



**City of Turlock
Annual Action Plan
For CDBG funds
and
Turlock/Stanislaus Urban County
HOME Consortium funds**



Fiscal Year 2018-2019

**Approval by the Turlock City Council on April 10, 2018
Submittal to United States Department of Housing and Urban Development on June 27, 2018**

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Executive Summary

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

1. Introduction

Every year the United States Department of Housing and Urban Development (HUD) provides funding for housing and community development programs to the City of Turlock, specifically Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) grant. In order to receive these funds, the City of Turlock must complete a Consolidated Plan (Con Plan) every 3 to 5 years and an annual report called the Annual Action Plan. The Consolidated Plan for Fiscal Years 2015-2020 was adopted in April 28, 2015 by the City of Turlock Council and identifies housing and community development activities for the next five fiscal years. This document is the Fiscal Year 2018-2019 City of Turlock Annual Action Plan (AAP) for Year 3 of the Con Plan. The majority of this document is generated through the HUD Integrated Disbursement and Information System (IDIS) system.

Due to Federal Fiscal uncertainty, budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. Allocations provided to public services are to remain at the same level if within the maximum allowable limit.

The Annual Action Plan identified how the City of Turlock, working in collaboration with the County, proposes to utilize these funds in the upcoming fiscal year to address its community development, housing and public services goals and priorities as described in the Con Plan. The plan also describes other projects and programs that leverage these funded by CDBG, and HOME, and further support the City's efforts to address its goals and priorities as identified in the Con Plan.

Geographic Terms

Throughout this document the following geographic terms will be used.

- **Stanislaus Urban County:** A multi-jurisdictional CDBG entitlement, made up of the cities of Ceres, Hughson, Newman, Oakdale, Patterson and Waterford and the unincorporated area of the County. Stanislaus County is the “lead entity” for the Stanislaus Urban County.
- **HOME Investment Partnerships Program (HOME) Consortium:** The members of the HOME Consortium are Stanislaus Urban County and the City of Turlock. The City of Turlock is the “lead entity” for the HOME Consortium.

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.

There are three specific goals for the CDBG programs. They are:

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

The Fiscal Year 2015-2020 Stanislaus Urban County / City of Turlock Consolidated Plan (Con Plan) was designed to address the above program goals by outlining the needs and priorities for the plan period.

Further, priority is assigned based on the level of need that is demonstrated by the data collected during the preparation of the Con Plan, specifically in the Needs Assessment and Market Analysis; the information gathered during the consultation and citizen participation process; and the availability of resources to address these needs.

The yearly allocation for the HOME program includes the City of Turlock and Stanislaus County and its urban members. The allocation is also based on Census data population and poverty percentages amongst jurisdictions. The City of Turlock is the lead entity with responsibility for implementing and administering HOME funds for the HOME Consortium.

In addition, the members of the HOME Consortium and Stanislaus Urban County use various methods to establish health and safety project priority criteria based on unique community needs.

The tables attached are the goals and estimates on the number of homeless, non-homeless, and special needs households to be provided affordable housing during the program year and the number of affordable units that will be provided by program type, including rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units.

One of the goals identified in the Con Plan and this AAP is to increase the supply of affordable housing for the City of Turlock's lowest-income households.

Housing assistance programs were also identified as a community need via the consolidated plan process. In Fiscal Year 2018-2019, the City of Turlock will continue to use any funds available including State CalHome housing funds and HOME funds to address the variety of housing needs within the jurisdiction. Although the City of Turlock has identified housing assistance and housing programs as one of the top three priorities, Turlock's ability to considerably contribute toward the provision and

development of affordable housing programs/projects has been drastically limited both by the State of California's elimination of Redevelopment Agencies.

Although Turlock is not a direct recipient of ESG funds, emergency shelter and rental assistance, for homeless households and households at-risk of becoming homeless, will also be provided through public services and the Continuum of Care.

3. Evaluation of past performance

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

As lead entity of the City of Turlock/Stanislaus County HOME Consortium, City of Turlock staff assumes overall responsibility for administration of HOME funds and the responsibility for their CDBG funds. Stanislaus County assumes overall responsibility for administration of its own CDBG funds, as well as ESG funds.

One of HUD's requirements is that CDBG entitlement communities must not have more than 1.5 times their annual CDBG allocation amount on account by April of every fiscal year. The City of Turlock works diligently to meet this requirement. The City of Turlock and HOME Consortium members continue to work collaboratively together to ensure that HUD's HOME commitment and expenditure timeliness deadlines are met.

Turlock staff reviews and tracks projects in a variety of ways to assess the progression of division and Consortium projects to provide guidance and help resolve problems or issues as necessary to ensure compliance, with all statutory and regulatory requirements. Staff meets periodically with awarded nonprofit organizations and Consortium members to monitor and approve activities and projects, review financial items, update activity statuses, and ensure the completion of project documentation. This helps to ensure that all statutory and regulatory requirements are being met and that performance reports and all other information submitted to HUD is correct and complete.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The community outreach process included community meetings in the County and in Turlock to receive comments on the Fiscal Year 2018-2019 Annual Action Plan and its process. No comments were received at any the community meetings held in the County and Cities. Meetings were held on the following dates, time and locations:

- March 21, 2018 at 4:00 p.m., County of Stanislaus - 1010 Tenth Street, 3001 (3rd floor), Modesto, CA 95354

- March 21, 2018 at 10:00 a.m., City of Turlock, Mariposa Conference room (1st floor) - 156 South Broadway, Turlock, CA 95380
- April 10, 2018 at 6:00 p.m., City Council Meeting (plan presentation to council) - City of Turlock, Yosemite Community Room (2nd floor), 156 South Broadway, Turlock, CA 95380

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.

No comments were received during the public hearings and before or after the public comment period of March 7, 2018 to April 6, 2018.

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

No comments were received during the public hearing and before or after the public comment period of March 7, 2018 to April 6, 2018.

7. Summary

The City of Turlock engaged in a process of community outreach and analysis of relevant community indicators to establish housing and community development goals for the 2018-2019 Annual Action Plan planning period.

These goals will be used to plan for the use of CDBG and HOME funds received by the City of Turlock for the 2018-2019 fiscal year. The City of Turlock plans individually for the use of CDBG funds and plans cooperatively with the Stanislaus Urban County for the use of HOME funds as a HOME Consortium.

AP-12 Participation - 91.401, 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

In order to ensure maximum participation in the AAP process among all populations and special needs groups and to ensure that their issues and concerns are adequately addressed, the City of Turlock has a Citizen Participation Plan in place. The Citizen Participation Plan describes the actions to be taken to encourage citizen participation in the development of the Con Plan, any substantial amendments to the Con Plan, the AAP, and Consolidated Annual Performance Evaluation Report (CAPER). The community outreach process included three meetings.

The goals and objectives identified in the Con Plan were used to determine the priority needs and goals of the AAP as well as the planned activities.

The public comment period for the Fiscal Year 2018-2019 Annual Action Plan was from March 7, 2018 to April 6, 2018. A public meeting notice was published the Modesto Bee newspaper and Vida en el Valle a Spanish newspaper that cover the entire jurisdiction. Staff received no comments or feedback during that public comment period or at the scheduled public hearings on March 21, 2018.

