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Housing Ecosystem Initiative: Advancing Affordable Housing in San Joaquin County

San Joaquin County has long existed as a place of connection — from the expansive ecology of the San Joaquin Delta to the county’s economic prominence as a strategic logistics hub, to being home to an exceptional array of cultures, with over three dozen languages spoken in the area. The county’s rich agricultural history is the catalyst for this diversity, attracting waves of immigrants and domestic migrants seeking labor opportunities and who chose to make the region their permanent home.

Stockton, the county seat, is recognized as the most racially diverse city in the United States. Unfortunately, this vibrancy is now threatened. While San Joaquin County is touted as being one of the few remaining affordable places in California, rising costs are increasingly putting housing and the security it brings out of reach for both long-time residents as well as new residents wanting to call this region home.

In San Joaquin County, half of all renter households are cost-burdened, meaning they pay more than 30% of their income toward housing costs.¹ Affordability challenges are even more acute for low-income households, for whom over 80% pay more than half their income toward housing costs. The slow pace of housing production is exacerbating this crisis, with fewer than 200 affordable homes financed through the Low-Income Housing Tax Credit program constructed in 2024.

At Enterprise, we believe that we can work together to collectively stem the tide of housing unaffordability and ensure that San Joaquin County remains a vibrant, affordable, and inclusive place to live and work. Over the course of two months, Enterprise interviewed more than 20 individuals and organizations working at the intersection of housing and community development to better understand the constraints and opportunities facing the field. We have heard clearly that the current investment patterns — from local, state, federal, and private sources — are inadequate to support local housing needs.

¹ 2019–2023 American Community Survey

In partnership with the San Joaquin Community Foundation, Enterprise is launching the Housing Ecosystem Initiative to better understand the underlying causes of the housing affordability crisis and devise collective solutions to address it. The Initiative is rooted in analyzing the existing and future pipeline of affordable housing — an inventory of the affordable housing developments that are either in predevelopment or under construction — and then working together to create the conditions for the pipeline of affordable homes to get built. The initiative seeks to foster a stronger enabling environment.

This brief discusses San Joaquin County's housing needs and resources as well as Stockton's affordable housing pipeline, which provides helpful context for the Housing Ecosystem Initiative. It also presents findings from 20 interviews with partner organizations, broken down by opportunities and constraints in relation to the enabling environment, and concludes with recommendations to move the work forward.

Affordable Housing Context: San Joaquin County's Housing Need, Stockton's Affordable Housing Pipeline, and Housing Resources

Under California's Regional Housing Needs Assessment (RHNA) process, communities are required to plan for the housing needs of their population. RHNA quantifies the number of homes that each community must plan for during a certain period by income level.

San Joaquin County's RHNA has determined that over 21,000 homes serving low-income households need to be developed by 2031 to meet demand, equivalent to 2,625 homes annually. Exhibit 1, developed by the San Joaquin Council of Governments (SJCOG), shows the specific RHNA goals for San Joaquin County and the cities located in the county, broken down by income level.

The goal of the Housing Ecosystem Initiative is to deliver the stability and security that safe and affordable homes promise to all San Joaquin County residents.



Exhibit 1. San Joaquin County's RHNA Determination 2023-2031

JURISDICTION	VERY LOW INCOME UNITS	LOW INCOME UNITS	MODERATE INCOME UNITS	ABOVE MODERATE INCOME UNITS	TOTAL RHNA ALLOCATION
Escalon	90	56	66	155	367
Lathrop	2,386	1,498	1,342	3,176	8,402
Lodi	941	591	706	1,671	3,909
Manteca	2,246	1,409	1,381	3,270	8,306
Ripon	347	218	255	604	1,424
Stockton	2,465	1,548	2,572	6,088	12,673
Tracy	2,994	1,879	1,175	2,782	8,830
Unincorporated County Areas	1,824	1,145	1,734	4,105	8,808
Regional Total	13,293	8,344	9,231	21,851	52,719

California also requires each jurisdiction to report its RHNA progress annually in the form of the number of housing units both permitted and completed. However, the accuracy and availability of this data can vary. For example, neither the cities of Lathrop or Manteca appear to have their annual progress reports available for review, as per the California Housing and Community Development Department’s (HCD) Annual Progress Report (APR) tracker.

