

Executive Summary

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

1. Introduction

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

To effectively direct and allocate the CDBG funds received by HUD in the most useful and efficient ways possible, the City is required to create a five-year Consolidated Plan and subsequent Annual Action Plan (AAP) for submission to HUD. The 2026-27 AAP serves as:

1. A planning document for the City of Lodi, which is built on a community-oriented participatory process.
2. An application for federal funds under HUD's CDBG formula grants programs.
3. A strategy to be followed in carrying out HUD programs.
4. An outline of specific projects, programs, and expectations to be undertaken during the 2026-27 program year.

Annual Action Plan Time Frame

The 2026-27 AAP covers the time frame from July 1, 2026, to June 30, 2027, which is the length of one complete CDBG program year. All projects and programs funded during this period will be expected to be completed by June 30, 2027.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The goal of the 2026-27 AAP is to provide a one-year plan that outlines the City's strategy to implement its five-year strategic plan goals, as they are represented in the City's 2024-28 Consolidated Plan. The AAP further identifies the activities and funding allocations for the 2026-27 program year, as well as the activities, projects, and accomplishments that are proposed to be supported by the City's annual CDBG allocation. The CDBG program works to support affordable housing, social services, and community

development initiatives in the City, and lays out data-driven, community-based investment decisions to facilitate the most sustainable and comprehensive future for the City's housing, community, environmental, infrastructural, and economic progression. Through data collection, outreach, and analysis presented in this plan, a clear outline of the 2026-27 program year is formed.

This plan lays out specific projects that will be supported during the 2026-27 program year; details on these projects and the needs and goals that they support can be found in section AP-35. The following is a general list of projects and programs to be supported in the 2026-27 program year:

- Fair housing services
- Family and youth services
- Homeless services and prevention
- Graffiti abatement
- Meal and emergency food services for seniors and low-income individuals
- Capital improvements for nonprofit agencies that serve low-income households

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The 2024-25 Consolidated Annual Performance Evaluation Report (CAPER) was submitted to HUD on September 29, 2025. The Final 2024-25 CAPER is available on the City's website.

The City reviews each subrecipient's grant performance and financial documentation on a quarterly basis, at minimum. At the time of drafting, the 2025-26 program year was in its third quarter. Service providers have reported progress on meeting their activity goals. Subrecipients are selected for more in-depth monitoring based on certain criteria. The City has completed its monitoring for the 2024-25 program year in accordance with its policies and found no concerns during its review.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

-May 2, 2026-notice of 30-day comment period and 6/3 public hearing

-May 2, 2026-26-27 AAP available on City website

-June 3, 2026-City council public hearing to adopt 26-27 AAP

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

[summary of comment received]

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

[summary of comment not accepted and the reasons for not]

7. Summary

N/A

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
CDBG Administrator	LODI	Community Development Department

Table 1 – Responsible Agencies

Narrative (optional)

The Community Development Department – Neighborhood Services Division is responsible for overseeing the administration of the City’s CDBG funding, including the preparation of the Consolidated Plan, AAPs, and CAPERs. The CDD Program Specialist along with the CDBG program consultant operates the daily administration of the program, and the City Manager and Neighborhood Services Manager oversee these operations. The Lodi Improvement Committee is also involved with evaluating the CDBG public services applications.

Consolidated Plan Public Contact Information

Mailing Address:

City of Lodi
Attention: Neighborhood Services
P.O. Box 3006
Lodi CA, 95241-1910

Physical Address:

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Lodi CA, 95240

Telephone: (209) 330-8890

Email: NeighborhoodServices@lodi.gov

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

In preparing the Annual Action Plan, the City consulted and gathered information from a variety of agencies, including city departments, service programs, local and regional community based organizations, and various other organizations.

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

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

The City coordinated with several service providers and organizations that specialize in public and assisted housing sectors, as well as various other special needs services on a local and regional scale. The City’s public housing agency is HACSJ, which operates on behalf of the whole county. Staff recently coordinated with HACSJ on the rehabilitation of Creekside South, a 40-unit apartment complex. Staff also supported a project, the Seniors at Lodi Commons (Salas Park), which is a 54-unit senior and veteran project. Coordination efforts between the City and HACSJ will need to continually be supported to help create new opportunities for affordable housing in the City, and to ensure that the properties managed by HACSJ in Lodi are being used in the most efficient way to better assist low-income individuals and families, and families at risk of homelessness, in Lodi.

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

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

The CoC is a group of stakeholders and lead organizations in San Joaquin County that receive and distribute funding for supportive homeless and housing services, with several agencies and organizations receiving funding locally within Lodi. Members of the Lodi Committee on Homelessness

participate in CoC meetings and volunteer to assist in its homeless prevention and assistance programs/projects. Recently a member was appointed to the CoC Board, which will be a benefit in maintaining a voice for the City at the meetings. Additionally, the Neighborhood Services Manager has held the CoC Shelter Committee Chair position for the past three years and the vice-chair position a year before that.

Previously, the City made a major investment in addressing homelessness and expanding supportive housing by securing over \$1.25 million in HEAP funding through the San Joaquin Continuum of Care (CoC). These funds supported the development of Harmony Homes, a tiny home community that provides four permanent supportive housing units. This effort was made possible through close coordination between City staff, consultants, the Housing Authority of the County of San Joaquin (HACSJ), and the Lodi Committee on Homelessness as part of the CoC application process.

In addition, the CoC and San Joaquin County have awarded the City four rounds of HHAP funding. These funds have supported both the Harmony Homes and Access Center projects, while also being allocated to subrecipient community partners to provide critical diversion services, including rental and utility assistance, to individuals and families at risk of homelessness.

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

The City has begun construction of its Access Center, a low barrier shelter to be operated by a local non-profit. This is the culmination of coordination between the City, County and other regional homelessness stakeholders, and the City looks to lead the County with its strategy and facilities.

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

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

Additionally, members of both the Lodi Improvement Committee and the Lodi Committee on Homelessness participated in the development of the CoC's 2026 Point-in-Time count. This report gives accurate and relevant data on homeless characteristics, supportive housing services, and statistics that help shape the future development of the County's services and its ability to address the needs of homeless populations. The coordination of these two committees with the CoC is an essential component of the City's ability to communicate with the CoC to better understand the prioritization of supportive housing needs within the community, based upon the knowledge and data gathered by the committees.

