



SAN JOAQUIN REGIONAL HOUSING FUND INC.

SAN JOAQUIN COUNCIL OF GOVERNMENTS

Cornerstone Conference Room

555 E. Weber Ave. Stockton, CA 95202

**Thursday, January 29, 2026
at 3:30 p.m.**

The San Joaquin Council of Governments is in compliance with the American with Disabilities Act and will make all reasonable accommodations for the disabled to participate in employment, programs, and facilities. Persons requiring assistance or auxiliary aid in order to participate should contact Vanessa Gallegos, the Office Administrator, at (209) 235-0600 at least 24 hours prior to the meeting.

A G E N D A

1. **CALL TO ORDER AND SELF INTRODUCTIONS:**

2. **PUBLIC COMMENTS:**

At this time, the public is invited to address the San Joaquin Regional Housing Fund Advisory Committee on any non-agendized item that is within the subject matter of this agency. There is a three-minute maximum time limit. The determination of whether an item is within the subject matter and jurisdiction of the committee is a discretionary decision to be made by the Chair of the committee. If several speakers are commenting on the same issue, they should try to avoid repetition of views already expressed.

3. **CONSENT CALENDAR:**

All numbered consent calendar items listed will be acted upon under one vote unless specifically removed from the consent calendar by a committee member, a member of staff, or a member of the public. These are the items:

Note: The right-hand column identifies staff recommendations.

A. No Items for Consent

- | | |
|--|---------------------|
| 4. Introduction to the San Joaquin Regional Housing Fund Inc. Advisory Committee | Presentation |
| 5. Appointment of Chair and Vice Chair for the San Joaquin Regional Housing Fund Inc. Advisory Committee | Action |
| 6. Review Nomination Process of the San Joaquin Regional Housing Fund Inc. Technical Advisory Members | Discussion |
| 7. San Joaquin Regional Housing Fund Inc. Advisory Committee Meeting Schedule for 2026 | Information |
| 8. Other Matters of Business | |
| 9. Adjournment (Next Meeting: March 5, 2026) | |

AGENDA ITEM 4



January 2026
SJRHF, Inc.

STAFF REPORT

SUBJECT: Introduction to the San Joaquin Regional Housing Fund Inc. Advisory Committee

RECOMMENDATION: Information

DISCUSSION:

SUMMARY:



In 2024, the San Joaquin Council of Governments (SJCOG) established the San Joaquin Regional Housing Fund, Inc. (SJRHF or RHF) to provide planning, financing, and other services to increase housing opportunities for extremely low-, very low-, low- and moderate-income households (including individuals experiencing homelessness) to obtain decent, safe, and sanitary affordable rental and ownership housing throughout San Joaquin County.

The SJCOG Board established the RHF as a 501(c)3 that is a subsidiary of SJCOG. This staff report serves as an introduction to the purpose and objective of the San Joaquin Regional Housing Fund, Inc. Advisory Committee (HFC), as well as a recap of milestones to date, and a preview of early actions expected by the committee. Additional information will be provided during a presentation at the January 29 meeting. Separate items on the agenda include approval of a chair and vice-chair, establishment of a regular meeting schedule, and a discussion of the process to nominate three technical advisors for the committee.

The committee's purpose is to serve in an advisory capacity to SJRHF Board about the fund's operations and management. Key roles will include:

- guidance on program design
- project funding recommendations
- long-term funding strategies
- fund priorities beyond initial allocation of funds

One of the advisory committee's first milestones will be to make recommendations regarding the allocation of SJRHF funding across San Joaquin County. As of the date of this report, the SJRHF has received funding from several sources, including the Regional Early Action Planning (REAP) 2.0 grant, Local Housing Trust Fund (LHTF), a matching

fund commitment from the Measure K Smart Growth Incentive Program, and a private donation from Health Net, each of which carries distinct eligibility and use requirements. During the first year of the SJRHF's operations, SJRHF staff also developed a pipeline of potential projects available for funding. Staff are currently reviewing the specific funding requirements for each fund source and will bring a future item to the committee with recommendations for the blend of funding to maximize the number of projects funded in the first round of project awards. Additional details will be presented at the meeting.

RECOMMENDATION:

Staff recommend that the SJRHF Advisory Committee receive and file this staff report explaining the purpose and objective of the SJRHF Advisory Committee.