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	Public Hearing	Non-targeted/broad community	Residents of the project areas detailed in the AAP were in attendance at the public hearing meeting on March 21, 2018 at 10:00 a.m. (Pending) comments were made at the meeting.	No comments were received.	Not applicable.	
2	Public Hearing	Non-targeted/broad community	Residents of the project areas detailed in the AAP were in attendance at the public hearing meeting on March 21, 2018 at 4:00 p.m. No comments were made at the meeting.	No comments were received.	Not applicable	

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)
3	Public Hearing	Non-targeted/broad community	Residents of the project areas detailed in the AAP were in attendance at the public hearing meeting on April 10, 2018 at 6:00 p.m. (Pending) ___ comments were made at the meeting.	No comments were received.	Not applicable.	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

During the fiscal year, the City of Turlock anticipates receiving \$654,098 in Community Development Block Grant (CDBG) funding as an entitlement jurisdiction. The City of Turlock/Stanslaus County HOME Consortium (HOME Consortium) anticipates receiving \$1,382,383 in HOME Investment Partnerships Program (HOME) funds as an entitlement jurisdiction. The City of Turlock anticipates having a balance of \$750,000 approximately in CalHome State funding to be used for down payment assistance activities. The table below provides a breakdown of these anticipated resources, which are based on the Fiscal Year 2018-2019 allocations.

Budgets will be increased or decreased from the estimated funding levels to match actual allocation amounts under the affordable housing

activities. Allocations provided to public services are to remain at the same level if within the maximum allowable limit.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	654,098	150,000	875,000	1,679,098	875,000	As a CDBG entitlement locality, the City of Turlock directly receives CDBG funding annually from the U.S. Department of Housing and Urban Development (HUD). CDBG funds can be used for a variety of housing and community development activities which benefit lower income individuals and families. Funds will be utilized for affordable housing, temporary relocation assistance, infrastructure, Fair Housing, Public Services, and Administration.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,382,383	50,000	2,000,000	3,432,383	470,000	The City of Turlock receives HOME funds via formula allocation through the Turlock/Stanislaus County HOME Consortium. The HOME Program provides flexible funding to states and local governments for affordable housing programs and activities for low-income households, HOME funds can be used to acquire, rehabilitate, and construct affordable housing, as well as to provide homebuyer assistance or homeowner rehabilitation for income-eligible individuals and families. Funds will be utilized for affordable housing, rehabilitation, and down-payment assistance for first-time homebuyers.

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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	0	0	0	0	0	The City of Turlock does not receive ESG funding.
Other	public - state	Homebuyer assistance	2,214,000	0	0	2,214,000	2,614,000	The City of Turlock applied for and received grant funding from the State of California Housing and Community Development. Funds will be used for First-Time Home buyers and eligible activities.

Table 1 - 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

Leveraging HUD funding allows the City and HOME Consortia to bring in local, state, and other sources to combine with federal financial resources to maximize the reach and impact of the City's HUD-funded programs. The Federal HOME program requires a matching contribution from non-federal resources of at least 25 percent of program disbursements. This is equivalent to \$1 of non-federal funds for every \$4 of federal HOME funds.

City of Turlock will continue to use State HOME and CalHome Program Income as additional funding sources for the first time home buyer program. In previous years the city received grant funds from the State for HOME and CalHome programs.

In previous years, combinations of Redevelopment Agency Housing Set-Aside funds, as well as Low-Income Housing Tax Credits have been used to construct rental housing or rehabilitation projects. Some of these funds were eligible and used as matching for the HOME program. Turlock and the HOME Consortium will continue to look for other funds to match and leverage CDBG and HOME funds.

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

The City of Turlock Redevelopment Agency owns a parcel with a small office building. The building is currently leased for \$1.00 per year to Haven Women’s Center. The intent of the five-year lease has been to bring much needed domestic violence education and legal services to City of Turlock and overcome the transportation barrier of clients and families traveling the 15 miles to Modesto to get to much needed services.

The City of Turlock is in the process of rehabilitating multiple city acquired properties that will be used to address the affordable housing needs in Turlock.

Discussion

N/A

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Capacity Building for Homeless Service Providers	2015	2019	Homeless	Turlock	Public Services Homeless Services	CDBG: \$0	Housing for Homeless added: 0 Household Housing Unit
2	Rehabilitate Existing Housing	2015	2019	Affordable Housing	Turlock Ceres Newman Oakdale Patterson Waterford Unincorporated Stanislaus County	Affordable Housing	CDBG: \$855,000 HOME: \$250,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit
3	First-time Homebuyer Assistance	2015	2019	Affordable Housing	Turlock Ceres Newman Oakdale Patterson Waterford Unincorporated Stanislaus County	Affordable Housing	CDBG: \$150,000 HOME: \$300,000	Direct Financial Assistance to Homebuyers: 12 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Access to public services for low-income household	2015	2019	Non-Homeless Special Needs	Turlock	Public Services	CDBG: \$80,000	Public service activities other than Low/Moderate Income Housing Benefit: 1694 Persons Assisted
5	Acquisition and Single-Multifamily Rehabilitation	2015	2019	Affordable Housing	Turlock Ceres Newman Oakdale Patterson Waterford Unincorporated Stanislaus County	Affordable Housing	CDBG: \$273,994 HOME: \$2,467,943	Rental units rehabilitated: 6 Household Housing Unit Other: 10 Other
6	Improve infrastructure in low-income neighborhoods	2015	2019	Non-Housing Community Development	Turlock	Public Infrastructure Improvement	CDBG: \$250,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1 Households Assisted

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Capacity Building for Homeless Service Providers
	Goal Description	Provide loans and or grants to service providers for the acquisition of single or multi-family units. Units will serve as a source of additional revenue to providers who will in turn serve their clients.

2	Goal Name	Rehabilitate Existing Housing
	Goal Description	Provide loans and or grants to eligible low to moderate income households or to investors renting to low or moderate income tenants. This will maintain the affordable housing units.
3	Goal Name	First-time Homebuyer Assistance
	Goal Description	Provide down payment assistance to income eligible first time home buyers.
4	Goal Name	Access to public services for low-income household
	Goal Description	Work with public service agencies to provide assistance to low and moderate income persons who are in need of services such as fair housing, food, shelter, and youth services.
5	Goal Name	Acquisition and Single-Multifamily Rehabilitation
	Goal Description	Affordable Housing Development
6	Goal Name	Improve infrastructure in low-income neighborhoods
	Goal Description	Public Improvement projects.

AP-35 Projects - 91.420, 91.220(d)

Introduction

As shown in the previous section, AP-20 Annual Goals and Objectives, the City of Turlock and the HOME Consortium have identified goals to address housing and community development needs for Fiscal Year 2018-2019. During this year, the City of Turlock and the HOME Consortium will try to achieve as many of these goals as feasible. Below are the proposed projects (also known as programs or activities) funded with FY 2018-2019 federal funding from the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME). Wherever possible, the City of Turlock and the HOME Consortium have identified specific projects.