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

1	Agency/Group/Organization	Housing Authority of the County of San Joaquin
	Agency/Group/Organization Type	PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Staff consulted HACSJ on information regarding various program waitlist numbers and family types in San Joaquin County
2	Agency/Group/Organization	LOEL Foundation
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities Services-Health Foundation Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Staff consulted with the LOEL Foundation regarding the needs of the senior and disabled populations, along with social service characteristics in the community. LOEL provides 14 units of affordable senior housing as well as social services, activities, and programs. It believes that the top three needs for seniors in Lodi are access to nutrition, affordable housing, and accessible transportation. LOEL's challenges to providing services are mostly centered around a lack of funding and a lack of available space.

3	Agency/Group/Organization	SALVATION ARMY
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Staff consulted with The Salvation Army about characteristics regarding social service provisions in Lodi. The Salvation Army provides emergency shelter, clothing, meals, case management, substance abuse programs, and multiple other supportive services. It believes that the largest needs in Lodi are centered on increasing the availability of low-income housing, providing more mental health and financial services, and increasing the number of "second chance" programs in the city.

4	Agency/Group/Organization	SAN JOAQUIN FAIR HOUSING ASSOCIATION
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Staff sent an email requesting an interview with a representative of the organization; however, a response was not received. The City will continue to consider the San Joaquin Fair Housing as a resource in addressing problems associated with affordable housing, homelessness, and regional planning for equitable public policies and practices
5	Agency/Group/Organization	Central Valley Low Income Housing Corp.
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Staff called to schedule an interview with a representative of Central Valley Low Income Housing Corp.; however, a response was not received. The City will continue to consider the organization as a resource in addressing problems associated with housing, low-income, and social service needs in the City.
6	Agency/Group/Organization	City of Lodi Improvement Committee
	Agency/Group/Organization Type	Civic Leaders

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Staff consulted the Lodi Improvement Committee to gain information on characteristics surrounding the needs of Lodi's youth, disabled, homeless, and senior populations. The committee works to organize and assist in matters regarding varying aspects of the City, including homelessness, development strategies, city funding, and more. The committee identified that some of the largest needs currently in Lodi are increasing youth supportive services, affordable housing for senior, disabled, and low-income populations, and substance abuse programs for homeless individuals.
7	Agency/Group/Organization	PREVAIL
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Staff consulted the Women's Center of San Joaquin to gain information on characteristics surrounding San Joaquin County's homeless population, along with characteristics regarding social services offered in the area. The Women's Center offers supportive services to at-risk youth populations and victims of domestic abuse, sexual assault, and human trafficking. It identified that some of the largest needs for homeless and youth populations are to increase the number of supportive services offered in San Joaquin County, provide more affordable housing, and increase the provision of education that promotes the prevention of domestic violence and homelessness.

Table 2 – Agencies, groups, organizations who participated

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

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	San Joaquin County	prioritizing efforts that actively move homeless households into permanent housing, provide actual shelter for the unsheltered homeless, and prevent households from ending up on the streets or in shelters.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

N/A

AP-12 Participation – 91.105, 91.200(c)

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

Outreach is essential to the City’s ability to create an accurate and effective plan, and to allocate resources appropriately. First, the City reached out to practitioners, agencies, leaders, and organizations that potentially had the specialized knowledge, experience, resources, and capacity to discuss needs, opportunities, solutions, investments, and improvements to be made. Second, the City encouraged all Lodi residents to weigh in on community needs and opportunities for improvements through numerous opportunities described below (e.g., Lodi Improvement Committee community needs workshop, 30-day public review period, and the City Council public hearing).

Please refer to the table below and the Executive Summary for a list of citizen participation and consultation processes that were completed in preparation of this Annual Action Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Newspaper Ad	Non-targeted/broad community	5/2/26-notice of 30-day comment period and public hearing to adopt 26-27 AAP	[tbd]	[tbd]	
2	Internet Outreach	Non-targeted/broad community	5/2/26-26-27 AAP posts on City website	[tbd]	[tbd]	
3	Other: Public Hearing	Non-targeted/broad community	6/3/26-public hearing to adopt 26-27 AAP	[tbd]	[tbd]	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

For the 2026–2027 program year, the City will receive \$665,263 in CDBG funding. Allocation of these funds and the assignment of funding priorities are guided by the national objectives established in HUD regulations, as well as the local housing and community development goals outlined in the Consolidated Plan. Consistent with HUD requirements, the City’s local goals emphasize investment in and improvement of lower-income neighborhoods.

The City does not receive CDBG program income and does not anticipate any prior-year resources available for reallocation. Any funding received above the \$600,000 allocation will be directed to an existing City project or reserved for a future program year to support a new CDBG-eligible capital project.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	PUBLIC-FEDERAL	ACQUISITION, ADMIN & PLANNING, ECONOMIC DEVELOPMENT, HOUSING, PUBLIC IMPROVEMENT, PUBLIC SERVICES	\$665,263	0	0	\$665,263	\$1,300,000	The City of Lodi is an entitlement community that expects an average allocation of \$650,000 for planning purposes.

Table 5 - Expected Resources – Priority Table

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

matching requirements will be satisfied

The CDBG program does not have a matching requirement. However, in evaluating the subrecipient applications and project proposals submitted to the City for CDBG funding each year, match funds are considered as a factor in determining recommended actions.

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

The City’s Public Works Department continues to implement alley improvements within the CDBG target area. In addition, the City of Lodi is partnering with the San Joaquin County Housing Authority to develop a 54-unit affordable housing project for seniors on a surplus parcel owned by the City of Lodi, Seniors at Lodi Commons (Salas Park).