FISCAL IMPACT:

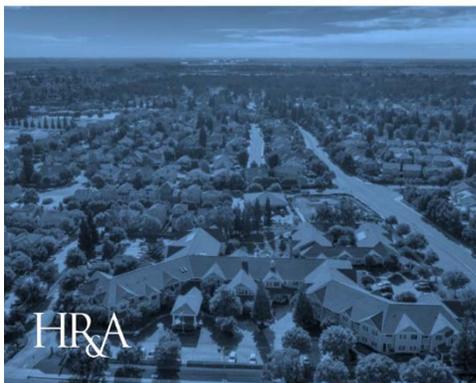
The budget for the current activities of consultants, staff, and the legal work is identified in the fiscal year 2025-26 Overall Work Program (OWP) work element for the REAP 2.0 grant funding. Additional funding for the consultant contract was provided by a \$75,000 grant from the San Joaquin Community Foundation through the Stockton Housing Impact Fund. The receipt and filing of this staff report has no fiscal impact.

BACKGROUND AND COMMITTEE FOCUS:

San Joaquin County
Affordable Housing
Needs Assessment

Technical Memo | December 23, 2022

San Joaquin Council of Governments



An affordable housing needs assessment, conducted during the feasibility stage of establishing the housing fund, identified the importance of a coordinated regional approach to addressing affordable housing challenges. In line with that recommendation, the SJRHF bylaws (Section 6) authorize the governing board to establish advisory committees, including members who are not on the SJRHF Board. These committees serve in an advisory-only capacity to the governing board.

The San Joaquin Regional Housing Fund Advisory Committee (HFC) will have a 12-member structure, including one voting appointment from each of the eight cities and the county, plus up to three non-voting technical advisors representing fields such as housing finance, development, and nonprofit/community expertise. Terms will be staggered initially, transitioning to four-year terms thereafter.



Staff reached out to city managers and the county administrator to request nominations for their jurisdictional representative and alternate. All have provided SJCOG with a representative, which the SJRHF Board approved in December 2025. Technical advisors are expected to be appointed in early 2026.

With this administrative structure in place, staff will work with its consultant and the SJRHF Advisory Committee to advance the SJRHF's programmatic goals and distribute funding across San Joaquin County. SJRHF has conducted thorough outreach to the affordable housing community throughout the county to develop a pipeline of potential funding candidates. Initial recommendations for projects to fund will be from the advisory committee for potential action by the SJRHF Board.

The SJRHF continues to seek both funding and eligible projects and will work with its consultant to establish underwriting guidelines that can be used to prioritize future funding requests from affordable housing developers consistent with the goals and priorities of the SJRHF. While being customizable as needed for the use of certain funding sources, these guidelines will provide the basis for future recommendations for developments to fund.

Timing for the initial distribution of funds will follow obligation and expenditure deadlines established by the SJRHF's funding sources. REAP 2.0 funds must be expended by December 31, 2026. Measure K Smart Growth Incentive Program and LHTF funds must be obligated by December 2030. The obligation deadline for the Health Net funds will be established once the SJRHF executes the final donation agreement with Health Net.

NEXT STEPS:

Once all appointments are confirmed, the advisory committee will establish loan guidelines and evaluate projects in the SJRHF pipeline to develop final recommendations for funding awards to the SJRHF Inc. Board.

ATTACHMENTS:

None.

Prepared by: Joann Martinez, Associate Regional Planner; Kim Anderson, Deputy Director of Planning

AGENDA ITEM **5**



January 2026
 SJRHF, Inc.

STAFF REPORT

SUBJECT: Appointment of Chair and Vice Chair for the San Joaquin Regional Housing Fund Inc. Advisory Committee

RECOMMENDED ACTION: Approve the appointment of a Chair and Vice-Chair for the San Joaquin Regional Housing Fund Inc. Advisory Committee for Fiscal Year 2025-26

DISCUSSION:

SUMMARY:

As part of the San Joaquin Regional Housing Fund’s (SJRHF) initial year of operations, the board prioritized the establishment of an advisory committee to provide guidance on fund operations, program design, project funding recommendations, and long-term strategy. In September 2025, the SJRHF Board approved the formation of the SJRHF Advisory Committee (HFC) in accordance with the fund’s bylaws.

With the new advisory committee now established, the next step is the appointment of a chair and vice-chair to provide leadership, support committee operations, and facilitate coordination between the advisory committee and the board.

