for Independent Living, the County's Behavioral Health and Recovery Services Department, Project Sentinel, Coalition on Homeless, Nirvana Drug and Alcohol Treatment, and Inter Faith Ministries. The County will continue to work with the City of Modesto as well as other cities in dealing with homeless issues.

Prevention and Supportive Services- The County has awarded CDBG grants, to several service providers such as the Community Housing and Shelter Services (CHSS) agency, who deal with homeless or persons at risk of becoming homeless (See Appendix F). In order to address persons who are at risk of becoming homeless, the county will contract with Project Sentinel. Project Sentinel is an agency that specializes in Fair Housing Education and Outreach.

Vocational & Employment Training- Stanislaus County is a partner in the Workforce Development Collaborative, which includes non-profit agencies, affordable housing

providers, the Community Services Agency, the City of Modesto, and Modesto Junior College. The Collaborative's Workforce Development Program offers vocational and employment training to individuals on TANF (those with very low and low incomes). One of the main elements of the Collaborative is the Pre-Construction Training Component, which offers on the job training in the residential construction industry. The program also offers supportive services to special populations such as English (ESL) classes, writing skills classes, math classes, legal referrals, and housing referrals. The County will continue its partnership with this Collaborative and its efforts in the workforce development area.

H. ANTI-POVERTY STRATEGY

There are County departments that administer programs that directly respond to the needs of individuals and families in poverty. The goals of these programs are to provide skills training, knowledge and motivation necessary for the County's poor to become self-sufficient.

The Stanislaus County Employment Development Department provides employment training, a partnership with Modesto Junior College facilitates GED instruction, and the Workforce Investment Board is cultivating relationships with area employers for entry-level employment opportunities. Additionally, Stanislaus County in partnership with the City of Modesto has implemented a Workforce Development program focusing on the building trades for employment. This program has been extremely successful in placing program graduates with various companies that use building trades apprentices and professionals.

CalWORKS, a program implemented and administered by the Stanislaus County Community Services Agency, is designed to place former recipients of Aid to Families With Dependent in employment that ultimately means the participant from public assistance. This program mandates work activity to those receiving the assistance.

I. INCREASING THE QUANTITY AND QUALITY OF JOBS

Stanislaus County is estimated to have increased by 4,100 jobs (2.6% annually) over the last year. The retail trade, government and construction industries represented 85.4% of the numeric increases. Similar to the County, the cities of Patterson and Oakdale have a strong retail and service sector, but the County has much stronger proportions of employment in government.

There are a number of organizations that specialize in attracting jobs to Stanislaus County. These include:

Stanislaus County Economic Development Corporation (SCEDCO)

SCEDCO partners with Stanislaus County and its cities in fulfilling the following objectives:

- Promotion of Stanislaus County and its nine incorporated cities as a desirable location for new and expanding businesses.
- To work with public agencies and local businesses to promote cooperation in the economic development process.
- To assist in business retention and expansion efforts by offering programs for technical and financial assistance.

This corporation offers the following types of programs: Technical Assistance, Training and Education, and Loan Programs. SCEDCO's Certified Development Corporation Loan Program can provide up to one million dollars for plant and equipment for local business. This corporation also offers confidential, one-on-one counseling to businesses needing assistance in a variety of areas, and a small business center that offers a wide variety of training seminars and conferences for the business community throughout the year.

SCEDCO maintains a small revolving loan fund for gap financing. Typically, SCEDCO will provide up to half the business financing needs while a bank provides the other half. SCEDCO's revolving loans are for terms of up to 7 years and are at competitive interest rates.

Stanislaus County Department of Employment and Training

The mission of this department is to positively impact the success of its community through its collective and unique contribution by preparing area residents to obtain, maintain employment and/ or to increase employment through a business and community partnership. The Department of Employment and Training provides services to assist people seeking new careers, to find a job, and to help businesses with employee recruitment and training.

Stanislaus County Senior Center for Employment

This provides subsidized employment to low-income seniors, and assists 65 seniors at any given time.

Efforts of Coordination

As a result of HUD's Continuum of Care process, a group of housing and service providers meet regularly to coordinate the provision of housing and supportive services. The purpose of the Continuum of Care Homeless Assistance Program is to fund projects that assist homeless persons move to self-sufficiency and permanent housing. Funds will be allocated through a competitive process and may be used for the: Supportive Housing Program (SHP) and Shelter Plus Care.

Preparing Low Income Individuals for Jobs

Modesto Workforce Development Program

The Modesto Workforce Development Program involves a collaboration of three local non-profit agencies, Modesto Junior College, and the City of Modesto. The program consists of four components: Outreach, Training, Housing, and Small Business Training. The goals of the program are:

- The development and implementation of a pre-Construction Skills Training Program that provides employability skills and technical training for participants and a life skills intervention component.
- To Create a Small Contractor Support Center that assists “eligible, participants with licensing, bonding, financing, workman’s compensation, and contract bidding that result in the improvement in the economic viability of marginal and small contractors.
- To organize a revolving loan pool that provide fiscal leveraging resources for startup contractors and graduating participants being placed on the job.

The vision of the Modesto Workforce Development Program is to create avenues in the construction industry that lead to the enhancement of viable skills, wages, benefits and opportunities for low-income residents of Stanislaus County.

Central Valley Opportunity Center

Central Valley Opportunity Center (CVOC) was founded in 1978 to help raise the economic, educational and social levels of migrant and seasonal farmworkers, and other low-income residents of Madera, Merced and Stanislaus Counties. In support of these goals, CVOC offers vocational training in a variety of fields as well as GED and ESL classes to help prepare our clients for fulltime, permanent employment. Other services offered by CVOC include energy payment assistance and home weatherization (Stanislaus County only), and assistance with small business management.