Discussion

N/A

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Public and Community Facilities	2024	2028	Non-Housing Community Development	CDBG Target Area RCAP/ECAP	Increase and/or improve parks and recreation opportunities	CDBG: \$434,210.40	Rental Units Constructed: 54 units Other: 1
2	Support Critical Public Services	2024	2028	Non-Housing Community Development	CDBG Target Area RCAP/ECAP Citywide	Increase public services to youth, crime prevention, and drug abuse counseling; Increase youth center opportunities	CDBG: \$80,500.00	Public Service Activities other than Low/Moderate Income Housing Benefit: 24,500 persons assisted
3	Encourage Fair Housing Practices	2024	2028	Affordable Housing Fair Housing	Citywide	Increase homeownership for LMI families; Maintain existing affordable rental housing; Reduce homelessness	CDBG: \$40,000	Public service activities other than Low/Moderate Income Housing Benefit: 1,000 persons assisted
4	Reduce Homelessness	2024	2028	Homeless	CDBG Target Area RCAP/ECAP Citywide	Reduce homelessness	CDBG: \$17,500.00	Public service activities other than Low/Moderate Income Housing Benefit: 500 people assisted

5	Planning and Administration	2024	2028	Planning and Administration	CDBG Target Area RCAP/ECAP Citywide	Increase public services to youth, crime prevention, and drug abuse counseling; Increase youth center opportunities; Increase and/or improve parks and recreation opportunities; Reduce Homelessness	CDBG: \$93,052.60	Other: 1
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Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Improve Public and Community Facilities
	Goal Description	Improve, renovate, update and or modernize community, social service, and/or public owned facilities.
2	Goal Name	Support Critical Public Services
	Goal Description	Support local non-profits and social services to provide critical community services.
3	Goal Name	Encourage Fair Housing Practices
	Goal Description	Support the City and its partners to implement best fair housing practices.
4	Goal Name	Reduce Homelessness
	Goal Description	Reduce homelessness through support of public services, shelter operations, and shelter development.
5	Goal Name	Planning and Administration
	Goal Description	Support City staff to plan and administer CDBG entitlement funds.

Table 7 – Goal Descriptions

Projects

AP-35 Projects – 91.220(d)

Introduction

The City will receive [\$600,000] for the 2026-27 CDBG program year. When funding projects through CDBG, HUD guidelines limit the amount of money that the City can provide to certain categories of projects; HUD classifies most projects as public service, administration, or capital funding. Under these guidelines, the City may allocate up to 15 percent of the grant to public services, up to 20 percent for planning and administration, and the remainder for capital funding, which includes housing, public facilities, infrastructure, parks, and other miscellaneous improvement projects. Prior year funds can only be used for capital projects. Should the award amount be a notable change from the estimated amount, proportional adjustments will be made to recommended program allocations.

The City generally reserves 60 percent of CDBG capital improvement funds for City-sponsored projects and 40 percent for community-based organizations. The City-sponsored projects for 2026-27 are:

- 26 TBD City Capital Improvement Project

The City received two applications from community-based organizations for capital improvements.. To delegate funds appropriately, each application was scored by City staff according to set scoring criteria. Criteria included organizational capacity to successfully complete projects in a timely manner, fiscal responsibility, viability to complete the project, past project performance, CDBG funding eligibility, and how thoroughly the project would address community needs identified through public outreach and in the 2024-28 Consolidated Plan. All two community-based capital improvement applications will be awarded funding along with the City project.

Funding for the projects below was approved by City Council on Wednesday, June 3, 2026.

Projects

#	Project Name
1	26 PLANNING AND ADMINISTRATION
2	26 FAIR HOUSING
3	26 PREVAIL PROPEL
4	26 SECOND HARVEST FOOD ASSISTANCE
5	26 CPFSJ FRC
6	26 LOEL MEALS ON WHEELS
7	26 SALVATION ARMY HOPE HARBOR OPERATIONS
8	26 GRAFFITI ABATEMENT PUBLIC SERVICE
9	26 LODI SENIORS AT SALAS PARK
10	26 TBD CAPITAL PROJECT

Table 7 - Project Information

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

26-27 program year is a renewal year for public services awardees.

Obstacles

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

The primary obstacle facing the City of Lodi is the lack of resources—particularly funding—that are necessary to address the spectrum of needs identified in the community.

A second obstacle to meeting underserved needs is that many available services are not immediately accessible, but rather located in Stockton, approximately 15 miles away. The City of Lodi works closely with the regional transit agencies to improve access, and there are several daily public transportation linkages between Lodi and downtown Stockton.

A third obstacle is the number of nonprofits that need assistance with program management and fiscal policies. New nonprofits continue to form in Lodi and throughout the region, and most have few, yet passionate, staff members and volunteers devoted to a variety of issues.

AP-38 Project Summary

Project Summary Information

1	Project Name	26 PLANNING AND ADMINISTRATION
	Target Area	City-Wide Activity
	Goals Supported	PLANNING AND ADMINISTRATION
	Needs Addressed	REHABILITATE EXISTING HOMES INCREASE HOMEOWNERSHIP FOR LMI FAMILIES MAINTAIN EXISTING AFFORDABLE RENTAL HOUSING BUILD MORE AFFORDABLE HOUSING BUILD MORE FAMILY SIZED UNITS INCREASE RENTAL SUBSIDIES INCREASE PUBLICSERVICES TO YOUTH, CRIME, DRUG ABUS INCREASE YOUTH CENTER OPPORTUNITIES INCREASE AND/OR IMPROVE PUBLIC FACILITIES REDUCE HOMELESSNESS
	Funding	CDBG: \$93,000.00
	Description	General administration of the CDBG program, including all planning and reporting activities. ELIGIBILITY CODE: 21A
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	CITYWIDE

	Planned Activities	Planning and Administration is intended to provide funding for general staff administration of CDBG program and activities, including tracking activities in the Integrated Disbursement and Information System (IDIS), reporting, public outreach, program setup, reporting, planning, collaboration with local entities on meeting priority community needs, and subrecipient training and monitoring.
2	Project Name	26 FAIR HOUSING
	Target Area	City-Wide Activity
	Goals Supported	ENCOURAGE FAIR HOUSING PRACTICES
	Needs Addressed	MAINTAIN EXISTING AFFORDABLE RENTAL HOUSING
	Funding	CDBG: \$40,000.00
	Description	Under planning and administration, funding will be provided to conduct fair housing testing, maintain the housing discrimination and tenant/landlord law hotline, investigate complaints, and complete outreach and education through public forums. ELIGIBILITY CODE: 21D
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1,000 households assisted
	Location Description	CITYWIDE
Planned Activities	Provide the following services: fair housing counseling, fair housing testing, housing discrimination and tenant/landlord law hotline, complaint investigation, and outreach and education at community events.	
3	Project Name	26 PREVAIL PROPEL
	Target Area	CDBG Target Area
	Goals Supported	REDUCE HOMELESSNESS