#	Project Name
1	Housing Rehabilitation (CDBG) 2018-2019
2	Temporary Relocation (CDBG) 2018-2019
3	P/S City of Turlock Recreation (CDBG) 2018-2019
4	P/S United Samaritans Foundation (CDBG) 2018-2019
5	P/S We Care Program (CDBG) 2018-2019
6	P/S Howard Training Center (CDBG) 2018-2019
7	P/S United Samaritans Foundation-Senior (CDBG) 2018-2019
8	P/S Project Sentinel
9	First Time Home Buyer Loans (CDBG)
10	Public Improvement (CDBG) 2018-2019
11	Affordable Housing Development (CDBG) 2018-2019
12	Program Administration (CDBG) 2018-2019
13	CHDO (HOME) 2018-2019
14	Consortium Affordable Housing (HOME) 2018-2019
15	Housing Rehabilitation (HOME) 2018-2019
16	First Time Home Buyer Loans (HOME) 2018-2019
17	Consortium Administration (HOME) 2018-2019

Table 3 – Project Information

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

There are three specific goals for the CDBG programs: provide decent housing, provide a suitable living environment, and expand economic opportunities. The Stanislaus Urban County / City of Turlock Consolidated Consortium Plan 2015-2020 was designed to address the above program goals by outlining the Stanislaus Urban County and City of Turlock's needs and priorities for the 5-year Plan period. CDBG program funds are designed to serve those at or below 80% of the area median income (AMI). Funding allocation priorities are assigned based on the level of need that is demonstrated by the data collected during the preparation of the Consolidated Consortium Plan, specifically in the Needs Assessment and Market Analysis; the information gathered during the consultation and citizen participation process; and

the availability of resources to address these needs.

The yearly allocation for the HOME program includes the City of Turlock and HOME Consortium members. The allocation is also based on Census data population and poverty percentages among jurisdictions. The City of Turlock is the lead entity with responsibility for implementing and administering HOME funds for the HOME Consortium.

In addition, the City of Turlock, members of the HOME Consortium, and Stanislaus County use various methods to establish health and safety project priority criteria based on unique community needs.

A lack of funds remains the greatest single obstacle to meeting underserved needs. The second largest obstacle in addressing all of the underserved needs is the constraints and restrictions of the funding programs requirements.

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing Rehabilitation (CDBG) 2018-2019
	Target Area	Turlock
	Goals Supported	Rehabilitate Existing Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$850,000
	Description	Rehabilitation of existing housing in Turlock. (Matrix code: 14A Rehab: single-Unit Residential, National Objective: LMH)
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	10 Household/Housing Units
	Location Description	City of Turlock
	Planned Activities	Rehabilitation of existing housing in Turlock.
2	Project Name	Temporary Relocation (CDBG) 2018-2019
	Target Area	Turlock
	Goals Supported	Rehabilitate Existing Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$5,000
	Description	Funding for temporary relocation of households undergoing housing rehabilitation. These funds are used to provide assistance with the costs for temporary relocating during construction of their home.(Matrix code: 08 Relocation, National Objective: LMH)
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	5 households
	Location Description	City of Turlock

	Planned Activities	Temporary relocation for Turlock projects.
3	Project Name	P/S City of Turlock Recreation (CDBG) 2018-2019
	Target Area	Turlock
	Goals Supported	Access to public services for low-income household
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	Turlock Recreation Services strengthens the community's fabric, health and well-being, economic base, and security. Through quality programming and implementation, Recreation Services provides safe, supervised activities for residents of all ages. Families and individuals have the opportunity to enhance their lives by participating in fitness programs, sports activities, family events, community traditions, arts, social and educational activities, and a wide range of enrichment classes. Scholarships are available for participation. Participants must be 18 years of age or younger or 62 years of age and older.(Matrix code: 05 Other Public Services, National Objective: LMC)
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	100 youth (18 years old or younger) and seniors 62 years and older.
	Location Description	City of Turlock
	Planned Activities	Recreation for all scholarship program.
4	Project Name	P/S United Samaritans Foundation (CDBG) 2018-2019
	Target Area	Turlock
	Goals Supported	Access to public services for low-income household
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000

	Description	The food box program provides food assistance to income eligible individuals and families in Turlock who are experiencing food insecurity and lack sufficient quantities of food. Food boxes are distributed on the last Tuesday and Friday of every month. Homeless individuals are eligible for a food box every month. Each box is filled with ample provisions to feed every person in the family three meals a day of three days.(Matrix code: 05 Other Public Services, National Objective: LMC
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	1,100 low-income clients
	Location Description	City of Turlock
	Planned Activities	Emergency food box program.
5	Project Name	P/S We Care Program (CDBG) 2018-2019
	Target Area	Turlock
	Goals Supported	Access to public services for low-income household
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	The We Care Program serves chronically homeless men over the age of 18. The shelter has the capacity to shelter 49 homeless men a night. The shelter provides a safe and stable environment for individuals who would otherwise be sleeping on the street or in places not meant for human habitation. (Matrix code: 05 Other Public Services, National Objective: LMC)
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	335 homeless men over 18 years old
	Location Description	City of Turlock
	Planned Activities	Emergency Men's Shelter
	Project Name	P/S Howard Training Center (CDBG) 2018-2019

6	Target Area	Turlock
	Goals Supported	Access to public services for low-income household
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000
	Description	The Senior Meals Program provides fresh hot or frozen meals, Monday through Friday, to seniors 62 years and older residing in the City of Turlock. For seniors who are not able to leave their home due to emotional or health problems, a meal is delivered to their door. Congregate meal sites are available in Turlock and offer a nutritious hot meal, socialization, and opportunity to remain engaged in the community. (Matrix code: 05 Other Public Services, National Objective: LMC)
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	54 seniors 62 years and older
	Location Description	City of Turlock
	Planned Activities	Senior Meals Program
7	Project Name	P/S Project Sentinel (CDBG) 2018-2019
	Target Area	Turlock
	Goals Supported	Access to public services for low-income household
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000

	Description	Project Sentinel will provide comprehensive Fair Housing services of complaint investigation, community outreach and education, problem solving and dispute resolution. Fair housing is achieved by informing the community and target populations about fair housing and the respective housing rights and responsibilities. Complaint/problem resolutions are achieved through education, conciliation and enforcement referral. Services are provided by trained counselors who advise callers of their rights and help the parties reach resolutions, civil rights protection, rescinded evictions, refunded deposits, improved code compliance, privacy rights respected, and predatory lending practices averted.(Matrix Code: 05J Fair Housing Activities-subject to Public Services cap, National Objective: LMC)
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	5 fair housing cases and community outreach to landlords and tenants
	Location Description	City of Turlock
	Planned Activities	Fair Housing Services
8	Project Name	First Time Home Buyer Loans (CDBG)
	Target Area	Turlock
	Goals Supported	First-time Homebuyer Assistance
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$150,000
	Description	Down payment assistance program for first time home buyers. Funds will be provided to income eligible clients for the purchase of their first home. Funds can be used for down payment and or closing costs associated with the loan.(Matrix code: 13 Direct Homeownership Assistance, National Objective: LMH)
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	6 low income households