Enterprise has developed a complementary methodology to HCD’s RHNA process to track the delivery of and funding needs of affordable homes. The affordable housing pipeline is a compilation of in-progress affordable housing developments that, if delivered, help achieve the community’s RHNA goals. It is an inventory of the affordable housing developments that are either in predevelopment or under construction. It helps assess all potential development opportunities, whether there is enough activity happening to achieve housing goals, whether certain types of projects are missing, and how much and what kind of funding is needed to advance all pipeline projects.

In 2024, in partnership with the San Joaquin Valley Housing Collaborative and The California Endowment, Enterprise developed its first iteration of a pipeline database for communities in the San Joaquin Valley, including an analysis for Stockton. As a part of the Housing Ecosystem Initiative, we could embark on collectively creating an affordable housing pipeline for San Joaquin County.

The 2025 Stockton pipeline shows a total of 15 affordable multifamily developments in the city’s current development pipeline. If all 15 developments received the necessary funding to move to construction, over 900 affordable homes would be built. Five of these developments are already entitled, meaning they have received all relevant and necessary local approvals and are simply awaiting sufficient funding to move forward. The subsidy gap needed to move these homes in Stockton’s pipeline into fruition is at least \$50 million.

Unfortunately, there is insufficient affordable housing funding resources available across San Joaquin County, and the limited public and private funds are inconsistent and unreliable. Combined public resources at the federal, state, and local level across the county routinely fluctuate, typically not exceeding \$10-15 million annually (not accounting for the occasional influxes of federal funds like pandemic-related American Rescue Act resources). Typical sources include Community Development Block Grants (CDBG), Emergency Solutions Grant Program (ESG), HOME Investment Partnership Programs (HOME), Homeless Housing Assistance and Prevention (HHAP), Permanent Local Housing Allocation (PLHA) programs, and various local government funding programs from HCD. Interviewees remarked that it can be difficult to ascertain the total available funding amounts each year as not all available sources are included in annual notice of funding availability (NOFAs) and are administered in differing ways.

Exhibit 2 below helps illustrate insufficient and inconsistent public funds year-by-year through the county, showing only on the federal entitlement dollars for fiscal year 2023-2024 (FY 23/24) and fiscal year 2024-2025 (FY 24/25), as reported by each jurisdiction’s Consolidated Annual Performance Report. Federal entitlement dollars are a primary source of local leverage for most affordable housing developments in the county²:

Exhibit 2. FY 23/24 and FY 24/25 Federal Entitlement Program Allocations

PROGRAM	SAN JOAQUIN COUNTY		STOCKTON		LODI	
	FY 23/24	FY 24/25	FY 23/24	FY 24/25	FY 23/24	FY 24/25
HOME	\$71,769	\$1,200,000	\$1,760,000	\$1,390,000	N/A	N/A
CDBG	\$3,700,000	\$3,100,000	\$3,200,000	\$3,240,000	\$680,916	\$411,394
ESG	\$205,998	\$128,348	\$275,046	\$283,046	N/A	N/A
TOTAL	\$3,977,767	\$4,428,348	\$5,235,046	\$4,913,046	\$680,916	\$411,394

In terms of private resources, philanthropy has played a limited role with local health foundations providing last-in gap financing to complete a project’s capital stack. Local financial institutions occasionally provide small loans or lines of credit for acquisition or predevelopment activities, but feedback indicated these investments are not consistently available.

The insufficient, inconsistent, and unreliable funding across the county creates bottlenecks in funding the development pipeline as well as challenges around broader strategy aimed at meeting RHNA goals. The Housing Ecosystem Initiative aims to create an enabling environment that addresses these challenges by creating more sufficient and consistent funding resources.



Turnpike Commons in Stockton

² CDBG and HOME funds are distributed to the county on behalf of each jurisdiction within the county, using the same formula basis that HUD uses to allocate the funding to the county. Those jurisdictions participating in the urban county are as follows: Escalon, Ripon, Tracy, Lathrop and Manteca. Each urban county jurisdiction conducts a separate public participation process within their jurisdictions to determine what local community needs should be addressed with available resources within their communities.