	Needs Addressed	REDUCE HOMELESSNESS
	Funding	CDBG: \$16,000.00
	Description	The project will fund the PROPEL Program. NATIONAL OBJECTIVE LMC, ELIGIBILITY CODE 05D
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 50 homeless/at-risk for homelessness youths will be assisted by the PROPEL program's street outreach efforts
	Location Description	CDBG Target Area
	Planned Activities	Expand PROPEL outreach resources to assist more at-risk youths.
4	Project Name	26 SECOND HARVEST FOOD ASSISTANCE
	Target Area	City-Wide Activity
	Goals Supported	SUPPORT CRITICAL PUBLIC SERVICES
	Needs Addressed	INCREASE PUBLICSERVICES TO YOUTH, CRIME, DRUG ABUS REDUCE HOMELESSNESS
	Funding	CDBG: \$10,000.00
	Description	The project will fund Second Harvest Food Bank food assistance program. NATIONAL OBJECTIVE LMC, ELIGIBILITY CODE 05W
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The project will serve 3,800 low-income Lodi residents.
	Location Description	CITYWIDE

	Planned Activities	The food assistance program will provide food to local community partners that distribute it to low-income persons and persons experiencing homelessness.
5	Project Name	26 CPFSJ FRC
	Target Area	City-Wide Activity
	Goals Supported	SUPPORT CRITICAL PUBLIC SERVICES
	Needs Addressed	INCREASE PUBLICSERVICES TO YOUTH, CRIME, DRUG ABUS INCREASE YOUTH CENTER OPPORTUNITIES
	Funding	CDBG: \$29,500.00
	Description	The project will fund Community Partnership for Families Family Resource Center program. NATIONAL OBJECTIVE LMC, ELIGIBILITY CODE 05D
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The project will serve 600 low-income individuals and 30 youth from low-income households.
	Location Description	CITYWIDE
	Planned Activities	CPFSJ programs at the Lodi FRC will provide family economic success classes, free tax preparation assistance through the Volunteer Income Tax Assistance (VITA) program, parent support groups, youth services, job readiness training, résumé assistance, civic engagement, and volunteer opportunities for Lodi's at-risk youth and their families. This will include assessments, case management, group counseling, and a curriculum program.
6	Project Name	26 LOEL MEALS ON WHEELS
	Target Area	City-Wide Activity
	Goals Supported	SUPPORT CRITICAL PUBLIC SERVICES

	Needs Addressed	INCREASE PUBLICSERVICES TO YOUTH, CRIME, DRUG ABUS
	Funding	CDBG: \$10,000.00
	Description	The project will fund LOEL Meals on Wheels program NATIONAL OBJECTIVE LMC, ELIGIBILITY CODE 05A
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The project will serve up to 100 homebound seniors.
	Location Description	CITYWIDE
	Planned Activities	LOEL, through the Meals on Wheels program, will deliver hot meals to homebound seniors Monday through Friday.
7	Project Name	26 SALVATION ARMY HOPE HARBOR OPERATIONS
	Target Area	City-Wide Activity
	Goals Supported	REDUCE HOMELESSNESS
	Needs Addressed	REDUCE HOMELESSNESS
	Funding	CDBG: \$17,500.00
	Description	The project will fund The Salvation Army Hope Harbor Shelter Operations. NATIONAL OBJECTIVE LMC, ELIGIBILITY CODE 03T
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	The project will serve 450 persons experiencing homelessness.
	Location Description	CITYWIDE

	Planned Activities	The Salvation Army will provide 450 persons experiencing homelessness with overnight shelter and a meal at the Hope Harbor Shelter.
8	Project Name	26 GRAFFITI ABATEMENT PUBLIC SERVICE
	Target Area	CDBG Target Area
	Goals Supported	SUPPORT CRITICAL PUBLIC SERVICES
	Needs Addressed	INCREASE PUBLICSERVICES TO YOUTH, CRIME, DRUG ABUS
	Funding	CDBG: \$15,000.00
	Description	A crime prevention and gang reduction public service funded exclusively by CDBG for program administration and service to private properties in the CDBG target area. This service does not include buildings of government conduct, maintenance costs, or City operating costs. NATIONAL OBJECTIVE LMC, ELIGIBILITY CODE 05Z
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project will benefit the residents within the target area, approximately 20,000 individuals.
	Location Description	CDBG Target Area
	Planned Activities	The Graffiti Abatement program will remove graffiti from public/private and residential and nonresidential surfaces in the CDBG target area as a public services project to reduce and prevent crime (570.201(e))
9	Project Name	26 LODI SENIORS AT SALAS PARK
	Target Area	City-Wide Activity
	Goals Supported	IMPROVE PUBLIC AND COMMUNITY FACILITIES
	Needs Addressed	INCREASE AND/OR IMPROVE PUBLIC FACILITIES

	Funding	CDBG: \$115,000.00 (Includes \$15,000 in Activity Delivery)
	Description	CDBG Funds will help assist with impact fees for development
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	54 seniors through creation of 54 affordable rental units
	Location Description	TBD
	Planned Activities	Affordable Housing development for seniors. CDBG funds used for impact fees
10	Project Name	26 PUBLIC WORKS - ALLEY IMPROVEMENT PROJECT
	Target Area	CDBG TARGET AREA
	Goals Supported	IMPROVE PUBLIC AND COMMUNITY FACILITIES
	Needs Addressed	INCREASE AND/OR IMPROVE PUBLIC FACILITIES
	Funding	CDBG: \$235,000 (Includes \$30,000 in Activity Delivery)
	Description	Replace Alleyway(s) TBD
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	TBD
	Location Description	Lodi, CA
	Planned Activities	Alleyway Replacement within the CDBG target area
	Project Name	26 TBD CAPITAL PROJECT