	Location Description	City of Turlock
	Planned Activities	Down payment assistance program for first time home buyers.
9	Project Name	Public Improvement (CDBG) 2018-2019
	Target Area	Turlock
	Goals Supported	Capacity Building for Homeless Service Providers
	Needs Addressed	Public Infrastructure Improvement
	Funding	CDBG: \$250,000
	Description	Capacity Building for Homeless Service Providers. Rehabilitation work at men's homeless shelter in Turlock.(Matrix code: 03C Homeless Facilities-not operating costs, National Objective: LMC)
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	1 Facility assisting homeless.
	Location Description	City of Turlock
	Planned Activities	Rehabilitation work at men's homeless shelter in Turlock.
10	Project Name	Affordable Housing Development (CDBG) 2018-2019
	Target Area	Turlock
	Goals Supported	Acquisition and Single-Multifamily Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$213,298
	Description	Acquisition and or rehabilitation of real property for affordable housing. Property will be acquired and rehabilitated to meet basic housing standards. Acquisition of this property will help increase and maintain the affordable housing stock in Turlock.(Matrix code: 01 Acquisition of Real Property, National Objective: LMH)
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	1 household

	Location Description	City of Turlock
	Planned Activities	Acquisition of real property and or rehabilitation for affordable housing.
11	Project Name	Program Administration (CDBG) 2018-2019
	Target Area	Turlock
	Goals Supported	Improve infrastructure in low-income neighborhoods Acquisition and Single-Multifamily Rehabilitation Rehabilitate Existing Housing First-time Homebuyer Assistance Access to public services for low-income household Capacity Building for Homeless Service Providers
	Needs Addressed	Public Infrastructure Improvement Affordable Housing Public Services Homeless Services
	Funding	CDBG: \$218,298
	Description	Program Administration(Matrix code: 21A General Program Administration, National Objective: N/A)
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	N/A Administration
	Location Description	City of Turlock
	Planned Activities	Program Administration
12	Project Name	CHDO (HOME) 2018-2019
	Target Area	Turlock Ceres Hughson Newman Oakdale Patterson Waterford Unincorporated Stanislaus County
	Goals Supported	Acquisition and Single-Multifamily Rehabilitation

	Needs Addressed	Affordable Housing
	Funding	HOME: \$207,357
	Description	Housing development activities
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	1 low income household
	Location Description	Consortia service area
	Planned Activities	Allocated funds for distribution to eligible CHDO's to carryout housing development activities. Funding will be made available to eligible Community Housing Development Organizations (CHDO) to acquire and or develop affordable housing.
13	Project Name	Consortium Affordable Housing (HOME) 2018-2019
	Target Area	Turlock Ceres Hughson Newman Oakdale Patterson Waterford Unincorporated Stanislaus County
	Goals Supported	Acquisition and Single-Multifamily Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	HOME: \$2,636,787
	Description	Acquisition of property and or land for the development of affordable housing. Acquire and or rehabilitate properties and or covenants to provide affordable rental housing to income eligible clients.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	10 housing units to low-income
	Location Description	Consortium service area

	Planned Activities	Acquisition of property and or land for the development of affordable housing. Acquire and or rehabilitate properties to provide as affordable rental housing to income eligible clients. Properties may be transferred to non-profit agencies to provide property management services. May also purchase covenants.
14	Project Name	Housing Rehabilitation (HOME) 2018-2019
	Target Area	Turlock Ceres Hughson Newman Oakdale Patterson Waterford Unincorporated Stanislaus County
	Goals Supported	Rehabilitate Existing Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$150,000
	Description	Rehabilitate existing housing
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	3 households
	Location Description	Consortium service area
	Planned Activities	Consortium wide housing rehabilitation for both owner and renter occupied units and delivery costs. The Consortium will offer loans and grants to maintain single and multifamily affordable housing stock for low to moderate income clientele. The program serves as a way to preserve and maintain affordable housing units.
	Project Name	First Time Home Buyer Loans (HOME) 2018-2019

15	Target Area	Turlock Ceres Hughson Newman Oakdale Patterson Waterford Unincorporated Stanislaus County
	Goals Supported	First-time Homebuyer Assistance
	Needs Addressed	Affordable Housing
	Funding	HOME: \$300,000
	Description	First Time Homebuyer Assistance
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	5 low income households
	Location Description	Consortia service area
	Planned Activities	Down payment assistance program for first time home buyers. HOME funds will be provided to income eligible clients for the purchase of their first home. Funds can be used for down payment and or closing costs associated with the loan.
16	Project Name	Consortium Administration (HOME) 2018-2019
	Target Area	Turlock Ceres Hughson Newman Oakdale Patterson Waterford Unincorporated Stanislaus County
	Goals Supported	Acquisition and Single-Multifamily Rehabilitation Rehabilitate Existing Housing First-time Homebuyer Assistance
	Needs Addressed	Affordable Housing

Funding	HOME: \$138,238
Description	HOME program administration
Target Date	6/30/2019
Estimate the number and type of families that will benefit from the proposed activities	N/A -Program Administration
Location Description	Consortia members
Planned Activities	HOME Program Administration

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

The City of Turlock, as an entitlement jurisdiction, receives CDBG and HOME entitlement funds from HUD on an annual basis based on a formula allocation. The City of Turlock is recognized as the lead entity for the HOME Consortium, which includes Stanislaus County and the cities of Ceres, Hughson, Newman, Oakdale, Patterson, and Waterford.

A requirement of the CDBG program is to benefit those members of the population that meet the definition of “Targeted Income.” A Targeted Income person is one who earns 80% or less of the AMI for CDBG funds. Additionally, if a project benefits a specific neighborhood or community, at least 51% of the population within that geographic boundary must be within the Targeted Income group.

The main objective of the CDBG program is to develop viable communities by providing decent housing and a suitable living environment and by expanding opportunities for persons of low and moderate income. The main objective of the HOME program is to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households.

Approximately 15% of the City of Turlock’s CDBG entitlement allocation is designated under the “Public Service” program. The Public Service program provides funds to nonprofit organizations, through a competitive application process, to provide essential public service programs throughout the City.

The remaining CDBG funds are utilized to address community needs in the City. These needs may include, but are not limited to, first time home buyer, rehabilitation, relocation, and curb, gutter, and sidewalk projects.

Geographic Distribution

Target Area	Percentage of Funds
Turlock	17
Ceres	13
Hughson	0
Newman	13
Oakdale	11
Patterson	12
Waterford	12
Unincorporated Stanislaus County	21

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

For the development of the Annual Action Plan, the participating jurisdictions used population information derived from the U.S. Census regarding median household income. The target areas of the City of Turlock are the very low- and low-income areas of the City. Although funds are used for all residents of the City, priority is given to programs and projects in the target areas.

CDBG funds allocated to the City of Turlock will be utilized for various programs including first time home buyer, rehabilitation, relocation, public improvements, affordable housing development, public services, and fair housing.

Discussion

N/A.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The tables in this section provide estimates on the number of homeless, non-homeless, and special needs households to be provided affordable housing during the program year and the number of affordable units that will be provided by program type, including rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units.

One Year Goals for the Number of Households to be Supported	
Homeless	4
Non-Homeless	6
Special-Needs	2
Total	12

Table 5 - 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	8
Acquisition of Existing Units	4
Total	12

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

One of the goals identified in the Consolidated Consortium Plan and the Annual Action Plan is to increase the supply of affordable rental housing for the city’s lowest-income households.