Center for Community Investment: Enabling Environment

The enabling environment is the setting in which community investment takes place. It includes everything that makes it easier or harder to identify a shared priority and develop and fund projects to make a priority a reality.

This ranges from policies, institutional practices, funding sources, and other resources to skills, relationships, and the community's understanding of its history and future.

Federal policies affect community investment, but local, state, and regional conditions also have a significant impact – and can be easier to change.

Enabling Environment Actions:

1. Influence government policies and regulations
2. Adjust institutional practices
3. Locate additional sources of funding
4. Ensure the availability of needed skills and capabilities
5. Foster formal and informal relationships
6. Build forums and platforms for ongoing collaboration
7. Shift narratives

Source: Excerpt from the Center for Community Investment: "Shaping Enabling Environment: An Introduction"

San Joaquin County's Enabling Environment: Opportunities and Constraints

Enterprise interviewed 20 individuals and organizations working in housing and community development (listed in the appendix) to better understand San Joaquin County's opportunities and constraints as it relates to advancing affordable housing. Their feedback shapes this initial assessment of the enabling environment. Note that each opportunity and constraint has a parenthetical notation of the corresponding enabling environment action, as referenced in Center for Community Investment: Enabling Environment.

Opportunities: Areas where the enabling environment is actively strengthening

- **Emerging advocacy voice (*influence government policies and regulations*)** – Reinvent South Stockton Coalition (RSSC), a Stockton-based community organization, currently hosts the Stockton Housing Justice Coalition (HJC). The HJC seeks to uplift resident voices and needs as they relate to housing security. In early 2025, the HJC surveyed over 400 Stockton residents on housing challenges and needs. The HJC is currently assessing how to translate their findings into actionable policy recommendations.

- **San Joaquin Council of Government’s (SJCOG) Regional Housing Fund (*locate additional sources of funding*)** — SJCOG has taken the first critical step in establishing a nonprofit fund designed to support affordable housing development, the Regional Housing Fund (RHF). SJCOG’s Board of Directors allocated \$5 million from the agency’s Measure K Smart Growth Incentive Program for the RHF, and there is a potential \$5 million award from HCD’s Local Housing Trust Fund Program. SJCOG and its fund manager are actively exploring additional funding sources to expand. RHF could be helpful to local public agencies like Stockton that are updating existing funding processes and thinking about how to bring additional capital to produce affordable homes.
- **Stanislaus County Ecosystem Initiative (*build forums and platforms for ongoing collaboration*)** — Partners to the south in Stanislaus County have embarked on a similar ecosystem strengthening initiative with Stanislaus Community Foundation as a key partner. This effort is assessing the state of the enabling environment, brainstorming capital strategies that can be scaled to support affordable housing development, and exploring cohort learning models. A specific strategy for this effort is anticipated to be shared in early 2026. Our interviewees indicated interest in connecting further with this effort to discuss the possibility of coordinating a broader regional strategy around capital attraction.
- **Housing/Health industry alignment (*foster formal and informal relationships*)** — Multiple interviewees noted valuable partnerships with healthcare entities including St. Joseph’s Medical Center and Health Plan of San Joaquin. These organizations have primarily supported permanent-supportive housing efforts but have also helped bolster the capital stack of multiple developments. Kaiser Permanente was also identified as an emerging healthcare partner, particularly around behavioral health managed care plans.



“We (San Joaquin County) should be poised for investment. We’re geographically proximate to Sacramento and the Bay Area, we have the land and the space – it’s all here.”