11	Target Area	City-Wide Activity
	Goals Supported	IMPROVE PUBLIC AND COMMUNITY FACILITIES
	Needs Addressed	INCREASE AND/OR IMPROVE PUBLIC FACILITIES
	Funding	CDBG: \$84,263 (Includes \$14,000 in Activity Delivery)
	Description	TBD Capital Improvement Project-City will be determining how to invest these CDBG funds once it identifies an eligible project
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	TBD
	Location Description	TBD
	Planned Activities	TBD

AP-50 Geographic Distribution – 91.220(f)

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

While Lodi has used a needs-based strategy for the selection of projects and activities in multiple areas of the City, the greatest need has historically been identified within the City’s low-income CDBG target area. This area consists of census tracts in which more than 50 percent of the population is low to moderate income. The area primarily covers what is known as Lodi’s Eastside or Heritage District. When possible, specific attention will be focused on one census tract (45.02) within the target area, which was identified as a Racially/Ethnically Concentrated Area of Poverty (R/ECAP). The Public Works Department will be resurfacing an alleyway as part of the City’s Alley Project Program.

Any remaining CDBG funds are included as part of this Annual Action Plan and will be allocated to eligible capital improvement projects currently under development, pending finalized scopes, revised budgets, and cost estimates. These projects are being evaluated to ensure consistency with CDBG eligibility requirements and community priorities, and specific funding amounts will be assigned as project details are finalized. By incorporating this flexible allocation approach within the Action Plan, the City retains the ability to direct funds within available resources to priority capital needs without requiring a future amendment, provided all activities remain eligible and aligned with the goals outlined herein.

This year’s proposed social service projects aim to serve at least 70 percent low- to moderate-income persons. Most social service organizations offer their services citywide. Due to Lodi’s concentrated low- and moderate-income area, it is believed that the majority of recipients reside in the CDBG target area; however, for purposes of this calculation, the projects are considered citywide activities and are not included in the CDBG target area below.

Geographic Distribution

Target Area	Percentage of Funds
CDBG Target Area	51
City-Wide Activity	49

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Areas of concentrated poverty generally have less private investment from financial institutions and less capital investment for beautification and construction initiatives. This generally results in the need for more assistance with projects that are intended to improve capital features in low-income areas. The capital improvement projects that will take place in the CDBG target area (i.e., funding Alley

Improvements and the renovation of park facilities) are intended to mitigate the lack of investment in improvements to low-income areas.

The Cities graffiti abatement program is a crime prevention and gang reduction public service funded exclusively by CDBG for program administration and service to private properties in the CDBG target area. This service does not include buildings of government conduct, maintenance costs, or City operating costs. Without CDBG funding, residents in underserved areas would likely struggle to manage graffiti, potentially leading to an increase in gang-related crimes. Over the past three program years, the graffiti abatement program has dedicated an average of over 900 hours to abatement efforts within the CDBG target area.

Graffiti abatement can significantly reduce gang crime and improve community safety. Some of the benefits include:

1. **Deterrence of Gang Activity:** Gangs often use graffiti to mark territory or assert dominance. When graffiti is quickly removed, it sends a clear message that such activity is not tolerated, potentially discouraging gang members from using public spaces for their activities.
2. **Reduction in the Perception of Lawlessness:** Graffiti can contribute to the perception of an area as unsafe or uncontrolled, which can invite further criminal activity. By cleaning up graffiti, the community sends a signal that crime is being actively addressed, which can improve public confidence and deter further gang-related actions.
3. **Community Empowerment and Engagement:** Graffiti abatement programs often involve community members in the cleanup process, fostering a sense of ownership and pride in their environment. This communal approach can strengthen social ties and reduce the likelihood of gang recruitment by creating a more positive and unified neighborhood atmosphere.
4. **Prevention of Escalation:** Left unchecked, graffiti can escalate into more serious gang violence, as it may lead to retaliation or territorial disputes between rival gangs. Regular graffiti removal disrupts this cycle, preventing further conflict.
5. **Resource Allocation for Crime Prevention:** By addressing the visual signs of gang activity, local law enforcement and community organizations can focus more resources on addressing the root causes of gang involvement rather than spending time on the aftermath of gang-related vandalism.

Reference:

Gorman, D. M., & Lattimore, P. K. (2013). "Graffiti and gang violence: The impact of graffiti abatement on neighborhood crime." *Journal of Criminal Justice*, 41(3), 227-233.

Discussion

As mentioned earlier, the citywide activities often benefit those individuals living in the City's identified CDBG target areas. There are often fewer basic services and retail outlets in areas of concentrated

poverty, such as grocery stores, shopping centers, and commonly needed resources. With less competition, businesses like convenience markets and check cashing companies are able to charge more for goods and services, and low-income people end up paying more for basic necessities. Funding activities that assist low-income individuals helps to offset the cost burden that many might face in these neighborhoods.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City has prioritized supporting projects and programs that address affordable housing in the 2024-28 Consolidated Plan. This prioritization is an effort to capture HUD’s initiative for implementing affordable housing programs, while also providing realistic and crucial support to individuals and families who struggle to maintain housing due to various cost burdens and financial disadvantages. In addition, the City has made multiple efforts to implement strategic actions to address the need for affordable housing in the City. Actions have included applying for alternative grants, such as California’s Permanent Local Housing Allocation, Homeless Emergency Aid Program, HHAP, HHIP, or REAP, to bring in additional funds that could cover a wider array of costs than CDBG funds alone.

Low-income Lodi residents often face overcrowding, overpayment, and dilapidated living conditions. Additional affordable housing choices would benefit these residents by giving them alternatives to degraded and financially draining living conditions. For the 2025-26 program year, the City is funding the new senior project of 54 affordable housing units through the Delta Community Developers Corp. This activity will create affordable units for the future.

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

Table 9 - One Year Goals for Affordable Housing by Support Requirement

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

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

While the City does not receive HOME funds, it plans to address housing needs and will continue to focus CDBG dollars where they will do the most for low- and moderate-income households through better access to economic opportunities, services, and public infrastructure. Additionally, the City looks

for alternative ways to support affordable housing, such as helping preserve existing affordable housing through rehabilitation projects and renter’s assistance programs and creating transitional housing units for individuals in emergency or transitional circumstances. Moreover, the City continues to seek additional grant resources outside of CDBG dollars, to develop various affordable, transitional, and supportive housing types.