Housing assistance and programs were also identified as a community need via the Consolidated Plan process. In Fiscal Year 2018-2019, the City of Turlock and the HOME Consortium will continue to use any funds available and their HOME funds to address the variety of housing needs within the jurisdiction. Although the City of Turlock and the HOME Consortium have identified housing assistance and housing programs as priorities, the City of Turlock and HOME Consortium members’ ability to contribute toward the provision and development of affordable housing programs/projects has been drastically limited both by the State of California’s elimination of redevelopment agencies (which was the most significant tool for the provision of affordable housing, economic development, job creation,

and elimination of blight), as well as by the continued reduction of HOME funds in recent years.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

The City of Turlock, Stanislaus Urban County, and the Housing Authority of the County of Stanislaus (Housing Authority) continue to have a close working relationship and meet on an as-needed basis to discuss concerns relevant to public housing and other housing matters. The Housing Authority has three public housing developments in Turlock in addition to the more than 1,000 Housing Choice Vouchers in use in Turlock. The City will continue to work with the Housing Authority and other public and private housing and social service agencies to foster public housing improvements and resident initiatives.

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

The Housing Authority's mission is committed to addressing the unmet housing needs of residents and communities in the county, consistent with Federal, State, and local law. The Housing Authority owns and operates public housing units in addition to operating the Housing Choice Voucher Program (Section 8). Based on the data supplied by HUD, the Housing Authority has a total of 3,930 Housing Choice Vouchers in use. As of March 2015, the Housing Authority had a waiting list of 4,500 families in the Stanislaus Urban County and 850 in the City of Turlock.

The Housing Authority operates 647 conventional public housing units throughout Stanislaus County in five Asset Management Properties (AMP). AMP 1 contains a total of 149 units located in Oakdale, Turlock, Ceres, and Hughson. AMP 2 contains a total of 66 units located in Newman, Patterson, and Westley. The remaining 432 units are located in AMPs 3, 4, and 5 in the City of Modesto.

The Housing Authority operates several affordable housing programs in addition to Public Housing, including year-round Farm Labor Housing, Seasonal Migrant Farm Worker Housing, and several smaller affordable housing properties including units funded under the Neighborhood Stabilization Program and the Housing Choice Voucher Program (Section 8).

Currently, there is no other funding or authorization from HUD to increase the number of public housing units; however, the Housing Authority is always working to increase the stock of affordable housing in Stanislaus County through other available resources, programs, and partnerships as opportunities arise.

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

The Housing Authority provides homeownership resources to participants in the Housing Choice Voucher Program. The Family Self-Sufficiency (FSS) Program has established partnerships with a variety

of community resources to refer participants for services including pre- and post-secondary education, health care, child care, employment development, supported employment, and small business development including micro-loans. The Family Self-Sufficiency (FSS) Program also encourages families to participate in financial wellness programs including financial literacy and credit repair with an emphasis on long-term financial stability for the purposes of homeownership. Supportive services are provided through the Stanislaus County Assistance Project, the Stanislaus County Department of Mental Health, or Stanislaus County Integrated Services Agency.

The Housing Authority previously implemented a services and communication “quality control” system that provides the Housing Authority with immediate customer feedback and identifies areas that may need improvement.

The Housing Authority has also implemented a resident education program with regularly scheduled meetings and written communications on agency policy, rules, and leases.

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

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

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

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

The Housing Authority is not designated as a troubled Housing Authority.

Discussion

N/A.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

The Stanislaus Urban County and City of Turlock participate in the Continuum of Care (CoC) to develop and implement the 10-Year Homeless Action Plan. The CoC's 10-Year Homeless Action Plan and its annual submissions to HUD reflect the demographics, needs and available shelter, housing, and services in the region in order to provide a cohesive homeless services system throughout the County. The goals and strategies outlined in this section are those of the entire region.

To develop Stanislaus Urban County and City of Turlock's homeless funding priorities, the current condition of homelessness in the nation and Stanislaus County was examined by pulling from the 2015 Point-in-Time (PIT) count, the CoC's 2015, the Stanislaus Urban County's 2015-2020 Consolidated Plan, and the United States Interagency Council on Homelessness's Report, "Opening Doors – Federal Strategic Plan to Prevent and End Homelessness" (2010). A recent community survey, conducted in preparation for the development of the Fiscal Year 2015-2020 Consolidated Plan, identified homeless services as a high priority and homeless prevention activities as a medium priority. Eligible activities allowed for under the homeless funds that the CDBG Stanislaus Urban County receives (ESG and CDBG Public Services) were then compared to existing services available to homeless and at-risk persons to develop the funding priorities described below. The ultimate goal of the CDBG Stanislaus Urban County Homeless Strategy is to increase housing stability and decrease incidents of homelessness in Stanislaus County by targeting funds to populations most in need, meeting both the immediate and long-term needs of the homeless, and avoiding the duplication of services by coordinating with service providers and the CoC.

The focus of CoC funding has been to provide permanent supportive housing (PSH) for the chronically homeless, homeless veterans, and for homeless youth out of foster care. The Emergency Solutions Grant (ESG) program provides emergency shelter, homeless prevention, and rental assistance to help stably house homeless households with and without children and long-term homeless adults. The City of Turlock intends to apply for ESG funds through the State of California in collaboration with one of more of area local nonprofit organizations.

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

While the primary source of homeless funds in the Stanislaus Urban County is ESG funds, the City of Turlock is not an ESG entitlement jurisdiction and must compete for ESG funds through the State of California. The City of Turlock's strategy remains in building the capacity of local nonprofits that provide

services to the homeless. The ESG State program requires a one-for-one nonfederal match, which at times can be a difficult requirement. The City of Turlock will continue to engage those nonprofits in projects that build both capacity as well as options for them to generate nonfederal match to compete for ESG funds from the State of California.

Recently, the State of California has re-structured their ESG entitlement funds and allocated funds to two pools of funds. One is to remain part of the competitive grants process and the other is to be allocated to the local Continuum of Care. The Stanislaus Urban County will be the Administrative Entity to administer those funds.

Designed as a first step in a Continuum of Care (CoC) plan of assistance, the ESG program strives to address the immediate needs of persons residing on the street and needing emergency shelter and transitional housing, as well as assisting their movement to independent living. While flexible in terms of serving all homeless subpopulations and preventing persons from becoming homeless, ESG program legislation and implementing regulations limit the types of activities and amounts of funds that can be spent on different activities.

Addressing the emergency shelter and transitional housing needs of homeless persons

The path to obtaining and maintaining permanent housing has many steps. The first of these steps often involves providing for the immediate needs of persons experiencing homelessness, such as food and shelter. In order to continue in the stabilization of a shelter client transitional housing and supportive services are essential and made available through several non-profit agencies in the community.

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

- Expanding street outreach efforts to prioritize the needs of persons living outside, especially those whose health is compromised.
- Sustaining existing emergency shelter inventory and helping those in shelter exit to permanent housing through rental assistance and case management addressing specific barriers to obtaining and retaining housing.
- Try to expand the capacity of non-profit agencies that assist emergency shelter and transitional housing.