Per the bylaws, each participating jurisdiction, eight cities, and the County of San Joaquin, was invited to nominate a representative to serve on the advisory committee, along with the identification of three non-voting technical members to provide subject-matter expertise in areas such as housing finance, development, and nonprofit or community-based perspectives. In December 2025, the SJRHF Board appointed nine jurisdictional members and six alternate jurisdictional members to the advisory committee. These appointments are listed in Table 1.

Table 1: HFC Members and Agencies Represented

HFC member name	HFC alternate member name	Agency
Megan Aguirre	Corinne King	San Joaquin County
Jordan Peterson	Tina McCarty	Stockton
Cynthia Marsh	Jennifer Rhyne	Lodi

Jesus Orozco	TBD	Manteca
Sheena Stephens	Breanna Alamilla	Tracy
Michael Winters	Ken Zuidervaart	Ripon
Trevin Barber	TBD	Escalon
Rick Caguiat	James Michaels	Lathrop
Jailah Smith	Brad Wall	Mountain House

RECOMMENDATION:

Staff recommend that the SJRHF Advisory Committee nominate and vote for a chair and vice-chair.

FISCAL IMPACT:

No fiscal impact.

NEXT STEPS:

The newly appointed chair and vice-chair will serve the remainder of FY2025-26, with new nominations occurring for the next full fiscal year by June 2026.

ATTACHMENTS:

None.

Prepared by: Joann Martinez, Associate Regional Planner

AGENDA ITEM **6**



January 2026
SJRHF, Inc.

STAFF REPORT

SUBJECT: Review nomination process of San Joaquin Regional Housing Fund Inc. Technical Advisory Members

RECOMMENDATION: Provide input on the technical member nomination process and discuss initiation of nominations

DISCUSSION:

SUMMARY:



The San Joaquin Regional Housing Fund, Inc. Advisory Committee (HFC) has been established to provide guidance on program design, project funding recommendations, and long-term strategy for the regional housing fund.

Per SJRHF bylaws, each participating jurisdiction (eight cities and the County of San Joaquin) was asked to nominate a representative to serve on the advisory committee, and in December 2025, representatives from all participating jurisdictions (jurisdictional members) were appointed to the advisory committee by the SJRHF Board.

In addition to jurisdictional members, the adopted resolution authorizes up to three non-voting technical members to serve on the HFC to provide subject-matter expertise in areas such as affordable housing finance, development, lending, supportive housing, homelessness services, tenant protections, or related fields. Technical members are non-voting members of the committee.

In advance of HFC consideration, SJCOG staff conducted a review of individuals previously engaged as technical advisors during feasibility and planning efforts for the regional housing fund. This review was limited to confirming relevant areas of expertise and availability and is provided for informational purposes only. Staff have identified four candidates qualified and available to serve as technical members of the advisory committee. These individuals bring relevant professional experience and technical expertise that will enhance the advisory committee's capacity to advise on housing

finance matters, project feasibility, and program implementation considerations. The technical members will serve in an advisory capacity and will not have voting authority.

This staff report is intended to support HFC's discussion regarding the nomination of technical members and to initiate the nomination process. Biographical information for technical advisor candidates included in Attachment 1 is provided to inform discussion and does not constitute a recommendation for appointment. Staff is seeking discussion and input from the committee, with final recommendations forwarded to the SJRHF Board for approval.

RECOMMENDATION:

Staff recommends that jurisdictional members of the HFC review the technical member nomination process and provide direction on nominations to fill the three technical member positions.

FISCAL IMPACT:

The budget for the current activities of consultants, staff, and the legal work is identified in the fiscal year 2025-26 Overall Work Program (OWP) work element for the Regional Early Action Program (REAP) 2.0 grant funding. The appointment of the technical members has no fiscal impact.

BACKGROUND:

A housing needs assessment, conducted during the feasibility stage of establishing the housing fund, identified the importance of a coordinated regional approach to addressing affordable housing challenges in the San Joaquin region. In line with that recommendation, the SJRHF bylaws (Section 6) authorize the governing board to establish advisory committees, including members who are not on the SJRHF Board. These committees serve in an advisory-only capacity to the governing board.

In September 2025, the SJRHF Board approved the formation of an advisory committee to guide implementation of the regional housing fund. The committee is expected to provide input on project funding recommendations, program design, and long-term planning.