AP-60 Public Housing – 91.220(h)

Introduction

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

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

Please refer to the HACSJ website for information on how HACSJ plans to address public housing needs.

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

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

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

HACSJ is designated as a "High Performer."

Discussion

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

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

Introduction

In the 2026-27 program year, the City plans to support multiple projects and programs that work toward assisting homeless populations, including The Salvation Army's operation of its overnight shelter, Hope Harbor; and PREVAIL's PROPEL program, a homeless youth outreach project. With the City's Access Center opening during this Consolidated Plan period, the City expects several opportunities for other activities for its homeless population.

The City works with the Lodi Committee on Homelessness to assess and coordinate the needs of the homeless population. A community-based group made up of stakeholders and private and public institutions, the Committee on Homelessness works in coordination with the CoC to align the City of Lodi with countywide goals that address homelessness. Members of the Lodi Committee on Homelessness participate in CoC meetings and volunteer in its homeless prevention and assistance programs. The City will continue to work with the Committee on Homelessness to reach the goals outlined by the CoC and address the priority needs of the City's homeless population.

The results of the 2026 countywide Point in-Time Count are still pending, but should be made public mid- to late April. The results from the 2024 count are as follows: 262 Unsheltered and 154 Sheltered individuals. The information to be released in this report will help shape the future development of County programs that are directed toward new and viable homeless social services and housing priorities.

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

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

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

The City of Lodi has many avenues for conducting outreach and addressing the individual needs of homeless individuals, including those that are sheltered, unsheltered, and at risk of being homeless. The Lodi Committee on Homelessness assists community with facilitating community discussions, plans, and coordination with the City's residents and homeless populations. It is important to note the members of

the committee include homeless and housing service providers such as The Salvation Army, Outreach Ministries International, Lodi House, and many others. Through their participation and sharing of needs/gaps, the Committee and City staff remain informed of current homeless needs. Recent activities undertaken by the Committee on Homelessness included conducting a Point-in-Time count in January 2026 that assessed the characteristics of homeless populations in the City.

In 2026, the City plans to award PREVAIL, to fund outreach to unaccompanied youth and direct them towards needed assistance; and The Salvation Army's overnight shelter, Hope Harbor, which runs several outreach programs. These efforts address the City's goal of reducing homelessness. Completion of the Access Center will allow even more ways to connect and assess this vulnerable population.

Addressing the emergency shelter and transitional housing needs of homeless persons

Currently, the two main providers of transitional and emergency housing in the City are The Salvation Army and the Lodi House. The City will continue to support these organizations in their efforts to address and prevent homelessness, and advocate for the allocation of additional funding through CDBG and County Emergency Food and Shelter Programs. Anticipated funding for these facilities will be centered on capital improvements to the facilities and providing administrative and program support to their operations.

Additionally, the City partners with Outreach Ministries International to operate the Temporary Access Center and Emergency Shelter, an interim navigation center. This program offers overnight accommodations for up to 49 individuals, while daily services connect 80 to 100 clients to essential resources. The facility provides comprehensive wraparound services, including case management, housing navigation, and access to supportive services such as behavioral health and substance use treatment.

Ready-To-Work is another provider of housing for at-risk or homeless that were formerly incarcerated. It supports recently released individuals by offering employment opportunities and shelter for approximately 25 participants. Although located in a neighboring city, the program also accepts clients who reside in Lodi.

In addition to the support offered to entities that offer transitional housing and shelter, the City has also secured Housing and Homelessness Incentive Program (HHIP) and Regional Early Action Plan (REAP) 2.0 funds for an adaptive reuse of an existing Hotel to create 40+ units of transitional and supportive housing which is nearing completion and anticipated for opening summer 2026. The City also secured HEAP and HHAP funds to develop 4 permanent supportive housing units in the City assisting individuals

who are unsheltered, sheltered, or at risk of being homeless.

The 2026 awardee programs from PREVAIL and The Salvation Army both provide emergency shelter and transitional housing for homeless persons. The City's service to such activities is aligned with this Plan's goal of reducing homelessness.

The City plans to open the Access Center in spring 2026 with initial capacity of 100 beds and the ability to accommodate 200 beds on an emergency basis.

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

The City will use several strategies to assist chronically homeless persons. The following actions are planned in 2026:

- The City will continue to support Second Harvest Food Bank, which provides food to many local Lodi service providers that then pass this food along to individuals and families who are homeless or at risk of homelessness. Healthy food contributes to better health and can reduce financial stress due to medical costs, which can be a factor in homelessness.
- Similarly, the City supports the LOEL Center and The Salvation Army, which provide food to extremely low- and very low-income residents across the city. Food provision can help some residents save funds to use on other necessities, such as health and housing.
- The City will continue to support the CoC's efforts to push for unified policies and strategies to address homelessness in San Joaquin County.
- The City continues to maintain and support the Community Liaison Officer (CLO) position in the Lodi Police Department and has been approved to add an additional CLO position. The CLO works directly with the local unsheltered homeless population to offer assistance, connect them with available services, and find placement in shelters and more permanent housing. Two additional Bicycle Officer positions were added to assist with the downtown area of Lodi.
- The San Joaquin Community Assessment, Response, and Engagement Services (SJ CARES) team is a program designed to address homelessness by collaborating with local agencies, law enforcement, and community organizations to consolidate outreach initiatives throughout San Joaquin County.
- Through the Lodi Committee on Homelessness, the City continues to work with local service providers to expand the reach and resources that they offer. This committee serves as a

community resource for local stakeholders and community members to come together once a month with the primary purpose of discussing homeless characteristics and planning for future initiatives to combat homelessness.