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

recently homeless from becoming homeless again

The Stanislaus Urban County and City of Turlock Homeless Strategy places a high priority on providing rental assistance and housing relocation and stabilization services to persons and households experiencing homelessness. The City of Turlock recognizes that without ESG entitlement funding, the City must apply competitively through the State of California Department of Housing and Community Development (HCD). The City is working to assist nonprofits in building capacity so that they can effectively compete for ESG funds to serve the community.

The Continuum of Care (CoC) strategies encourage providing homeless households with housing quickly and in conjunction with supportive services which are of greatest need to support stable housing; other needs households may have should be addressed through existing mainstream resources available in the community. This reflects an emphasis on both homelessness prevention and rapid re-housing.

Permanent housing destinations generally include an apartment or house, permanent supportive housing, or living permanently with friends or family. A return to homelessness is indicated by a new entry in a homeless residential program (emergency shelter, transitional housing, rapid re-housing) within 365 days after exiting to permanent housing.

Ending the cycle of homelessness requires a combination of this rental assistance, homeless prevention, re-housing, and permanent supportive housing programs along with long-range homeless reduction strategies.

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 State has policies in place that require health care facilities to participate in regional planning meetings and develop a specific document to identify best practices for the post-hospital transition of homeless patients, methods to establish and support effective communications between hospitals and stakeholders regarding this transition, and the identification of resources. Local health care facilities have specific protocols in place requiring a safe discharge for all patients. In 2008, the Stanislaus County Public Health Agency reestablished the task force to review the current protocol in place and address any gaps in services necessary to ensure successful discharge planning services. The Public Health Agency has become actively involved in the Continuum of Care (CoC) and working toward developing liaisons with housing services agencies in the CoC to update the existing discharge planning protocol. Currently in place there are discharge planning social workers on staff at the hospitals who work with service providers to locate appropriate housing and prevent the release of patients to the streets or to HUD McKinney-Vento funded emergency shelters, transitional, or permanent housing

units.

Representatives from Behavioral Health and Recovery Services (BHRS) and the Community Services Agency (CSA) regularly attend the monthly CoC Housing Collaborative meetings and are active participants in discharge coordination planning, in particular for homeless individuals, throughout Stanislaus County, including Turlock.

For adults recently released from custody, Stanislaus County addresses housing issues through the Day Reporting Center (DRC). The Sheriff's Department conducts Probation Orientation Meetings at the DRC in which several programs have participated in the past including Solidarity, Teen Challenge, and Gospel Mission. As a result of the CoC's coordination with the Probation Department, the Stanislaus County Sheriff's and Probation Departments also recently began a diversion program, where homeless individuals who would otherwise be jailed for minor crimes are able to stay at the Salvation Army shelter facility, where they receive shelter and case management services. Collaboration with public service providers and the Probation Department is ongoing.

Discussion

Stanislaus County has transitional living procedures in place for juveniles exiting foster care to address youth in placement where the long-term plan is emancipation. These procedures are required by both the State and Federal governments. Stanislaus County develops a 90-day transition plan that includes a housing component. Procedurally, a lead officer receives a list of those eligible minors from the case officers and he works with the case officer, minor, family, and any service providers to develop the plan prior to the minor's last status review (usually at 18 years old). A status review is a court hearing to review the minor's status in placement. The plans are submitted to the court and all involved parties, including the minor.

Through contracted services with BHRS, Telecare SHOP (Stanislaus County's primary agency for outreach to chronically homeless/mentally ill persons) provides treatment and discharge planning to adults with mental illness and/or chemical addiction. Extensive policies are in place to ensure that patients and mentally ill inmates are not discharged into settings such as shelters, the streets, hotel or motels. Discharge planning is multidisciplinary and starts upon admission to a facility, with SHOP case managers working with a team including the patient, family, guardians, and agencies to develop a plan for housing, medication, vocational, social and educational needs, follow-up, support services, and life activities. Discharge planning includes supportive or protective housing if the patient is incapable of independent living. Agencies receive diagnosis, medication, and other pertinent information to assist with follow-up services. Appropriate discharge settings include nursing homes, basic care facilities, adult foster care, and independent living which are not funded through HUD McKinney-Vento resources. SHOP assists individuals in completing application for housing and mainstream resources such as Social Security prior to the patient's discharge. This protocol has been accepted within the CoC and the general community and has proven to be highly successful in preventing homelessness for

persons discharged from mental health facilities.

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

Actions or policies of governmental agencies, whether involved directly or indirectly in the housing market, can impact the ability of the development community to provide adequate housing to meet consumer demands. For example, the impact of federal monetary policies and the budgeting and funding policies of a variety of departments can either stimulate or depress various aspects of the housing industry.

Environmental review, general planning, zoning, and related local land use regulations and development standards are all extensions of local government police powers to protect life and property, minimize nuisances, and achieve a desired quality of life as expressed through a participatory public process. Certain barriers to affordability are required by State law (such as preparing and adopting a general plan and conducting environmental review), adopted for safety or civil rights reasons (such as the imposition of seismic construction standards in quake-prone areas, or requiring compliance with accessibility or visit ability design standards), or enacted to remedy or prevent a specific local issue (such as requiring landscaping to deter graffiti). However, the term “barrier” should not be interpreted in the context that local development standards and development review procedures are inhibiting the provision of quality affordable housing that would otherwise be developed.

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

Potential constraints to housing development in Turlock vary by area, but generally include infrastructure, residential development fees, land use controls, development standards, development and building permit application processing times, and resource preservation. Barriers to housing also include personal barriers such as poor credit history, involvement with the law, limited knowledge about tenants' rights and the complaints process.

Actions, planned and ongoing, by the City of Turlock to remove or ameliorate barriers to housing, consist of the following:

Development Process: To expedite project facilitation and provide internal support to project applicants, the City of Turlock will continue to undertake efforts to build relationships between the City and the development community to provide input into delivery of development services, cost of services, construction standards, development impact fees, and other development service policy areas.

Fee Structure: The City of Turlock will continue to review its fee systems as a means of reducing the cost of housing development. The City recognizes that fees can affect the cost of construction and of

affordable housing in the community.

Subdivision Improvement Standards and Zoning Ordinance: The City will review and provide input to modify Subdivision Improvement Standards, where reasonable and appropriate, to provide cost savings in the development of residential units while continuing to ensure the public health, safety, and welfare of residents.

Affordable Housing: The City will assign priority to educating the citizens of the City regarding the importance of providing affordable housing to support job growth. This will be done through public education, public participation, and fair housing information.

Rental Housing: The City will analyze implementation of incentive and financing programs such as a Mortgage Revenue Bond Program, Federal Low Income Housing Tax Credits, or other program for both owner-occupied and rental properties.

Land Costs, Construction, and Financing: Land, construction, and financing costs represent a significant constraint to residential development; developers of affordable housing face challenges in securing financing. Due to the limited possible return from rents or sales prices of affordable units, many private lenders are concerned with the financial returns for these types of projects; as a result, additional financing and subsidy from State and Federal funding sources for affordable projects are necessary. The City will pursue, where appropriate, State and Federal funding and/or subsidies to address land and construction costs.

Non-Governmental Constraints: Housing purchase prices, financing costs, cost of land and improvements, construction costs, property taxes, profit, and rent rates continue to be the biggest constraints to housing access for households with lower and moderate incomes. The City will continue to monitor these non-governmental constraints and, where possible, undertake efforts that can address these constraints and their effects on the provision of affordable housing.