Calaveras Quarters in Stockton

Constraints: Areas where the enabling environment needs to be strengthened

- **Funding scarcity (*locate additional sources of funding*)** – Multiple interviewees referred to an environment of scarcity of available funding, diversity of funders, and funding sources. This scarcity has negative impacts on local relationships and inhibits more scaled collective initiatives.
- **Limited public policies supportive of affordable housing (*influence government policies and regulations*)** – The advocacy base for pushing for more resources is not as strong as it needs to be. There are too few groups focused on translating resident housing needs into actionable policy goals to support affordable housing and address community concerns.
- **Inefficient investment and transparency (*adjust institutional practices*)** – Investments are not predictable enough for developers to feel comfortable acquiring properties to keep the pipeline robust. Interviewees repeatedly noted past and current concerns about transparency in decision making about resources. Many public agencies administering housing funds only recently instituted formalized NOFA and scoring processes.
- **Lack of leadership (*shift narratives*)** – Most interviewees feel there has been a historical lack of strong leadership on housing issues, particularly among elected officials, and that this creates a gap in needed advocacy. It also contributes to challenges around narrative, with no single voice emerging consistently to lift and amplify community needs.
- **Limited technical expertise (*ensure the availability of needed skills and capacities*)** – There was a shared interest in pursuing opportunities to improve technical skills on affordable housing finance and policy across sectors, including with public agencies and local financial institutions. Developing these skills more broadly could help build internal institutional knowledge and reduce reliance and spending on outside consultants.

“There's no central place to go where people can find out what's going on – no newsletters, legislative information, regulatory changes. How are we preparing for what's to come?”



Cal Weber-40 Apartments in Stockton

Housing Ecosystem Initiative: Recommendations and Next Steps

As we launch the Housing Ecosystem Initiative, we will collectively develop and refine a set of recommendations. As a starting place, below are initial recommendations from the interviewees categorized by the key actions for strengthening the enabling environment:

1. Influence government policy and regulations

- Expand existing Stockton pipeline analysis to conduct a comprehensive pipeline analysis of all San Joaquin County.

2. Adjust institutional practices

- Develop a network which fosters cross-sector collaboration and shared problem solving.

3. Locate additional sources of funding

- Work with SJCOG and the RHF fund manager to accelerate how RHF can meet the identified needs of pipeline developments.
- Maintain a keen eye for opportunities at the state level for new and/or existing funding streams.

4. Strengthen existing capacity and skills

- Provide technical assistance to public agencies to expand existing in-house skill sets around project evaluation, funding inefficiency, and project management as well as to housing practitioners on funding program requirements.

5. Foster formal and informal relationships while forming forums and platforms for ongoing collaboration

- Develop a community of practice for practitioners across sectors to deepen understanding of affordable housing finance, basic underwriting criteria, policy and legislation.

6. Shift the narrative

- Highlight successes and best practices frequently to inspire a solutions-based approach and renewed optimism.

San Joaquin County lies at the intersection of numerous crossroads, both literally and figuratively. If we are to ensure that the county remains an accessible, affordable, and attractive place to live and work, we need to address the current constraints and embrace the opportunities. At Enterprise, we look forward to being a steadfast partner as we delve into the Housing Ecosystem Initiative to ensure that San Joaquin County remains a place of connection for everyone.

About Enterprise

[Enterprise Community Partners](#) is a national nonprofit that exists to make a good home possible for the millions of families without one. We support community development organizations on the ground, aggregate and invest capital for impact, advance housing policy at every level of government, and build and manage communities ourselves. Since 1982, we have invested \$80.9 billion and created 1 million homes across all 50 states, the District of Columbia, Puerto Rico and the U.S. Virgin Islands – all to make home and community places of pride, power and belonging.

In 2017, Enterprise expanded its footprint into California’s Central Valley. We have provided technical assistance to communities across the region, helping to deliver over 1,000 affordable, climate-conscious, and sustainable homes. In addition, Enterprise has facilitated the Stockton Housing Innovation Fund since its 2023 launch and held various local leadership positions including chairing Stockton’s Mayor’s Affordable Housing Taskforce and participating on the board of the San Joaquin Valley Housing Collaborative.

Appendix: Organizational Interviewees

- Central Valley Low Income Housing Corporation
- City of Stockton
- Chase Bank
- Edge Collaborative
- Harris Associates
- Housing Authority of San Joaquin County
- Little Manila Rising
- New San Joaquin Community Development Corporation
- Oak Valley Bank
- Reinvent South Stockton Coalition
- San Joaquin Council of Governments
- San Joaquin Valley Housing Collaborative
- STAND Affordable Housing
- Stanislaus Equity Partners
- Stockton Housing Justice Coalition
- The Greenlining Institute
- Valley First Credit Union
- Visionary Home Builders of California

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