- During the current transition period following the sunset of the City's prior fair housing services provider, the City is continuing to affirmatively further fair housing by providing interim support and resources to residents. City staff are actively responding to fair housing inquiries, offering information on tenant rights and protections, and referring individuals and families to available local and regional resources, including services related to housing stability and homelessness prevention. Concurrently, the City has issued a Request for Proposals (RFP) to procure a qualified fair housing service provider, with the intent to implement a comprehensive fair housing program in the upcoming program year. All activities are being carried out in a manner consistent with CDBG requirements, including promoting fair housing education, outreach, and access to services. The City will continue to operate the temporary emergency shelter that opened on July 22, 2022 that has the capacity to house up to 46 individuals overnight and sees approximately 80 clients on a daily basis until the permanent shelter is complete this calendar year.
- The City is working to complete development of the permanent Access Center and Emergency Shelter that will have the capacity to house up to its 2022 Point-in-Time Count of 208.

The City has established a coordinated outreach approach through a contracted Outreach Program Director position in partnership with its temporary emergency shelter operator, Outreach Ministries International (OMI). This role supports proactive, field-based engagement with unsheltered individuals throughout Lodi, with a focus on connecting residents to available shelter, housing navigation, and supportive services. Outreach efforts are designed to reduce barriers to access, prioritize vulnerable populations, and facilitate entry into temporary, transitional, and permanent housing opportunities.

While this effort is not funded with CDBG resources, it complements the City's broader strategy to address homelessness and support low- and moderate-income residents. The City continues to coordinate with local service providers, including Lodi House, The Salvation Army, Community Partnerships for Families, and OMI, etc., to strengthen service delivery, expand resource availability, and improve system-wide outcomes. This collaborative approach ensures that outreach, shelter, and housing efforts remain integrated, responsive, and aligned with the goals outlined in the Annual Action Plan.

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

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

The City supports CPFSJ's youth programs, which promote the mental, emotional, social, and educational well-being of Lodi's youth. In turn, these programs help young people make positive choices about their future, including efforts at school and with career opportunities. Some of the program's participants come from families that have experienced multigenerational poverty, and this program contributes to ending that cycle by introducing resources that create more opportunities for the participant.

The City's Lodi Gang Reduction Intervention and Prevention (LodiGRIP) program supports at-risk youth by providing positive engagement, mentorship, and opportunities that promote long-term success. The program focuses on prevention and early intervention by connecting participants with supportive mentors, life skills development, and structured activities that encourage healthy decision-making. In addition, LodiGRIP is expanding its efforts to develop and implement youth workforce education programs aimed at building job readiness, strengthening practical skills, and creating pathways to future employment. Through partnerships with local service providers and employers, the program helps equip youth with the tools needed to pursue education and career opportunities, reducing the likelihood of gang involvement and supporting long-term self-sufficiency.

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

Additionally, Lodi's new Access Center, as a low barrier shelter, is the culmination of coordination and unified effort to address and prevent homelessness. The City is currently in development for their permanent Access Center and Emergency Shelter (Access Center) which will have the capacity to house the 2022 Lodi PIT Count. The Access Center will be a low-barrier, service-enriched shelter that facilitates linkage to needed resources to help individuals and families exit the cycle of homelessness. Onsite services include intensive case management, hygiene facilities, 24/7 staffing including security, and janitorial services. The Access Center offers people the opportunity to regain safety and engage in supportive connections that allow them to move forward with rebuilding their lives, as well as develop pathways to permanent housing, income, healthcare, sobriety, and stability. To make sheltering more

accessible, partners, pets, and possessions are allowed in a low barrier setting.

Lastly, foster care programs in San Joaquin County are overseen by the Human Services Agency, which administers required services such as Independent Living Programs and transition planning for youth preparing for emancipation. The City will continue to coordinate with the Human Services Agency and San Joaquin Continuum of Care (CoC) partners to support youth exiting the foster care system and connect them to housing, services, and stability resources.

In addition, the City has funded PREVAIL as a CDBG subrecipient to provide targeted outreach and supportive services to at-risk and homeless youth through its PROPEL program, which includes street outreach, resource navigation, and access to shelter and supportive services. These coordinated efforts strengthen the City's ability to serve vulnerable youth populations and support successful transitions to independent living.

Discussion

N/A

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

Introduction:

The CDBG Entitlement award and project planning process can be linked to the City’s housing and development planning and capital improvement budgeting processes. Several factors may constrain or serve as barriers to the development of affordable housing. These factors can generally be divided into “governmental constraints,” or those that are controlled by federal, state, or local governments, and “nongovernmental constraints,” factors that are not generally created or affected by governmental controls. Nongovernmental constraints are determined by market factors including land prices, construction costs, materials costs, labor costs, availability of financing, and interest rates.

The City’s Housing Element has analyzed governmental and nongovernmental constraints that will help amend and or develop policies and programs that lessen constraints to residential development and ensure that local housing needs are met, including:

- Governmental Barriers-general plan land designations and permitted densities.
- Smart Growth and Transit-Oriented Development
- Zoning standards, design guidelines and permitted housing types
- Development planning and review process and growth management ordinance

During the Analysis of Impediments to Fair Housing planning process the following barriers or impediments to access affordable housing include:

Affordable housing built for target populations. Available affordable housing should be open to everyone.

- No rental unit inspections. Tenants tolerate poor living conditions in affordable rental housing
- Lack of enough rental housing
- Lack of housing for vulnerable populations i.e., young families, seniors, and former offenders

The draft 2023-2031 Housing Element, Section 6, AFFH analysis addresses impediments through AFFH-specific goals, and actions based on the contributing factors for each identified fair housing issue.

contributing factors to disparities in access to opportunities in Lodi include:

- High cost of housing
- Lack of public investment in certain neighborhoods
- Location of environmental health hazards
- Lack of variety in the types of affordable housing
- Lack of high performing schools
- Rental discrimination based on race/ethnicity, nationality, familial/marital status, and HCV use.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

As outlined in the City's updated Housing Element (2023-2031), the City intends to implement the following programs to promote adequate housing in Lodi:

- Diversify and expand the city's housing stock to accommodate the varied housing needs of different groups within areas of high opportunity, particularly in West Lodi, and western areas of North Lodi and South Lodi. Encourage the maintenance, improvement, and rehabilitation of existing housing stock and residential neighborhoods, particularly in the Eastside area.
- Identify potential sources of funding to support affordable housing development that serve the needs of special needs populations, including seniors, homeless, female-headed households, large families, low-income, and/or persons with disabilities. Promote equal opportunity to secure safe, sanitary, and affordable housing for all members of the community regardless of race, sex, or other discriminatory factors.
- Facilitate the development of housing for persons with disabilities (including developmental disabilities) through incentives for affordable housing development with services, resources, and assistance.