Discussion

N/A.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The City of Turlock, through the Consolidated Consortium Plan, targets Federal funds to residents who have traditionally not been served, or are underserved, by previous programs. Project activities funded through the Consolidated Consortium Plan are carefully designed to provide appropriate and needed services, particularly to those who may not be eligible for assistance from other sources, or are geographically isolated by lack of transportation, or lack basic amenities, particularly medical care, in their neighborhoods.

Actions planned to address obstacles to meeting underserved needs

For seniors and homebound frail elderly, the physically and developmentally disabled, victims of domestic violence, and infants and youth, funds provided through the Consolidated Consortium Plan often make the difference between independent living and institutionalization.

Homeless households are also commonly identified as having underserved needs. These households include individuals and families who cannot secure or maintain affordable and safe shelter and lack a fixed regular residence or reside at nighttime in an emergency shelter or institution. Numerous homeless populations like veterans, youths, seniors, and disabled individuals have specific needs that require more intense specialized attention to resolve their homelessness.

One of the ongoing challenges in meeting the needs of the underserved is the lack of sufficient funding for services provided by local governments, nonprofit organizations, and other agencies. Service providers faced with this challenge are expected to provide more and more services with the same, if not smaller, budget every year.

To address this obstacle, the City of Turlock will continue to seek funding opportunities through different sources, encourage projects or programs that leverage funds, and ensure that projects and programs are operated as effectively and efficiently as possible.

The City of Turlock, in partnership with the Housing Authority, continues to support the Family Self-Sufficiency (FSS) Program to assist eligible low-income persons become homeowners.

In addition, the City of Turlock also administers State of California CalHome funds to supplement federal HOME funds for the provision of the First Time Homebuyer and Housing Rehabilitation Programs. The Housing Rehabilitation Program assists owner-occupied households in addressing health and safety related repairs in their homes. These funds will continue to be used to leverage other resources and

maximize the number of households to be assisted, thereby addressing underserved needs.

The City of Turlock will continue its partnership with the Continuum of Care (CoC), the multiagency collaborative which focuses on the community's housing and social service needs, and other agencies, which will facilitate the distribution of much-needed funds for affordable housing in the City of Turlock. The City of Turlock will continue partnering with participating nonprofits and other agencies to address the needs of the community and eliminate obstacles to meeting underserved needs.

On October 28, 2014 the Stanislaus County Board of Supervisors adopted a plan called Focus on Prevention, which is a multi-year phased strategy for community transformation in four areas critical to the quality of life in Stanislaus County, including:

- Homelessness
- Strengthening Families
- Youth Early Intervention
- Reducing Recidivism

The goal of the Focus on Prevention Initiative is to bring all sectors of the community together to provide an opportunity for cross-sector development of community-wide prevention strategies. A community convening will be held centering on each of the four categories listed above, where a plan for the development of the next phase will be outlined by the participants.

Actions planned to foster and maintain affordable housing

As stated throughout the Action Plan, housing is considered a high priority. Accordingly, the City of Turlock and the HOME Consortium will prioritize the use of HOME funding they receive for the development and rehabilitation of affordable housing (including preservation and conservation) that serves low-income households and to address homelessness.

Turlock and its nonprofit partner EAH, Inc. proposes to develop Avena Bella Phase II, an affordable housing rental project. The City proposes to utilize layered financing which includes LIHTC financing, \$1 million of Affordable Housing Sustainable Communities (AHSC) funds, \$900,000 of Affordable Housing Program (AHP) Funds and \$5 million of former Redevelopment Agency Housing Set Aside funds. Other funds, such as HOME funds may be used as needed to make the project competitive.

The project is described as the development of a 2.54 acre vacant parcel to construct 61 units of affordable housing with 107 parking spaces and landscaped areas. The unit mix will be 21 one-bedroom 22 two-bedroom and 18 three-bedroom units, housed in one two-story and one three-story buildings. All apartments will be furnished with full kitchens, including refrigerators, electric ranges, garbage disposals and dishwashers. Ground floor units will be adaptable for ADA use. Avena Bella Phase II project is 100% affordable rental housing project. The property will provide permanent housing

for low income families at or below 60% AMI as well as one management unit.

The City of Turlock and the HOME Consortium will use HOME funds for the First-time Homebuyer and Owner Occupied Rehabilitation programs and the development of new affordable units.

Actions planned to reduce lead-based paint hazards

The Housing Authority serves as the lead agency for the City of Turlock and Stanislaus County in the identification, documentation, and prevention of lead poisoning. The Childhood Lead Poisoning Prevention Program of Stanislaus County, administered through the Housing Authority, becomes involved with childhood 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 to determine, if possible, the source of lead exposure. The Housing Authority, in partnership with the Department of Environmental Resources, conducts the investigation of residences where children with elevated levels of lead reside.

The City of Turlock partners with the Childhood Lead Poisoning Prevention Program to distribute information in the City and unincorporated areas of Stanislaus County and through members of the HOME Consortium. 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 source eradication.

The Housing Authority has addressed the issue of lead-based paint hazards by providing notices to landlords and tenants who participate in the Housing Choice Voucher Program, warning them of the hazards of lead-based paint. The City of Turlock and HOME Consortium Owner Occupied Housing Rehabilitation Loan Program and homebuyers who use HOME and CDBG fund are provided the notices by the member jurisdictions. Additionally, all units that are rehabilitated with CDBG and HOME funds are subject to lead-based paint compliance requirements. Through the creation of new affordable housing units, low-income households are able to reside in new housing units that are free of lead-based paint hazards.

Actions planned to reduce the number of poverty-level families

The City of Turlock and the HOME Consortium work to reduce the number of poverty-level individuals and families by targeting CDBG, HOME, and/or other funds to projects that will provide affordable housing units and related services to foster self-sufficiency. The City does not have the resources or the capacity to increase the incomes of poverty-level persons; however, other agencies, such as the Housing

Authority, act to reduce the housing costs for these individuals with the Housing Choice Voucher Program and public housing units, all of which serve low-income residents.

The majority of programs and activities described in this document will have a minor impact on moving a family out of poverty. Most do not increase earning power or give a family a substantially higher income. The few notable exceptions are the programs that address barriers to independence, including employment, along with housing, such as the FSS Program and the McKinney-Vento Homeless Assistance Programs. The City of Turlock, along with the Continuum of Care (CoC) and other organizations, will aggressively pursue increasing the availability of these and similarly designed programs as the opportunity arises.

Other Programs

The Stanislaus County Alliance WorkNet (Alliance), The Community Services Agency's CalWorks Program, and the California Employment Development Department are all resources available to persons seeking employment.

In addition, the City of Turlock, through its economic development efforts, strives to promote activities that will ultimately have major impacts on the community, such as job creation that in turn will reduce poverty. The Alliance partners with Stanislaus County, Turlock and the other 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.

In addition, the City of Turlock, through its economic development efforts, strives to promote activities that will ultimately have major impacts on the community, such as job creation that in turn will reduce poverty.

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

The City will continue to work with the public and private sectors seeking mutual opportunities that will provide jobs to greatly improve employment opportunities for those in need throughout the City and

County.