J. LEAD-BASED PAINT

The Housing Authority of Stanislaus County has inspected all of its 150, pre-1978 housing units for lead-based paint. However, the Authority does not inspect or test for lead-based paint for units subsidized under the Section 8 programs. The landlords of the Section 8 units are required to sign a certification that their units do not contain lead-based paint.

The Stanislaus County Health Services Agency conducts assessments in pre-1978 constructed residences that are occupied by households with children under the age of seven. During the time between October 1998 and March 2000, there were only twelve cases of lead-based poisoning. These cases did not involve painted residential walls or fixtures. The cause of the poisoning was the presence of lead-based components in mini-

blinds, painted pottery, and hobbies that entailed materials comprised of lead paint (bullet-making and ceramic figure painting).

The Childhood Lead Poisoning Prevention Program of Stanislaus County, administered through the Public Health Department, becomes involved with lead-based poisoning when notification of an elevated screening blood level is received either from the laboratory or physician. If the blood level is 10ug/dL (micrograms per deciliter), notification is made to the family. Once a child meets the case definition an environmental investigation is performed by a Registered Environmental Health Specialist. If possible, the potential source of lead exposure is determined.

If the source of lead exposure is related to the residential physical environment (e.g. peeling paint that indicates the presence of lead) then the Housing Rehabilitation Program may participate in the source eradication.

During the implementation of local housing rehabilitation programs, appropriate steps are taken when the presence of lead-based paint is detected. Steps include full encapsulation, complete abatement (removal), painting or spot-repair (as per HUD-sponsored abatement course). These steps are in accordance with regulations that went into effect September 15, 2000. These actions are part of the overall strategy of the Consolidated Plan and will continue their implementation in activities funded by that Plan.

K. INSTITUTIONAL STRUCTURE

Stanislaus County recognizes that there may be gaps in the institutional structure of any entity that performs a service or facilitates construction of a project. To the extent that a gap exists, one of the strategies of the Consolidated Plan is to take action to close that gap. An example of gap closure is the effort of the Housing and Support Services Collaborative to link potential partners to successfully and fully implement a program or project.

The County has identified a number of constraints to development, especially affordable housing. These constraints include the California Environment Quality Act (CEQA) evaluation, lack of coordination between governmental entities, duplication of permit and inspection services, and State regulations.

Strengths in Stanislaus County

Autonomy in decision-making-Each jurisdiction has the capability to provide a comprehensive view of their population's needs. Each jurisdiction also has a clear understanding of the health and human welfare needs of the entire population because it is the principal provider of these types of services.

Joint Ventures between government and non-profit agencies-Government partnerships with non-profits allow for a maximizing of benefits and resources in the Planning Area.

By combining resources and funds many agencies have been able to complete their capital projects and meet program goals within a shorter time frame and have increased their ability to be more responsive to community needs.

Challenges in Meeting the Needs of the Underserved

Lack of Sufficient Funding- One of the biggest challenges in meeting the needs of the underserved is the lack of sufficient funding for services provided by local governments, non-profits and other agencies. Local governments are expected to provide more and more services with the same, if not smaller, budget every year. Many non-profits and agencies struggle to operate and provide services in the face of a lack of funding. The funding that is available is not enough sufficient to address the enormous need for services.

Uncoordinated decision-making-Each jurisdiction makes their funding decision independently, and this may not have the benefit of having a wider perspective of the surrounding communities, or the Planning Area.

Information not widely shared-Many non-profits and community organizations are not familiar with the HUD grant process or other funding resources that may be available to them. As a result, many organizations and non-profits have not used HUD funds and other types of financial assistance.

Need for Technical Assistance-There is a need for additional program information, training and technical assistance for service providers.

More Partnerships needed- More ways need to be identified in order to encourage public and private partnerships and joint ventures between non-profit and for profit housing developers.

Provision of Affordable Housing-There are a limited number of non-profit and for profit developers of affordable housing in Stanislaus County. Additional incentives for affordable housing in order to attract more development are needed.

L. COORDINATION

The purpose of preparing the Consolidated Plan involved soliciting input on the needs of affordable housing, supportive housing, and services for those with special needs from the community groups and organizations, as well from governmental agencies representing Oakdale, Patterson and Stanislaus County.

The Stanislaus County Planning and Community Development Department, as administrator of the Urban County CDBG program, coordinates and consults with other

program providers, local, state and federal government entities, non-profit and for-profit agencies and business, professional organizations, interest groups, and other parties interested in the implementation of Federal programs.

Typical to the above list includes: Housing Authority, Health Services Agency, Community Services Agency, Behavioral Health and Recovery Services (County); Housing and Community Development (State); Rural Development, Economic Development Administration, HUD (Federal); STANCO, DLA, Habitat for Humanity (non-profit); PAM (for-profit).

Stanislaus County will participate in regularly scheduled meetings with the cities of Modesto and Turlock to coordinate any CDBG-funded activity that may be of benefit to each of the separate entitlement communities within Stanislaus County. Further, quarterly meetings will be held between the participating jurisdictions of the Urban County. This will assure that the activities outlined in the Action Plan are given the fullest attention for planning and implementation or construction.

The Urban County will maintain its membership and active involvement in the Housing and Support Services Collaborative to continue outreach and information sharing with other county agencies serving similar clientele.