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

The following impediments and possible action(s) to address them are included from the Consolidated Plan's Analysis of Impediments:

- Address Fair Housing Issues established in the updated 2023-2031 Housing Element.

ACTIONS: To address the City's fair housing issues should be shared with property managers, landlords, housing case managers, fair housing services and other associated social services that assist in supportive housing needs.

- Lack of affordable housing built or set aside for target and vulnerable populations. Stakeholders have stated: “Available affordable housing should be open to everyone.”

ACTIONS: Fair housing agencies should study landlords’ screening practices in Lodi.

- Tenants tolerate poor living conditions in existing affordable rental housing.

ACTIONS: Institute a rental unit inspection program that would steadily begin to reduce code and safety issues. Study the possibility of utilizing CDBG funds for rental inspections and improve and renovate codes and safety issues as well as other projects that would reduce utility costs, thus ensuring the unit will be preserved for a substantial period of time. Work with the County and other nonprofits to provide rental subsidies to qualified families currently living in substandard units to be able to move into decent housing.

IMPEDIMENTS TO AFFORDABLE HOUSING

- Lack or low volume of affordable housing (the vacancy rate is under 5%)

ACTIONS: Implement the City’s Housing Element as RHNA numbers indicate 1,520 units are for LMI households and the Housing Element report provides a listing of potentially suitable residential development sites in the City. The City should work with housing development entities with a mission of providing sustainable permanent affordable housing units.

- Low volume of affordable housing specifically for Lodi’s vulnerable populations. Vulnerable populations in Lodi include: 1) seniors and persons with special needs or disabilities and 2) families with children. The Housing Element states 20 senior units, 20 units for residents with a disability, and 40 for extremely low-income senior residents are needed. There are over 3,000 large households in Lodi, and about half are renter households.

ACTIONS: Incentivize housing developers that specialize in building disability compliant units; Housing voucher allocation. Prioritization of housing vouchers should be assessed to help prioritize and subsidize extremely low- and low-income residents.

- Timeliness and Support for Federal Funding

ACTIONS: Project planning and organization are essential to its implementation. Applying for federal funding takes time to make applications, awards, and actual allocation. The City and its housing partners must create implementation phases for each housing development and/or rehabilitation project; The City and its departments will work with nonprofits to obtain funding for acquisition and predevelopment, construction, and site services and amenities.

Discussion:

N/A

AP-85 Other Actions – 91.220(k)

Introduction:

While there are several constraints to meeting the needs of low-income residents, the primary obstacle is a lack of funding to fully address all needs. Another obstacle to meeting underserved needs is that many available services are not immediately accessible, but rather located in Stockton, 15 miles away. The City of Lodi works closely with the regional transit agencies to improve access, and there are several daily public transportation linkages between Lodi and downtown Stockton. The City has also encouraged nonprofit agencies to operate satellite offices in Lodi. For example, CPFSJ, a CDBG subrecipient and family resources nonprofit, has opened a Lodi branch.

The City plans on funding several activities to assist in meeting underserved needs, mainly through its goal of supporting critical public service providers and programs for low- to moderate-income families.

Actions planned to address obstacles to meeting underserved needs

In the 2026-27 program year, the City will support the following programs to address underserved needs:

26 CPFSJ – Family Resource Center

26 Second Harvest of the Greater Valley – Food Assistance

26 LOEL Senior Center – Meals on Wheels

26 PREVAIL – Youth and Family Services Outreach and Homeless Prevention

26 The Salvation Army – Hope Harbor Shelter Operations

Actions planned to foster and maintain affordable housing

The City is funding the impact fee costs of HACSJ's Seniors at Lodi Commons (Salas Park), offering 54 affordable rental units. Additionally, the City is finding a replacement organization for SJFH since its closure. Replacement will continue program to educate individuals and families about their housing rights and homeless prevention; services are provided to the community free of charge. SJFH ensures equal access to safe affordable housing and works to prevent housing discrimination. Services include education on tenant/landlord rights and responsibilities, mediation in housing disputes, training for tenant screening, rental agreements, proper notices and compliance with landlord/tenant laws, training for tenants including how to locate rentals, proper notices to landlords, rental unit repairs, and tenant obligations.

Actions planned to reduce lead-based paint hazards

The City will offer the below information to reduce lead-based paint hazards:

Lodi has lead-based paint hazards flyers and information at City Hall for those seeking more information

or for those who might be affected.

Actions planned to reduce the number of poverty-level families

Several City goals align with the goal of reducing poverty, including 1) Improve Public and Community Facilities; 2) Preserve and Increase Affordable Housing; 3) Support Critical Public Services; 4) Encourage Fair Housing Practices; and 5) Reduce Homelessness. The City plans to fund specific activities that address each of these goals during the Consolidated Plan time frame.

The City is working to implement multiple projects to reduce the number of families at the poverty level: The City will coordinate with various organizations to allocate CDBG funds that aim to support priority populations. In the 2026-27 program year, the City will support the following activities:

26 Fair Housing Provider – Fair Housing Services

26 CPFSJ – Family Resource Center

26 Second Harvest of the Greater Valley – Food Assistance

26 LOEL Senior Center – Meals on Wheels

26 PREVAIL – Youth and Family Services Outreach and Homeless Prevention

26 The Salvation Army – Shelter Operations

Actions planned to develop institutional structure

In the 2026-27 program year, the City will continue to support and assist the service providers, as listed in AP-38, and to assess changes in needs on an ongoing annual basis.

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

The City will continue to participate in regional coordination of services through the Emergency Food and Shelter Program Board collaborate with HACSJ for affordable housing needs, serve on a number of community-based committees, and other networking opportunities to help advance community planning and development for low- to moderate income families including sharing this Plan with community stakeholders.

Discussion:

N/A

Program Specific Requirements

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

Introduction:

The City anticipates receiving no program income, surplus funds, returned funds, or float-funded income in the next program year. While the City has worked to find projects that meet Section 108 funding, no projects or funds are anticipated this year.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%