Actions planned to develop institutional structure

The City of Turlock and HOME Consortium rely on private, nonprofit organizations as well as for-profit developers to build new affordable units and to rehabilitate existing housing units. City of Turlock staff will continue to work closely with these entities to ensure that as many new affordable units are produced as possible each year. The City of Turlock also relies on the nonprofit service sector to provide emergency shelter, transitional and special needs housing, and services to the homeless population. The City of Turlock will continue to support these organizations and their activities to the fullest extent possible.

The Continuum of Care (CoC) continues to work to improve services provided, including data collection quality through the HMIS system, to ensure that participants receiving services do not experience any gaps as they strive to reach their goals of independence from the need of public services in the community.

To the extent that a gap exists in the institutional structure, a strategy of the Action Plan is to take action to close that gap. Example of gap closure is the effort of the CoC to link potential partners to successfully and fully implement a program project as well as new partnerships formed with agencies supporting the Probation Action Committee Team, which connects ex-prisoners to services such as housing and employment, and other agencies promoting the development and well-being of children 0-5 years of age, through the Children and Families Commission.

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

The City of Turlock and HOME Consortium rely on private nonprofit organizations and for-profit developers to build and acquire, develop, and rehabilitate affordable units. The City and HOME Consortium will continue to work closely with these entities to ensure that each year as many new affordable units are produced, or are available, as possible.

The City of Turlock also relies on the nonprofit service sector to provide emergency shelter and transitional and special needs housing. The City will continue to support these organizations and their activities.

The City of Turlock, as administrator of the HOME Consortium, coordinates and consults with other program providers, local, State, and Federal government entities, nonprofit and for-profit organizations and business, professional organizations, interest groups, and other parties interested in the

implementation of federal programs.

Specifically, they are: the Housing Authority; HUD; BHRS; HCD; Stanislaus County Health Services Agency; Stanislaus County Community Services Agency; U.S. Department of Agriculture/Rural Development; U.S. Economic Development Administration; California Coalition for Affordable Housing; Habitat for Humanity; Stanislaus County Affordable Housing Corporation; California Rural Legal Assistance; and Self-Help Enterprises. This will assure that the activities outlined in the Annual Action Plan are given the fullest attention for design and implementation or construction.

The City of Turlock will continue to participate in regularly scheduled meetings with other jurisdictions and Stanislaus County to coordinate any CDBG-, HOME-, and ESG-funded activity that may be of benefit to each separate entitlement community in Stanislaus County. This will assure that the activities outlined in the Action Plan are given the fullest attention for design and implementation or construction.

The City of Turlock will maintain its membership and active involvement in the Continuum of Care (CoC) to continue outreach and information sharing with other Stanislaus County agencies serving similar clientele.

Discussion

N/A.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

There are three specific goals of the Federal CDBG and HOME programs:

1. Provide decent housing.
2. Provide a suitable living environment.
3. Expand economic opportunities.

The Action Plan has been developed to assist the City of Turlock in achieving these three goals. The overriding consideration required of the CDBG program is to benefit those members of the population that meet the definition of Targeted Income. A Targeted Income person is one who earns 80% or less of the AMI for CDBG funds. Additionally, if a project benefits a specific neighborhood or community, at least 51% of the population within that geographic boundary must be within the Targeted Income Group (TIG).

As identified by the Consolidated Consortium Plan for Fiscal Years 2015-2020, priority will be given to projects in the following areas: Infrastructure, Economic Development, Housing Assistance, Housing Programs, and Public Services.

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	150,000
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:	150,000

Other CDBG Requirements

1. The amount of urgent need activities	0
City of Turlock 2018-2019 Annual Action Plan for CDBG and HOME Consortium funds	51

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%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City will permit HOME funds to be invested as loans, grants, deferred payment loans, and other types of investment permitted by the regulations described in 92.205(b). The City will not permit other forms of investment without the prior approval of HUD.

The Consortium members generally use HOME funds for First Time Home Buyer, Rehabilitation, and Acquisition. For First Time Home buyer and Rehabilitation loans and grants eligible applicants will be at 80% MAI or below and will be provided on a first come first serve basis. Detailed information regarding is provided on member’s individual websites.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The HOME statute states that resale provisions must limit subsequent purchase of the property to income-eligible families, provide the owner with a fair return on investment, including any improvements, and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. The HOME statute also specifies that recapture provisions must recapture the HOME investment from available net proceeds in order to assist other HOME-eligible families. The City of Turlock elected to establish a recapture provision of its program. At no time does the City expect to use the resale provision as it was not requested or approved as required by HUD.

In cases where the net proceeds available at the time of sale are insufficient to recapture the entire direct HOME subsidy provided to the homebuyer, the HOME Consortium is not required to repay the difference between the total direct HOME subsidy and the amount the HOME Consortium is able to recapture from available net proceeds. The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs. In applying the option of the recapture provision, the following formula will be used:

$$\text{HOME investment} / (\text{HOME investment} + \text{Home Owner investment}) \times \text{Net proceeds} = \text{HOME}$$

amount to be repaid

Home Owner investment / (HOME investment + Home Owner investment) X Net proceeds =
Amount to Home Owner

Affordable Homeownership Limits: HUD provides the HOME affordable homeownership limits (initial purchase price or after-rehabilitation value of homeownership units assisted with HOME funds not exceed 95 percent of the area median purchase price for single family housing. Under the Code of Federal Regulations at title 24, part 92, section 254, paragraph (a)(2)(iii) HUD allows jurisdictions to prepare a market analysis to determine this limit following HUD guidance.

The 95 percent of median area purchase price must be established in accordance with a market analysis that ensured that a sufficient number of recent housing sales are included in the survey. Sales must cover the requisite number of months based on volume. The address of the listed properties must include the location within the Consortia's jurisdiction. The housing sales data must reflect all, or nearly all, of the one-family house sales in the entire Consortia jurisdiction. After identifying the median sales price per HUD's guidance, the amount should be multiplied by 0.95 to determine the 95 percent of the median area purchase price. Final limits were rounded to the nearest thousand. Turlock will use the highest limit for the Consortia member as determined by HUD or the survey. The analysis limits for the Consortia members are: Ceres \$257,000, Hughson \$340,000, Newman \$261,000, Oakdale \$342,000, Patterson \$333,000, Stanislaus County \$291,000, Turlock \$285,000, and Waterford \$257,000.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

In the case of affordability, the HOME Consortium recaptures the entire amount of the direct HOME subsidy provided to the homebuyer before the homebuyer receives a return. The HOME Consortium's recapture amount is limited to the net proceeds available from the sale.

Affordability for homeownership projects undertaken using the recapture provision will be ensured through the use of real estate lien notes and/or restrictive covenants outlining the City's recapture provisions. Homeownership projects undertaken using the resale provision shall use deed restrictions, covenants running with the land, or other similar mechanisms per 92.254(a)(5)(i)(A) to ensure the resale requirements are met. The period of affordability specified in the mortgage will be the minimum period for the project as specified above. The period of affordability is based on the total amount of direct HOME funds invested in the housing project.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is

rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Turlock and the HOME Consortium do not intend to refinance any kind of existing debt with HOME funds.

Emergency Solutions Grant (ESG)

The City of Turlock does not receive ESG funding.

Discussion

N/A.