The HFC will have a 12-member structure, including one voting appointment from each of the eight cities and the County, plus up to three non-voting technical advisors representing fields such as housing finance, development, and nonprofit/community expertise. Terms will be staggered initially, transitioning to four-year terms thereafter.

Role of technical advisors

Technical members are included to supplement the expertise of the HFC when specialized technical knowledge would support committee deliberations. Areas of expertise identified in the resolution include affordable housing finance, development,

lending, supportive housing, homelessness services, tenant protections, or related fields. While jurisdictional members have a vote, technical members do not vote.

Process for selecting technical advisory members

The following outlines a typical sequence of actions used to identify and appoint technical advisors in similar advisory committee structures.

Step 1: Identification of technical expertise needs

As the HFC undertakes its advisory role, topics or agenda items may arise where specialized technical expertise would support committee deliberations. This includes the review of pipeline housing projects and the development of recommendations to the SJRHF Board regarding project funding.

Areas of expertise anticipated for technical members have already been identified in the adopted resolution and include affordable housing finance, development, lending, supportive housing, homelessness services, tenant protections, or related fields. Technical input in these areas may support evaluation of project feasibility, financing structures, and program alignment as the HFC reviews potential funding actions.

Step 2: Identification of potential technical members

Consistent with the resolution, jurisdictional members serving on the HFC may nominate or recommend individuals with applicable expertise by vote. SJCOG staff review is administrative in nature and confirms alignment with the expertise areas specified in the resolution.

In advance of HFC consideration, SJCOG staff have conducted a review of individuals previously engaged as technical advisors during feasibility and planning efforts for the San Joaquin Regional Housing Fund. These individuals provided subject-matter expertise related to housing finance, development, and program design, and have confirmed their availability to participate in future advisory activities, if supported by the jurisdiction members, consistent with the technical member roles described in the adopted resolution.

In addition, staff considered common practices among other regional housing funds, including the San Gabriel Valley Regional Housing Trust, Housing Trust Fund Ventura County, and Gateway Cities Housing Trust, which demonstrated a trend toward appointing subject-matter experts to advisory bodies.

Step 3: Nomination or recommendation by jurisdictional members

Following staff evaluation, jurisdictional members serving on the HFC may nominate or recommend individuals for technical member seats by vote, consistent with the resolution. This step reflects the jurisdictional members' role in advancing candidates for consideration and does not involve appointment authority.

Step 4: Board Appointment

Final appointment of technical members is made by the Board of Directors of the San Joaquin Regional Housing Fund, in accordance with board procedures.

NEXT STEPS:

Once approved by the SJRHF Board, staff will work with the HFC technical and jurisdictional members to evaluate pipeline housing projects for funding throughout the County. The HFC will recommend projects for funding to the SJRHF Board for approval. Advisory committee meetings are generally anticipated to occur quarterly on the first Thursday of every third month, starting at noon (12:00 PM) or another time convenient for the HFC members, beginning in early 2026.

ATTACHMENTS:

1. Potential Technical Advisory Candidates
 - SJRHF advisory committee technical candidate #1 biography
 - SJRHF advisory committee technical candidate #2 biography
 - SJRHF advisory committee technical candidate #3 biography
 - SJRHF advisory committee technical candidate #4 biography

Prepared by: Joann Martinez, Associate Regional Planner

Technical Candidate #1

Kristine Williams, Associate Director, Enterprise Community Partners

Area of expertise: *housing advocacy/policy, philanthropic / mission-driven funders, affordable housing finance / technical assistance*



Kristine Williams works as an Associate Director for Enterprise Community Partners - a nationwide nonprofit dedicated to increasing access to opportunity through the support of affordable housing. Based in Stockton, her work focuses on delivering technical assistance, partnership development, and building resilience and upward mobility. Since 2016, Kristine has helped Central Valley communities access over \$160 million of state climate funds, creating over 800 affordable housing units. She works with local CBO's to advocate for meaningful housing programs and policies, including the launch of the Stockton Housing Justice Coalition in 2020 and the Stockton Housing Innovation Fund in 2023. Kristine is also a board member for the San Joaquin Valley Housing Collaborative.

Technical Candidate #2

John Beckman, Chief Executive Officer, Building Industry Association of the Greater Valley

Area of expertise: *housing production, development feasibility, and regulatory impacts on homebuilding*



John Beckman serves as Chief Executive Officer of the Building Industry Association of the Greater Valley, where he represents homebuilders and developers across the Central Valley. His work focuses on housing production, development feasibility, and the policy and regulatory factors that influence whether housing projects move forward.

With experience spanning government affairs, economic development, and land-use law, he brings a practical understanding of development costs, mitigation fees, and local approval processes. His perspective helps inform how funding tools and incentives can effectively support housing production and close financing gaps for new residential development.

Technical Candidate #3

Jesús Andrade, Board President, New San Joaquin Community Development Corporation (CDC)

Area of expertise: *affordable housing policy, community development, and nonprofit-led strategies to advance equitable housing outcomes.*



Jesús Andrade is a seasoned civic leader, nonprofit executive, and community development professional with a demonstrated commitment to advancing equitable housing solutions and regional collaboration in San Joaquin County. As a former City Councilmember, Jesús played an active role in shaping local housing and land-use policy, addressing affordability challenges, and advancing strategies that balance economic growth with community stability. This experience provides a strong understanding of municipal governance, regional planning dynamics, and the practical constraints cities face in producing and preserving affordable housing.

Currently, Jesús founded and leads a mission-driven organization focused on community revitalization, economic mobility, and inclusive development. As Board President of New Joaquin CDC (Community Development Corporation), Jesús is helping guide initiatives centered on community wealth-building, downtown reinvestment, and innovative approaches to neighborhood stabilization. His leadership style emphasizes cross-sector partnerships, data-informed decision-making, and leveraging public and private resources to achieve long-term community impact.

Jesús brings a regional perspective and a strong interest in housing finance tools that can accelerate production, preservation, and affordability. He's particularly motivated by the San Joaquin Regional Housing Fund Inc.'s goal of establishing a sustainable regional housing trust fund and identifying flexible funding mechanisms that respond to local needs. Through service on the steering committee, Jesús will seek to contribute policy expertise, nonprofit leadership experience, and a collaborative approach to strengthening housing outcomes across the San Joaquin region.

Technical Candidate #4

Dr. Thomas Pogue, Executive Director, CBPR, University of the Pacific

Area of expertise: *regional economic analysis and market conditions affecting development*



Thomas Pogue is Executive Director of the Center for Business and Policy Research (CBPR) at the University of the Pacific. Now in his twelfth year at the CBPR, he has led its efforts to assess changing socio-economic relationships across Northern California. Thomas has also directed CBPR's work on skills ecosystems across the North San Joaquin Valley. In his 30 years as a professional economist, Dr. Pogue has amassed extensive experience with research institutes in the United States, Europe, and Africa. That work began with an initial concern about sustainable development policy and

evolved to include the economics of technological change, human capital development, and regional economic transitions.

AGENDA ITEM **7**



January 2026
SJRFH, Inc.

STAFF REPORT

SUBJECT: San Joaquin Regional Housing Fund
Inc. Advisory Committee Meeting
Schedule for 2026

RECOMMENDED ACTION: Information

DISCUSSION:

SUMMARY:



The San Joaquin Regional Housing Fund, Inc. (SJRFH or RHF) Advisory Committee (HFC) typically meets on a quarterly basis to review information, provide input, and support the Board's consideration of Fund-related matters. Variations to this schedule are noted in the attached calendar. Further adjustments may be made as needed based on future funding or decision-making needs.

RECOMMENDATION:

Information

FISCAL IMPACT:

No fiscal impact.

ATTACHMENTS:

- 2026 San Joaquin Regional Housing Fund, Inc. Advisory Committee Meeting Schedule

Prepared by: Joann Martinez, Associate Regional Planner



**SAN JOAQUIN REGIONAL HOUSING FUND, INC. ADVISORY COMMITTEE
MEETING SCHEDULE**

San Joaquin Council of Governments
555 E. Weber Avenue
Stockton, CA

Quarterly on the first Thursday of the month, at noon (12 PM)

January 29, 2026

March 5, 2026 (SPECIAL MEETING)

April 2, 2026

NO MAY MEETING

June 4, 2026

NO JULY MEETING

NO AUGUST MEETING

NO SEPTEMBER MEETING

October 1, 2026

NO NOVEMBER MEETING

NO DECEMBER MEETING

Meetings are held at 12:00 p.m. at the
SJCOG Cornerstone Conference Room 3rd Floor
unless otherwise noted on the agenda.